YUANTA FINANCIAL HOLDING CO., LTD.
AND ITS SUBSIDIARIES

CONSOLIDATED FINANCIAL STATEMENTS AND INDEPENDENT AUDITORS' REPORT

FOR THE SIX MONTHS ENDED JUNE 30, 2026 AND 2025

For the convenience of readers and for information purposes only, the auditors' report and the accompanying financial statements have been translated into English from the original Chinese version prepared and used in the Republic of China. In the event of any discrepancy between the English version and the original Chinese version or any differences in the interpretation of the two versions, the Chinese-language auditors' report and financial statements shall prevail.

pwc 資誠

Independent Auditors' Report

PWCM26000073

To the Board of Directors and Shareholders of Yuanta Financial Holding Co., Ltd.

Opinion

We have audited the accompanying consolidated balance sheets of Yuanta Financial Holding Co., Ltd. (the "Company") and its subsidiaries (collectively "Yuanta Group") as at June 30, 2026, and the restated consolidated balance sheets as at December 31, 2025, June 30, 2025, and January 1, 2025, and the related consolidated statements of comprehensive income for the three months and six months ended June 30, 2026, and the restated consolidated statements of comprehensive income for the three months and six months ended June 30, 2025, as well as the consolidated statements of changes in equity and of cash flows for the six months ended June 30, 2026, and the restated consolidated statements of changes in equity and of cash flows for the six months ended June 30, 2025, and the notes to the consolidated financial statements, including a summary of material accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of Yuanta Group as at June 30, 2026, and the restated consolidated financial position as at December 31, 2025, June 30, 2025, and January 1, 2025, and its consolidated financial performance for the three months and six months ended June 30, 2026, and the restated consolidated financial performance for the three months and six months ended June 30, 2025, and its consolidated cash flows for the six months ended June 30, 2026, and the restated consolidated cash flows for the six months ended June 30, 2025 in accordance with the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies, Regulations Governing the Preparation of Financial Reports by Securities Issuers, Regulations Governing the Preparation of Financial Reports by Public Banks, Regulations Governing the Preparation of Financial Reports by Securities Firms, Regulations Governing the Preparation of Financial Reports by Futures Commission Merchants, Regulations Governing the Preparation of Financial Reports by Insurance Enterprises, the Jin-Guan-Bao-Cai-Zi Letter No. 1140131712 dated March 12, 2025, the Bao-Ju-(Cai)-Zi Letter No. 1140495239 dated January 2, 2026, and International Accounting Standard 34, "Interim Financial Reporting", that came into effect as endorsed by the Financial Supervisory Commission.

Basis for opinion

We conducted our audits in accordance with the Regulations Governing Financial Statement Audit and Attestation Engagements of Certified Public Accountants, Jin-Guan-Yin-Fa-Zi Letter No. 10802731571 and Standards on Auditing of the Republic of China. Our responsibilities under those standards are further described in the *Auditors' responsibilities for the audit of the consolidated financial statements* section of our report. We are independent of Yuanta Group in accordance with the Norm of Professional Ethics for Certified Public Accountants of the Republic of China, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole and, in forming our opinion thereon, we do not provide a separate opinion on these matters.

Key audit matters for Yuanta Group's consolidated financial statements for the current period are stated as follows:

Impairment evaluation of bills discounted and loans

Description

For the accounting policy of the impairment evaluation of bills discounted and loans, please refer to Note 4(7); for the critical accounting estimates and assumption uncertainty of expected credit loss on bills discounted and loans, please refer to Note 5; for the details on bills discounted and loans, please refer to Notes 6(9) and 12(3). Total bills discounted and loans (including adjustment for premium or discount) and the allowance for credit losses, arising from Yuanta Commercial Bank Co., Ltd. of Yuanta Group, as at June 30, 2026, were NTD 1,559,586,769 thousand and NTD 18,406,459 thousand, respectively.

The impairment evaluation of bills discounted and loans arising from Yuanta Commercial Bank Co., Ltd. is conducted in accordance with IFRS 9, 'Financial Instruments', "Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans" and relevant regulations. The management's considerations on provision for impairment of bills discounted and loans are primarily based on reasonable and supportable information about past events, current conditions, and forecasts of future economic conditions. At each financial reporting date, bills discounted and loans are categorized into one of the following three stages based on whether there has been a significant increase in credit risk since initial recognition: no significant increase in credit risk or low credit risk at the balance sheet date, significant increase in credit risk, and credit-impaired. Expected credit losses are estimated based on the applicable stage, with relevant laws and regulations governing the provision of the allowance for credit losses also taken into consideration. Because the amount of bills discounted and loans is material with respect to the total consolidated assets and impairment evaluation involves management's professional judgment and is highly uncertain, we have thus included the impairment evaluation of bills discounted and loans as one of the key audit matters.

How our audit addressed the matter

We obtained and gained an understanding of Yuanta Commercial Bank Co., Ltd.'s policies, internal controls, and operating procedures in relation to credit risk management and the impairment evaluation of bills discounted and loans and performed sample tests. We conducted the following procedures on the impairment evaluation of bills discounted and loans as at June 30, 2026: sample examined the stage classification for expected credit losses; sample tested the calculation of the probability of default, loss given default, and exposure at default; sample examined documents regarding management's individual evaluation of future cash flows and collateral value; and evaluated whether the provision for impairment loss amount complied with the competent authority's related regulations.

Fair value valuation of unlisted stocks

Description

For the accounting policy of unlisted stocks (accounted under financial assets at fair value through other comprehensive income), please refer to Note 4(6); for the critical accounting estimates and assumption uncertainty of the fair value of unlisted stocks, please refer to Note 5; for the details on unlisted stocks, please refer to Notes 6(4) and 12(2). The carrying amount of the financial assets at fair value through other comprehensive income – unlisted stocks as at June 30, 2026, was NTD 48,657,809 thousand.

Because quoted prices in an active market are not available for the financial assets at fair value through other comprehensive income – unlisted stocks held by Yuanta Group, management uses valuation techniques to estimate fair value and, for certain investments, engages experts to assist in the valuation. The primary valuation technique used by Yuanta Group is the discounted cash flow method, which primarily uses the financial forecasts of the unlisted companies and relevant parameters as inputs to the calculation. Because the models and parameters used in the valuation techniques involve management's professional judgment and estimates, such accounting judgments and estimates are highly uncertain; we have thus included the fair value valuation of unlisted stocks as one of the key audit matters.

How our audit addressed the matter

We obtained and gained an understanding of management's valuation procedures for unlisted equity securities. We sample tested the management authorization procedures for the fair value valuation reports of unlisted equity securities.

In addition, we and our valuation experts discussed with management and sample tested Yuanta Group's valuation data for unlisted stocks, including the valuation documents provided by the management's experts, evaluated whether the valuation methods used by management were commonly used, and sample tested related supporting documents regarding the parameters used in the valuation.

Impairment indication assessment of goodwill

Description

For the accounting policy of the impairment assessment of goodwill (intangible assets), please refer to Notes 4(8) and 4(9); for the critical accounting estimates and assumption uncertainty of impairment assessment of goodwill, please refer to Note 5; for the details on goodwill, please refer to Note 6(17). Goodwill after accumulated impairment as at June 30, 2026, was NTD 28,472,160 thousand.

Yuanta Group periodically performs impairment assessments on goodwill at the end of each year. Such assessments are based on cash generating units identified through operating segments and Yuanta Group engages experts to assist in measuring the recoverable amounts of cash generating units based on future cash flows. Yuanta Group performs impairment indication assessments of goodwill in the interim period. Since the amount of goodwill is material, and the aforementioned assessments in the interim period consider several internal and external sources of information and involve management's subjective judgment, we have thus included the impairment indication assessment of goodwill as one of the key audit matters.

How our audit addressed the matter

Our main audit procedures included obtaining asset impairment indication assessment documents prepared by management and reviewing the authorization procedures for the assessment documents. We sample tested the reasonableness of the supporting documents in relation to the internal and external sources of information listed in the management assessment documents.

Measurement of insurance contract liabilities

Description

For the accounting policy of the measurement of insurance contract liabilities, please refer to Note 4(11); for the critical accounting estimates and assumption uncertainty of the measurement of insurance contract liabilities, please refer to Note 5; for the details on insurance contract liabilities, please refer to Note 6(10). The insurance contract liabilities, arising from Yuanta Life Insurance Co., Ltd. of Yuanta Group, as at June 30, 2026, were NTD 398,190,680 thousand.

The measurement of insurance contract liabilities involves the estimation of fulfilment cash flows and the measurement of the contractual service margin. Fulfilment cash flows are estimated using the actuarial and financial assumptions applicable at the measurement date. The estimation of the present value of future cash flows is affected by the methods and assumptions applied, principally economic assumptions, such as discount rates, and non-economic assumptions, such as mortality rates, morbidity rates, lapse rates and expense rates. The contractual service margin represents the unearned profit that an entity expects to recognize as it provides insurance contract services under a group of insurance contracts in the future. As described in Note 3(1) to the financial statements, Yuanta Life Insurance Co., Ltd. initially applied International Financial Reporting Standard 17, Insurance Contracts (hereinafter referred to as "IFRS 17"), on January 1, 2026. The contractual service margin was calculated in accordance with the transition approaches prescribed under IFRS 17, under which different groups of insurance contracts may apply different transition approaches, which will affect the determination of the contractual service margin at the transition date. For the principal groups of insurance contracts, Yuanta Life Insurance Co., Ltd. adopted the fair value approach at the transition date; for these groups of contracts, the contractual service margin was determined as the difference between the fair value at the transition date and the fulfilment cash flows, where the fair value should be estimated from the perspective of market participants in accordance with International Financial Reporting Standard 13, Fair Value Measurement. In addition, the contractual service margin includes movements such as the interest accreted under the general measurement model upon initial recognition and subsequent measurement, the effects of changes in the fair value of underlying items under the variable fee approach, changes in estimates of fulfilment cash flows relating to future service, and the amount transferred to insurance revenue in accordance with coverage units as insurance services are provided; the calculation of which involves highly complex actuarial models and management's significant judgment.

Because the measurement of insurance contract liabilities has a material effect on the financial statements, and the related methods, assumptions and estimates involve management's significant judgment and estimation uncertainty, we have thus included the measurement of insurance contract liabilities as one of the key audit matters.

How our audit addressed the matter

The principal audit procedures we performed are summarized as follows:

We obtained an understanding of and evaluated the estimation methods adopted by Yuanta Life Insurance Co., Ltd. for fulfilment cash flows, as well as the internal controls over the determination of assumptions and the preparation of estimates used in respect of insurance contracts issued, and tested, on a sample basis, the operating effectiveness of the relevant internal controls. The relevant controls included the review of actuarial assumptions; the reconciliation of experience study information used in setting actuarial assumptions with accounting information; checks of the completeness and consistency of information between the policy administration system and the actuarial system; and the actuarial model control mechanisms.

We obtained an understanding of and evaluated the measurement methods adopted by Yuanta Life Insurance Co., Ltd. for the contractual service margin, as well as the internal controls over the assumptions and estimates used in measuring insurance contracts issued, and tested, on a sample basis, the operating effectiveness of the relevant internal controls. The audit procedures included obtaining an understanding of and testing the relevant control measures over the data inputs and calculation logic used by the IFRS 17 system in calculating the contractual service margin.

We involved the work of actuarial specialists to assist in evaluating the reasonableness of the methods and assumptions adopted by management. The procedures performed included:

Obtaining an understanding of the actuarial methods used in estimating fulfilment cash flows and evaluating their reasonableness and appropriateness.

For discount rates and the fair value at the transition date, reviewing the methods and relevant parameters adopted by management, and evaluating whether they comply with the Jin-Guan-Bao-Cai-Zi Letter No. 11404901651 regarding the requirements for discount rates and related matters applicable to insurance enterprises under IFRS 17.

For other significant assumptions, evaluating the reasonableness of the assumptions adopted by management by making use of industry practices, and with reference to past experience, the results of experience studies and observable market data.

Performing independent recalculations on a sample basis of selected policies to evaluate whether the significant methods and assumptions described above have been reflected in the actuarial models.

For contracts issued during the period, selecting a sample of groups of insurance contracts and reviewing the calculation of the contractual service margin upon initial recognition and the profitability results of representative policies within the groups, including, where applicable, the identification of onerous contracts.

Obtaining an understanding of the subsequent measurement method for the contractual service margin and selecting different groups of insurance contracts to review the reasonableness of the movements in the contractual service margin during the current period; and reviewing the various balances of fulfilment cash flows and the contractual service margin at the group level and evaluating their reasonableness.

Obtaining an understanding of the method used to determine coverage units and evaluating their reasonableness; and performing independent recalculations on a sample basis of selected policies to evaluate whether the calculation of coverage units appropriately reflects the relevant methods and assumptions.

Emphasis of matter – Applicable financial reporting framework

As described in Note 3(1) to the consolidated financial statements, Yuanta Financial Holding Co., Ltd. and its subsidiaries adopted International Financial Reporting Standard 17 "Insurance Contracts" for the first time on January 1, 2026, and restated the comparative financial statements of the 2025 fiscal year retrospectively;

As described in Notes 4(1), 4(5), and 6(5) to the consolidated financial statements, starting January 1, 2026, Yuanta Financial Holding Co., Ltd. and its subsidiaries apply the provisions of Article 17 "Foreign exchange gain or loss" of the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies, Article 12 "Foreign exchange gain or loss" of the Regulations Governing the Preparation of Financial Reports by Insurance Enterprises, and the requirements of the Bao-Ju-(Cai)-Zi Letter 1140495239 dated January 2, 2026. These address the recognition by straight-line amortization of expected remaining holding period of foreign exchange gain or loss on investments in debt instruments at amortized cost by subsidiary Yuanta Life Insurance Co., Ltd. that have not designated the foreign currency risk component as hedged items;

As described in Notes 4(1), 4(6), and 6(4) to the consolidated financial statements, starting January 1, 2026, Yuanta Financial Holding Co., Ltd. and its subsidiaries apply the provisions of the Jin-Guan-Bao-Cai-Zi Letter No. 1140131712 dated March 12, 2025, classifying certain passive, unleveraged overseas bond index funds denominated in New Taiwan dollars held by subsidiary Yuanta Life Insurance Co., Ltd., which meet the accounting criteria of practical interpretations published by the Taiwan Insurance Institute, as financial assets at fair value through other comprehensive income.

Our opinion is not modified in respect of the above matters.

Responsibilities of management and those charged with governance for the consolidated financial statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies, Regulations Governing the Preparation of Financial Reports by Securities Issuers, Regulations Governing the Preparation of Financial Reports by Public Banks, Regulations Governing the Preparation of Financial Reports by Securities Firms, Regulations Governing the Preparation of Financial Reports by Futures Commission Merchants, Regulations Governing the Preparation of Financial Reports by Insurance Enterprises, the Jin-Guan-Bao-Cai-Zi Letter No. 1140131712 dated March 12, 2025, the Bao-Ju-(Cai)-Zi Letter No. 1140495239 dated January 2, 2026, and International Accounting Standard 34, "Interim Financial Reporting", that came into effect as endorsed by the Financial Supervisory Commission, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing Yuanta Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate Yuanta Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance, including the audit committee, are responsible for overseeing Yuanta Group's financial reporting process.

Auditors' responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Standards on Auditing of the Republic of China will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with the Standards on Auditing of the Republic of China, we exercise professional judgment and professional skepticism throughout the audit. We also:

1. Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Yuanta Group's internal control.
3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
4. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on Yuanta Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause Yuanta Group to cease to continue as a going concern.
5. Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
6. Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within Yuanta Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Kuo, Puo-Ju　　　　Hsu, Sheng-Chung

For and on behalf of PricewaterhouseCoopers, Taiwan
August 24, 2026

The accompanying consolidated financial statements are not intended to present the financial position and results of operations and cash flows in accordance with accounting principles generally accepted in countries and jurisdictions other than the Republic of China. The standards, procedures and practices in the Republic of China governing the audit of such consolidated financial statements may differ from those generally accepted in countries and jurisdictions other than the Republic of China. Accordingly, the accompanying consolidated financial statements and independent auditors' report are not intended for use by those who are not informed about the accounting principles or auditing standards generally accepted in the Republic of China, and their applications in practice.
As the financial statements are the responsibility of the management, PricewaterhouseCoopers, Taiwan cannot accept any liability for the use of, or reliance on, the English translation or for any errors or misunderstandings that may derive from the translation.

YUANTA FINANCIAL HOLDING CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
JUNE 30, 2026, DECEMBER 31, 2025, JUNE 30, 2025 AND JANUARY 1, 2025
(Expressed in thousands of New Taiwan dollars)

	ASSETS	Notes	June 30, 2026 AMOUNT	%	(Restated) December 31, 2025 AMOUNT	%	(Restated) June 30, 2025 AMOUNT	%	(Restated) January 1, 2025 AMOUNT	%
11000	Cash and cash equivalents	6(1)	$ 134,190,040	3	$ 90,359,817	2	$ 98,107,490	3	$ 83,226,254	2
11500	Due from Central Bank and call loans to other banks	6(2) and 8	151,829,418	3	119,491,328	3	107,827,584	3	98,990,404	3
12000	Financial assets at fair value through profit or loss	6(3), 7 and 8	874,472,058	17	775,873,292	18	623,642,736	16	601,160,529	16
12150	Financial assets at fair value through other comprehensive income	6(4) and 8	529,141,662	10	364,181,746	9	320,686,124	8	329,586,158	9
12200	Investments in debt instruments at amortised cost	6(5) and 8	490,902,894	10	549,296,808	13	558,598,298	14	554,949,950	15
12500	Investments in bills and bonds under resale agreements	6(6) and 7	91,636,647	2	57,749,967	1	87,520,513	2	85,047,944	2
13000	Receivables – net	6(7) and 7	729,927,369	14	436,849,186	10	367,982,883	10	342,197,455	9
13200	Current income tax assets		2,644,968	-	2,621,142	-	2,773,281	-	2,622,447	-
13300	Assets held for sale – net	6(8)	-	-	-	-	66,640	-	280,243	-
13500	Bills discounted and loans – net	6(9) and 7	1,564,905,949	30	1,486,176,247	35	1,333,311,202	35	1,272,089,121	34
13800	Insurance contract assets and reinsurance contract assets	6(10)	54,581	-	73,377	-	58,617	-	41,435	-
15000	Equity investments accounted for under the equity method – net	6(11)	2,944,367	-	2,933,780	-	2,558,532	-	2,260,465	-
15100	Restricted assets – net	8	11,361,916	-	7,063,274	-	6,823,786	-	8,550,242	-
15500	Other financial assets – net	6(12)	328,150,075	6	173,654,602	4	159,589,201	4	132,321,962	4
18000	Investment property – net	6(13) and 8	20,514,277	-	20,371,654	-	15,021,998	-	14,705,836	1
18500	Property and equipment – net	6(14) and 8	30,890,188	1	30,753,064	1	29,895,216	1	28,974,811	1
18600	Right-of-use assets – net	6(15)	10,712,496	-	10,236,137	-	10,266,432	-	10,804,544	-
19000	Intangible assets – net	6(17)	30,299,784	1	30,507,768	1	30,520,000	1	30,531,049	1
19300	Deferred income tax assets		7,012,503	-	6,760,326	-	6,013,403	-	7,125,218	-
19500	Other assets – net	6(18), 7 and 8	139,340,020	3	116,306,663	3	104,819,621	3	99,861,674	3
	TOTAL ASSETS		$ 5,150,931,212	100	$ 4,281,260,178	100	$ 3,866,083,557	100	$ 3,705,327,741	100

(Continued)

YUANTA FINANCIAL HOLDING CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
JUNE 30, 2026, DECEMBER 31, 2025, JUNE 30, 2025 AND JANUARY 1, 2025
(Expressed in thousands of New Taiwan dollars)

			June 30, 2026		(Restated) December 31, 2025		(Restated) June 30, 2025		(Restated) January 1, 2025	
	LIABILITIES AND EQUITY	Notes	AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
21000	Deposits from Central Bank and other banks	6(20)	$ 26,514,253	-	$ 8,538,935	-	$ 9,768,091	-	$ 2,310,340	-
22000	Financial liabilities at fair value through profit or loss	6(3)	338,692,883	7	232,783,132	6	243,171,209	6	203,825,980	6
22500	Bills and bonds payable under repurchase agreements	6(6)(46) and 7	246,197,163	5	288,865,044	7	205,464,705	6	273,112,894	7
22600	Commercial paper payable – net	6(21)(46)	233,497,089	5	158,925,388	4	124,641,609	3	154,619,336	4
23000	Payables	6(22) and 7	500,447,157	10	257,069,080	6	253,359,881	7	176,053,322	5
23200	Current income tax liabilities		10,655,343	-	5,582,678	-	6,252,464	-	5,557,055	-
23500	Deposits and remittances	6(23) and 7	2,063,277,641	40	1,925,745,836	45	1,770,578,856	46	1,684,724,042	45
24000	Bonds payable	6(24)(46)	150,204,868	3	127,629,866	3	122,685,239	3	111,032,794	3
24400	Other borrowings	6(25)(46)	109,412,584	2	89,879,902	2	65,414,812	2	63,585,186	2
24600	Liability reserve	6(26)(27)	5,189,991	-	5,515,448	-	6,061,031	-	6,142,903	-
25500	Other financial liabilities	6(28) and 7	301,366,074	6	170,526,033	4	180,170,589	5	148,727,274	4
25600	Insurance contract liabilities and reinsurance contract liabilities	6(10)	404,316,095	8	389,394,168	9	359,101,360	9	351,806,838	10
26000	Lease liabilities	6(46) and 7	7,151,104	-	6,658,905	-	5,906,605	-	5,941,224	-
29300	Deferred income tax liabilities		8,282,471	-	7,761,092	-	7,901,983	-	11,236,001	-
29500	Other liabilities	6(29) and 7	335,596,428	6	232,960,522	5	163,106,122	4	153,930,538	4
	TOTAL LIABILITIES		4,740,801,144	92	3,907,836,029	91	3,523,584,556	91	3,352,605,727	90
31000	Equity attributable to owners of the parent company									
31100	Share capital									
31101	Common stock	6(30)	133,311,499	2	133,311,499	3	129,428,640	3	129,428,640	3
31107	Stock dividend to be distributed		5,332,460	-	-	-	3,882,859	-	-	-
31500	Additional paid-in capital	6(31)	38,292,647	1	38,341,308	1	38,337,636	1	38,198,040	1
32000	Retained earnings									
32001	Legal reserve	6(32)	32,973,750	1	29,217,058	1	29,217,058	1	25,415,714	1
32003	Special reserve	6(32)	6,549,233	-	6,549,233	-	6,549,233	-	6,549,233	-
32011	Undistributed earnings	6(33)	140,364,881	3	128,142,753	3	105,757,739	3	120,260,708	3
32500	Other equity									
32500	Other equity interest	6(34)	26,144,482	1	10,053,147	1	7,527,741	1	11,254,956	-
39500	**Non-controlling interests**		27,161,116	-	27,809,151	-	21,798,095	-	21,614,723	2
	TOTAL EQUITY		410,130,068	8	373,424,149	9	342,499,001	9	352,722,014	10
	TOTAL LIABILITIES AND EQUITY		$ 5,150,931,212	100	$ 4,281,260,178	100	$ 3,866,083,557	100	$ 3,705,327,741	100

The accompanying notes are an integral part of these consolidated financial statements.

YUANTA FINANCIAL HOLDING CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
THREE MONTHS AND SIX MONTHS ENDED JUNE 30, 2026 AND 2025
(Expressed in thousands of New Taiwan dollars, except earnings per share amounts)

			Three months ended June 30				Six months ended June 30			
			2026		2025 (Restated)		2026		2025 (Restated)	
	Items	Notes	AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
41000	Interest income	6(35) and 7	$ 23,875,146	39	$ 18,817,259	111	$ 45,481,393	45	$ 38,092,078	91
51000	Less: Interest expense	6(35) and 7	(10,976,655)	(18)	(9,501,001)	(56)	(21,326,405)	(21)	(19,653,088)	(47)
49600	Net interest income	6(35)	12,898,491	21	9,316,258	55	24,154,988	24	18,438,990	44
	Net non-interest income									
49800	Net service fee and commission income	6(36) and 7	24,044,846	39	7,705,486	45	40,241,794	40	15,367,990	37
49815	Insurance service result	6(10)	942,578	2	650,064	4	1,949,289	2	1,374,340	3
49820	Gain or loss on financial assets and financial liabilities at fair value through profit or loss	6(37) and 7	8,333,538	14	18,951,388	111	11,508,298	11	21,730,937	52
49825	Gain on investment property	6(13) and 7	115,558	-	123,735	1	201,903	-	189,332	-
49835	Realised gain on financial assets at fair value through other comprehensive income		(481,896)	(1)	1,637,798	10	70,677	-	1,864,212	4
49850	Net gain or loss arising from derecognition of financial assets measured at amortised cost	6(5)	(2,880)	-	124,436	1	(2,880)	-	124,621	-
49870	Foreign exchange gain or loss		(344,597)	(1)	(23,350,900)	(138)	2,706,877	3	(20,636,236)	(49)
49880	Impairment losses (reversal gains) on assets	6(38)	(11,058)	-	15,258	-	(23,463)	-	12,631	-
49890	Share of the profit or loss of associates and joint ventures accounted for under the equity method	6(11)	(74,061)	-	4,561	-	(25,153)	-	11,007	-
49816	Net income (loss) on assets relating to separate account insurance products		17,564,655	29	116,810	1	21,154,179	21	(122,178)	-
49817	Insurance finance income or expenses	6(10)	(7,340,848)	(12)	(1,980,265)	(12)	(10,760,697)	(11)	(3,619,594)	(9)
49818	Finance income or expenses from reinsurance contracts held	6(10)	(25,121)	-	(23,068)	-	(49,975)	-	(46,677)	-
49921	Net gain on sale of non-performing loans		122,528	-	129,791	1	237,381	-	225,650	1
49945	Consultation service income		3,116,043	5	1,969,417	12	5,556,583	5	3,896,589	9
49999	Net other miscellaneous income or loss	6(39) and 7	2,757,065	4	1,602,553	9	4,679,974	5	3,128,735	8
49700	Total net non-interest income		48,716,350	79	7,677,064	45	77,444,787	76	23,501,359	56
	Net profit		61,614,841	100	16,993,322	100	101,599,775	100	41,940,349	100
58100	Provision for bad debt expenses, commitment and guarantee policy reserve	6(40)	(833,264)	(1)	(130,325)	(1)	(1,524,635)	(1)	(633,739)	(2)
58200	Other insurance operating costs		(1,560,105)	(3)	6,775,703	40	447,484	-	6,246,652	15
	Operating expenses									
58501	Employee benefit expense	6(41) and 7	(19,147,962)	(31)	(9,143,969)	(54)	(33,126,218)	(33)	(17,606,193)	(42)
58503	Depreciation and amortisation	6(42)	(1,096,251)	(2)	(942,649)	(5)	(2,166,724)	(2)	(1,881,693)	(4)
58599	Other business and administrative expenses	6(43) and 7	(10,908,381)	(17)	(5,153,514)	(30)	(18,436,951)	(18)	(10,066,496)	(24)
58500	Total Operating Expenses		(31,152,594)	(50)	(15,240,132)	(89)	(53,729,893)	(53)	(29,554,382)	(70)
61000	**Consolidated income from continuing operations before income tax**		28,068,878	46	8,398,568	50	46,792,731	46	17,998,880	43
61003	Income tax expense	6(44)	(4,654,439)	(8)	(1,475,190)	(9)	(7,783,834)	(8)	(3,383,653)	(8)
69000	**Consolidated net income**		$ 23,414,439	38	$ 6,923,378	41	$ 39,008,897	38	$ 14,615,227	35

(Continued)

YUANTA FINANCIAL HOLDING CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
THREE MONTHS AND SIX MONTHS ENDED JUNE 30, 2026 AND 2025
(Expressed in thousands of New Taiwan dollars, except earnings per share amounts)

			Three months ended June 30				Six months ended June 30			
			2026		2025 (Restated)		2026		2025 (Restated)	
	Items	Notes	AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
	Other comprehensive income									
	Components of other comprehensive income that will not be reclassified to profit or loss									
69561	Gains (losses) on remeasurements of defined benefit plans		$ 105,061	-	($ 44,524)	-	$ 100,256	-	($ 223,500)	(1)
69563	Share of other comprehensive income or loss of associates and joint ventures accounted for under the equity method, components of other comprehensive income that will not be reclassified to profit or loss	6(11)	(424)	-	9	-	(618)	-	197	-
69565	Change in fair value of financial liability attributable to change in credit risk of liability	6(34)	(32,559)	-	153	-	(31,236)	-	980	-
69567	Gain or loss on valuation of investments in equity instruments measured at fair value through other comprehensive income	6(4)(34)	26,933,997	44	239,238	1	28,765,981	28	(1,193,717)	(3)
69569	Income tax related to components of other comprehensive income that will not be reclassified to profit or loss	6(34)(44)	(1,023,613)	(2)	(74,266)	(1)	(1,023,950)	(1)	(11,869)	-
	Components of other comprehensive income that will be reclassified to profit or loss									
69571	Exchange differences on translation of foreign financial statements	6(34)	(1,111,757)	(2)	(3,090,442)	(18)	(2,987,312)	(3)	(2,255,317)	(5)
69585	Revaluation gain or loss from investments in debt instruments measured at fair value through other comprehensive income	6(4)(34)	611,135	1	1,555,104	9	(2,256,859)	(2)	4,121,258	10
69587	Impairment loss or reversal gain from investments in debt instruments measured at fair value through other comprehensive income	6(4)(34)	9,630	-	(3,474)	-	15,188	-	(2,968)	-
69577	Insurance finance income or expenses, components of other comprehensive income that will be reclassified to profit or loss	6(10)(34)	243,236	1	(5,954,619)	(35)	7,991,239	8	(5,237,864)	(13)
69582	Finance income or expenses from reinsurance contracts held	6(10)(34)	63,098	-	(152,386)	(1)	203,238	-	(123,446)	-
69579	Income tax related to components of other comprehensive income (loss) that will be reclassified to profit or loss	6(34)(44)	(170,794)	-	1,168,592	7	(1,469,631)	(1)	956,688	2
69500	**Other comprehensive income (loss) (net of tax)**		$ 25,627,010	42	($ 6,356,615)	(38)	$ 29,306,296	29	($ 3,969,558)	(10)
69700	**Total comprehensive income**		$ 49,041,449	80	$ 566,763	3	$ 68,315,193	67	$ 10,645,669	25
	Consolidated net income attributable to:									
69901	Parent company		$ 22,163,014	36	$ 6,206,708	37	$ 36,572,168	36	$ 13,336,132	32
69903	Non-controlling interests		1,251,425	2	716,670	4	2,436,729	2	1,279,095	3
			$ 23,414,439	38	$ 6,923,378	41	$ 39,008,897	38	$ 14,615,227	35
	Consolidated comprehensive income attributable to:									
69951	Parent company		$ 48,064,539	78	$ 91,684	-	$ 66,953,698	66	$ 9,515,458	22
69953	Non-controlling interests		976,910	2	475,079	3	1,361,495	1	1,130,211	3
			$ 49,041,449	80	$ 566,763	3	$ 68,315,193	67	$ 10,645,669	25
	Earnings per share (in New Taiwan Dollars)	6(45)								
70001	Basic earnings per share from continuing operations		$ 1.60		$ 0.45		$ 2.64		$ 0.96	

The accompanying notes are an integral part of these consolidated financial statements.

YUANTA FINANCIAL HOLDING CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
SIX MONTHS ENDED JUNE 30, 2026 AND 2025
(Expressed in thousands of New Taiwan dollars)

	Equity attributable to owners of the parent													
	Share capital			Retained earnings			Other equity interest							
	Common stock	Stock dividend to be distributed	Additional paid-in capital	Legal reserve	Special reserve	Undistributed earnings	Exchange differences on translation of foreign financial statements	Unrealised gains (losses) on financial assets at fair value through other comprehensive income	Other comprehensive income (loss) on reclassification under the overlay approach	Change in fair value of financial liability attributable to change in credit risk	Insurance finance income or expenses recognised in other comprehensive income	Finance income or expenses from reinsurance contracts held recognised in other comprehensive income	Non-controlling interests	Total equity
For the six months ended June 30, 2025 (Restated)														
Balance, January 1, 2025, as restated	$129,428,640	$ -	$38,198,040	$25,415,714	$ 6,549,233	$106,533,061	($ 7,694,423)	$18,843,746	($ 2,986,855)	($ 48,552)	$ -	$ -	$21,614,723	$335,853,327
Effects of retrospective application	-	-	-	-	-	13,727,647	-	-	2,986,855	-	153,363	822	-	16,868,687
Balance at 1 January after adjustments	129,428,640	-	38,198,040	25,415,714	6,549,233	120,260,708	(7,694,423)	18,843,746	-	(48,552)	153,363	822	21,614,723	352,722,014
Consolidated net income for the period	-	-	-	-	-	13,336,132	-	-	-	-	-	-	1,279,095	14,615,227
Other comprehensive income (loss) for the period	-	-	-	-	-	(106,537)	(2,084,447)	2,658,378	-	980	(4,190,291)	(98,757)	(148,884)	(3,969,558)
Total comprehensive income (loss) for the period	-	-	-	-	-	13,229,595	(2,084,447)	2,658,378	-	980	(4,190,291)	(98,757)	1,130,211	10,645,669
Appropriation of 2024 earnings														
Legal reserve	-	-	-	3,801,344	-	(3,801,344)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(20,061,439)	-	-	-	-	-	-	-	(20,061,439)
Stock dividend	-	3,882,859	-	-	-	(3,882,859)	-	-	-	-	-	-	-	-
Changes in equity of associates and joint ventures accounted for using equity method	-	-	139,596	-	-	-	-	-	-	-	-	-	-	139,596
Changes in non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	(946,839)	(946,839)
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	13,078	-	(13,078)	-	-	-	-	-	-
Balance, June 30, 2025	$129,428,640	$ 3,882,859	$38,337,636	$29,217,058	$ 6,549,233	$105,757,739	($ 9,778,870)	$21,489,046	$ -	($ 47,572)	($ 4,036,928)	($ 97,935)	$21,798,095	$342,499,001
For the six months ended June 30, 2026														
Balance, January 1, 2026, as restated	$133,311,499	$ -	$38,341,308	$29,217,058	$ 6,549,233	$128,142,753	($ 8,623,495)	$29,388,117	$ -	($ 49,489)	($ 10,438,353)	($ 223,633)	$27,809,151	$373,424,149
Redesignation of financial assets	-	-	-	-	-	3,301,959	-	(3,256,972)	-	-	-	-	-	44,987
Reserve for foreign exchange valuation set aside for the period	-	-	-	-	-	(5,600,000)	-	-	-	-	-	-	-	(5,600,000)
Balance at 1 January after adjustments	133,311,499	-	38,341,308	29,217,058	6,549,233	125,844,712	(8,623,495)	26,131,145	-	(49,489)	(10,438,353)	(223,633)	27,809,151	367,869,136
Consolidated net income for the period	-	-	-	-	-	36,572,168	-	-	-	-	-	-	2,436,729	39,008,897
Other comprehensive income (loss) for the period	-	-	-	-	-	45,753	(1,804,028)	25,597,149	-	(12,926)	6,392,991	162,591	(1,075,234)	29,306,296
Total comprehensive income (loss) for the period	-	-	-	-	-	36,617,921	(1,804,028)	25,597,149	-	(12,926)	6,392,991	162,591	1,361,495	68,315,193
Appropriation of 2025 earnings														
Legal reserve	-	-	-	3,756,692	-	(3,756,692)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(23,996,070)	-	-	-	-	-	-	-	(23,996,070)
Stock dividend	-	5,332,460	-	-	-	(5,332,460)	-	-	-	-	-	-	-	-
Changes in equity of associates and joint ventures accounted for using equity method	-	-	(48,661)	-	-	-	-	-	-	-	-	-	-	(48,661)
Changes in non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	(2,009,530)	(2,009,530)
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	10,987,470	-	(10,987,470)	-	-	-	-	-	-
Balance, June 30, 2026	$133,311,499	$ 5,332,460	$38,292,647	$32,973,750	$ 6,549,233	$140,364,881	($10,427,523)	$40,740,824	$ -	($ 62,415)	($ 4,045,362)	($ 61,042)	$27,161,116	$410,130,068

The accompanying notes are an integral part of these consolidated financial statements.

YUANTA FINANCIAL HOLDING CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
SIX MONTHS ENDED JUNE 30, 2026 AND 2025
(Expressed in thousands of New Taiwan dollars)

	Six months ended June 30 2026	Six months ended June 30 2025(Restated)
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	$ 46,792,731	$ 17,998,880
Adjustments		
Adjustments to reconcile profit (loss)		
Depreciation	1,867,535	1,617,435
Amortisation	299,189	264,258
Provision for bad debt expense, commitment and guarantee policy reserve	1,960,812	1,025,602
Interest expense	21,326,405	19,653,088
Interest income	(45,481,393)	(38,092,078)
Dividend income	(2,350,894)	(2,922,167)
Impairment losses (gains) on assets	23,463	(12,631)
Share of the profit or loss of associates and joint ventures accounted for under the equity method	25,153	(11,007)
Gain on disposal of assets held for sale	-	(86,397)
Gain on disposal of investment property	-	(52,918)
Loss (gain) on disposal or retirement of property and equipment	554	(35,230)
Gain on disposal of intangible assets	(3,345)	-
(Loss) gain on lease modification	1,044	(298)
Amortisation of incremental costs of obtaining a contract	(1,073,524)	-
Amortisation of service contract liabilities	(17,039)	29,608
Net changes in special reserves and other reserves	468,427	(47,100)
Changes in operating assets and liabilities		
Changes in operating assets		
Due from Central Bank and call loans to other banks	(9,191,318)	(3,084,307)
Financial assets at fair value through profit or loss	(110,874,330)	(22,482,207)
Financial assets at fair value through other comprehensive income	(63,660,661)	10,145,259
Investments in debt instruments measured at amortised cost	(275,597)	(27,378,902)
Receivables	(288,333,315)	(24,797,147)
Bills discounted and loans	(80,263,523)	(62,080,252)
Insurance contract assets/liabilities and reinsurance contract assets/liabilities	22,026,465	8,667,314
Restricted assets	(4,298,642)	1,726,456
Other financial assets	(113,116,538)	(29,705,751)
Other assets	(22,013,591)	(5,074,024)
Changes in operating liabilities		
Deposits from Central Bank and other banks	17,975,318	7,459,110
Financial liabilities at fair value through profit or loss	105,886,754	39,346,209
Payables	218,017,514	56,766,929
Deposits and remittances	137,531,805	85,854,814
Liability reserve	(222,024)	(357,075)
Other financial liabilities	89,514,025	33,265,025
Other liabilities	92,931,834	9,239,770
Cash inflow generated from operations	15,473,294	76,840,266
Interest received	42,302,026	38,441,456
Dividend received	1,764,588	1,454,847
Interest paid	(21,069,429)	(19,098,952)
Income tax paid	(4,935,966)	(4,121,513)
Net cash flows from operating activities	33,534,513	93,516,104

(Continued)

YUANTA FINANCIAL HOLDING CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
SIX MONTHS ENDED JUNE 30, 2026 AND 2025
(Expressed in thousands of New Taiwan dollars)

	Six months ended June 30 2026	Six months ended June 30 2025(Restated)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of investments accounted for under the equity method	($ 495,012)	($ 563,557)
Proceeds from disposal, liquidation and return of capital of investments accounted for under the equity method	257,782	221,573
Acquisition of investment property	(376,681)	(94,635)
Proceeds from disposal of investment property	-	109,441
Acquisition of property and equipment	(1,169,504)	(1,726,049)
Proceeds from disposal of property and equipment	4,111	73,635
Acquisition of intangible assets	(102,001)	(205,676)
Proceeds from disposal of intangible assets	5,761	-
Proceeds from disposal of assets held for sale	-	195,000
Acquisition of right-of-use assets	(814)	(1,284)
Net cash flows used in investing activities	(1,876,358)	(1,991,552)
CASH FLOWS FROM FINANCING ACTIVITIES		
Decrease in bills and bonds payable under repurchase agreements	(42,667,881)	(67,648,189)
Increase (decrease) in commercial paper payable	75,234,926	(30,011,478)
Proceeds from issuance of bonds	26,800,000	10,659,662
Repayments of bonds	(4,331,700)	(5,654,450)
Proceeds from issuance of bank debentures	1,000,000	6,700,000
Repayments of bank debentures	(500,000)	-
Increase in other borrowings	19,532,682	1,829,626
Principal payment for lease liabilities	(175,819)	(823,115)
Decrease in non-controlling interests	(2,009,530)	(946,839)
Net cash flows generated from (used in) financing activities	72,882,678	(85,894,783)
Net effect of foreign exchange rate changes	(3,677,158)	17,476,909
Net increase in cash and cash equivalents	100,863,675	23,106,678
Cash and cash equivalents at beginning of period	201,856,030	209,193,785
Cash and cash equivalents at end of period	$ 302,719,705	$ 232,300,463
The components of cash and cash equivalents		
Cash and cash equivalents reported in the balance sheet	$ 134,190,040	$ 98,107,490
Due from Central Bank and call loans to other banks qualified as cash and cash equivalents as defined by IAS 7	76,893,018	46,672,460
Investments in bills and bonds under resale agreements qualified as cash and cash equivalents as defined by IAS 7	91,636,647	87,520,513
Cash and cash equivalents at end of reporting period	$ 302,719,705	$ 232,300,463

The accompanying notes are an integral part of these consolidated financial statements.

YUANTA FINANCIAL HOLDING CO., LTD. AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED JUNE 30, 2026 AND 2025
(Expressed in thousands of New Taiwan dollars, except as otherwise indicated)

1. History and organisation

Yuanta Financial Holding Co., Ltd. ("Yuanta Financial Holdings" or the "Company") was incorporated pursuant to the Financial Holding Company Act. In connection with the formation of the Company, the shares of Yuanta Securities Finance Co., Ltd. ("Yuanta Securities Finance") and Yuanta Securities Co., Ltd. ("Yuanta Securities") were exchanged for shares of the Company. The regulatory procedure for the share exchange was completed on the exchange date of February 4, 2002 and the Company was listed on the Taiwan Stock Exchange on the same date.

On August 1, 2002, Asia Pacific Bank became a wholly owned subsidiary of the Company and was renamed as Yuanta Commercial Bank Co., Ltd. ("Yuanta Bank").

On December 28, 2006, both the Company and Yuanta Core Pacific Securities Co., Ltd. ("Yuanta Core Pacific Securities") had resolved for Yuanta Core Pacific Securities becoming the Company's subsidiary by share exchange as approved through the shareholders' meeting effective from April 2, 2007, and merged with Yuanta Securities on September 23, 2007.

On June 28, 2011, both the Company and Polaris Securities Co., Ltd. ("Polaris Securities") had resolved for Polaris Securities becoming the Company's subsidiary by share exchange as approved through the shareholders' meeting effective from October 3, 2011, and merged with Yuanta Securities on April 1, 2012.

On January 1, 2014, the Company acquired 100% of shares of New York Life with cash. New York Life officially became a wholly-owned subsidiary of the Company and was renamed as Yuanta Life Insurance Co., Ltd. ("Yuanta Life") on February 12, 2014.

The share exchange plan between the Company and Ta Chong Commercial Bank Co., Ltd. (hereinafter referred to as "Ta Chong Bank") was approved by their respective shareholders at the special shareholders' meeting on October 13, 2015, and was completed on March 22, 2016. Thereafter, Ta Chong Bank officially became a wholly-owned subsidiary of the Company and merged with Yuanta Bank on January 1, 2018.

The Company engages in the business of a financial holding company, and its operations are limited to investing and investment management. According to the Financial Holding Company Act, the businesses in which the Company may invest include securities, banking, bills finance, credit cards, trusts, insurance, futures, venture capital, foreign financial institutions that are authorised by the government authority, and other related financial businesses that are recognised by the government authority. Additionally, the Company was accredited by the Taiwan Corporate Governance Association with Corporate Governance Assessment Advanced Certification CG6014(2023) on December 27, 2024.

2. The date of authorisation for issuance of the financial statements and procedures for authorisation

These consolidated financial statements were authorised for issuance by the Board of Directors on August 24, 2026.

3. Application of New Standards, Amendments and Interpretations

(1) Effect of the adoption of new issuances of or amendments to International Financial Reporting Standards ("IFRS®") Accounting Standards that came into effect as endorsed by the Financial Supervisory Commission ("FSC")

New standards, interpretations and amendments endorsed by the FSC and became effective from 2026 are as follows:

New Standards, Interpretations and Amendments	Effective date by International Accounting Standards Board
Specific provisions of Amendments to IFRS 9 and IFRS 7, 'Amendments to the classification and measurement of financial instruments'	January 1, 2026
Amendments to IFRS 9 and IFRS 7, 'Contracts referencing nature-dependent electricity'	January 1, 2026
IFRS 17, 'Insurance contracts'	January 1, 2023
Amendments to IFRS 17, 'Insurance contracts'	January 1, 2023
Amendment to IFRS 17, 'Initial application of IFRS 17 and IFRS 9 – comparative information'	January 1, 2023
Annual Improvements to IFRS Accounting Standards—Volume 11	January 1, 2026

Except for the following, the above standards and interpretations have no significant impact to the Yuanta Group's financial condition and financial performance based on the Yuanta Group's assessment.

A. Specific provisions of Amendments to IFRS 9 and IFRS 7, 'Amendments to the classification and measurement of financial instruments'

The amendments update the disclosure requirements for equity instruments designated as measured at fair value through other comprehensive income (FVOCI). The entity is required to disclose the fair value of each class of investment. In addition, the amendments require the entity to disclose the fair value gain or loss presented in other comprehensive income during the period, showing separately fair value gains or losses related to investments derecognised during the reporting period and those related to investments held at the end of the reporting period; and any transfers of the cumulative gain or loss within equity during the reporting period related to the investments derecognised during that reporting period. Related disclosures are provided in Note 6(4).

B. The Yuanta Group initially applied International Financial Reporting Standard No. 17, "Insurance Contracts" (hereinafter "IFRS 17"), on January 1, 2026. The related accounting policies are set out in Note 4(11). In accordance with the effective date and transition requirements of IFRS 17, the comparative financial statements have been restated retrospectively to reflect the application of IFRS 17. In addition, pursuant to the IFRS 17 transition provisions, the Yuanta Group is permitted, at the date of initial application, to reassess the classification of financial assets under IFRS 9 and apply the resulting designations and classifications retrospectively; however, the Yuanta Group did not restate the redesignated financial assets in the comparative period, nor did it adopt the classification overlay approach to adjust financial assets in the comparative period. The effects of the retrospective restatement arising from the application of IFRS 17 as of January 1, 2025 and the redesignation of financial assets as of January 1, 2026 are disclosed in Note 15.

(2) Effect of new issuances of or amendments to IFRS Accounting Standards as endorsed by the FSC but not yet adopted by the Yuanta Group

New standards, interpretations and amendments endorsed by the FSC effective from 2027 are as follows:

New Standards, Interpretations and Amendments	Effective date by International Accounting Standards Board
IFRS 18, 'Presentation and disclosure in financial statements'	January 1, 2027 (Note 1)
IFRS 19, 'Subsidiaries without public accountability: disclosures'	January 1, 2027
Amendments to IAS 21, 'Translation to a hyperinflationary presentation currency'	January 1, 2027
Amendments to IAS 28, 'Amendments to the fair value option in IAS 28 investments in associates and joint ventures'	January 1, 2027 (Note 2)

Note 1: The entities shall apply IFRS 18 starting from January 1, 2028. Additionally, entities can choose to adopt IFRS 18 earlier.

Note 2: The entities shall apply the amendment simultaneously with IFRS 18.

Except for the following, the above standards and interpretations have no significant impact to the Yuanta Group's financial condition and financial performance based on the Yuanta Group's assessment. The impact will be disclosed when the assessment has been completed.

IFRS 18, 'Presentation and disclosure in financial statements'

IFRS 18, 'Presentation and disclosure in financial statements' replaces IAS 1. The standard introduces a defined structure of the statement of profit or loss, disclosure requirements related to management-defined performance measures, and enhanced principles on aggregation and disaggregation which apply to the primary financial statements and notes.

(3) IFRS Accounting Standards issued by IASB but not yet endorsed by the FSC

New standards, interpretations and amendments issued by IASB but not yet included in the IFRS Accounting Standards as endorsed by the FSC are as follows:

New Standards, Interpretations and Amendments	Effective date by International Accounting Standards Board
Amendments to IFRS 10 and IAS 28, 'Sale or contribution of assets between an investor and its associate or joint venture'	To be determined by International Accounting Standards Board
IFRS 20, 'Regulatory assets and regulatory liabilities'	January 1, 2029

The above standards and interpretations have no significant impact to the Yuanta Group's financial condition and financial performance based on the Yuanta Group's assessment.

4. Summary of material accounting policies

The principal accounting policies applied in the preparation of these consolidated financial statements are set out below. These policies have been consistently applied to all the periods presented, unless otherwise stated.

(1) Compliance statement

A. The consolidated financial statements of the Company and its subsidiaries (collectively referred to herein as the "Yuanta Group") have been prepared in accordance with the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies, Regulations Governing the Preparation of Financial Reports by Securities Issuers, Regulations Governing the Preparation of Financial Reports by Public Banks, Regulations Governing the Preparation of Financial Reports by Securities Firms, Regulations Governing the Preparation of Financial Reports by Futures Commission Merchants, Regulations Governing the Preparation of Financial Reports by Insurance Enterprises, the Jin-Guan-Bao-Cai-Zi Letter No. 1140131712 dated March 12, 2025 and the Bao-Ju-(Cai)-Zi Letter No. 1140495239 dated January 2, 2026, and IAS 34, 'Interim Financial Reporting' that came into effect as endorsed by the FSC.

B. These consolidated financial statements should be read in conjunction with the consolidated financial statements for the year ended December 31, 2025.

(2) Basis of preparation

A. Except for the following items, these consolidated financial statements have been prepared under the historical cost convention:

(A) Financial assets and financial liabilities (including derivative instruments) at fair value through profit or loss.

(B) Financial assets at fair value through other comprehensive income.

(C) Defined benefit liabilities recognised as the net amount of pension fund assets less present value of defined benefit obligation.

(D) Insurance contract assets and liabilities and reinsurance contract assets and liabilities measured based on fulfilment cash flows (hereinafter "FCF") and the contractual service margin (hereinafter "CSM").

(E) Various other reserves recognised in accordance with insurance industry-specific laws, regulations, and regulatory rulings.

B. The preparation of financial statements in conformity with International Financial Reporting Standards, International Accounting Standards, IFRIC Interpretations, and SIC Interpretations that came into effect as endorsed by the FSC (collectively referred herein as the "IFRSs") requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Yuanta Group's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the consolidated financial statements are disclosed in Note 5.

(3) Basis of consolidation

A. Basis for preparation of consolidated financial statements:

All subsidiaries are included in the Yuanta Group's consolidated financial statements. Subsidiaries are all entities (including structured entities) controlled by the Yuanta Group. The Yuanta Group controls an entity when the Yuanta Group is exposed, or has rights, to variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity. Consolidation of subsidiaries begins from the date the Yuanta Group obtains control of the subsidiaries and ceases when the Yuanta Group loses control of the subsidiaries. The Yuanta Group applies the acquisition method to account for business combinations in which subsidiaries are acquired. The consideration transferred is measured at the fair value of the assets transferred, the equity interests issued and the liabilities incurred or assumed at the acquisition date. Identifiable assets acquired, and liabilities and contingent liabilities assumed in a business combination, are measured initially at their fair value at the acquisition date, irrespective of the extent of any non-controlling interest. The excess of the consideration transferred over the fair value of the identifiable net assets acquired attributable to the ownership interest acquired is recognised as goodwill. If the consideration transferred is less than the fair value of the identifiable net assets of the subsidiary acquired attributable to the ownership interest acquired, the difference is recognised directly in the consolidated statement of comprehensive income. Changes in a parent's ownership interest in a subsidiary that do not result in the parent losing control of the subsidiary (transactions with non-controlling interests) are accounted for as equity transactions, i.e., transactions with owners in their capacity as owners. Any difference between the amount by which the non-controlling interests are adjusted and the fair value of the consideration paid or received is recognised directly in equity. Inter-company transactions, balances and unrealised gains or losses on transactions between companies within the Yuanta Group are eliminated. Accounting policies of subsidiaries have been adjusted where necessary to ensure consistency with the policies adopted by the Yuanta Group. Profit or loss and each component of other comprehensive income are attributed to the owners of the parent and to the non-controlling interests. Total comprehensive income is attributed to the owners of the parent and to the non-controlling interests even if this results in the non-controlling interests having a deficit balance.

B. Subsidiaries included in the consolidated financial statements:

			Ownership (%)			
Name of Investor	Name of Subsidiary	Main Business Activities	June 30, 2026	December 31, 2025	June 30, 2025	Note
The Company	Yuanta Securities	Securities brokerage, dealing, underwriting, financing and refinancing, futures business and raising and issuing derivative instruments	100.00	100.00	100.00	
	Yuanta Bank	Banking	100.00	100.00	100.00	
	Yuanta Life Insurance Co., Ltd. ("Yuanta Life")	Life insurance business	100.00	100.00	100.00	
	Yuanta Futures Co., Ltd. ("Yuanta Futures")	Futures, futures managers, futures consultant, securities, securities trading assistance	65.06	65.06	65.06	
	Yuanta Securities Investment Trust Co., Ltd. ("Yuanta Securities Investment Trust")	Securities investment trust	74.71	74.71	74.71	
	Yuanta Venture Capital Co., Ltd. ("Yuanta Venture Capital")	Venture capital investments	100.00	100.00	100.00	
	Yuanta Asset Management Co., Ltd. ("Yuanta Asset Management")	Management of monetary debts of financial institutions	100.00	100.00	100.00	
	Yuanta Securities Investment Consulting Co., Ltd. ("Yuanta Securities Investment Consulting")	Securities investment consultant	100.00	100.00	100.00	
	Yuanta Savings Bank (Korea) Inc. (Yuanta Savings Bank (Korea))	Deposits and loans of savings bank	100.00	100.00	-	Note 1
Yuanta Securities	Yuanta Securities Asia Financial Services Private Limited ("Yuanta Securities Asia Financial Services")	Investment holding	100.00	100.00	100.00	
	Yuanta International Insurance Brokers Co., Ltd. ("Yuanta International Insurance Brokers")	Insurance brokerage services	100.00	100.00	100.00	
	Yuanta Securities Finance Co., Ltd. ("Yuanta Securities Finance")	Securities financing and refinancing to securities firms and related business	100.00	100.00	100.00	
	Yuanta Wealth Management (Singapore) Pte. Ltd. ("Yuanta Wealth Management (Singapore)")	Note 2	100.00	100.00	100.00	Note 2

Name of Investor	Name of Subsidiary	Main Business Activities	Ownership (%) June 30, 2026	Ownership (%) December 31, 2025	Ownership (%) June 30, 2025	Note
Yuanta Securities Asia Financial Services	Yuanta Securities (Hong Kong) Limited ("Yuanta Securities (Hong Kong)")	Securities trading, futures contract trading, providing opinions on securities, futures contract and institutions' financing, asset management services	100.00	100.00	100.00	
	Yuanta Asia Investment (Hong Kong) Ltd. ("Yuanta Asia Investment (Hong Kong)")	Securities trading, asset management services	100.00	100.00	100.00	
	Yuanta Investment Consulting (Beijing) Co., Ltd. ("Yuanta Investment Consulting Beijing")	Investment and management consultancy, financial consultancy, enterprise management consultancy, business information consultancy, economic and trade consultancy, marketing strategy and plan, technique promotion and technique service	100.00	100.00	100.00	
	Yuanta Securities Korea Co., Ltd. ("Yuanta Securities (Korea)")	Investment and trading business, investment intermediary business, trust business, investment consultancy, discretionary account business, in addition, concurrent operating business and auxiliary business	61.10	58.77	58.77	
	Yuanta Hong Kong Holdings (Cayman) Ltd. ("Yuanta HK Holdings (Cayman)")	Investment holding	100.00	100.00	100.00	
	Yuanta Securities (Thailand) Co., Ltd. ("Yuanta Securities (Thailand)")	Securities brokerage, dealing in securities, underwriting and investment consultation, management of mutual fund, management of private fund, management of venture capital fund, securities lending, brokerage and dealer of derivative instrument	99.99	99.99	99.99	
	Yuanta Securities Vietnam Limited Company ("Yuanta Securities (Vietnam)")	Securities brokerage, dealing, underwriting, investment consultation, financial derivatives	94.10	94.10	94.10	
Yuanta Securities (Korea)	Yuanta Investment Co., Ltd.	Investment business	100.00	100.00	100.00	
	Yuanta Financial (Hong Kong) Ltd. ("Yuanta Financial (Hong Kong)")	Investment holding	100.00	100.00	100.00	
Yuanta Financial (Hong Kong)	Yuanta Securities (Cambodia) Plc.	Underwriting guidelines, financial advisory services, securities brokerage, dealing in securities and investment advisory	100.00	100.00	100.00	

Name of Investor	Name of Subsidiary	Main Business Activities	Ownership (%) June 30, 2026	Ownership (%) December 31, 2025	Ownership (%) June 30, 2025	Note
Yuanta Financial (Hong Kong)	Yuanta International Investment (Hong Kong) Ltd. ("Yuanta International Investment (Hong Kong)")	Issuance of financial instruments and dealing in investments	100.00	100.00	100.00	
	Yuanta Finance (Hong Kong) Ltd. ("Yuanta Finance (Hong Kong)")	Credit loan business	100.00	100.00	100.00	
	PT Yuanta Sekuritas Indonesia ("Yuanta Securities (Indonesia)")	Securities trading and underwriting services	99.00	99.00	99.00	
	Yuanta Securities (Vietnam)	Securities brokerage, dealing, underwriting, investment consultation, financial derivatives	5.90	5.90	5.90	
	YUANTA Quantivantage Fund SP	Investment business	100.00	100.00	100.00	
Yuanta Investment Co., Ltd.	Yuanta Quantum Jump No.3 Fund	Investment business	42.86	42.86	42.86	
Yuanta Bank	Yuanta Savings Bank (Philippines) Inc. (Yuanta Savings Bank (Philippines))	Deposits and loans of savings bank	100.00	100.00	100.00	
	Yuanta Savings Bank (Korea) Inc. (Yuanta Savings Bank (Korea))	Deposits and loans of savings bank	-	-	100.00	Note 1
Yuanta Futures	Yuanta Futures (HK) Co., Limited ("Yuanta Futures (Hong Kong)")	Financial services	100.00	100.00	100.00	
	Yuanta Global (Singapore) Pte. Ltd. ("Yuanta Global (Singapore)")	Financial services	100.00	100.00	100.00	
Yuanta Venture Capital	Yuanta I Venture Capital Co., Ltd. ("Yuanta I Venture Capital")	Venture capital investments	100.00	100.00	100.00	

Note 1: To facilitate the Group's organisational restructuring, on July 3, 2025, the Company's Board of Directors resolved to acquire all the shares of Yuanta Savings Bank (Korea) from Yuanta Bank. This transaction has been approved by the competent authorities in Taiwan and Korea. The consideration, after foreign currency conversion, was $3,495,138, and the equity transfer was completed on November 3, 2025. The above transaction constitutes an organisational restructuring under common control, and the accounting treatment adopts the book value method.

Note 2: On April 29, 2022, Yuanta Wealth Management (Singapore) was established by Yuanta Securities through investment, and obtained a Capital Markets Services (CMS) licence issued by the Monetary Authority of Singapore on July 22, 2026.

C. The structured entities controlled by Yuanta Securities (Korea) are as follows:

June 30, 2026

Structured entities	Main Business Activities
DK project the second Co., Ltd.	Asset-backing
YK Kwangyang the first Co., Ltd.	Asset-backing
YK Seocho the 1st. Co., Ltd.	Asset-backing
YFI Manchon Co., Ltd.	Asset-backing
MIL the 2nd. Co., Ltd.	Asset-backing
JJ Woosan the 1st. Co., Ltd.	Asset-backing
Geumnamro PI the 1st. Co., Ltd.	Asset-backing
YOB new one Co., Ltd.	Asset-backing
YK Jincheon Samduk the 1st. Co., Ltd.	Asset-backing
YK Daejeonyongdu the 1st. Co., Ltd.	Asset-backing
Pacific Leo the 1st. Co., Ltd.	Asset-backing
YFI Manchon 2 Co., Ltd.	Asset-backing
YK Gijang the 1st. Co., Ltd.	Asset-backing
Luxia PI the 1st. Co., Ltd.	Asset-backing
Perfect-dream the 5th. Co., Ltd.	Asset-backing
YFI yangsan Co., Ltd.	Asset-backing
Y.K Petro the 1st. Co., Ltd.	Asset-backing
YK DS Co., Ltd.	Asset-backing
Delguard 1st. Co., Ltd.	Asset-backing
Y.K Beethoven the 2nd Co., LTD	Asset-backing
Multiple 1st Co., Ltd	Asset-backing
YK newcore Co., Ltd	Asset-backing
YK Ansantheone Co., Ltd.	Asset-backing
Mountaingram 1st Co., Ltd	Asset-backing
Y.K Medical the 1st Co., LTD	Asset-backing
YK Super 1st Corp.	Asset-backing
JeionOryong Co., Ltd.	Asset-backing
YK Circuit 1st Co., Ltd.	Asset-backing
YK Sau Co., LTD	Asset-backing
Prime Anchor Co., LTD	Asset-backing
NK BLACK 1ST Co., LTD	Asset-backing
YK keyen 1st Co., Ltd	Asset-backing
Y.K Comfort the Second Co., Ltd	Asset-backing
YKST3 Co., Ltd	Asset-backing
J-on Screen Co., Ltd	Asset-backing
YK Geomdan 1st Co., Ltd	Asset-backing
YKMS1 Co., Ltd	Asset-backing
Y.K Today the 1st Co., LTD	Asset-backing
YK Ace 1st Co., LTD	Asset-backing
Y.K Comfort the First Co., Ltd	Asset-backing

June 30, 2026	
Structured entities	Main Business Activities
Prime Eagle the 2nd Co., Ltd	Asset-backing
YK D The1st Co., Ltd	Asset-backing
S ON Dream Co., Ltd	Asset-backing

December 31, 2025	
Structured entities	Main Business Activities
DK project the second Co., Ltd.	Asset-backing
YK Kwangyang the first Co., Ltd.	Asset-backing
YK Seocho the 1st. Co., Ltd.	Asset-backing
YFI Manchon Co., Ltd.	Asset-backing
MIL the 2nd. Co., Ltd.	Asset-backing
JJ Woosan the 1st. Co., Ltd.	Asset-backing
Geumnamro PI the 1st. Co., Ltd.	Asset-backing
YOB new one Co., Ltd.	Asset-backing
YK Jincheon Samduk the 1st. Co., Ltd.	Asset-backing
YK Daejeonyongdu the 1st. Co., Ltd.	Asset-backing
Pacific Leo the 1st. Co., Ltd.	Asset-backing
YFI Manchon 2 Co., Ltd.	Asset-backing
YK Gijang the 1st. Co., Ltd.	Asset-backing
Luxia PI the 1st. Co., Ltd.	Asset-backing
Perfect-dream the 5th. Co., Ltd.	Asset-backing
YFI yangsan Co., Ltd.	Asset-backing
Y.K Petro the 1st. Co., Ltd.	Asset-backing
YK DS Co., Ltd.	Asset-backing
Delguard 1st. Co., Ltd.	Asset-backing
YK Magok the 1st Co., Ltd.	Asset-backing
Y.K Beethoven the 2nd Co., LTD	Asset-backing
Multiple 1st Co., Ltd	Asset-backing
YK newcore Co., Ltd	Asset-backing
YK Ansantheone Co., Ltd.	Asset-backing
Mountaingram 1st Co., Ltd.	Asset-backing
Y.K Medical the 1st Co., LTD	Asset-backing
YK Super 1st Corp.	Asset-backing
JeionOryong Co., Ltd.	Asset-backing
YK Maporo the 1st Co., Ltd.	Asset-backing
YK Circuit 1st Co., Ltd.	Asset-backing
YK Sau Co., LTD	Asset-backing
Prime Anchor Co., LTD	Asset-backing
NK BLACK 1ST Co., LTD	Asset-backing
YK keyen 1st Co., Ltd.	Asset-backing

December 31, 2025

Structured entities	Main Business Activities
Prime Harmony the 1st Co., Ltd	Asset-backing
Y.K Comfort the Second Co., Ltd	Asset-backing
YKST3 Co., Ltd	Asset-backing
J-on Screen Co., Ltd	Asset-backing
Prime Harmony the 3rd Co., Ltd	Asset-backing
YK Miracle The 1st Co., Ltd	Asset-backing
YK Petra 1st Co., Ltd	Asset-backing
YK CINE 1ST Co., Ltd	Asset-backing
YK Geomdan 1st Co., Ltd	Asset-backing
YKMS1 Co., Ltd	Asset-backing
Y.K Comfort the First Co., Ltd	Asset-backing

June 30, 2025

Structured entities	Main Business Activities
DK project the second Co., Ltd.	Asset-backing
YK Kwangyang the first Co., Ltd.	Asset-backing
YK Seocho the 1st. Co., Ltd.	Asset-backing
YFI Manchon Co., Ltd.	Asset-backing
YK Songak the 1st. Co., Ltd.	Asset-backing
MIL the 2nd. Co., Ltd.	Asset-backing
JJ Woosan the 1st. Co., Ltd.	Asset-backing
Geumnamro PI the 1st. Co., Ltd.	Asset-backing
YOB new one Co., Ltd.	Asset-backing
YK Jugyo the 1st. Co., Ltd.	Asset-backing
YK Jincheon Samduk the 1st. Co., Ltd.	Asset-backing
YK Pyeongdong the 1st. Co., Ltd.	Asset-backing
YK Daejeonyongdu the 1st. Co., Ltd.	Asset-backing
Pacific Leo the 1st. Co., Ltd.	Asset-backing
YFI Manchon 2 Co., Ltd.	Asset-backing
YK Gijang the 1st. Co., Ltd.	Asset-backing
Luxia PI the 1st. Co., Ltd.	Asset-backing
Perfect-dream the 5th. Co., Ltd.	Asset-backing
YFI yangsan Co., Ltd.	Asset-backing
Y.K Petro the 1st. Co., Ltd.	Asset-backing
YK DS Co., Ltd.	Asset-backing
Delguard 1st. Co., Ltd.	Asset-backing
YK Hosan 1st. Co., Ltd.	Asset-backing
YK Portfolio 1st. Co., Ltd.	Asset-backing
YK Magok the 1st Co., Ltd.	Asset-backing
Y.K Beethoven the 2nd Co., LTD	Asset-backing

June 30, 2025

Structured entities	Main Business Activities
Multiple 1st Corp	Asset-backing
Y.K Jupiter the 1st Co., LTD	Asset-backing
YK newcore Co., Ltd	Asset-backing
YK E&C the 2nd Co., Ltd.	Asset-backing
YK Ansantheone Co., Ltd.	Asset-backing
Mountaingram 1st Corp	Asset-backing
Y.K Medical the 1st Co., LTD	Asset-backing
YK Super 1st Corp.	Asset-backing
JeionOryong Co., Ltd.	Asset-backing
YK Camel the 2nd Co., Ltd	Asset-backing
YK ST Co., LTD	Asset-backing
Mind to plus Co., LTD	Asset-backing
YK Maporo the 1st Co., Ltd.	Asset-backing
YK Circuit 1st Corp.	Asset-backing
YK Sau Co., LTD	Asset-backing

Although the Yuanta Group does not hold a majority of interests in structured entities, structured entities are included in the consolidated financial statements, taking into account the following: when the company is exposed, or has rights, to variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity.

D. Subsidiaries not included in the consolidated financial statements:
None.

E. Adjustments for subsidiaries with different balance sheet dates:
None.

F. Significant restrictions:
None.

G. Subsidiaries that have non-controlling interests that are material to the Yuanta Group:
As of June 30, 2026, December 31, 2025 and June 30, 2025, the non-controlling interests amounted to $27,161,116, $27,809,151 and $21,798,095, respectively. The information on non-controlling interests and respective subsidiaries is as follows:

		Non-controlling interests					
		June 30, 2026		December 31, 2025		June 30, 2025	
Name of Subsidiary	Principal place of business	Amount	Ownership (%)	Amount	Ownership (%)	Amount	Ownership (%)
Yuanta Securities (Korea)	Korea	$18,412,537	38.90%	$19,062,937	41.23%	$14,188,396	41.23%

The comprehensive income (loss) attributable to these non-controlling interests was $189,470, $22,282, ($52,086) and $208,604 for the three months and six months ended June 30, 2026 and 2025, respectively.

Summarised financial information for the aforementioned subsidiaries:

Consolidated balance sheets

	Yuanta Securities (Korea) and its subsidiaries		
	June 30, 2026	December 31, 2025	June 30, 2025
Current assets	$ 508,666,094	$ 419,605,162	$ 364,122,186
Non-current assets	16,705,661	16,905,928	16,059,659
Current liabilities	(478,025,711)	(384,368,112)	(333,442,714)
Non-current liabilities	(6,574,656)	(10,475,092)	(10,787,612)
Total net assets	$ 40,771,388	$ 41,667,886	$ 35,951,519

Consolidated statements of comprehensive income

	Yuanta Securities (Korea) and its subsidiaries	
	For the three months ended June 30,	
	2026	2025
Revenue	$ 9,489,231	$ 4,890,229
Profit before income tax	1,729,787	692,081
Income tax expense	(430,340)	(169,459)
Net income	1,299,447	522,622
Other comprehensive loss (net of tax)	(714,389)	(435,649)
Total comprehensive income for the period	$ 585,058	$ 86,973

	Yuanta Securities (Korea) and its subsidiaries	
	For the six months ended June 30,	
	2026	2025
Revenue	$ 17,563,902	$ 9,433,813
Profit before income tax	3,627,980	957,926
Income tax expense	(860,211)	(228,007)
Net income	2,767,769	729,919
Other comprehensive loss (net of tax)	(2,495,105)	(197,867)
Total comprehensive income for the period	$ 272,664	$ 532,052

Consolidated statements of cash flows

	Yuanta Securities (Korea) and its subsidiaries	
	For the six months ended June 30,	
	2026	2025
Net cash from (used in) operating activities	$ 3,271,115	($ 313,887)
Net cash used in investing activities	(395,345)	(404,457)
Net cash from financing activities	2,581,147	1,019,685
Effects of exchange rate changes	(5,784,972)	(49,213)
(Decrease) increase in cash and cash equivalents	(328,055)	252,128
Cash and cash equivalents, beginning of period	15,015,853	14,077,690
Cash and cash equivalents, end of period	$ 14,687,798	$ 14,329,818

(4) Other material accounting policies

These consolidated financial statements should be read in conjunction with the consolidated financial statements for the year ended December 31, 2025. Except for the accounting policies set out below, refer to the notes to the consolidated financial statements for the year ended December 31, 2025 for information on material accounting policies.

The accounting policies disclosed in Note 4(25) Classification of insurance contracts, Note 4(26) Insurance contracts, Note 4(27) Non-discretionary participation feature investment contracts, Note 4(28) Provision basis for various insurance liabilities, Note 4(29) Foreign exchange reserve, and Note 4(34) Separate account insurance products in the 2025 consolidated financial statements are no longer applicable.

(5) Foreign currency translation

Items included in the financial statements of each of the Yuanta Group's entities are measured using the currency of the primary economic environment in which the entity operates (the "functional currency"). The consolidated financial statements are presented in New Taiwan dollars, which is the Company's functional currency and the Yuanta Group's presentation currency.

A. Foreign currency transactions and balances

(A) Foreign currency transactions denominated in, or requiring settlement in, a foreign currency are translated into the functional currency using the exchange rates prevailing at the dates of the transactions.

(B) Assets denominated in foreign currency are translated at the closing exchange rate at the balance sheet date. When several exchange rates are available, the rate used is that at which the future cash flows represented by the transaction or balance could have been settled if those cash flows had occurred at the measurement date. Any translation difference is recognised in profit or loss for the period.

(C) Non-monetary assets and liabilities denominated in foreign currencies:

a. Assets and liabilities carried at cost are translated using the exchange rates at the date of the transaction.

b. Assets and liabilities held at fair value through profit or loss are re-translated at the exchange rates prevailing at the date at which the fair value is determined.

When the gains and losses on non-monetary assets and liabilities denominated in foreign currencies are recognised in other comprehensive income, any translation difference included in the gains and losses are also recognised in other comprehensive income. When the gains and losses on non-monetary assets and liabilities denominated in foreign currencies are recognised in profit or loss, any translation difference included in the gains and losses are also recognised as gains and losses.

(D) In accordance with the provisions of Article 17, "Foreign exchange gain or loss" of the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies, Article 12, "Foreign exchange gain or loss" of the Regulations Governing the Preparation of Financial Reports by Insurance Enterprises, and the requirements set forth in the Bao-Ju-(Cai)-Zi Letter No. 1140495239 dated January 2, 2026, for financial assets directly held by Yuanta Life of the Yuanta Group that are classified as debt instruments measured at amortised cost and for which no hedge designation has been made on the foreign currency risk component, effective from January 1, 2026, unrealised foreign exchange differences arising in each period from the amortised cost—calculated based on the translated carrying amount of the prior period or the acquisition cost of newly purchased instruments—shall be amortised on a straight-line basis over the expected remaining term of each debt instrument investment, on an instrument-by-instrument basis, and recognised in foreign exchange gain or loss. The unamortised cumulative net unrealised exchange differences shall be presented under other assets or other liabilities. Upon derecognition of the debt instrument, any unamortised balance shall be recognised immediately in foreign exchange gain or loss for the current period.

B. Translation of foreign operations

If an entity has a functional currency (not in an economy with high inflation) that is different from the presentation currency in the consolidated statements, its operating results and financial position are translated into the presentation currency by the following procedures:

(A) Assets and liabilities for each balance sheet presented are translated at the closing exchange rate at the date of that balance sheet.

(B) Income and expenses for each statement of comprehensive income are translated at average exchange rates of that period.

(C) All resulting exchange differences are recognised in other comprehensive income.

(6) Financial assets and liabilities

All financial assets and liabilities of the Yuanta Group including derivatives are recognised in the consolidated balance sheet and are properly classified in accordance with IFRSs as endorsed by the FSC.

A. Financial assets

All financial assets held by the Yuanta Group are classified into the following six categories: “bills discounted and loans”, “receivables”, “financial assets at fair value through profit or loss”, “financial assets at fair value through other comprehensive income”, “investments in debt instruments at amortised cost”, and “other financial assets–purchase of claim receivable”.

(A) Regular way purchase or sale

Financial assets held by the Yuanta Group are all accounted for using trade date accounting.

(B) Bills discounted and loans

Bills discounted and loans consist of export bills negotiation, export bills discount, loans, and overdue receivables arising from loans. Bills discounted and loans are measured at amortised cost using the effective interest method. Measurement at the initial amount is allowed if effect of discounting is immaterial.

If a bill discounted or loan asset held by the Yuanta Group is renegotiated or modified due to financial difficulties of the borrower so that it is required to be derecognised, entirely or partially, in accordance with IFRS 9, the old financial asset is derecognised, and a new financial asset and related gains or losses are recognised.

If a bill discounted or loan asset held by the Yuanta Group is renegotiated or modified due to financial difficulties of the borrower, but is not required to be derecognised, or if renegotiations or modification of terms are for reasons other than financial difficulties, which rarely results in the derecognition of the asset, the carrying amount of the asset is recalculated based on the original effective interest rate and the related gains or losses are recognised in profit or loss.

Loans granted by subsidiary Yuanta Life include:

a. Insurance contract loans of investment contracts: Loans made pursuant to the insurance contract through application by the policyholder, with the policy as collateral, for contracts issued by insurance enterprises that are classified as investment contracts and accounted for under IFRS 9.

b. Insurance contract premium loans of investment contracts: Loans made pursuant to the insurance contract to pay a premium due, for insurance contracts issued by insurance enterprises that meet the definitions for investment contracts specified in IFRS 9.

(C) Receivables

Receivables include receivables originated by the entity and receivables not originated by the entity. Receivables originated by the entity refer to cash, products or services directly provided to debtors by the Yuanta Group. Receivables not originated by the entity are receivables other than those originated by the entity. Receivables shall be measured at amortised cost using the effective interest method. However, short-term receivables without bearing interest are measured at initial invoice amount if the effect of discounting is immaterial.

(D) Financial assets at fair value through profit or loss

a. Financial assets at fair value through profit or loss are financial assets that are not measured at amortised cost or fair value through other comprehensive income. Financial assets at amortised cost or fair value through other comprehensive income are designated as at fair value through profit or loss at initial recognition when they eliminate or significantly reduce a measurement or recognition inconsistency.

b. At initial recognition and subsequent measurement, the Yuanta Group measures the financial assets at fair value and recognises the gain or loss in profit or loss.

c. The Yuanta Group recognises the dividend income when the right to receive payment is established, future economic benefits associated with the dividend will flow to the Yuanta Group and the amount of the dividend can be measured reliably.

(E) Financial assets at fair value through other comprehensive income

a. Financial assets at fair value through other comprehensive income comprise equity securities that are not held for trading, for which the Yuanta Group has made an irrevocable election at initial recognition to recognise changes in fair value in other comprehensive income. In addition, they include financial instruments of the subsidiary Yuanta Life that meet the criteria set out in the Jin-Guan-Bao-Cai-Zi Letter No. 1140131712 dated March 12, 2025, as well as debt instruments which meet all of the following criteria:

i. The objective of the Yuanta Group's business model is achieved both by collecting contractual cash flows and selling financial assets; and

ii. The assets' contractual cash flows represent solely payments of principal and interest.

b. At initial recognition, the Yuanta Group measures the financial assets at fair value plus transaction costs. The Yuanta Group subsequently measures the financial assets at fair value:

i. The changes in fair value of equity investments that were recognised in other comprehensive income are transferred to retained earnings and are not reclassified to profit or loss following the derecognition of the investment. Dividends are recognised as revenue when the right to receive payment is established, future economic benefits associated with the dividend will flow to the Yuanta Group and the amount of the dividend can be measured reliably.

ii. Except for the recognition of impairment loss, interest income and gain or loss on foreign exchange which are recognised in profit or loss, the changes in fair value of debt instruments are taken through other comprehensive income. When the financial asset is derecognised, the cumulative gain or loss previously recognised in other comprehensive income is reclassified from equity to profit or loss.

(F) Investments in debt instruments at amortised cost

a. Investments in debt instruments at amortised cost are those that meet all of the following criteria:

i. The objective of the Yuanta Group's business model is achieved by collecting contractual cash flows.

ii. The assets' contractual cash flows represent solely payments of principal and interest.

b. At initial recognition, the Yuanta Group measures the financial assets at fair value plus transaction costs. Interest income from these financial assets is included in finance income using the effective interest method. A gain or loss is recognised in profit or loss when the asset is derecognised or impaired.

(G) Other financial assets

Purchased claim receivables arising from non-performing loans of financial institutions are initially recognised at the fair value of the financial asset when acquired by the Yuanta Group and are subsequently measured at fair value, with changes in fair value recognised in profit or loss for the period.

B. Financial liabilities

Financial liabilities held by the Yuanta Group include financial liabilities at fair value through profit or loss (including financial liabilities designated at fair value through profit or loss) and financial liabilities carried at amortised cost.

(A) Financial liabilities at fair value through profit or loss

Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated as at fair value through profit or loss.

Financial liabilities are classified in this category of held for trading if acquired principally for the purpose of repurchasing in the short-term. Derivatives are also categorised as financial liabilities held for trading unless they are designated as hedges. Financial liabilities that meet one of the following criteria are designated as at fair value through profit or loss at initial recognition:

a. Hybrid (combined) contracts; or
b. They eliminate or significantly reduce a measurement or recognition inconsistency; or
c. They are managed and their performance is evaluated on a fair value basis, in accordance with a documented risk management policy.

Financial liabilities at fair value through profit or loss arising from investment contracts: This refers to insurance contracts issued by an insurance enterprise that are classified as investment contracts and that, in accordance with the "Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises" and IFRS 9, are required to be recognised as financial liabilities at fair value through profit or loss.

At initial recognition, the Yuanta Group measures the financial liabilities at fair value. All related transaction costs are recognised in profit or loss. The Yuanta Group subsequently measures these financial liabilities at fair value with any gain or loss recognised in profit or loss. If the credit risk results in fair value changes in financial liabilities designated as at fair value through profit or loss, they are recognised in other comprehensive income except when doing so would create or enlarge an accounting mismatch or recognising in profit or loss for loan commitments or financial guarantee contracts.

(B) Financial liabilities carried at amortised cost

Financial liabilities carried at amortised cost include liabilities not classified as financial liabilities at fair value through profit or loss, financial guarantee contracts, loan commitment with a lower-than-market interest rate and the financial liabilities incurred due to continuing involvement or that the transferring of a financial asset does not meet the requirement of derecognition.

C. Derecognition of financial assets

The Yuanta Group derecognises a financial asset when one of the following conditions is met:

(A) The contractual rights to receive cash flows from the financial asset expire.

(B) The contractual rights to receive cash flows from the financial asset have been transferred and the Yuanta Group has transferred substantially all risks and rewards of ownership of the financial asset.

(C) The contractual rights to receive cash flows of the financial asset have been transferred; however, the Yuanta Group has not retained control of the financial asset.

D. Derecognition of financial liabilities

(A) A financial liability is derecognised when the obligation specified in the contract is discharged or cancelled or expires.

(B) The Yuanta Group derecognises an original financial liability and recognises a new financial liability if the terms of an existing financial liability have substantial modifications and such modifications make significant differences to the original terms. The difference between the carrying amount of the financial liability derecognised and the consideration paid is recognised in profit or loss.

(7) Impairment of financial assets

For debt instruments measured at fair value through other comprehensive income, financial assets at amortised cost (including bills discounted and loans and receivables), loan commitments, L/C and financial guarantee contracts at each reporting date, the Yuanta Group recognises the loss allowance for 12-month expected credit losses if there has not been a significant increase in credit risk since initial recognition or recognises the loss allowance for the lifetime expected credit losses (ECLs) if such credit risk has increased since initial recognition or if the asset is already credit-impaired after taking into consideration all reasonable and supportable information that includes forecasts.

For credit assets, subsidiary Yuanta Bank assesses the loss allowance at the balance sheet date in accordance with “Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans” and other applicable laws as well as IFRS 9 requirements. The loss allowance is provisioned at the higher of the amounts assessed in compliance with the aforementioned domestic regulations and IFRS 9.

(8) Impairment of non-financial assets

The Yuanta Group assesses at each balance sheet date the recoverable amounts of those assets where there is an indication that they are impaired. An impairment loss is recognised for the amount by which the asset’s carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset’s fair value less costs of disposal or value in use. Except for goodwill, when the circumstances or reasons for recognising an impairment loss for an asset in prior years no longer exist or diminish, the impairment loss is reversed. The increased carrying amount due to reversal should not be more than what the depreciated or amortised historical cost would have been if the impairment had not been recognised.

For the purpose of impairment testing, goodwill acquired in a business combination is allocated to each of the cash-generating units, or groups of cash-generating units, that is expected to benefit from the synergies of the business combination. Each unit or group of units to which the goodwill is allocated represents the lowest level within the entity at which the goodwill is monitored for internal management purposes. Goodwill is monitored at the operating segment level.

(9) Intangible assets

A. Computer software and other intangible assets are initially recognised at the acquisition cost. Intangible assets with finite useful lives, except for carbon credits, are amortised on a straight-line basis over its estimated useful life.

B. Pursuant to IFRS 3, ‘Business Combinations’ as endorsed by the FSC, the excess of the consideration transferred in business combination over the net identifiable assets acquired and the net fair value of liabilities assumed shall be recognised as goodwill. Goodwill acquired in business combination shall be tested for impairment at least once a year. An impairment loss is recognised when the goodwill is impaired. Impairment loss of goodwill that has been recognised shall not be reversed.

(10) Employee benefits

A. Short-term employee benefits

Short-term employee benefits are measured at the undiscounted amount of the benefits expected to be paid in respect of service rendered by employees in a period and should be recognised as expenses in that period when the employees render service.

B. Pensions

(A) Defined contribution plans

For defined contribution plans, the contributions are recognised as pension expenses when they are due on an accrual basis. Prepaid contributions are recognised as an asset to the extent of a cash refund or a reduction in the future payments.

(B) Defined benefit plans

a. Net obligation under a defined benefit plan is defined as the present value of an amount of pension benefits that employees will receive on retirement for their services with the Yuanta Group in current period or prior periods. The liability recognised in the balance sheet in respect of defined benefit pension plans is the present value of the defined benefit obligation at the balance sheet date less the fair value of plan assets. The net defined benefit obligation is calculated annually by independent actuaries using the projected unit credit method. The rate used to discount is determined by using interest rates of high quality corporate bonds that are denominated in the currency in which the benefits will be paid, and that have terms to maturity approximating the terms of the related pension liability; when there is no deep market in high-quality corporate bonds, the Yuanta Group uses interest rates of government bonds (at the balance sheet date) instead.

b. Remeasurements arising from defined benefit plans are recognised in other comprehensive income in the period in which they arise and are recorded as retained earnings.

c. Past service costs are recognised immediately in profit or loss.

d. Pension cost for the interim period is calculated on a year-to-date basis by using the pension cost rate derived from the actuarial valuation at the end of the prior financial year, adjusted for significant market fluctuations since that time and for significant curtailments, settlements, or other significant one-off events. The related information is disclosed accordingly.

C. Deposits

The Yuanta Group provides preferential interest rates for its employees, including flat preferential savings for current employees. The difference from the market interest rate is deemed as employee benefits.

D. Termination benefits

Termination benefits are employee benefits provided in exchange for the termination of employment as a result from either the Yuanta Group's decision to terminate an employee's employment before the normal retirement date, or an employee's decision to accept an offer of redundancy benefits in exchange for the termination of employment. The Yuanta Group recognises expense as it can no longer withdraw an offer of termination benefits or it recognises related restructuring costs, whichever is earlier. Benefits that are expected to be due more than 12 months after balance sheet date shall be discounted to their present value.

E. Employees' compensation and directors' and supervisors' remuneration

Employees' compensation and directors' and supervisors' remuneration are recognised as expenses and liabilities, provided that such recognition is required under legal or constructive obligation, and those amounts can be reliably estimated. However, if the accrued amounts for employees' compensation and directors' and supervisors' remuneration are different from the actual distributed amounts as resolved by the shareholders at their shareholders' meeting subsequently, the differences should be recognised as changes in estimates.

(11) <u>Insurance contracts issued / Reinsurance contracts held</u>

A. Scope, contract classification, combination of contracts and separation of components

The Yuanta Group applies IFRS 17, "Insurance Contracts," to measure insurance contracts issued, including reinsurance contracts issued, reinsurance contracts held, and investment contracts with discretionary participation features.

An insurance contract is a contract under which the Yuanta Group accepts significant insurance risk from the policyholder and agrees to compensate the policyholder if a specified uncertain future event adversely affects the policyholder. In assessing whether a contract transfers significant insurance risk, the Yuanta Group considers whether an insured event could cause the Yuanta Group to pay significant additional amounts in scenarios that have commercial substance.

Certain insurance contracts issued by the Yuanta Group are insurance contracts with direct participation features. Under such contracts, policyholders participate in the returns on clearly identified underlying items, and the Yuanta Group expects that a substantial portion of the amounts to be paid to the policyholders will vary with changes in the fair value of those underlying items.

Reinsurance contracts held by the Yuanta Group are used to transfer insurance risk of underlying insurance contracts to reinsurers, and are recognised and measured separately from insurance contracts issued.

If an insurance contract or a reinsurance contract held contains components that are required to be separated under IFRS 17, including embedded derivatives, distinct investment components or distinct promises to provide non-insurance services, the Yuanta Group separates such components in accordance with the relevant standards. The remaining components are accounted for in accordance with IFRS 17.

B. Level of aggregation of insurance contracts

(a) The Yuanta Group treats insurance contracts that are subject to similar risks, are denominated in the same currency and are managed together as a portfolio of insurance contracts. Contracts issued within a period of no more than one year within the same portfolio are divided, at initial recognition, into the following groups:

a. A group of contracts that are onerous;

b. A group of contracts that have no significant possibility of becoming onerous subsequently; and

c. A group of the remaining contracts in the portfolio.

(b) Portfolios of reinsurance contracts held are assessed separately from portfolios of insurance contracts issued. Contracts entered into within a period of no more than one year are divided, at initial recognition, into the following groups:

a. A group of contracts on which there is a net gain;

b. A group of contracts that have no significant possibility of a net gain arising subsequently; and

c. A group of the remaining contracts in the portfolio.

(c) The composition of groups of insurance contracts issued, including reinsurance contracts issued, and reinsurance contracts held is determined at initial recognition and is not reassessed subsequently.

C. Recognition of insurance contracts

(a) Initial recognition

The Yuanta Group recognises a group of insurance contracts issued from the earliest of the following dates:

a. The beginning of the coverage period of the group of contracts;

b. The date when the first payment from a policyholder in the group becomes due; or

c. For a group of onerous contracts, the date when the group becomes onerous.

Investment contracts with discretionary participation features are recognised when the Yuanta Group becomes a party to the contract.

A group of reinsurance contracts held is generally recognised at the beginning of the coverage period. However, if a reinsurance contract held is entered into on or before the date on which an onerous group of underlying insurance contracts is recognised and relates to that onerous group of underlying insurance contracts, the Yuanta Group recognises the group of reinsurance contracts held when it recognises the onerous group of underlying insurance contracts.

(b) Insurance acquisition cash flows

Insurance acquisition cash flows are cash flows arising from the costs of selling, underwriting, and starting a group of insurance contracts that are directly attributable to the portfolio of insurance contracts to which the group belongs. The Yuanta Group allocates insurance acquisition cash flows to the related groups of insurance contracts using a systematic and rational method.

(c) Contract boundary

The contract boundary represents the period during which the Yuanta Group has substantive rights and obligations. A group of insurance contracts is measured using the future cash flows within the contract boundary. When the Yuanta Group has the practical ability to reassess the risks of a particular policyholder or a portfolio of contracts and, as a result, can reset the price or level of benefits to fully reflect those risks, the related cash flows are no longer within the boundary of the existing contract.

D. Measurement of insurance contracts

(a) Insurance contracts issued that are not measured under the premium allocation approach

a. Initial recognition

On initial recognition, the Yuanta Group measures a group of insurance contracts at the total of the fulfilment cash flows and the contractual service margin. The fulfilment cash flows comprise estimates of future cash flows, an adjustment for the time value of money and financial risks, and a risk adjustment for non-financial risk.

The estimates of future cash flows include all cash flows relating to insurance contracts within the contract boundary, and are measured in an unbiased, probability-weighted manner, reflecting reasonable and supportable information available at the reporting date and consistent with observable market variables. The risk adjustment for non-financial risk reflects the compensation that the Yuanta Group requires for bearing non-financial risk.

The Yuanta Group adjusts future cash flows using current discount rates to reflect the time value of money and the financial risks related to those cash flows. The discount rates reflect the characteristics, timing and liquidity of the cash flows, and are consistent with observable market prices for similar financial instruments.

The contractual service margin represents the unearned profit that the Yuanta Group has not yet recognised for providing insurance contract services in the future. If the fulfilment cash flows are a net outflow at initial recognition, the group of insurance contracts is considered onerous, and the Yuanta Group immediately recognises a loss and establishes a loss component.

b. Subsequent measurement

At the end of each reporting period, the carrying amount of a group of insurance contracts is the sum of:

i. The liability for remaining coverage, which comprises:

(i) The fulfilment cash flows related to future service; and

(ii) Contractual service margin.

ii. The liability for incurred claims, which comprises the fulfilment cash flows related to past service.

<u>Changes in fulfilment cash flows are distinguished based on whether they relate to future service:</u>

i. Changes that relate to future service adjust the contractual service margin; and

ii. Changes that relate to current or past service are recognised immediately in profit or loss.

However, when an increase in fulfilment cash flows exceeds the carrying amount of the contractual service margin, the excess is recognised immediately as a loss. Subsequent decreases are reversed to the extent of losses previously recognised.

The Yuanta Group recognises changes in the carrying amounts of the liability for remaining coverage and the liability for incurred claims as insurance revenue, insurance service expenses, and insurance finance income or expenses, according to their nature, as follows:

i. Changes in the liability for remaining coverage

(i) Insurance revenue: Decreases in the liability for remaining coverage arising from insurance contract services provided during the period are recognised as insurance revenue.

(ii) Insurance service expenses: Losses on onerous groups of contracts and subsequent reversals of such losses are recognised as insurance service expenses.

(iii) Insurance finance income or expenses: Effects arising from the time value of money and changes in financial risks, including changes in discount rates, are recognised as insurance finance income or expenses.

ii. Changes in the liability for incurred claims

(i) Insurance service expenses, current period claims: Increases in the liability arising from claims and related expenses incurred during the period, excluding investment components, are recognised as insurance service expenses.

(ii) Insurance service expenses, changes in estimates: Subsequent changes in fulfilment cash flows relating to incurred claims and expenses are recognised as insurance service expenses as changes relating to past service.

(iii) Insurance finance income or expenses: Effects arising from the time value of money and changes in financial risks are recognised as insurance finance income or expenses.

The recognition of insurance revenue and insurance service expenses described above excludes investment components of insurance contracts.

<u>Contractual service margin</u>

The contractual service margin represents the unearned profit of a group of insurance contracts and reflects the insurance contract services to be provided by the group in the future.

For insurance contracts without direct participation features, the contractual service margin at the end of each reporting period is determined by adjusting the carrying amount at the beginning of the period for the following:

i. The effect of any insurance contracts newly added to the group during the period;

ii. Interest accreted using the discount rates determined at initial recognition. If additional contracts are subsequently added to an existing group, the weighted-average discount rate for the period during which the contracts in the group were issued is used, with that period not exceeding one year;

iii. Changes in fulfilment cash flows that relate to future service, except for any amount exceeding the carrying amount of the contractual service margin that is recognised as a loss, or any reversal of the loss component;

iv. Foreign exchange differences; and

v. The amount recognised as insurance revenue for insurance contract services provided during the period.

Certain changes in the contractual service margin offset changes in fulfilment cash flows within the liability for remaining coverage, such that the carrying amount of the liability for remaining coverage is not affected within that extent. Any unoffset amount is recognised in profit or loss according to its nature.

<u>Insurance acquisition cash flows</u>

Insurance acquisition cash flows are amortised on a systematic basis over the coverage period and are recognised as both insurance service expenses and insurance revenue.

(b) Insurance contracts with direct participation features

The Yuanta Group applies the variable fee approach to measure insurance contracts with direct participation features. Under such contracts, the Yuanta Group’s obligation to policyholders is to pay an amount equal to the fair value of the underlying items, less the variable fee charged by the Yuanta Group in exchange for future services.

Changes that relate to future service, including changes in the Yuanta Group’s share of the fair value of the underlying items and the effects of changes in the time value of money and financial risks on fulfilment cash flows that do not vary based on the returns on the underlying items, adjust the contractual service margin. Changes in the obligation to pay policyholders an amount equal to the fair value of the underlying items do not adjust the contractual service margin.

(c) Insurance contracts issued measured under the premium allocation approach

The Yuanta Group applies the premium allocation approach to measure insurance contracts with a coverage period of one year or less.

For insurance contracts issued measured under the premium allocation approach, the Yuanta Group measures the liability for remaining coverage on initial recognition as premiums received, less insurance acquisition cash flows and related existing assets or liabilities.

The Yuanta Group defers the insurance acquisition cash flows allocated to groups of contracts measured under the premium allocation approach and recognises them over the coverage period of the group of contracts.

On subsequent measurement, the liability for remaining coverage increases by premiums received and decreases as insurance revenue is recognised over the period in which services are provided. The liability for incurred claims is measured based on fulfilment cash flows.

(d) Onerous contracts

If facts and circumstances indicate that a group of insurance contracts is onerous at initial recognition or on subsequent measurement, the Yuanta Group recognises the amount by which the fulfilment cash flows exceed the liability for remaining coverage or the contractual service margin as insurance service expenses, and establishes or adjusts the loss component.

Subsequent changes relating to onerous groups of contracts are allocated to the loss component and the liability for remaining coverage according to their nature. If subsequent favourable changes in fulfilment cash flows exceed the loss component, the contractual service margin is re-established after the loss component has been reduced to zero.

E. Reinsurance contracts held

(a) Reinsurance contracts held not measured under the premium allocation approach

Reinsurance contracts held are measured separately from the underlying insurance contracts.

For reinsurance contracts held not measured under the premium allocation approach, the Yuanta Group measures the reinsurance contracts held on initial recognition at the total of the fulfilment cash flows and the contractual service margin. The fulfilment cash flows of reinsurance contracts held are measured using assumptions consistent with those used for the underlying insurance contracts and reflect the risk of non-performance by the reinsurer.

The contractual service margin of reinsurance contracts held represents the deferred net cost or net gain of the Yuanta Group, which is recognised in profit or loss as reinsurance services are received in the future. If the net cost of purchasing reinsurance coverage relates to events that occurred before the purchase of the reinsurance contract, the cost is recognised immediately in profit or loss.

(b) Reinsurance contracts held measured under the premium allocation approach

For reinsurance contracts held measured under the premium allocation approach, the Yuanta Group measures the asset or liability for remaining coverage based on reinsurance premiums paid, and recognises expenses for reinsurance services received over the coverage period. The Yuanta Group also adjusts the carrying amount of reinsurance contracts held to reflect the effect of the risk of non-performance by the reinsurer.

(c) Loss-recovery component

When the Yuanta Group recognises a loss on an onerous group of underlying insurance contracts and those underlying contracts are covered by reinsurance contracts held, the Yuanta

Group establishes or adjusts a loss-recovery component for the losses expected to be recovered from the reinsurance contracts held, and recognises the related income in profit or loss. The loss-recovery component shall not exceed the portion of the loss component of the underlying insurance contracts that the Yuanta Group expects to recover from the reinsurance contracts held.

F. Contract modification and derecognition

When the terms of an insurance contract are modified by agreement or due to changes in laws or regulations, the Yuanta Group assesses whether the modification results in derecognition of the original contract. If the modified terms had existed at contract inception and would have resulted in the contract falling outside the scope of IFRS 17, giving rise to a different insurance contract, having a substantially different contract boundary, being included in a different group of contracts, or changing the assessment of whether the contract has direct participation features or qualifies for the premium allocation approach, the Yuanta Group derecognises the original contract and recognises the modified contract as a new contract. Modifications that do not meet the derecognition criteria are treated as changes in estimates of fulfilment cash flows.

The Yuanta Group derecognises an insurance contract when the obligations specified in the insurance contract expire, are discharged or are cancelled.

G. Presentation and disclosure

Portfolios of insurance contracts and portfolios of reinsurance contracts held are presented separately as assets and liabilities. Assets for insurance acquisition cash flows arising before the recognition of the related group of insurance contracts are included in the carrying amount of the related group of insurance contracts; cash flows arising before the recognition of the related group of reinsurance contracts held are included in the carrying amount of the related group of reinsurance contracts held.

The Yuanta Group presents the insurance service result and insurance finance result separately in the statement of comprehensive income.

(a) Insurance service result

Insurance service result comprises insurance revenue, insurance service expenses, and income or expenses from reinsurance contracts held. Insurance revenue is recognised as the Yuanta Group provides insurance contract services and reflects the consideration to which the Yuanta Group expects to be entitled in exchange for transferring those services. For insurance contracts not measured under the premium allocation approach, insurance revenue comprises amounts such as the release of the liability for remaining coverage, the release of the risk adjustment for non-financial risk, the recognition of the contractual service margin, and the amortisation of insurance acquisition cash flows. For insurance contracts measured under the premium allocation approach, insurance revenue is recognised on the basis of the passage of time over the coverage period.

Insurance service expenses comprise incurred claims and other insurance service expenses, amortisation of insurance acquisition cash flows, changes in the liability for incurred claims relating to past service, losses on onerous contracts and reversals of such losses, and impairment of assets for insurance acquisition cash flows.

Income or expenses from reinsurance contracts held are presented as a single amount, comprising the allocation of reinsurance premiums paid, amounts recoverable from reinsurers, changes in the asset for incurred claims relating to past service, loss recoveries and reversals of loss recoveries in respect of onerous underlying contracts, and changes in the risk of non-performance by reinsurers.

(b) Insurance finance result

Insurance finance result comprises insurance finance income or expenses arising from insurance contracts. Insurance finance income or expenses represent the effects of the time value of money, financial risks and changes therein on the carrying amounts of groups of insurance contracts and groups of reinsurance contracts held, including interest accretion on fulfilment cash flows and the contractual service margin, the effects of changes in interest rates and other financial assumptions, and the effects of foreign exchange rate movements.

The Yuanta Group does not disaggregate changes in the risk adjustment for non-financial risk between insurance service result and insurance finance income or expenses.

For contracts measured under the general measurement model, the Yuanta Group elects to disaggregate insurance finance income or expenses for the period, recognising the amount allocated using a systematic method in profit or loss and the remaining amount in other comprehensive income.

For contracts measured under the variable fee approach and the premium allocation approach, the Yuanta Group elects to recognise insurance finance income or expenses for the period in profit or loss.

When a group of insurance contracts gives rise to cash flows in a foreign currency, the Yuanta Group treats the group of contracts, including the contractual service margin, as a monetary item.

Finance income or expenses from reinsurance contracts held comprise the same components and are accounted for in the same manner as insurance finance income or expenses from insurance contracts, except that the variable fee approach is not applicable.

H. Interim financial reporting

The Yuanta Group prepares its interim financial statements in accordance with IAS 34, 'Interim Financial Reporting' (hereinafter "IAS 34"). In applying IFRS 17 to subsequent interim financial statements or annual reporting periods, the Yuanta Group has elected to change the treatment of accounting estimates made in previous interim financial statements.

(12) Other reserves

Subsidiary Yuanta Life establishes other reserves based on the nature of its life insurance business, including:

A. Reserve for foreign exchange fluctuation (recognised under "other liabilities")

In accordance with the Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises, the Yuanta Group sets aside a reserve for foreign exchange fluctuation under liabilities for foreign investment assets held. The accumulated limit, recognition, reversal and other compliance matters for the reserve are determined in accordance with the Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises, the guideline governing reserves for change on foreign exchange price by life insurance enterprises and related rulings.

B. Mortality and interest rate spread offset reserve (recognised under "other liabilities")

In respect of life insurance policies for which the minimum policy dividend distributable on the policy anniversary is calculated based on the minimum policy dividend formula prescribed by the Authority, the Yuanta Group sets aside a mortality and interest rate spread offset reserve under "other liabilities" for the amount of dividends reduced due to the offsetting of mortality gains and losses against interest spread gains and losses, with effect from policy year 2003. Unless otherwise prescribed by the authority, this reserve shall not be reversed or written back upon the termination of any individual contract to which it relates.

C. Special reserve for participating policy dividends

For participating life insurance business sold by Yuanta Life, Yuanta Life shall, at the time of annual closing, comply with the method for expense allocation and income distribution between participating and non-participating life insurance policies filed with the competent authority for record. With effect from January 1, 2026, the cumulative amount of timing differences between the accounting profit or loss of the account to which policy dividends are attributed (calculated in accordance with IFRS 17) and the distribution of dividends to shareholders shall, after deduction of income tax in accordance with IAS 12 income taxes (hereinafter "IAS 12"), be appropriated to a special reserve under equity.

D. Policy value differential reserve

Where the liability for remaining coverage of each group of contracts measured under the general measurement model or the variable fee approach in accordance with IFRS 17 is less than the corresponding policy reserve net of policy loans, the difference, after deduction of income tax in accordance with IAS 12 in the manner prescribed by the Authority, shall be appropriated to a special reserve under equity.

E. Special reserve

In particular, for retention policies with a coverage of less than a year, special reserves include "catastrophe reserve" and "risk claim reserve". Except for some reserves set aside for regulatory purposes, the special reserve, after deducting income tax, shall be recognised as a special reserve under equity. Additional provision of special reserve and amounts written-off or recovered with respect to the special reserve shall be recognised and written-off or recovered from the special reserve under equity.

The release of the risk claim reserve, net of tax, is to be appropriated as a special reserve under equity following the resolution adopted at the shareholders' meeting in the following year. Such special reserve shall neither be distributed as dividends nor used in any other way without the approval of the Authority.

F. Provision for amounts payable to policyholder

In accordance with the requirements of the competent authority, amounts payable to policyholders for which the statutory limitation period for insurance contract claims stipulated in Article 65 of the Insurance Act has expired are reclassified to this provision.

(13) Separate account insurance products

A. The Yuanta Group sells separate account insurance products in accordance with the Insurance Act and the Regulations Governing Investment of Investment-linked Insurance. Premiums paid by policyholders, net of all expenses incurred, are distributed to a separate account in accordance with the investment allocation methods agreed with or designated by the policyholders. This separate account is segregated from other assets of the Yuanta Group and managed independently by the Yuanta Group. The asset value of the separate account is stated at fair value that is available at the end of the reporting period and presented as separate account insurance product assets under "other financial assets – net". Gains or losses arising from the purchase and sale of investment assets, dividends, and valuation gains or losses, made in accordance with the investment methods and investment instruments agreed to or designated by the policyholders of investment-linked insurance contracts, are presented as net gains or losses on separate account insurance product assets.

B. For separate account insurance products sold by the Yuanta Group, contracts are classified at issuance based on the results of the significant insurance risk transfer test. Contracts that pass the significant insurance risk transfer test are classified as insurance contracts, and the related performance obligations are measured in accordance with IFRS 17. Contracts that do not pass the significant insurance risk transfer test are classified as investment contracts and measured in accordance with IFRS 9 and are recognised as financial liabilities at fair value through profit or loss.

C. For products classified as investment contracts, the Yuanta Group's principal revenue comprises all charges collected from policyholders pursuant to the insurance contract terms (including pre-sale charges, policy-related charges, and investment-related charges), together with sales bonuses received from counterparties. Revenue is recognised in accordance with IFRS 15, Revenue from

Contracts with Customers (hereinafter "IFRS 15").

(A) Asset management service revenue (recognised under "net other miscellaneous income or loss")

The daily asset management services provided by the Yuanta Group in respect of investment contracts constitute a series of goods or services of the same nature, with the Yuanta Group standing ready to provide such services at all times. Accordingly, the management of investment instruments provided through asset management services constitutes a single performance obligation undertaken by the Yuanta Group. With respect to asset management service revenue collected under investment contracts, save for certain front-end products under which fixed consideration is collected at contract inception and included in the transaction price upon initial recognition, the majority of products provide for the collection, over the contract period, of fees at specified percentages based on the agreed policy account value. The consideration so promised is dependent upon market performance and is affected by factors over which the Yuanta Group has limited control and accordingly constitutes variable consideration. Although the Yuanta Group has experience with similar contracts, such experience has limited predictive value in assessing future market performance. As a result, the Yuanta Group is unable, at contract inception, to conclude that it is highly probable that a significant reversal in the cumulative amount of revenue recognised will not occur if estimates of policy management fees were included in the transaction price. The Yuanta Group therefore includes the variable consideration in the transaction price only when the related uncertainty is subsequently resolved, and recognises revenue based on the progress towards completion of the performance obligation.

In addition, with respect to variable consideration received in connection with certain performance obligations and sales bonuses received from counterparties, the Yuanta Group recognises revenue in the current period where both of the following conditions are met:

a. the terms of payment of the variable consideration relate specifically to the Yuanta Group's efforts in satisfying the performance obligation; and
b. having regard to all performance obligations and payment terms in the contract, the variable consideration is allocated entirely to the performance obligation.

Furthermore, with respect to investment contracts sold by the Yuanta Group, the time interval between the receipt of consideration and the provision of services arises from reasons other than financing. Accordingly, the Yuanta Group has determined that such contracts do not contain a significant financing component.

(B) Incremental costs of obtaining investment contracts

Incremental costs incurred by the Yuanta Group in obtaining an investment contract that are expected to be recoverable are recognised as an asset (presented under "other assets") when incurred, and are amortised on a systematic basis consistent with the transfer of the goods or services to which the asset relates, with the related expense recorded under "other insurance operating costs". In subsequent periods, where the consideration expected to be received under the contract, less the costs that relate directly thereto and have not yet been recognised as expenses, fall below the carrying amount of the asset, the Yuanta Group recognises an impairment loss in respect of the excess. Where the impairment circumstances no longer exist or have improved, a reversal of the impairment loss is recognised, to the extent of the carrying amount of the asset (net of accumulated amortisation) that would have been recognised had no impairment loss been recognised previously and is recognised in profit or loss for the current period.

(C) Contract liabilities for services

Contract liabilities for services represent service revenues, such as policy-related charges, that have been collected from policyholders under investment contracts sold by the

Yuanta Group but for which the related services remain to be performed at the end of the period in which the charges were collected. Such liabilities are presented under "other liabilities".

(D) Refund liabilities

Refund liabilities arise where, in order to encourage policyholders to hold their policies on a long-term basis, certain products provide value-added benefits whereby, upon a policyholder holding a policy for a contractually specified period, a specified percentage of the policy value is returned to the policyholder periodically. As such benefits form part of the contractual consideration, they are included in the transaction price and are presented under "other liabilities".

(14) Income tax

A. Current income tax

Income tax payable (refundable) is calculated on the basis of the tax laws enacted in the countries where a company operates and generates taxable income. Current income tax is recognised as income or expense in profit or loss for the period, except to the extent that it relates to transactions or other matters that are recognised in other comprehensive income or directly in equity, in which case the related income tax is also recognised in other comprehensive income or directly in equity, as applicable. An additional tax is levied on the unappropriated retained earnings for the Company and its domestic subsidiaries and is recorded as income tax expense in the year the shareholders resolve to retain the earnings.

B. Deferred income tax

(A) Deferred income tax assets and liabilities are measured based on the tax rate of the anticipated period that the future assets realisation or the liabilities settlement requires, which is based on the effective or existing tax rate at the consolidated balance sheet date. The carrying amounts and temporary differences of assets and liabilities included on the consolidated balance sheet are calculated using the balance sheet liability method and recognised as deferred income tax.

(B) The land revaluation appraisal due to the revaluation assessment in compliance with relevant regulations, deemed as taxable temporary difference, is recognised as deferred income tax liabilities.

(C) If the future taxable income is probable to provide unused loss carryforwards or deferred income tax credit which can be realised in the future, the proportion of realisation is deemed as deferred income tax asset.

C. Current income tax assets and liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously. Deferred tax assets and liabilities are offset on the balance sheet when the entity has the legally enforceable right to offset current tax assets against current tax liabilities and they are levied by the same taxation authority on either the same entity or different entities that intend to settle on a net basis or realise the asset and settle the liability simultaneously. The Yuanta Group does not offset deferred income tax assets against liabilities taxed by different tax authorities.

D. The interim period income tax expense is recognised based on the estimated average annual effective income tax rate expected for the full financial year applied to the pretax income of the interim period, and the related information is disclosed accordingly.

E. If a change in tax rate is enacted or substantively enacted in an interim period, the Yuanta Group recognises the effect of the change on items recognised outside profit or loss immediately in the interim period in which the change occurs and spreads the effect of the change on items recognised in profit or loss over the remainder of the annual reporting period via an adjustment to the estimated annual effective income tax rate.

5. Critical accounting judgements, estimates and key sources of assumption uncertainty

The accounting policies, accounting assumptions and estimates have an impact on the Yuanta Group's consolidated financial statements. Thus, when applying material accounting policies as described in Note 4, management needs to make appropriate judgements for the information that cannot be easily obtained through other sources and have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year. The Yuanta Group's assumptions and estimates are the best estimates made in accordance with IFRSs, and are continually evaluated and adjusted based on historical experience and other factors. Certain accounting policies and management's judgements that have a significant impact on the recognised amounts in the consolidated financial statements are outlined below:

(1) Expected credit losses of bills discounted and loans

At each reporting date, the Yuanta Group assesses expected credit losses of bills discounted and loans after taking into consideration all reasonable and supportable information (including forecasts). Measurement of expected credit losses involves determining whether there is significant increase in credit risk on the assets since initial recognition, or whether the asset is credit-impaired, calculating probability of default, loss given default, and exposure at default of the credit loss model, and adjusting the model parameters after incorporating forward-looking considerations into the assessment of the probability of default. Please refer to Note 6(9) for the details of the total amount of bills discounted and loans (including discount and premium adjustment) and allowance for credit losses as of June 30, 2026.

(2) Fair value valuation of unlisted stocks

Financial instruments with no active market or quoted price use valuation techniques to determine the fair value. Under such condition, fair value is assessed through the observable information or models of similar financial instruments. If there is no observable input available in the market, the fair value of financial instrument is assessed through appropriate assumptions. When valuation models are adopted to determine the fair value, all the models should be calibrated to ensure that the output can actually reflect actual information and market price. Models should try to use only observable information as much as possible. Please refer to Note 12(2) for details of the carrying amount of unlisted financial assets at fair value through other comprehensive income as of June 30, 2026.

(3) Impairment assessment of goodwill

The Yuanta Group assesses goodwill for impairment annually at year-end. The recoverable amounts of related cash-generating units are determined based on value-in-use calculations. The calculations use estimates of expected future cash flows and discount rate.

(4) Insurance contract liabilities

A. Level of aggregation for insurance contracts

For insurance contracts issued by the Yuanta Group, in determining at initial recognition whether a contract is onerous, or whether thereafter it ceases to have a significant possibility of becoming onerous, the following judgements are required:

(a) Consideration of the likelihood of changes in assumptions which, if they were to occur, would result in the contract becoming onerous; and

(b) The use of information regarding estimates of the profitability of the relevant group.

For details of the level of aggregation of insurance contracts, please refer to Note 4(11).

B. Fulfilment cash flows

The assumptions and methods used in estimating the present value of future cash flows and the risk adjustment for non-financial risk are based on the Yuanta Group's historical actual experience and the characteristics of its products. The Yuanta Group exercises significant judgement in determining appropriate assumptions and methods. For information on the sensitivity of the related assumptions to key variables, please refer to Note 6(10).

C. Contractual service margin

(a) The contractual service margin represents the unearned profit that the Yuanta Group will recognise as it provides services under the insurance contracts within a group. The amount of contractual service margin recognised in the statement of comprehensive income is determined by identifying the coverage units within the group of contracts and allocating the contractual service margin at the end of the period to coverage units provided in the current period and to coverage units expected to be provided in future periods.

(b) The coverage units in a group of contracts are the quantity of services provided by each contract in that group, which is determined by considering the quantity of services provided under each contract and the expected coverage period.

The determination of coverage units and the related assumptions described above involve significant management judgement, and actual results may differ from the estimates. For information and explanations regarding significant assumptions and estimates relating to insurance contracts, please refer to Note 6(10).

6. Details of significant accounts

(1) Cash and cash equivalents

	June 30, 2026	December 31, 2025	June 30, 2025
Cash on hand	$ 7,265,184	$ 6,366,894	$ 5,837,443
Deposits in banks	123,469,252	79,855,505	87,943,328
Futures excess margin and cash equivalents	2,973,730	3,598,612	3,812,652
Checks for clearance	481,874	538,806	514,067
Total	$ 134,190,040	$ 90,359,817	$ 98,107,490

(2) Due from Central Bank and call loans to other banks

	June 30, 2026	December 31, 2025	June 30, 2025
Reserve for deposits - account A	$ 38,528,939	$ 32,324,648	$ 22,795,074
Reserve for deposits - account B	74,593,530	65,346,392	60,777,685
Deposits by foreign subsidiary to designated accounts of respective local central banks	2,055,187	2,868,872	2,176,477
Reserve for deposits	20,593,275	17,851,086	15,346,390
Call loans to banks	16,058,487	1,100,330	6,731,958
Total	$ 151,829,418	$ 119,491,328	$ 107,827,584

A. Reserves for deposits placed with the Central Bank are calculated monthly at prescribed rates on the average daily balances of various deposit accounts and structured accounts and then lodged into reserve for deposits account of Central Bank. The reserve for deposits - account A is non-interest-bearing and withdrawable on demand. Reserve for deposits - account B is interest-bearing and its use is restricted to monthly adjustment in the reserve for deposits only according to relevant regulations.

B. Please refer to Note 8 for details of the above due from Central Bank and call loans to other banks pledged as collateral as of June 30, 2026, December 31, 2025 and June 30, 2025.

C. Information relating to credit risk is provided in Note 12(3).

(3) Financial assets and liabilities at fair value through profit or loss

	June 30, 2026	December 31, 2025	June 30, 2025
Financial assets mandatorily measured at fair value through profit or loss			
Commercial paper	$ 201,498,778	$ 152,890,830	$ 122,225,262
Beneficiary certificates / securities	85,755,344	99,185,835	87,732,272
Short-term notes and bills	19,914,681	25,171,207	22,556,441
Listed stocks	95,124,124	71,886,718	26,614,976
Emerging stocks	5,162,664	3,288,369	4,742,601
Government bonds	27,406,969	33,584,180	37,926,938
Bank debentures	136,040,640	139,245,271	103,770,218
Corporate bonds	46,339,088	46,592,629	29,937,392
Convertible corporate bonds	117,942,171	102,366,120	87,306,235
Derivative financial instruments	28,627,159	20,072,186	19,786,690
Structured products	20,192,311	14,074,885	12,522,130
Reserve for claims of customers' deposits with KSFC (Note 1)	83,956,722	61,865,281	55,877,114
Other marketable securities	6,511,407	5,649,781	12,644,467
Total	$ 874,472,058	$ 775,873,292	$ 623,642,736
Financial liabilities held for trading			
Derivative financial instruments	$ 59,289,198	$ 39,673,371	$ 27,615,687
Non-derivative financial instruments	93,545,998	56,555,058	85,843,001
Valuation adjustment of financial liabilities held for trading－non-derivative financial instruments	11,204,280	2,774,338	915,711
Liabilities for issuance of ETNs	862,149	609,472	626,732
Investment contract	55,658,987	26,105,030	16,213,239
Structured products (Note 2)	78,722,223	72,136,449	79,771,415
Bank debentures (Note 2)	140,896	141,392	-
Convertible bond asset swap not qualifying for derecognition (Note 2)	39,269,152	34,788,022	32,185,424
Total	$ 338,692,883	$ 232,783,132	$ 243,171,209

Note 1: KSFC stands for Korea Securities Finance Corporation.

Note 2: Financial instruments designated as at fair value through profit or loss at initial recognition are hybrid instruments or are designated to eliminate an accounting mismatch.

A. For details of the redesignation of financial assets by the Yuanta Group on January 1, 2026, without restating prior periods, due to the initial application of IFRS 17, refer to Note 15(3).

B. Please refer to Note 8 for details of the above financial assets at fair value through profit or loss pledged as collateral as of June 30, 2026, December 31, 2025 and June 30, 2025.

C. For contracts issued by the Yuanta Group that are classified as investment contracts, starting from January 1, 2026, they are accounted for in accordance with the Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises. Investment contract liabilities shall be recognised and measured in accordance with IFRS 9 and classified as "Financial liabilities at fair value through profit or loss". In addition, investment contracts that were originally recorded as "Other financial liabilities – separate account insurance products" as of December 31, 2025 and June 30, 2025 shall also be reclassified in accordance with the above classification principles.

D. Please refer to Note 6(37) for the amounts recognised in profit or loss in relation to the financial assets and liabilities at fair value through profit or loss.

(4) Financial assets at fair value through other comprehensive income

Items	June 30, 2026	December 31, 2025	June 30, 2025
Debt instruments			
Government bonds	$ 58,693,478	$ 57,304,157	$ 54,455,741
Bank debentures	100,339,182	70,774,133	61,455,926
Corporate bonds	247,016,805	175,038,031	141,157,434
Beneficiary certificates	19,876,575	-	-
Others	162,309	399,536	417,657
Subtotal	426,088,349	303,515,857	257,486,758
Equity instruments			
Listed stocks	$ 56,936,890	$ 13,717,918	$ 23,470,347
Unlisted stocks/Emerging stocks	48,618,656	44,927,703	37,641,800
Others	1,877,967	2,020,268	2,087,219
Subtotal	107,433,513	60,665,889	63,199,366
Less: Statutory deposits	(4,380,200)	-	-
Total	$ 529,141,662	$ 364,181,746	$ 320,686,124

A. The Yuanta Group has elected to classify strategic equity investments not held for trading as financial assets at fair value through other comprehensive income.

B. The domestic beneficiary certificates included in the Yuanta Group's debt instrument investments are subject to the Jin-Guan-Bao-Cai-Zi Letter No. 1140131712 dated March 12, 2025, effective from January 1, 2026. Accordingly, passive, unleveraged, New Taiwan dollar-denominated overseas bond index funds that meet the accounting judgement criteria set out in the practical examples issued by the Taiwan Insurance Institute are classified as measured at fair value through other comprehensive income.

C. The Yuanta Group disposed of equity instruments at fair value through other comprehensive income for purposes of investment portfolio adjustment and asset allocation. For the three months and six months ended June 30, 2026 and 2025, the fair value of such equity investments sold amounted to $39,776,250, $2,738,504, $46,571,515 and $2,857,332, respectively. The retained earnings transferred from other equity were $10,156,606, $19,532, $10,987,470 and $13,078, respectively, and the accumulated gains on disposal were $11,149,771, $19,540, $11,991,667 and $13,144, respectively.

D. Amounts recognised in profit or loss and other comprehensive income in relation to the financial assets at fair value through other comprehensive income are listed below:

	For the three months ended June 30,	
	2026	2025
Equity instruments at fair value through other comprehensive income		
Fair value changes recognised in other comprehensive income		
Held at end of period	$ 15,762,236	$ 216,669
Derecognised in the current period	11,171,761	22,569
	$ 26,933,997	$ 239,238
Cumulative gains or losses transferred to retained earnings upon derecognition		
Reclassified upon derecognition	$ 10,156,606	$ 6,624
Dividend income recognised in profit or loss		
Held at end of period	$ 374,523	$ 1,298,897
Derecognised in the current period	132,498	140,872
	$ 507,021	$ 1,439,769
Debt instruments at fair value through other comprehensive income		
Fair value changes recognised in other comprehensive income	($ 377,763)	$ 1,752,599
Cumulative other comprehensive income reclassified to profit or loss		
Reclassified due to provision (reversal) for impairment losses	$ 9,611	($ 2,940)
Reclassified upon derecognition	988,917	(198,029)
	$ 998,528	($ 200,969)
Interest income recognised in profit or loss	$ 3,326,387	$ 1,642,797

	For the six months ended June 30,	
	2026	2025
<u>Equity instruments at fair value through other comprehensive income</u>		
Fair value changes recognised in other comprehensive income		
Held at end of period	$ 16,578,190	($ 1,215,749)
Derecognised in the current period	12,187,791	22,032
	$ 28,765,981	($ 1,193,717)
Cumulative gains or losses transferred to retained earnings upon derecognition		
Reclassified upon derecognition	$ 10,987,470	$ 13,078
Dividend income recognised in profit or loss		
Held at end of period	$ 730,424	$ 1,445,671
Derecognised in the current period	144,040	145,324
	$ 874,464	$ 1,590,995
<u>Debt instruments at fair value through other comprehensive income</u>		
Fair value changes recognised in other comprehensive income	($ 3,061,102)	$ 4,393,517
Cumulative other comprehensive income reclassified to profit or loss		
Reclassified due to provision (reversal) for impairment losses	$ 15,644	($ 2,010)
Reclassified upon derecognition	803,787	(273,217)
	$ 819,431	($ 275,227)
Interest income recognised in profit or loss	$ 6,321,642	$ 3,484,345

E. For details of the redesignation of financial assets by the Yuanta Group on January 1, 2026, without restating prior periods, due to the initial application of IFRS 17, refer to Note 15(3).

F. Details of the above financial assets at fair value through other comprehensive income pledged as collateral as of June 30, 2026, December 31, 2025 and June 30, 2025, are provided in Note 8.

G. For details of the Yuanta Group’s financial assets measured at fair value through other comprehensive income used as statutory deposits, refer to Note 6(18).

H. Information relating to credit risk is provided in Note 12(3).

(5) Investments in debt instruments at amortised cost

Items	June 30, 2026	December 31, 2025	June 30, 2025
Government bonds	$ 98,048,013	$ 104,560,508	$ 105,294,569
Bank debentures	104,225,400	124,461,680	122,264,127
Corporate bonds	150,838,285	192,430,888	185,495,131
Time deposits and others	137,942,717	132,382,419	149,782,348
Subtotal	491,054,415	553,835,495	562,836,175
Less: Accumulated impairment	(151,521)	(158,487)	(157,677)
Statutory deposits	-	(4,380,200)	(4,080,200)
Total	$ 490,902,894	$ 549,296,808	$ 558,598,298

A. Amounts recognised in profit or loss in relation to financial assets at amortised cost are listed below:

	For the three months ended June 30,	
	2026	2025
Interest income	$ 3,190,038	$ 3,779,908
(Impairment loss) Reversal gain on assets impairment	(3,984)	8,650
(Loss) Gain on disposal	(2,880)	124,436
	$ 3,183,174	$ 3,912,994

	For the six months ended June 30,	
	2026	2025
Interest income	$ 6,360,841	$ 7,656,027
(Impairment loss) Reversal gain on assets impairment	(10,355)	6,954
(Loss) Gain on disposal	(2,880)	124,621
	$ 6,347,606	$ 7,787,602

B. The Yuanta Group sold certain financial assets measured at amortised cost for the three and six months ended June 30, 2026, and 2025, due to factors such as principal repayment, the immateriality of both individual and aggregate amounts and public tender offers.

C. For details of the redesignation of financial assets by the Yuanta Group on January 1, 2026 (without restatement of prior periods) due to the initial application of IFRS 17, refer to Note 15 (3).

D. For the accounting policies of foreign currency translation and unrealised exchange differences of debt instrument investments measured at amortised cost by the Yuanta Group, starting from January 1, 2026, the accounting policy for foreign currency translation in Note 4(5) shall apply. Pursuant to applicable regulations, recognition of certain unrealised foreign exchange differences in profit or loss will be deferred, and the deferred amount will be presented as an asset or liability depending on whether it represents an exchange gain or loss.

As of June 30, 2026, the deferred amounts are summarised below:

	Six months ended June 30, 2026				
			Effects of deviation		
	Without application of the foreign exchange gain or loss approach	With application of the foreign exchange gain or loss approach	Assets	Liabilities	Profit or loss
Other assets — unamortised effect of unrealised foreign exchange valuation on financial assets at amortised cost	$ -	$ -	$ -	$ -	$ -
Other liabilities —unamortised effect of unrealised foreign exchange valuation on financial assets at amortised cost	-	2,253,562	-	2,253,562	-
Unrealised foreign exchange gains or losses on debt instruments measured at amortised cost recognised in profit or loss					
Measured at closing exchange rate	625,672	625,672	-	-	-
Recognised on an amortised basis	2,286,847	33,285	-	-	2,253,562
Total			$ -	$ 2,253,562	$ 2,253,562

E. Details of the above financial assets at amortised cost pledged as collateral as of June 30, 2026, December 31, 2025, June 30, 2025, are provided in Note 8.

F. For details of the Yuanta Group's financial assets measured at fair value through other comprehensive income used as statutory deposits, please refer to Note 6(18).

G. Information relating to credit risk is provided in Note 12(3).

(6) Bills and bonds purchased under resale agreements or bills and bonds payable under repurchase agreements

	June 30, 2026	December 31, 2025	June 30, 2025
Bills and bonds purchased under resale agreements	$ 91,636,647	$ 57,749,967	$ 87,520,513
Interest rate range	0.81%～4.68%	0.92%～4.98%	0.81%～5.37%
Contract resale amount	$ 91,827,592	$ 57,884,760	$ 87,620,943
Bills and bonds sold under repurchase agreements	$ 246,197,163	$ 288,865,044	$ 205,464,705
Interest rate range	0.65%～4.68%	0.65%～4.60%	0.65%～4.65%
Contract repurchase amount	$ 257,127,413	$ 297,990,238	$ 213,436,225

(7) Receivables – net

	June 30, 2026	December 31, 2025	June 30, 2025
Interest receivable	$ 17,889,007	$ 14,709,640	$ 13,236,439
Receivable of securities business money lending	162,567,563	141,212,632	116,562,624
Factoring receivable	20,264,281	10,543,000	9,974,493
Margin loans receivable	197,959,093	124,201,954	90,282,429
Spot exchange receivable	32,503,947	7,141,358	3,827,063
Credit card receivable	11,115,438	10,031,738	8,886,917
Net exchange clearing receivable	41,259,182	18,390,386	27,422,493
Settlement receivable	203,304,991	92,447,145	63,097,922
Securities sold receivable	30,785,560	12,628,099	24,596,747
Other receivables	13,791,693	6,853,609	12,142,589
Subtotal	731,440,755	438,159,561	370,029,716
Less: Allowance for credit losses	(1,513,386)	(1,310,375)	(2,046,833)
Total	$ 729,927,369	$ 436,849,186	$ 367,982,883

A. The Yuanta Group recognised appropriate allowance for credit losses for receivables. For the six months ended June 30, 2026 and 2025, details are provided in Note 12(3).

B. Receivables from securities business money lending are secured by securities or other instruments purchased or held by customers as collateral for settlement financing. As of June 30, 2026, December 31, 2025 and June 30, 2025, the annual interest rates range of Yuanta Securities were all 6.25%~7.50%; the annual interest rates range of Yuanta Securities Finance were 5.88%~6.82%, 6.82% and 6.82%, respectively; the annual interest rates of Yuanta Securities (Vietnam) were 13.00%, 12.00% and 12.00%, respectively.

C. Margin loans receivable uses the securities purchased through financing by client as collateral. As of June 30, 2026, December 31, 2025 and June 30, 2025, the annual interest rates of Yuanta Securities and Yuanta Securities Finance were all 6.25%; the annual interest rates range of Yuanta Securities (Korea) were all 6.90%~10.20%; the annual interest rates range of Yuanta Securities (Hong Kong) were 2.00%~12.88%, 2.00%~12.88% and 2.05%~13.13%, respectively; the annual interest rates range of Yuanta Securities (Indonesia) were all 16.00%~18.00%; the annual interest rates range of Yuanta Securities (Thailand) were 4.35%~4.90%, 4.69%~5.40% and 5.25%~5.40%, respectively; the annual interest rates range of Yuanta Securities (Vietnam) were 6.00%~14.50%, 6.80%~12.00% and 6.80%~12.00%, respectively.

(8) Assets held for sale

In order to enhance the efficiency of asset utilization, the Yuanta Group approved the sale of its own real estate and expected to complete the sale within a year by those authorized; therefore, the relevant assets were reclassified to “assets held for sale”. After remeasurement at the lower of their carrying amounts and fair values less costs to sell, the balances of assets held for sale were $0, $0 and $66,640 as of June 30, 2026, December 31, 2025 and June 30, 2025, respectively. Among them, those measured according to fair value less cost to sell are based on the valuation results by independent valuation experts, which was categorised as level 2 of the fair value hierarchy. There were no sales transactions from January 1 to June 30, 2026. From January 1 to June 30, 2025, the Yuanta Group sold part of its assets held for sale for total proceeds of $300,000, of which $105,000 was received in 2024 and $195,000 was received from January 1 to June 30, 2025. The gain on disposal was $86,397. There were no impairment losses for the three months and six months ended June 30, 2026 and 2025.

(9) Bills discounted and loans - net

	June 30, 2026	December 31, 2025	June 30, 2025
Bills discounted	$ 426,286	$ 414,828	$ 503,922
Overdrafts	394	329	2,753
Short-term loans	248,370,881	267,609,153	200,411,194
Short-term loans secured	176,243,854	153,656,308	146,510,087
Medium-term loans	262,487,393	242,578,913	197,179,860
Medium-term loans secured	306,685,735	293,285,839	288,315,981
Long-term loans	15,411,689	6,795,929	5,016,308
Long-term loans secured	571,716,891	537,943,197	510,427,207
Export-import bills negotiated	72,551	104,305	86,603
Accounts receivable financing	-	27,152	58,801
Policy loans on investment contracts	1,317,756	518,732	79,758
Overdue loans	3,238,807	2,872,148	2,922,162
Subtotal	1,585,972,237	1,505,806,833	1,351,514,636
Less: Allowance for credit losses	(21,062,460)	(19,626,823)	(18,183,798)
Less: Adjustment for discount or premium	(3,828)	(3,763)	(19,636)
Total	$ 1,564,905,949	$ 1,486,176,247	$ 1,333,311,202

A. The Yuanta Group recognised the appropriate allowance for credit losses for the bills discounted and loans. For the details of changes in allowance for credit losses in relation to bills discounted and loans for the six months ended June 30, 2026 and 2025, please refer to Note 12(3).

B. Classified by subsidiaries as follows:

	June 30, 2026	December 31, 2025	June 30, 2025
Bills discounted and loans including adjustment for discount or premium			
Yuanta Bank	$ 1,559,586,769	$ 1,476,964,965	$ 1,324,500,259
Yuanta Securities	14,608,278	17,221,398	16,760,256
Yuanta Life	1,317,756	518,732	79,758
Yuanta Savings Bank (Korea)	10,455,606	11,097,975	10,154,727
Subtotal	$ 1,585,968,409	$ 1,505,803,070	$ 1,351,495,000
Allowance for credit losses			
Yuanta Bank	($ 18,406,459)	($ 17,207,294)	($ 16,150,169)
Yuanta Securities	(2,364,709)	(2,105,786)	(1,746,970)
Yuanta Savings Bank (Korea)	(291,292)	(313,743)	(286,659)
Subtotal	(21,062,460)	(19,626,823)	(18,183,798)
Total	$ 1,564,905,949	$ 1,486,176,247	$ 1,333,311,202

C. The total book value of the Sustainability-Linked Loan of the Yuanta Group as of June 30, 2026 was $67,244,813.

(10) Insurance and reinsurance contracts

A. The reconciliation of the carrying amount of insurance contract liabilities is as follows:

	Liability for Remaining Coverage				Liability for Incurred Claims Measured under the PAA			
	Excluding loss component	Loss component	Subtotal	Liability for Incurred Claims Measured under the GMM and the VFA	Estimates of the present value of future cash flows	Risk adjustment for non-financial risk	Subtotal	Total
Insurance contract liabilities as at January 1, 2026	$ 380,934,757	$ 22,393	$ 380,957,150	$ 2,249,262	$ 72,570	$ 1,694	$ 74,264	$ 383,280,676
Insurance revenue								
Contracts measured under the modified retrospective approach at transition	(3,511,905)	-	(3,511,905)	-	-	-	-	(3,511,905)
Contracts measured under the fair value approach at transition	(1,258,984)	-	(1,258,984)	-	-	-	-	(1,258,984)
Subtotal of insurance revenue	(4,770,889)	-	(4,770,889)	-	-	-	-	(4,770,889)
Insurance service expenses								
Incurred claims, excluding investment components, and other incurred insurance service expenses	-	(3,410)	(3,410)	1,912,572	95,265	596	95,861	2,005,023
Changes that relate to past service — changes in fulfilment cash flows relating to the liability for incurred claims	-	-	-	178,972	(12,189)	(1,243)	(13,432)	165,540
Changes that relate to future service — losses on onerous groups of contracts and reversals of such losses	-	20,105	20,105	-	-	-	-	20,105
Insurance acquisition cash flows amortisation	394,367	-	394,367	-	-	-	-	394,367
Subtotal of insurance service expenses	394,367	16,695	411,062	2,091,544	83,076	(647)	82,429	2,585,035
Insurance service result	(4,376,522)	16,695	(4,359,827)	2,091,544	83,076	(647)	82,429	(2,185,854)
Insurance finance income or expenses								
Insurance finance income or expenses recognised in profit or loss — interest rate related	10,740,633	185	10,740,818	19,615	264	-	264	10,760,697
Insurance finance income or expenses recognised in other comprehensive income	(7,962,208)	-	(7,962,208)	(28,938)	(93)	-	(93)	(7,991,239)
Subtotal of insurance finance income or expenses	2,778,425	185	2,778,610	(9,323)	171	-	171	2,769,458
Foreign exchange gains or losses	1,190,785	-	1,190,785	1,556	-	-	-	1,192,341
Total amounts recognised in comprehensive income	(407,312)	16,880	(390,432)	2,083,777	83,247	(647)	82,600	1,775,945
Investment components	(16,472,096)	-	(16,472,096)	16,471,884	212	-	212	-
Policy loans and automatic policy loans	(825,383)	-	(825,383)	825,383	-	-	-	-
Other changes	(18,322)	-	(18,322)	(25,702)	(2,119)	-	(2,119)	(46,143)
Cash flows during the period								
Premiums received from insurance contracts issued	35,169,003	-	35,169,003	-	-	-	-	35,169,003
Claims and other insurance service expenses paid for insurance contracts issued	-	-	-	(19,401,612)	(106,638)	-	(106,638)	(19,508,250)
Insurance acquisition cash flows	(2,480,551)	-	(2,480,551)	-	-	-	-	(2,480,551)
Subtotal of cash flows during the period	32,688,452	-	32,688,452	(19,401,612)	(106,638)	-	(106,638)	13,180,202
Insurance contract liabilities as at June 30, 2026	$ 395,900,096	$ 39,273	$ 395,939,369	$ 2,202,992	$ 47,272	$ 1,047	$ 48,319	$ 398,190,680

Note: For the Group’s incurred claims liabilities, the uncertainty regarding the amount and timing of claim payments is generally resolved within one year; therefore, disclosure of claims development information is not required.

	Liability for Remaining Coverage				Liability for Incurred Claims Measured under the PAA			
	Excluding loss component	Loss component	Subtotal	Liability for Incurred Claims Measured under the GMM and the VFA	Estimates of the present value of future cash flows	Risk adjustment for non-financial risk	Subtotal	Total
Insurance contract liabilities as at January 1, 2025	$ 343,961,814	$ 2,325	$ 343,964,139	$ 1,953,152	$ 38,209	$ 820	$ 39,029	$ 345,956,320
Insurance revenue								
Contracts measured under the modified retrospective approach at transition	(3,297,364)	-	(3,297,364)	-	-	-	-	(3,297,364)
Contracts measured under the fair value approach at transition	(630,195)	-	(630,195)	-	-	-	-	(630,195)
Subtotal of insurance revenue	(3,927,559)	-	(3,927,559)	-	-	-	-	(3,927,559)
Insurance service expenses								
Incurred claims, excluding investment components, and other incurred insurance service expenses	-	(1,261)	(1,261)	1,984,810	68,906	510	69,416	2,052,965
Changes that relate to past service — changes in fulfilment cash flows relating to the liability for incurred claims	-	-	-	137,112	13,597	(511)	13,086	150,198
Changes that relate to future service — losses on onerous groups of contracts and reversals of such losses	-	18,932	18,932	-	-	-	-	18,932
Insurance acquisition cash flows amortisation	201,914	-	201,914	-	-	-	-	201,914
Subtotal of insurance service expenses	201,914	17,671	219,585	2,121,922	82,503	(1)	82,502	2,424,009
Insurance service result	(3,725,645)	17,671	(3,707,974)	2,121,922	82,503	(1)	82,502	(1,503,550)
Insurance finance income or expenses								
Insurance finance income or expenses recognised in profit or loss — interest rate related	3,604,222	5	3,604,227	15,248	119	-	119	3,619,594
Insurance finance income or expenses recognised in other comprehensive income	5,222,372	-	5,222,372	15,460	32	-	32	5,237,864
Subtotal of insurance finance income or expenses	8,826,594	5	8,826,599	30,708	151	-	151	8,857,458
Foreign exchange gains or losses	(6,792,820)	-	(6,792,820)	(10,883)	-	-	-	(6,803,703)
Total amounts recognised in comprehensive income	(1,691,871)	17,676	(1,674,195)	2,141,747	82,654	(1)	82,653	550,205
Investment components	(12,457,052)	-	(12,457,052)	12,456,653	399	-	399	-
Policy loans and automatic policy loans	(74,183)	-	(74,183)	74,183	-	-	-	-
Other changes	(21,393)	-	(21,393)	(23,476)	(1,476)	-	(1,476)	(46,345)
Cash flows during the period								
Premiums received from insurance contracts issued	23,055,607	-	23,055,607	-	-	-	-	23,055,607
Claims and other insurance service expenses paid for insurance contracts issued	-	-	-	(14,632,234)	(81,519)	-	(81,519)	(14,713,753)
Insurance acquisition cash flows	(1,651,564)	-	(1,651,564)	-	-	-	-	(1,651,564)
Subtotal of cash flows during the period	21,404,043	-	21,404,043	(14,632,234)	(81,519)	-	(81,519)	6,690,290
Insurance contract liabilities as at June 30, 2025	$ 351,121,358	$ 20,001	$ 351,141,359	$ 1,970,025	$ 38,267	$ 819	$ 39,086	$ 353,150,470

Note: For the Group’s incurred claims liabilities, the uncertainty regarding the amount and timing of claim payments is generally resolved within one year; therefore, disclosure of claims development information is not required.

B. The reconciliation of the measurement components of insurance contract liabilities (excluding the premium allocation approach) is as follows:

	Estimates of the present value of future cash flows	Risk adjustment for non-financial risk	Contractual service margin			Total
			Contracts Measured under the FVA	All other contracts	Subtotal	
Insurance contract liabilities as at January 1, 2026	$ 331,206,063	$ 3,774,876	$ 36,193,562	$ 11,970,182	$ 48,163,744	$ 383,144,683
Changes that relate to future service						
Changes in estimates that adjust the CSM	(1,203,390)	(71,670)	(109,184)	1,384,244	1,275,060	-
Changes in estimates that result in onerous contract losses or reversals of those losses	20,176	(71)	-	-	-	20,105
Contracts initially recognised in the period	(2,918,538)	172,127	-	2,746,411	2,746,411	-
Subtotal of changes that relate to future service	(4,101,752)	100,386	(109,184)	4,130,655	4,021,471	20,105
Changes that relate to current service						
CSM recognised for the services provided	-	-	(1,291,202)	(709,092)	(2,000,294)	(2,000,294)
Changes in the risk adjustment for non-financial risk that do not relate to future service or past service	-	(58,476)	-	-	-	(58,476)
Experience adjustments	(320,686)	-	-	-	-	(320,686)
Subtotal of changes that relate to current service	(320,686)	(58,476)	(1,291,202)	(709,092)	(2,000,294)	(2,379,456)
Changes that relate to past service						
Changes that relate to past service – changes in the FCF relating to the LIC	187,543	(8,572)	-	-	-	178,971
Subtotal of changes that relate to past service	187,543	(8,572)	-	-	-	178,971
Insurance finance income or expenses						
Insurance finance income or expenses recognised in profit or loss — interest rate related	10,102,430	-	427,230	230,773	658,003	10,760,433
Insurance finance income or expenses recognised in other comprehensive income	(7,991,146)	-	-	-	-	(7,991,146)
Subtotal of insurance finance income or expenses	2,111,284	-	427,230	230,773	658,003	2,769,287
Foreign exchange gains or losses	955,977	14,135	97,508	124,721	222,229	1,192,341
Total amount recognised in the statement of comprehensive income	(1,167,634)	47,473	(875,648)	3,777,057	2,901,409	1,781,248
Other changes	(43,829)	-	-	-	-	(43,829)
Cash flows in the period						
Premiums received from insurance contracts issued	35,075,914	-	-	-	-	35,075,914
Claims and other insurance service expenses paid for insurance contracts issued	(19,401,612)	-	-	-	-	(19,401,612)
Insurance acquisition cash flows	(2,467,553)	-	-	-	-	(2,467,553)
Subtotal of cash flows in the period	13,206,749	-	-	-	-	13,206,749
Insurance contract liabilities as at June 30, 2026	$ 343,201,349	$ 3,822,349	$ 35,317,914	$ 15,747,239	$ 51,065,153	$ 398,088,851

	Estimates of the present value of future cash flows	Risk adjustment for non-financial risk	Contractual service margin: Contracts Measured under the FVA	Contractual service margin: All other contracts	Contractual service margin: Subtotal	Total
Insurance contract liabilities as at January 1, 2025	$ 300,158,582	$ 4,074,258	$ 37,090,710	$ 4,527,812	$ 41,618,522	$ 345,851,362
Changes that relate to future service						
Changes in estimates that adjust the CSM	(2,027,423)	40,731	761,974	1,224,718	1,986,692	-
Changes in estimates that result in onerous contract losses or reversals of those losses	18,890	12	-	-	-	18,902
Contracts initially recognised in the period	(3,442,819)	154,032	-	3,288,817	3,288,817	30
Subtotal of changes that relate to future service	(5,451,352)	194,775	761,974	4,513,535	5,275,509	18,932
Changes that relate to current service						
CSM recognised for the services provided	-	-	(1,324,400)	(318,074)	(1,642,474)	(1,642,474)
Changes in the risk adjustment for non-financial risk that do not relate to future service or past service	-	(60,770)	-	-	-	(60,770)
Experience adjustments	45,992	-	-	-	-	45,992
Subtotal of changes that relate to current service	45,992	(60,770)	(1,324,400)	(318,074)	(1,642,474)	(1,657,252)
Changes that relate to past service						
Changes that relate to past service – changes in the FCF relating to the LIC	149,988	(12,876)	-	-	-	137,112
Subtotal of changes that relate to past service	149,988	(12,876)	-	-	-	137,112
Insurance finance income or expenses						
Insurance finance income or expenses recognised in profit or loss — interest rate related	3,095,195	-	398,389	125,891	524,280	3,619,475
Insurance finance income or expenses recognised in other comprehensive income	5,237,832	-	-	-	-	5,237,832
Subtotal of insurance finance income or expenses	8,333,027	-	398,389	125,891	524,280	8,857,307
Foreign exchange gains or losses	(5,530,689)	(94,615)	(661,593)	(516,804)	(1,178,397)	(6,803,701)
Total amount recognised in the statement of comprehensive income	(2,453,034)	26,514	(825,630)	3,804,548	2,978,918	552,398
Other changes	(44,686)	-	-	-	-	(44,686)
Cash flows in the period						
Premiums received from insurance contracts issued	22,991,462	-	-	-	-	22,991,462
Claims and other insurance service expenses paid for insurance contracts issued	(14,632,234)	-	-	-	-	(14,632,234)
Insurance acquisition cash flows	(1,639,191)	-	-	-	-	(1,639,191)
Subtotal of cash flows in the period	6,720,037	-	-	-	-	6,720,037
Insurance contract liabilities as at June 30, 2025	$ 304,380,899	$ 4,100,772	$ 36,265,080	$ 8,332,360	$ 44,597,440	$ 353,079,111

C. The reconciliation of reinsurance contract assets and liabilities held by the Group is as follows:

	Excluding loss-recovery component	Asset for Incurred Claims Measured Under the GMM	Total
Beginning balance of reinsurance contract assets held	$ 21,724	$ 51,653	$ 73,377
Beginning balance of reinsurance contract liabilities held	(7,042,092)	928,600	(6,113,492)
Net balance as of January 1, 2026	(7,020,368)	980,253	(6,040,115)
Reinsurance expenses	(337,768)	-	(337,768)
Amounts recovered from reinsurers			
Incurred claims recovery	-	54,072	54,072
Changes that relate to past service – changes in the FCF relating to incurred claims recovery	-	47,185	47,185
Subtotal of amounts recovered from reinsurers	-	101,257	101,257
Effect of changes in the risk of reinsurers' non-performance	(54)	-	(54)
Income or expenses from reinsurance contracts held	(337,822)	101,257	(236,565)
Finance income or expenses from reinsurance contracts held			
Finance income or expenses from reinsurance contracts held recognised in profit or loss — interest rate related	(51,479)	1,504	(49,975)
Finance income or expenses from reinsurance contracts held recognised in other comprehensive income	203,987	(749)	203,238
Subtotal of finance income or expenses from reinsurance contracts held	152,508	755	153,263
Foreign exchange gains or losses	(3,343)	629	(2,714)
Total amount recognised in the statement of comprehensive income	(188,657)	102,641	(86,016)
Investment components	(82,093)	82,093	-
Cash flows during the period			
Recoveries from reinsurance	-	(124,850)	(124,850)
Premiums paid net of ceding commissions and other directly attributable expenses paid	180,147	-	180,147
Subtotal of cash flows during the period	180,147	(124,850)	55,297
Ending balance of reinsurance contract assets held	9,089	45,492	54,581
Ending balance of reinsurance contract liabilities held	(7,120,060)	994,645	(6,125,415)
Net balance as of June 30, 2026	($ 7,110,971)	$ 1,040,137	($ 6,070,834)

	Excluding loss-recovery component	Asset for Incurred Claims Measured Under the GMM	Total
Beginning balance of reinsurance contract assets held	$ 6,433	$ 35,002	$ 41,435
Beginning balance of reinsurance contract liabilities held	(6,668,361)	817,843	(5,850,518)
Net balance as of January 1, 2025	(6,661,928)	852,845	(5,809,083)
Reinsurance expenses	(323,329)	-	(323,329)
Amounts recovered from reinsurers			
Incurred claims recovery	-	86,953	86,953
Changes that relate to past service – changes in the FCF relating to incurred claims recovery	-	103,395	103,395
Subtotal of amounts recovered from reinsurers	-	190,348	190,348
Effect of changes in the risk of reinsurers non-performance	3,771	-	3,771
Income or expenses from reinsurance contracts held	(319,558)	190,348	(129,210)
Finance income or expenses from reinsurance contracts held			
Finance income or expenses from reinsurance contracts held recognised in profit or loss — interest rate related	(47,126)	449	(46,677)
Finance income or expenses from reinsurance contracts held recognised in other comprehensive income	(122,412)	(1,034)	(123,446)
Subtotal of finance income or expenses from reinsurance contracts held	(169,538)	(585)	(170,123)
Foreign exchange gains or losses	22,893	(4,238)	18,655
Total amount recognised in the statement of comprehensive income	(466,203)	185,525	(280,678)
Investment components	(110,243)	110,243	-
Cash flows during the period			
Recoveries from reinsurance	-	(479,921)	(479,921)
Premiums paid net of ceding commissions and other directly attributable expenses paid	677,409	-	677,409
Subtotal of cash flows during the period	677,409	(479,921)	197,488
Ending balance of reinsurance contract assets held	20,603	38,014	58,617
Ending balance of reinsurance contract liabilities held	(6,581,568)	630,678	(5,950,890)
Net balance as of June 30, 2025	($ 6,560,965)	$ 668,692	($ 5,892,273)

D. The reconciliation of the measurement components of reinsurance contract assets and liabilities held by the Group (excluding the premium allocation approach) is as follows:

	Estimates of the present value of future cash flows	Risk adjustment for non-financial risk	Contractual service margin: Contracts measured under the FVA	Contractual service margin: All other contracts	Contractual service margin: Subtotal	Total
Beginning balance of reinsurance contract assets held	$ 143,431	$ 11,087	($ 43,715)	($ 37,426)	($ 81,141)	$ 73,377
Beginning balance of reinsurance contract liabilities held	(6,494,539)	114,723	114,928	151,396	266,324	(6,113,492)
Net balance as of January 1, 2026	(6,351,108)	125,810	71,213	113,970	185,183	(6,040,115)
Changes that relate to future service						
Changes in estimates that adjust the CSM	(121,130)	1,473	93,988	25,669	119,657	-
Contracts initially recognised in the period	(61,501)	4,905	-	56,596	56,596	-
Subtotal of changes that relate to future service	(182,631)	6,378	93,988	82,265	176,253	-
Changes that relate to current service						
CSM recognised for the services received	-	-	(12,773)	(3,753)	(16,526)	(16,526)
Change in the risk adjustment for non-financial risk for the risk expired	-	(2,633)	-	-	-	(2,633)
Experience adjustments	(263,596)	-	-	-	-	(263,596)
Subtotal of changes that relate to current service	(263,596)	(2,633)	(12,773)	(3,753)	(16,526)	(282,755)
Changes that relate to past service						
Adjustments to the asset for incurred claims	48,077	(892)	-	-	-	47,185
Subtotal of changes that relate to past service	48,077	(892)	-	-	-	47,185
Effect of changes in the risk of reinsurers' non-performance	(54)	-	-	-	-	(54)
Income or expenses from reinsurance contracts held	(398,204)	2,853	81,215	78,512	159,727	(235,624)
Finance income or expenses from reinsurance contracts held						
Finance income or expenses from reinsurance contracts held recognised in profit or loss — interest rate related	(53,897)	-	684	3,238	3,922	(49,975)
Finance income or expenses from reinsurance contracts held recognised in other comprehensive income	203,238	-	-	-	-	203,238
Subtotal of finance income or expenses from reinsurance contracts held	149,341	-	684	3,238	3,922	153,263
Foreign exchange gains or losses	(4,876)	265	40	1,856	1,896	(2,715)
Cash flows during the period						
Recoveries from reinsurance	(124,850)	-	-	-	-	(124,850)
Premiums paid net of ceding commissions and other directly attributable expenses paid	180,147	-	-	-	-	180,147
Subtotal of cash flows during the period	55,297	-	-	-	-	55,297
Ending balance of reinsurance contract assets held	132,170	11,122	(43,864)	(44,847)	(88,711)	54,581
Ending balance of reinsurance contract liabilities held	(6,681,720)	117,806	197,016	242,423	439,439	(6,124,475)
Net balance as of June 30, 2026	($ 6,549,550)	$ 128,928	$ 153,152	$ 197,576	$ 350,728	($ 6,069,894)

	Estimates of the present value of future cash flows	Risk adjustment for non-financial risk	Contractual service margin: Contracts measured under the FVA	Contractual service margin: All other contracts	Contractual service margin: Subtotal	Total
Beginning balance of reinsurance contract assets held	$ 40,602	$ 9,960	$ 9,452	($ 18,579)	($ 9,127)	$ 41,435
Beginning balance of reinsurance contract liabilities held	(6,280,472)	189,511	186,881	53,562	240,443	(5,850,518)
Net balance as of January 1, 2025	(6,239,870)	199,471	196,333	34,983	231,316	(5,809,083)
Changes that relate to future service						
Changes in estimates that adjust the CSM	89,207	3,227	(99,573)	7,139	(92,434)	-
Contracts initially recognised in the period	(50,271)	-	-	50,271	50,271	-
Subtotal of changes that relate to future service	38,936	3,227	(99,573)	57,410	(42,163)	-
Changes that relate to current service						
CSM recognised for the services received	-	-	(6,908)	(2,646)	(9,554)	(9,554)
Change in the risk adjustment for non-financial risk for the risk expired	-	(10,522)	-	-	-	(10,522)
Experience adjustments	(215,411)	-	-	-	-	(215,411)
Subtotal of changes that relate to current service	(215,411)	(10,522)	(6,908)	(2,646)	(9,554)	(235,487)
Changes that relate to past service						
Adjustments to the asset for incurred claims	104,197	(802)	-	-	-	103,395
Subtotal of changes that relate to past service	104,197	(802)	-	-	-	103,395
Effect of changes in the risk of reinsurers' non-performance	3,771	-	-	-	-	3,771
Income or expenses from reinsurance contracts held	(68,507)	(8,097)	(106,481)	54,764	(51,717)	(128,321)
Finance income or expenses from reinsurance contracts held						
Finance income or expenses from reinsurance contracts held recognised in profit or loss — interest rate related	(49,144)	-	1,575	892	2,467	(46,677)
Finance income or expenses from reinsurance contracts held recognised in other comprehensive income	(123,446)	-	-	-	-	(123,446)
Subtotal of finance income or expenses from reinsurance contracts held	(172,590)	-	1,575	892	2,467	(170,123)
Foreign exchange gains or losses	27,389	(1,057)	(484)	(7,192)	(7,676)	18,656
Cash flows during the period						
Recoveries from reinsurance	(479,921)	-	-	-	-	(479,921)
Premiums paid net of ceding commissions and other directly attributable expenses paid	677,409	-	-	-	-	677,409
Subtotal of cash flows during the period	197,488	-	-	-	-	197,488
Ending balance of reinsurance contract assets held	71,327	12,742	(42,911)	17,459	(25,452)	58,617
Ending balance of reinsurance contract liabilities held	(6,327,417)	177,575	133,854	65,988	199,842	(5,950,000)
Net balance as of June 30, 2025	($ 6,256,090)	$ 190,317	$ 90,943	$ 83,447	$ 174,390	($ 5,891,383)

E. The expected timing of recognition in profit or loss of the contractual service margin of insurance contracts issued and reinsurance contracts held by Yuanta Group is as follows:

	June 30, 2026				
	Less than 1 year	1~3 years	3~5 years	More than 5 years	Total
Insurance contracts issued	$ 4,051,139	$ 7,276,786	$ 6,157,932	$ 33,579,296	$ 51,065,153
Reinsurance contracts held	($ 36,320)	($ 72,891)	($ 70,946)	($ 170,571)	($ 350,728)

	December 31, 2025				
	Less than 1 year	1~3 years	3~5 years	More than 5 years	Total
Insurance contracts issued	$ 3,642,577	$ 6,584,320	$ 5,642,870	$ 32,293,977	$ 48,163,744
Reinsurance contracts held	($ 24,695)	($ 47,386)	($ 44,166)	($ 68,936)	($ 185,183)

	June 30, 2025				
	Less than 1 year	1~3 years	3~5 years	More than 5 years	Total
Insurance contracts issued	$ 3,232,949	$ 5,861,980	$ 5,070,385	$ 30,432,126	$ 44,597,440
Reinsurance contracts held	($ 18,803)	($ 35,730)	($ 33,832)	($ 86,025)	($ 174,390)

F. Insurance service result

	For the three months ended June 30,	
	2026	2025
Insurance revenue	$ 2,426,552	$ 1,932,473
Insurance service expenses	(1,373,558)	(1,237,567)
Income or expenses from reinsurance contracts held	(110,416)	(44,842)
	$ 942,578	$ 650,064

	For the six months ended June 30,	
	2026	2025
Insurance revenue	$ 4,770,889	$ 3,927,559
Insurance service expenses	(2,585,035)	(2,424,009)
Income or expenses from reinsurance contracts held	(236,565)	(129,210)
	$ 1,949,289	$ 1,374,340

G. Insurance finance income or expenses and finance income or expenses from reinsurance contracts held

The following table summarises the components of insurance finance income or expenses and their relationship with the investment return on the corresponding assets:

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Investment return recognised in profit or loss		
Interest revenue	$ 3,494,575	$ 3,027,753
Gains or losses on financial assets and liabilities at fair value through profit or loss	1,052,935	11,509,687
Realised gain on financial assets at fair value through other comprehensive income	117,017	115,810
Net gain or loss arising from derecognition of financial assets measured at amortised cost	(2,880)	174,976
Foreign exchange gains or losses	(156,348)	(23,029,227)
Net changes in reserve for foreign exchange fluctuation	(1,321,158)	39,075
Losses (gains) on investment property	(3,167)	14,905
Impairment losses or reversal of impairment losses on investments	(4,588)	10,075
Net income on assets of insurance products in separate accounts	4,779,107	116,810
Other net investment income or losses	(567)	(9,499)
Subtotal investment return recognised in profit or loss	7,954,926	(8,029,635)
Investment return recognised in other comprehensive income	13,719,200	200,585
Total investment return	$ 21,674,126	($ 7,829,050)
Insurance finance income or expenses		
Changes in value of underlying assets of contracts measured under the VFA	($ 4,758,207)	($ 133,741)
Interest accreted	(2,550,231)	(2,173,952)
Effect of changes in interest rates and other financial assumptions	228,978	(5,685,329)
Foreign exchange gains or losses	(18,152)	58,138
Subtotal of insurance finance income or expenses	($ 7,097,612)	($ 7,934,884)
Amounts recognised in profit or loss	($ 7,340,848)	($ 1,980,265)
Amounts recognised in other comprehensive income	$ 243,236	($ 5,954,619)
Finance income or expenses from reinsurance contracts held		
Interest accreted	($ 25,121)	($ 23,068)
Effect of changes in interest rates and other financial assumptions	63,096	(152,566)
Foreign exchange gains or losses	2	180
Finance income or expenses from reinsurance contracts held	$ 37,977	($ 175,454)
Amounts recognised in profit or loss	($ 25,121)	($ 23,068)
Amounts recognised in other comprehensive income	$ 63,098	($ 152,386)

	For the six months ended June 30,	
	2026	2025
Investment return recognised in profit or loss		
Interest revenue	$ 6,876,571	$ 6,197,225
Gains or losses on financial assets and liabilities at fair value through profit or loss	(1,454,873)	7,960,731
Realised gain on financial assets at fair value through other comprehensive income	248,517	115,810
Net gain or loss arising from derecognition of financial assets measured at amortised cost	(2,880)	175,279
Foreign exchange gains or losses	532,697	(19,886,990)
Net changes in reserve for foreign exchange fluctuation	(468,428)	(454,210)
Losses (gains) on investment property	(12,126)	25,119
Impairment losses or reversal of impairment losses on investments	(9,126)	8,328
Net income (losses) on assets of insurance products in separate accounts	5,697,675	(122,178)
Other net investment income or losses	(1,188)	(8,679)
Subtotal investment return recognised in profit or loss	11,406,839	(5,989,565)
Investment return recognised in other comprehensive income	12,528,283	455,016
Total investment return	$ 23,935,122	($ 5,534,549)
Insurance finance income or expenses		
Changes in value of underlying assets of contracts measured under the VFA	($ 5,697,675)	$ 117,281
Interest accreted	(5,049,447)	(4,359,326)
Effect of changes in interest rates and other financial assumptions	8,006,837	(4,663,137)
Foreign exchange gains or losses	(29,173)	47,724
Subtotal of insurance finance income or expenses	($ 2,769,458)	($ 8,857,458)
Amounts recognised in profit or loss	($ 10,760,697)	($ 3,619,594)
Amounts recognised in other comprehensive income	$ 7,991,239	($ 5,237,864)
Finance income or expenses from reinsurance contracts held		
Interest accreted	($ 49,975)	($ 46,677)
Effect of changes in interest rates and other financial assumptions	203,272	(123,600)
Foreign exchange gains or losses	(34)	154
Finance income or expenses from reinsurance contracts held	$ 153,263	($ 170,123)
Amounts recognised in profit or loss	($ 49,975)	($ 46,677)
Amounts recognised in other comprehensive income	$ 203,238	($ 123,446)

H. Insurance contracts issued by Yuanta Life, a subsidiary of the Yuanta Group, involve significant assumptions and estimates. The following inputs and methods, which include significant estimates, are used to comply with the relevant measurement requirements of IFRS 17:

(A) Future Cash Flows

The present value of future cash flows is estimated using deterministic scenarios, except for financial guarantees, which are measured using stochastic models. The assumptions used in the deterministic scenarios approximate the probability-weighted average of all scenarios.

For protection-type and savings-type insurance contracts, the uncertainty in estimating future claims, benefits, and premiums arises principally from the unpredictability of long-term changes in mortality rates, the variability of policyholder behaviour, and the uncertainty of future inflation rates and expense growth.

For insurance contracts with direct participation features, the uncertainty in estimating future claims and benefits arises principally from the variability of policyholder behaviour. With respect to interest rate guarantees embedded in investment contracts with discretionary participation features, owing to the asymmetry across different interest rate scenarios, measurement is performed using stochastic models. The interest rate guarantees are measured using a representation of all possible future interest rate environments.

Insurance acquisition cash flows are allocated to each group of insurance contracts on the basis of new contract premiums, with such allocation including both existing and future groups of insurance contracts issued.

Where estimates of expense-related cash flows are determined at the level of a portfolio of insurance contracts or at a higher level, Yuanta Life allocates the related expenses to groups of insurance contracts on a reasonable and systematic basis. A similar allocation method is applied to expenses of similar nature. Expenses relating to policy maintenance and administration are allocated based on the number of policies or total premiums within the group of contracts.

Yuanta Life reassesses and adjusts the assumptions used in estimating future cash flows at each financial reporting date. The principal assumptions are described as follows:

a. Mortality Assumptions

Yuanta Life adopts the life tables prescribed by the Authority as the basis for setting mortality assumptions. In addition, Yuanta Life conducts a study of its actual experience over the most recent three years and applies statistical methods to adjust the mortality experience tables, in order to derive probability-weighted expected mortality rates over the term of the insurance contracts.

b. Morbidity Assumptions

Yuanta Life sets morbidity assumptions based on its own historical experience. The relevant historical morbidity data are obtained from Yuanta Life's policy administration database. By comparing historical morbidity data with the assumptions used in the prior period and applying statistical methods to make adjustments reflecting the trends in Yuanta Life's own experience, probability-weighted expected morbidity rates are derived.

c. Lapse Rate Assumptions

Yuanta Life sets lapse rate and surrender rate assumptions based on its own historical experience. The relevant historical lapse and surrender data are obtained from Yuanta Life's policy administration database. By comparing historical lapse and surrender data with the assumptions used in the prior period and applying statistical methods to make adjustments reflecting the trends in Yuanta Life's own experience, probability-weighted expected lapse rates and surrender rates are derived.

d. Expense Rate Assumptions

Yuanta Life estimates future expenses related to the fulfilment of insurance contracts within the scope of IFRS 17 using current expense levels adjusted for inflation. Expenses comprise those directly attributable to a group of contracts and the allocation of fixed and variable indirect expenses. The inflation rate assumption is determined based on the Consumer Price Index published by the Directorate-General of Budget, Accounting and Statistics, Executive Yuan.

Yuanta Life has determined that participating products with discretionary dividends and interest-sensitive products provide investment-return services, and that investment-linked products provide investment-related services. For other products, Yuanta Life has determined that no investment-return service or investment-related service is provided.

For insurance contracts whose principal service is the provision of asset management services, Yuanta Life projects future expenses based on the directly attributable costs incurred by the group of contracts, rather than based on the management fees or internal charges deducted from policyholder account values.

Any increase in the expense rate assumption may result in an increase in fulfilment cash flows and a reduction in the contractual service margin.

e. Investment Returns

Yuanta Life makes assumptions regarding the investment returns on the underlying items corresponding to participating insurance products, interest-sensitive products, and investment-linked products. Owing to the measurement model adopted and the characteristics of these products — in particular, with respect to the determination of the discount rate applied to insurance contract cash flows that vary based on the returns on a reference portfolio of assets — the assumption regarding the future investment returns on the underlying items does not have a material impact on the measurement results of the contracts. The financial guarantees within such products are limited, and Yuanta Life measures them using stochastic models consistent with market data.

(B) Methods Used to Measure the Risk Adjustment for Non-financial Risk

Yuanta Life sets the measurement methodology for the risk adjustment for non-financial risk in accordance with the requirements of the Jin-Guan-Bao-Cai-Zi Letter No. 11404901651. The risk adjustment for non-financial risk is calculated at the entity-wide level and allocated to each group of contracts on a proportional contribution basis.

Yuanta Life applies the confidence level approach in calculating the aggregate risk adjustment, using the Taiwan Insurance Solvency Regime (hereinafter “TIS”). With reference to the Margin over Current Estimate (hereinafter “MOCE”), the TIS capital requirement is converted into the risk adjustment representing the compensation required for bearing non-financial risk. As the diversification benefit reflects the complementary effects between the various risks borne by Yuanta Life, it is taken into account in order to demonstrate the degree of risk diversification across contracts sold in different geographical regions.

The confidence level used by Yuanta Life in determining the risk adjustment for non-financial risk is 75%.

(C) Discount Rates

The discount rates used by Yuanta Life in measuring fulfilment cash flows are determined in accordance with the parameters for the discount rates of insurance liabilities by currency prescribed by the Jin-Guan-Bao-Cai-Zi Letter No. 11404901651. Such discount rates comprise the risk-free interest rate plus a liquidity premium, and are derived in accordance with the parameters for the last observable point and the ultimate forward rate for each currency as prescribed by the said Letter, in order to reflect the time value of money and the liquidity characteristics relevant to the insurance contracts.

The periods of observable market information differ across currencies. For periods in which no observable market information is available, Yuanta Life applies the Smith-Wilson method to interpolate the risk-free interest rates between the last observable point and the ultimate forward rate.

The discount rates (%) adopted for each currency as at June 30, 2026, December 31, 2025 and June 30, 2025 are set out below:

	June 30, 2026				
	1	5	10	20	30
NTD	1.57 - 2.12	1.76 - 2.55	1.88 - 2.66	4.10 - 4.64	4.54 - 5.04
USD	3.97 - 4.07	4.24 - 4.65	4.85 - 5.29	5.57 - 6.02	4.39 - 4.72
JPY	1.16	2.75	4.32	5.82	4.43

	December 31, 2025				
	1	5	10	20	30
NTD	1.23 - 1.79	1.37 - 2.17	1.51 - 2.27	3.84 - 4.59	4.28 - 5.03
USD	3.45 - 3.58	4.04 - 4.49	4.96 - 5.42	5.69 - 6.16	4.63 - 4.87

	June 30, 2025				
	1	5	10	20	30
NTD	1.31 - 1.91	1.56 - 2.43	1.57 - 2.43	4.06 - 4.61	4.53 - 5.04
USD	4.05	4.48 - 4.49	5.50 - 5.51	6.06	4.67

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(11) Investments accounted for under the equity method

	June 30, 2026		December 31, 2025		June 30, 2025	
	Amount	%	Amount	%	Amount	%
Associates:						
CR Yuanta Fund Management Company Limited	$ 232,696	24.50%	$ 233,471	24.50%	$ 334,973	24.50%
GC Investment Consultant (Shanghai) Co., Ltd.	23,012	100.00%	22,894	100.00%	21,592	100.00%
KVIC-Yuanta 2015 Overseas Advance Fund	-	-	36,537	44.00%	41,683	44.00%
2016 KIF-Yuanta ICT Venture Fund	19,858	16.67%	23,094	16.67%	26,404	16.67%
Yuanta Secondary No.2 Fund	29,006	12.28%	77,451	12.28%	79,648	12.28%
Yuanta Secondary No.3 Private Equity Fund	701,138	15.26%	689,063	15.26%	637,098	15.26%
SJ-ULTRA V 1st FUND	-	-	-	-	26,327	34.48%
Yuanta-HPNT Private Equity Fund	4,054	0.09%	4,312	0.09%	4,376	0.09%
Kiwoom-Yuanta 2019 Scale-up Fund	162,288	15.20%	255,960	15.20%	294,657	15.20%
Yuanta Innovative Job Creation Fund	121,692	22.73%	137,406	22.73%	161,553	22.73%
Yuanta Quantum Jump No.1 Fund	6,457	12.50%	6,878	12.50%	7,050	12.50%
Yuanta Great Unicorn No.1 Fund	11,561	17.65%	48,221	17.65%	51,410	17.65%
Yuanta Innovative Growth MPE Fund	264,662	14.02%	305,853	14.02%	245,285	14.02%
Yuanta SPAC IX	-	-	-	-	461	0.19%
Yuanta SPAC X	-	-	-	-	463	0.17%
Yuanta SPAC XI	426	0.19%	451	0.19%	450	0.19%
Yuanta SPAC XII	-	-	450	0.21%	450	0.21%
Yuanta SPAC XIII	-	-	437	0.10%	436	0.10%
Yuanta SPAC XIV	-	-	444	0.22%	445	0.22%
Yuanta SPAC XV	412	0.14%	436	0.14%	435	0.14%
Yuanta SPAC XVI	622	0.27%	659	0.27%	658	0.27%
Yuanta SPAC XVII	406	0.19%	430	0.19%	386	0.19%
Yuanta K-Bio Vaccine Blockbuster Private Equity Fund	604,677	19.93%	668,804	19.93%	198,723	19.93%
Yuanta-Konan Growth Capital No.1 Fund	21,780	10.19%	23,346	10.19%	23,868	10.19%
Astra Buy-out General Private Equity Trust 1	322,374	22.22%	342,704	22.22%	351,165	22.22%
Yuanta Great Unicorn No.2 Fund	18,011	10.71%	19,341	10.71%	19,803	10.71%
Yuanta Busan Future Technology Innovation Fund	48,976	26.00%	26,548	26.00%	28,733	32.50%
Startup Korea KIMCo-Yuanta Early Biopharma Consortium Fund	7,574	12.74%	8,590	12.74%	-	-
T2-Yuanta Beauty Life Private Equity Fund	342,685	9.40%	-	-	-	-
	$ 2,944,367		$ 2,933,780		$ 2,558,532	

The Yuanta Group's shares of the operating results of all individually immaterial associates is summarised below:

	For the three months ended June 30,	
	2026	2025
Net (loss) profit from continuing operations for the period operations	($ 74,061)	$ 4,561
Other comprehensive (loss) income (net of tax)	(321)	7

	For the six months ended June 30,	
	2026	2025
Net (loss) profit from continuing operations for the period operations	($ 25,153)	$ 11,007
Other comprehensive (loss) income (net of tax)	(461)	152

(12) Other financial assets - net

	June 30, 2026	December 31, 2025	June 30, 2025
Overdue receivable	$ 496,589	$ 907,935	$ 848,872
Less: Allowance for credit losses	(496,589)	(907,935)	(848,872)
	-	-	-
Purchase of claim receivable	1,704,229	1,716,304	1,732,396
Valuation adjustment on purchase of claim receivable	(31,686)	(30,968)	(36,972)
	1,672,543	1,685,336	1,695,424
Customer margin accounts	245,939,087	132,858,009	134,704,152
Assets of separate account insurance products	80,038,992	38,712,923	22,683,205
Receivables from security lending	-	14,652	101,768
Others	499,453	383,682	404,652
Total	$ 328,150,075	$ 173,654,602	$ 159,589,201

A. Information relating to credit risk is provided in Note 12(3).

B. The separate account insurance products of Yuanta Life, a subsidiary of the Yuanta Group, mainly comprise investments related to beneficiary certificates, variable universal life insurance and variable deferred annuities. These products are categorised into investment contracts and insurance contracts. The investment assets associated with separate account insurance products are separate from the assets in the Yuanta Group's general accounts and are presented separately in the financial statements. As of June 30, 2026, December 31, 2025 and June 30, 2025, as well as for the three months and six months ended June 30, 2026 and 2025, details of the assets of separate account insurance products were as follows:

	June 30, 2026	December 31, 2025	June 30, 2025
Assets of separate account insurance products			
Financial assets at fair value through profit or loss	$ 78,183,815	$ 37,920,271	$ 22,547,736
Other receivables	1,855,177	792,652	135,469
	$ 80,038,992	$ 38,712,923	$ 22,683,205

	For the six months ended June 30,	
	2026	2025
Beginning net balance of financial assets measured at fair value through profit or loss	$ 37,920,271	$ 24,472,251
Additions of financial assets measured at fair value through profit or loss during the period	38,611,388	761,539
Disposals of financial assets measured at fair value through profit or loss during the period	(15,130,824)	(1,703,946)
Fee charges	(349,923)	(55,280)
Investment gains or losses	17,080,951	(924,841)
Other changes	51,952	(1,987)
Ending net balance of financial assets measured at fair value through profit or loss	$ 78,183,815	$ 22,547,736

C. The measurement of liabilities on separate account insurance products of the Yuanta Group has been accounted for in accordance with the Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises since January 1, 2026. Those classified as insurance contracts are measured under IFRS 17 and recognised as insurance contract liabilities. Please refer to Note 6(10). Those classified as investment contracts are measured under IFRS 9 and recognised as financial liabilities at fair value through profit or loss, please refer to Note 6(3). In accordance with the relevant regulations, liabilities on separate account insurance products are not required to be presented separately in the financial statements.

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(13) Investment property – net

Assets	June 30, 2026 Cost	Accumulated depreciation	Accumulated impairment	Book value
Land and land improvements	$ 2,207,620	$ -	($ 203,035)	$ 2,004,585
Buildings	6,717,853	(1,203,824)	(35,681)	5,478,348
Right-of-use assets	13,858,194	(923,842)	-	12,934,352
Investment property under construction	96,992	-	-	96,992
Total	$ 22,880,659	($ 2,127,666)	($ 238,716)	$ 20,514,277

Assets	December 31, 2025 Cost	Accumulated depreciation	Accumulated impairment	Book value
Land and land improvements	$ 2,198,403	$ -	($ 205,084)	$ 1,993,319
Buildings	3,500,710	(1,103,458)	(36,170)	2,361,082
Right-of-use assets	13,891,217	(830,139)	-	13,061,078
Investment property under construction	2,956,175	-	-	2,956,175
Total	$ 22,546,505	($ 1,933,597)	($ 241,254)	$ 20,371,654

Assets	June 30, 2025 Cost	Accumulated depreciation	Accumulated impairment	Book value
Land and land improvements	$ 2,121,367	$ -	($ 205,666)	$ 1,915,701
Buildings	3,435,335	(1,028,281)	(36,554)	2,370,500
Right-of-use assets	8,865,016	(733,651)	-	8,131,365
Investment property under construction	2,604,432	-	-	2,604,432
Total	$ 17,026,150	($ 1,761,932)	($ 242,220)	$ 15,021,998

Change in investment property of the Yuanta Group:

	2026	2025
Cost		
At January 1	$ 22,546,505	$ 16,547,089
Additions	442,963	132,763
Disposals	-	(64,132)
Transferred out to property and equipment	(29,978)	(65,797)
Transferred in from property and equipment	25,831	-
Transferred in from right-of-use assets	-	481,636
Transferred out to right-of-use assets	(48,498)	-
Other reclassifications	-	523
Foreign exchange adjustment and others	(56,164)	(5,932)
At June 30	$ 22,880,659	$ 17,026,150

	2026	2025
Accumulated depreciation		
At January 1	($ 1,933,597)	($ 1,595,808)
Depreciation	(186,358)	(101,582)
Disposals	-	7,609
Transferred out to property and equipment	2,813	-
Transferred in from property and equipment	(918)	-
Transferred in from right-of-use assets	-	(45,454)
Transferred out to right-of-use assets	5,299	-
Foreign exchange adjustment and others	(14,905)	(26,697)
At June 30	($ 2,127,666)	($ 1,761,932)

	2026	2025
Accumulated impairment		
At January 1	($ 241,254)	($ 245,445)
Reversal of impairment loss	2,538	3,225
At June 30	($ 238,716)	($ 242,220)

A. The fair values of the investment property held by the Yuanta Group as of June 30, 2026, December 31, 2025 and June 30, 2025, were $25,705,257, $23,977,022, and $18,343,527, respectively, according to the result of valuation by an independent valuation expert using the income approach, comparison approach, cost approach and land development analysis approach. As of June 30, 2026, the fair value included the amounts of $5,023,440 and $20,681,817; that was categorised within Level 2 and Level 3 in the fair value hierarchy, respectively. As of December 31, 2025, the fair value included the amounts of $4,947,455 and $19,029,567; that was categorised within Level 2 and Level 3 in the fair value hierarchy, respectively. As of June 30, 2025, the fair value included the amounts of $4,672,087 and $13,671,440; that was categorised within Level 2 and Level 3 in the fair value hierarchy, respectively.

B. For the three months and six months ended June 30, 2026 and 2025, rental income from the lease of the investment property was $115,558, $70,817, $201,903 and $136,414, respectively.

C. Please refer to Note 8 for details of the above investment property pledged as collateral.

(14) Property and equipment - net

Change in property and equipment of the Yuanta Group:

	2026						
Cost	Land and land improvements (Note)	Buildings	Machinery and computer equipment	Transportation equipment	Miscellaneous equipment	Construction in progress and prepayments for business facilities	Total
At January 1	$ 13,569,721	$ 13,249,627	$ 6,347,129	$ 191,243	$ 2,050,816	$ 2,751,744	$ 38,160,280
Additions	-	102,448	530,918	2,916	102,164	431,058	1,169,504
Disposals	-	-	(245,646)	(5,745)	(68,377)	(592)	(320,360)
Transferred out to investment property	-	(25,831)	-	-	-	-	(25,831)
Transferred in from investment property	-	29,978	-	-	-	-	29,978
Others	-	231	140,330	1,485	26,036	(197,980)	(29,898)
Translation difference	(7,620)	(48,527)	(142,940)	(382)	(10,902)	37	(210,334)
At June 30	$ 13,562,101	$ 13,307,926	$ 6,629,791	$ 189,517	$ 2,099,737	$ 2,984,267	$ 38,773,339
Accumulated depreciation							
At January 1	$ -	($ 2,636,566)	($ 3,502,393)	($ 142,128)	($ 977,121)	$ -	($ 7,258,208)
Depreciation	-	(160,693)	(585,981)	(8,418)	(171,487)	-	(926,579)
Disposals	-	-	245,526	3,845	66,324	-	315,695
Transferred out to investment property	-	918	-	-	-	-	918
Transferred in from investment property	-	(2,813)	-	-	-	-	(2,813)
Others	-	-	(500)	-	19	-	(481)
Translation difference	-	25,040	102,618	236	9,431	-	137,325
At June 30	$ -	($ 2,774,114)	($ 3,740,730)	($ 146,465)	($ 1,072,834)	$ -	($ 7,734,143)
Accumulated impairment							
At January 1 and June 30	($ 104,235)	($ 44,475)	$ -	$ -	($ 298)	$ -	($ 149,008)
Net carrying amount	$ 13,457,866	$ 10,489,337	$ 2,889,061	$ 43,052	$ 1,026,605	$ 2,984,267	$ 30,890,188

	2025						
Cost	Land and land improvements (Note)	Buildings	Machinery and computer equipment	Transportation equipment	Miscellaneous equipment	Construction in progress and prepayments for business facilities	Total
At January 1	$ 13,591,887	$ 12,905,078	$ 5,477,943	$ 190,943	$ 1,898,626	$ 1,851,682	$ 35,916,159
Additions	-	49,961	298,149	7,860	225,770	1,144,309	1,726,049
Disposals	(33,128)	(8,286)	(217,093)	(5,120)	(359,296)	(1,595)	(624,518)
Transferred in from investment property	28	65,769	-	-	-	-	65,797
Others	45,982	292,947	343,559	8,720	68,510	(781,131)	(21,413)
Translation difference	(704)	(11,759)	(53,652)	(1,346)	(29,204)	(1,317)	(97,982)
At June 30	$ 13,604,065	$ 13,293,710	$ 5,848,906	$ 201,057	$ 1,804,406	$ 2,211,948	$ 36,964,092
Accumulated depreciation							
At January 1	$ -	($ 2,341,739)	($ 3,099,100)	($ 141,720)	($ 1,208,646)	$ -	($ 6,791,205)
Depreciation	-	(161,150)	(487,062)	(9,042)	(133,340)	-	(790,594)
Disposals	-	5,527	216,881	4,910	358,795	-	586,113
Translation difference	-	6,227	42,113	949	27,221	-	76,510
At June 30	$ -	($ 2,491,135)	($ 3,327,168)	($ 144,903)	($ 955,970)	$ -	($ 6,919,176)
Accumulated impairment							
At January 1	($ 103,571)	($ 46,274)	$ -	$ -	($ 298)	$ -	($ 150,143)
Impairment loss	-	443	-	-	-	-	443
Reclassifications	(5,496)	5,496	-	-	-	-	-
At June 30	($ 109,067)	($ 40,335)	$ -	$ -	($ 298)	$ -	($ 149,700)
Net carrying amount	$ 13,494,998	$ 10,762,240	$ 2,521,738	$ 56,154	$ 848,138	$ 2,211,948	$ 29,895,216

Note: The land, with a carrying amount of $3,447,759, was placed in trust with Chang Hwa Bank in connection with an urban renewal project.

Please refer to Note 8 for details of property and equipment pledged as collateral.

(15) Lease arrangements－lessee

A. The Yuanta Group leases various assets including land, buildings, machinery and equipment, transportation equipment and miscellaneous equipment. Rental contracts are typically made for periods of 1 to 15 years. In addition, superficies rights obtained through tender from the National Property Administration, Ministry of Finance have terms for periods of 70 years. Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. The lease agreements do not impose covenants, but leased assets may not be used as security for borrowing purposes.

B. The carrying amount of right-of-use assets and the depreciation charge are as follows:

	June 30, 2026	December 31, 2025	June 30, 2025
	Carrying amount	Carrying amount	Carrying amount
Land	$ 5,991,573	$ 5,990,503	$ 6,147,763
Buildings	4,387,020	3,894,464	3,816,667
Machinery and equipment	167,756	198,796	192,405
Transportation equipment	20,584	29,236	23,026
Others	145,563	123,138	86,571
	$ 10,712,496	$ 10,236,137	$ 10,266,432

	For the three months ended June 30,	
	2026	2025
	Depreciation charge	Depreciation charge
Land	$ 25,535	$ 26,290
Buildings	332,830	323,818
Machinery and equipment	14,368	12,352
Transportation equipment	3,318	3,020
Others	8,028	5,579
	$ 384,079	$ 371,059

	For the six months ended June 30,	
	2026	2025
	Depreciation charge	Depreciation charge
Land	$ 51,064	$ 53,757
Buildings	684,421	665,196
Machinery and equipment	28,748	24,765
Transportation equipment	7,482	7,037
Others	15,786	10,775
	$ 787,501	$ 761,530

C. For the three months and six months ended June 30, 2026 and 2025, the additions to right-of-use assets amounted to $645,449, $212,456, $1,341,315 and $738,077, respectively.

D. The information on income and expense accounts relating to lease contracts is as follows:

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Items affecting profit or loss		
Interest expense on lease liabilities	$ 45,591	$ 40,282
Expense on short-term lease contracts	26,580	24,133
Expense on leases of low-value assets	1,235	1,761
Gain on sublease of right-of-use assets	453	444
Gain on lease modification	24	117

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Items affecting profit or loss		
Interest expense on lease liabilities	$ 94,441	$ 88,757
Expense on short-term lease contracts	44,110	45,721
Expense on leases of low-value assets	2,440	3,082
Gain on sublease of right-of-use assets	907	918
(Loss) gain on lease modification	(1,044)	298

E. For the six months ended June 30, 2026 and 2025, the Yuanta Group's total cash outflow for leases amounted to $316,810 and $960,675, respectively.

(16) Lease arrangements – lessor

A. The Yuanta Group leases various assets including buildings, equipment, parking lot and investment property under operating leases. Rental contracts are typically made for periods of 1 to 10 years. Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. To protect the lessor's ownership rights in the leased assets, the lease agreements prohibit the lessees from using the leased assets as collateral for borrowings or require the lessees to provide residual value guarantees.

B. For the three months and six months ended June 30, 2026 and 2025, the Yuanta Group recognised rental income in the amounts of $115,566, $70,824, $201,919 and $136,428, respectively, based on the operating lease agreement, which does not include variable lease payments.

C. The maturity analysis of the lease payments under the operating leases is as follows:

	June 30, 2026		December 31, 2025		June 30, 2025
2026	$ 216,830	2026	$ 353,843	2025	$ 133,714
2027	425,013	2027	349,204	2026	216,707
2028	380,904	2028	302,888	2027	196,786
2029	321,539	2029	240,366	2028	176,929
2030	245,458	2030	163,041	2029	154,532
After 2031	551,570	After 2031	220,141	After 2030	171,248
Total	$ 2,141,314	Total	$ 1,629,483	Total	$ 1,049,916

(17) Intangible assets - net

	2026					
Cost	Goodwill	Operating rights	Computer software	Customer relationship	Others	Total
At January 1	$ 31,494,030	$ 385,853	$ 5,702,822	$ 3,030,314	$ 4,359,018	$ 44,972,037
Additions	-	-	88,491	-	13,510	102,001
Disposals	-	-	(48,709)	-	(3,725)	(52,434)
Reclassifications	-	-	28,817	-	-	28,817
Translation difference	(1,311)	78	(235,263)	-	(41,999)	(278,495)
At June 30	$ 31,492,719	$ 385,931	$ 5,536,158	$ 3,030,314	$ 4,326,804	$ 44,771,926
Accumulated amortisation						
At January 1	$ -	($ 375,087)	($ 4,461,620)	($ 3,030,314)	($ 3,110,641)	($ 10,977,662)
Amortisation	-	-	(235,157)	-	(41,652)	(276,809)
Disposals	-	-	48,710	-	9	48,719
Reclassification	-	-	500	-	-	500
Translation difference	-	(23)	211,664	-	3,440	215,081
At June 30	$ -	($ 375,110)	($ 4,435,903)	($ 3,030,314)	($ 3,148,844)	($ 10,990,171)
Accumulated impairment						
At January 1	($ 3,021,870)	($ 4,654)	($ 15,801)	$ -	($ 444,282)	($ 3,486,607)
Disposals	-	-	-	-	1,299	1,299
Translation difference	1,311	(23)	608	-	1,441	3,337
At June 30	($ 3,020,559)	($ 4,677)	($ 15,193)	$ -	($ 441,542)	($ 3,481,971)
Net carrying amount	$ 28,472,160	$ 6,144	$ 1,085,062	$ -	$ 736,418	$ 30,299,784

	2025					
Cost	Goodwill	Operating rights	Computer software	Customer relationship	Others	Total
At January 1	$ 31,500,171	$ 386,545	$ 5,453,028	$ 3,030,314	$ 4,342,884	$ 44,712,942
Additions	-	-	175,844	-	29,832	205,676
Disposals	-	-	(134,679)	-	(4)	(134,683)
Reclassifications	-	-	63,004	-	-	63,004
Translation difference	(19,309)	(1,559)	(54,482)	-	(30,107)	(105,457)
At June 30	$ 31,480,862	$ 384,986	$ 5,502,715	$ 3,030,314	$ 4,342,605	$ 44,741,482
Accumulated amortisation						
At January 1	$ -	($ 375,290)	($ 4,339,700)	($ 3,030,314)	($ 3,028,102)	($ 10,773,406)
Amortisation	-	-	(203,499)	-	(42,105)	(245,604)
Disposals	-	-	134,679	-	4	134,683
Translation difference	-	458	48,261	-	405	49,124
At June 30	$ -	($ 374,832)	($ 4,360,259)	($ 3,030,314)	($ 3,069,798)	($ 10,835,203)
Accumulated impairment						
At January 1	($ 3,028,011)	($ 4,865)	($ 15,164)	$ -	($ 360,447)	($ 3,408,487)
Translation difference	19,309	476	585	-	1,838	22,208
At June 30	($ 3,008,702)	($ 4,389)	($ 14,579)	$ -	($ 358,609)	($ 3,386,279)
Net carrying amount	$ 28,472,160	$ 5,765	$ 1,127,877	$ -	$ 914,198	$ 30,520,000

Note: The Yuanta Group periodically performs impairment assessments on goodwill at the end of each year. The Yuanta Group assesses impairment indication of goodwill in the interim period based on the relevant regulations. In this interim period, the Yuanta Group takes into consideration the related information in relation to impairment indication of goodwill, and there was no indication that goodwill was impaired.

(18) Other assets - net

	June 30, 2026	December 31, 2025	June 30, 2025
Refundable deposits - net	$ 8,905,532	$ 9,736,814	$ 4,647,520
Deposits on securities borrowed	80,974,490	74,959,209	65,279,125
Operating guarantee deposits and settlement and clearing fund	8,834,994	7,699,256	6,820,869
Prepayments	2,368,171	1,840,461	2,098,338
Incremental costs of obtaining contracts	1,808,326	-	-
Bank deposits - amounts held for settlement	29,279,778	21,171,700	24,883,136
Others	7,168,729	899,223	1,090,633
Total	$ 139,340,020	$ 116,306,663	$ 104,819,621

A. Please refer to Note 8 for details of the above other assets pledged as collateral.

B. In accordance with Article 141 of the Insurance Act, an insurance company is required to place a guarantee deposit equivalent to 15% of its total paid-in capital with the National Treasury. As of June 30, 2026, December 31, 2025 and June 30, 2025, Yuanta Life, a subsidiary of the Yuanta Group, had deposited government bonds with the Central Bank as statutory operating guarantee deposits, with face values of $4,380,200, $4,380,200 and $4,080,200, respectively.

C. From January 1, 2026, the Yuanta Group has measured the incremental costs of obtaining investment contracts issued by the Yuanta Group and recognised them as assets in accordance with the Regulations Governing the Preparation of Financial Reports by Insurance Enterprises and IFRS 15. Prior to the date of application, the difference between the measurement of incremental costs of obtaining investment contracts under previous regulatory requirements and IFRS 15 amounted to $1,256,303. In accordance with the relevant requirements, this effect was recognised in profit or loss for the current period as a deduction from other insurance operating costs.

Incremental costs of obtaining investment contracts are amortised over the term of the related specific contracts and recognised as costs in a manner consistent with the pattern of revenue recognition for those contracts. In addition, for certain capitalised contract acquisition costs, where management assesses that the remaining consideration expected to be received under the contracts, after deducting directly related costs, is not sufficient to fully recover the carrying amount of the recognised asset, an impairment loss is recognised immediately. For the three months and six months ended June 30, 2026, the Yuanta Group recognised amortisation expenses and impairment losses of $125,120 and $182,779, respectively, which were recorded under other insurance operating costs.

(19) Impairment of non-financial assets

Accumulated impairment on various non-financial assets was as follows:

	June 30, 2026	December 31, 2025	June 30, 2025
Investment property	$ 238,716	$ 241,254	$ 242,220
Property and equipment	149,008	149,008	149,700
Intangible assets - goodwill	3,020,559	3,021,870	3,008,702
Intangible assets - operating rights	4,677	4,654	4,389
Intangible assets - computer software	15,193	15,801	14,579
Intangible assets - others	441,542	444,282	358,609

(20) Deposits from Central Bank and other banks

	June 30, 2026	December 31, 2025	June 30, 2025
Overdrafts with other banks	$ 385,267	$ 328,254	$ 101,836
Call loans from other banks	26,128,986	8,210,681	9,666,255
Total	$ 26,514,253	$ 8,538,935	$ 9,768,091

(21) Commercial paper payable - net

	June 30, 2026	December 31, 2025	June 30, 2025
Commercial paper payable	$ 234,865,071	$ 159,630,145	$ 125,339,999
Less: Discount on commercial paper payable	(1,367,982)	(704,757)	(698,390)
Total	$ 233,497,089	$ 158,925,388	$ 124,641,609

As of June 30, 2026, December 31, 2025 and June 30, 2025, the annual interest rates of commercial paper payable were 0.50%~3.76%, 0.55%~4.58% and 0.55%~4.33%, respectively.

The commercial paper referred to above is all underwritten and issued by bills finance companies or banks.

(22) Payables

	June 30, 2026	December 31, 2025	June 30, 2025
Accounts payable	$ 109,614,577	$ 84,592,399	$ 83,215,833
Spot exchange payable	32,520,958	7,132,402	3,813,637
Dividends payable	25,415,064	-	20,956,346
Interest payable	5,595,180	4,570,719	4,863,197
Accrued expenses	24,381,322	17,809,879	12,504,673
Deposit payable for short sales	3,753,913	7,328,863	4,555,687
Net exchange clearing payable	19,300,433	4,386,790	11,451,644
Securities purchased payable	33,166,218	7,474,664	14,723,221
Settlement payable	229,878,554	108,319,228	82,626,411
Guarantee deposit received from short sales	3,556,858	6,476,442	4,450,826
Other payables	13,264,080	8,977,694	10,198,406
Total	$ 500,447,157	$ 257,069,080	$ 253,359,881

(23) Deposits and remittances

	June 30, 2026	December 31, 2025	June 30, 2025
Checking deposits	$ 5,677,161	$ 7,778,293	$ 5,260,065
Demand deposits	283,977,389	270,752,799	235,388,331
Time deposits	581,716,074	622,150,854	606,973,955
Negotiable certificates of deposit	7,678,700	21,396,200	5,994,700
Savings deposits	1,184,050,633	1,003,592,766	916,728,447
Remittances	177,684	74,924	233,358
Total	$ 2,063,277,641	$ 1,925,745,836	$ 1,770,578,856

(24) Bonds payable

	June 30, 2026	December 31, 2025	June 30, 2025
Bank debentures	$ 33,500,000	$ 33,000,000	$ 31,700,000
Unsecured corporate bonds	116,704,868	94,629,866	90,985,239
Total	$ 150,204,868	$ 127,629,866	$ 122,685,239

A. The details of bank debentures of Yuanta Bank were as follows:

Bond Name	Issuance date	Maturity date	Rate	Total Issue	June 30, 2026	December 31, 2025	June 30, 2025	Note
Third issue of perpetual non-cumulative subordinate bank debentures in 2015	2015/08/27	Perpetual	4.10%	$ 5,550,000	$ 5,550,000	$ 5,550,000	$ 5,550,000	Note 2
Fourth issue of subordinate bank debentures in 2015	2015/08/27	2025/08/27	2.10%	3,000,000	-	-	3,000,000	Note 1
Fifth issue of perpetual non-cumulative subordinate bank debentures in 2015	2015/09/29	Perpetual	4.10%	1,450,000	1,450,000	1,450,000	1,450,000	Note 2
First issue of subordinate bank debentures in 2021	2021/02/23	2031/02/23	0.67%	5,000,000	5,000,000	5,000,000	5,000,000	Note 1
Second issue of general bank debentures in 2021	2021/04/29	2026/04/29	0.45%	500,000	-	500,000	500,000	"
First issue of general bank debentures in 2022	2022/03/21	2027/03/21	0.77%	2,000,000	2,000,000	2,000,000	2,000,000	"
Second issue of subordinate bank debentures in 2022	2022/11/24	2029/11/24	2.40%	3,700,000	3,700,000	3,700,000	3,700,000	"
Third issue of subordinate bank debentures in 2022(A)	2022/12/29	2030/12/29	2.40%	900,000	900,000	900,000	900,000	"
Third issue of subordinate bank debentures in 2022(B)	2022/12/29	2032/12/29	2.55%	1,900,000	1,900,000	1,900,000	1,900,000	"
First issue of general bank debentures in 2024	2024/06/27	2027/06/27	1.75%	1,000,000	1,000,000	1,000,000	1,000,000	"
First issue of general bank debentures in 2025	2025/03/31	2028/03/31	1.82%	1,000,000	1,000,000	1,000,000	1,000,000	"
Second issue of subordinate bank debentures in 2025	2025/05/29	2035/05/29	2.35%	5,700,000	5,700,000	5,700,000	5,700,000	"
Third issue of subordinate bank debentures in 2025	2025/09/25	2035/09/25	2.35%	4,300,000	4,300,000	4,300,000	-	"
First issue of general bank debentures in 2026	2026/06/05	2029/06/05	1.74%	1,000,000	1,000,000	-	-	"
Fourth issue of general bank debentures in 2025 (Note3)	2025/10/28	2028/10/28	Note4	146,132	146,132	144,300	-	Note5
Financial liabilities designated as at fair value through profit or loss (Note3)					(146,132)	(144,300)	-	
Total					$ 33,500,000	$ 33,000,000	$ 31,700,000	

Note 1：Payable annually, repaid on maturity.

Note 2：Payable annually.

Note 3：This refers to financial liabilities designated as at fair value through profit or loss, see Note 6(3) for details.

Note 4：The interest rate is a fixed 5.20% in the first year, and a combination of interest rates in the second and third years.

Note 5：Payable quarterly, repaid on maturity.

B. The details of unsecured corporate bonds were as follows:

Bond Name	Issuance date	Maturity date	Rate	Total Issue	June 30, 2026	December 31, 2025	June 30, 2025	Note
Yuanta Financial Holdings								
First issue of unsecured ordinary corporate bond in 2018(B)	2018/07/20	2025/07/20	0.960%	$ 8,500,000	$ -	$ -	$ 4,250,000	Note 1
First issue of unsecured ordinary corporate bond in 2020	2021/01/15	2031/01/15	0.590%	5,000,000	5,000,000	5,000,000	5,000,000	Note 2
First issue of unsecured ordinary corporate bond in 2022	2022/04/19	2027/04/19	0.850%	5,300,000	5,300,000	5,300,000	5,300,000	"
Second issue of unsecured ordinary corporate bond in 2022	2022/10/06	2027/10/06	1.550%	8,200,000	8,200,000	8,200,000	8,200,000	Note 3
First issue of unsecured ordinary corporate bond in 2023(A)	2023/11/06	2028/11/06	1.650%	1,850,000	1,850,000	1,850,000	1,850,000	Note 2
First issue of unsecured ordinary corporate bond in 2023(B)	2023/11/06	2033/11/06	1.800%	4,750,000	4,750,000	4,750,000	4,750,000	"
First issue of unsecured ordinary corporate bond in 2024(A)	2024/08/21	2029/08/21	2.000%	3,100,000	3,100,000	3,100,000	3,100,000	"
First issue of unsecured ordinary corporate bond in 2024(B)	2024/08/21	2034/08/21	2.100%	3,200,000	3,200,000	3,200,000	3,200,000	"
First issue of unsecured ordinary corporate bond in 2025	2025/04/08	2035/04/08	2.080%	2,100,000	2,100,000	2,100,000	2,100,000	"
Second issue of unsecured ordinary corporate bond in 2025(A)	2025/12/03	2030/12/03	1.570%	5,000,000	5,000,000	5,000,000	-	"
Second issue of unsecured ordinary corporate bond in 2025(B)	2025/12/03	2032/12/03	1.600%	3,000,000	3,000,000	3,000,000	-	"
Yuanta Securities								
First issue of unsecured subordinate ordinary corporate bond in 2019(A)	2019/06/06	2026/06/06	1.250%	2,200,000	-	2,200,000	2,200,000	Note 2
First issue of unsecured subordinate ordinary corporate bond in 2019(B)	2019/06/06	2029/06/06	1.400%	6,300,000	6,300,000	6,300,000	6,300,000	"
First issue of unsecured subordinate ordinary corporate bond in 2020(A)	2020/10/20	2027/10/20	0.850%	1,300,000	1,300,000	1,300,000	1,300,000	"
First issue of unsecured subordinate ordinary corporate bond in 2020(B)	2020/10/20	2030/10/20	0.950%	3,700,000	3,700,000	3,700,000	3,700,000	"
First issue of unsecured subordinate ordinary corporate bond in 2021(A)	2021/05/17	2031/05/17	0.820%	4,800,000	4,800,000	4,800,000	4,800,000	"
First issue of unsecured subordinate ordinary corporate bond in 2021(B)	2021/05/17	2036/05/17	1.020%	5,200,000	5,200,000	5,200,000	5,200,000	"
First issue of unsecured ordinary corporate bond in 2023(A)	2023/08/15	2028/08/15	1.620%	950,000	950,000	950,000	950,000	"
First issue of unsecured ordinary corporate bond in 2023(B)	2023/08/15	2033/08/15	1.820%	4,550,000	4,550,000	4,550,000	4,550,000	"
First issue of unsecured ordinary corporate bond in 2024(A)	2024/05/23	2029/05/23	1.760%	2,500,000	2,500,000	2,500,000	2,500,000	"
First issue of unsecured ordinary corporate bond in 2024(B)	2024/05/23	2034/05/23	1.860%	2,500,000	2,500,000	2,500,000	2,500,000	"
First issue of unsecured ordinary corporate bond in 2025(A)	2025/01/09	2030/01/09	1.940%	1,200,000	1,200,000	1,200,000	1,200,000	"
First issue of unsecured ordinary corporate bond in 2025(B)	2025/01/09	2035/01/09	2.020%	2,900,000	2,900,000	2,900,000	2,900,000	"
Second issue of unsecured ordinary corporate bond in 2025	2026/01/12	2031/01/12	1.620%	5,500,000	5,500,000	-	-	"
First issue of unsecured subordinate ordinary corporate bond in 2026(A)	2026/05/14	2033/05/14	2.020%	1,150,000	1,150,000	-	-	"
First issue of unsecured subordinate ordinary corporate bond in 2026(B)	2026/05/14	2036/05/14	2.320%	3,550,000	3,550,000	-	-	"
Second issue of unsecured ordinary corporate bond in 2026(A)	2026/06/26	2031/06/26	1.950%	2,600,000	2,600,000	-	-	"
Second issue of unsecured ordinary corporate bond in 2026(B)	2026/06/26	2036/06/26	2.070%	4,400,000	4,400,000	-	-	"
Yuanta Securities Finance								"
First issue of unsecured ordinary corporate bond in 2020(B)	2020/05/06	2027/05/06	0.670%	2,700,000	2,699,599	2,699,366	2,699,129	"
First issue of unsecured ordinary corporate bond in 2024	2024/10/08	2029/10/08	2.050%	3,000,000	2,997,338	2,996,933	2,996,523	"
First issue of unsecured ordinary corporate bond in 2026(A)	2026/06/10	2031/06/10	1.950%	2,500,000	2,496,700	-	-	"
First issue of unsecured ordinary corporate bond in 2026(B)	2026/06/10	2033/06/10	2.000%	1,100,000	1,098,543	-	-	"

Bond Name	Issuance date	Maturity date	Rate	Total Issue	June 30, 2026	December 31, 2025	June 30, 2025	Note
Yuanta Securities (Korea)								
89-1st issue of unsecured ordinary corporate bond	2024/02/15	2026/02/13	4.334%	KRW 100,000,000	$ -	$ 2,178,906	$ 2,208,178	Note 4
89-2nd issue of unsecured ordinary corporate bond	2024/02/15	2027/02/15	4.413%	KRW 60,000,000	1,229,142	1,306,069	1,323,931	"
90-1st issue of unsecured ordinary corporate bond	2025/04/10	2027/04/09	2.938%	KRW 100,000,000	2,047,593	2,175,301	2,204,598	"
90-2nd issue of unsecured ordinary corporate bond	2025/04/10	2028/04/10	3.027%	KRW 100,000,000	2,046,257	2,174,377	2,204,157	"
Yuanta Future								
First issue of unsecured subordinate ordinary corporate bond in 2021	2021/11/12	2028/11/12	0.850%	1,500,000	1,499,102	1,498,914	1,498,723	Note 2
First issue of secured subordinate ordinary corporate bond in 2026	2026/04/29	2031/04/29	2.200%	3,000,000	2,995,374	-	-	"
Second issue of unsecured subordinate ordinary corporate bond in 2026	2026/06/29	2031/06/29	3.000%	3,000,000	2,995,220	-	-	"
					$ 116,704,868	$ 94,629,866	$ 90,985,239	

Note 1: Payable annually, half of principal will be repaid in the sixth and seventh years.
Note 2: Payable quarterly, repaid on maturity.
Note 3: Payable annually, half of principal will be repaid in the fourth and fifth years.
Note 4: Payable quarterly, repaid on maturity.
Note 5: The corporate bonds issued by Yuanta Securities (Korea) are denominated in thousands of Korean won.

As of June 30, 2026 and December 31, 2025, the details of hybrid securities issued and classified as equity by Yuanta Securities (Korea) are as follows:

Bond Name	Issue date	Expiry date	Interest rate	June 30, 2026 (Expressed In Thousands of Korean won)	June 30, 2026 (Expressed In Thousands of New Taiwan Dollars)
First private placement of hybrid securities	November 18, 2025	November 18, 2055	5.00%	$ 110,000,000	$ 2,254,890
Second private placement of hybrid securities	November 18, 2025	November 18, 2055	5.70%	60,000,000	1,229,940
Third private placement of hybrid securities	November 25, 2025	November 25, 2055	5.40%	30,000,000	614,970
Issuance expenses				(675,910)	(13,855)
Total				$ 199,324,090	$ 4,085,945

Bond Name	Issue date	Expiry date	Interest rate	December 31, 2025 (Expressed In Thousands of Korean won)	December 31, 2025 (Expressed In Thousands of New Taiwan Dollars)
First private placement of hybrid securities	November 18, 2025	November 18, 2055	5.00%	$ 110,000,000	$ 2,397,230
Second private placement of hybrid securities	November 18, 2025	November 18, 2055	5.70%	60,000,000	1,307,580
Third private placement of hybrid securities	November 25, 2025	November 25, 2055	5.40%	30,000,000	653,790
Issuance expenses				(675,910)	(14,730)
Total				$ 199,324,090	$ 4,343,870

No transactions for the six months ended June 30, 2025.

The hybrid securities are classified as equity (subscribed by an external third party, recorded under the “non-controlling interests” item on the balance sheet), because Yuanta Securities (Korea) has an unconditional right to avoid delivering cash or other financial assets to settle its contractual obligations. The issuance conditions are as follows:

Classification	Content
Interest rate reset	Interest rates are reset after five years for the first reset and every seven years for the second and third resets. The interest rate is calculated based on the average yield of four major domestic government bond price comparison indices (5-year or 10-year government bonds) plus a spread rate.
Interest payment terms	Interest is paid quarterly, and the company may choose to defer interest payments.
Expiry date	The initial term is 30 years, and if the issuer chooses not to redeem on the maturity date, the term can be extended under the same conditions.

(25) Other borrowings

	June 30, 2026	December 31, 2025	June 30, 2025
Short-term borrowings			
Unsecured bank borrowings	$ 54,828,584	$ 34,201,605	$ 21,000,297
Secured bank borrowings	5,789,693	3,697,633	3,095,283
KSFC secured borrowings	23,737,243	27,943,707	23,994,806
Asset-backed short-term bonds	25,057,064	24,036,957	17,324,426
	$ 109,412,584	$ 89,879,902	$ 65,414,812
Interest rate range	0.78%~8.50%	0.80%~8.33%	0.83%~7.85%

The Yuanta Group has pledged certain assets for the above borrowings, please refer to Note 8 for details.

(26) Provisions

	June 30, 2026	December 31, 2025	June 30, 2025
Employee benefit provisions	$ 4,330,909	$ 4,636,312	$ 5,278,973
Guaranteed policy reserve	225,421	267,197	234,106
Loan commitment reserve and letters of credit	78,008	72,971	65,324
Other reserves (Note)	555,653	538,968	482,628
Total	$ 5,189,991	$ 5,515,448	$ 6,061,031

Note: In relation to the complaints filed by investors with the competent authority of Korea for disputes arising from the sale of financial products issued by affiliates of the Tong Yang Group through former TongYang Securities Inc. (currently Yuanta Securities (Korea)), the competent authority of Korea announced the results of the mediation, concluding that the amount of improper sales was KRW697,000 million (approximately NT$14.29 billion); of which former TongYang Securities Inc. was liable for damages totalling KRW67,678 million (approximately NT$1.39 billion). Since the end of September 2014, TongYang Securities Inc. has commenced paying damages to most affected clients, except for a limited number of clients who disagreed with the above-mentioned mediated outcomes and proceeded to file the complaints.

Former TongYang Securities Inc. has recognised liability reserves for the aforementioned sales dispute with adjustments made according to actual payment of damages. As of June 30, 2026, the balance of such litigation reserve was KRW4 million (approximately NT$90 thousand).

In addition, an arbitration award was issued for a dispute where Anbang Group Holdings Co., Ltd. and Anbang Life Insurance Co., Ltd. (now known as Dajia Life Insurance Co., Ltd., collectively, “Anbang”) filed an arbitration counterclaim in Hong Kong in June 2017 against Yuanta Securities (Korea) and four other sellers (collectively, the “Sellers”), based on the share purchase agreement with respect to Tong Yang Life Insurance Co., Ltd. The International Court of Arbitration of International Chamber of Commerce (ICC) rendered an arbitration award and a correction decision, ruling that the Sellers shall pay Anbang damages amounting to KRW166,600 million (approximately NT$3.42 billion) as well as related expenses and accrued interest (the estimated amount of interests is KRW68,086 million (approximately NT$1.4 billion) as of December 20, 2024). Anbang then applied for recognition and enforcement of the arbitration award with the Korean Courts. Both the Seoul Central District Court and the Seoul High Court ruled to recognise the arbitration award. Yuanta Securities (Korea) filed a re-appeal against the Seoul High Court’s ruling and received the ruling from the Supreme Court on November 28, 2024 dismissing the re-appeal. Anbang is entitled to enforce the arbitration award in its full amount against Yuanta Securities (Korea), as recognised by the conclusive ruling of the Seoul High Court. Following notice from Anbang demanding full payment, Yuanta Securities (Korea) paid approximately KRW191,125 million (approximately NT$3.92 billion, including the costs of the re-appeal procedure and after deducting amounts previously recovered from other sellers by Anbang) to Anbang on December 20, 2024. Yuanta Securities (Korea) has filed lawsuits against other sellers pursuant to applicable Korean law to seek contribution for any payment made in excess of its proportionate share of liability. In one such case, Yuanta Securities (Korea) filed a lawsuit against the individual seller, seeking damages of approximately KRW6,515 million (about NT$0.13 billion) plus interest. The case was settled through mediation between both parties. On February 27, 2026, the individual seller paid Yuanta Securities (Korea) approximately KRW6,902 million (approximately NT$0.14 billion, which included the principal and accrued interest sought by Yuanta Securities (Korea)).

In another case, Yuanta Securities (Korea) filed a claim against three other corporate sellers. The court of first instance dismissed Yuanta Securities (Korea)'s lawsuit on May 28, 2026. Yuanta Securities (Korea) appealed on June 12, 2026.

Furthermore, for the delay in redeeming certain funds sold by Yuanta Securities (Korea), Yuanta Securities (Korea) has made provisions of about KRW14,819 million (approximately NT$0.3 billion). The provisions were estimated based on prior decisions by the Financial Dispute Settlement Committee regarding relevant fund sales and the status of the relevant litigations. This amount will be adjusted once the actual payment of damages is made. As of June 30, 2026, after reflecting actual payment of damages and case progress, the remaining amount of the provisions is about KRW1,228 million (approximately NT$25 million).

Yuanta Securities (Korea) has recognised approximately KRW1,214 million (about NT$25 million) in liability reserve related to the penalty imposed by the Financial Supervisory Service (FSS). As of June 30, 2026, the relevant case has not been finally adjudicated.

(27) <u>Employee benefit provisions</u>

A. Defined benefit plans:

(A) The Yuanta Group and its domestic subsidiaries have a defined benefit pension plan in accordance with the Labor Standards Act, covering all regular employees' service years prior to the enforcement of the Labor Pension Act on July 1, 2005 and service years thereafter of employees who chose to continue to be subject to the pension mechanism under the Labor Standards Act. Pension benefits are calculated based on years of service and the average monthly salaries and wages of the last 6 months prior to retirement. The Yuanta Group also established a special retention compensation plan applicable to certain employees. Except for Yuanta Securities Finance contributing 8% of the employees' monthly salaries and wages until July 2024, the Company and all other domestic subsidiaries of the Yuanta Group make monthly contributions equal to 2% of employees' monthly salaries and wages to the pension fund account deposited with the Bank of Taiwan in the name of the independent retirement fund committee. Also, the Yuanta Group would assess the balance in the aforementioned labor pension reserve account by December 31 each year. If the account balance is insufficient to pay the pension calculated by the aforementioned method, to the employees expected to qualify for retirement in the following year, the Yuanta Group will make contributions to cover the deficit by next March. Yuanta Securities (Korea) and its subsidiaries have a defined benefit plan or a defined contribution plan in accordance with the relevant laws and regulations applied by the local Korean government. Yuanta Securities Investment Trust obtained the approval letter no. 1126042800, no. 1136044719 and no. 1146040532 from the Department of Labor, Taipei City government to suspend the pension contribution for the period from September 2021 to August 2026.

(B) For the aforementioned pension plan, the Company and its domestic subsidiaries recognised pension costs of $6,230, $10,995, $12,762 and $22,495 for the three months and six months ended June 30, 2026 and 2025, respectively.

(C) Expected contributions to the defined benefit pension plans of the Company and its domestic subsidiaries for the year ending December 31, 2027 amounted to $44,532. The expected contributions of Yuanta Securities (Korea) and its subsidiaries for the year ending December 31, 2027 amount to $6,525.

B. Defined contribution plans:

(A) Effective July 1, 2005, the Company and its domestic subsidiaries have established a defined contribution pension plan (the "New Plan") under the Labor Pension Act (the "Act"), covering all regular employees with R.O.C. nationality. Under the New Plan, the Company and its domestic subsidiaries contribute monthly an amount based on 6% of the employees' monthly salaries and wages to the employees' individual pension accounts at the Bureau of Labor Insurance. The benefits accrued are paid monthly or in lump sum upon termination of employment.

(B) Under the defined contribution plan, the Company and its domestic subsidiaries recognised pension expense of $183,326 (recorded as "employees' benefit expenses" of $178,437 and "net income other than interest" of $4,889), $162,404 (recorded as "employees' benefit expenses" of $162,334 and "net income other than interest" of $70), $351,646 (recorded as "employees' benefit expenses" of $341,544 and "net income other than interest" of $10,102) and $322,059 (recorded as "employees' benefit expenses" of $321,260 and "net income other than interest" of $799) for the three months and six months ended June 30, 2026 and 2025, respectively.

(C) The pension plans for the consolidated foreign subsidiaries are as follows:

The pension plan for Yuanta Securities Asia Financial Services is in compliance with the regulations applicable to employees of each nationality. Yuanta HK Holdings (Cayman) does not have compulsory pension plans according to local regulations. The pension plans for other foreign subsidiaries are in compliance with local regulations.

Other foreign subsidiaries recognised pension expense of $130,321, $138,038, $268,733 and $274,822 for the three months and six months ended June 30, 2026 and 2025, respectively.

(28) Other financial liabilities

	June 30, 2026	December 31, 2025	June 30, 2025
Futures traders' equity	$ 297,776,523	$ 168,222,831	$ 178,643,557
Structured deposit	3,413,092	2,040,675	1,387,016
Others	176,459	262,527	140,016
Total	$ 301,366,074	$ 170,526,033	$ 180,170,589

(29) Other liabilities

	June 30, 2026	December 31, 2025	June 30, 2025
Guarantee deposit received on security lent	$ 127,737,701	$ 103,227,739	$ 68,568,694
Underwriting share proceeds collected on behalf of customers	4,379,782	2,579,487	19,938
Collections in advance	9,019,207	3,671,793	2,759,209
Guarantee deposit received	624,237	794,327	7,093,139
Guarantee deposit received-derivative transactions	2,956,943	3,515,391	3,796,547
Equity for each customer in the account	170,019,815	108,219,876	73,001,147
Reserve for Foreign Exchange Fluctuation	13,243,315	5,774,886	3,322,104
Service contract liabilities	478,450	-	-
Unamortised effect of unrealised foreign exchange valuation on financial assets measured at amortised cost	2,253,562	-	-
Others	4,883,416	5,177,023	4,545,344
Total	$ 335,596,428	$ 232,960,522	$ 163,106,122

A. Contract liabilities for services

Effective from January 1, 2026, the Yuanta Group measures the contract liabilities for services in respect of the transaction price allocated to each performance obligation under the investment contracts it issues, in accordance with Article 29 of the Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises and IFRS 15. Prior to the date of application, the difference between the contract liabilities for services measured under the previous regulatory requirements and those measured under IFRS 15 amounted to $348,807. Such impact has been reflected in profit or loss for the current period (recorded as a deduction from other operating revenue) in accordance with the relevant requirements.

The contract liabilities for services recognised by the Yuanta Group are amortised and recognised as revenue (recorded under other operating revenue) over the specific contract period concerned, based on the progress towards completion of the performance obligation. The related information is set out below:

(A)Revenue recognised in the current period from opening contract liabilities for services

The amount of revenue recognised by the Yuanta Group during the three months and six months ended June 30, 2026 from opening contract liabilities were $57,056 and $85,995, respectively.

(B)Revenue recognised in the current period from performance obligations satisfied in prior periods

For investment contracts for which the Yuanta Group had performed services during the year ended December 31, 2025, having regard to the constraint on the recognition of variable consideration, a portion of the consideration was not recognised as revenue. The amount of revenue recognised during the three months and six months ended June 30, 2026 in respect of services partially performed in prior periods under such contracts were $1,133 and $2,112, respectively.

(C)Expected period of revenue recognition for performance obligations not yet satisfied under investment contracts.

As of June 30, 2026, the transaction price allocated to performance obligations of investment contracts entered into between the Yuanta Group and its customers that are unsatisfied or partially unsatisfied amounted to $478,450. The Yuanta Group expects to recognise that amount as revenue over the following periods:

Less than 1 year	1-3 years	3-5 years	More than 5 years	Total
$ 24,563	$ 49,124	$ 48,867	$ 355,896	$ 478,450

B. Refund liabilities

Refund liabilities arise from value-added benefits provided by the Yuanta Group to encourage policyholders to hold their policies on a long-term basis, whereby such benefits are returned to policyholders after the policies have been held for the contractually specified period. With effect from January 1, 2026, the Yuanta Group has, in accordance with the IFRS 15 Practical Implementation Guidelines issued by the Actuarial Institute of the Republic of China, recognised such amounts as a deduction from the transaction price and presented them as "Refund Liabilities". In addition, value-added benefits previously recorded under "Reserves for Insurance Contracts with Financial Instrument Features" as of December 31, 2025 and June 30, 2025 have been reclassified in accordance with the above classification principle.

C. Reserve for foreign exchange fluctuation

(A) Hedging strategy and exposure

The Yuanta Group's foreign exchange hedging strategy primarily uses traditional hedging instruments, supplemented by basket hedging and the dynamically adjusted hedge ratio. The related establishment and adjustment of the foreign exchange hedging strategy take into account capital adequacy ratio, the net worth ratio, balance of reserve for foreign exchange fluctuation and reasonableness of headroom on hedging cost to ensure the overall currency risk is within the risk tolerance set up by the Yuanta Group.

(B) In accordance with the "Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises", the Yuanta Group set aside reserve for foreign exchange fluctuation under liabilities. Movements are as follows:

	2026	2025
At January 1 (before adjustment)	$ 5,774,886	$ 2,867,894
Reclassified due to effects on IFRS 17	7,000,000	-
At January 1 (after adjustment)	12,774,886	2,867,894
Compulsory Provision		
Fixed reserve (compulsary provision)	730,411	280,966
Fluctuation reserve (additional provision)	2,247,250	3,815,358
Subtotal	2,977,661	4,096,324
Current write-off		
Fluctuation reserve (recovered)	(2,509,232)	(3,642,114)
June 30	$ 13,243,315	$ 3,322,104

The amended Guidelines for Foreign Exchange Reserve by Life Insurance Enterprises and the Jin-Guan-Bao-Cai-Zi Letter No. 11504905651 were promulgated on February 13, 2026. Pursuant to the requirements taking effect upon the amendment, with effect from January 1, 2026, the Yuanta Group, having obtained approval from the competent authority, has appropriated $7,000,000 to the reserve for foreign exchange fluctuation out of the favourable impact arising from the transition from the previous accounting standard, IFRS 4 Insurance Contracts (hereinafter "IFRS 4"), to IFRS 17 upon initial application, with the corresponding adjustment recorded in opening balance of retained earnings.

Following the effective date of the amendment, the reserve for foreign exchange fluctuation is divided into a fixed reserve and a volatility reserve. The Yuanta Group has classified the reserve for foreign exchange fluctuation accumulated prior to the effective date of the amended requirements as a volatility reserve in accordance with the relevant requirements; the corresponding balances as of December 31, 2025 and June 30, 2025 have likewise been reclassified in accordance with the above principle.

In June 2025, pursuant to the Jin-Guan-Bao-Cai-Zi Letter No. 11404924811, the Yuanta Group released an amount of $6,803,353 from liability reserves, and an amount of $3,300,000 for foreign exchange fluctuation set aside within the scope of the released amount.

(C) The effects of applying and not applying the reserve mechanism for foreign exchange fluctuation for the six months ended June 30, 2026 and 2025 were as follows:

	For the six months ended June 30, 2026		
	Ineligible amount	Eligible amount	Impact
Net income (loss)	$ 2,815,757	$ 2,441,014	($ 374,743)
Earnings (loss) per share (in dollars)	0.96	0.84	(0.12)
Reserve for Foreign Exchange Fluctuation	-	13,243,315	13,243,315
Total equity	58,758,885	53,789,153	(4,969,732)

	For the six months ended June 30, 2025		
	Ineligible amount	Eligible amount	Impact
Net loss	($ 1,487,356)	($ 1,850,724)	($ 363,368)
Loss per share (in dollars)	(0.55)	(0.68)	(0.13)
Reserve for Foreign Exchange Fluctuation	-	3,322,104	3,322,104
Total equity	44,980,213	42,307,223	(2,672,990)

D. Unamortised effect of unrealised exchange differences on financial assets measured at amortised cost

With effect from January 1, 2026, the accounting treatment for foreign currency translation and unrealised exchange differences in respect of the Yuanta Group’s debt instrument investments measured at amortised cost is in accordance with the “Foreign Currency Translation” accounting policy set out under “Summary of Material Accounting Policies” in Note 4(5). As of June 30, 2026, the amount deferred and recognised as other liabilities by the Yuanta Group in accordance with the above requirements was $2,253,562. For further details, please refer to Note 6(5).

E. Other liabilities – others

With effect from January 1, 2026, the Yuanta Group has, in accordance with the relevant requirements of the Regulations Governing the Preparation of Financial Reports by Insurance Enterprises, reclassified payables to policyholders and the mortality and interest rate spread offset reserve, which were previously recorded under “Insurance Liability Reserves”, to “Other Liabilities”.

In June 2025, pursuant to the Jin-Guan-Bao-Cai-Zi Letter No. 11404924811, the Yuanta Group released an amount of $6,803,353 from insurance liability reserves. Further, in July 2025, pursuant to the Jin-Guan-Bao-Cai-Zi Letter No. 11304931482, having obtained approval to apply the new regime for the reserve for foreign exchange fluctuation, the Yuanta Group transferred $50,283 from insurance liability reserves to the reserve for foreign exchange fluctuation. The above items have been reclassified to "Other Liabilities" in accordance with the foregoing requirements and have been retrospectively adjusted to January 1, 2025 in accordance with their nature.

(30) Share capital

As of June 30, 2026, December 31, 2025 and June 30, 2025, the Company's authorised capital was $180,000,000, and its paid-in capital was $133,311,499, $133,311,499 and $129,428,640, respectively. The aforementioned total paid-in capital was 13,331,150, 13,331,150 and 12,942,864 thousand ordinary shares, each with a par value of NT$10 per share.

(31) Capital surplus

As required by the Company Act, capital surplus arising from share premiums and donations is to be used to offset any accumulated deficit. Alternatively, it may be used to increase capital by issuing new shares or to distribute cash to shareholders in proportion to their share ownership provided that the Company has no accumulated deficit. In addition, as required by Securities and Exchange Act, the amount capitalised annually shall not exceed 10% of paid-in capital. Unless the earnings reserve is insufficient to offset the deficit, the capital reserve shall not be used.

However, according to Securities and Futures Bureau (SFB) regulations, capital surplus resulting from undistributed earnings absorbed from subsidiaries after share exchange of the Company is permitted to be transferred to capital or used to distribute cash dividends in the current period. In addition, the amount of capital surplus to be transferred to capital or used to distribute cash dividends is not subject to the aforementioned limitations.

	June 30, 2026	December 31, 2025	June 30, 2025
Post 1998	$ 4,036,443	$ 4,036,443	$ 4,036,443

Source and details of the capital surplus of the Company are as follows:

	June 30, 2026	December 31, 2025	June 30, 2025
Additional paid-in capital	$ 33,573,790	$ 33,573,790	$ 33,573,790
Treasury share transactions	3,479,710	3,479,710	3,479,710
Others	1,239,147	1,287,808	1,284,136
	$ 38,292,647	$ 38,341,308	$ 38,337,636

(32) Legal reserve and special reserve

As required by the Company Act, 10% of the current year's earnings, after paying all taxes and offsetting any accumulated deficit, are set aside as a legal reserve until the reserve balance equals the total amount of capital. The legal reserve is to be used exclusively to offset any accumulated deficit or to increase capital by issuing new shares or to distribute cash to shareholders in proportion to their share ownership and is not to be used for any other purposes. For legal reserve used in issuing new shares or distributing cash dividends, the amount of the legal reserve shall not exceed 25% of paid-in capital.

According to the SFB, upon the distribution of earnings, other than the setting aside of legal reserve, an equivalent amount of special reserve should be set aside from earnings after tax of the current year and the undistributed earnings of the prior period based on the decreased amount of shareholders' equity. For the cumulative decrease in shareholders' equity of the prior period, the equal amount of special reserve set aside based on the undistributed earnings should not be distributed. If there is any reversal of the decrease in shareholders' equity, the earnings may be distributed based on the reversal proportion.

According to Jin-Guan-Yin-Fa Letter No. 10310006310 dated December 30, 2014, in order to maintain the stability of the Company's financial structure, the retained earnings arising from bargain purchase benefits of the acquisition by financial holding company or its subsidiaries shall be set aside as special reserve and shall not be reversed within one year. After a year, the value of acquired assets is certified as being equivalent to its value at the acquisition date without any sign of unexpected impairment by a certified public accountant, and the special reserve could be used in recovering accumulated deficit or increasing the Company's capital.

(33) Undistributed earnings

A. According to the Company's Articles of Incorporation, the annual net income will be distributed as follows:

(A) Pay income tax;

(B) Offset prior years' deficits;

(C) Provide legal reserve and special reserve; and

(D) The remaining amount and prior years' undistributed earnings shall be resolved by the shareholders during their meeting.

B. In order to continuously expand operation scale and enhance profitability, the Company follows its long-term financial planning and relevant Articles of Incorporation to adopt a dividend surplus policy. In principle, the dividend appropriation is based on annual earnings calculated based on the abovementioned Articles of Incorporation. After the retention of capital required according to the operation scheme, the remainder shall be distributed in the form of cash dividends. However, the cash dividends shall not be less than 40% of the annual earnings to be distributed.

C. Details of the earnings distribution for 2025 of the Company resolved by the shareholders' meeting on June 12, 2026 and the earnings distribution for 2024 resolved by the shareholders' meeting on June 13, 2025 are as follows:

	2025		2024	
	Amount	Dividend per share (in dollars)	Amount	Dividend per share (in dollars)
Cash dividends	$ 23,996,070	$ 1.80	$ 20,061,439	$ 1.55
Stock dividends	5,332,460	0.40	3,882,859	0.30

The status of the distribution of earnings approved by the Board of Directors and resolved by shareholders is available at the website of the Market Observation Post System provided by the Taiwan Stock Exchange Corporation (TWSE).

D. Please refer to Note 6(41) for the details of the compensation to employees and remuneration to directors and supervisors.

(34) Other equity

	2026					
	Exchange differences on translation of foreign financial statements	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	Change in fair value attributable to changes in credit risk	Insurance finance income or expenses recognised in other comprehensive income	Finance income or expenses from reinsurance contracts held recognised in other comprehensive income	Total
Balance, January 1	($ 8,623,495)	$ 29,388,117	($ 49,489)	($ 10,438,353)	($ 223,633)	$ 10,053,147
Effects on restatement	-	(3,256,972)	-	-	-	(3,256,972)
Restated balance	($ 8,623,495)	$ 26,131,145	($ 49,489)	($ 10,438,353)	($ 223,633)	$ 6,796,175
Financial assets at fair value through other comprehensive income						
- Revaluation adjustment in the period	-	24,616,123	-	-	-	24,616,123
- Revaluation transferred to profit or loss	-	819,431	-	-	-	819,431
- Revaluation transferred to retained earnings	-	(10,987,470)	-	-	-	(10,987,470)
Changes in translation difference of foreign operating entities	(1,804,028)	-	-	-	-	(1,804,028)
Insurance finance income or expenses recognised in other comprehensive income	-	-	-	7,991,239	-	7,991,239
Finance income or expenses from reinsurance contracts held recognised in other comprehensive income	-	-	-	-	203,238	203,238
Effects on income tax	-	161,595	5,022	(1,598,248)	(40,647)	(1,472,278)
Evaluation of credit risk	-	-	(17,948)	-	-	(17,948)
Balance, June 30	($ 10,427,523)	$ 40,740,824	($ 62,415)	($ 4,045,362)	($ 61,042)	$ 26,144,482

	2025						
	Exchange differences on translation of foreign financial statements	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	Change in fair value attributable to changes in credit risk	Other comprehensive income (loss) on reclassification under the overlay approach	Insurance finance income or expenses recognised in other comprehensive income	Finance income or expenses from reinsurance contracts held recognised in other comprehensive income	Total
Balance, January 1	($ 7,694,423)	$ 18,843,746	($ 48,552)	($ 2,986,855)	$ -	$ -	$ 8,113,916
Effects on restatement	-	-	-	2,986,855	153,363	822	3,141,040
Restated balance	($ 7,694,423)	$ 18,843,746	($ 48,552)	$ -	$ 153,363	$ 822	$ 11,254,956
Financial assets at fair value through other comprehensive income							
- Revaluation adjustment in the period	-	3,083,625	-	-	-	-	3,083,625
- Revaluation transferred to profit or loss	-	(275,227)	-	-	-	-	(275,227)
- Revaluation transferred to retained earnings	-	(13,078)	-	-	-	-	(13,078)
Changes in translation difference of foreign operating entities	(2,084,447)	-	-	-	-	-	(2,084,447)
Insurance finance income or expenses recognised in other comprehensive income	-	-	-	-	(5,237,864)	-	(5,237,864)
Finance income or expenses from reinsurance contracts held recognised in other comprehensive income	-	-	-	-	-	(123,446)	(123,446)
Effects on income tax	-	(150,020)	-	-	1,047,573	24,689	922,242
Evaluation of credit risk	-	-	980	-	-	-	980
Balance, June 30	($ 9,778,870)	$ 21,489,046	($ 47,572)	$ -	($ 4,036,928)	($ 97,935)	$ 7,527,741

(35) Net interest income

	For the three months ended June 30,	
	2026	2025
Interest income		
Interest income on bills discounted and loans	$ 10,199,810	$ 8,508,812
Financing interest income	2,639,640	1,380,534
Interest income on securities investment	6,573,896	5,515,936
Interest income from placement and call loan to other banks	1,976,697	1,580,134
Interest income on bills and bonds purchased under resale agreements	441,718	388,729
Interest income on securities business money lending	1,205,116	856,253
Other interest income	838,269	586,861
Subtotal	23,875,146	18,817,259
Interest expense		
Interest expense of deposit	($ 5,740,809)	($ 5,291,361)
Interest expense on due to the Central Bank and other banks	(923,393)	(567,885)
Interest expense on bills and bonds sold under repurchase agreements	(1,640,443)	(1,668,572)
Interest expense on bank debentures	(192,250)	(160,627)
Interest expense on corporate bonds	(407,572)	(361,145)
Interest expense on commercial paper	(984,066)	(591,195)
Financial costs on guarantee deposits received from security lendings	(691,544)	(521,241)
Other interest expense	(396,578)	(338,975)
Subtotal	(10,976,655)	(9,501,001)
Total	$ 12,898,491	$ 9,316,258

	For the six months ended June 30,	
	2026	2025
Interest income		
Interest income on bills discounted and loans	$ 19,925,840	$ 16,778,254
Financing interest income	4,717,460	3,069,540
Interest income on securities investment	12,771,801	11,275,937
Interest income from placement and call loan to other banks	3,450,254	2,993,868
Interest income on bills and bonds purchased under resale agreements	778,276	863,675
Interest income on securities business money lending	2,210,115	1,790,494
Other interest income	1,627,647	1,320,310
Subtotal	45,481,393	38,092,078
Interest expense		
Interest expense of deposit	($ 11,418,105)	($ 10,715,293)
Interest expense on due to the Central Bank and other banks	(1,725,575)	(1,231,485)
Interest expense on bills and bonds sold under repurchase agreements	(3,257,933)	(3,677,629)
Interest expense on bank debentures	(381,546)	(303,061)
Interest expense on corporate bonds	(790,823)	(713,331)
Interest expense on commercial paper	(1,687,945)	(1,240,937)
Financial costs on guarantee deposits received from security lendings	(1,277,473)	(1,099,742)
Other interest expense	(787,005)	(671,610)
Subtotal	(21,326,405)	(19,653,088)
Total	$ 24,154,988	$ 18,438,990

(36) Net service fee and commission income

	For the three months ended June 30,	
	2026	2025
Service fee and commission income		
Brokerage service fee income	$ 22,121,264	$ 6,812,719
Service fee income on insurance brokerage and transfer-agent	887,351	599,749
Service fee on credit cards	295,098	300,752
Service fee income on trust business	2,229,996	878,109
Service income on credit extension	215,215	152,963
Underwriting service income	545,979	261,602
Deposits and remittance and other service income	934,804	86,471
Subtotal	27,229,707	9,092,365
Service fee expenses and commission expense		
Insurance commission expense	($ 6,625)	($ 9,800)
Service expense on brokerage	(2,226,241)	(676,123)
Service expense on proprietary trading	(186,275)	(55,958)
Service fee expense on credit cards	(249,404)	(228,926)
Service expense on clearing and settlement	(207,634)	(142,939)
Futures commission expense	(78,627)	(106,419)
Deposits and remittance and other service expense	(230,055)	(166,714)
Subtotal	(3,184,861)	(1,386,879)
Total	$ 24,044,846	$ 7,705,486

	For the six months ended June 30,	
	2026	2025
Service fee and commission income		
Brokerage service fee income	$ 36,387,831	$ 13,203,463
Service fee income on insurance brokerage and transfer-agent	1,895,440	1,280,780
Service fee on credit cards	584,584	584,135
Service fee income on trust business	4,247,168	1,909,587
Service income on credit extension	423,218	353,007
Underwriting service income	967,482	514,107
Deposits and remittance and other service income	1,180,196	256,144
Subtotal	45,685,919	18,101,223
Service fee expenses and commission expense		
Insurance commission expense	($ 9,834)	($ 15,261)
Service expense on brokerage	(3,617,932)	(1,319,929)
Service expense on proprietary trading	(299,511)	(114,251)
Service fee expense on credit cards	(496,735)	(460,037)
Service expense on clearing and settlement	(414,849)	(276,217)
Futures commission expense	(180,519)	(221,541)
Deposits and remittance and other service expense	(424,745)	(325,997)
Subtotal	(5,444,125)	(2,733,233)
Total	$ 40,241,794	$ 15,367,990

(37) Gain or loss on financial assets and liabilities at fair value through profit or loss

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Realised gains or losses on financial assets and liabilities at fair value through profit or loss		
Commercial paper	$ 933,488	$ 506,008
Bonds	8,385,292	2,081,505
Stocks	36,642,148	(295,985)
Beneficiary certificates	14,101,536	1,423,605
Interest-linked instrument	(719,709)	(73,451)
Exchange rate-linked instrument	(1,756,273)	1,250,789
Equity-linked instrument	(4,486,486)	135,230
Other financial derivative instruments	(12,224,142)	3,472,463
Gains or losses on covering of borrowed securities and bonds with resale agreements	(5,923,857)	(42,618)
Gains or losses from issuing call (put) warrants	2,268,755	(2,586,006)
Issuing call (put) warrants expense	(144,591)	(117,907)
Others	14,549	163,468
Subtotal	37,090,710	5,917,101
Unrealised gains or losses on financial assets and liabilities at fair value through profit or loss		
Commercial paper	$ 32,656	($ 24,998)
Bonds	8,543,320	2,226,029
Stocks	8,884,515	3,454,913
Beneficiary certificates	4,019,204	(1,803,166)
Investment contracts	(12,785,548)	-
Interest-linked instrument	(13,149,374)	(2,243,791)
Exchange rate-linked instrument	1,989,480	11,010,700
Equity-linked instrument	(2,178,667)	(209,855)
Other financial derivative instruments	(5,095,217)	(456,718)
Valuation gains or losses on borrowed securities and bonds with resale agreements	(10,023,527)	(2,130,649)
Gains or losses on changes in fair value of liabilities for issuance of call (put) warrants	(11,206,482)	2,808,705
Others	2,212,468	403,117
Subtotal	(28,757,172)	13,034,287
Total	$ 8,333,538	$ 18,951,388

	For the six months ended June 30,	
	2026	2025
Realised gains or losses on financial assets and liabilities at fair value through profit or loss		
Commercial paper	$ 1,701,343	$ 1,004,538
Bonds	12,554,948	3,816,934
Stocks	52,634,829	(153,058)
Beneficiary certificates	18,790,770	2,767,187
Interest-linked instrument	(827,957)	(245,995)
Exchange rate-linked instrument	(6,062,232)	(2,016,728)
Equity-linked instrument	(5,860,914)	340,284
Other financial derivative instruments	(22,601,183)	4,589,620
Gains or losses on covering of borrowed securities and bonds with resale agreements	(8,119,153)	(594,432)
Gains or losses from issuing call (put) warrants	1,205,711	(6,478,672)
Issuing call (put) warrants expense	(313,897)	(282,813)
Others	153,067	359,689
Subtotal	43,255,332	3,106,554
Unrealised gains or losses on financial assets and liabilities at fair value through profit or loss		
Commercial paper	$ 51,655	($ 30,678)
Bonds	7,897,707	709,909
Stocks	5,795,875	(543,087)
Beneficiary certificates	3,495,198	(2,031,309)
Investment contracts	(15,456,504)	-
Interest-linked instrument	(14,193,609)	(306,017)
Exchange rate-linked instrument	1,236,410	11,616,396
Equity-linked instrument	(781,066)	(18,122)
Other financial derivative instruments	(2,580,218)	270,126
Valuation gains or losses on borrowed securities and bonds with resale agreements	(8,274,277)	834,152
Gains or losses on changes in fair value of liabilities for issuance of call (put) warrants	(11,422,093)	7,894,617
Others	2,483,888	228,396
Subtotal	(31,747,034)	18,624,383
Total	$ 11,508,298	$ 21,730,937

A. For the three months and six months ended June 30, 2026 and 2025, realised gains or losses on the Yuanta Group’s financial assets and liabilities at fair value through profit or loss, including gains or losses on disposal, were $33,502,366, $2,840,045, $36,517,355 and ($2,809,019), respectively, and expenses on issued call and put warrants were $144,591, $117,907, $313,897 and $282,813, respectively, dividend income was $853,785, $791,198, $1,476,430 and $1,331,171, respectively, and interest income was $2,879,150, $2,403,765, $5,575,444 and $4,867,215, respectively.

B. The Yuanta Group recognised net losses amounting to $4,474,574, $536,837, $4,685,551 and $1,243,829, respectively, on financial liabilities designated as at fair value through profit or loss for the three months and six months ended June 30, 2026 and 2025.

C. Net income on exchange rate-linked instruments includes realised and unrealised gains and losses on forward exchange contracts, FX options, and currency futures.

D. Interest-linked instruments include interest rate swap contracts, money market instruments, interest-linked options and other interest-related instruments.

E. Any change in the fair value of the derivatives managed together with financial instruments designated as at fair value through profit or loss is presented under "gain or loss on financial assets and liabilities at fair value through profit or loss".

(38) Impairment losses on assets

	For the three months ended June 30,	
	2026	2025
(Impairment loss) reversal gain on investments in debt instruments measured at fair value through other comprehensive income	($ 9,611)	$ 2,940
(Impairment loss) reversal gain on investments in debt instruments at amortised cost	(3,984)	8,650
Reversal gain on property and equipment	-	443
Reversal gain on investment property	2,538	3,225
Impairment loss on other assets	(1)	-
Total	($ 11,058)	$ 15,258

	For the six months ended June 30,	
	2026	2025
(Impairment loss) reversal gain on investments in debt instruments measured at fair value through other comprehensive income	($ 15,644)	$ 2,010
(Impairment loss) reversal gain on investments in debt instruments at amortised cost	(10,355)	6,954
Reversal gain on property and equipment	-	443
Reversal gain on investment property	2,538	3,225
Impairment loss on other assets	(2)	(1)
Total	($ 23,463)	$ 12,631

(39) Net other miscellaneous income (loss)

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Borrowed stock revenue	$ 1,896,404	$ 933,820
Sub-brokerage income	655,797	275,907
Income from distribution services	57,673	49,123
Rebate income from banks	42,828	38,308
Custody service income	43,674	-
Asset management service income	317,254	69,569
Litigation compensation and settlement income	(3,305)	-
Other net income	(253,260)	235,826
Total	$ 2,757,065	$ 1,602,553

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Borrowed stock revenue	$ 3,292,497	$ 2,045,448
Sub-brokerage income	1,035,029	554,516
Income from distribution services	130,606	127,107
Rebate income from banks	83,891	78,856
Custody service income	82,900	-
Asset management service income	163,209	124,312
Litigation compensation and settlement income	248,966	-
Other net income	(357,124)	198,496
Total	$ 4,679,974	$ 3,128,735

(40) Provision for bad debt expense, commitment and guarantee policy reserve

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Bad debt expense (reversal of) for accounts receivable	$ 89,978	($ 17,192)
Bad debt expense of bills discounted and loans	966,526	307,502
Provision for guarantee reserve	8,200	40,000
Provision for (reversal of) commitments and other reserve	5,832	(2,821)
Recovery of bad debt expense	(237,272)	(197,164)
Total	$ 833,264	$ 130,325

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Bad debt expense for accounts receivable	$ 317,757	$ 42,045
Bad debt expense of bills discounted and loans	1,679,593	949,641
(Reversal of) provision for guarantee reserve	(41,800)	13,500
Provision for commitments and other reserve	5,262	20,416
Recovery of bad debt expense	(436,177)	(391,863)
Total	$ 1,524,635	$ 633,739

(41) Employee benefit expense

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Wages and salaries	$ 17,706,340	$ 8,084,391
Labor and health insurance fees	477,998	341,598
Pension costs	314,988	307,123
Termination benefits	8,687	28,609
Other employee benefit expenses	639,949	382,248
Total	$ 19,147,962	$ 9,143,969

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Wages and salaries	$ 30,338,332	$ 15,356,979
Labor and health insurance fees	898,504	700,819
Pension costs	623,039	610,135
Termination benefits	14,540	31,958
Other employee benefit expenses	1,251,803	906,302
Total	$ 33,126,218	$ 17,606,193

The number of employees of the Yuanta Group were 15,872 and 15,540 for the six months ended June 30, 2026 and 2025, respectively.

A. After covering accumulated deficit with the year-end earnings (that is income before tax, less income before employees' compensation provisions), 0.01% to 0.5% was appropriated as employees' compensation and an amount less than 0.9% was appropriated as directors' and supervisors' remuneration. No less than 75% of the amount set forth in the range specified for the aforementioned employees' compensation shall be set aside for the compensation of rank-and-file employees.

B. For the three months and six months ended June 30, 2026 and 2025, employees' compensation was accrued at $19,947, $7,730, $32,915 and $14,605, respectively; directors' and supervisors' remuneration was accrued at $179,521, $69,578, $296,235 and $131,449, respectively. The aforementioned amounts were recognised in salary expenses. The employees' compensation and directors' and supervisors' remuneration of 2025 as resolved by the shareholders' meeting were in agreement with those amounts recognised in the 2025 financial statements. Information is available at the website of the Market Observation Post System provided by the Taiwan Stock Exchange Corporation (TWSE).

(42) Depreciation and amortisation expenses

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Investment property depreciation	$ 101,411	$ 51,298
Property and equipment depreciation	466,834	397,724
Right-of-use asset depreciation	376,082	360,511
Intangible asset amortisation	133,619	118,586
Deferred asset amortisation	18,305	14,530
Total	$ 1,096,251	$ 942,649

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Investment property depreciation	$ 186,358	$ 101,583
Property and equipment depreciation	911,605	775,474
Right-of-use asset depreciation	769,572	740,378
Intangible asset amortisation	263,569	235,530
Deferred asset amortisation	35,620	28,728
Total	$ 2,166,724	$ 1,881,693

(43) Other business and administrative expenses

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Tax	$ 5,757,317	$ 1,762,401
Security borrowing expenses	1,033,221	507,368
Computer information expenses	577,994	498,051
Commission expense	584,245	196,612
Custody service fee	588,385	189,912
Miscellaneous expenses	339,748	267,666
Others	2,027,471	1,731,504
Total	$ 10,908,381	$ 5,153,514

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Tax	$ 9,212,050	$ 3,516,911
Security borrowing expenses	1,840,370	1,081,616
Computer information expenses	1,131,787	995,901
Commission expense	930,851	387,609
Custody service fee	934,235	350,458
Miscellaneous expenses	625,931	530,131
Others	3,761,727	3,203,870
Total	$ 18,436,951	$ 10,066,496

(44) Income tax

The details of the Yuanta Group's income tax expense are as follows:

A. Income tax expense

(A) Components of income tax expense:

	For the three months ended June 30,	
	2026	2025
Current tax:		
Income tax from current income period	$ 5,669,741	$ 3,538,672
Income tax on unappropriated earnings	194,006	521,462
Adjustments in respect of prior years	(740,830)	(402,204)
Total current tax	5,122,917	3,657,930
Deferred tax:		
Origination and reversal of temporary differences	(468,478)	(2,182,740)
Total deferred tax	(468,478)	(2,182,740)
Income tax expense	$ 4,654,439	$ 1,475,190

	For the six months ended June 30,	
	2026	2025
Current tax:		
Income tax from current income period	$ 8,392,423	$ 4,553,982
Income tax on unappropriated earnings	194,006	521,462
Adjustments in respect of prior years	(776,533)	(467,524)
Total current tax	7,809,896	4,607,920
Deferred tax:		
Origination and reversal of temporary differences	(26,062)	(1,224,267)
Total deferred tax	(26,062)	(1,224,267)
Income tax expense	$ 7,783,834	$ 3,383,653

(B) The income tax charge/(credit) relating to components of other comprehensive income is as follows:

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Unrealised gain or loss from investments in debt instruments measured at fair value through other comprehensive income	$ 109,527	$ 52,809
Unrealised gain or loss from investments in equity instruments measured at fair value through other comprehensive income	1,006,502	84,547
Change in fair value of financial liability attributable to change in credit risk	(8,238)	-
Insurance finance income or expenses	48,647	(1,190,924)
Finance income or expenses from reinsurance contracts held	12,620	(30,477)
Share of profit or loss of associates and joint ventures accounted for under the equity method	(103)	2
Gain or loss on remeasurements of defined benefit plans	25,452	(10,283)
Total	$ 1,194,407	($ 1,094,326)

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Unrealised gain or loss from investments in debt instruments measured at fair value through other comprehensive income	($ 169,264)	$ 115,574
Unrealised gain or loss from investments in equity instruments measured at fair value through other comprehensive income	1,007,632	62,597
Change in fair value of financial liability attributable to change in credit risk	(8,238)	-
Insurance finance income or expenses	1,598,248	(1,047,573)
Finance income or expenses from reinsurance contracts held	40,647	(24,689)
Share of profit or loss of associates and joint ventures accounted for under the equity method	(157)	45
Gain or loss on remeasurements of defined benefit plans	24,713	(50,773)
Total	$ 2,493,581	($ 944,819)

B. As of June 30, 2026, the status of the Yuanta Group's income tax assessments by the tax authorities is as follows:

	Status of tax return assessments
Yuanta Financial Holdings	Assessed through 2020
Yuanta Securities	Assessed through 2020
Yuanta Bank	Assessed through 2020
Yuanta Securities Finance	Assessed through 2024
Yuanta Venture Capital	Assessed through 2020
Yuanta Asset Management	Assessed through 2019
Yuanta Securities Investment Consulting	Assessed through 2020
Yuanta Futures	Assessed through 2020 and 2023
Yuanta Securities Investment Trust	Assessed through 2024
Yuanta Life	Assessed through 2020
Yuanta International Insurance Brokers	Assessed through 2024
Yuanta I Venture Capital	Assessed through 2024

C. The Yuanta Group is within the scope of the Pillar Two model rules published by the Organisation for Economic Co-operation and Development (OECD). Pillar Two legislation was enacted in Korea, Hong Kong, Singapore, Thailand, Vietnam and Indonesia, the jurisdictions in which the Yuanta Group's foreign subsidiaries (branches) are incorporated. Under the Pillar Two legislation, the Yuanta Group was liable to pay top-up tax for the difference between its GloBE effective tax rate per jurisdiction and the 15% minimum rate.

D. The Yuanta Group has applied the exception from recognising and disclosing information about deferred tax assets and liabilities related to Pillar Two income taxes.

E. The Yuanta Group has assessed that the primary income tax exposure related to Pillar Two arises from the subsidiaries (and branches) operating in the Hong Kong tax jurisdiction. Accordingly, the relevant top-up tax expense has been recognised as a current income tax expense.

(45) Earnings per share

	For the three months ended June 30, 2026		
	Amount after tax	Weighted average number of ordinary shares outstanding (share in thousands)	Earnings per share (in dollars)
Basic and diluted earnings per share			
Profit attributable to ordinary shareholders of the parent	$ 22,163,014	13,864,396	$ 1.60

	For the three months ended June 30, 2025		
	Amount after tax	Weighted average number of ordinary shares outstanding (share in thousands)	Earnings per share (in dollars)
Basic and diluted earnings per share			
Profit attributable to ordinary shareholders of the parent	$ 6,206,708	13,864,396	$ 0.45

	For the six months ended June 30, 2026		
	Amount after tax	Weighted average number of ordinary shares outstanding (share in thousands)	Earnings per share (in dollars)
Basic and diluted earnings per share			
Profit attributable to ordinary shareholders of the parent	$ 36,572,168	13,864,396	$ 2.64

	For the six months ended June 30, 2025		
	Amount after tax	Weighted average number of ordinary shares outstanding (share in thousands)	Earnings per share (in dollars)
Basic and diluted earnings per share			
Profit attributable to ordinary shareholders of the parent	$ 13,336,132	13,864,396	$ 0.96

The above weighted-average number of ordinary shares outstanding has been retrospectively adjusted based on the ratio of the capital increase from retained earnings, with August 24, 2026 as the record date for the stock dividend. Before the adjustment (and before restatement), basic earnings per share for the three months and six months ended June 30, 2025, calculated based on the ratio of the capital increase from retained earnings, with August 18, 2025 as the record date for the stock dividend, were $0.64 and $1.22, respectively.

(46) Changes in liabilities from financing activities

	2026				
	Bills and bonds payable under repurchase agreements	Commercial paper payable	Bonds payable	Other borrowings	Lease liability
At January 1	$288,865,044	$158,925,388	$127,629,866	$ 89,879,902	$ 6,658,905
Changes in cash flow from financing activities	(42,667,881)	75,234,926	22,968,300	19,532,682	(175,819)
Impact of changes in foreign exchange rate	-	-	(383,534)	-	(148,882)
Amortisation of a premium or a discount on interest expense	-	(663,225)	(9,764)	-	-
Changes in other non-cash items	-	-	-	-	816,900
At June 30	$246,197,163	$233,497,089	$150,204,868	$109,412,584	$ 7,151,104

	2025				
	Bills and bonds payable under repurchase agreements	Commercial paper payable	Bonds payable	Other borrowings	Lease liability
At January 1	$273,112,894	$154,619,336	$111,032,794	$ 63,585,186	$ 5,941,224
Changes in cash flow from financing activities	(67,648,189)	(30,011,478)	11,705,212	1,829,626	(823,115)
Impact of changes in foreign exchange rate	-	-	(58,161)	-	(74,642)
Amortisation of a premium or a discount on interest expense	-	33,751	5,394	-	-
Changes in other non-cash items	-	-	-	-	863,138
At June 30	$205,464,705	$124,641,609	$122,685,239	$ 65,414,812	$ 5,906,605

7. Related party transactions

Any related party transactions within the Yuanta Group are eliminated upon consolidation and therefore no disclosure is made. Except for Note 7(2) and other additional notes provided, significant transactions with the related parties and the relationships to the Company are summarised below:

(1) Names and relationships of related parties

Names of related parties	Relationship with the Group
Funds managed by Yuanta Securities Investment Trust	Security investment trust fund raised by the Yuanta Securities Investment Trust (Note 1)
Yuanta International Leasing Co., Ltd. (Yuanta International Leasing)	Associate of Yuanta Bank (Note 2)
Yuanta Construction Development Co., Ltd. (Yuanta Construction Development)	Related party in substance
Greatness Trading Co., Ltd.	"
Yuanta Cultural & Education Foundation (Yuanta Foundation)	"
Manager in charge of Yuanta Financial Plaza	" (No longer a related party since March 16, 2026.)
Shun Fung Holdings (Private) Limited	Related party in substance
Yuanta Diamond Funds SPC	Related party in substance (Note 3)
Sino-American Silicon Products Inc. (Sino-American Silicon)	Related party in substance (Has become a related party since June 2, 2025.)
Taiwan Speciality Chemicals Corporation (Taiwan Speciality Chemicals)	Related party in substance (Has become a related party since June 2, 2025.)
Susen Green Energy Co., Ltd (Susen Green Energy)	Related party in substance (Has become a related party since August 8, 2025.)
Securities Investment Trust & Advisory Association of Taipei, R.O.C. (SITCA)	The Group's management comprises its key management personnel (No longer a related party since July 3, 2025.)
Yuanta Diamond Funds SPC's Funds	Funds managed by Yuanta Securities (Hong Kong)
Global Growth Investment, L.P.	Funds managed by Yuanta Asia Investment (Hong Kong)
Yuanta Asia Growth Investment, L.P.	"
Yuanta Secondary No.3 Private Equity Fund	Investments in associates accounted for under the equity method
Kiwoom-Yuanta 2019 Scale-up Fund	"
Yuanta Innovative Growth MPE Fund	"
Yuanta Innovative Job Creation Fund	"
Yuanta Great Unicorn No.1 Fund	"
Yuanta SPAC IX	" (No longer a related party since July 7, 2025.)
Yuanta SPAC X	" (No longer a related party since September 5, 2025.)
Yuanta SPAC XI	"
Yuanta SPAC XII	" (No longer a related party since June 5, 2026.)
Yuanta SPAC XIII	" (No longer a related party since February 6, 2026.)
Yuanta SPAC XIV	" (No longer a related party since June 26, 2026.)

Names of related parties	Relationship with the Group
Yuanta SPAC XV	Investments in associates accounted for under the equity method
Yuanta SPAC XVII	"
Yuanta K-Bio Vaccine Blockbuster Private Equity Fund	"
Astra Buy-out General Private Equity Trust 1	"
	(Has become a related party since February 19, 2025.)
Yuanta Busan Future Technology Innovation Fund	"
	(Has become a related party since June 23, 2025.)
Other related parties	Funds managed by the Yuanta Group and its consolidated subsidiaries, related parties in substance, major shareholders of affiliated entities, key management personnel and their close relatives, enterprises invested in by such management personnel and their close relatives, the employees' welfare committee established by the Group, and key management personnel

Note 1: In accordance with the regulations issued by the competent authority on July 11, 2025, regarding the Q&A on whether the IFRS Q&A titled "Issues in identifying related parties" published by the Accounting Research and Development Foundation should be applied retrospectively, the Group has early adopted the regulation for the consolidated financial statements from the third quarter of 2025. For the funds managed by Yuanta Securities Investment Trust prior to the issuance of this Q&A, the Group has re-identified its relationships and transactions with such funds and determined that these funds are not related parties. Therefore, there is no need to restate comparative period information or retrospectively adjust previously identified and disclosed related party relationships and transactions in prior financial statements.

Note 2: On April 22, 2024, the Board of Directors of Yuanta International Leasing acting on behalf of the shareholders' meeting approved the dissolution, with April 30, 2024 as the effective date.

Note 3: Yuanta Diamond Funds SPC is a segregated portfolio company registered in the Cayman Islands, under the laws of the Cayman Islands. There can be one or multiple segregated portfolios under SPC (hereinafter called funds). For each fund, assets and liabilities are separated.

Yuanta International Investment (Hong Kong) holds the management shares issued by Yuanta Diamond Funds SPC. The rights of management shares include maintaining the functions of a SPC but excluding participating in profit sharing and asset and earnings distribution.

(2) Significant transactions and balances with related parties

A. Deposits

June 30, 2026

Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	$ 15,268,248	0.74	0.00~12.00

December 31, 2025

Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	$ 14,099,507	0.73	0.00~10.00

June 30, 2025

Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	$ 22,524,227	1.27	0.00~6.68

Apart from an interest rate limit on staff demand savings deposits of 6.68% for the six months ended June 30, 2026 and 2025, the range of interest rates on other related parties demand savings deposits were 0.00%~12.00% and 0.00%～5.20%, respectively. The interest rates and other terms provided to the above related parties were the same as the terms offered to the general public.

For the three months and six months ended June 30, 2026 and 2025, interest expense on the above deposits was $63,990, $142,937, $126,926 and $176,998, respectively.

(BLANK)

B. Loans

June 30, 2026

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status		Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
				Normal loans	Overdue accounts		
Consumer loans	285	$ 307,837	$ 275,124	$ 275,124	$ -	Movables and credit loans	None
Residential mortgage loans	547	6,061,104	5,663,969	5,663,969	-	Real estate	None
Other loans	Taiwan Speciality Chemicals Corporation	100	-	-	-	Deposits	None
	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	233	849,739	565,368	565,368	-	Real estate, deposits, policy, beneficiary certificates and credit loans	None
Total			$ 6,524,461	$ 6,524,461	$ -		

December 31, 2025

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status		Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
				Normal loans	Overdue accounts		
Consumer loans	196	$ 164,918	$ 101,366	$ 101,366	$ -	Movables, deposits and credit loans	None
Residential mortgage loans	543	6,212,096	5,409,162	5,409,162	-	Real estate	None
Other loans	Taiwan Speciality Chemicals Corporation	2,410,000	-	-	-	Deposits	None
	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	244	833,532	539,750	539,750	-	Real estate, deposits, beneficiary certificates and credit loans	None
Total			$ 6,070,278	$ 6,070,278	$ -		

June 30, 2025

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status: Normal loans	Loan status: Overdue accounts	Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
Consumer loans	175	$ 134,253	$ 95,723	$ 95,723	$ -	Movables, deposits and credit loans	None
Residential mortgage loans	513	5,508,532	5,060,380	5,060,380	-	Real estate	None
Other loans	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	136	544,138	294,629	294,629	-	Deposits, stock, real estate, policy and credit loans	None
Total			$ 5,470,732	$ 5,470,732	$ -		

Loans to related parties were granted on terms comparable to those offered to other customers. The interest rates on loans to corporate borrowers were 1.80%~2.27% and 2.27% for the six months ended June 30, 2026 and 2025, respectively. The interest rates on the remaining loans ranged from 0.00% to 12.00% in both periods and were comparable to those offered to other customers.

For the three months and six months ended June 30, 2026 and 2025, interest income resulting from the above loans amounted to $34,701, $29,503, $67,819 and $57,651, respectively.

C. Property transactions

(A) The details of the Yuanta Group's investments in funds and beneficiary certificates were as follows (recorded as "Financial assets at fair value through profit or loss"):

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 21,899,208
Global Growth Investment, L.P.	-	5,445	11,526
Yuanta Asia Growth Investment, L.P.	91,960	155,914	192,261
	$ 91,960	$ 161,359	$ 22,102,995

	Proceeds from disposal	
	For the three months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 230,472,803
Yuanta Asia Growth Investment, L.P.	28,324	5,228
	$ 28,324	$ 230,478,031

	Proceeds from disposal	
	For the six months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 429,102,697
Yuanta Asia Growth Investment, L.P.	28,324	5,228
	$ 28,324	$ 429,107,925

	Realised gain or loss	
	For the three months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 1,174,381
Yuanta Asia Growth Investment, L.P.	364	1,868
	$ 364	$ 1,176,249

	Realised gain or loss	
	For the six months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 1,561,908
Yuanta Asia Growth Investment, L.P.	364	1,868
	$ 364	$ 1,563,776

(B) The Yuanta Group had bills and bonds transactions under repurchase agreements with the related parties (recorded as "Bills and bonds payable under repurchase agreements")

	June 30, 2026			
	Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)
Key management personnel:				
Others	$ 3,198	$ 3,184	3.30 (Note: USD)	USD 100
Other related parties:				
Others	50,017	50,017	0.65	
		$ 53,201		

	December 31, 2025			
	Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)
Key management personnel:				
Others	$ 13,100	$ -	0.65	
Others	6,094	-	3.45~3.75 (Note: USD)	-
Others	17,523	-	3.75~3.80 (Note: USD)	-
Other related parties:				
Others	147,053	46,853	0.65	
		$ 46,853		

	June 30, 2025			
	Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)
Key management personnel:				
Others	$ 13,100	$ -	0.65	
Others	3,318	-	3.75 (Note: USD)	-
Others	17,044	17,044	3.80 (Note: USD)	USD 570
Other related parties:				
Others	146,922	146,722	0.65	
		$ 163,766		

Note: For foreign currency repo trade.

(C)The Yuanta Group had bills and bonds transactions under resale agreements with the related parties (recorded as "Investments in bills and bonds under resale agreements")

	June 30, 2026			
	Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)
Key management personnel:				
Others	$ 7,597	$ 7,473	1.20~1.50 (Note: CHF)	CHF 190

	December 31, 2025			
	Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)
Key management personnel:				
Others	$ 16,208	$ 7,531	1.20~1.50 (Note: CHF)	CHF 190

	June 30, 2025			
	Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)
Key management personnel:				
Others	$ 16,208	$ 15,205	1.60~1.75 (Note: JPY) 1.30~1.50 (Note: CHF)	JPY 39,000 CHF 190

Note: For foreign currency reverse repo trade.

D. Futures traders' equity

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 79,536,311
Others	138,067	128,434	108,280
	$ 138,067	$ 128,434	$ 79,644,591

E. Accounts receivable

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust (Note)	$ -	$ -	$ 9,191
Yuanta Construction Development	-	-	240
Yuanta Foundation	1	-	1
Others	1,241	2,191	1,138
	$ 1,242	$ 2,191	$ 10,570

Please refer to Note 7(2)U for fund management fee receivables. Receivables related to insurance contracts are listed in the "insurance contract liabilities and reinsurance contract liabilities" section of the balance sheet.

F. Settlement receivable

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 1,738

G. Accounts payable

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Others	$ -	$ -	$ 32

H. Other payables

	June 30, 2026	December 31, 2025	June 30, 2025
Key management personnel:			
Others	$ -	$ 26	$ 16
Other related parties:			
SITCA	-	-	71
Others	778	708	407
	$ 778	$ 734	$ 494

I. Securities lending

	Deposits on securities borrowed		
	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 40,105

	Receivables from deposits on securities borrowed		
	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 1,960,697

	Borrowing fees	
	For the three months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 18,277

	Borrowing fees	
	For the six months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 30,984

J. Receivable of securities business money lending

	June 30, 2026	December 31, 2025	June 30, 2025
Key management personnel:			
Others	$ 51,406	$ 52,098	$ 1,181
Other related parties:			
Others	51,439	58,480	71,607
	$ 102,845	$ 110,578	$ 72,788

K. Receivables from loans to employees

	June 30, 2026	December 31, 2025	June 30, 2025
Key management personnel:			
Others	$ -	$ 20	$ 569
Other related parties:			
Others	161,831	165,182	152,075
	$ 161,831	$ 165,202	$ 152,644

L. Distribution service fee income

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Key management personnel:		
Others	$ 2,454	$ 654
Other related parties:		
Others	1,155	259
	$ 3,609	$ 913

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Key management personnel:		
Others	$ 3,722	$ 1,455
Other related parties:		
Others	1,741	693
	$ 5,463	$ 2,148

M. Transfer agency service income

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Other related parties:		
Others	$ 761	$ 1,052

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Other related parties:		
Others	$ 1,362	$ 1,082

N. Investment refund receivable

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Kiwoom-Yuanta 2019 Scale-up Fund	$ 25,665	$ 27,285	$ 26,817
Yuanta International Leasing	104,508	104,508	104,508
	$ 130,173	$ 131,793	$ 131,325

O. Lease arrangements - lessee

(A) Lease liabilities

a. Ending balance

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Shun Fung Holdings (Private) Limited	$ 8,351	$ 16,496	$ 23,475

b. Finance costs

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Shun Fung Holdings (Private) Limited	$ 145	$ 355

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Shun Fung Holdings (Private) Limited	$ 347	$ 785

P. Other financial liabilities

Customers' deposits of Yuanta Securities and its subsidiaries recorded under other financial liabilities were as follows:

	June 30, 2026	December 31, 2025	June 30, 2025
Key management personnel:			
Others	$ 12,484	$ 8,884	$ 10,789
Other related parties:			
Others	11	10	9
	$ 12,495	$ 8,894	$ 10,798

Q. Commercial paper payable

	June 30, 2026	December 31, 2025	June 30, 2025
Key management personnel:			
Others	$ -	$ -	$ 27,603

R. Holdings of securities issued by related parties (recorded as "Financial assets at fair value through profit or loss")

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Yuanta SPAC IX	$ -	$ -	$ 21,881
Yuanta SPAC X	-	-	21,881
Yuanta SPAC XI	20,294	21,575	21,881
Yuanta SPAC XII	-	17,216	17,461
Yuanta SPAC XIII	-	21,575	21,881
Yuanta SPAC XIV	-	21,575	21,881
Yuanta SPAC XV	20,294	21,575	21,881
Yuanta SPAC XVII	20,294	21,575	21,881
Sino-American Silicon	129,060	29,851	-
Taiwan Speciality Chemicals	1,020,340	999,008	-
Susen Green Energy	116,291	-	-
Others	14,138	14,929	44,753
	$ 1,340,711	$ 1,168,879	$ 215,381

	For the three months ended June 30, 2026	
	Proceeds from disposal	Realised gain or loss
Other related parties:		
Sino-American Silicon	$ 1,062,695	$ 10,687
Taiwan Speciality Chemicals	724,346	11,613
Susen Green Energy	17,027	7,007
Others	3,164	126
	$ 1,807,232	$ 29,433

	For the three months ended June 30, 2025	
	Proceeds from disposal	Realised gain or loss
Other related parties:		
Sino-American Silicon	$ 510,333	($ 4,049)
Taiwan Speciality Chemicals	7,855	2,078
Others	1,575	21
	$ 519,763	($ 1,950)

	For the six months ended June 30, 2026	
	Proceeds from disposal	Realised gain or loss
Other related parties:		
Sino-American Silicon	$ 1,442,452	$ 12,142
Taiwan Speciality Chemicals	1,642,238	20,555
Susen Green Energy	17,027	7,007
Others	5,801	99
	$ 3,107,518	$ 39,803

	For the six months ended June 30, 2025	
	Proceeds from disposal	Realised gain or loss
Other related parties:		
Sino-American Silicon	$ 510,333	($ 4,049)
Taiwan Speciality Chemicals	7,855	2,078
Others	1,575	21
	$ 519,763	($ 1,950)

S. Credit transaction

	Deposit for short sales		
	June 30, 2026	December 31, 2025	June 30, 2025
Key management personnel:			
Others	$ 7,654	$ 31,193	$ 1,169
Other related parties:			
Others	20,043	32,902	13,006
	$ 27,697	$ 64,095	$ 14,175

	Margin loans		
	June 30, 2026	December 31, 2025	June 30, 2025
Key management personnel:			
Others	$ 180,440	$ 90,081	$ 93,971
Other related parties:			
Others	96,892	42,771	56,244
	$ 277,332	$ 132,852	$ 150,215

T. Fund management fee income and fund management fee receivables

	Fund management fee income	
	For the three months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 1,840,797
Yuanta Asia Growth Investment, L.P.	4,464	8,144
Yuanta Diamond Funds SPC's Funds	2,782	3,202
	$ 7,246	$ 1,852,143

	Fund management fee income	
	For the six months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 3,675,629
Yuanta Asia Growth Investment, L.P.	11,141	16,841
Yuanta Diamond Funds SPC's Funds	6,463	6,684
	$ 17,604	$ 3,699,154

	Fund management fee receivables		
	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 638,845
Yuanta Asia Growth Investment, L.P.	4,496	6,772	7,837
	$ 4,496	$ 6,772	$ 646,682

U. Details of performance fee and management fee receivables relating to fund investments accounted for using the equity method, and the related performance fee and management fee income, are as follows:

	Receivables from performance fee and management fee income		
	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Yuanta Secondary No.3 Private Equity Fund	$ 10,154	$ 5,487	$ 5,505
Yuanta Innovative Growth MPE Fund	14,608	25,754	12,999
Kiwoom-Yuanta 2019 Scale-up Fund	4,435	11,138	6,669
Yuanta K-Bio Vaccine Blockbuster Private Equity Fund	13,607	3,463	19,564
Yuanta Innovative Job Creation Fund	21,221	15,534	8,128
Yuanta Great Unicorn No.1 Fund	16,798	14,371	11,039
Others	7,211	2,937	2,964
	$ 88,034	$ 78,684	$ 66,868

	Performance fee and management fee income	
	For the three months ended June 30,	
	2026	2025
Other related parties:		
Yuanta Innovative Job Creation Fund	$ 3,390	$ 4,058
Yuanta Innovative Growth MPE Fund	7,470	6,814
Yuanta Secondary No.3 Private Equity Fund	5,240	5,497
Kiwoom-Yuanta 2019 Scale-up Fund	2,275	3,127
Yuanta K-Bio Vaccine Blockbuster Private Equity Fund	7,342	9,822
Yuanta Busan Future Technology Innovation	5,259	-
Others	10,449	4,933
	$ 41,425	$ 34,251

	Performance fee and management fee income	
	For the six months ended June 30,	
	2026	2025
Other related parties:		
Yuanta Innovative Job Creation Fund	$ 6,872	$ 8,224
Yuanta Innovative Growth MPE Fund	15,191	13,152
Yuanta Secondary No.3 Private Equity Fund	10,560	11,078
Kiwoom-Yuanta 2019 Scale-up Fund	4,612	6,748
Yuanta K-Bio Vaccine Blockbuster Private Equity Fund	14,150	19,795
Yuanta Busan Future Technology Innovation	10,659	-
Others	16,736	8,964
	$ 78,780	$ 67,961

V. Premium income

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Others	$ 96,942	$ 178,186

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Others	$ 196,590	$ 469,196

There is no significant difference between a related party and a non-related party in terms of underwriting and fee condition.

W. Commission income earned by the Yuanta Group from related parties in connection with the sale of funds, insurance products and trust-related services

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Others	$ 7	$ -

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Yuanta Construction Development	$ 450	$ -
Others	14	-
	$ 464	$ -

X. The details of the brokerage service fee income earned by the Yuanta Group from its related parties

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Key management personnel:		
Others	$ 20,106	$ 4,463
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	-	323,720
Others	15,911	4,595
	$ 36,017	$ 332,778

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Key management personnel:		
Others	$ 31,205	$ 8,990
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	-	442,537
Others	26,878	9,588
	$ 58,083	$ 461,115

Y. Guarantee deposits received - rental deposit from leasing the Yuanta Group's own assets to related parties

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Yuanta Foundation	$ 12	$ 12	$ 11
Yuanta Construction Development	1,543	1,543	1,527
	$ 1,555	$ 1,555	$ 1,538

Z. Profit or loss from investment property

(A) Rental income

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Other related parties:		
Yuanta Construction Development	$ 2,210	$ 2,009
Yuanta Foundation	19	16
	$ 2,229	$ 2,025

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Other related parties:		
Yuanta Construction Development	$ 4,421	$ 4,017
Yuanta Foundation	37	32
	$ 4,458	$ 4,049

(B) Imputed interest on rental deposits

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Yuanta Construction Development	$ 6	$ 6

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Yuanta Construction Development	$ 13	$ 13

AA. Dividend income and distribution income

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 154,456
Yuanta Asia Growth Investment, L.P.	2,194	30
Sino-American Silicon	-	774
	$ 2,194	$ 155,260

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 368,488
Yuanta Asia Growth Investment, L.P.	2,194	30
Sino-American Silicon	338	774
	$ 2,532	$ 369,292

AB. ETF interest income

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 29,639

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 122,237

AC. Other operating income

(A) Underwriting service income (including revenue from underwriting securities on a firm commitment basis)

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Other related parties:		
Yuanta SPAC XVII	$ -	$ 3,354
Astra Buy-out General Private Equity Trust 1	-	22,363
	$ -	$ 25,717

No underwriting transactions involving securities issued by related parties occurred during the three months ended June 30, 2026 and 2025.

(B) Borrowed stock revenue

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 16,309

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 29,538

AD. Operating expenses

	Nature	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Other related parties:			
Yuanta Foundation	Donation expenditure	$ 70,000	$ 70,000

		For the six months ended June 30, 2026	For the six months ended June 30, 2025
Other related parties:			
Yuanta Foundation	Donation expenditure	$ 70,000	$ 70,000

AE. Futures commissions expense

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Other related parties:		
Others	$ -	$ 140

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Other related parties:		
Others	$ -	$ 221

AF. Other operating expenses

(A) ETF redemption fees

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 20,246

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 49,839

(B) Rental expense

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Manager in charge of Yuanta Financial Plaza	$ -	$ 29

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Manager in charge of Yuanta Financial Plaza	$ 55	$ 65

(C) Finance costs

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 159,311

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 159,311

(D) Miscellaneous expenses

	For the three months ended June 30,	
	2026	2025
Other related parties:		
SITCA	$ -	$ 1,062
Manager in charge of Yuanta Financial Plaza	-	191
	$ -	$ 1,253

	For the six months ended June 30,	
	2026	2025
Other related parties:		
SITCA	$ -	$ 1,696
Manager in charge of Yuanta Financial Plaza	34	323
	$ 34	$ 2,019

(E) Employee training expenses

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Manager in charge of Yuanta Financial Plaza	$ -	$ 83

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Manager in charge of Yuanta Financial Plaza	$ 96	$ 83

AG. Information on compensation paid to the Yuanta Group's key management personnel

	For the three months ended June 30,	
	2026	2025
Salaries and other short-term employee benefits	$ 4,960,196	$ 2,492,321
Termination benefits	4,195	17,595
Other long-term benefits	3,386	3,269
Post-employment benefit	44,957	76,195
Share-based payments	-	-
Total	$ 5,012,734	$ 2,589,380

	For the six months ended June 30,	
	2026	2025
Salaries and other short-term employee benefits	$ 8,208,496	$ 4,407,254
Termination benefits	9,552	18,978
Other long-term benefits	9,030	6,410
Post-employment benefits	89,074	121,416
Share-based payments	-	16,304
Total	$ 8,316,152	$ 4,570,362

(3) Transactions and balances with related parties amounting to more than $100 million:

A. Yuanta Bank and its subsidiaries

(A) Deposits

June 30, 2026

Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	$ 306,659,095	13.10	0.00~12.00

December 31, 2025

Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	$ 216,042,245	10.22	0.00~10.00

June 30, 2025

Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	$ 201,117,870	10.33	0.00~6.68

Apart from the 6.68% interest rate cap on staff demand savings deposits, for the six months ended June 30, 2026 and 2025, the range of interest rates on other related parties' demand savings deposits were 0.00%~12.00% and 0.00%~5.82%, respectively. The interest rates and other terms provided to the above related parties were the same as the terms offered to the general public.

For the three months and six months ended June 30, 2026 and 2025, interest expense on the above deposits was $1,012,534, $695,354, $1,808,469 and $1,333,486, respectively.

(B) Loans

June 30, 2026

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status		Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
				Normal loans	Overdue accounts		
Consumer loans	285	$ 307,837	$ 275,124	$ 275,124	$ -	Movables and credit loans	None
Residential mortgage loans	547	6,061,104	5,663,969	5,663,969	-	Real estate	None
Other loans	Yuanta Securities Finance	4,250,000	2,950,000	2,950,000	-	Real estate, stock, and deposit	None
	Taiwan Speciality Chemicals Corporation	100	-	-	-	Deposit	None
	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	225	847,470	563,202	563,202	-	Real estate, deposits, beneficiary certificates and credit loans	None
Total			$ 9,472,295	$ 9,472,295	$ -		

December 31, 2025

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status		Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
				Normal loans	Overdue accounts		
Consumer loans	192	$ 162,564	$ 101,366	$ 101,366	$ -	Movables and credit loans	None
Residential mortgage loans	543	6,212,096	5,409,162	5,409,162	-	Real estate	None
Other loans	Yuanta Securities	2,846,346	-	-	-	Real estate, stock, and deposit	None
	Yuanta Securities Finance	2,873,000	1,450,000	1,450,000	-	Real estate, stock, and deposit	None
	Taiwan Speciality Chemicals Corporation	2,410,000	-	-	-	Deposits	None
	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	237	830,336	537,774	537,774	-	Real estate, deposits, beneficiary certificates and credit loans	None
Total			$ 7,518,302	$ 7,518,302	$ -		

June 30, 2025

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status		Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
				Normal loans	Overdue accounts		
Consumer loans	175	$ 134,253	$ 95,723	$ 95,723	$ -	Movables, deposits and credit loans	None
Residential mortgage loans	513	5,508,532	5,060,380	5,060,380	-	Real estate	None
Other loans	Yuanta Securities	2,846,346	-	-	-	Real estate, stock, and deposit	None
	Yuanta Securities Finance	1,723,000	750,000	750,000	-	Real estate, stock, and deposit	None
	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	136	544,138	294,629	294,629	-	Real estate, stock, deposits, policy and credit loans	None
Total			$ 6,220,732	$ 6,220,732	$ -		

Loans to related parties were granted on terms comparable to those offered to other customers. The interest rates on loans to corporate borrowers were 1.80%~2.27% and 1.87%~2.27% for the six months ended June 30, 2026 and 2025, respectively. The interest rates on the remaining loans ranged from 0.00% to 12.00% in both periods and were comparable to those offered to other customers.

For the three months and six months ended June 30, 2026 and 2025, interest income resulting from the above loans amounted to $45,265, $34,242, $83,674 and $69,537, respectively.

(C) Service fee income

	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Life	$ 1,028,020	$ 680,781
Yuanta Securities Investment Trust	45,785	31,990
Yuanta Securities (Hong Kong)	3,179	16,575
Yuanta Securities	6,760	11,175
	$ 1,083,744	$ 740,521

	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Life	$ 2,278,510	$ 1,673,317
Yuanta Securities Investment Trust	80,355	65,437
Yuanta Securities (Hong Kong)	4,324	29,651
Yuanta Securities	13,357	19,577
	$ 2,376,546	$ 1,787,982

The following are the related receivables arising from service fee income generated through brokerage of funds, insurance, and ancillary trust business:

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Life	$ 279,848	$ 93,937	$ 257,809
Yuanta Securities Investment Trust	16,109	9,806	10,352
Yuanta Securities (Hong Kong)	1,353	4,145	6,045
	$ 297,310	$ 107,888	$ 274,206

(D) Rental income

Name of related parties	Usage	For the three months ended June 30, 2026	2025
Parent company:			
Yuanta Financial Holdings	Office rental/ parking space rental	$ 22,019	$ 20,795
Fellow subsidiary:			
Yuanta Venture Capital	Office rental/ parking space rental	1,968	-
Yuanta Securities	Office rental/ place rental/ parking space rental	19,998	15,430
Yuanta Futures	Office rental	770	622
Yuanta Life	Office rental/ parking space rental	860	1,721
Yuanta Securities Investment Consulting	Office rental/ parking space rental	5,522	5,710
Yuanta Securities Investment Trust	Office rental/ parking space rental	11,105	11,787
		$ 62,242	$ 56,065

Name of related parties	Usage	For the six months ended June 30, 2026	2025
Parent company:			
Yuanta Financial Holdings	Office rental/ parking space rental	$ 44,036	$ 40,997
Fellow subsidiary:			
Yuanta Venture Capital	Office rental/ parking space rental	3,935	-
Yuanta Securities	Office rental/ place rental/ parking space rental	39,962	26,144
Yuanta Futures	Office rental	1,539	1,245
Yuanta Life	Office rental/ parking space rental	1,719	3,392
Yuanta Securities Investment Consulting	Office rental/ parking space rental	11,073	11,499
Yuanta Securities Investment Trust	Office rental/ parking space rental	22,210	23,573
		$ 124,474	$ 106,850

(E) Rental expense

Name of related parties	Usage	For the three months ended June 30, 2026	2025
Fellow subsidiary:			
Yuanta Securities	Office rental/ space rental	$ 71,913	$ 48,018

Name of related parties	Usage	For the six months ended June 30, 2026	2025
Fellow subsidiary:			
Yuanta Securities	Office rental/ space rental	$ 133,372	$ 97,862

(F) Current income tax assets/liabilities

	June 30, 2026	December 31, 2025	June 30, 2025
Parent company:			
Yuanta Financial Holdings Consolidated income tax return payable	$ 1,018,402	$ 95,472	$ 904,201

(G) Lease arrangements - lessee

a. Yuanta Bank and its subsidiaries leases buildings from Yuanta Securities, Yuanta Securities Finance, and Yuanta Life. Rental contracts are typically made for periods of 3 to 5 years, and rental payments are made each month.

b. Acquisition of right-of-use assets

	For the six months ended June 30, 2026	2025
Fellow subsidiary:		
Yuanta Life	$ 110,215	$ -

No right-of-use assets were acquired from related parties during the period from April 1 to June 30, 2026 and 2025.

c.Lease liabilities

	Lease liability June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Life	$ 159,542	$ 57,061	$ 4,098
Yuanta Securities	29,613	34,563	39,468
Yuanta Securities Finance	5,677	7,537	9,382
Total	$ 194,832	$ 99,161	$ 52,948

(H) Property transactions - futures transactions

The futures transactions conducted by Yuanta Bank and its subsidiaries with related parties in the open market were as follows:

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Futures			
Futures Margin	$ 2,833,400	$ 775,248	$ 393,796

(I) Receivables

	June 30, 2026	December 31, 2025	June 30, 2025
Parent company:			
Yuanta Financial Holdings	$ 22,633	$ 24,792	$ 28,149
Fellow subsidiary:			
Yuanta Securities	32,270	14,593	35,498
Yuanta Life	766	713	3,085
Yuanta Securities Investment Trust	2,961	3,376	3,469
Yuanta Securities Investment Consulting	6,051	6,990	55,852
Other related parties:			
Yuanta International Leasing	104,508	104,508	104,508
Others	1,241	2,191	1,138
	$ 170,430	$ 157,163	$ 231,699

(J) Others (recorded as bank debentures payable)

For the six months ended June 30, 2026, Yuanta Securities subscribed for $800,000 of the first issue of general bank debentures in 2026 issued by Yuanta Bank. For the six months ended June 30, 2025, Yuanta Securities subscribed for $600,000 of the first issue of general bank debentures in 2025 and $5,300,000 of the second issue of subordinated bank debentures in 2025 issued by Yuanta Bank.

(K) Yuanta Bank provides central clearing services for over-the-counter (OTC) derivatives transactions conducted through the Taiwan Futures Exchange (TAIFEX) on behalf of Yuanta Securities. As of June 30, 2026, December 31, 2025 and June 30, 2025, the client's equity for clearing on behalf of customers amounted to $124,631, $88,471 and $78,165, respectively.

(L) Yuanta Bank entered into a discretionary investment agreement with Yuanta Securities Investment Trust to entrust Yuanta Securities Investment Trust to serve as the discretionary investment manager for its medium to long-term stock investment account. The entrusted investment projects mainly consisted of listed and OTC stocks and inverse exchange-traded funds. As of June 30, 2026, Yuanta Bank’s investment amount was $14,666,059.

(M) Securities lending

	Securities lending margin		
	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Securities	$ 571,984	$ 3,450,000	$ -

B. Yuanta Securities and its subsidiaries

(A) Futures transactions

a. Details of futures margins – proprietary trading of Yuanta Securities and its subsidiaries arising from futures transactions are as follows:

	June 30, 2026	
	Futures margins	
	Own funds	Excess margins
Fellow subsidiary:		
Yuanta Futures	$ 1,507,371	$ 1,879,766
Others	12,842	110,003
	$ 1,520,213	$ 1,989,769

	December 31, 2025	
	Futures margins	
	Own funds	Excess margins
Fellow subsidiary:		
Yuanta Futures	$ 2,528,924	$ 1,785,432
Others	19,073	107,809
	$ 2,547,997	$ 1,893,241

	June 30, 2025	
	Futures margins	
	Own funds	Excess margins
Fellow subsidiary:		
Yuanta Futures	$ 2,038,469	$ 1,917,194
Others	13,802	108,284
	$ 2,052,271	$ 2,025,478

b. Commission income - futures arising from futures introducing broker transactions on behalf of related parties are as follows:

	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Futures	$ 100,109	$ 65,578

	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Futures	$ 187,974	$ 121,185

c. Futures Customers' Equity

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Futures (Hong Kong)	$ 3,574,260	$ 13,637	$ 10,667

(B) Bank deposits, loans and interest

a. Details of deposits of Yuanta Securities and its subsidiaries with related parties are as follows:

	June 30, 2026	
	Bank deposits	Other receivables – interest receivable (Note)
Fellow subsidiary:		
Yuanta Bank	$ 210,854,096	$ 818,070

	December 31, 2025	
	Bank deposits	Other receivables – interest receivable (Note)
Fellow subsidiary:		
Yuanta Bank	$ 138,831,997	$ 504,628

	June 30, 2025	
	Bank deposits	Other receivables – interest receivable (Note)
Fellow subsidiary:		
Yuanta Bank	$ 94,407,122	$ 345,043

	Other gains and losses – interest income (Note)	
	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Bank	$ 755,187	$ 402,046

	Other gains and losses – interest income (Note)	
	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Bank	$ 1,291,688	$ 712,620

Note: Including the interest of demand deposits, time deposits and operating guarantee deposits.

b. As of June 30, 2026, December 31, 2025 and June 30, 2025, the certificates of deposit that Yuanta Securities and its subsidiaries provided to Yuanta Bank (recorded as other current assets) as collateral for credit facility, settlement limit, guarantee deposits of structured products and guarantee deposits on money lending amounted to $6,637,208, $1,397,631 and $4,626,989, respectively.

c. As of June 30, 2026, December 31, 2025 and June 30, 2025, the short-term loans that Yuanta Securities and its subsidiaries borrowed from Yuanta Bank amounted to $2,950,000, $1,450,000 and $750,000, respectively.

(C) Consolidated income tax return - receivables/ payables (recorded as "current income tax assets/liabilities")

	June 30, 2026	December 31, 2025	June 30, 2025
Parent company:			
Yuanta Financial Holdings Consolidated income tax return payables	$ 6,041,132	$ 1,750,259	$ 912,395

(D) Operating guarantee deposits

Yuanta Securities and its subsidiaries provided time deposits to a related party as operating guarantee deposits for engaging in securities and futures business. Details were as follows:

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Bank	$ 1,280,000	$ 1,280,000	$ 1,280,000

(E) Refundable deposits for securities lending auction

Yuanta Securities and its subsidiaries made refundable deposits with related parties for securities lending auction. Details were as follows:

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Bank	$ 300,000	$ 300,000	$ 250,000

(F) Securities lending

	Receivable from deposits on securities borrowed		
	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 1,960,697

	Securities lending refundable deposits		
	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Futures	$ -	$ -	$ 125,653
Yuanta Bank	571,984	3,450,000	-
	$ 571,984	$ 3,450,000	$ 125,653

(G) Receivables of securities business money lending

Please refer to Note 7(2)J.

(H) Receivables from loans to employees

Please refer to Note 7(2)K.

(I) Commission receivable and income

	Commission receivable		
	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Life	$ 160,825	$ 54,289	$ 40,247

	Commission income	
	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Life	$ 877,621	$ 132,423

	Commission income	
	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Life	$ 1,219,421	$ 255,225

(J) Trust income

	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Securities Investment Trust	$ 77,700	$ 48,358

	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Securities Investment Trust	$ 137,177	$ 100,901

(K) Amounts held for settlement

As of June 30, 2026, December 31, 2025 and June 30, 2025, Yuanta Securities and its subsidiaries had amounts held for settlement of $463,248, $440,131 and $239,213, respectively, which were deposited at its fellow subsidiary, Yuanta Bank.

(L) Property transactions

a. Bills and bonds transactions under repurchase agreements (recorded as bills and bonds payable under repurchase agreements)

Please refer to Note 7(2)C(B).

b. Bills and bonds transactions under resale agreements (recorded as investments in bills and bonds under resale agreements)

Please refer to Note 7(2)C(C).

c. Bonds sold and purchased (recorded as financial assets at fair value through profit or loss)

	For the three months ended June 30, 2026	
	Purchased	Sold
Fellow subsidiary:		
Yuanta Bank	$ 800,000	$ -
Yuanta Futures	5,500,000	-
	$ 6,300,000	$ -

	For the six months ended June 30, 2026	
	Purchased	Sold
Fellow subsidiary:		
Yuanta Bank	$ 800,000	$ -
Yuanta Futures	5,500,000	-
	$ 6,300,000	$ -

	For the three months ended June 30, 2025	
	Purchased	Sold
Parent company:		
Yuanta Financial Holdings	$ 900,000	$ -
Fellow subsidiary:		
Yuanta Bank	5,300,000	-
	$ 6,200,000	$ -

	For the six months ended June 30, 2025	
	Purchased	Sold
Parent company:		
Yuanta Financial Holdings	$ 900,000	$ -
Fellow subsidiary:		
Yuanta Bank	5,900,000	-
	$ 6,800,000	$ -

(M) Leases arrangements - lessee

a. Yuanta Securities and its subsidiaries lease buildings from related parties. Rental contracts are typically made for periods of 2 to 5 years and rental payments are made at the beginning of each month.

b. Acquisition of right-of-use assets

	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Bank	$ 330	$ 107,443
Yuanta Life	-	30,542
	$ 330	$ 137,985

c. Lease liabilities

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Life	$ 170,047	$ 226,945	$ 68,484
Yuanta Bank	197,316	235,833	227,079
Other related parties:			
Shun Fung Holdings (Private) Limited	4,874	9,680	13,800
	$ 372,237	$ 472,458	$ 309,363

(N) Customer margin accounts

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Futures	$ 295,197	$ 423,243	$ 392,846
Others	1,209	1,206	1,146
	$ 296,406	$ 424,449	$ 393,992

(O) Brokerage service fee income

	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Bank	$ 12,238	$ 5,931
Yuanta Life	14,728	4,589
Others	4,970	566
Key management personnel:		
Others	20,106	4,463
Other related parties:		
Fund managed by Yuanta Securities Investment Trust	-	128,010
Others	14,567	2,977
	$ 66,609	$ 146,536

	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Bank	$ 22,093	$ 11,611
Yuanta Life	25,465	7,235
Others	6,496	1,399
Key management personnel:		
Others	31,205	8,990
Other related parties:		
Fund managed by Yuanta Securities Investment Trust	-	197,361
Others	24,241	6,896
	$ 109,500	$ 233,492

These securities brokerage transactions mentioned above were made in the ordinary course of business and carried out at arm’s-length commercial terms.

(P) Other operating income

a. Dividend income:

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Fund managed by Yuanta Securities Investment Trust	$ -	$ 48,942
Yuanta Asia Growth Investment L.P.	1,099	16
	$ 1,099	$ 48,958

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Fund managed by Yuanta Securities Investment Trust	$ -	$ 121,370
Yuanta Asia Growth Investment L.P.	1,099	16
	$ 1,099	$ 121,386

b. ETF interest income:

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Fund managed by Yuanta Securities Investment Trust	$ -	$ 29,639

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Fund managed by Yuanta Securities Investment Trust	$ -	$ 122,237

(Q) Other operating expenses: Professional fee

	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Securities Investment Consulting	$ 65,038	$ 63,770

	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Securities Investment Consulting	$ 130,331	$ 127,589

Professional fees are calculated based on contractual agreements between the parties.

(R) Non-operating income-rebate income

The rebate income received from related parties for using Yuanta Securities and its subsidiaries' facilities (recorded as other gains and losses) is as follows:

	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Bank	$ 71,939	$ 48,132

	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Bank	$ 136,495	$ 102,398

(S) Funds and beneficiary certificates managed by fellow subsidiary (recorded as financial assets at fair value through profit or loss)

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 9,327,271

	For the three months ended June 30,			
	2026		2025	
	Proceeds on disposal	Realised gain	Proceeds on disposal	Realised gain
Other related parties:				
Fund managed by Yuanta Securities Investment Trust	$ -	$ -	$ 227,838,252	$ 1,022,531

	For the six months ended June 30,			
	2026		2025	
	Proceeds from disposal	Realised gain	Proceeds from disposal	Realised gain
Other related parties:				
Fund managed by Yuanta Securities Investment Trust	$ -	$ -	$ 426,170,700	$ 1,409,643

(T) Securities issued by related parties (recorded as financial assets at fair value through profit or loss)

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Yuanta SPAC IX	$ -	$ -	$ 21,881
Yuanta SPAC X	-	-	21,881
Yuanta SPAC XI	20,294	21,575	21,881
Yuanta SPAC XII	-	17,216	17,461
Yuanta SPAC XIII	-	21,575	21,881
Yuanta SPAC XIV	-	21,575	21,881
Yuanta SPAC XV	20,294	21,575	21,881
Yuanta SPAC XVII	20,294	21,575	21,881
Sino-American Silicon	129,060	29,425	15,612
Taiwan Speciality Chemicals	1,020,340	999,008	13,634
Susen Green Energy	116,291	-	-
Others	14,138	14,929	15,507
	$ 1,340,711	$ 1,168,453	$ 215,381

	For the three months ended June 30,			
	2026		2025	
	Proceeds from disposal	Realised (loss) gain	Proceeds from disposal	Realised (loss) gain
Parent company:				
Yuanta Financial Holdings	$ 1,280,806	($ 1,350)	$ 1,247,596	($ 11,059)
Fellow subsidiary:				
Yuanta Futures	-	-	8,149	749
Other related parties:				
Sino-American Silicon	1,062,695	10,687	510,333	(4,049)
Taiwan Speciality Chemicals	724,346	11,613	7,855	2,078
Susen Green Energy	17,027	7,008	-	-
Others	3,164	125	1,575	21
	$ 3,088,038	$ 28,083	$ 1,775,508	($ 12,260)

	For the six months ended June 30,			
	2026		2025	
	Proceeds from disposal	Realised (loss) gain	Proceeds from disposal	Realised (loss) gain
Parent company:				
Yuanta Financial Holdings	$ 2,768,766	($ 2,516)	$ 2,658,153	($ 15,190)
Fellow subsidiary:				
Yuanta Futures	-	-	8,149	749
Other related parties:				
Sino-American Silicon	1,441,968	12,072	510,333	(4,049)
Taiwan Speciality Chemicals	1,642,238	20,555	7,855	2,078
Susen Green Energy	17,027	7,008	-	-
Others	5,801	98	1,575	21
	$ 5,875,800	$ 37,217	$ 3,186,065	($ 16,391)

(U) Credit transaction

	Margin loans		
	June 30, 2026	December 31, 2025	June 30, 2025
Key management personnel:			
Others	$ 180,440	$ 90,081	$ 93,971
Other related parties:			
Others	96,892	42,771	56,244
	$ 277,332	$ 132,852	$ 150,215

(V) Others

a. As of June 30, 2026, December 31, 2025 and June 30, 2025, the credit facilities granted by fellow subsidiary - Yuanta Bank to Yuanta Securities and its subsidiaries with land and buildings as collateral were $18,600,000, $15,550,000 and $15,550,000, respectively. The carrying amounts of land and buildings amounting to $3,269,074, $3,286,142 and $3,301,161, respectively, and unlisted stocks (recorded as financial assets at fair value through other comprehensive income - non-current) amounting to $23,194,536, $20,186,606 and $21,053,551, respectively, were designated as collateral.

b. Fund balances managed by Yuanta Securities and its subsidiaries (recorded as financial assets at fair value through profit or loss)

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Yuanta Asia Growth Investment, L.P.	$ 45,980	$ 77,957	$ 96,130
Global Growth Investment, L.P.	-	5,445	11,526
	$ 45,980	$ 83,402	$ 107,656

C. Yuanta Futures and its subsidiaries

(A) Cash and cash equivalents / operating guarantee deposits / customer margin deposits

	June 30, 2026		
	Bank deposits ending balance	Operating guarantee deposits	Customer margin deposits
Fellow subsidiary:			
Yuanta Bank	$ 2,320,728	$ 140,000	$ 41,062,958
Yuanta Securities (Korea)	-	-	3,566,776
Yuanta Securities (Vietnam)	-	-	92,692
Yuanta Securities (Thailand)	-	-	13,012
	$ 2,320,728	$ 140,000	$ 44,735,438

	December 31, 2025		
	Bank deposits ending balance	Operating guarantee deposits	Customer margin deposits
Fellow subsidiary:			
Yuanta Bank	$ 2,630,889	$ 140,000	$ 33,916,979
Yuanta Securities (Korea)	-	-	2,278
Yuanta Securities (Vietnam)	-	-	145,114
Yuanta Securities (Thailand)	-	-	7,860
	$ 2,630,889	$ 140,000	$ 34,072,231

	June 30, 2025		
	Bank deposits ending balance	Operating guarantee deposits	Customer margin deposits
Fellow subsidiary:			
Yuanta Bank	$ 3,814,235	$ 140,000	$ 43,710,651
Yuanta Securities (Korea)	-	-	5,833
Yuanta Securities (Vietnam)	-	-	124,425
Yuanta Securities (Thailand)	-	-	1,492
	$ 3,814,235	$ 140,000	$ 43,842,401

(B) Customer margin accounts for leverage contracts

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Bank	$ 278,634	$ 314,173	$ 463,180

(C) Deposits for securities borrowed

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Securities	$ -	$ -	$ 125,653

(D) Lease liabilities

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Bank	$ 7,724	$ 9,195	$ 7,581
Yuanta Life	53,920	73,827	13,462
Yuanta Securities (Hong Kong)	8,594	11,610	13,762
Other related parties:			
Others	3,477	6,816	9,675
	$ 73,715	$ 101,448	$ 44,480

(E) Equity of futures traders

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Securities	$ 3,466,552	$ 4,386,077	$ 4,011,297
Yuanta Bank	2,833,470	775,210	388,985
Yuanta Life	290,452	-	-
Yuanta Securities (Hong Kong)	42,992	55,372	55,535
Yuanta Securities (Korea)	300,380	427,438	395,815
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	-	-	79,536,311
Others	138,067	128,434	108,280
	$ 7,071,913	$ 5,772,531	$ 84,496,223

(F) Futures commissions expense

	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Securities	$ 100,109	$ 65,578
Yuanta Securities (Korea)	2,951	8
	$ 103,060	$ 65,586

	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Securities	$ 187,974	$ 121,185
Yuanta Securities (Korea)	2,990	46
	$ 190,964	$ 121,231

(G) Other payables - Dividends payable

	June 30, 2026	December 31, 2025	June 30, 2025
Parent company:			
Yuanta Financial Holdings	$ 832,687	$ -	$ -

(H) Brokerage fee revenue

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Fellow subsidiary:		
Yuanta Securities	$ 18,055	$ 22,453
Yuanta Bank	1,116	693
Yuanta Securities (Hong Kong)	1,505	2,085
Yuanta Securities (Korea)	432	850
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	-	195,710
Others	1,344	1,618
	$ 22,452	$ 223,409

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Fellow subsidiary:		
Yuanta Securities	$ 40,519	$ 48,483
Yuanta Bank	2,342	1,694
Yuanta Securities (Hong Kong)	3,711	3,386
Yuanta Securities (Korea)	991	1,474
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	-	245,176
Others	2,637	2,692
	$ 50,200	$ 302,905

(I) Interest income

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Fellow subsidiary:		
Yuanta Bank	$ 215,866	$ 278,383

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Fellow subsidiary:		
Yuanta Bank	$ 394,930	$ 559,822

Interest income includes the interest from demand deposits, time deposits, customer margin deposits, and operating guarantee deposits.

(J) Finance costs

	For the three months ended June 30, 2026		For the three months ended June 30, 2025	
Fellow subsidiary:				
Yuanta Securities	$	3,722	$	3,137
Yuanta Securities (Korea)		332		642
Other related parties:				
Funds managed by Yuanta Securities Investment Trust		-		159,311
	$	4,054	$	163,090

	For the six months ended June 30, 2026		For the six months ended June 30, 2025	
Fellow subsidiary:				
Yuanta Securities	$	7,025	$	6,299
Yuanta Securities (Korea)		686		1,231
Other related parties:				
Funds managed by Yuanta Securities Investment Trust		-		159,311
	$	7,711	$	166,841

(K) Property transactions

Disposal of financial assets

	For the three months ended June 30, 2026		For the three months ended June 30, 2025	
	Proceeds from disposal	Realised gain	Proceeds from disposal	Realised gain
Other related parties:				
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 355,012	$ 60,026

	For the six months ended June 30, 2026		For the six months ended June 30, 2025	
	Proceeds from disposal	Realised gain	Proceeds from disposal	Realised gain
Other related parties:				
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 357,624	$ 59,777

(L) Other

For the six months ended June 30, 2026, Yuanta Securities subscribed for $2,600,000 of the first issue of secured subordinated ordinary corporate bonds in 2026 issued by Yuanta Futures, with issuance costs of $3,450, and subscribed for $2,900,000 of the second issue of unsecured subordinated ordinary corporate bonds in 2026 issued by Yuanta Futures, with issuance costs of $3,750.

D. Yuanta Securities Investment Consulting

(A) Bank deposits

As of June 30, 2026, December 31, 2025 and June 30, 2025, Yuanta Securities Investment Consulting deposited $135,984, $194,583 and $199,031, respectively, to Yuanta Bank, of which, the operating guarantee deposits were all $15,000, and annual interest rates were all 1.655%.

(B) Operating income (Investing advisory service income)

	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Securities	$ 62,570	$ 61,320
Yuanta Bank	10,200	10,200
Yuanta Securities Investment Trust	6,938	6,937
Yuanta Futures	3,523	3,524
Yuanta Securities Finance	1,710	1,710
Yuanta Securities (Hong Kong)	760	761
	$ 85,701	$ 84,452

	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Securities	$ 125,141	$ 122,640
Yuanta Bank	20,400	20,400
Yuanta Securities Investment Trust	13,875	13,875
Yuanta Futures	7,047	7,047
Yuanta Securities Finance	3,420	3,420
Yuanta Securities (Hong Kong)	1,513	1,547
	$ 171,396	$ 168,929

E. Yuanta Securities Investment Trust

(A) Bank deposits

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Bank	$ 6,585,250	$ 4,163,077	$ 6,095,724

(B) Accounts receivable

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Bank	$ 3,023	$ -	$ -
Yuanta Life	4,866	-	-
Other related parties:			
Securities Investment Trust	-	-	648,036
	$ 7,889	$ -	$ 648,036

Yuanta Securities Investment Trust entered into a discretionary investment agreement with Yuanta Life to entrust Yuanta Securities Investment Trust to serve as the trustee for the discretionary investment account of investment-linked insurance. As of June 30, 2026 and 2025, the accounts receivable balances were $4,464 and $978, respectively.

(C) Management fee income

	For the three months ended June 30, 2026	For the three months ended June 30, 2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 1,840,797

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 3,675,629

As of June 30, 2025, Yuanta Securities Investment Trust has signed securities investment and futures trust contracts for various funds, with management fee rates ranging from 0.07% to 2.00%. No transactions for the six months ended June 30, 2026.

(D) Dividends payable

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Bank	$ 2,796,429	$ -	$ 2,643,777

(E) Fund transactions

Securities investment trust funds managed by Yuanta Securities Investment Trust which are held by Yuanta Securities Investment Trust and its related parties are as follows:

	June 30, 2026	December 31, 2025	June 30, 2025
Yuanta Securities Investment Trust	$ -	$ -	$ 1,649,024
Fellow subsidiary:			
Yuanta Securities	-	-	9,289,346
Yuanta Life	-	-	10,720,172
Yuanta Securities Finance	-	-	37,925
Yuanta Asset Management	-	-	77,982
Yuanta Venture Capital	-	-	124,759
	$ -	$ -	$ 21,899,208

(F) Lease arrangements - lessee

a. Yuanta Securities Investment Trust leases buildings from related parties. Rental contracts are typically made for periods of 3 to 5 years and rental payments are made at the beginning of each month.

b. Lease liabilities

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Securities Finance	$ 520	$ 1,037	$ 1,549
Yuanta Bank	54,686	76,855	102,816
	$ 55,206	$ 77,892	$ 104,365

(G) Sales handling fee

	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Securities	$ 105,579	$ 59,743
Yuanta Bank	44,128	30,647
Yuanta Life	1,208	213
	$ 150,915	$ 90,603

	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Securities	$ 184,035	$ 125,084
Yuanta Bank	77,221	62,979
Yuanta Life	2,000	408
	$ 263,256	$ 188,471

F. Yuanta Life

(A) Bank deposits and time deposits

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Bank (Note)	$ 4,530,454	$ 16,877,812	$ 2,071,791

Note: Including other financial assets.

(B) Refundable Deposits Paid

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Bank	$ 602	$ 602	$ 1,164
Yuanta Futures	230,681	-	-
	$ 231,283	$ 602	$ 1,164

(C) Current income tax assets/liabilities

	June 30, 2026	December 31, 2025	June 30, 2025
Parent company:			
Yuanta Financial Holdings			
Consolidated income tax return receivable	$ 6,552,261	$ 6,489,124	$ 6,489,124
Consolidated income tax return payable	$ 740,741	$ -	$ -

(D) Holdings of funds and beneficiary certificates managed by related parties (recorded as financial assets at fair value through profit or loss)

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 10,720,172
Yuanta Asia Growth Investment, L.P.	45,980	77,957	96,131
	$ 45,980	$ 77,957	$ 10,816,303

	For the six months ended June 30, 2026		
	Purchase price	Proceeds on disposal	Realised gain or loss
Other related parties:			
Yuanta Asia Growth Investment, L.P.	$ -	$ 28,324	$ 364

	For the six months ended June 30, 2025		
	Purchase price	Proceeds on disposal	Realised gain or loss
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ 3,337,645	$ 2,188,293	$ 93,466
Yuanta Asia Growth Investment, L.P.	-	5,228	1,868
	$ 3,337,645	$ 2,193,521	$ 95,334

Dividend distribution from investments in funds and beneficiary certificates were as follows (recorded as profit or loss on financial assets at fair value through profit or loss):

	For the three months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 105,393
Yuanta Asia Growth Investment, L.P.	1,095	15
	$ 1,095	$ 105,408

	For the six months ended June 30,	
	2026	2025
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ -	$ 246,753
Yuanta Asia Growth Investment, L.P.	1,095	15
	$ 1,095	$ 246,768

(E) Payables

	June 30, 2026	December 31, 2025	June 30, 2025
Parent company:			
Yuanta Financial Holdings	$ 1,099	$ 1,688	$ 1,594
Fellow subsidiary:			
Yuanta Bank	271,652	92,647	195,430
Yuanta International Insurance Brokers	160,825	54,289	40,247
Yuanta Securities Investment Trust	19,366	-	-
	$ 452,942	$ 148,624	$ 237,271

Note: Payables related to insurance contracts are listed in the "Insurance Contract Liabilities and Reinsurance Contract Liabilities" section of the balance sheet.

(F) Premium income

Please refer to Note 7(2)V

(G) Commissions recognised during the reporting period

	For the three months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Bank	$ 1,089,527	$ 654,350
Yuanta International Insurance Brokers	877,621	132,423
	$ 1,967,148	$ 786,773

	For the six months ended June 30,	
	2026	2025
Fellow subsidiary:		
Yuanta Bank	$ 2,265,842	$ 1,562,990
Yuanta International Insurance Brokers	1,219,421	255,225
	$ 3,485,263	$ 1,818,215

(H) Information on investments entrusted to related parties

Yuanta Life entered into a discretionary investment agreement with Yuanta Securities Investment Trust to entrust Yuanta Securities Investment Trust to serve as the trustee of discretionary investment-linked insurance. The entrusted investment items are mainly funds, beneficiary certificates and ETFs. The amounts of investments as of June 30, 2026 and 2025 were $55,707,534 and $20,255,170, respectively.

(I) Investment balance of related parties in discretionary investment

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Securities Investment Trust	$ 31,582,574	$ -	$ -

(J) Property transactions

Futures Guarantee Deposits

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Futures	$ 313,361	$ -	$ -

G. Yuanta Venture Capital and its subsidiary

(A) Bank deposits

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Bank	$ 949,104	$ 515,806	$ 803,417

(B) Property transactions – Holding financial assets (recorded as financial assets at fair value through profit or loss)

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 124,759

(C) Other payables

	June 30, 2026	December 31, 2025	June 30, 2025
Parent company:			
Yuanta Financial Holdings	$ 26	$ 29	$ 648,102

H. Yuanta Asset Management

(A) Bank deposits

	June 30, 2026	December 31, 2025	June 30, 2025
Fellow subsidiary:			
Yuanta Bank	$ 100,299	$ 601,960	$ 473,129

(B) Property transactions – beneficiary certificates (recorded as financial assets at fair value through profit or loss)

	June 30, 2026	December 31, 2025	June 30, 2025
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	$ -	$ -	$ 77,982

	For the six months ended June 30, 2025	
	Proceeds from disposal	Realised gain or loss
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	$ 201,548	$ 1,548

There were no property transactions – beneficiary certificates for the six months ended June 30, 2026.

8. Pledged assets

The Yuanta Group's assets pledged as collateral are as follows:

Items	June 30, 2026	December 31, 2025	June 30, 2025	Purpose of pledge
Due from Central Bank and call loans to other banks	$ 266,487	$ 283,309	$ 221,020	Operating guarantee deposits
Financial assets at fair value through profit or loss	214,694,474	233,782,270	171,077,757	Bonds and bills under repurchase agreements, operating activities and futures options trading margin, collateral for securities lending, OTC trading and collective fund for compensation loss
	2,088,600	1,453,800	322,000	Futures trading margin
	83,956,722	61,865,281	55,877,114	Brokerage business
	790,945	691,189	1,131,624	Guarantee deposits for notes and collective fund for compensation loss
Financial assets at fair value through other comprehensive income	4,857,481	5,132,124	4,428,447	Operating guarantee deposits, claim reserve from trust business, collateral for securities lending business, default customer account, short-term loans, guarantees on asset disposal and margin for structured products
	78,158,417	87,349,442	67,051,804	Bonds and bills under repurchase agreements, operating guarantee deposits, OTC performance bonds, guarantees on asset disposal and claims reserve from trust fund
	4,380,200	-	-	Operating guarantee deposits
	-	-	444,373	Settlement reserves for foreign exchanges
	1,592,438	966,794	113,207	Initial margin for derivative transactions
	31,326	-	255,416	Money market limit guarantee
Investments in debt instruments at amortised cost	2,979	4,383,178	4,141,627	Operating guarantee deposits
	315,827	310,541	-	Settlement reserves for foreign exchanges
	260,986	262,155	204,899	Operating guarantee deposits for securities firm, operating guarantee deposits, deposit for securities lending auction and deposits of guarantees with the Central Bank
	282,847	273,269	274,258	Claim reserve from trust business
	7,706,501	11,193,141	11,225,791	Overdraft guarantee for foreign currency settlement
	105,526	105,894	106,271	Settlement reserves for Electronic Bond Trading System (EBTS) issued by OTC
	52,763	52,947	53,136	Deposit guarantees of bills merchants
	191,529	222,166	263,552	Collateral for provisional seizure
	6,226	6,248	6,270	VISA international card payment reserves
	52,763	52,947	53,136	Settlement reserves for Taiwan Futures Exchange
	102,628	78,242	53,090	Money market limit guarantee

Items	June 30, 2026	December 31, 2025	June 30, 2025	Purpose of pledge
Restricted assets－net	$ 5,077,887	$ 3,573,425	$ 3,748,602	Collateral for settlement limit, short-term loans, short-term bills payable, securities lending and collateral for OTC derivative transactions
	170,779	176,504	160,835	Operating guarantee deposits for exchange trading, structured products, repurchase transactions and securities business money lending
	6,081,718	3,282,069	2,888,389	Dividends to be paid for transfer-agent services business, overdraft guarantee and brokerage business
	27,992	27,758	25,960	Dividends to be paid for transfer-agent services business
	3,540	3,518	-	Collateral for provisional seizure
Other assets－net	2,055,110	1,474,292	1,315,849	Operating guarantee deposits
	4,758,764	5,205,927	1,344,259	Performance bond, rental deposits, deposit for securities lending auction, deposits of guarantees with the Central Bank and other deposits
	51,348	2,339	205,461	Underwriting share proceeds collected on behalf of customers
	20,000	20,000	20,000	Claim reserve from trust business
	177,954	124,734	67,869	Interest rate swap settlement reserve
Property and equipment and investment property －net	2,243,549	2,289,851	2,309,029	Collateral for settlement limit and short-term loans; collateral for mortgage loans and leases
Treasury share of Yuanta Securities (Korea)	-	554,872	563,502	Collateral for securities lending business

9. Significant contingent liabilities and unrecognised contract commitments

(1) As of June 30, 2026, December 31, 2025 and June 30, 2025, capital expenditure contracted for at the balance sheet date but not yet incurred were $2,591,160, $2,848,882 and $3,148,292, respectively.

(2) As of June 30, 2026, the upper limit of the remaining capital commitments under the investment agreements entered into by Yuanta Life, a subsidiary of the Yuanta Group, was USD 888 thousand; the upper limit of the remaining capital commitment for the private equity fund investment agreements signed by Yuanta Securities (Korea) and its subsidiaries was KRW43 billion (approximately NT$0.88 billion).

(3) Stocks entrusted to custody

As of June 30, 2026, December 31, 2025 and June 30, 2025, the stocks entrusted to the custody of Yuanta Securities Finance of the Yuanta Group by clients were all 7,483 thousand shares. The market value of these entrusted stocks was approximately $78,385, $77,769 and $77,639, respectively.

(4) Acting as settlement agent

Yuanta Securities had several settlement agency agreements with certain securities companies. In accordance with these agreements, these securities companies have agreed to be Yuanta Securities' primary and secondary settlement agents. If Yuanta Securities is unable to fulfil its settlement obligations to the TWSE, the settlement agents shall, upon instructions from the TWSE, perform the settlement obligations in the name of Yuanta Securities.

(5) Other lawsuits - Yuanta Securities

A. With respect to the dispute over the sale of land and parking spaces, Seventh-Day Adventist Church Taiwan Conference and Taiwan Adventist Hospital (collectively, the “Plaintiffs”) initiated a mediation proceeding against Yuanta Securities and another party. On January 17, 2018, the Plaintiffs increased their claim amount to NT$952,511 thousand (of which NT$950,861 thousand was asserted on a joint and several liability or joint payment basis). The mediation before the Taiwan Taipei District Court was unsuccessful. On July 11, 2018, the Plaintiffs initiated a lawsuit for the same matter, seeking the same amount of compensation as claimed in the mediation proceeding, without any amendment. The Taiwan Taipei District Court rendered a judgement dismissing all of the claims asserted by the Plaintiffs on January 27, 2022 (i.e., Yuanta Securities and the other party prevailed). The plaintiffs filed an appeal and reduced the claim amount to NT$722,378 thousand, comprising NT$512,454 thousand claimed by Seventh-Day Adventist Church Taiwan Conference and NT$209,924 thousand claimed by Taiwan Adventist Hospital. Yuanta Securities is responding to the lawsuit in accordance with applicable laws.

B. As of June 30, 2026, there were 5 litigations against Yuanta Securities (Korea), with claim amount totalling KRW3,807 million (approximately NT$78 million). As of June 30, 2026, Yuanta Securities (Korea) has made provisions totalling approximately KRW113 million (approximately NT$2 million) for the 5 aforementioned litigations.

   Also, please refer to the explanation in Note 6(26) for an arbitration award which Yuanta Securities (Korea) is subject to.

   Separately, Yuanta Securities (Korea) filed 9 lawsuits as the plaintiff with a total claim amount of approximately KRW226,493 million (approximately NT$4.64 billion).

C. Due to the alleged fraudulent act committed by a former employee of KK Trade Securities Co., Ltd., the affected clients filed a civil lawsuit against Yuanta Securities (Thailand) and the former employee for a joint liability to pay the compensation of THB301 million (approximately NT$0.29 billion). In August 2017, Yuanta Securities (Thailand) received a civil complaint of the lawsuit. As part of the claimed amount was not remitted to the account of KK Trade Securities Co., Ltd., but rather directly remitted to the former employee’s private account from the plaintiffs, the liability is denied by Yuanta Securities (Thailand). The claims made by the plaintiffs were all dismissed by the court of the first instance on October 8, 2020. The court of the second instance also dismissed all the plaintiffs’ claims on April 7, 2022. The plaintiffs appealed the case to the court of the third instance for review and reduced the claim amount from THB301 million to THB149 million (approximately NT$0.14 billion).

D. As of June 30, 2026, Yuanta Securities (Hong Kong)’s receivables from certain margin loans amounting to HKD147,504 thousand (approximately NT$0.6 billion) were secured by listed securities that were suspended for trading. These margin clients were served by an account executive who entered into a guaranteed agreement with Yuanta Securities (Hong Kong) (the “Guarantee Agreement”) under which the account executive agreed to guarantee against all losses incurred by Yuanta Securities (Hong Kong) in relation to the accounts of these margin clients. Considering that Yuanta Securities (Hong Kong) had exercised its right of set-off under the Guarantee Agreement against the account executive’s assets amounting to HKD68,552 thousand (approximately NT$0.28 billion) and received the first repayment distributed by certain clients’ liquidator amounting to HKD44 thousand (approximately NT$180 thousand), the remaining loss of HKD78,908 thousand (approximately NT$0.32 billion) has been recognised. Yuanta Securities (Hong Kong) has commenced legal proceeding against the account executive claiming the full amount of the debt owed by those margin clients based on the Guarantee Agreement. The claim amount is HKD135,191 thousand (approximately NT$0.55 billion) including the interest calculated as of the date of filing the lawsuit. The account executive claimed that she has no liability for losses in relation to the accounts of these margin clients. On February 22, 2021, the court of the first instance issued a summary judgment, ruling that the account executive should bear full guarantee liability. However, the account executive filed an appeal against such decision on March 22, 2021. As at the date on which the financial statements were authorised for issue, Yuanta Securities (Hong Kong) considered the external legal advice, and concluded that no provision in relation to the above set-off was necessary.

(6) Other lawsuits - Yuanta Life Insurance

As of June 30, 2026, Yuanta Life Insurance still had several insurance claim litigation cases in progress. Yuanta Life Insurance handled these cases by itself or with assistance of legal counsel and has recognised an appropriate amount of claim reserves.

(7) Others

	June 30, 2026	December 31, 2025	June 30, 2025
Commitment of the securities under a repurchase agreement	$ 257,127,413	$ 297,990,238	$ 213,436,225
Commitment of the securities under a resale agreement	91,827,592	57,884,760	87,620,943
Unused loan commitments	61,338,733	50,932,118	43,358,872
Credit commitment on credit card	106,868,720	104,975,530	105,420,540
Unused L/C balance	3,499,304	2,803,926	2,999,355
Other guarantees	17,446,169	21,002,131	17,075,231
Consignment collection for others	14,472,408	14,016,004	12,949,134
Trust assets	487,110,663	406,128,835	401,872,104
Book entry government bonds under entrustment	78,782,000	86,018,700	94,475,800
Trustee manager depository of short-term bills	33,590,100	28,900,000	-
Items under custody	171,295,682	74,161,827	66,039,324

(8) In accordance with Article 17 of the Trust Enterprise Act, Yuanta Bank of the Yuanta Group discloses its trust balance sheet, trust income statement and schedule of trust property as follows:

June 30, 2026

Trust Balance Sheet

Trust assets		Trust liabilities	
Bank deposits	$ 5,655,771	Payables-Customers' securities	$ 125,844,217
Stocks	12,268,054	Pecuniary trust	246,046,562
Funds (Note)	166,677,963	Securities trust	2,388,876
Bonds	54,321,773	Real estate trust	28,312,407
Structured products	15,515,404	Net income	35,660
Real estate-Land	15,390,200	Retained earnings	2,622,450
-Construction in progress	9,576,790		
Customers' securities under custody	125,844,217		
Total trust assets	$ 405,250,172	Total trust liabilities	$ 405,250,172

June 30, 2025

Trust Balance Sheet

Trust assets			Trust liabilities		
Bank deposits	$	5,506,701	Payables-customers' securities	$	67,770,452
Stocks		10,254,925	Pecuniary trust		226,003,564
Funds (Note)		151,330,582	Securities trust		1,759,566
Bonds		57,633,762	Real estate trust		23,492,341
Structured products		7,904,964	Net income		24,680
Real estate-Land		14,468,379	Retained earnings		2,170,177
-Construction in progress		6,351,015			
Customers' securities under custody		67,770,452			
Total trust assets	$	321,220,780	Total trust liabilities	$	321,220,780

Note: Includes mutual funds in money market.

Trust Income Statement

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Trust revenue		
Dividend income	$ 16,867	$ 10,005
Interest income	31,851	27,029
Investment income (Fund)	118	76
	48,836	37,110
Trust expenses		
Management fees	(7,671)	(6,976)
Tax expense	(2,639)	(2,665)
Insurance expense	(1,434)	(426)
Investment loss (Fund)	(132)	(1,091)
	(11,876)	(11,158)
Income before income tax	36,960	25,952
Income tax expense	(1,300)	(1,272)
Net income	$ 35,660	$ 24,680

Trust Property List

Invested items	June 30, 2026 Book value	June 30, 2025 Book value
Bank deposits	$ 5,655,771	$ 5,506,701
Bonds	54,321,773	57,633,762
Stocks	12,268,054	10,254,925
Structured products	15,515,404	7,904,964
Funds (Note)	166,677,963	151,330,582
Real estate-Land	15,390,200	14,468,379
-Construction in progress	9,576,790	6,351,015
Customers' securities under custody	125,844,217	67,770,452
	$ 405,250,172	$ 321,220,780

Note: Includes mutual funds in money market.

The trust balance sheet and trust property list as at June 30, 2026 and 2025 include foreign currency non-discretionary money trusts and foreign currency money trusts operated by the offshore banking unit of Yuanta Bank.

(9) In accordance with Article 17 of the Trust Enterprise Act, Yuanta Securities of the Yuanta Group discloses its trust balance sheet, trust income statement and trust property list as follows:

June 30, 2026

Trust Balance Sheet

Trust assets		Trust liabilities	
Bank deposits	$ 2,289,945	Payables	$ 268,510
Bonds	71,222	Tax payable	486
Stocks	6,629,694	Other liabilities	1
Funds	64,761,203	Trust capital-pecuniary trust	61,677,755
Structured products	7,413,713	Trust capital-securities trust	2,547,354
Accounts receivable	694,714	Net income	9,044,334
		Retained earnings	11,745,025
		Deferred carryforwards	(3,422,974)
Total trust assets	$ 81,860,491	Total trust liabilities	$ 81,860,491

June 30, 2025

Trust Balance Sheet

Trust assets		Trust liabilities	
Bank deposits	$ 2,000,861	Payables	$ 355,561
Bonds	66,893	Tax payable	297
Stocks	4,048,489	Trust capital-pecuniary trust	69,374,954
Funds	62,302,018	Trust capital-securities trust	2,764,646
Structured products	11,556,607	Net income	(565,287)
Accounts receivable	676,456	Retained earnings	9,368,076
		Deferred carryforwards	(646,923)
Total trust assets	$ 80,651,324	Total trust liabilities	$ 80,651,324

Trust Income Statement

	For the six months ended June 30, 2026	For the six months ended June 30, 2025
Trust revenue		
Interest income	$ 892,733	$ 760,943
Realised investment income	6,357,809	578,418
Unrealised investment income	1,784,344	-
Foreign exchange gain	111,949	-
Rental income	17,379	19,530
Dividend income	29,148	33,758
	9,193,362	1,392,649
Trust expenses		
Management fees	(62,449)	(30,279)
Fees (Service charges)	(82,402)	(38,827)
Foreign exchange loss	-	(1,287,381)
Insurance expense	(299)	(349)
Unrealised investment loss	-	(591,948)
Others	(1)	(1)
(Loss) income before income tax	9,048,211	(556,136)
Income tax expense	(3,877)	(9,151)
Net income (loss)	$ 9,044,334	($ 565,287)

Trust Property List

Invested items	June 30, 2026 Book value	June 30, 2025 Book value
Bank deposits	$ 2,289,945	$ 2,000,861
Bonds	71,222	66,893
Stocks	6,629,694	4,048,489
Funds	64,761,203	62,302,018
Structured products	7,413,713	11,556,607
Others	694,714	676,456
	$ 81,860,491	$ 80,651,324

(10) In accordance with Taipei Exchange Letter No. 1030026386, the following information is disclosed: The Offshore Securities Unit of Yuanta Securities provides custody and investment services for customer funds on behalf of customers. Related bank deposits in connection with such services on June 30, 2026, December 31, 2025 and June 30, 2025 were USD 4,068 thousand, USD 4,123 thousand and USD 7,352 thousand, respectively.

10. Significant losses from disasters

(1) The Company:

None.

(2) Subsidiaries:

None.

11. Significant subsequent events

The Company and its subsidiaries

(1)On August 22, 2025, the Company's Board of Directors approved an aggregate issuance limit of NT$20,000,000 thousand for unsecured ordinary corporate bonds. The issuance was approved by the FSC under Jin-Guan-Yin-Kong-Zi Letter No. 1140231029 dated October 7, 2025. The Company issued NT$8,000,000 thousand of such bonds on December 3, 2025. In addition, taking into consideration the repayment of the second issue of unsecured ordinary corporate bonds in 2022, which mature in 2026, and the repayment of bank borrowings or commercial paper issued for operational purposes, the Company issued its first issue of unsecured ordinary corporate bonds in 2026, with an aggregate principal amount of NT$7,800,000 thousand, on August 21, 2026.

(2) To strengthen its working capital and financial structure, increase its adjusted net capital ("ANC") and net worth, stabilise its operations and meet its long-term business development needs, Yuanta Futures, a subsidiary of the Company, conducted a cash capital increase by issuing 80,000 thousand ordinary shares with a par value of NT$10 per share. The capital increase was approved by the Boards of Directors of Yuanta Futures and the Company on June 17 and June 24, 2026, respectively. The Company authorised its Chairman to participate in the subscription based on the Company's existing shareholding percentage, together with subscriptions by designated persons. The capital increase was approved by the Securities and Futures Bureau and the Banking Bureau of the FSC on July 24, 2026. August 5, 2026 was set as the pricing date for the capital increase, and the issue price was NT$73.5 per share.

(3) To effectively integrate the Group's resources, realise greater synergies and strengthen its operating capabilities and earnings momentum, the Company plans to have Yuanta Securities Investment Trust become a wholly-owned subsidiary of the Company through a share exchange. The share exchange was approved by the shareholders' meetings of both companies on June 12, 2026 and by the FSC under Jin-Guan-Yin-Kong-Zi Letter No. 1150224616 dated July 29, 2026. The relevant procedures are currently in progress.

(4) Yuanta Bank, having obtained approval from the FSC under Jin-Guan-Yin-Kong-Zi Letter No. 1150209957 dated April 8, 2026, issued Tranches A and B of its second issue of subordinated bank debentures in 2026 at par on July 9, 2026, with total issue amounts of NT$10,000,000 thousand and NT$5,000,000 thousand, respectively.

(5) On July 30, 2026, the Board of Directors of Yuanta Securities (Korea) approved the establishment of a wholly-owned asset management company in Korea, tentatively named "Yuanta Asset Management Company (Korea)", with a proposed investment of KRW5,000,000 thousand (approximately NT$102,000 thousand). The investment is subject to approval by the competent authority, following which the relevant establishment procedures will be carried out in accordance with the applicable regulations.

(6) On August 20, 2026, the Board of Directors of Yuanta Asia Investment (Hong Kong) approved a cash capital reduction amounting to HK$75,000 thousand (approximately NT$304,000 thousand). The capital reduction is subject to approval by the competent authority.

12. Others

(1) Capital risk management

A. The objectives of capital management of the Yuanta Group:

(A) The primary capital management objective of the Yuanta Group is to maintain the qualifying capital of the financial group at a level that meets the minimum regulatory capital adequacy ratio. Qualifying capital and regulatory capital are calculated in accordance with the regulations of the competent authorities.

(B) In order to maintain sufficient capital to assume various risks, the Yuanta Group assesses the required capital with consideration of the risk portfolio it faces and the risk characteristics and manages risk through capital allocation to optimise the utilisation of capital.

B. Capital management procedure:

(A) The Yuanta Group regularly monitors the overall capital adequacy ratio, which is maintained and reported to the competent authorities every 6 or 12 months in compliance with the regulations from both competent authorities and internal requirements.

(B) Calculation and control procedures related to capital adequacy of the financial group are all in compliance with "Regulations Governing the Consolidated Capital Adequacy of Financial Holding Companies" and "Regulations Governing the Capital Adequacy Management for Yuanta Financial Holdings".

(C) The Yuanta Group's capital management objectives are approved by the Board of Directors, of which an appropriate capital projection is scheduled by the finance management according to the long-term development strategies, operating plan and characteristics of assets and liabilities. The consolidated capital adequacy ratio of the Yuanta Group is assessed and calculated monthly. The Risk Management Department regularly monitors the overall capital adequacy and analyses the impact on the capital adequacy arising from the Yuanta Group's business development and changes in regulations. The Business Departments shall consider the impact of each transaction or task on the capital adequacy when conducting such transaction or task according to the annual risk limits authorised by the Yuanta Group.

(D) The Yuanta Group also sets a warning threshold for the above management objectives, that is, when the capital adequacy ratio drops to the warning indicator, the Risk Management Department shall call a meeting to discuss a responding solution which is handed to the finance management for the following executive operations.

(2) Fair value information on financial instruments

A. Information on fair value of financial instruments and fair value hierarchy

(A) Outline

Fair value refers to the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Financial instruments were initially recognised at fair value. For subsequent measurements, except for those measured at amortised cost, financial instruments are measured at fair value. For active markets, fair value is measured according to quoted prices. For non-active markets, the Yuanta Group utilises valuation techniques or references quoted prices from Reuters, Bloomberg or counterparties to determine the fair value of financial instruments.

(B) Definition of the hierarchy classification of financial instruments measured at fair value

a. Level 1

Level 1 refers to quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date. An active market refers to the market in which transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis. The fair value of the investments of the Yuanta Group, such as investments in listed shares, beneficiary certificates, actively traded Taiwan government bonds and derivatives with quoted prices in an active market, are deemed as Level 1.

b. Level 2

Level 2 refers to prices in active markets other than quoted market prices that are observable, including direct (e.g. prices) or indirect (i.e. derived from prices) observable inputs from active markets. Financial instruments of the Yuanta Group, such as less actively traded government bonds, corporate bonds, bank debentures, convertible corporate bonds, most derivatives and bank debentures issued by the Yuanta Group are classified within Level 2.

c. Level 3

Level 3 refers to situations that measure fair value by using unobservable inputs for assets and liabilities with very few (occasional) market activities. However, it has the same fair value measurement purpose which is the exit price at the measurement date for a market participant that holds the asset or owes the liability. Thus, the unobservable inputs reflect the assumptions (including assumptions in relation to risks) used by the market participant during the pricing of assets and liabilities.

B. Financial instruments measured at fair value

(A) Fair value hierarchy for financial instruments:

	June 30, 2026			
Recurring fair value measurements	Total	Level 1	Level 2	Level 3
Non-derivative financial instruments				
Assets				
Financial assets at fair value through profit or loss				
Equity instruments	$109,531,213	$104,618,238	$ 20,592	$ 4,892,383
Debt instruments	549,991,804	152,555,200	397,337,596	99,008
Others	186,321,882	76,272,290	107,712,707	2,336,885
Financial assets at fair value through other comprehensive income				
Equity instruments	107,433,513	58,775,704	-	48,657,809
Debt instruments (Note)	426,088,349	215,955,392	210,132,957	-
Other financial assets				
Purchase of claim receivable	1,672,543	-	-	1,672,543
Liabilities				
Financial liabilities at fair value through profit or loss	$160,409,265	$160,124,640	$ 284,625	$ -
Derivative instruments and structured products				
Assets				
Financial assets at fair value through profit or loss	$ 28,627,159	$ 11,836,496	$ 15,348,365	$ 1,442,298
Liabilities				
Financial liabilities at fair value through profit or loss	$178,283,618	$ 9,234,022	$104,230,638	$ 64,818,958

Note: Including the statutory deposits of Yuanta Life of the Yuanta Group.

Recurring fair value measurements	December 31, 2025 Total	Level 1	Level 2	Level 3
Non-derivative financial instruments				
Assets				
Financial assets at fair value through profit or loss				
Equity instruments	$ 87,209,139	$ 83,254,872	$ 9,797	$ 3,944,470
Debt instruments	500,812,909	137,722,256	362,924,996	165,657
Others	167,779,058	85,913,420	79,493,306	2,372,332
Financial assets at fair value through other comprehensive income				
Equity instruments	60,665,889	15,696,561	-	44,969,328
Debt instruments	303,515,857	162,719,413	140,796,444	-
Other financial assets				
Purchase of claim receivable	1,685,336	-	-	1,685,336
Liabilities				
Financial liabilities at fair value through profit or loss	$ 85,434,426	$ 85,327,482	$ 106,944	$ -
Derivative instruments and structured products				
Assets				
Financial assets at fair value through profit or loss	$ 20,072,186	$ 8,354,161	$ 10,836,573	$ 881,452
Liabilities				
Financial liabilities at fair value through profit or loss	$147,348,706	$ 3,561,041	$ 90,412,834	$ 53,374,831

Recurring fair value measurements	June 30, 2025			
	Total	Level 1	Level 2	Level 3
Non-derivative financial instruments				
Assets				
Financial assets at fair value through profit or loss				
Equity instruments	$ 40,181,042	$ 37,534,344	$ 10,719	$ 2,635,979
Debt instruments	412,504,478	128,668,305	283,528,651	307,522
Others	151,170,526	77,583,801	69,477,495	4,109,230
Financial assets at fair value through other comprehensive income				
Equity instruments	63,199,366	25,515,351	-	37,684,015
Debt instruments	257,486,758	139,489,166	117,997,592	-
Other financial assets				
Purchase of claim receivable	1,695,424	-	-	1,695,424
Liabilities				
Financial liabilities at fair value through profit or loss	$102,971,951	$102,814,617	$ 157,334	$ -
Derivative instruments and structured products				
Assets				
Financial assets at fair value through profit or loss	$ 19,786,690	$ 5,707,435	$ 13,108,318	$ 970,937
Liabilities				
Financial liabilities at fair value through profit or loss	$140,199,258	$ 2,042,525	$ 75,172,362	$ 62,984,371

(B) When quotes of financial instruments are obtained from the Stock Exchange, Reuters, Bloomberg, dealers or competent authorities and the prices represent arm's length transactions with sufficient frequency, the financial instruments are regarded as active market quotes. If the aforementioned requirements are not met, then the financial instruments are regarded as quotes without an active market. Large bid-ask spreads or low trade volumes are features of quotes without an active market. Whenever the financial instruments held by the Yuanta Group have active market quotes, the active market quotes are regarded as fair value. Publicly listed and over-the-counter traded equity instruments of primary stock exchanges along with central government bonds that are popular securities all regard active market quotes as the basis of fair value. Excluding the above-mentioned financial instruments with active market quotes, the fair value of the remaining financial instruments is obtained by financial valuation models or referencing counterparty quotes. Fair value obtained through the calculations of financial valuation models include, but are not limited to, fair value references of substantive factors and characteristics from similar financial instruments, those obtained from the cash flow discounting method or those obtained by other financial valuation techniques. Fair values obtained through financial valuation techniques are derived from market information on the balance sheet date, and utilises the fair values derived from the calculations of financial valuation models (for example referencing the yield curve from the Taipei Exchange, Reuters' average commercial paper interest, etc.).

(C) Fair value adjustment

a. Limits and adjustments of financial valuation models

Financial valuation techniques do not necessarily completely reflect all relevant elements of financial instruments held by the Yuanta Group. Thus, the outputs of financial valuation models may need necessary adjustments in line with important relevant elements. For example, adjustments on model risk or adjustments on liquidity risk etc. In accordance with the Yuanta Group's financial valuation model management policy, management believes in order to fairly present the fair value of financial instruments within the consolidated balance sheet, valuation adjustments are pertinent and appropriate.

b. Credit risk valuation adjustment

The credit risk valuation adjustment is included in the computation of fair value of financial instruments in order to reflect counterparty's credit risk and the Yuanta Group's credit quality.

(D) Transfer between Level 1 and Level 2

As of June 30, 2026, December 31, 2025 and June 30, 2025, there were no transfers between Level 1 and Level 2 within the Yuanta Group.

(BLANK)

(E) Details of changes in fair value measurements of financial instruments classified as Level 3:

a. Details of changes in fair value measurements of financial assets classified as Level 3:

For the six months ended June 30, 2026

Items	Beginning balance	Gain and loss on valuation: Gain and loss	Gain and loss on valuation: Other comprehensive income	Addition: Purchased or issued	Addition: Transferred to Level 3 (Note)	Reduction: Sold, disposed of or settled	Reduction: Transferred from Level 3 (Note)	Ending balance
Financial assets at fair value through profit or loss	$ 7,363,911	($ 577,087)	$ -	$ 71,332,953	$ 9,780	($ 67,838,477)	($ 1,520,506)	$ 8,770,574
Financial assets at fair value through other comprehensive income	44,969,328	(348,812)	1,239,907	2,826,461	-	(29,075)	-	48,657,809
Other financial assets-purchase of claim receivable	1,685,336	(750)	-	-	-	(12,043)	-	1,672,543
Total	$ 54,018,575	($ 926,649)	$ 1,239,907	$ 74,159,414	$ 9,780	($ 67,879,595)	($ 1,520,506)	$ 59,100,926

For the six months ended June 30, 2025

Items	Beginning balance	Gain and loss on valuation: Gain and loss	Gain and loss on valuation: Other comprehensive income	Addition: Purchased or issued	Addition: Transferred to Level 3 (Note)	Reduction: Sold, disposed of or settled	Reduction: Transferred from Level 3 (Note)	Ending balance
Financial assets at fair value through profit or loss	$ 11,841,719	($ 238,314)	($ 115,870)	$ 33,302,044	$ -	($ 33,996,372)	($ 2,769,539)	$ 8,023,668
Financial assets at fair value through other comprehensive income	39,116,531	(36,385)	(1,396,131)	-	-	-	-	37,684,015
Other financial assets-purchase of claim receivable	1,712,511	(3,506)	-	-	-	(13,581)	-	1,695,424
Total	$ 52,670,761	($ 278,205)	($ 1,512,001)	$ 33,302,044	$ -	($ 34,009,953)	($ 2,769,539)	$ 47,403,107

In relation to the above, valuation gains and losses are recognised in profit or loss in the period. The net gains and losses attributable to assets as of June 30, 2026, December 31, 2025 and June 30, 2025 were ($252,872), ($1,696,660) and ($856,894), respectively.

In relation to the above, valuation gains and losses are recognised in other comprehensive income. The net gains and losses attributable to assets as of June 30, 2026, December 31, 2025 and June 30, 2025 were $1,239,907, $5,863,866 and ($1,510,650), respectively.

b. Details of changes in fair value measurements of financial liabilities classified as Level 3:

For the six months ended June 30, 2026

Items	Beginning balance	Gain and loss on valuation: Gain and loss	Gain and loss on valuation: Other comprehensive income	Addition: Purchased or issued	Addition: Transferred to Level 3 (Note)	Reduction: Sold, disposed or settled	Reduction: Transferred from Level 3 (Note)	Ending balance
Financial liabilities at fair value through profit or loss	$ 53,374,831	$ 737,213	($ 36,123)	$ 69,181,700	$ -	($ 57,619,717)	($ 818,946)	$ 64,818,958

For the six months ended June 30, 2025

Items	Beginning balance	Gain and loss on valuation: Gain and loss	Gain and loss on valuation: Other comprehensive income	Addition: Purchased or issued	Addition: Transferred to Level 3 (Note)	Reduction: Sold, disposed or settled	Reduction: Transferred from Level 3 (Note)	Ending balance
Financial liabilities at fair value through profit or loss	$ 61,008,608	($ 910,539)	($ 2,178)	$ 66,736,537	$ -	($ 62,721,615)	($ 1,126,442)	$ 62,984,371

In relation to the above, valuation gains and losses are recognised in profit or loss in the period. The net gains (losses) belonging to liabilities as of June 30, 2026, December 31, 2025 and June 30, 2025 were ($3,222,847), $244,215 and $344,089, respectively.

In relation to the above, valuation gains and losses are recognised in other comprehensive income. The net gains (losses) belonging to liabilities as of June 30, 2026, December 31, 2025 and June 30, 2025 were $37,994, ($931) and $4,019, respectively.

Note: For the six months ended June 30, 2026 and 2025, transfers from Level 1 to Level 3 related to emerging stocks whose trading volumes were initially active but subsequently became inactive. Also, some investments were transferred into Level 3 because there was insufficient observable market information available. Transfers from Level 3 to Level 1 involved emerging stocks whose trading volumes were initially inactive but were reclassified due to active trading volumes or becoming listing stocks subsequently.

(F) Sensitivity analysis of reasonably possible alternative assumptions for Level 3 fair value measurements

The fair value measurement made by the Yuanta Group for financial instruments are considered reasonable; however, different valuation input could result in different valuation results. The impact on profit or loss or other comprehensive income for the period is as follows:

Items	Change in fair value recognised in profit or loss for the period		Change in fair value recognised in other comprehensive income	
	Favourable movements	Unfavourable movements	Favourable movements	Unfavourable movements
June 30, 2026				
Assets				
Financial assets at fair value through profit or loss	$ 63,880	($ 51,119)	$ -	$ -
Derivative instruments	2,067	(2,067)	-	-
Financial assets at fair value through other comprehensive income	-	-	1,454,092	(1,309,136)
Other financial assets- purchase of claim receivable	61,263	(61,263)	-	-
Liabilities				
Financial liabilities at fair value through profit or loss	$ 17,931	($ 17,931)	$ -	$ -
Derivative instruments and structured products	(22,253)	22,253	-	-
December 31, 2025				
Assets				
Financial assets at fair value through profit or loss	$ 52,309	($ 49,152)	$ -	$ -
Derivative instruments	1,126	(1,126)	-	-
Financial assets at fair value through other comprehensive income	-	-	1,944,052	(1,724,623)
Other financial assets- purchase of claim receivable	63,854	(63,854)	-	-
Liabilities				
Financial liabilities at fair value through profit or loss	$ 3,813	($ 3,813)	$ -	$ -
Derivative instruments and structured products	(22,349)	22,349	-	-

Items	Change in fair value recognised in profit or loss for the period		Change in fair value recognised in other comprehensive income	
	Favourable movements	Unfavourable movements	Favourable movements	Unfavourable movements
June 30, 2025				
Assets				
Financial assets at fair value through profit or loss	$ 42,880	($ 39,626)	$ -	$ -
Derivative instruments	10,033	(10,033)	-	-
Financial assets at fair value through other comprehensive income	-	-	367,361	(305,680)
Other financial assets- purchase of claim receivable	65,161	(65,161)	-	-
Liabilities				
Financial liabilities at fair value through profit or loss	($ 4,148)	$ 4,148	$ -	$ -
Derivative instruments and structured products	(41,046)	41,046	-	-

Favourable and unfavourable movements of the Yuanta Group refer to the favourable and unfavourable movements of fair value. Movements in fair value are derived from financial valuation techniques based on different unobservable valuation parameters. If the fair value of financial instruments is affected by more than one input, the above table will only reflect the impact of changes in the single input without considering the correlations and variability between inputs.

(G) The following is the qualitative information of significant unobservable inputs and the sensitivity analysis of changes in significant unobservable inputs used in valuation models for Level 3 fair value measurements:

June 30, 2026		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Financial assets at fair value through profit or loss					
Equity instruments	$ 4,892,383	1.Market method 2.Equity Model by L. Anderson and D. Buffum 3.Discounted Cash Flow	Discount for marketability	<=40%	The higher the discount for marketability, the lower the fair value
			Discount rate	6.30%~6.30%	The higher the discount rate, the lower the fair value
			Stock price volatility	18.81%~72.98%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Credit Spread	5.39%~75.73%	The higher the credit spread, the lower the fair value
			Recovery rate	20.00%~20.00%	The higher the recovery rate, the higher the fair value
Debt instruments	99,008	Discounted cash flow	Discount rate	1.53%~10.01%	The higher the discount rate, the lower the fair value
Derivative instruments (including futures and options trade in futures market)	1,442,298	1.Option Model 2.FDM 3.Monte Carlo Simulation	Stock price volatility	17.44%~27.90%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.15~0.63	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	55.00%~55.00%	The higher the recovery rate, the higher the fair value
Others	2,336,885	1.Net asset value 2.Option Model 3.FDM 4.Monte Carlo Simulation	Discount for marketability	<=10%	The higher the discount for marketability, the lower the fair value
			Stock price volatility	17.44%~27.90%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.15~0.63	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	55.00%~55.00%	The higher the recovery rate, the higher the fair value
Other financial assets					
Purchase of claim receivable	1,672,543	Recoverable amount	Contact rate	6.90%~37.02%	The higher the contact rate, the higher the fair value
			Payment rate	5.52%~34.74%	The higher the payment rate, the higher the fair value
			Discount rate	7.55%~40.39%	The higher the discount rate, the lower the fair value

June 30, 2026		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Financial assets at fair value through other comprehensive income					
Equity instruments	$ 48,657,809	1.Residual income valuation model 2.Discounted cash flow	Marketability discount and minority interest discount	<=15%	The higher the marketability discount and minority interest discount, the lower the fair value.
			Discount rate	9.76%~17.06%	The higher the discount rate, the lower the fair value
			Perpetual growth rate	2.47%~2.47%	The higher the perpetual growth rate, the higher the fair value
Financial liabilities at fair value through profit or loss					
Derivative instruments and structured products (including futures and options trade in futures market)	64,818,958	1.FDM 2.Option Model 3.IR Model 4.Hybrid Model 5.Monte Carlo Simulation	Stock price volatility	0.37%~113.79%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.15~0.63	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	55.00%~55.00%	The higher the recovery rate, the higher the fair value

December 31, 2025		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Financial assets at fair value through profit or loss					
Equity instruments	$ 3,944,470	1.Market method 2.Equity Model by L. Anderson and D. Buffum 3.Discounted Cash Flow	Discount for marketability	<=40%	The higher the discount for marketability, the lower the fair value
			Discount rate	9.03%~9.03%	The higher the discount rate, the lower the fair value
			Stock price volatility	20.73%~50.59%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Credit Spread	5.40%~75.73%	The higher the credit spread, the lower the fair value
			Recovery rate	20.00%~20.00%	The higher the recovery rate, the higher the fair value
Debt instruments	165,657	Discounted cash flow	Discount rate	1.23%~8.78%	The higher the discount rate, the lower the fair value
Derivative instruments and structured products (including futures and options trade in futures market)	881,452	1.Option Model 2.FDM 3.Monte Carlo Simulation	Stock price volatility	17.09%~22.81%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.13~0.98	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	55.00%~55.00%	The higher the recovery rate, the higher the fair value

December 31, 2025		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Others	$ 2,372,332	1.Net asset value 2.Option Model 3.FDM 4.Monte Carlo Simulation	Discount for marketability	<=10%	The higher the discount for marketability, the lower the fair value
			Stock price volatility	17.09%~22.81%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.13~0.98	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	55.00%~55.00%	The higher the recovery rate, the higher the fair value
Other financial assets					
Purchase of claim receivable	1,685,336	Recoverable amount	Contact rate	6.97%~36.88%	The higher the contact rate, the higher the fair value
			Payment rate	5.36%~34.94%	The higher the payment rate, the higher the fair value
			Discount rate	7.96%~41.69%	The higher the discount rate, the lower the fair value
Financial assets at fair value through other comprehensive income					
Equity instruments	44,969,328	1.Market method 2.Residual income valuation model 3.Discounted cash flow	Marketability discount and minority interest discount	<=40%	The higher the marketability discount and minority interest discount, the lower the fair value.
			Discount rate	9.17%~13.34%	The higher the discount rate, the lower the fair value
			Perpetual growth rate	2.30%	The higher the perpetual growth rate, the higher the fair value
Financial liabilities at fair value through profit or loss					
Derivative instruments and structured products (including futures and options trade in futures market)	53,374,831	1.FDM 2.Option Model 3.IR Model 4.Hybrid Model 5.Monte Carlo Simulation	Stock price volatility	0.27%~92.62%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.13~0.98	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	55.00%~55.00%	The higher the recovery rate, the higher the fair value

June 30, 2025		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Financial assets at fair value through profit or loss					
Equity instruments	$ 2,528,323	1.Market method 2.Income method 3.Equity Model by L. Anderson and D. Buffum 4.Discounted Cash Flow	Discount for marketability	<=40%	The higher the discount for marketability, the lower the fair value
			Discount rate	11.76%~13.85%	The higher the discount rate, the lower the fair value
			Stock price volatility	30.94%~60.41%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Credit Spread	5.39%~75.73%	The higher the credit spread, the lower the fair value
			Recovery rate	20.00%~20.00%	The higher the recovery rate, the higher the fair value

June 30, 2025		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Debt instruments	$ 260,218	1.Hybrid Model 2.Discounted cash flow	Stock price volatility	55.16%~55.16%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Credit Spread	75.68%~75.68%	The higher the credit spread, the lower the fair value
			Recovery rate	20.00%~20.00%	The higher the recovery rate, the higher the fair value
			Discount rate	1.08%~5.13%	The higher the discount rate, the lower the fair value
Derivative instruments (including futures and options trade in futures market)	970,937	1.Option Model 2.FDM 3.Monte Carlo Simulation	Stock price volatility	17.62%~26.63%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.13~0.98	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	55.00%~55.00%	The higher the recovery rate, the higher the fair value
Others	4,264,190	1.Net asset value 2.Option Model 3.FDM 4.Monte Carlo Simulation	Discount for marketability	<=10%	The higher the discount for marketability, the lower the fair value
			Stock price volatility	17.62%~26.63%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.13~0.98	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	55.00%~55.00%	The higher the recovery rate, the higher the fair value
Other financial assets					
Purchase of claim receivable	1,695,424	Recoverable amount	Contact rate	7.12%~37.27%	The higher the contact rate, the higher the fair value
			Payment rate	5.34%~35.99%	The higher the payment rate, the higher the fair value
			Discount rate	7.77%~42.46%	The higher the discount rate, the lower the fair value
Financial assets at fair value through other comprehensive income					
Equity instruments	37,684,015	1.Market method 2.Residual income valuation model 3.Discounted cash flow	Discount for marketability	<=40%	The higher the discount for marketability, the lower the fair value
			Expected growth rate	0%~1%	The higher the growth rate, the higher the fair value
			Discount rate	14.64%~14.64%	The higher the discount rate, the lower the fair value

June 30, 2025		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Financial liabilities at fair value through profit or loss					
Derivative instruments and structured products (including futures and options trade in futures market)	$ 62,984,371	1.FDM 2.Option Model 3.IR Model 4.Hybrid Model 5.Monte Carlo Simulation	Stock price volatility	0.36%~113.43%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.13~0.98	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	55.00%~55.00%	The higher the recovery rate, the higher the fair value

(H) Valuation procedure of financial instruments classified into Level 3

The Yuanta Group established the unobservable inputs by taking into account all information in relation to market participants' assumptions that is reasonably available to meet the purpose of fair value measurement, and analyzed changes in fair value measurement periodically in accordance with the internal valuation management policy and procedure to ensure that valuation procedure and results comply with the requirements of the International Financial Reporting Standards. In the fourth quarter of 2025, the Yuanta Group adjusted the valuation method for certain unlisted common shares. Taking into account the target companies' operating revenue and profit stability, the market approach was changed to the discounted cash flow method to better represent and measure the fair value of the target companies.

C. Financial instruments not measured at fair value

(A) Fair value information:

Except for those listed in the table below, the carrying amounts of the Yuanta Group's financial instruments not measured at fair value are approximate to their fair values.

	June 30, 2026				
	Book value	Fair value			
		Total	Level 1	Level 2	Level 3
Financial assets					
Investments in debt instruments at amortised cost (Notes 1 and 2)	$ 352,961,161	$ 286,583,312	$ 33,898,771	$ 252,160,114	$ 524,427
Financial liabilities					
Bonds payable	150,204,868	149,331,641	-	149,331,641	-

	December 31, 2025				
	Book value	Fair value			
		Total	Level 1	Level 2	Level 3
Financial assets					
Investments in debt instruments at amortised cost (Notes 1 and 2)	$ 421,294,589	$ 358,319,981	$ 32,807,048	$ 325,252,009	$ 260,924
Financial liabilities					
Bonds payable	127,629,866	126,729,784	-	126,729,784	-

	June 30, 2025				
	Book value	Fair value			
		Total	Level 1	Level 2	Level 3
Financial assets					
Investments in debt instruments at amortised cost (Notes 1 and 2)	$ 412,896,690	$ 348,416,587	$ 35,539,781	$ 312,609,858	$ 266,948
Financial liabilities					
Bonds payable	122,685,239	121,184,187	-	121,184,187	-

Note 1: Including the statutory deposits of $0, $4,380,200 and $4,080,200, respectively, of Yuanta Life of the Yuanta Group as of June 30, 2026, December 31, 2025, and June 30, 2025.

Note 2: The government bonds, corporate bonds, and bank debentures are classified as debt instruments without an active market.

(B) Financial valuation technique:

The assumptions and methods used to estimate the financial instruments not measured by fair value:

a. The financial instruments such as cash and cash equivalents, due from Central Bank and call loans to other banks, investments in bills and bonds under resale agreements, receivables - net, other financial assets - net (not including debt instruments without an active market), refundable deposits, due to Central Bank and other banks, payables, short-term borrowings and deposits received. As the short maturities or future payment or receipt is close to the carrying amount, the carrying amount at the consolidated balance sheet date is used to estimate the fair value.

b. Bills discounted and loans (including non-performing loans): The effective interest rates of loans are generally based on the benchmark interest rate plus or minus certain adjustment (equivalent to floating rate) to reflect the market interest rate. As a result, it is reasonable to assume that the carrying amount, after adjustments of estimated recoverability, approximates the fair value. Fair values for long-term loans with fixed interest rates shall be estimated using their discounted values of expected future cash flows. However, as such loans account for only a small portion of all loans, book value was used to estimate the fair value.

c. Investments in debt instruments at amortised cost: When there is a quoted market price available in an active market, the fair value is determined using the market price. If there is no quoted market price for reference, a valuation technique or quoted price offered by the counterparties will be adopted to measure the fair value.

d. Deposits and remittances: The duration between the commencement date and maturity date for deposits and remittances is usually within one year. As a result, the carrying amount is a reasonable basis to estimate the fair value. The fair value of long-term fixed rate deposits should be estimated by discounting expected future cash flows; however, since the duration between the commencement date and the maturity date is within three years, it is reasonable to use the carrying amount to estimate the fair value.

e. Bonds payable: The coupon rate for bank debentures issued by the Yuanta Group is approximate to the market interest rate. Thus, the fair value estimated based on the present value of the expected future cash flows approximates the carrying amount.

(3) Management objective and policy for financial risk

A. Risk management policy and structural organisation

(A) The Yuanta Group's risk management organisation structure includes the Board of Directors, the Risk Management and Information Security Committee, senior management, and the three lines of defence in risk management. The Board of Directors is the highest decision-making unit for risk management. Its primary responsibilities include approving the Yuanta Group's risk management policy, important risk management systems, approving annual risk limits, as well as supervising the enforcement of the risk management system. The Risk Management and Information Security Committee should assist the Board of Directors in overseeing the operations related to risk management involving main responsibilities such as reviewing risk management policies and systems, evaluating annual risk limits and monitoring indicator thresholds, examining reports on the implementation of risk management, overseeing the management of existing or potential risks within the company, and assisting the Board of Directors in supervising the execution of risk management decisions. Senior management should examine risks involved in operating activities and ensure the Yuanta Group's risk management system can thoroughly and effectively control related risks. The Risk Management Department is an independent department subordinated under the Board of Directors. The Risk Management Department's primary responsibilities include developing the risk management system, establishing a method to effectively measure risk, establishing the risk management system, monitoring and analyzing risk and alerting and reporting significant risks in a timely manner. The Legal Compliance department should implement legal compliance risk management. It should ensure that all businesses and management regulations are updated in time in accordance with the relevant laws and regulations, supervise Legal Compliance Management of all units to carry out introduction, establishment and implement of related internal measures, as well as assist in evaluating possible legal compliance risks that all business units may be involved with. The Legal Department should implement legal risk management. It should assist in evaluating possible legal risks that business units, legal documents and contracts may be involved with. The Information Department's primary responsibilities are to implement information security risk control and assist in preventing damage to the related information system and impact on information security risk of normal operations caused by external deliberate cyber-attack or internal improper use, leakage, tampering and destruction of information assets.

(B) Risk management policy

In order to establish the Yuanta Group's risk management standard, ensuring the completeness, effectiveness and reasonableness of risk management, the Risk Management Policy was devised to act as the highest guiding principle for the Yuanta Group's risk management. All risk management systems should comply with the risk management policy and consider the attributes of all risk and its impact degree on the Yuanta Group's operating stability capital soundness to respectively establish appropriate risk management systems.

The Yuanta Group’s risk management system has covered the Yuanta Group's main operational risks, including financial risks (such as market risk, credit risk, market liquidity risk, funding liquidity risk, asset-liability matching risk, large exposure concentration risk, insurance risk and operational risk), business operational risk, legal compliance risk, and climate change risk.

Each subsidiary has established an appropriate risk management policy which aligns with its business portfolio, operating scale and capital scale, and the Yuanta Group consistently reviews the risk management policies of each subsidiary to ensure they can effectively manage the various types of risks they undertake.

B. Methods for risks measurement and controlling and exposure to quantitative information

(A) Credit risk

a. Source and definition of credit risk

Credit risk arises when a bond issuer, borrower or counterparty fails to fulfil its obligations, resulting in a loss from default. Credit risk may arise from both on-balance-sheet and off-balance-sheet exposures. For accounts on the balance sheet, credit risk exposure of the Yuanta Group mainly comprises bills discounted and loans and credit card business, debt instrument and derivatives and call loans from banks, etc. Off-balance-sheet accounts include financial guarantee, acceptance bill, letter of credit and loan commitments that could give rise to credit risk exposure to the Yuanta Group.

b. Principle of credit risk management

In order to effectively consolidate credit distribution and control change in credit exposure, except for establishment of internal credit rating system and implementation of credit risk rating system, the Yuanta Group also establishes credit pre-warning program, carries out escalation procedures and effectively improves the time efficiency of credit incidence. Secondly, to benefit the control of credit risk concentration, the Yuanta Group has developed an information system for significant amount exposure, which covers credit risks of credit and investment transactions, cross-analyses and cross-consolidates by issuer and trading counterparty and monitors overall credit exposure. In addition, the Yuanta Group also conducts research and development of various credit risk models to strengthen quantitative mechanism of the Yuanta Group’s credit rating. As such, the credit limits of the subsidiaries can be dynamically and reasonably allocated and transferred according to different business risks and asset characteristics.

The measurement of credit risks, risk limits, limits exceeding response and exception regulation should be treated in compliance with related credit risk regulations. Business units, before the underwriting of a transaction, should assess internal credit rating, credit limit and current limit usage ratio of a company upon the receipt of executed transaction.

c. Methods used in credit risk management

Procedures and methods used in credit risk management for the core businesses of the Yuanta Group are as follows:

(a) Credit business (including loan commitment and guarantees)

Credit assets are classified into five types. Other than normal credit assets shall be classified as Category One, the remaining non-performing loans are assessed based on the collateral provided and the time period of overdue payment as follows: Category Two for assets requiring special mention. Category Three for assets deemed recoverable. Category Four for assets that are doubtful. Category Five for assets that are not recoverable.

In response to the characteristics and scale of business, the Yuanta Group sets up credit quality ratings for risk management purposes (such as implementing an internal evaluation model of credit risk, setting up credit rating table or other relevant regulations).

The Yuanta Group, mainly based on the statistics and professional judgement of experts and consideration of client information, developed a business credit rating model for the purpose of evaluating the credit risk of corporate clients. The model is regularly reviewed to check if the calculation result is consistent with the actual situation. And adjustment on various inputs should be calibrated to optimize the calculation result.

Credit rating of corporate finance is categorised into 11 levels upon underwriting according to the risks assessment on each credit extension case. When a loan is granted, in addition to the credit quality of the client, fund purpose, repayment source, protection of claims and credit prediction should be considered, credit risk by credit account and facility should also be respectively assessed and rated based on the corporate or consumer risk rating referencing standards.

Credit risk rating of the consumer finance is categorised by client superiority, client profession and the rating of collateral threshold.

(b) Debt instruments investment and derivatives

The Yuanta Group manages the credit risk of debt instruments through consolidating external credit rating and internal credit rating models to establish an internal credit rating system and sets up credit limits for issuers and counterparties accordingly. Credit risk exposure of related business is consolidated for calculation to ensure that the overall credit risks are in compliance with limits as approved by the Yuanta Group. In addition to the establishment of credit risk management and procedures, the credit risk model is also used to quantify credit risk so that credit risk can be reasonably and effectively controlled and evaluated, so the overall credit risk will be within reasonable bearable capacity of the Yuanta Group's capital.

(c) Margin purchases and short sales

Other than the compliance with regulations governing the margin purchase and short sale business from SEC and the decreased ratio or allocated securities for warning of abnormal individual stock as defined by OTC, the Yuanta Group also sets up risk management structures such as quota allocation, pre-warning indicators and process standards and credit diversification standards with specific associate being responsible for related risk control. In addition, the comprehensively computerized risk information system can help assist with enhancing the pre-warning function of margin purchases and short sales so that awareness of market movement at an early stage may be achieved.

d. Analysis on credit quality and overdue impairment of financial assets held by the Yuanta Group

(a) Credit risk rating is categorised into Excellent, Acceptable, Weak, and Credit-impaired, and the definitions are illustrated below:

Ⅰ. Excellent: This level shows that the counterparty or the underlying asset is equipped with a strong capability of fulfilling financial commitments, even under significantly uncertain or adverse conditions.

II. Acceptable: This level shows that the counterparty's or the underlying asset's capability of fulfilling financial commitments is weak. Any adverse operation, financial or economic conditions will reduce its capability.

III. Weak: This level shows that the counterparty's or the underlying asset's capability of fulfilling financial commitments is extremely low. The counterparty is able to fulfill financial commitments only when the operating circumstances and its financial condition are favourable.

IV. Credit-impaired: This level shows that the financial asset has been impaired in the credit risk since initial recognition.

The comparison between internal credit risk ratings and external credit ratings is provided below. However, these two credit risk ratings do not have any direct relation. The comparison chart is just for disclosing approximate level of credit risk ratings.

Credit quality	Corporate finance	Consumer finance	Debt instruments and others	
	Internal and external credit rating	Credit rating	Taiwan Ratings	Standard & Poor's Ratings
Excellent	Level 1～6	Excellent	twAAA ~ twBBB-	AAA ~ BBB-
Acceptable	Level 7～8	Acceptable	twBB+ ~ twBB	BB+ ~ BB
Weak	Level 9～11	Weak	twBB- ~ twC	BB- ~ C
Credit impaired	Level D	Credit impairment	Credit impairment	Credit impairment

(b) Expected credit losses calculation

Impairment assessment is based on the calculation of expected credit losses, taking into account reasonable and supportable information about past events, current conditions and forecasts of future economic conditions, which is available without undue cost or effort, including forward-looking information. The Yuanta Group determines at the balance sheet date whether there has been a significant increase in credit risk since initial recognition or whether credit impairment has occurred, and recognises expected credit losses according to which stage the asset belongs: no significant increase in credit risk or low credit risk at balance sheet date (Stage 1), significant increase in credit risk (Stage 2), and credit-impaired (Stage 3). 12-month expected credit losses are recognised for assets in Stage 1, and lifetime expected credit losses are recognised for assets in Stage 2 and Stage 3.

The definition of and expected credit losses recognised for each stage are as follows:

	Stage 1	Stage 2	Stage 3
Definition	Financial assets with no significant increase in credit risk since initial recognition or low credit risk on balance sheet date	Financial assets with significant increase in credit risk since initial recognition	Financial assets that became credit-impaired after initial recognition
Recognition of expected credit losses	12-month expected credit losses are recognised	Lifetime expected credit losses are recognised	Lifetime expected credit losses are recognised

The Yuanta Group uses the following key judgements and assumptions when estimating expected credit losses in accordance with IFRS 9:

I. Determining whether there has been a significant increase in credit risk since initial recognition.

At every balance sheet date, the Yuanta Group and its subsidiaries assess the change in default risk over the lifetime of each financial asset to determine whether there has been a significant increase in credit risk since initial recognition.

(I) Credit business

The Yuanta Group considers reasonable and supportable information (including forward-looking information) when determining whether there has been a significant increase in credit risk. The main indicators taken into account are as follows:

i. The borrower is over 30 days past due.

ii. Significant deterioration in credit quality and placed on the Yuanta Group's warning list.

iii. Deterioration in credit rating:

Credit rating: The Yuanta Group's internal credit rating of the asset is equivalent to a non-investment grade rating by an external agency, and the rating has dropped by more than two scales since initial recognition.

iv. Records of bad credit are confirmed after assessment.

(II) Investments in debt instruments

At the balance sheet date, a debt instrument is considered to have a significant increase in credit risk when the internal credit ratings of the credit reference subject are non-investment grade and any one of the following conditions is met:

i. The internal ratings of the credit reference subject have dropped by more than one scale since initial recognition.

ii. The implied credit spread of the debt instrument has increased by a certain number of basis points since initial recognition.

(III) Other financial assets

Except for credit business and debt instruments investment, the criteria that the Yuanta Group uses to determine that there has been a significant increase in credit risk at balance sheet date is as follows:

i. Guarantee deposits: At the balance sheet date, the deposit has not been returned at maturity, and the number of past-due days is lower than the terms recorded in the contract, unless otherwise specified in the contractual terms.

ii. Call loans to (from) banks and due from the Central Bank, bank overdrafts, bills and bonds under reverse repurchase agreements, commercial paper, time deposit and related interest receivable: At the balance sheet date, the date on which payment is received from the counterparty is later than the contractual collection date, unless otherwise specified in the contractual terms.

iii. Remaining receivables: At the balance sheet date, the number of days past due exceeds the period specified in the contract, receivables have been transferred to overdue receivables or an allowance for bad debts has been recognised, or the number of past-due days is not over the days recorded in the contract but it meets the terms of default.

II. Definitions of financial assets in default and credit-impaired financial assets

According to the definition stated in IFRS 9, a financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred.

(I) Credit business

i. Principal or interest payments over 3 months (90 days) past due, or the bank has begun collection procedures or liquidation of collateral.

ii. New payment schedule is negotiated so that loan is not classified as non-performing.

iii. Non-performing loans in negotiation according to the rules of the Debt Negotiation Mechanism issued by the Bankers Association in 2006 (including pre-mediation).

iv. Loans that have gone through pre-mediation and have signed agreements in accordance with the Consumer Debt Clearance Act (excluding secured loans where the original terms of the loans are enforced).

v. Cases where the court has initiated reorganisation or liquidation proceedings.

vi. Declaration of bankruptcy in court.

vii. Reclassified as non-accrual.

viii. Special criterion for credit card products: credit card accounts closed by the issuer.

ix. Debtor's loans from other banking institutions have been recognised as non-performing and reclassified as non-accrual or written off as bad debt.

x. Debtor has filed for bankruptcy, reorganisation, or other debt clearance proceedings.

xi. Debtor renews, extends the length of, and negotiates new payment terms on the loan in accordance with the Bankers Association Self-regulatory Rules for Debt Workouts.

xii. Non-performing loans where a payment installment plan has been negotiated.

xiii. Loans classified as "in default" according to the Yuanta Group's internal credit rating model.

(II) Investments in debt instruments

An investment in a debt instrument by the Yuanta Group is considered credit-impaired if any of the following conditions apply:

i. Both internal and external credit ratings of the instrument are "in default."

ii. Principal or interest payments are not made in accordance with the agreement.

iii. Bankruptcy, reorganisation, or other debt clearance proceedings have been filed.

iv. Other breaches of contract by the debtor as assessed on a case-by-case basis.

(III) Other financial assets

i. Guarantee deposits: At the balance sheet date, the deposit has not been returned at maturity, and the number of past-due days is in line with the days recorded in the contract.

ii. Call loans to (from) banks and due from the Central Bank, bank overdrafts, bills and bonds under reverse repurchase agreements, commercial paper, time deposit and related interest receivable: At the balance sheet date, the date on which payment is received from the counterparty is later than the contractual collection date, unless otherwise specified in the contractual terms.

iii. Remaining receivables: At the balance sheet date, the number of days past due exceeds the period specified in the contract, and receivables have been transferred to overdue receivables or an allowance for bad debts has been recognised.

(IV) Definition of default

When assessing whether the borrower is in default, the Yuanta Group selects among the multiple loans held by the borrower the one with the lowest credit quality. The borrower is considered to be in default if the principal or interest payment on the selected loan is more than 90 days past due or if the selected loan is reclassified as non-accrual or written off as a bad debt during the observation period.

III. Write-off policy

If any of the following conditions apply, the Yuanta Group writes off its non-performing and non-accrual loans as bad debt, less the estimated recoverable amount:

(I) The loan cannot be fully or partially recovered due to the dissolution of, disappearance of, settlement with, or declaration of bankruptcy by the debtor.

(II) The collateral and assets of the primary and secondary debtors cannot be used to recover the loan due to low appraisal value, liquidity preference, or high administrative costs associated with seizure and liquidation.

(III) The collateral and assets of the primary and secondary debtors could not be auctioned off after multiple attempts.

(IV) The non-performing and non-accrual loans are two years past due and could not be recovered from collection procedures.

IV. Measurement of expected credit losses

The model of expected credit losses (ECL) is based on the following three parameters: probability of default (PD), loss given default (LGD), and exposure at default (EAD).

(I) Credit business

i. Probability of default

The estimation of PD is based on the product type and internal credit ratings of the Yuanta Group, with the one-year PD and multi-year PD estimated separately.

(i) One-year PD: Calculate the actual one-year PD from historical data and use it to estimate the one-year PD parameter.

(ii) Multi-year PD: The multi-year PD is estimated using historical data on annual marginal default rates. Applying the multi-year PD to each loan requires selecting the corresponding lifetime. The lifetime of the loan is estimated based on the length of the remaining contract.

ii. Loss given default

Loans are grouped according to type (corporate or consumer) and whether they are secured with collateral, and the LGD of each group is calculated based on historical recovery experience.

iii. Exposure at default (EAD)

(i) On balance sheet－Loans and loan receivables: calculated from credit balance.

(ii) Off balance sheet－Loan commitments and financial guarantees: off balance sheet figures multiplied by the credit conversion factor (CCF). The CCF is estimated according to the rules described in the "Calculation Method of Equity Capital and Risky Assets and Accompanying Forms—Credit Risk Standard Rules."

(II) Investments in debt instruments

i. Probability of default: Calculated based on the internal credit ratings of the credit reference subject determined using external credit ratings which has taken into consideration the forward-looking information, such as macroeconomics forecasts, incorporating default rates published by external credit rating agencies.

ii. Loss given default: Calculated based on the collateral and order of compensation of the debt instrument, incorporating the average recovery rate disclosed by external credit rating agencies.

iii. Exposure at default: Total carrying amount, including interest receivable. Total carrying amount is the amortised cost of the financial asset before any adjustment to the loss allowance.

V. Consideration of forward-looking information

The Yuanta Group incorporates forward-looking information when determining whether there has been a significant increase in credit risk in relation to the credit reference subject since initial recognition and measuring expected credit losses.

(I) For determining significant increase in credit risk

i. The Yuanta Group's credit approval process includes evaluation of forward-looking information such as business potential, financial condition, industry outlook, loan collateral, and ability to repay.

ii. Identify customers with potential risk using the early warning list of the Yuanta Group. The early warning system of the Yuanta Group involves the assessment of the credit risk of the customer by reviewing the following five factors: management, financial statements, cash flows, source of repayment, and past performance.

(II) For measuring expected credit losses

At least reflected in the forecastable adjustments of PD and LGD: In order to predict future probabilities of default, historical performances of PD, currents trends in PD, the correlation between PD and macroeconomic factors, and other relevant information is considered by experts to give an overall assessment of forecastable scenarios of PD. The PD parameters are then adjusted accordingly to produce the forecastable PD parameters.

(III) Other

Forecastable adjustments are not made if the results from such adjustments are not expected to differ significantly from the original results, assuming there are no significant changes in current economic conditions and the future macroeconomic environment. However, if significant changes in the future macroeconomic environment are predicted, the loss rates have to be adjusted accordingly; for example, adjusting the loss rate by a certain percentage according to expected changes in GDP.

e. Hedging or mitigation of credit risk

(a) Collateral

The Yuanta Group adopts a series of policies and measures to mitigate credit risk in relation to credit extension business. Amongst those, requesting borrowers to provide collateral is one of the most usual means. The Yuanta Group has specific criteria for acceptable collateral and collateral valuation, management and disposing procedures regarding the collateral valuation management, collateral assessment for credit facility in order to protect the credit right. In addition, protection of creditor's right, collateral terms and offsetting terms are all addressed in the credit extension contract in case of any occurrence of credit event, of which the amount may be deductible, loan repayment schedule may be shortened or deemed as matured, or various types of deposits can be used to offset its liabilities to mitigate credit risks.

(b) Credit risk limit and credit risk concentration control

The Yuanta Group controls the concentration risk of various assets in order to avoid high risk concentration. The Yuanta Group has set up credit extension limits for a single counterparty or a single group and set up investment standards and risk controlling regulations for stock investment for a single person (entity) or affiliated enterprises' (group) various investment limit. In addition, in order to control concentration risk of various assets, the Yuanta Group has also set up credit limits based on the industry, enterprise of group, country, pledged stocks for credit extension and monitored risk concentration of each asset. Through the system consolidation, single counterparty, group's enterprises, affiliated enterprise, industry, nationality, ultimate risk and various credit risk concentration can be monitored.

(c) Net-settled general agreement

The transactions of the Yuanta Group are usually gross-settled. However, net-settled agreements are signed with certain counterparties to further mitigate credit risk in case of any default, and all transactions shall be terminated with the counterparties and settled by net amount.

(d) Others

The Yuanta Group regularly assesses the credit status in relation to the issuers or the counterparties and hedges or mitigates its credit risks through the following procedures:

I. Additional credit exposure limit;
II. Credit limits reduction;
III. Hedging through credit derivatives;
IV. Credit enhancement, such as guarantee from qualifying bank or obtaining collateral.

f. Maximum risk exposure of the Yuanta Group

The maximum risk exposure of assets on the consolidated balance sheet, without consideration of the collateral or other credit enhancements, is equivalent to the carrying amount. Please see Note 9(7) for the maximum credit risk exposure arising from off-balance-sheet items.

The management of the Yuanta Group believes that through a series of stringent evaluation procedures and follow-up reviews, credit risk exposure off the balance sheet of the Yuanta Group can be minimized and continuously controlled. The total carrying value of the Yuanta Group's financial assets with the maximum credit risk exposed is as follows:

Bills discounted and loans

June 30, 2026	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	Total
Credit ratings					
Internal ratings－excellent	$1,252,674,810	$ 3,209,048	$ -	$ -	$1,255,883,858
Internal ratings－acceptable	255,089,300	1,234,903	-	-	256,324,203
Internal ratings－weak	57,960,112	1,200,177	-	-	59,160,289
Internal ratings－not rated	7,415,441	1,323,732	-	-	8,739,173
Internal ratings－credit impairment	-	62,920	8,440,227	-	8,503,147
The total carrying amount	1,573,139,663	7,030,780	8,440,227	-	1,588,610,670
Allowance for credit losses	(3,059,010)	(246,617)	(4,245,540)	-	(7,551,167)
Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/ Non-accrual Loans	-	-	-	(13,546,084)	(13,546,084)
Total (Note)	$1,570,080,653	$ 6,784,163	$4,194,687	($ 13,546,084)	$1,567,513,419

Note: Including interest receivable and short-term advances amounting to $2,638,433, with an allowance for credit losses of $34,791.

Additionally, the total cost amounts of receivables and debt instruments (recorded as “financial assets at fair value through other comprehensive income” and “financial assets measured at amortised cost”) are $506,759,210 and $926,382,827, respectively, and 12-month expected credit losses (Stage 1) are recognised for the majority of these items. The internal ratings of these items are all excellent and acceptable.

Bills discounted and loans

December 31, 2025	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	Total
Credit ratings					
Internal ratings－excellent	$1,185,168,168	$ 2,470,520	$ -	$ -	$1,187,638,688
Internal ratings－acceptable	243,192,087	1,511,527	-	-	244,703,614
Internal ratings－weak	55,325,345	1,021,422	-	-	56,346,767
Internal ratings－not rated	9,380,398	1,020,132	-	-	10,400,530
Internal ratings－credit impairment	-	62,921	8,720,465	-	8,783,386
The total carrying amount	1,493,065,998	6,086,522	8,720,465	-	1,507,872,985
Allowance for credit losses	(2,686,966)	(241,476)	(4,003,710)	-	(6,932,152)
Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/ Non-accrual Loans	-	-	-	(12,721,948)	(12,721,948)
Total (Note)	$1,490,379,032	$ 5,845,046	$4,716,755	($ 12,721,948)	$1,488,218,885

Note: Including interest receivable and short-term advances amounting to $2,066,152, with an allowance for credit losses of $27,277.

Additionally, the total cost amounts of receivables and debt instruments (recorded as “financial assets at fair value through other comprehensive income” and “financial assets measured at amortised cost”) are $320,681,823 and $862,461,708, respectively, and 12-month expected credit losses (Stage 1) are recognised for the majority of these items. The internal ratings of these items are all excellent and acceptable.

Bills discounted and loans

June 30, 2025	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	Total
Credit ratings					
Internal ratings－excellent	$1,037,410,930	$ 2,022,410	$ -	$ -	$1,039,433,340
Internal ratings－acceptable	235,045,154	1,669,240	-	-	236,714,394
Internal ratings－weak	57,056,594	981,886	-	-	58,038,480
Internal ratings－not rated	8,706,655	1,281,969	-	-	9,988,624
Internal ratings－credit impairment	-	62,920	9,033,040	-	9,095,960
The total carrying amount	1,338,219,333	6,018,425	9,033,040	-	1,353,270,798
Allowance for credit losses	(2,507,027)	(392,450)	(3,477,568)	-	(6,377,045)
Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/ Non-accrual Loans	-	-	-	(11,831,884)	(11,831,884)
Total (Note)	$1,335,712,306	$ 5,625,975	$5,555,472	($ 11,831,884)	$1,335,061,869

Note: Including interest receivable and short-term advances amounting to $1,756,162, with an allowance for credit losses of $25,131.

Additionally, the total cost amounts of receivables and debt instruments (recorded as “financial assets at fair value through other comprehensive income” and “financial assets measured at amortised cost”) are $266,944,324 and $828,346,402, respectively, and 12-month expected credit losses (Stage 1) are recognised for the majority of these items. The internal ratings of these items are all excellent and acceptable.

The following table summarises the financial impact of collateral and net settlement arrangements on the Yuanta Group's maximum exposure to credit risk for on-balance sheet assets and off-balance sheet items.

June 30, 2026	Collateral (Note)	Net-settled general agreement	Total
For on-balance sheet accounts			
Receivables-other	$ 18,253	$ -	$ 18,253
Bills discounted and loans	1,082,173,147	-	1,082,173,147
Financial assets at fair value through profit or loss	296,877	2,339,405	2,636,282
For off-balance sheet accounts			
Unused loan commitments	6,082,042	-	6,082,042
Unused credit commitment	106,148	-	106,148
Guarantees (including for non-performing loans)	3,371,641	-	3,371,641

December 31, 2025	Collateral (Note)	Net-settled general agreement	Total
For on-balance sheet accounts			
Receivables-other	$ 10,921	$ -	$ 10,921
Bills discounted and loans	1,006,040,476	-	1,006,040,476
Financial assets at fair value through profit or loss	605,152	2,205,882	2,811,034
For off-balance sheet accounts			
Unused loan commitments	5,012,995	-	5,012,995
Unused credit commitment	81,780	-	81,780
Guarantees (including for non-performing loans)	3,643,447	-	3,643,447

June 30, 2025	Collateral (Note)	Net-settled general agreement	Total
For on-balance sheet accounts			
Receivables-other	$ 11,100	$ -	$ 11,100
Bills discounted and loans	965,435,863	-	965,435,863
Financial assets at fair value through profit or loss	1,526,648	2,569,295	4,095,943
For off-balance sheet accounts			
Unused loan commitments	3,197,551	-	3,197,551
Unused credit commitment	120,367	-	120,367
Guarantees (including for non-performing loans)	4,421,361	-	4,421,361

Note: The value of collateral, except for cash items, is stated at present value; other amounts are allocated based on the amount of loans.

g. Credit risk concentration

Credit risk is deemed significantly concentrated when the financial instrument transactions significantly concentrate on a single person, or when there are multiple trading counterparties engaging in similar business activities with similar economic characteristics making the effects on their abilities of fulfilling the contractual obligation due to the economy or other similar forces.

The credit risks of the Yuanta Group concentrate on accounts on- and off-balance sheet exposures that arise through obligation fulfilling or implementation of transactions (either product or service), or through trans-type exposure portfolio, including cash and cash equivalents, loans, placements and call loan from the banks, securities investment, receivables and derivatives. The Yuanta Group does not significantly carry out transactions with a single client or counterparty, and the credit risk concentration by industry and location are as follows:

(a) Industry:

Industry	June 30, 2026 Amount	%	December 31, 2025 Amount	%
Privately owned businesses	$ 1,217,093,585	25.64	$ 1,075,599,464	27.15
Natural person	1,361,914,066	28.69	1,116,154,593	28.18
Financial institutions	1,482,912,476	31.24	1,127,398,374	28.46
Governmental institutions	612,170,625	12.90	511,045,561	12.90
Government-owned businesses	69,101,988	1.46	49,936,454	1.26
Others	3,293,296	0.07	81,070,156	2.05
Total	$ 4,746,486,036	100.00	$ 3,961,204,602	100.00

Industry	June 30, 2025 Amount	%
Privately owned businesses	$ 966,433,646	26.86
Natural person	987,303,660	27.44
Financial institutions	1,026,345,251	28.52
Governmental institutions	512,572,294	14.25
Government-owned businesses	56,292,936	1.56
Others	49,245,497	1.37
Total	$ 3,598,193,284	100.00

(b) Geographic location:

Geographical location	June 30, 2026 Amount	%	December 31, 2025 Amount	%
Taiwan	$ 3,496,502,674	73.67	$ 2,932,169,496	74.02
Asia	721,979,397	15.21	587,497,353	14.83
America	326,815,548	6.89	288,578,978	7.29
Europe	126,887,177	2.67	91,830,390	2.32
Oceania	74,157,952	1.56	61,017,345	1.54
Africa	143,288	-	111,040	-
Total	$ 4,746,486,036	100.00	$ 3,961,204,602	100.00

Geographical location	June 30, 2025 Amount	%
Taiwan	$ 2,672,035,400	74.26
Asia	523,701,550	14.55
America	262,520,675	7.30
Europe	87,325,942	2.43
Oceania	52,514,679	1.46
Africa	95,038	-
Total	$ 3,598,193,284	100.00

h. Changes in the Yuanta Group's allowance for credit losses and accumulated impairment

(a) Credit business

For the six months ended June 30, 2026 and 2025, the reconciliation of the allowance for credit losses is as follows:

Bills discounted and loans

For the six months ended June 30, 2026	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	Total
Beginning balances	$ 2,683,348	$ 241,390	$ 3,984,802	$ 6,909,540	$ 12,717,283	$ 19,626,823
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(4,111)	174,794	(170,683)	-	-	-
-Transferred to credit-impaired financial asset	(6,771)	(1,240)	8,011	-	-	-
-Transferred to 12-month expected credit losses	50,811	(5,842)	(44,969)	-	-	-
-Financial assets derecognised in the current period	(780,513)	(9,775)	(80,067)	(870,355)	-	(870,355)
Impairment allowance for purchased or originated financial assets	1,256,570	1,846	46,912	1,305,328	-	1,305,328
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans	-	-	-	-	824,656	824,656
Write-off as bad debt	(24,069)	(25,338)	(47,852)	(97,259)	-	(97,259)
Change in exchange and others	(140,565)	(129,308)	543,140	273,267	-	273,267
Ending balances	$ 3,034,700	$ 246,527	$ 4,239,294	$ 7,520,521	$ 13,541,939	$ 21,062,460

For the six months ended June 30, 2025	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	Total
Beginning balances	$ 2,341,931	$ 562,991	$ 3,065,784	$ 5,970,706	$ 11,534,605	$ 17,505,311
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(6,206)	29,609	(23,403)	-	-	-
-Transferred to credit-impaired financial asset	(7,070)	(126,086)	133,156	-	-	-
-Transferred to 12-month expected credit losses	75,452	(13,003)	(62,449)	-	-	-
-Financial assets derecognised in the current period	(657,545)	(18,025)	(151,267)	(826,837)	-	(826,837)
Impairment allowance for purchased or originated financial assets	904,834	6,584	40,086	951,504	-	951,504
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans	-	-	-	-	293,249	293,249
Write-off as bad debt	(22,583)	(9,847)	(93,601)	(126,031)	-	(126,031)
Change in exchange and others	(125,228)	(39,881)	551,711	386,602	-	386,602
Ending balances	$ 2,503,585	$ 392,342	$ 3,460,017	$ 6,355,944	$ 11,827,854	$ 18,183,798

For the six months ended June 30, 2026, significant changes in the total carrying amount that affected the allowance for credit losses are as follows:

Bills discounted and loans	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Total
Beginning balances	$ 1,491,037,555	$ 6,074,527	$ 8,694,751	$ 1,505,806,833
Changes from financial instruments recognised at the beginning:				
-Transferred to lifetime expected credit losses	(1,681,622)	2,062,441	(380,819)	-
-Transferred to credit-impaired financial asset	(754,267)	(90,661)	844,928	-
-Transferred to 12-month expected credit losses	651,392	(553,267)	(98,125)	-
-Financial assets derecognised in the current period	(483,805,688)	(605,810)	(231,568)	(484,643,066)
Impairment allowance for purchased or originated financial assets	601,006,303	331,860	98,919	601,437,082
Write-off as bad debt	(24,069)	(25,338)	(47,852)	(97,259)
Change in exchange and others	(35,901,560)	(175,278)	(454,515)	(36,531,353)
Ending balances	$ 1,570,528,044	$ 7,018,474	$ 8,425,719	$ 1,585,972,237

For the six months ended June 30, 2025, significant changes in the total carrying amount that affected allowance for credit losses are as follows:

Bills discounted and loans	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Total
Beginning balances	$ 1,273,750,751	$ 8,858,130	$ 7,009,486	$ 1,289,618,367
Changes from financial instruments recognised at the beginning:				
-Transferred to lifetime expected credit losses	(1,215,737)	1,259,052	(43,315)	-
-Transferred to credit-impaired financial asset	(685,741)	(2,268,336)	2,954,077	-
-Transferred to 12-month expected credit losses	1,500,465	(1,352,075)	(148,390)	-
-Financial assets derecognised in the current period	(398,312,888)	(736,440)	(544,625)	(399,593,953)
Impairment allowance for purchased or originated financial assets	498,335,448	399,390	62,314	498,797,152
Write-off as bad debt	(22,583)	(9,847)	(93,601)	(126,031)
Change in exchange and others	(36,850,362)	(142,889)	(187,648)	(37,180,899)
Ending balances	$ 1,336,499,353	$ 6,006,985	$ 9,008,298	$ 1,351,514,636

(b) Receivables and other financial assets

I. The Yuanta Group applies the simplified approach to estimate expected credit loss for certain accounts receivable (including receivables from securities purchased and settlement receivable). Expected credit loss rate is determined by assessing historical information and examining whether significant changes have occurred in past events, current conditions and forecasts of future economic conditions. As of June 30, 2026, December 31, 2025 and June 30, 2025, the carrying amount of acounts receivable amounted to $224,681,545, $117,477,738 and $103,085,392, respectively. For the six months ended June 30, 2026 and 2025, movements in relation to the Yuanta Group applying the simplified approach to provide allowance for credit losses of accounts receivable, are as follows:

	2026	2025
January 1	($ 172)	($ 103)
provision for impairment loss	(140,260)	(36)
June 30	($ 140,432)	($ 139)

(BLANK)

II. For the six months ended June 30, 2026 and 2025, movements in relation to providing allowance for credit losses of receivables and other financial assets, which are not stated as above accounts receivable, are as follows:

For the six months ended June 30, 2026	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	Total
The beginning balances	$ 174,400	$ 95,818	$ 1,872,960	$ 2,143,178	$ 89,429	$ 2,232,607
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(16,505)	31,634	(15,129)	-	-	-
-Transferred to credit-impaired financial asset	(5,086)	(1,883)	6,969	-	-	-
-Transferred to 12-month expected credit losses	33,806	(31,190)	(2,616)	-	-	-
-Financial assets derecognised in the current period	(52,884)	(6)	(233,005)	(285,895)	-	(285,895)
Impairment allowance for purchased or originated financial assets	75,499	2,390	246,724	324,613	-	324,613
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans				-	71,358	71,358
Write-off as bad debt	(9,655)	(12,026)	(474,123)	(495,804)	-	(495,804)
Change in exchange and others	34,729	4,910	(12,372)	27,267	-	27,267
The ending balances	$ 234,304	$ 89,647	$ 1,389,408	$ 1,713,359	$ 160,787	$ 1,874,146

For the six months ended June 30, 2025	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	Total
The beginning balances	$ 156,195	$ 108,300	$ 2,749,788	$ 3,014,283	$ 105,223	$ 3,119,506
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(15,582)	33,891	(18,309)	-	-	-
-Transferred to credit-impaired financial asset	(16,026)	(25,971)	41,997	-	-	-
-Transferred to 12-month expected credit losses	48,024	(31,199)	(16,825)	-	-	-
-Financial assets derecognised in the current period	(19,811)	(28)	(3,539)	(23,378)	-	(23,378)
Impairment allowance for purchased or originated financial assets	24,284	1,768	12,659	38,711	-	38,711
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans				-	8,126	8,126
Write-off as bad debt	(8,992)	(9,834)	(19,466)	(38,292)	-	(38,292)
Change in exchange and others	(33,178)	10,048	(172,438)	(195,568)	-	(195,568)
The ending balances	$ 134,914	$ 86,975	$ 2,573,867	$ 2,795,756	$ 113,349	$ 2,909,105

For the six months ended June 30, 2026 and 2025, there were no significant changes to allowance for credit losses for receivables and other financial assets.

(c) Guarantee reserve, loan commitment reserve and others

For the six months ended June 30, 2026	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	Total
The beginning balances	$ 72,965	$ 12,165	$ 63,875	$ 149,005	$ 191,163	$ 340,168
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(21)	82	(61)	-	-	-
-Transferred to credit-impaired financial asset	(1)	(23)	24	-	-	-
-Transferred to 12-month expected credit losses	8,052	(7,805)	(247)	-	-	-
-Financial assets derecognised in the current period	(21,322)	(1,382)	(745)	(23,449)	-	(23,449)
Impairment allowance for purchased or originated financial assets	26,309	163	28	26,500	-	26,500
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans	-	-	-	-	(39,865)	(39,865)
Change in exchange and others	(9,295)	8,250	1,120	75	-	75
The ending balances	$ 76,687	$ 11,450	$ 63,994	$ 152,131	$ 151,298	$ 303,429

For the six months ended June 30, 2025	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	Total
The beginning balances	$ 42,677	$ 11,991	$ 76,078	$ 130,746	$ 135,213	$ 265,959
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(20)	20	-	-	-	-
-Transferred to credit-impaired financial asset	(4)	(44)	48	-	-	-
-Transferred to 12-month expected credit losses	7,514	(7,322)	(192)	-	-	-
-Financial assets derecognised in the current period	(8,190)	(1,360)	(16,245)	(25,795)	-	(25,795)
Impairment allowance for purchased or originated financial assets	20,789	101	16,739	37,629	-	37,629
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans	-	-	-	-	5,843	5,843
Change in exchange and others	3,609	6,254	5,931	15,794	-	15,794
The ending balances	$ 66,375	$ 9,640	$ 82,359	$ 158,374	$ 141,056	$ 299,430

Information relating to credit risk is provided in Note 12(3).

(d) Bills and bonds investments

For the six months ended June 30, 2026 and 2025, the beginning balances of the accumulated impairment of financial assets measured at fair value through other comprehensive income were $52,426 and $44,232; the ending balances were $89,284 and $40,181, respectively. For the six months ended June 30, 2026 and 2025, the beginning balances of the accumulated impairment of financial assets measured at amortised cost were $158,487 and $164,715; the ending balances were $151,521 and $157,677, respectively. The changes are attributed to changes in 12-month expected credit losses and were immaterial. In addition, there were no material changes to the related total carrying amounts.

(B) Market risk

a. Source and definition of risk

Market risk is the risk of losses arising from on-balance-sheet and off-balance-sheet positions as a result of the change in market price, such as interest rate, exchange rate, equity securities and commodity price. Market risk management is there to identify, evaluate, monitor and report the risks for the purpose of ensuring that market risk of all kinds should be controlled within acceptable risk levels.

The market risks that the Yuanta Group faces mainly are equity securities risk, interest rate risk and foreign exchange risk. Market risk position of equity securities mainly includes listed stocks, emerging stocks, unlisted stock, stock index options and stock index futures, etc. Positions of interest rate risk mainly include bonds and interest-derivative instruments, such as interest rate swaps and bond options, etc. Foreign exchange risk is investment position denominated in foreign currency mainly including spot exchange, FX exchange, foreign exchange options and other derivatives business.

b. Risk management principle

The risk management principle of the Yuanta Group is to establish a comprehensive and effective risk managing program, including the setting up of risk limits, duty segregation, completed risk managing execution procedure and timely risk monitor, etc. Risk limits are set up in order to effectively control the market risk under the capital capacity, and the duty segregation can help regulate management and approval authorisation of various risks. Risk management conducts all kinds of evaluation and monitoring over all kinds of market risk and, at the same time, uses VaR model to coordinate quantification management of market risks together with timely monitoring during trading hours and after trading hour analysis to actually control any abnormal signal of trading risks. Risk management regularly provides risk management reports to managers of each line to ensure that the entity’s market risk can be timely and completely controlled in depth.

c. Market risk assessment

(a) The Yuanta Group adopts the Value at risk (VaR) valuation model for the trading position as a major instrument to monitor market risk. In a 99% confidence interval, the estimated possible maximum loss of the trading position in one day is the benchmark for market risk assessment.

VaR for a trading purpose:

Instrument type	For the six months ended June 30, 2026			
	June 30, 2026	VaR Average	VaR Minimum	VaR Maximum
Interest rate	75,783	133,038	75,642	196,182
Equity securities	808,712	677,796	452,687	908,179
Foreign exchange	100,898	137,715	75,405	179,194
Commodity	37,899	106,089	27,421	293,815
Less: diversification effects	(228,624)	(391,072)	-	-
Total VaR	794,668	663,566	408,054	951,978

Instrument type	For the six months ended June 30, 2025			
	June 30, 2025	VaR Average	VaR Minimum	VaR Maximum
Interest rate	204,179	171,475	111,178	222,007
Equity securities	515,121	392,060	320,218	538,135
Foreign exchange	146,134	118,790	93,693	149,084
Commodity	73,715	43,850	18,098	78,810
Less: diversification effects	(387,389)	(349,996)	-	-
Total VaR	551,760	376,179	310,347	580,139

(b) Non-trading purpose

Sensitivity analysis on interest rate:

		June 30, 2026	December 31, 2025	June 30, 2025
	Interest rate shift	Effect on other comprehensive income	Effect on other comprehensive income	Effect on other comprehensive income
Financial assets at fair value through other comprehensive income-Bonds				
Yuanta Bank	Increase of 1 basis point	($ 28,338)	($ 25,861)	($ 18,288)
Yuanta Life	Increase of 1 basis point	(121,245)	(52,339)	(41,206)
Insurance contract and reinsurance contract held				
Yuanta Life	Increase of 25 basis point	$ 10,023,098	$ 10,006,809	$ 9,342,250

d. As of June 30, 2026, December 31, 2025 and June 30, 2025, the USD-denominated foreign currency financial instruments of the Yuanta Group whose balances exceed 5% of total assets or total liabilities, or are otherwise significant are presented below by carrying amount to show the concentration of foreign exchange risk:

	June 30, 2026		December 31, 2025		June 30, 2025	
	USD position (in thousands)	Carrying amount (NTD)	USD position (in thousands)	Carrying amount (NTD)	USD position (in thousands)	Carrying amount (NTD)
Foreign currency denominated financial assets						
Investments in debt instruments at amortised cost	$ 8,286,749	$ 263,825,217	$ 9,306,912	$ 292,590,712	$ 9,367,156	$ 280,096,703
Bills discounted and loans - net	3,915,692	124,663,945	3,257,553	102,410,938	2,493,120	74,549,220
Foreign currency denominated financial liabilities						
Deposits and remittances	9,341,682	297,411,206	7,014,403	220,518,777	6,280,226	187,791,304

Note: As of June 30, 2026, December 31, 2025 and June 30, 2025, the USD to TWD exchange rates were 31.837, 31.438 and 29.902, respectively.

e. As of June 30, 2026, December 31, 2025 and June 30, 2025, the KRW-denominated foreign currency financial instruments of Yuanta Securities of the Yuanta Group whose balances exceed 5% of the Yuanta Group's total assets or liabilities, or are otherwise significant are presented below by carrying amount to show the concentration of foreign exchange risk:

	June 30, 2026		December 31, 2025		June 30, 2025	
	KRW position (in thousands)	Carrying amount (NTD)	KRW position (in thousands)	Carrying amount (NTD)	KRW position (in thousands)	Carrying amount (NTD)
Effect on profit or loss						
Financial assets						
Financial assets at fair value through profit or loss	$ 14,201,626,053	$ 291,119,132	$ 12,563,215,153	$ 273,790,148	$ 10,045,556,508	$ 222,026,890
Financial liabilities						
Financial liabilities at fair value through profit or	4,241,352,433	86,943,484	3,160,852,858	68,884,466	2,876,878,041	63,584,758
Bonds sold under repurchase agreements	5,569,637,554	114,172,000	6,302,443,121	137,349,143	4,932,372,895	109,015,306
Other financial liabilities	3,827,645,147	78,462,898	2,757,747,852	60,099,599	2,518,741,443	55,669,223

Note: As of June 30, 2026, December 31, 2025 and June 30, 2025, the KRW to TWD exchange rates were 0.020, 0.022 and 0.022, respectively.

(C) Liquidity risk

a. Source and definition of liquidity risk

Liquidity risk includes market liquidity risk and funding liquidity risk. Market liquidity risk refers to risk arising from insufficient market depth or market disruptions, which prevents settlement or closing of positions at normal market prices within a reasonable time frame and therefore necessitates buying at a much higher price or selling at a discount. Funding liquidity risk refers to risk arising from the inability to obtain sufficient capital within the expected time leading to a failure to meet funding requirements as they fall due.

b. Liquidity risk management principle

To mitigate the market liquidity risk, the Yuanta Group has set up separate standards on position liquidity limits for different operations and different securities to ensure sufficient market liquidity for all positions. For funding liquidity risk management, the Yuanta Group has set appropriate limits and ratios on liquidity supply and demand according to the nature of each operational sector and evaluates in advance the potential capital gaps of each time period to effectively control overall liquidity risk. A pre-established fund transfer plan is also in place in case of systemic risk events and abnormal funding liquidity conditions to sufficiently respond to overall liquidity risk and enhance overall funding liquidity risk management.

c. Assessment on liquidity risk

(a) Set up liquidity risk indicator and warning in order to control adverse elements to the liquidity. At the same time, analysis and appropriate measures are made to mitigate the extent of effects.

(b) Regular assessments are made of assets and liabilities denominated in major currencies on the balance sheet and the cash inflow, cash outflow and liquidity gap off the balance sheet by different time period.

d. Maturity analysis for the financial assets and non-derivative liabilities held for liquidity risk management:

(a) Financial assets held for liquidity risk management

In order to fulfil the payment obligation and potential emergent fund demand in the market, as well as manage the liquidity risk at the same time, sound earning assets with high liquidity were held by the Yuanta Group, including cash and cash equivalents, due from Central Bank and call loans to other banks, financial assets at fair value through profit or loss, bills discounted and loans, financial assets at fair value through other comprehensive income and financial assets at amortised cost, etc.

(b) Maturity analysis on non-derivative assets and liabilities

The following table illustrates the analysis made on maturity analysis of cash flows from non-derivative financial assets and liabilities of the Yuanta Group by the remaining maturity from the consolidated balance sheet date to the contract expiration date. The amounts disclosed in the table are prepared on the basis of contractual cash flows; therefore, certain items may not correspond to the related line items in the consolidated balance sheet.

(c) Maturity analysis on derivative financial assets and financial liabilities by date

I. Derivative financial instruments settled on a net basis

Derivative financial instruments of the Yuanta Group are settled on a net basis include options, non-delivery forward, interest swap settled by net cash flow and other interest contracts.

II. Derivative financial instruments settled on a gross basis

Derivative financial instruments of the Yuanta Group settled on a gross basis include FX options, foreign exchange forward contract, cross currency swaps, and foreign exchange swaps.

The following table illustrates the analysis made on cash inflow and outflow of financial assets and financial liabilities held by the Yuanta Group for liquidity risk management of major currencies by the remaining maturity from the financial reporting date to the contract expiration date.

June 30, 2026				
Financial assets	0~90 days	91 days~1 year	Over 1 year	Total
Non-derivative financial instruments				
Cash and cash equivalents	$ 117,615,336	$ 16,524,704	$ 50,000	$ 134,190,040
Due from Central Bank and call loans to other banks	94,754,200	23,133,885	33,941,333	151,829,418
Financial assets at fair value through profit or loss	689,483,163	63,197,488	130,256,829	882,937,480
Financial assets at fair value through other comprehensive income	111,885,808	35,365,373	371,185,911	518,437,092
Investments in bills and bonds under resale agreements	90,995,126	641,521	-	91,636,647
Receivables	606,188,485	103,054,848	20,005,538	729,248,871
Bills discounted and loans	425,396,923	282,701,658	875,508,948	1,583,607,529
Reinsurance contract assets	-	(11,265)	65,846	54,581
Financial assets at amortised cost	110,991,887	35,638,030	343,539,845	490,169,762
Restricted assets	-	-	11,361,916	11,361,916
Other financial assets	246,658,067	32,999	81,492,363	328,183,429
Other assets	74,434,182	2,457,717	21,651,617	98,543,516
Derivative financial instruments				
Financial assets at fair value through profit or loss				
Gross settlement				
Cash inflow	108,045,010	35,526,859	1,170,815	144,742,684
Cash outflow	(106,790,941)	(34,582,441)	(6,180)	(141,379,562)
Net settlement	603,553	150,937	258,177	1,012,667
Total	$ 2,570,260,799	$ 563,832,313	$ 1,890,482,958	$ 5,024,576,070
Financial liabilities				
Non-derivative financial instruments				
Deposits from Central Bank and other banks	$ 26,514,253	$ -	$ -	$ 26,514,253
Financial liabilities at fair value through profit or loss	72,385,996	-	89,026,313	161,412,309
Bills and bonds payable under repurchase agreements	167,740,459	38,254,648	40,202,056	246,197,163
Commercial paper payable	135,239,203	98,257,886	-	233,497,089
Payables	424,947,494	20,874,178	52,425,418	498,247,090
Deposits and remittances	427,617,248	726,595,945	909,064,448	2,063,277,641
Bonds payable	114,610	16,446,200	130,043,498	146,604,308
Other borrowings	89,242,280	9,001,630	11,168,674	109,412,584
Other financial liabilities	285,491,753	2,679,436	13,194,885	301,366,074
Insurance contract liabilities and reinsurance contract liabilities	-	(1,101,305)	405,417,400	404,316,095
Other liabilities	308,215,807	938	557,332	308,774,077
Lease liabilities	319,004	1,117,417	7,261,222	8,697,643
Derivative financial instruments				
Financial liabilities at fair value through profit or loss				
Gross settlement				
Cash inflow	(147,079,140)	(44,526,591)	(43,913)	(191,649,644)
Cash outflow	149,510,747	46,080,154	3,793,682	199,384,583
Net settlement	1,828,467	332,298	1,761,524	3,922,289
Total	$ 1,942,088,181	$ 914,012,834	$ 1,663,872,539	$ 4,519,973,554

December 31, 2025				
Financial assets	0~90 days	91 days~1 year	Over 1 year	Total
Non-derivative financial instruments				
Cash and cash equivalents	$ 80,716,186	$ 9,593,631	$ 50,000	$ 90,359,817
Due from Central Bank and call loans to other banks	70,107,641	20,166,253	29,217,434	119,491,328
Financial assets at fair value through profit or loss	604,463,557	62,871,141	136,555,389	803,890,087
Financial assets at fair value through other comprehensive income	40,526,121	43,646,925	271,016,403	355,189,449
Investments in bills and bonds under resale agreements	57,749,967	-	-	57,749,967
Receivables	346,142,243	72,516,724	17,868,603	436,527,570
Bills discounted and loans	393,558,496	341,140,097	769,002,453	1,503,701,046
Reinsurance contract assets	-	(12,810)	86,187	73,377
Financial assets at amortised cost	120,842,128	27,101,729	400,840,713	548,784,570
Restricted assets	-	-	7,063,274	7,063,274
Other financial assets	133,955,828	33,682	40,111,568	174,101,078
Other assets	68,207,781	3,714,571	20,472,292	92,394,644
Derivative financial instruments				
Financial assets at fair value through profit or loss				
Gross settlement				
Cash inflow	106,750,203	21,641,065	1,069,253	129,460,521
Cash outflow	(104,247,755)	(20,855,632)	(12,613)	(125,116,000)
Net settlement	566,784	225,335	631,192	1,423,311
Total	$ 1,919,339,180	$ 581,782,711	$ 1,693,972,148	$ 4,195,094,039
Financial liabilities				
Non-derivative financial instruments				
Deposits from Central Bank and other banks	$ 8,538,935	$ -	$ -	$ 8,538,935
Financial liabilities at fair value through profit or loss	39,083,772	-	47,101,518	86,185,290
Bills and bonds payable under repurchase agreements	207,982,142	39,393,711	41,489,191	288,865,044
Commercial paper payable	89,124,496	69,800,892	-	158,925,388
Payables	199,776,041	17,812,680	39,540,025	257,128,746
Deposits and remittances	497,012,678	603,110,889	825,622,269	1,925,745,836
Bonds payable	93,355	5,354,305	119,933,987	125,381,647
Other borrowings	73,751,917	354,430	15,773,555	89,879,902
Other financial liabilities	161,972,084	1,369,034	7,184,915	170,526,033
Insurance contract liabilities and reinsurance contract liabilities	-	1,282,088	388,112,080	389,394,168
Other liabilities	222,005,200	935	990,215	222,996,350
Lease liabilities	312,465	1,069,033	6,659,166	8,040,664
Derivative financial instruments				
Financial liabilities at fair value through profit or loss				
Gross settlement				
Cash inflow	(128,968,067)	(20,673,216)	-	(149,641,283)
Cash outflow	132,082,089	21,596,042	2,794,887	156,473,018
Net settlement	1,070,416	2,584,571	1,344,539	4,999,526
Total	$ 1,503,837,523	$ 743,055,394	$ 1,496,546,347	$ 3,743,439,264

June 30, 2025				
Financial assets	0~90 days	91 days~1 year	Over 1 year	Total
Non-derivative financial instruments				
Cash and cash equivalents	$ 89,154,424	$ 8,903,066	$ 50,000	$ 98,107,490
Due from Central Bank and call loans to other banks	60,842,010	20,031,598	26,953,976	107,827,584
Financial assets at fair value through profit or loss	495,844,917	41,706,254	103,499,067	641,050,238
Financial assets at fair value through other comprehensive income	49,662,617	30,716,529	230,828,313	311,207,459
Investments in bills and bonds under resale agreements	87,516,486	4,027	-	87,520,513
Receivables	297,088,137	55,290,851	15,895,239	368,274,227
Bills discounted and loans	349,149,574	280,066,704	720,551,389	1,349,767,667
Reinsurance contract assets	-	(12,079)	70,696	58,617
Financial assets at amortised cost	137,269,273	36,064,377	384,885,140	558,218,790
Restricted assets	-	-	6,823,786	6,823,786
Other financial assets	135,329,053	34,360	24,561,742	159,925,155
Other assets	53,307,322	444,366	22,995,849	76,747,537
Derivative financial instruments				
Financial assets at fair value through profit or loss				
Gross settlement				
Cash inflow	70,511,729	23,720,602	771,825	95,004,156
Cash outflow	(67,236,738)	(22,915,794)	(53,824)	(90,206,356)
Net settlement	1,220,761	3,034,739	2,131,234	6,386,734
Total	$ 1,759,659,565	$ 477,089,600	$ 1,539,964,432	$ 3,776,713,597
Financial liabilities				
Non-derivative financial instruments				
Deposits from Central Bank and other banks	$ 9,768,091	$ -	$ -	$ 9,768,091
Financial liabilities at fair value through profit or loss	72,880,512	-	30,887,289	103,767,801
Bills and bonds payable under repurchase agreements	132,173,471	33,594,472	39,696,762	205,464,705
Commercial paper payable	67,055,372	57,586,237	-	124,641,609
Payables	192,495,342	20,034,429	40,351,441	252,881,212
Deposits and remittances	408,860,081	608,146,942	753,571,833	1,770,578,856
Bonds payable	7,379,784	5,348,820	107,855,326	120,583,930
Other borrowings	51,895,896	606,570	12,912,346	65,414,812
Other financial liabilities	172,940,443	1,221,859	6,008,287	180,170,589
Insurance contract liabilities and reinsurance contract liabilities	-	1,000,056	358,101,304	359,101,360
Other liabilities	153,050,319	1,534	867,043	153,918,896
Lease liabilities	327,089	975,621	6,007,221	7,309,931
Derivative financial instruments				
Financial liabilities at fair value through profit or loss				
Gross settlement				
Cash inflow	(112,590,492)	(28,365,096)	-	(140,955,588)
Cash outflow	116,717,484	29,225,930	2,889,034	148,832,448
Net settlement	86,548	16,198	209,400	312,146
Total	$ 1,273,039,940	$ 729,393,572	$ 1,359,357,286	$ 3,361,790,798

Maturity analysis for the above demand deposits under “Deposits and Remittances” are amortised to each period based on historical experience. Given that all the deposits and remittances have to be paid in the shortest possible time, as of June 30, 2026, December 31, 2025 and June 30, 2025, expenses on period of 0-90 days will increase by $984,510,242, $863,639,685 and $787,920,298, respectively.

e. Maturity analysis for items off the balance sheet and capital expenditure commitment Items off the balance sheet, while the client may choose when to make a payment, are classified into the earliest time category.

Capital expenditure commitment of the Yuanta Group refers to the capital expenses spent on the contract commitment in order to acquire the building and equipment.

Please refer to the table below for maturity analysis on off balance sheet items and capital expenditure commitment of the Yuanta Group:

	June 30, 2026			
	Less than 1 year	1 ~5 years	More than 5 years	Total
Off balance sheet				
Unused loan commitment	$ 61,263,995	$ 74,738	$ -	$ 61,338,733
Unused credit commitment	3,499,304	-	-	3,499,304
Guarantees	17,446,169	-	-	17,446,169
Capital expenditure commitment	1,198,836	1,392,324	-	2,591,160

	December 31, 2025			
	Less than 1 year	1 ~5 years	More than 5 years	Total
Off balance sheet				
Unused loan commitment	$ 51,430,555	$ 4,940	$ -	$ 51,435,495
Unused credit commitment	2,803,926	-	-	2,803,926
Guarantees	21,002,131	-	-	21,002,131
Capital expenditure commitment	1,346,336	1,502,546	-	2,848,882

	June 30, 2025			
	Less than 1 year	1 ~5 years	More than 5 years	Total
Off balance sheet				
Unused loan commitment	$ 43,307,649	$ 51,223	$ -	$ 43,358,872
Unused credit commitment	2,999,355	-	-	2,999,355
Guarantees	17,075,231	-	-	17,075,231
Capital expenditure commitment	1,106,655	2,041,637	-	3,148,292

(D) Insurance risk

a. Measurement and management of insurance risk

Insurance risk arises from uncertainty regarding the frequency, severity and lapse rate of the insured incidents, such as mortality rate, morbidity rate, lapse rate, interest rate, expense rate and so on. These ratios could be influenced by random variable risks and therefore lead to the risks of additional payment exceeding the original estimated values. The Yuanta Group engages in business of life insurance, variable life insurance, accident insurance, and health insurance. The risks and management for the above products are as follows:

(a) Life insurance

The main risks of life insurance comprise mortality risk and interest rate risk. The Yuanta Group assesses the premium rates of major insurance products on the market, performs relevant statistical measurements and analyses of mortality rates, such as cash flow test and experience test. The results are used to determine whether the mortality rate is higher than the pricing basis in order to evaluate the impact on overall operations or the extent of negative impact arising accordingly, and to further determine whether or not to cease the sale of the product and adjust the premium rate of the new product.

As for interest rate risk, the interest rates of long-term contracts were all locked-in before sales in compliance with regulation. If there is an objective gap of fluctuation between long-term interest rate and the estimated policy interest rate, and the investment income fails to reach the promised policy interest rate, the Yuanta Group will then face a problem of negative spread. Therefore, the Yuanta Group evaluates the investment income in various committees on a regular basis to further evaluate investment portfolios. The Yuanta Group shall review investment allocation, insurance combination and/or credited interest rates to mitigate risks of negative spread if there is obvious adverse development in the problem of negative spread.

(b) Variable life insurance

The main risk of variable life insurance is mortality risk. Explanation of mortality rate risks shall be the same as the life insurance.

(c) Accident insurance and health insurance

The main risks of accident insurance and health insurance comprise the accident incidence rate and the morbidity rate. The Yuanta Group tracks loss rate of each insurance type, assesses the premium rates of major insurance products on the market, and makes related statistical measurement of accident incidence rate and the morbidity rate, such as cash flow test and experience test in order to evaluate the impact on overall operations or the extent of negative impact arising accordingly, and to further determine whether or not to cease the sale of the product and adjust the premium rate of the new product. The Yuanta Group may also arrange reinsurance cessions to mitigate overall potential risk of loss from claims in the future.

(d) Management of insurance risk

I. Risk management of policy underwriting

Underwriting risk refers to the risk of unexpected losses arising from soliciting insurance policies, assessing policy underwriting and related expenses etc. In accordance with “Regulations Governing Business Solicitation, Policy Underwriting and Claim Adjusting of Insurance Enterprises”, the Yuanta Group has established an appropriate risk management mechanism, which includes the establishment of policy underwriting systems and procedures, the establishment of policy underwriting manuals and standards, and the establishment of policy underwriting risk management indicators, as well as their faithful implementation, in order to regulate the underwriting limit of policy underwriters and control the accuracy and timeliness of policy underwritings.

II. Claims settlement risk management

Risk arising from payment of claims refers to the risk of unexpected losses arising from improper assessment of claims or negligence when handling policy claims. In accordance with “Regulations Governing Business Solicitation, Policy Underwriting and Claim Adjusting of Insurance Enterprises”, the Yuanta Group has established an appropriate risk management mechanism, which includes the establishment of policy underwriting systems and procedures, the establishment of policy underwriting manuals and standards, and the establishment of policy underwriting risk management indicators, as well as their faithful implementation, in order to regulate the underwriting limit of policy underwriters and control the accuracy, timeliness, policy claim rate and rate of actual policy payments of policy claims.

III. Product design and pricing risk

Product design and pricing risk refers to the risk arising from the improper or inconsistent design of a product's content, stipulated terms or cited fees, or unexpected changes. The Yuanta Group has established relevant operating procedures pursuant to "Regulations Governing Business Solicitation, Policy Underwriting and Claim Adjusting of Insurance Enterprises", following the operating procedures at each stage of insurance product development and controlling product design and pricing risks through quantitative mechanisms such as profit testing.

b. Insurance risk concentration

The insurance business underwritten by the Yuanta Group is distributed across Taiwan and has no significant concentration in any specific region, target customer groups, age groups, or type of occupation. Reinsurance arrangements are still made after assessment in order to mitigate the covered insurance risks and avoid the overall cumulative risks exceeding the Yuanta Group's risk capacity. Additionally, through catastrophe reinsurance, the Yuanta Group transfers catastrophic risks to highly rated reinsurers appropriately to further mitigate the risks of large claims and catastrophe claims.

The Yuanta Group manages insurance risk concentration through diversification, planned reinsurance cessions and the establishment of retention limits. As of June 30, 2026 and 2025, the Yuanta Group had no significant concentration of insurance risk.

c. Sensitivity analysis of insurance risk

The Yuanta Group analyses sensitivity to reasonably possible changes in risk variables at the end of the reporting period based on annual results, assessing the effects on profit or loss and equity. As insurance risk variables are not updated during interim periods, no additional sensitivity analysis of insurance risk is disclosed in the interim financial report.

d. Credit risk, liquidity risk and market risk of insurance contracts

(a) Credit risk

	June 30, 2026			
	AAA	AA	A	Total
Portfolios of reinsurance contracts held that are assets	$ -	$ 50,167	$ 4,414	$ 54,581

	December 31, 2025			
	AAA	AA	A	Total
Portfolios of reinsurance contracts held that are assets	$ -	$ 67,216	$ 6,161	$ 73,377

	June 30, 2025			
	AAA	AA	A	Total
Portfolios of reinsurance contracts held that are assets	$ -	$ 53,474	$ 5,143	$ 58,617

Credit risk primarily refers to the risk of a reinsurer's failure to fulfil its obligations on the ceded business, which leads to its inability to recover premiums, claims or other expenses from the reinsurer. To manage this risk, the Yuanta Group will, other conditions being equal, first consider ceding business to different reinsurers to mitigate the concentration risk. The reinsurers will be selected prudently in accordance with the reinsurance risk management plan established by the Yuanta Group. To mitigate the credit risk, the reinsurance agreement will require that reinsurance premiums shall be settled on a net basis by deducting any amounts receivable or recoverable from the reinsurer. In addition, the Yuanta Group will demand the inclusion of a special termination clause in the reinsurance agreement, allowing the Yuanta Group to terminate the agreement in circumstances where the reinsurer defaults on its obligations to limit further credit risk.

After ceding the business, the Yuanta Group will review the credit rating of the reinsurers regularly in accordance with its reinsurance risk management plan. In the event of a credit rating downgrade of a reinsurer leading to its failure to meet the minimum requirement of being an eligible reinsurer as stipulated by the "Regulations Governing Insurance Enterprises Engaging in Operating Reinsurance and Other Risk Spreading Mechanisms", the Yuanta Group will disclose or recognise a reserve for unqualified reinsurance, as required by law to monitor the adverse impacts from the downgraded reinsurer on the Yuanta Group.

Currently, the credit ratings of all reinsurance counterparties of the Yuanta Group have met the eligibility standards as stipulated by the regulations.

(b) Liquidity risk

Liquidity risk of insurance contracts arises mainly from the Yuanta Group's failure to liquidate assets or to obtain sufficient funding in time to fulfil its obligations on insurance benefit payments. To manage the risk, the Yuanta Group regularly conducts maturity analysis of insurance contracts and reviews the matching of assets and liabilities.

In order to manage liquidity risk effectively, the Yuanta Group holds a substantial proportion of liquid assets, restricts the proportion of investments in illiquid assets, and regularly reviews the position of its liquid assets and liquid liabilities to ensure that liquidity needs are adequately met.

The following presents a maturity analysis of the net liability cash flows from the Yuanta Group's insurance contracts, excluding net cash flows arising from investment activities. The figures presented in the table represent the discounted estimated amounts at the valuation date, calculated by aggregating the total insurance benefits and expense outflows at each future point in time in respect of policies in force, less premium and other cash inflows. Actual future benefit payments may differ from the figures presented as a result of differences between actual and expected experience.

The Yuanta Group's insurance liability contracts and reinsurance contract portfolios (classified as liabilities) analysis based on the remaining period from the reporting period end date to the contract maturity date:

	Analysis of estimates of the present value of future cash flows						
June 30, 2026	Less than 1 year	1 ~2 years	2 ~3 years	3 ~4 years	4 ~5 years	More than 5 years	Total
Portfolios of insurance contracts issued that are liabilities	($ 4,828,421)	$ 1,763,904	$ 5,843,819	$ 9,833,768	$ 15,349,570	$ 315,337,153	$ 343,299,793
Portfolios of reinsurance contracts held that are liabilities	202,240	256,868	213,498	194,662	190,717	5,623,735	6,681,720

	Analysis of estimates of the present value of future cash flows						
December 31, 2025	Less than 1 year	1 ~2 years	2 ~3 years	3 ~4 years	4 ~5 years	More than 5 years	Total
Portfolios of insurance contracts issued that are liabilities	($ 2,216,449)	$ 1,134,419	$ 4,354,282	$ 7,584,551	$ 11,849,443	$ 308,569,388	$ 331,275,634
Portfolios of reinsurance contracts held that are liabilities	182,546	165,015	156,823	156,412	164,170	5,669,573	6,494,539

	Analysis of estimates of the present value of future cash flows						
June 30, 2025	Less than 1 year	1 ~2 years	2 ~3 years	3 ~4 years	4 ~5 years	More than 5 years	Total
Portfolios of insurance contracts issued that are liabilities	($ 2,151,032)	($ 509,559)	$ 3,022,575	$ 5,628,429	$ 8,653,190	$ 289,876,948	$ 304,520,551
Portfolios of reinsurance contracts held that are liabilities	158,040	215,343	173,979	150,487	143,622	5,485,946	6,327,417

The relationship between the amounts payable on demand and the carrying amounts of liability groups of insurance contracts issued and reinsurance contracts held is shown in the table below:

	June 30, 2026	
	Amounts payable on demand	Carrying amount
Portfolios of insurance contracts issued that are liabilities	$ 342,318,816	$ 398,190,680
Portfolios of reinsurance contracts held that are liabilities	-	6,125,415

	December 31, 2025	
	Amounts payable on demand	Carrying amount
Portfolios of insurance contracts issued that are liabilities	$ 323,203,310	$ 383,280,676
Portfolios of reinsurance contracts held that are liabilities	-	6,113,492

	June 30, 2025	
	Amounts payable on demand	Carrying amount
Portfolios of insurance contracts issued that are liabilities	$ 306,291,932	$ 353,150,470
Portfolios of reinsurance contracts held that are liabilities	-	5,950,890

(c) Market risk

The Yuanta Group measures its insurance contract liabilities using actuarial assumptions that reflect the market conditions prevailing at the reporting date, in accordance with the Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises and IFRS 17. The discount rates so applied are set by reference to prevailing market interest rates and are adjusted promptly in response to changes in market conditions. Accordingly, changes in market risk (including interest rate risk, price risk and foreign exchange risk) may affect the discounted value of future cash flows and the fair value of financial assets and may in turn affect the measurement of the Yuanta Group's insurance contract liabilities, profit or loss, and equity. In addition, where there are differences between the sensitivity of assets and the sensitivity of liabilities to market movements (such as interest rate changes), valuation mismatches between assets and liabilities may arise, which may further affect the Yuanta Group's overall financial position. The Yuanta Group has established an asset-liability management framework, regularly monitors its market risk exposures, and assesses the impact of market variables through sensitivity analyses and stress testing, in order to ensure its solvency and financial soundness.

C. Climate-related risk management:

The Yuanta Group has implemented an Enterprise Risk Management (ERM) framework and, following the three lines of defence principle, established a comprehensive risk management system. This system clearly defines the organisational structure, responsibilities, and functions of each line of defence to ensure the effective operation of the risk management system. Climate change risks have been incorporated into the existing risk management mechanism, and through risk management procedures, risks are identified, measured, monitored, and reported, strengthening the consistency between the Yuanta Group's overall strategic planning and risk management processes. The responsible units and management processes for climate-related risks and opportunities are described below:

(A) Risk and opportunity identification:

a. Each subsidiary conducts climate risk and opportunity identification annually based on its business characteristics.

b. The Risk Management Department and General Planning Department of Yuanta Financial Holdings integrate overall risk and opportunity identification.

c. Refer to climate risk-related laws, guidelines, and reports issued by international organisations.

(B) Risk and opportunity measurement:

a. Each subsidiary evaluates the impact and influence of each risk and opportunity based on its business characteristics.

b. The scope of measurement includes impact pathways, impact time and geographical scope, the position of the impact value chain, and financial impact.

c. The Risk Management Department of Yuanta Financial Holdings establishes a climate risk value measurement model to enhance quantitative management of climate risk.

(C) Risk and opportunity monitoring:

a. Include industry-specific environmental and social risk factors into the industry-risk level assessment mechanism.

b. The Sustainability Office of Yuanta Financial Holdings formulates sustainability-related regulations and policies to manage climate opportunities.

c. Yuanta Financial Holdings and its five major subsidiaries establish climate change risk monitoring indicators and thresholds, conducting measurement, monitoring, and reporting monthly.

(D) Risk and Opportunity Reporting:

a. Develop response strategies for each risk and opportunity and report to the Sustainability Development Committee.

b. Regularly report on the use of climate change risk monitoring indicators and thresholds to the Risk Management and Information Security Committee and the Board of Directors.

c. Report the planning and execution results of climate change-related initiatives to the Sustainability Development Committee and the Board of Directors on a regular basis.

D. Transfer of financial assets

Transferred financial assets not fully derecognised

(A) The Yuanta Group has financial assets that are fully or partially derecognised through transactions of transfer of financial assets to others. When the Yuanta Group receives the contract right of cash flow from the financial assets or retains the above rights but bears obligation to pay the cash flow to one or more recipients and the risks and rewards of ownership are mostly transferred, the assets should be derecognised. If the Yuanta Group still retains most of the risks and rewards of ownership, the Yuanta Group should continue to recognise the financial assets. If the Yuanta Group does not transfer or retains most of the risks and rewards of ownership and maintains control over the assets, the Yuanta Group continues to recognise the financial asset to the extent of its continuing involvement.

(B) Financial assets that do not meet the derecognition conditions are mainly: (1) convertible bonds transferred to counterparties during transactions of exchanging assets and (2) bills and bonds payable under repurchase agreements. The targeted assets exchanged in the transactions are either acquired through public subscription, book building, auctions or others by the Yuanta Group or owned by the Yuanta Group for proprietary trading and are sold to counterparties in order to receive consideration. During the contract period, the contracted interest compensation is exchanged for bond interest and interest refund arising from the convertible bonds held by the counterparties. The Yuanta Group obtains the right to repurchase the convertible bonds before the end of the contract expiration date. As the options are neither deep-in-the-money nor deep-out-of-the-money at transactions, the Yuanta Group must further assess whether to retain control over the convertible bonds. Since the convertible bonds cannot be easily obtained in markets, the Yuanta Group still keeps its control over the assets and continuing involvement. Because transactions in respect to the repurchase agreements of debt instruments and bills had transferred their receivable contractual cash flows to other parties, and are reflected in the Yuanta Group's related liabilities, which indicate the obligation to repurchase transferred financial assets in a specified future period at a fixed price, the Yuanta Group, during the term of the transaction, cannot use, sell or pledge the already transferred financial asset, but must still bear interest risk and credit risk. Thus, such financial assets were not derecognised in their entirety.

Financial assets that do not meet the derecognition conditions and related financial liabilities are analysed below:

June 30, 2026		
Financial assets category	Carrying amount of transferred financial assets	Carrying amount of related financial liabilities
Convertible corporate bonds transferred to the trading counterparties through asset swap	$ 51,193,232	$ 39,269,152
Bonds sold under repurchase agreements	229,199,533	223,896,298
Bills sold under repurchase agreements	19,870,197	20,000,506

December 31, 2025		
Financial assets category	Carrying amount of transferred financial assets	Carrying amount of related financial liabilities
Convertible corporate bonds transferred to the trading counterparties through asset swap	$ 39,906,430	$ 34,788,022
Bonds sold under repurchase agreements	269,653,779	266,544,299
Bills sold under repurchase agreements	22,333,355	22,320,745

June 30, 2025		
Financial assets category	Carrying amount of transferred financial assets	Carrying amount of related financial liabilities
Convertible corporate bonds transferred to the trading counterparties through asset swap	$ 35,715,465	$ 32,185,424
Bonds sold under repurchase agreements	192,231,805	189,610,167
Bills sold under repurchase agreements	15,012,796	15,054,537

E. Offsetting financial assets and financial liabilities

The Yuanta Group enters into transactions that are subject to master netting arrangements or similar agreements but do not meet the criteria for offsetting. The above transactions are settled on a net basis after offsetting financial assets with financial liabilities if both parties of the transaction choose to use net settlement; the above transactions are settled on a gross basis if both parties do not choose to use net settlement. However, if one party breaches the contract, the counterparty can choose to use net settlement.

The offsetting of financial assets and financial liabilities are as follows:

(A) Financial assets

June 30, 2026

Financial assets that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements

Description	Gross amounts of recognised financial assets(a)	Gross amounts of recognised financial liabilities set off in the balance sheet(b)	Net amounts of financial assets presented in the balance sheet (c)=(a)-(b)	Related amounts not set off in the balance sheet(d)(Note 1): Financial instruments (Note 2)	Related amounts not set off in the balance sheet(d)(Note 1): Cash collateral received	Net amount (e)=(c)-(d)
Derivative instruments	$ 16,768,343	$ -	$ 16,768,343	$ 15,207,969	$ 314,015	$ 1,246,359
Bonds purchased under resale agreements	66,308,511	-	66,308,511	54,978,511	11,201,710	128,290
Bills purchased under resale agreements	25,328,136	-	25,328,136	25,143,480	-	184,656

December 31, 2025

Financial assets that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements

Description	Gross amounts of recognised financial assets(a)	Gross amounts of recognised financial liabilities set off in the balance sheet(b)	Net amounts of financial assets presented in the balance sheet (c)=(a)-(b)	Related amounts not set off in the balance sheet(d)(Note 1): Financial instruments (Note 2)	Related amounts not set off in the balance sheet(d)(Note 1): Cash collateral received	Net amount (e)=(c)-(d)
Derivative instruments	$ 11,514,640	$ -	$ 11,514,640	$ 9,118,173	$ 430,198	$ 1,966,269
Bonds purchased under resale agreements	48,357,690	-	48,357,690	46,157,690	2,183,726	16,274
Bills purchased under resale agreements	9,392,277	-	9,392,277	9,322,426	-	69,851

June 30, 2025

Financial assets that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements						
				Related amounts not set off in the balance sheet(d)(Note 1)		
Description	Gross amounts of recognised financial assets(a)	Gross amounts of recognised financial liabilities set off in the balance sheet(b)	Net amounts of financial assets presented in the balance sheet (c)=(a)-(b)	Financial instruments (Note 2)	Cash collateral received	Net amount (e)=(c)-(d)
Derivative instruments	$ 13,320,552	$ -	$ 13,320,552	$ 5,834,201	$ 4,686,470	$ 2,799,881
Bonds purchased under resale agreements	55,307,049	-	55,307,049	49,837,049	5,444,264	25,736
Bills purchased under resale agreements	32,213,464	-	32,213,464	30,546,630	-	1,666,834

(B) Financial liabilities

June 30, 2026

Financial liabilities that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements						
				Related amounts not set off in the balance sheet(d)(Note 1)		
Description	Gross amounts of recognised financial liabilities(a)	Gross amounts of recognised financial assets set off in the balance sheet(b)	Net amounts of financial liabilities presented in the balance sheet (c)=(a)-(b)	Financial instruments (Note 2)	Cash collateral received	Net amount (e)=(c)-(d)
Derivative instruments	$ 28,022,310	$ -	$ 28,022,310	$ 17,228,014	$ 6,621,265	$ 4,173,031
Bonds sold under repurchase agreements	226,196,657	-	226,196,657	225,402,216	794,441	-
Bills sold under repurchase agreements	20,000,506	-	20,000,506	19,870,197	-	130,309

December 31, 2025

Financial liabilities that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements						
				Related amounts not set off in the balance sheet(d)(Note 1)		
Description	Gross amounts of recognised financial liabilities(a)	Gross amounts of recognised financial assets set off in the balance sheet(b)	Net amounts of financial liabilities presented in the balance sheet (c)=(a)-(b)	Financial instruments (Note 2)	Cash collateral received	Net amount (e)=(c)-(d)
Derivative instruments	$ 22,945,110	$ -	$ 22,945,110	$ 12,461,579	$ 7,557,102	$ 2,926,429
Bonds sold under repurchase agreements	266,544,299	-	266,544,299	265,967,595	576,704	-
Bills sold under repurchase agreements	22,320,745	-	22,320,745	22,320,745	-	-

June 30, 2025

Financial liabilities that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements

Description	Gross amounts of recognised financial liabilities(a)	Gross amounts of recognised financial assets set off in the balance sheet(b)	Net amounts of financial liabilities presented in the balance sheet (c)=(a)-(b)	Related amounts not set off in the balance sheet(d)(Note 1) Financial instruments (Note 2)	Related amounts not set off in the balance sheet(d)(Note 1) Cash collateral received	Net amount (e)=(c)-(d)
Derivative instruments	$ 17,332,864	$ -	$ 17,332,864	$ 9,872,761	$ 2,650,533	$ 4,809,570
Bonds sold under repurchase agreements	190,410,168	-	190,410,168	190,040,811	369,357	-
Bills sold under repurchase agreements	15,054,537	-	15,054,537	15,012,796	-	41,741

Note 1: The related offsetting amount shall not exceed the recognised financial assets or liabilities.
Note 2: Including net settled master netting arrangements and non-cash collaterals.
Note 3: Including net settled master netting arrangements.

(4) Capital adequacy ratio:

Information as of June 30, 2026 is as follows:

Pursuant to the Order No. Jin-Guan-Yin-Fa-11502711391 issued by the FSC on May 26, 2026, the Yuanta Group has deferred disclosure of information on the group capital adequacy ratio required under Article 20, subparagraph 26 of the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies. The Yuanta Group will make a supplemental filing on the Market Observation Post System within four months after the end of each fiscal year and within three months after the end of each half-year.

Information as of June 30, 2025 is as follows:

Expressed In Thousands of NTD

June 30, 2025

	Financial Holding Company Shareholding Ratio	Eligible capital	Minimum capital
Financial holding company	-	$ 308,324,622	$ 357,643,568
Bank subsidiaries	100.00%	176,265,553	123,908,778
Securities subsidiaries	100.00%	88,648,796	40,055,038
Futures subsidiaries	65.06%	11,568,665	6,554,037
Insurances subsidiaries	100.00%	44,272,936	21,337,102
Venture capital subsidiaries	100.00%	2,927,506	1,812,641
Securities investment trust subsidiaries	74.71%	4,785,184	4,315,892
Other subsidiaries	100.00%	4,284,178	2,286,298
Deduction item		(370,831,828)	(351,145,789)
Subtotal		$ 270,245,612	$ 206,767,565
Capital adequacy ratio of the Consolidated Company		130.70%	

As of June 30, 2025, the financial holding's net eligible capital was as follows:

Item	Amount
Common stocks	$ 133,311,499
Additional paid-in capital	38,337,636
Legal reserve	29,217,058
Special reserve	6,549,233
Accumulated earnings	94,922,219
Other equity	6,074,949
Less: goodwill and other intangible assets	(14,396)
Less: deferred assets	(73,576)
Total net eligible capital	$ 308,324,622

(BLANK)

(5) In accordance with Article 46 of the Financial Holding Company Act, the following table represents the Company and its subsidiaries' provision of business credit or endorsements to, or other transactions with, the same individual, the same related party, or the same affiliated company.

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2026 Total of business credit, endorsements, or other transaction	Percentage of net value of the company (%)
Same individual:		
Securities Korea_Korea_Finance and Insurance Industry	$ 145,671,351	38.04
Central Bank, R.O.C	136,905,000	35.75
Central Government, R.O.C	77,636,877	20.27
Taiwan Semiconductor Manufacturing Co., Ltd.	52,250,009	13.64
Securities Korea_Korea_Public Administration and National Defense	26,281,074	6.86
CPC Corporation, Taiwan	24,554,401	6.41
Cathay Financial Holding Co., Ltd.	23,007,817	6.01
U.S. Government	21,881,492	5.71
Quanta Computer Inc.	20,130,533	5.26
Taiwan Depository & Clearing Corporation	19,408,945	5.07
CTBC Financial Holding Co., Ltd.	19,031,517	4.97
TCC Group Holdings CO., LTD.	18,416,581	4.81
United Microelectronics Corporation	18,214,850	4.76
Hon Hai Precision Industry Co., Ltd.	18,024,807	4.71
President Securities Corporation	17,419,450	4.55
Taiwan Power Company	17,243,809	4.50
New Taipei City Government	17,000,000	4.44
Taichung City Government	17,000,000	4.44
Hotai Finance Co., Ltd.	16,991,530	4.44
Fubon Securities Co., Ltd.	16,758,977	4.38
SinoPac Securities Corporation	16,546,087	4.32
Wiwynn Corporation	16,339,514	4.27
KGI Securities Co. Ltd.	15,782,094	4.12
Capital Securities Corporation	13,467,820	3.52
National Australia Bank Limited	13,436,214	3.51
Taiwan Stock Exchange	13,420,164	3.50
CTBC Securities Co., Ltd.	12,643,094	3.30
Fubon Asset Management Co., Ltd.	12,125,313	3.17
Taiwan Mobile Co., Ltd.	11,536,571	3.01
Wistron Corporation	11,056,767	2.89
International Bills Finance Corporation	10,627,110	2.77
Uni-President Enterprises Corp.	10,355,447	2.70
Phison Electronics Corp.	10,304,589	2.69
Taiwan Futures Exchange	10,135,671	2.65
Agricultural Bank of Taiwan	10,077,276	2.63
China Bills Finance Corporation	10,011,598	2.61
Finance Bureau, Kaohsiung City Government	10,000,000	2.61
Chunghwa Telecom Co., Ltd.	9,899,880	2.59

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2026 Total of business credit, endorsements, or other transaction	Percentage of net value of the company (%)
Same individual:		
Capital Investment Trust Corp.	$ 9,824,478	2.57
Mega Securities Co., Ltd.	9,559,670	2.50
Taishin Securities Co., Ltd.	9,539,265	2.49
China Steel Corporation	9,245,018	2.41
Formosa Plastics Corporation	9,214,114	2.41
ASE Technology Holding Co., Ltd.	8,963,631	2.34
DING SHUAI Development Co., Ltd.	8,691,480	2.27
Crédit Agricole Corporate and Investment Bank	8,566,348	2.24
Cathay Securities Corporation	8,348,519	2.18
MEGA BILLS FINANCE CO., LTD.d	8,283,074	2.16
IBF Securities Co., Ltd.	8,180,736	2.14
Cisco Systems, Inc.	8,173,959	2.13
Yuanta Securities (Korea) – Korea – Manufacturing	8,155,334	2.13
Yuanta Securities (Korea) – Korea – Electricity and Gas Supply	7,756,153	2.03
Catcher Technology Co., Ltd.	7,717,065	2.02
Fu Yu Construction	7,689,019	2.01
Formosa Sumco Technology Corporation	7,579,250	1.98
Cathay Securities Investment Trust Co., LTD	7,395,433	1.93
Nan Ya Plastics Corporation	7,230,276	1.89
Far Eastern New Century Corporation	7,114,342	1.86
Westpac Banking Corporation	7,076,538	1.85
Formosa Chemicals & Fibre Corporation	7,047,663	1.84
Federal National Mortgage Association	7,041,461	1.84
CTCI Corporation	6,943,313	1.81
CTBC Investments Co., Ltd.	6,914,378	1.81
Federal Home Loan Mortgage Corp	6,860,807	1.79
Government of Australia	6,766,116	1.77
Commonwealth Bank of Australia	6,683,224	1.75
BNP Paribas	6,563,063	1.71
KGI Bank Co., Ltd.	6,509,813	1.70
JPMorgan Chase & Co.	6,497,445	1.70
Barclays Bank PLC	6,413,795	1.67
DELL GLOBAL B.V.	6,367,400	1.66
HP INC.	6,359,612	1.66
STATE OF ISRAEL	6,320,424	1.65
Hua Nan Securities Co., Ltd.	6,307,994	1.65
FORMOSAN CHEMICAL IND. CORP.	6,292,391	1.64
Delta Electronics, Inc.	6,113,142	1.60
Taiwan Hon Chuan Enterprise Co., Ltd.	6,104,696	1.59
Powertech Technology Inc.	5,861,270	1.53
Taishin International Bank Co., Ltd.	5,832,172	1.52

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2026 Total of business credit, endorsements, or other transaction	Percentage of net value of the company (%)
Same individual:		
Export-Import Bank of Korea	$ 5,669,512	1.48
Concord Securities Co., Ltd.	5,529,993	1.44
ADVANCED SEMICONDUCTOR ENGINEERING, INC	5,500,595	1.44
Mitsubishi Corporation	5,489,807	1.43
Synnex Technology International Corporation	5,488,188	1.43
EVA Airways Corporation	5,481,693	1.43
International Business Machines Corporation	5,384,000	1.41
Amazon.com, Inc.	5,383,087	1.41
Government of Saudi Arabia	5,367,387	1.40
NTT Finance Corporation	5,295,673	1.38
First Abu Dhabi Bank PJSC	5,291,857	1.38
Merck & Co., Inc.	5,246,903	1.37
Abu Dhabi government	5,234,683	1.37
Grand Bills Finance Corp.	5,203,337	1.36
Bank Korea Branch_Korea_Finance and Insurance Industry	5,109,302	1.33
Vanguard International Semiconductor Corporation	5,095,572	1.33
Macquarie Group Limited	5,072,506	1.32
TSMC Global Ltd.	5,044,540	1.32
Mastercard Incorporated	5,021,166	1.31
Taiwan Water Corporation	5,008,070	1.31
Hsinchu Science Park Bureau, NSTC	5,000,000	1.31
Taoyuan City Government	5,000,000	1.31
Yageo Investment Co., Ltd.	4,955,040	1.29
Morgan Stanley & Co International PLC	4,946,119	1.29
FORMOSA STEEL IB PTY LTD.	4,871,061	1.27
Alphabet Inc	4,832,952	1.26
Fubon Financial Holding Co., Ltd.	4,796,814	1.25
HUAKU DEVELOPMENT CO., LTD.	4,771,927	1.25
Sino Horizon Properties CO., LTD	4,753,000	1.24
Lien-Jade Construction Co., Ltd.	4,710,164	1.23
Dragon Steel Corporation	4,696,443	1.23
First Securities Inc.	4,672,910	1.22
Eli Lilly and Company	4,658,778	1.22
Coöperatieve Rabobank U.A.	4,602,272	1.20
Intercontinental Exchange, Inc.	4,517,313	1.18
GIGABYTE Technology Co., Ltd.	4,515,397	1.18
International Bank for Reconstruction and Development	4,509,301	1.18
China Airlines Ltd.	4,507,082	1.18
NVIDIA Corporation	4,490,930	1.17
Société Générale	4,470,094	1.17
Mizuho Bank, Ltd.	4,461,933	1.17

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2026 Total of business credit, endorsements, or other transaction	June 30, 2026 Percentage of net value of the company (%)
Same individual:		
Sanyang Motor Co., Ltd.	$ 4,401,161	1.15
Gold Circuit Electronics Ltd.	4,352,458	1.14
ADCB Finance Cayman Ltd	4,342,048	1.13
KING YUAN ELECTRONICS CO., LTD	4,253,824	1.11
ADATA Technology Co., Ltd.	4,230,865	1.10
LEOFOO DEVELOPMENT CO., LTD.	4,223,000	1.10
Supreme Electronics Co., Ltd.	4,221,580	1.10
PepsiCo, Inc.	4,204,303	1.10
Acer Incorporated	4,196,626	1.10
Australia and New Zealand Banking Group Limited	4,068,915	1.06
Uni-President Asset Management Corporation	4,061,259	1.06
Formosa Ha Tinh (Cayman) Limited	4,043,299	1.06
Dah Chung Bills Finance Corp.	4,043,244	1.06
Hotai Leasing Corporation	4,004,139	1.05
Giga Computing Technology Co., Ltd.	4,000,000	1.04
KGI Securities Investment Trust Co., Ltd.	3,960,074	1.03
Johnson & Johnson	3,951,549	1.03
Comcast Corp	3,911,517	1.02
MEDIATEK INC.	3,883,695	1.01
Sumitomo Mitsui Trust Bank, Limited	3,876,145	1.01
The Coca-Cola Company	3,860,445	1.01
E.SUN Financial Holding Co., Ltd.	3,801,137	0.99
Shinhan Bank	3,800,229	0.99
Berkshire Hathaway Inc.	3,796,622	0.99
Hua Nan Commercial Bank Co., Ltd.	3,795,329	0.99
Royal Bank of Canada	3,786,639	0.99
Bank of America Corp	3,778,538	0.99
STATE OF QATAR	3,763,804	0.98
Government National Mortgage Association	3,750,658	0.98
Government of the Republic of Korea	3,688,887	0.96
Ta Ching Bills Finance Corporation	3,680,874	0.96
Citigroup Inc	3,656,468	0.95
The Goldman Sachs Group Inc	3,600,064	0.94
Wells Fargo & Company	3,563,278	0.93
Grand River D. Limited	3,537,414	0.92
Hotai Finance Co., Ltd.	3,490,999	0.91
Apple Inc.	3,486,610	0.91
AURORA HOLDINGS INCORPORATED	3,454,000	0.90
STARLUX Airlines Co., Ltd.	3,428,101	0.90
E.SUN Securities Co., Ltd.	3,411,959	0.89
Morgan Stanley Finance LLC	3,353,100	0.88

(Expressed in Thousands of New Taiwan Dollars)

Name		June 30, 2026 Total of business credit, endorsements, or other transaction	June 30, 2026 Percentage of net value of the company (%)
Same individual:			
Hana Bank	$	3,328,246	0.87
Nanya Technology Corporation		3,311,009	0.86
Malayan Banking Bhd		3,271,961	0.85
UBS Group AG		3,259,532	0.85
Broadcom Inc.		3,258,070	0.85
Unimicron Technology Corp.		3,253,158	0.85
VEDAN Enterprise Corporation		3,246,195	0.85
Wiwynn Corporation		3,183,700	0.83
CHANG XIN ENTERPRISE CO., LTD.		3,182,014	0.83
SinoPac Financial Holdings Company Limited		3,171,018	0.83
European Investment Bank		3,130,831	0.82
Verizon Communications Inc		3,116,144	0.81
Westpac New Zealand Limited		3,108,544	0.81
POU CHEN CORPORATION		3,021,398	0.79
Walmart Inc		3,000,692	0.78
Total		1,656,912,879	432.66
Same related party:			
Mr. Jin and its related parties	$	25,462,047	6.65
Mr. Lin and its related parties		19,743,415	5.16
Mr. Kuo and its related parties		17,244,199	4.50
Mr. Wang and its related parties		16,553,565	4.32
Mr. Lin and its related parties		13,458,683	3.51
Mr. Lin and its related parties		13,394,556	3.50
Mr. Lin and its related parties		11,502,392	3.00
Mr. Liu and its related parties		10,732,110	2.80
Mr. Hsu and its related parties		10,359,000	2.70
Mr. Chen and its related parties		9,367,746	2.45
Mr. Chen and its related parties		8,341,908	2.18
Mr. Chang and its related parties		7,406,224	1.93
Mr. Chen and its related parties		7,405,466	1.93
Mr. Liu and its related parties		6,882,447	1.80
Mr. Huang and its related parties		6,770,373	1.77
Mr. Wu and its related parties		6,753,652	1.76
Mr. Lin and its related parties		6,723,397	1.76
Mr. Tai and its related parties		6,336,696	1.65
Mr. Hsu and its related parties		6,116,479	1.60
Mr. Chang and its related parties		5,662,187	1.48
Mr. Li and its related parties		5,500,956	1.44
Mr. Ding and its related parties		5,340,519	1.39
Mr. Liu and its related parties		5,097,342	1.33
Mr. Wu and its related parties		4,860,940	1.27

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2026 Total of business credit, endorsements, or other transaction	June 30, 2026 Percentage of net value of the company (%)
Same related party:		
Mr. Li and its related parties	$ 4,841,646	1.26
Mr. Tsai and its related parties	4,670,193	1.22
Mr. Lin and its related parties	4,570,659	1.19
Mr. Chen and its related parties	4,560,687	1.19
Mr. Wu and its related parties	4,556,366	1.19
Mr. Chang and its related parties	4,391,728	1.15
Mr. Chen and its related parties	4,340,865	1.13
Mr. Huang and its related parties	4,275,415	1.12
Mr. Liu and its related parties	4,241,947	1.11
Mr. Chen and its related parties	4,206,400	1.10
Mr. Chang and its related parties	3,879,868	1.01
Mr. Chang and its related parties	3,756,000	0.98
Mr. Yen and its related parties	3,749,051	0.98
Mr. Yang and its related parties	3,738,995	0.98
Mr. Yang and its related parties	3,567,208	0.93
Mr. Chang and its related parties	3,564,408	0.93
Mr. Chang and its related parties	3,445,568	0.90
Mr. Gao and its related parties	3,311,226	0.86
Mr. Hsin and its related parties	3,300,094	0.86
Mr. Chang and its related parties	3,266,395	0.85
Mr. Tsai and its related parties	3,134,178	0.82
Mr. Li and its related parties	3,014,578	0.79
Total	323,399,774	84.43
Same affiliated company:		
Taiwan Semiconductor Group	$ 61,764,036	16.13
Formosa Plastic Group	50,542,977	13.20
Fubon Group	45,859,734	11.97
CITIC Group Corporation	42,371,189	11.06
LinYuan Group	41,590,606	10.86
Uni-President Enterprises Group	40,360,427	10.54
Taiwan Stock Exchange	32,866,963	8.58
KGI Financial Holding Co., Ltd.	32,812,548	8.57
Yong Feng Yu Group	32,725,561	8.55
Wistron Corporation	31,157,470	8.14
Hotai Motor Co., Ltd.	27,580,131	7.20
Mega Financial Holdings Group	23,052,148	6.02
Taiwan Cement Group	21,823,364	5.70
United Microelectronics Group	21,794,458	5.69
Far Eastern Group	21,250,484	5.55
Quanta Computer Group	20,131,761	5.26
Foxconn Technology Group	19,909,676	5.20

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2026 Total of business credit, endorsements, or other transaction	Percentage of net value of the company (%)
Same affiliated company:		
ASE Group	$ 19,835,119	5.18
IBF Financial Holdings Group	19,648,283	5.13
Taishin Shin Kong Financial Holding Group	19,468,346	5.08
China Steel Corporation Group	18,139,180	4.74
PARCO A. G. CORP.	15,330,410	4.00
National Australia Bank	14,332,654	3.74
Union Group	14,021,064	3.66
Hua Nan Financial Holdings Group	11,600,386	3.03
Chunghwa Telecom Group	11,066,610	2.89
Crédit Agricole Group	10,999,769	2.87
Morgan Stanley Group	10,590,273	2.77
Westpac Banking Corporation	10,185,082	2.66
O-Bank Group	10,059,322	2.63
Berkshire Hathaway Group	9,937,360	2.59
E.SUN Financial Holding Co., Ltd.	9,666,608	2.52
First Financial Holdings Group	9,453,370	2.47
Formosan Rubber Group Inc.	9,356,368	2.44
MiTAC-Synnex Group	9,313,315	2.43
GIGABYTE Technology Group	8,629,397	2.25
Taiwan Cooperative Financial Holding Co., Ltd.	8,591,482	2.24
Commonwealth Bank of Australia	8,386,073	2.19
Evergreen Group	8,286,638	2.16
CTCI Group	8,273,538	2.16
FUYU PROPERTY COMPANY LIMITED	8,079,051	2.11
Catcher Technology Group	7,717,142	2.02
Kingtown & Construction Co., Ltd	7,498,198	1.96
JPMorgan Chase & Co.	7,362,902	1.92
Macquarie Group Limited.	7,359,350	1.92
Kinpo Group	7,127,321	1.86
Abu Dhabi Commercial Bank	6,868,939	1.79
CHING JIA CONSTRUCTION CO., LTD.	6,864,415	1.79
LIEN JADE Construction Group	6,400,411	1.67
Sanyang Group	6,397,827	1.67
China Airlines Group	6,256,089	1.63
Delta Electronics Group	6,187,448	1.62
Taiwan Hon Chuan Enterprise Co., Ltd.	6,163,696	1.61
Powertech Technology Group	6,000,010	1.57
Shinhan Financial Group	5,858,869	1.53
Four Union Group	5,699,359	1.49
Supreme Electronics Group	5,654,245	1.48
Australia and New Zealand Banking Group Limited	5,600,733	1.46

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2026 Total of business credit, endorsements, or other transaction	June 30, 2026 Percentage of net value of the company (%)
Same affiliated company:		
Concord Securities Group	$ 5,531,993	1.44
Mizuho Financial Group	4,920,423	1.28
Acer Group	4,754,010	1.24
Citigroup Inc.	4,739,116	1.24
Sino-American Silicon Group	4,367,548	1.14
WPG HOLDINGS LIMITED	4,361,528	1.14
Bank of America Group	4,318,675	1.13
ADATA Technology Group	4,231,954	1.11
Groupe BPCE	4,164,908	1.09
Sumitomo Mitsui Financial Group	4,164,004	1.09
The Goldman Sachs Group Inc	4,030,799	1.05
MEDIATEK INC.	3,933,609	1.03
Aurora Group	3,930,190	1.03
BenQ Qisda Group	3,794,537	0.99
Vedan Group	3,776,195	0.99
Ocean Plastics Group	3,762,152	0.98
Hua Wei Fisheries Group	3,762,092	0.98
UBS Group AG	3,749,363	0.98
You Ju Construction Group	3,746,141	0.98
Charoen Pokphand GROUP	3,673,699	0.96
Hyundai Motor Group	3,619,702	0.95
YUN SAN CORPORATION	3,608,963	0.94
KB Financial Group	3,606,669	0.94
Wells Fargo & Company	3,580,294	0.93
Panjit Group	3,567,817	0.93
Sen Lien Construction Group	3,373,390	0.88
USI Group	3,367,664	0.88
Korea Electric Power Group	3,340,219	0.87
NEPTUNE GROUP LIMITED	3,303,380	0.86
Shinkong Synthetic Fibers Group	3,297,124	0.86
Test Rite Group	3,212,801	0.84
Saudi Aramco Group	3,150,164	0.82
Mitsubishi UFJ Financial Group	3,133,790	0.82
Yungshin Construction Group	3,125,439	0.82
Gen Ding Construction Group	3,085,000	0.81
Pou Chen Group	3,021,823	0.79
Yulon Group	3,002,618	0.78
	1,101,969,978	287.74
	$ 3,082,282,631	804.83

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2025 Total of business credit, endorsements, or other transaction	Percentage of net value of the company (%)
Same individual:		
Central Bank, R.O.C	$ 146,143	47.39
Securities Korea_Korea_Finance and Insurance Industry	117,959	38.25
Central Government, R.O.C	91,684	29.73
Securities Korea_Korea_Public Administration and National Defense	43,570	14.13
U.S. Government	29,329	9.51
Taiwan Semiconductor Manufacturing Co., Ltd.	20,974	6.80
Southern Taiwan Science Park Bureau, National Science and Technology Council (NSTC)	20,000	6.48
Cathay Financial Holding Co., Ltd.	19,393	6.29
CPC Corporation, Taiwan	19,279	6.25
TCC Group Holdings CO., LTD.	17,273	5.60
Taiwan Depository & Clearing Corporation	15,389	4.99
Taiwan Power Company	15,026	4.87
Quanta Computer Inc.	13,520	4.38
Agricultural Bank of Taiwan	12,329	4.00
China Bills Finance Corporation	12,189	3.95
Asia Cement Corporation	11,641	3.77
Uni-President Enterprises Corp.	11,373	3.69
Delta Electronics, Inc.	10,256	3.33
Taiwan Mobile Co., Ltd.	10,246	3.32
China Steel Corporation	10,102	3.28
Kaohsiung City Government	10,000	3.24
National Australia Bank Limited	9,817	3.18
Chunghwa Telecom Co., Ltd.	9,188	2.98
Taiwan Futures Exchange	9,027	2.93
CTBC Financial Holding Co., Ltd.	8,845	2.87
Taiwan Water Corporation	8,236	2.67
Taiwan Stock Exchange	8,205	2.66
Credit Agricole Corporate and Investment Bank	7,627	2.47
DING SHUAI Development Co., Ltd.	7,350	2.38
BNP Paribas	7,333	2.38
Wiwynn Corporation	7,327	2.38
First Financial Holding Co. Ltd.	7,304	2.37
Catcher Technology Co., Ltd.	6,869	2.23
Capital Investment Trust Corp.	6,712	2.18
Capital Securities Corporation	6,674	2.16
Fu Yu Construction	6,656	2.16
HUA NAN FINANCIAL HOLDINGS CO., LTD.	6,622	2.15

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2025 Total of business credit, endorsements, or other transaction	Percentage of net value of the company (%)
Same individual:		
Fubon Asset Management Co., Ltd.	$ 6,577	2.13
Aerospace Industrial Development Corporation	6,570	2.13
Hotai Finance Co., Ltd.	6,546	2.12
CTBC Investments Co., Ltd.	6,503	2.11
Federal National Mortgage Association	6,467	2.10
TSMC Global Ltd.	6,403	2.08
Federal Home Loan Mortgage Corp	6,320	2.05
SinoPac Securities Corporation	6,194	2.01
JPMorgan Chase & Co.	6,176	2.00
Export-Import Bank of Korea	6,044	1.96
Hua Nan Securities Co., Ltd.	6,013	1.95
Taishin International Bank Co., Ltd.	5,807	1.88
Wistron Corporation	5,732	1.86
FORMOSAN CHEMICAL IND. CORP.	5,587	1.81
Formosa Plastics Corporation	5,511	1.79
PRESIDENT CHAIN STORE CORPORATION	5,506	1.79
Nan Ya Plastics Corporation	5,494	1.78
Cisco Systems Inc	5,465	1.77
STATE OF ISRAEL	5,450	1.77
Commonwealth Bank of Australia	5,444	1.77
KING YUAN ELECTRONICS CO., LTD	5,425	1.76
MasterLink Securities Corporation	5,395	1.75
Government of Australia	5,337	1.73
Westpac Banking Corporation	5,190	1.68
ASUSTEK COMPUTER INC.	5,170	1.68
State-owned Taiwan Railway Corporation, Ltd.	5,112	1.66
IBF Securities Co., Ltd.	5,107	1.66
SILICONWARE PRECISION INDUSTRIES CO., LTD.	5,026	1.63
Apple Inc.	5,002	1.62
Hsinchu Science Park Bureau, NSTC	5,000	1.62
Central Taiwan Science Park Bureau, NSTC	5,000	1.62
Taiwan Cooperative Bank Financial Holding Co., Ltd.	4,981	1.61
Grand Bills Finance Corp.	4,931	1.60
Abu Dhabi government	4,919	1.59
KGI Securities Co. Ltd.	4,880	1.58
Formosa Chemicals & Fibre Corporation	4,841	1.57
United Microelectronics Corporation	4,838	1.57
Far Eastern New Century Corporation	4,787	1.55
Sino Horizon Properties CO., LTD	4,779	1.55
International Business Machines Corporation	4,686	1.52
International Bank for Reconstruction and Development	4,622	1.50

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2025		
	Total of business credit, endorsements, or other transaction		Percentage of net value of the company (%)
Same individual:			
Lien-Jade Construction Co.,Ltd.	$	4,543	1.47
International Bills Finance Corporation		4,401	1.43
Far Eastone Telecommunications Co., Ltd.		4,342	1.41
Uni-President Asset Management Corporation		4,295	1.39
First Abu Dhabi Bank P.J.S.C		4,254	1.38
Wan Hai Lines Limited		4,244	1.38
UNITED OVERSEAS BANK LTD.		4,241	1.37
Cathay Securities Investment Trust Co., LTD		4,139	1.34
The Coca-Cola Company		4,046	1.31
Taipei City Government		3,994	1.29
FORMOSA HA TINH(CAYMAN) LIMITED		3,977	1.29
ADCB Finance Cayman Ltd		3,948	1.28
China Airlines Ltd.		3,858	1.25
Bank Korea Branch_Korea_Finance and Insurance Industry		3,811	1.23
Government National Mortgage Association		3,741	1.21
Mega Securities Co., Ltd.		3,738	1.21
Taishin Securities Investment Trust Company Limited		3,737	1.21
Bank Korea Branch_Korea_Real Estate Industry		3,674	1.19
Taiwan Hon Chuan Enterprise Co., Ltd.		3,663	1.19
LEOFOO DEVELOPMENT CO., LTD.		3,641	1.18
BARCLAYS BANK PLC		3,639	1.18
HUAKU DEVELOPMENT CO., LTD.		3,629	1.18
STATE OF QATAR		3,567	1.16
VISA INC		3,553	1.15
Grand River D. Limited		3,537	1.15
Bank of America Corporation		3,524	1.14
Macquarie Group Limited		3,494	1.13
VEDAN Enterprise Corporation		3,490	1.13
Comcast Corp		3,485	1.13
AURORA HOLDINGS INCORPORATED		3,479	1.13
Shinhan Bank		3,472	1.12
Tung Ho Steel Enterprise Corporation		3,466	1.12
ADVANCED SEMICONDUCTOR ENGINEERING, INC		3,403	1.10
SUNPOWER CONSTRUCTION CO., LTD.		3,379	1.10
Australia and New Zealand Banking Group		3,370	1.09
Shanghai Commercial and Savings Bank		3,364	1.09
The Goldman Sachs Group Inc		3,340	1.08
Citigroup Inc		3,328	1.08
DRAGON STEEL CORPORATION		3,302	1.07
Wells Fargo & Company		3,295	1.07
Synnex Technology International Corporation		3,271	1.06

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2025 Total of business credit, endorsements, or other transaction	Percentage of net value of the company (%)
Same individual:		
MEDIATEK INC.	$ 3,232	1.05
Lockheed Martin Corp	3,125	1.01
Formosa Steel IB Pty Ltd	3,116	1.01
MEGA BILLS FINANCE CO., LTD.d	3,111	1.01
Burlington Northern Santa Fe LLC	3,101	1.01
EVERGREEN MARINE CORP. (TAIWAN) LTD.	3,100	1.01
Mastercard Inc	3,098	1.00
CHANG XIN ENTERPRISE CO., LTD.	3,081	1.00
E.SUN COMMERCIAL BANK, LTD.	3,078	1.00
Alphabet Inc.	3,066	0.99
Morgan Stanley Finance LLC	3,039	0.99
Mega International Investment Trust Co., Ltd.	3,029	0.98
Hua Nan Commercial Bank Co., Ltd.	3,023	0.98
POU CHEN CORPORATION	3,017	0.98
UBS Taiwan	3,007	0.98
Total	1,205,201	390.78
Same related party:		
Mr. Jin and its related parties	$ 21,111	6.85
Mr. Fang and its related parties	21,008	6.81
Mr. Chen and its related parties	18,834	6.11
Mr. Lin and its related parties	17,864	5.79
Mr. Kuo and its related parties	15,026	4.87
Mr. Lin and its related parties	10,893	3.53
Mr. Li and its related parties	10,259	3.33
Mr. Li and its related parties	9,673	3.14
Mr. Hsu and its related parties	8,184	2.65
Mr. Chen and its related parties	7,393	2.40
Mr. Tseng and its related parties	7,329	2.38
Mr. Huang and its related parties	6,756	2.19
Mr. Wang and its related parties	6,202	2.01
Mr. Lin and its related parties	5,949	1.93
Mr. Chang and its related parties	5,683	1.84
Mr. Su and its related parties	5,611	1.82
Mr. Wu and its related parties	5,540	1.80
Mr. Lin and its related parties	5,504	1.78
Mr. Huang and its related parties	5,454	1.77
Mr. Chen and its related parties	5,237	1.70
Mr. Wu and its related parties	5,023	1.63
Mr. Chang and its related parties	4,947	1.60
Mr. Tsai and its related parties	4,797	1.55
Mr. Chang and its related parties	4,595	1.49

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2025 Total of business credit, endorsements, or other transaction	June 30, 2025 Percentage of net value of the company (%)
Same related party:		
Mr. Ding and its related parties	$ 4,511	1.46
Mr. Chen and its related parties	4,149	1.35
Mr. Liu and its related parties	3,908	1.27
Mr. Yang and its related parties	3,894	1.26
Mr. Li and its related parties	3,774	1.22
Mr. Yang and its related parties	3,744	1.21
Mr. Tsai and its related parties	3,738	1.21
Mr. Tai and its related parties	3,733	1.21
Mr. Chen and its related parties	3,565	1.16
Mr. Wu and its related parties	3,456	1.12
Mr. Chen and its related parties	3,401	1.10
Mr. Chang and its related parties	3,400	1.10
Mr. Wu and its related parties	3,265	1.06
Mr. Chang and its related parties	3,144	1.02
Mr. Chang and its related parties	3,081	1.00
Mr. Yen and its related parties	3,045	0.99
Mr. Yen and its related parties	3,044	0.99
Total	279,724	90.70
Same affiliated company:		
Formosa Plastic Group	$ 35,448	11.49
Uni-President Enterprises Group	32,473	10.53
Taiwan Semiconductor Group	31,624	10.25
Far Eastern Group	29,065	9.42
LinYuan Group	27,326	8.86
Taiwan Stock Exchange	23,618	7.66
Fubon Group	22,407	7.27
CITIC Group Corporation	22,160	7.19
Taiwan Cement Group	19,627	6.36
China Steel Corporation Group	19,034	6.17
Yong Feng Yu Group	17,837	5.78
Hua Nan Financial Holdings Group	16,247	5.27
ASE Group	15,863	5.14
Taiwan Cooperative Financial Holding Co., Ltd.	14,689	4.76
Wistron Corporation	14,636	4.75
First Financial Holdings Group	14,578	4.73
Mega Financial Holdings Group	14,487	4.70
KGI Financial Holding Co., Ltd.	14,092	4.57
Quanta Computer Group	13,541	4.39
Hotai Motor Co., Ltd.	12,848	4.17
O-Bank Group	12,330	4.00
Union Group	12,185	3.95

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2025 Total of business credit, endorsements, or other transaction	Percentage of net value of the company (%)
Same affiliated company:		
PARCO A. G. CORP.	$ 11,037	3.58
Taishin Financial Holdings Group	11,016	3.57
National Australia Bank	10,783	3.50
Delta Electronics Group	10,287	3.34
Crédit Agricole Group	10,025	3.25
IBF Financial Holdings Group	9,805	3.18
Chunghwa Telecom Group	9,431	3.06
Shin Kong Group	9,126	2.96
Berkshire Hathaway Group	8,271	2.68
FUYU PROPERTY COMPANY LIMITED	7,046	2.28
Morgan Stanley Group	6,732	2.18
JPMorgan Chase & Co.	6,709	2.18
Formosan Rubber Group Inc.	6,673	2.16
Commonwealth Bank of Australia	6,574	2.13
Abu Dhabi Commercial Bank	6,569	2.13
MiTAC-Synnex Group	6,507	2.11
Evergreen Group	6,465	2.10
Aurora Group	6,451	2.09
Westpac Banking Corporation	6,348	2.06
LIEN JADE Construction Group	6,001	1.95
UBS Group AG	5,958	1.93
Four Union Group	5,664	1.84
ASUS Group	5,626	1.82
Macquarie Group Limited.	5,411	1.75
CHING JIA CONSTRUCTION CO., LTD.	5,301	1.72
E.SUN Financial Holding Co., Ltd.	5,297	1.72
Sanyang Group	5,032	1.63
United Microelectronics Group	4,963	1.61
Foxconn Technology Group	4,768	1.55
Kingtown & Construction Co., Ltd	4,505	1.46
CTCI Group	4,360	1.41
Tung Ho Steel Group	4,251	1.38
Wan Hai Lines Group	4,245	1.38
Yulon Group	4,178	1.35
Citigroup Inc.	4,139	1.34
Groupe BPCE	4,111	1.33
Australia and New Zealand Banking Group Limited	3,951	1.28
Vedan Group	3,920	1.27
Sumitomo Mitsui Financial Group	3,884	1.26
China Airlines Group	3,870	1.25

(Expressed in Thousands of New Taiwan Dollars)

Name	June 30, 2025 Total of business credit, endorsements, or other transaction	June 30, 2025 Percentage of net value of the company (%)
Same affiliated company:		
WPG HOLDINGS LIMITED	$ 3,847	1.25
Bank of America Group	3,836	1.24
BenQ Qisda Group	3,756	1.22
Taiwan Hon Chuan Enterprise Co., Ltd.	3,693	1.20
Ocean Plastics Group	3,681	1.19
Sunpowerl Construction & Development Group	3,638	1.18
GIGABYTE Technology Group	3,580	1.16
The Goldman Sachs Group Inc	3,535	1.15
The Shanghai Commercial & Savings Bank, Ltd.	3,444	1.12
YUN SAN CORPORATION	3,415	1.11
Kinpo Group	3,413	1.11
USI Group	3,367	1.09
WAH LEE INDUSTRIAL CORP.	3,365	1.09
Wells Fargo & Company	3,305	1.07
Charoen Pokphand GROUP	3,264	1.06
MEDIATEK INC.	3,262	1.06
Test Rite Group	3,217	1.04
DBS Group Holdings Ltd	3,098	1.00
NEPTUNE GROUP LIMITED	3,018	0.98
Total	757,139	245.50
	$ 2,242,064	726.98

(6) Significant impact arising from changes in government laws and regulations:

None.

(7) Information for discontinued operations:

None.

(8) Major operating assets or liabilities transferred from (or to) other financial institutions:

None.

(9) Allocation of expenses between the Company and its subsidiaries and among subsidiaries

According to Article 7 of the Yuanta Group's Cross-Marketing Management System, contracts regarding legal responsibility and the allocation method for expenses arising from the mutual use of business facilities and cross-sales between the Company's subsidiaries should be formulated and signed.

(10) Information for private placement securities:

Please refer to Note 6 (24) for details.

(11) Financial information by business segments

Information by business segments for the six months ended June 30, 2026 is as follows:

(Expressed in Thousands of New Taiwan Dollars)

Item	Bank business	Securities business	Futures business	Insurance business	Other businesses	Consolidated
Net interest income (loss)	$ 13,626,045	$ 2,456,863	$ 1,558,050	$ 6,821,936	($ 307,906)	$ 24,154,988
Net non-interest income (loss)	7,561,969	66,773,736	1,494,257	(3,719,697)	5,334,522	77,444,787
Net profit	21,188,014	69,230,599	3,052,307	3,102,239	5,026,616	101,599,775
(Provision for) reversal of bad debt expenses, commitment and guarantee policy reserve	(941,684)	(584,032)	1,304	(223)	-	(1,524,635)
Other insurance operating costs	-	-	-	447,484	-	447,484
Operating expenses	(9,329,084)	(39,222,866)	(1,330,682)	(804,810)	(3,042,451)	(53,729,893)
Net income from continuing operations before income tax	10,917,246	29,423,701	1,722,929	2,744,690	1,984,165	46,792,731
Income tax expense	(1,485,905)	(5,310,667)	(417,840)	(311,273)	(258,149)	(7,783,834)
Consolidated net income, net of tax	$ 9,431,341	$ 24,113,034	$ 1,305,089	$ 2,433,417	$ 1,726,016	$ 39,008,897

Information by business segments for the six months ended June 30, 2025 is as follows:

(Expressed in Thousands of New Taiwan Dollars)

Item	Bank business	Securities business	Futures business	Insurance business	Other businesses	Consolidated
Net interest income (loss)	$ 10,218,185	$ 1,342,044	$ 1,026,646	$ 6,125,842	($ 273,727)	$ 18,438,990
Net non-interest income (loss)	5,413,129	27,675,532	1,190,253	(13,972,367)	3,194,812	23,501,359
Net profit (losses)	15,631,314	29,017,576	2,216,899	(7,846,525)	2,921,085	41,940,349
(Provision for) reversal of bad debt expenses, commitment and guarantee policy reserve	(266,578)	(361,673)	(5,488)	-	-	(633,739)
Other insurance operating costs	-	-	-	6,246,652	-	6,246,652
Operating expenses	(7,607,859)	(18,065,877)	(1,097,346)	(610,499)	(2,172,801)	(29,554,382)
Net income from continuing operations before income tax	7,756,877	10,590,026	1,114,065	(2,210,372)	748,284	17,998,880
Income tax expense (profit)	(1,175,352)	(1,611,357)	(282,746)	234,500	(548,698)	(3,383,653)
Consolidated net income (loss), net of tax	$ 6,581,525	$ 8,978,669	$ 831,319	($ 1,975,872)	$ 199,586	$ 14,615,227

(12) Financial statements of the Company and condensed financial statements of its subsidiaries:

A. Financial statements of the Company

Yuanta Financial Holding Co., Ltd.

Yuanta Financial Holding Co., Ltd.
Individual Balance Sheets
June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

ASSETS	June 30, 2026	(Restated) June 30, 2025	LIABILITIES AND EQUITY	June 30, 2026	(Restated) June 30, 2025
Cash and cash equivalents	$ 18,039,592	$ 22,867,277	Commercial paper payable - net	$ 2,425,032	$ 5,271,694
Financial assets at fair value through profit or loss	1,500,000	-	Payables	32,943,098	28,039,613
			Current income tax liabilities	7,933,383	4,740,698
Financial assets at fair value through other comprehensive income	85,752	67,991	Bonds payable	41,500,000	37,750,000
			Provisions	16,878	14,773
Investments in bills and bonds under resale agreements	-	1,297,343	Lease liabilities	276,303	325,785
			Other liabilities	6,545	4,689
Receivables - net	11,675,961	5,920,492	Total liabilities	85,101,239	76,147,252
Current income tax assets	2,592,064	2,663,686	Equity		
Equity investments accounted for under the equity method - net	433,637,398	363,434,101	Common stock	133,311,499	129,428,640
			Stock dividend to be distributed	5,332,460	3,882,859
Property and equipment - net	171,067	185,940	Additional paid-in capital	38,292,647	38,337,636
Right-of-use assets - net	250,801	294,438	Retained earnings		
Intangible assets - net	21,997	14,396	Legal reserve	32,973,750	29,217,058
Deferred income tax assets	74,618	73,576	Special reserve	6,549,233	6,549,233
Other assets - net	20,941	28,918	Undistributed earnings	140,364,881	105,757,739
			Other equity	26,144,482	7,527,741
			Total equity	382,968,952	320,700,906
Total assets	$ 468,070,191	$ 396,848,158	Total liabilities and equity	$ 468,070,191	$ 396,848,158

Yuanta Financial Holding Co., Ltd.
Individual Statements of Comprehensive Income
For the six months ended June 30, 2026 and 2025
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

	For the six months ended June 30,	
		(Restated)
	2026	2025
Revenues		
Share of the profit or loss of subsidiaries, associates and joint ventures accounted for under the equity method	$ 37,866,413	$ 14,740,285
Other revenues	35,400	49,679
	37,901,813	14,789,964
Expenses and losses		
Operating expenses	(1,297,282)	(923,615)
Other expenses and losses	(320,556)	(282,273)
	(1,617,838)	(1,205,888)
Income from continuing operations before income tax	36,283,975	13,584,076
Income tax (expense) benefit	288,193	(247,944)
Net income	36,572,168	13,336,132
Other comprehensive income		
Components of other comprehensive income that will not be reclassified to profit or loss (net of tax)		
Gain or loss on valuation of investments in equity instruments measured at fair value through other comprehensive income	3,275	(5,147)
Share of other comprehensive income (loss) of subsidiaries, associates and joint ventures accounted for under the equity method, components of other comprehensive income that will not be reclassified to profit or loss	27,671,685	(1,431,914)
Components of other comprehensive income that will be reclassified to profit or loss (net of tax)		
Share of other comprehensive income of subsidiaries, associates and joint ventures accounted for under the equity method, components of other comprehensive income that will be reclassified to profit or loss	2,706,570	(2,383,613)
Other comprehensive income	30,381,530	(3,820,674)
Total comprehensive income	$ 66,953,698	$ 9,515,458
Earnings per share (in dollars)	After income tax	After income tax
Basic and diluted earnings per share	$ 2.64	$ 0.96

Yuanta Financial Holding Co., Ltd.
Individual Statements of Changes in Equity
For the six months ended June 30, 2026 and 2025
(Expressed In Thousands of New Taiwan Dollars)

				Retained earnings			Other equity						
	Common stock	Stock dividend to be distributable	Additional paid-in capital	Legal reserve	Special reserve	Undistributed earnings	Exchange differences on translation of foreign financial statements	Unrealised gains (losses) on financial assets at fair value through other comprehensive income	Change in fair value of financial liability attributable to change in credit risk	Other comprehensive income (loss) on reclassification under the overlay approach	Insurance finance income or expenses recognised in other comprehensive income	Finance income or expenses from reinsurance contracts held recognised in other comprehensive income	Total equity
For the six months ended June 30, 2025 (Restated)													
Balance, January 1, 2025	$ 129,428,640	$ -	$ 38,198,040	$ 25,415,714	$ 6,549,233	$106,533,061	($ 7,694,423)	$ 18,843,746	($ 48,552)	($ 2,986,855)	$ -	$ -	$ 314,238,604
Effects of retrospective application	-	-	-	-	-	13,727,647	-	-	-	2,986,855	153,363	822	16,868,687
Balance at 1 January after adjustments	129,428,640	-	38,198,040	25,415,714	6,549,233	120,260,708	(7,694,423)	18,843,746	(48,552)	-	153,363	822	331,107,291
Appropriation of 2024 earnings													
Legal reserve	-	-	-	3,801,344	-	(3,801,344)	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(20,061,439)	-	-	-	-	-	-	(20,061,439)
Stock dividend	-	3,882,859	-	-	-	(3,882,859)	-	-	-	-	-	-	-
Consolidated net income for the period	-	-	-	-	-	13,336,132	-	-	-	-	-	-	13,336,132
Other comprehensive income (loss) for the period	-	-	-	-	-	(106,537)	(2,084,447)	2,658,378	980	-	(4,190,291)	(98,757)	(3,820,674)
Total comprehensive income (loss) for the period	-	-	-	-	-	13,229,595	(2,084,447)	2,658,378	980	-	(4,190,291)	(98,757)	9,515,458
Changes in equity of associates and joint ventures accounted for under the equity method	-	-	139,596	-	-	-	-	-	-	-	-	-	139,596
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	13,078	-	(13,078)	-	-	-	-	-
Balance, June 30, 2025	$ 129,428,640	$ 3,882,859	$ 38,337,636	$ 29,217,058	$ 6,549,233	$105,757,739	($ 9,778,870)	$ 21,489,046	($ 47,572)	$ -	($ 4,036,928)	($ 97,935)	$ 320,700,906
For the six months ended June 30, 2026													
Balance, January 1, 2026	$ 133,311,499	$ -	$ 38,341,308	$ 29,217,058	$ 6,549,233	$128,142,753	($ 8,623,495)	$ 29,388,117	($ 49,489)	$ -	($ 10,438,353)	($ 223,633)	$ 345,614,998
Redesignation of financial assets	-	-	-	-	-	3,301,959	-	(3,256,972)	-	-	-	-	44,987
Reserve for foreign exchange valuation set aside for the period	-	-	-	-	-	(5,600,000)	-	-	-	-	-	-	(5,600,000)
Balance at 1 January after adjustments	133,311,499	-	38,341,308	29,217,058	6,549,233	125,844,712	(8,623,495)	26,131,145	(49,489)	-	(10,438,353)	(223,633)	340,059,985
Appropriation of 2025 earnings													
Legal reserve	-	-	-	3,756,692	-	(3,756,692)	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(23,996,070)	-	-	-	-	-	-	(23,996,070)
Stock dividend	-	5,332,460	-	-	-	(5,332,460)	-	-	-	-	-	-	-
Consolidated net income for the period	-	-	-	-	-	36,572,168	-	-	-	-	-	-	36,572,168
Other comprehensive income (loss) for the period	-	-	-	-	-	45,753	(1,804,028)	25,597,149	(12,926)	-	6,392,991	162,591	30,381,530
Total comprehensive income (loss) for the period	-	-	-	-	-	36,617,921	(1,804,028)	25,597,149	(12,926)	-	6,392,991	162,591	66,953,698
Changes in equity of associates and joint ventures accounted for under the equity method	-	-	(48,661)	-	-	-	-	-	-	-	-	-	(48,661)
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	10,987,470	-	(10,987,470)	-	-	-	-	-
Balance, June 30, 2026	$ 133,311,499	$ 5,332,460	$ 38,292,647	$ 32,973,750	$ 6,549,233	$140,364,881	($ 10,427,523)	$ 40,740,824	($ 62,415)	$ -	($ 4,045,362)	($ 61,042)	$ 382,968,952

Yuanta Financial Holding Co., Ltd.
Individual Statements of Cash Flows
For the six months ended June 30, 2026 and 2025
(Expressed In Thousands of New Taiwan Dollars)

	For the six months ended June 30, 2026	For the six months ended June 30, (Restated) 2025
Cash Flows From Operating Activities		
Profit before tax	$ 36,283,975	$ 13,584,076
Adjustments		
Adjustments to reconcile profit (loss)		
Depreciation	66,932	51,569
Amortisation	3,882	3,387
Interest expense	320,373	280,828
Interest income	(6,047)	(29,187)
Share of the profit or loss of subsidiaries, associates and joint ventures accounted for under the equity method	(37,866,413)	(14,740,285)
(Gain) loss on lease modification	(1,099)	705
Gain on disposal or retirement of property and equipment	(217)	-
Changes in operating assets and liabilities		
Financial assets at fair value through profit or loss	(1,500,000)	-
Receivables	(90,514)	(54,946)
Other assets	1,975	(9,339)
Payables	(442,220)	(485,763)
Provisions	86	88
Other liabilities	(344)	(13,297)
Interest received	700	19,562
Dividend received	20,441,524	17,159,739
Interest paid	(137,317)	(108,421)
Income tax (paid) refunded	(968,947)	1,581,694
Net cash flows flows from operating activities	16,106,329	17,240,410
Cash Flows From Investing Activities		
Acquisition of equity investments accounted for under the equity method	-	(1,184,353)
Acquisition of property and equipment	(21,223)	(143,363)
Proceeds from disposal of property and equipment	1,150	-
Acquisition of intangible assets	(8,485)	(528)
Acquisition of right-of-use assets	(12)	(36)
Net cash flows used in investing activities	(28,570)	(1,328,280)
Cash Flows From Financing Activities		
Increase in commercial paper payable	1,980,000	3,880,000
Proceeds from issuance of bonds	-	2,100,000
Principal payment for lease liabilities	(48,245)	(42,365)
Net cash flows from financing activities	1,931,755	5,937,635
Net increase in cash and cash equivalents	18,009,514	21,849,765
Cash and cash equivalents at beginning of period	30,078	2,314,855
Cash and cash equivalents at end of period	$ 18,039,592	$ 24,164,620
The components of cash and cash equivalents		
Cash and cash equivalents reported in the balance sheet	$ 18,039,592	$ 22,867,277
Investments in bills and bonds under resale agreements qualified as cash and cash equivalents as defined by IAS 7	-	1,297,343
Cash and cash equivalents at end of reporting period	$ 18,039,592	$ 24,164,620

B. Condensed financial statements of subsidiaries and significant components

(A) Yuanta Bank

Yuanta Bank
Individual Balance Sheets
June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

ASSETS	June 30, 2026	June 30, 2025	LIABILITIES AND EQUITY	June 30, 2026	June 30, 2025
Cash and cash equivalents	$ 11,228,028	$ 18,607,487	Deposits from Central Bank and other banks	$ 26,514,253	$ 9,741,546
Due from Central Bank and call loans to other banks	149,774,231	105,651,107	Financial liabilities at fair value through profit or loss	7,817,519	8,102,437
Financial assets at fair value through profit or loss	292,324,129	185,763,586	Bills and bonds payable under repurchase agreements	19,565,129	11,874,219
Financial assets at fair value through other comprehensive income	258,952,563	184,640,488	Payables	15,282,597	13,680,817
			Current income tax liabilities	1,334,383	1,317,389
Investments in debt instruments at amortised cost	251,194,917	269,781,826	Deposits and remittances	2,339,707,158	1,936,479,127
			Bank debentures payable	33,500,000	31,700,000
Investments in bills and bonds under resale agreements	22,235,812	21,050,574	Other financial liabilities	3,589,551	1,527,031
			Provisions	984,194	940,801
Receivables- net	44,387,177	27,479,418	Lease liabilities	3,188,269	2,511,606
Current income tax assets	105,597	54,209	Deferred income tax liabilities	1,377,042	841,664
Assets held for sale- net	-	66,640	Other liabilities	3,570,709	3,902,120
Bills discounted and loans- net	1,542,917,793	1,308,396,868	Total liabilities	2,456,430,804	2,022,618,757
Equity investments accounted for under the equity method- net	1,012,538	4,600,686			
Other financial assets- net	178,459	141,532			
Property and equipment- net	14,205,724	14,593,973	Common stock	87,303,496	79,953,548
Right-of-use assets- net	8,255,280	7,710,055	Capital pending registration	4,973,860	7,349,948
Investment property- net	7,680,908	7,278,730	Additional paid-in capital	24,943,112	25,960,441
Intangible assets- net	8,261,660	8,323,079	Retained earnings	40,439,215	35,976,721
Deferred income tax assets	796,328	1,319,918	Other equity	5,430,251	(2,267,682)
Other assets - net	6,009,594	4,131,557	Total equity	163,089,934	146,972,976
Total assets	$ 2,619,520,738	$ 2,169,591,733	Total liabilities and equity	$ 2,619,520,738	$ 2,169,591,733

Yuanta Bank
Individual Condensed Statements of Comprehensive Income
For the six months ended June 30, 2026 and 2025
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

	For the six months ended June 30,			
	2026		2025	
	Amount	%	Amount	%
Interest income	$ 25,161,555	129	$ 21,053,656	148
Less: Interest expense	(13,570,567)	(70)	(12,481,867)	(87)
Net interest income	11,590,988	59	8,571,789	60
Net non-interest income	7,840,475	40	5,694,310	40
Net profit	19,431,463	99	14,266,099	100
Provision for bad debt expenses, commitment and guarantee policy reserve	(943,003)	(5)	(194,166)	(2)
Operating expenses	(9,339,291)	(48)	(7,605,495)	(53)
Income from continuing operations before income tax	9,149,169	46	6,466,438	45
Income tax expense	(1,457,094)	(7)	(1,170,185)	(8)
Net income	7,692,075	39	5,296,253	37
Other comprehensive income (net of tax)	7,895,529	41	2,741,774	19
Total comprehensive income	$ 15,587,604	80	$ 8,038,027	56
Earnings per share (in dollars)				
Basic and diluted earnings per share	$	0.83	$	0.61

(B) Yuanta Securities

Yuanta Securities
Individual Condensed Balance Sheets
June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

ASSETS	June 30, 2026	June 30, 2025	LIABILITIES AND EQUITY	June 30, 2026	June 30, 2025
Current assets	$ 1,153,588,228	$ 625,837,941	Current liabilities	$ 1,023,850,124	$ 538,151,240
Financial assets at fair value through profit or loss - non-current	49,535	49,476	Bonds payable	53,100,000	35,900,000
			Provisions - non-current	81,396	71,937
Financial assets at fair value through other comprehensive income - non-current	19,091,976	15,161,625	Lease liabilities - non-current	683,389	479,629
			Deferred income tax liabilities	1,499,988	1,451,523
			Other non-current liabilities	853,811	1,313,232
			Total liabilities	1,080,068,708	577,367,561
Equity investments accounted for under the equity method	68,054,106	61,831,245			
Property and equipment	5,293,075	5,009,795	Common stock	65,924,526	65,924,526
Right-of-use assets	1,062,253	764,263	Stock dividend to be distributed	5,284,371	-
Investment property	2,132,193	2,152,396	Additional paid-in capital	1,299,877	1,344,867
Intangible assets	11,574,917	11,574,917	Retained earnings	92,046,516	66,805,703
Deferred income tax assets	536,968	484,186	Other equity	23,035,265	15,563,288
Other non-current assets	6,276,012	4,140,101	Total equity	187,590,555	149,638,384
Total assets	$ 1,267,659,263	$ 727,005,945	Total liabilities and equity	$ 1,267,659,263	$ 727,005,945

Yuanta Securities
Individual Condensed Statements of Comprehensive Income
For the six months ended June 30, 2026 and 2025
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

	For the six months ended June 30,			
	2026		2025	
Item	Amount	%	Amount	%
Revenues	$ 59,498,847	100	$ 24,663,411	100
Service fee expense	(2,940,089)	(5)	(894,816)	(4)
Employee benefit expense	(14,268,720)	(24)	(6,004,326)	(24)
Share of the profit or loss of subsidiaries, associates and joint ventures accounted for under the equity method	2,875,053	5	1,461,930	6
Operating expenses	(18,283,045)	(31)	(9,877,961)	(40)
Non-operating revenue and expenses	1,721,600	2	1,377,255	6
Income from continuing operations before income tax	28,603,646	47	10,725,493	44
Income tax expense	(4,075,300)	(7)	(1,137,911)	(5)
Net income	24,528,346	40	9,587,582	39
Other comprehensive income (loss) (net of tax)	3,866,090	7	(2,512,697)	(10)
Total comprehensive income	$ 28,394,436	47	$ 7,074,885	29
Earnings per share (in dollars)				
Basic and diluted earnings per share	$	3.44	$	1.35

(C) Yuanta Securities (Korea)

Yuanta Securities (Korea)
Individual Condensed Balance Sheets
June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

ASSETS	June 30, 2026	June 30, 2025	LIABILITIES AND EQUITY	June 30, 2026	June 30, 2025
Current assets	$ 49,074,684	$ 40,579,521	Current liabilities	$ 202,863,790	$ 140,446,044
Financial assets at fair value through profit or loss - non-current	295,631,319	226,329,385	Bonds payable	177,394,691	160,598,332
			Provisions - non-current	157,979	149,328
Financial assets at fair value through other comprehensive income - non-current	12,734,903	15,204,094	Lease liabilities	1,582,184	1,652,857
			Other non-current liabilities	92,131,953	29,007,698
			Total liabilities	474,130,597	331,854,259
Investments in subsidiaries and associates	2,625,419	2,432,709			
Property and equipment	1,076,428	1,181,105	Common stock	21,781,088	23,484,346
Right-of-use assets	1,558,719	1,671,935	Hybrid securities	4,099,800	-
Investment property	489,945	544,298	Additional paid-in capital	27	29
Intangible assets	938,561	1,077,236	Retained earnings	10,750,775	10,057,589
Deferred income tax assets	2,213,303	1,882,199	Other equity	3,337,195	1,827,474
Other non-current assets	147,756,201	76,321,215	Total equity	39,968,885	35,369,438
Total assets	$ 514,099,482	$ 367,223,697	Total liabilities and equity	$ 514,099,482	$ 367,223,697

Note: Individual condensed financial statements of Yuanta Securities (Korea) have been prepared in accordance with Korea IFRS.

Yuanta Securities (Korea)
Individual Condensed Statements of Comprehensive Income
For the six months ended June 30, 2026 and 2025
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

	For the six months ended June 30,			
	2026		2025	
Item	Amount	%	Amount	%
Revenues	$ 74,456,304	100	$ 34,049,075	100
Service fee expense	(526,489)	(1)	(200,583)	(1)
Employee benefit expense	(8,012,634)	(11)	(3,211,520)	(9)
Operating expenses	(62,275,766)	(84)	(29,687,743)	(87)
Income from continuing operations before income tax	3,641,415	5	949,229	3
Income tax expense	(874,254)	(1)	(224,515)	(1)
Net income	2,767,161	4	724,714	2
Other comprehensive income (net of tax)	26,582	-	80,434	-
Total comprehensive income	$ 2,793,743	4	$ 805,148	2
Earnings per share (in dollars)				
Basic earnings per share - ordinary share	$ 13.09		$ 3.53	
Diluted earnings per share - ordinary share	$ 13.09		$ 3.53	
Basic earnings per share - preferred share	$ 13.09		$ 3.53	
Diluted earnings per share - preferred share	$ 13.09		$ 3.53	

Note: Individual condensed financial statements of Yuanta Securities (Korea) have been prepared in accordance with Korea IFRS.

(D) Yuanta Futures

Yuanta Futures
Individual Condensed Balance Sheets
June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

ASSETS	June 30, 2026	June 30, 2025	LIABILITIES AND EQUITY	June 30, 2026	June 30, 2025
Current assets	$ 297,849,230	$ 183,637,946	Current liabilities	$ 277,181,423	$ 170,528,949
Financial assets at fair value through			Non-current liabilities	7,590,528	1,590,340
other comprehensive income			Total liabilities	284,771,951	172,119,289
- non-current	2,926,673	2,599,009			
Equity investments accounted for					
under the equity method	1,964,647	1,839,019	Common stock	3,199,763	3,199,763
Property and equipment	775,323	684,297	Stock dividend to be distributed	479,964	-
Right-of-use assets	67,306	22,208	Additional paid-in capital	5,029,279	5,029,279
Intangible assets	93,659	88,551	Retained earnings	8,664,687	7,346,896
Deferred income tax assets	25,634	25,450	Other equity	2,604,786	2,205,595
Other non-current assets	1,047,958	1,004,342	Total equity	19,978,479	17,781,533
Total assets	$ 304,750,430	$ 189,900,822	Total liabilities and equity	$ 304,750,430	$ 189,900,822

Yuanta Futures
Individual Condensed Statements of Comprehensive Income
For the six months ended June 30, 2026 and 2025
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

	For the six months ended June 30,			
	2026		2025	
Item	Amount	%	Amount	%
Operating revenue	$ 2,431,053	100	$ 1,767,846	100
Service fee expense	(471,535)	(19)	(311,344)	(18)
Employee benefit expense	(725,298)	(30)	(590,005)	(34)
Operating expenses	(1,540,457)	(63)	(1,325,061)	(74)
Share of the profit or loss of subsidiaries, associates and joint ventures accounted for under the equity method	11,815	-	(24,392)	(2)
Non-operating revenue and expenses	2,255,245	93	2,067,902	117
Income from continuing operations before income tax	1,960,823	81	1,584,946	89
Income tax expense	(417,209)	(16)	(282,746)	(16)
Net income	1,543,614	65	1,302,200	73
Other comprehensive income (loss) (net of tax)	276,028	11	(163,879)	(9)
Total comprehensive income	$ 1,819,642	76	$ 1,138,321	64
Earnings per share (in dollars)				
Basic and diluted earnings per share	$	4.19	$	3.65

(E) Yuanta Life

Yuanta Life
Individual Condensed Balance Sheets
June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

ASSETS	June 30, 2026	(Restated) June 30, 2025	LIABILITIES AND EQUITY	June 30, 2026	(Restated) June 30, 2025
Cash and cash equivalents	$ 24,795,766	$ 17,231,094	Payables	$ 3,161,381	$ 3,062,263
Receivables	5,032,055	4,252,260	Current income tax liabilities	754,558	715,451
Current income tax assets	6,567,645	6,504,507	Financial liabilities at fair value through profit or loss	59,172,511	16,382,358
Financial assets at fair value through profit or loss	13,270,253	56,521,127	Insurance contract liabilities	393,906,876	350,887,032
Financial assets at fair value through other comprehensive income	141,281,437	21,928,547	Reserve for insurance contract with the nature of financial products	6,125,415	5,950,890
Financial assets at amortised cost	237,820,698	283,083,540	Provisions	36,631	35,232
Other financial assets	-	5,300,000	Lease liabilities	1,495,397	933,181
Right-of-use assets	38,607	112,184	Deferred income tax liabilities	4,077,408	4,430,998
Investment property	20,847,956	15,446,516	Other liabilities	20,076,616	13,581,179
Loans	1,317,756	79,758	Total liabilities	488,806,793	395,978,584
Reinsurance contract assets	54,581	58,617			
Property and equipment	103,455	104,319			
Intangible assets	223,555	197,324			
Deferred income tax assets	1,097,605	437,134	Common stock	29,201,072	27,201,072
Other assets	10,105,584	4,345,675	Retained earnings	25,975,025	20,856,589
Separate account insurance product assets products assets	80,038,993	22,683,205	Other equity	(1,386,944)	(5,750,438)
			Total equity	53,789,153	42,307,223
Total assets	$ 542,595,946	$ 438,285,807	Total liabilities and equity	$ 542,595,946	$ 438,285,807

Yuanta Life
Individual Condensed Statements of Comprehensive Income
For the six months ended June 30, 2026 and 2025
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)

Item	2026 Amount	2026 %	(Restated) 2025 Amount	(Restated) 2025 %
Insurance service result	$ 1,752,541	100	$ 1,277,202	100
Financial result	659,559	38	(9,628,426)	(754)
Other operating result	340,015	19	6,265,296	491
Net operating income (losses)	2,752,115	157	(2,085,928)	(163)
Non-operating revenue and expenses	172	-	704	-
Income from continuing operations before income tax	2,752,287	157	(2,085,224)	(163)
Income tax (expense) benefit	(311,273)	(18)	234,500	18
Income (loss) from continuing operations after income tax	2,441,014	139	(1,850,724)	(145)
Other comprehensive income (loss) (net of tax)	18,635,794	1,063	(3,909,421)	(307)
Total comprehensive income (loss)	$ 21,076,808	1,202	($ 5,760,145)	(452)
Earnings per share (in dollars)				
Basic and diluted earnings (loss) per share		$ 0.84		($ 0.68)

(F) Yuanta Securities Investment Trust

Yuanta Securities Investment Trust
Individual Condensed Balance Sheets
June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

ASSETS	June 30, 2026	June 30, 2025	LIABILITIES AND EQUITY	June 30, 2026	June 30, 2025
Current assets	$ 11,412,642	$ 9,312,964	Current liabilities	$ 5,617,459	$ 4,897,891
Financial assets at fair value through other comprehensive income	528,315	452,872	Deferred income tax liabilities	161,100	159,266
			Lease liabilities - non-current	9,746	56,449
Equity investments accounted for under the equity method	232,696	334,973	Other non-current liabilities	41,029	34,993
			Total liabilities	5,829,334	5,148,599
Property and equipment	345,130	318,823			
Intangible assets	768,582	768,582	Common stock	2,269,235	2,269,235
Prepaid pension cost	46,866	35,892	Additional paid-in capital	296,729	296,729
Deferred income tax assets	967	720	Retained earnings	4,983,929	3,621,695
Right-of-use assets	56,461	104,340	Other equity	323,707	217,218
Other non-current assets	311,275	224,310	Total equity	7,873,600	6,404,877
Total assets	$ 13,702,934	$ 11,553,476	Total liabilities and equity	$ 13,702,934	$ 11,553,476

Yuanta Securities Investment Trust
Individual Condensed Statements of Comprehensive Income
For the six months ended June 30, 2026 and 2025
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

	For the six months ended June 30,			
	2026		2025	
Item	Amount	%	Amount	%
Operating revenue	$ 5,358,799	100	$ 3,809,587	100
Operating expenses	(1,827,977)	(34)	(1,350,903)	(35)
Operating income	3,530,822	66	2,458,684	65
Non-operating revenue and expenses	150,818	3	95,406	2
Income from continuing operations before income tax	3,681,640	69	2,554,090	67
Income tax expense	(714,438)	(13)	(501,679)	(13)
Net income	2,967,202	56	2,052,411	54
Other comprehensive income (loss) (net of tax)	42,008	1	(30,176)	(1)
Total comprehensive income	$ 3,009,210	57	$ 2,022,235	53
Earnings per share (in dollars)				
Basic and diluted earnings per share	$	13.08	$	9.04

(G) Yuanta Asset Management

Yuanta Asset Management
Individual Condensed Balance Sheets
June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

ASSETS	June 30, 2026	June 30, 2025	LIABILITIES AND EQUITY	June 30, 2026	June 30, 2025
Current assets	$ 3,721,514	$ 3,838,416	Current liabilities	$ 134,424	$ 112,153
Financial assets at fair value through other comprehensive income	49,486	49,812	Non-current liabilities	12,018	10,725
			Total liabilities	146,442	122,878
Property and equipment	1,813	3,166			
Right-of-use assets	5,842	1,315	Common stock	3,346,138	3,346,138
Investment property	462,923	361,116	Additional paid-in capital	1,047	1,047
Intangible assets	296	11	Retained earnings	721,535	754,585
Deferred income tax assets	1,704	1,818	Other equity	31,457	31,783
Other non-current assets	3,041	777	Total equity	4,100,177	4,133,553
Total assets	$ 4,246,619	$ 4,256,431	Total liabilities and equity	$ 4,246,619	$ 4,256,431

Yuanta Asset Management
Individual Condensed Statements of Comprehensive Income
For the six months ended June 30, 2026 and 2025
(Expressed in Thousands of New Taiwan Dollars)

	For the six months ended June 30,			
	2026		2025	
Item	Amount	%	Amount	%
Operating revenue	$ 242,074	100	$ 308,622	100
Operating expenses	(142,712)	(59)	(134,762)	(44)
Operating income	99,362	41	173,860	56
Non-operating revenue and expenses	38,291	16	16,897	5
Income from continuing operations before income tax	137,653	57	190,757	61
Income tax expense	(20,269)	(8)	(7,620)	(2)
Net income	117,384	49	183,137	59
Other comprehensive loss (net of tax)	(366)	-	(5,605)	(2)
Total comprehensive income	$ 117,018	49	$ 177,532	57

(H) Yuanta Venture Capital

Yuanta Venture Capital
Individual Condensed Balance Sheets
June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

ASSETS	June 30, 2026	June 30, 2025	LIABILITIES AND EQUITY	June 30, 2026	June 30, 2025
Current assets	$ 3,180,670	$ 2,643,261	Current liabilities	$ 205,895	$ 704,860
Financial assets at fair value through			Lease liabilities - non-current	653	-
other comprehensive income	5,096	20,370	Other non-current liabilities	18,300	2,200
Equity investments accounted			Total liabilities	224,848	707,060
for under the equity method	882,896	918,940			
Property and equipment	3,067	1,463	Common stock	2,715,220	2,715,220
Right-of-use assets	8,349	1,984	Additional paid-in capital	918	918
Intangible assets	259	-	Retained earnings	1,130,401	185,972
Deferred income tax assets	7,538	47,709	Other equity	17,796	25,396
Other non-current assets	1,308	839	Total equity	3,864,335	2,927,506
Total assets	$ 4,089,183	$ 3,634,566	Total liabilities and equity	$ 4,089,183	$ 3,634,566

Yuanta Venture Capital
Individual Condensed Statements of Comprehensive Income
For the six months ended June 30, 2026 and 2025
(Expressed in Thousands of New Taiwan Dollars)

	For the six months ended June 30,			
	2026		2025	
Item	Amount	%	Amount	%
Operating revenue	$ 1,156,597	100	$ 107,519	100
Operating expenses	(125,304)	(11)	(40,943)	(38)
Operating income	1,031,293	89	66,576	62
Non-operating revenue and expenses	18,129	2	24,209	23
Income from continuing operations before income tax	1,049,422	91	90,785	85
Income tax expense	(68,284)	(6)	(9,489)	(9)
Net income	981,138	85	81,296	76
Other comprehensive loss (net of tax)	(421)	-	(294)	-
Total comprehensive income	$ 980,717	85	$ 81,002	76

(I) Yuanta Securities Investment Consulting

Yuanta Securities Investment Consulting
Individual Condensed Balance Sheets
June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

ASSETS	June 30, 2026	June 30, 2025	LIABILITIES AND EQUITY	June 30, 2026	June 30, 2025
Current assets	$ 165,581	$ 199,209	Current liabilities	$ 106,415	$ 96,719
Property and equipment	44,640	13,101	Non-current liabilities	56,007	77,353
Right-of-use assets	57,924	79,114	Total liabilities	162,422	174,072
Intangible assets	4,392	4,984	Common stock	100,000	100,000
Deferred income tax assets	4,697	2,605	Additional paid-in capital	6,017	6,017
Other non-current assets	28,261	25,684	Retained earnings	37,056	44,608
			Total equity	143,073	150,625
Total assets	$ 305,495	$ 324,697	Total liabilities and equity	$ 305,495	$ 324,697

Yuanta Securities Investment Consulting
Individual Condensed Statements of Comprehensive Income
For the six months ended June 30, 2026 and 2025
(Expressed in Thousands of New Taiwan Dollars)

	For the six months ended June 30,			
	2026		2025	
Item	Amount	%	Amount	%
Operating revenues	$ 172,410	100	$ 170,460	100
Operating costs	(537)	-	(531)	-
Operating expenses	(168,986)	(98)	(156,032)	(92)
Operating income	2,887	2	13,897	8
Non-operating revenues and expenses	601	-	537	-
Income from continuing operations before income tax	3,488	2	14,434	8
Income tax expense	(456)	-	(2,384)	(1)
Net income	3,032	2	12,050	7
Total comprehensive income	$ 3,032	2	$ 12,050	7

(J) Yuanta Savings Bank (Korea)

Yuanta Savings Bank (Korea)
Individual Condensed Balance Sheets
June 30, 2026 and 2025

(Expressed in Thousands of New Taiwan Dollars)

ASSETS	June 30, 2026	June 30, 2025	LIABILITIES AND EQUITY	June 30, 2026	June 30, 2025
Cash and cash equivalents	$ 302,966	$ 3,685	Payables	$ 235,964	$ 422,832
Due from Central Bank and call loans to other banks	1,900,794	2,145,600	Current income tax liabilities	12,840	-
Financial assets at fair value through profit or loss	310,506	124,266	Deposits and remittances	12,183,482	10,813,647
Financial assets at fair value through other comprehensive income	1,832,189	1,739,598	Provisions	3,100	3,346
Investments in debt instruments at amortised cost	581,529	328,158	Lease liabilities	47,130	68,070
Receivables- net	51,479	51,420	Deferred income tax liabilities	2,505	3,865
Current income tax assets	-	6,325	Other liabilities	32,657	11,672
Bills discounted and loans- net	10,164,313	9,868,068	Total liabilities	12,517,678	11,323,432
Other financial assets- net	321,814	265,330			
Property and equipment- net	16,557	13,778			
Right-of-use assets- net	36,846	55,120	Common stock	1,923,330	1,923,330
Intangible assets- net	13,174	10,399	Retained earnings	2,582,710	2,519,777
Deferred income tax assets	20,150	24,586	Other equity	(1,170,679)	(883,552)
Other assets - net	300,722	246,654	Total equity	3,335,361	3,559,555
Total assets	$ 15,853,039	$ 14,882,987	Total liabilities and equity	$ 15,853,039	$ 14,882,987

Note: Individual condensed financial statements of Yuanta Savings Bank (Korea) have been prepared in accordance with Korea IFRS.

Yuanta Savings Bank (Korea)
Individual Condensed Statements of Comprehensive Income
For the six months ended June 30, 2026 and 2025
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

	For the six months ended June 30,			
	2026		2025	
	Amount	%	Amount	%
Interest income	$ 423,966	176	$ 432,405	201
Less: Interest expense	(178,296)	(74)	(223,639)	(104)
Net interest income	245,670	102	208,766	97
Net non-interest income	(4,839)	(2)	6,407	3
Net profit	240,831	100	215,173	100
Reversal of (provision for) bad debt expenses, commitment and guarantee policy reserve	2,299	1	(72,569)	(34)
Operating expenses	(130,495)	(54)	(128,775)	(60)
Income from continuing operations before income tax	112,635	47	13,829	6
Income tax expense	(27,241)	(12)	(2,333)	(1)
Net income	85,394	35	11,496	5
Other comprehensive loss (net of tax)	(229,261)	(95)	(23,211)	(11)
Total comprehensive loss	($ 143,867)	(60)	($ 11,715)	(6)
Earnings per share (in dollars)				
Basic and diluted earnings per share	$ 6.32		$ 0.85	

Note: Individual condensed financial statements of Yuanta Savings Bank (Korea) have been prepared in accordance with Korea IFRS.

(13) Profitability, asset quality, management information, and liquidity and market risk sensitivity of the Yuanta Group and its subsidiaries:

A. Profitability

(A) Yuanta Financial Holdings

Unit: %

		For the six months ended June 30,	
		2026	2025
Return on total assets	Before tax	8.41	3.49
	After tax	8.48	3.43
Return on equity	Before tax	10.04	4.17
	After tax	10.12	4.09
Net profit margin ratio		97.31	91.92

(B) Yuanta Financial Holdings and its subsidiaries

		For the six months ended June 30,	
		2026	2025
Return on total assets	Before tax	0.99	0.48
	After tax	0.83	0.39
Return on equity	Before tax	12.03	5.18
	After tax	10.03	4.20
Net profit margin ratio		38.39	34.85

(C) Yuanta Bank

		For the six months ended June 30,	
		2026	2025
Return on total assets	Before tax	0.37	0.31
	After tax	0.31	0.25
Return on equity	Before tax	5.75	4.52
	After tax	4.84	3.70
Net profit margin ratio		39.59	37.12

(D) Yuanta Securities

		For the six months ended June 30,	
		2026	2025
Return on total assets	Before tax	2.63	1.51
	After tax	2.26	1.35
Return on equity	Before tax	15.93	6.96
	After tax	13.66	6.23
Net profit margin ratio		41.22	38.87

(E) Yuanta Life

		For the six months ended June 30,	
		2026	2025
Return on total assets	Before tax	0.54	(0.47)
	After tax	0.48	(0.42)
Return on equity	Before tax	6.36	(4.61)
	After tax	5.64	(4.10)
Net profit margin ratio		14.86	(38.21)

Note 1: Return on total assets = Income (loss) before (after) income tax/average total assets.

Note 2: Return on equity = Income (loss) before (after) income tax / average equity.

Note 3: Net profit margin ratio = Income (loss) after income tax / net revenues.

Note 4: The term “Income (loss) before (after) income tax” represents net income (loss) from January 1 to the balance sheet date of the reporting period.

Note 5: The profitability of Yuanta Financial Holdings, Yuanta Financial Holdings and its subsidiaries, Yuanta Bank, Yuanta Securities, and Yuanta Life insurance agency shall be respectively specified in the said table.

B. Information of banking subsidiaries is as follows:

(A) Non-performing loans and non-performing loan asset quality

Unit: In thousands of NT Dollars

Month / Year			June 30, 2026					June 30, 2025				
Business / Items			Amount of non-performing loans	Gross loans	Non-performing loan ratio	Allowance for doubtful accounts	Coverage ratio	Amount of non-performing loans	Gross loans	Non-performing loan ratio	Allowance for doubtful accounts	Coverage ratio
Corporate banking	Secured loans		965,422	378,671,470	0.25%	4,759,719	493.02%	843,588	334,824,332	0.25%	4,359,605	516.79%
	Unsecured loans		217,938	469,854,238	0.05%	4,798,793	2,201.91%	112,546	367,344,454	0.03%	3,952,414	3,511.82%
Consumer banking	Residential mortgage loans (Note 4)		216,474	351,026,419	0.06%	5,271,034	2,434.95%	130,375	332,043,629	0.04%	4,982,995	3,822.05%
	Cash card services		27	4,527	0.60%	84	311.11%	13	7,037	0.18%	142	1,092.31%
	Small amount of credit loans (Note 5)		41,535	52,068,203	0.08%	544,807	1,311.68%	24,375	31,281,717	0.08%	335,562	1,376.66%
	Others (Note 6)	Secured loans	269,544	313,889,388	0.09%	3,247,104	1,204.67%	168,907	264,770,839	0.06%	2,753,293	1,630.06%
		Unsecured loans	2,306	7,481,958	0.03%	76,210	3,304.86%	2,093	5,152,614	0.04%	52,817	2,523.51%
Gross loan business			1,713,246	1,572,996,203	0.11%	18,697,751	1,091.36%	1,281,897	1,335,424,622	0.10%	16,436,828	1,282.23%

Month / Year	June 30, 2026					June 30, 2025				
	Amount of overdue accounts	Balance of accounts receivable	Overdue account ratio	Allowance for doubtful accounts	Coverage ratio	Amount of overdue accounts	Balance of accounts receivable	Overdue account ratio	Allowance for doubtful accounts	Coverage ratio
Credit card services	9,594	11,107,791	0.09%	136,194	1,419.57%	8,290	8,890,865	0.09%	132,259	1,595.40%
Without recourse factoring (Note 7)	-	20,264,281	-	205,486	-	-	9,974,493	-	124,950	-

Note 1: The amount recognised as non-performing loans is in compliance with the “Regulation Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans”. The amount included in overdue accounts for credit cards is in compliance with Jin-Guan-Yin (4) Letter No. 0944000378 dated July 6, 2005.

Note 2: Non-performing loan ratio=non-performing loans/gross loans. Overdue account ratio for credit cards=overdue accounts/balance of accounts receivable.

Note 3: Coverage ratio for loans=allowance for doubtful accounts of loans/non-performing loans. Coverage ratio for accounts receivable of credit cards=allowance for doubtful accounts for accounts receivable of credit cards/overdue accounts.

Note 4: For residential mortgage loans, the borrower provides his/her (or spouses) house as collateral in full and mortgages it to the financial institution for the purpose of obtaining funds to purchase or add improvements to a house.

Note 5: Small amount of credit loans apply to the norms of Jin-Guan-Yin (4) Letter No. 09440010950 dated December 19, 2005, excluding credit card and cash card services.

Note 6: Other consumer banking is specified as secured or unsecured consumer loans other than residential mortgage loan, cash card services and small amount of credit loans, and excluding credit card services.

Note 7: Pursuant to Jin-Guan-Yin-Wai Letter No. 09850003180 dated August 24, 2009, the amount of without recourse factoring will be recognised as overdue accounts within three months after the factor or insurance company resolves not to compensate the loss.

(B) Non-performing loans and overdue receivables exempted from reporting to the competent authority

Unit: In thousands of NT Dollars

	June 30, 2026		June 30, 2025	
	Total amount of non-performing loans exempted from reporting to the competent authority	Total amount of overdue receivables exempted from reporting to the competent authority	Total amount of non-performing loans exempted from reporting to the competent authority	Total amount of overdue receivables exempted from reporting to the competent authority
Amounts exempted from reporting to the competent authority under debt negotiation (Note 1)	$ 2,478	$ 5,156	$ 8,069	$ 6,168
Perform in accordance with debt liquidation program and restructuring program (Note 2)	388,089	226,652	423,074	235,445
Total	390,567	231,808	431,143	241,613

Note 1: The additional disclosure requirement pertaining to way and information disclosure of the total amount of non-performing loan is in accordance with the Explanatory Jin-Guan-Yin (1) Letter No. 09510001270 of the FSC dated April 25, 2006.

Note 2: The additional disclosure requirement pertaining to the way and information disclosure of loan in the process of debt liquidation and restructuring program is in accordance with the Explanatory Jin-Guan-Yin (1) Letter No. 09700318940 of the FSC dated September 15, 2008 and Jin-Guan-Yin-Fa Letter No. 10500134790 of the FSC dated September 20, 2016.

(BLANK)

(C) Contract amounts of significant credit risk concentration are as follows:

Unit: In thousands of NT Dollars, %

June 30, 2026			
Ranking (Note 1)	Name of Enterprise Group (Note 2)	Total outstanding loan amount (Note 3)	Total outstanding loan amount / Total equity
1	Group A–Computer Manufacturing	$ 18,474,671	11.33
2	Group B–Packaging and Testing of Semi-conductors	16,842,563	10.33
3	Group C–Securities firms	16,553,218	10.15
4	Group D–Real Estate Development	15,330,410	9.40
5	Group E–Wholesale of Chemical Materials and Chemical Products	9,356,367	5.74
6	Group F–Real Estate Development	8,079,018	4.95
7	Group G–Manufacture of Metal Die	6,900,000	4.23
8	Group H–Computer Manufacturing	6,671,807	4.09
9	Group I–Repair of computers and peripheral equipment	6,367,400	3.90
10	Group J–Repair of computers and communication	6,359,612	3.90

Unit: In thousands of NT Dollars, %

June 30, 2025			
Ranking (Note 1)	Name of Enterprise Group (Note 2)	Total outstanding loan amount (Note 3)	Total outstanding loan amount / Total equity
1	Group A–Packaging and Testing of Semi-conductors	$ 13,925,965	9.48
2	Group B–Retail Sale of Motor Vechicles	11,363,112	7.73
3	Group C–Computer Manufacturing	11,069,749	7.53
4	Group D–Real Estate Development	11,036,600	7.51
5	Group E–Convenience Store	9,560,716	6.51
6	Group F–Real Estate Development	7,046,218	4.79
7	Group G–Wholesale of Chemical Materials and Chemical Products	6,673,239	4.54
8	Group H–Manufacture of Metal Die	6,300,000	4.29
9	Group I–Financial Holding Companies	6,052,588	4.12
10	Group J–Packaging and Testing of Semi-conductors	4,563,052	3.10

Note 1: Ranking the top ten enterprise groups other than government and government -owned enterprise according to their total amounts of outstanding loans. If an outstanding loan belongs to an enterprises group, the outstanding loan of enterprise group should be categorised and listed in total and disclosed by “code” plus “industry type” (for example, company (or group) A – Liquid Crystal Panel and Components Manufacturing). If it is an enterprise group, industry type of maximum exposure of the enterprise group should be disclosed. Industry type should be filled in accordance with “Standard Industrial Classification System” of Directorate-General of Budget, Accounting and Statistics, Executive Yuan.

Note 2: Definition of enterprise group is based on Article 6 of “Supplementary Provisions to the Taiwan Stock Exchange Corporation Rules for Reviews of Securities Listings”.

Note 3: Total amounts of credit extensions were various loans (including import negotiations, export negotiations, bills discounted, overdrafts, short-term loans, short-term loans secured, securities financing receivable, mid-term loans, mid-term loan secured, long-term loans, long-term loans secured, and overdue accounts), remittances purchased, advance accounts for factoring receivable, acceptances receivable, and guarantees receivable.

(BLANK)

(D) Structure analysis of time to maturity

a. Structure analysis of time to maturity (NTD)

June 30, 2026

(Expressed in Thousands of New Taiwan Dollars)

	Total	0 ~ 10 days	11 ~ 30 days	31 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year
Primary funds inflow upon maturity	$2,379,976,171	$488,304,737	$206,782,088	$299,003,746	$152,101,616	$ 219,788,048	$1,013,995,936
Primary funds outflow upon maturity	2,975,578,908	172,379,228	217,017,194	433,443,020	476,510,530	531,363,499	1,144,865,437
Gap	(595,602,737)	315,925,509	(10,235,106)	(134,439,274)	(324,408,914)	(311,575,451)	(130,869,501)

June 30, 2025

(Expressed in Thousands of New Taiwan Dollars)

	Total	0 ~ 10 days	11 ~ 30 days	31 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year
Primary funds inflow upon maturity	$2,003,920,643	$344,332,498	$216,117,466	$238,998,943	$156,673,395	$ 197,240,735	$ 850,557,606
Primary funds outflow upon maturity	2,498,895,503	98,940,153	192,598,570	377,855,890	430,447,176	424,751,678	974,302,036
Gap	(494,974,860)	245,392,345	23,518,896	(138,856,947)	(273,773,781)	(227,510,943)	(123,744,430)

b. Structure analysis of time to maturity (USD)

June 30, 2026

(Expressed in Thousands of US Dollars)

	Total	0 ~ 30 days	31 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year
Primary funds inflow upon maturity	$ 12,435,244	$ 3,257,968	$ 965,083	$ 416,649	$ 713,200	$ 7,082,344
Primary funds outflow upon maturity	12,488,554	3,296,807	2,048,371	1,510,601	3,758,721	1,874,054
Gap	(53,310)	(38,839)	(1,083,288)	(1,093,952)	(3,045,521)	5,208,290

June 30, 2025

(Expressed in Thousands of US Dollars)

	Total	0 ~ 30 days	31 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year
Primary funds inflow upon maturity	$ 8,189,170	$ 1,304,613	$ 694,622	$ 243,464	$ 528,554	$ 5,417,917
Primary funds outflow upon maturity	8,779,680	2,112,243	1,979,656	1,314,088	1,700,040	1,673,653
Gap	(590,510)	(807,630)	(1,285,034)	(1,070,624)	(1,171,486)	3,744,264

(E) Sensitivity analysis of interest rates for assets and liabilities

a. Sensitivity analysis of interest rate for assets and liabilities (NTD)

June 30, 2026

(Expressed in Thousands of New Taiwan Dollars, %)

Item	1 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year	Total
Interest-rate-sensitive assets	$ 1,632,904,389	$ 101,363,931	$ 53,902,655	$ 253,319,463	$ 2,041,490,438
Interest-rate-sensitive liabilities	539,443,768	1,233,680,956	234,459,493	39,001,772	2,046,585,989
Interest-rate-sensitive gap	1,093,460,621	(1,132,317,025)	(180,556,838)	214,317,691	(5,095,551)
Total equity					164,923,314
Ratio of interest-rate-sensitive assets to liabilities					99.75
Ratio of interest-rate-sensitive gap to equity					(3.09)

June 30, 2025

(Expressed in Thousands of New Taiwan Dollars, %)

Item	1 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year	Total
Interest-rate-sensitive assets	$ 1,424,996,533	$ 87,247,309	$ 47,303,699	$ 217,037,410	$ 1,776,584,951
Interest-rate-sensitive liabilities	494,560,020	978,899,659	236,798,131	36,286,499	1,746,544,309
Interest-rate-sensitive gap	930,436,513	(891,652,350)	(189,494,432)	180,750,911	30,040,642
Total equity					150,004,763
Ratio of interest-rate-sensitive assets to liabilities					101.72
Ratio of interest-rate-sensitive gap to equity					20.03

Note 1: The above amounts include only New Taiwan Dollars held by Yuanta Bank, excluding contingent assets and contingent liabilities.

Note 2: Interest-rate-sensitive assets and liabilities are those interest earned assets and interest bearing liabilities, revenues and costs which are sensitive to changes in interest rates.

Note 3: Interest-rate-sensitive gap = Interest-rate-sensitive assets - interest-rate-sensitive liabilities.

Note 4: Ratio of interest-rate-sensitive assets to interest-rate-sensitive liabilities＝Interest-rate-sensitive assets / interest-rate-sensitive liabilities (refer to NTD denominated interest-rate-sensitive assets and interest-rate-sensitive liabilities).

b.Sensitivity analysis of interest rate for assets and liabilities (USD)

June 30, 2026

(Expressed in Thousands of US Dollars, %)

Item	1 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year	Total
Interest-rate-sensitive assets	$ 4,619,977	$ 851,089	$ 564,536	$ 4,957,641	$ 10,993,243
Interest-rate-sensitive liabilities	4,200,962	715,953	2,957,542	1,784,102	9,658,559
Interest-rate-sensitive gap	419,015	135,136	(2,393,006)	3,173,539	1,334,684
Total equity					(59,549)
Ratio of interest-rate-sensitive assets to liabilities					113.82
Ratio of interest-rate-sensitive gap to equity					(2,241.32)

June 30, 2025

(Expressed in Thousands of US Dollars, %)

Item	1 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year	Total
Interest-rate-sensitive assets	$ 2,629,979	$ 562,573	$ 459,186	$ 3,794,990	$ 7,446,728
Interest-rate-sensitive liabilities	3,426,277	852,542	694,768	1,563,474	6,537,061
Interest-rate-sensitive gap	(796,298)	(289,969)	(235,582)	2,231,516	909,667
Total equity					(103,619)
Ratio of interest-rate-sensitive assets to liabilities					113.92
Ratio of interest-rate-sensitive gap to equity					(877.90)

Note 1: The above amounts include only US Dollars amounts held by Yuanta Bank, excluding contingent assets and contingent liabilities.

Note 2: Interest-rate-sensitive assets and liabilities are those earning assets, interest bearing liabilities, revenues or costs which are sensitive to changes in interest rates.

Note 3: Interest-rate-sensitive gap = Interest-rate-sensitive assets - interest-rate-sensitive liabilities.

Note 4: Ratio of interest-rate-sensitive assets to interest-rate-sensitive liabilities＝Interest-rate-sensitive assets / interest-rate-sensitive liabilities (refer to USD denominated interest-rate-sensitive assets and interest-rate-sensitive liabilities).

(14) Information with respect to the subsidiary holding the capital share of the parent company.

None.

13. Other disclosure items

(1) Related information on material transaction items

A. Information regarding discounted processing fees on transactions with related parties for which the amount exceeded $5 million: None.

B. Information regarding receivables from related parties exceeding $300 million or 10% of the Company's paid-in capital:

Creditor	Counterparty	Relationship	Accounts receivable from related party	Turnover rate	Amount overdue		Amount collected subsequent to the balance sheet date	Amount of credit losses
					Amount	Action taken		
Yuanta Financial Holdings	Yuanta Securities	Subsidiary of the Company	$ 6,045,945 (Note 1)	-	$ -	-	$ -	$ -
Yuanta Financial Holdings	Yuanta Securities Investment Trust	Subsidiary of the Company	2,797,142 (Note 2)	-	-	-	2,796,429	-
Yuanta Financial Holdings	Yuanta Bank	Subsidiary of the Company	1,024,577 (Note 1)	-	-	-	-	-
Yuanta Financial Holdings	Yuanta Futures	Subsidiary of the Company	832,886 (Note 2)	-	-	-	832,687	-
Yuanta Financial Holdings	Yuanta Life	Subsidiary of the Company	742,827 (Note 1)	-	-	-	-	-

Note 1: This amount mainly represents income tax receivable arising from the filing of a consolidated income tax return and has been eliminated upon consolidation.

Note 2: This amount mainly represents cash dividends receivable from subsidiaries and has been eliminated upon consolidation. The cash dividends were received after the reporting period.

C. Information regarding selling non-performing loans: None.

D. Information on and categories of securitised assets which are approved by the authority pursuant to Financial Asset Securitisation Act or the Real Estate Securitisation Act: None.

E. Other material transaction items which were significant to the users of the financial statements: None.

(2) Supplementary disclosure regarding investee companies:

(Expressed In Thousand of New Taiwan Dollars)

Investor	Investee	Address	Main Service	Percentage of ownership at the period end (%)	Book value	Investment income (loss) (Note 1)	Share ownerships of the Company and related parties: Shares (In thousands)	Pro-forma share of ownership	Total: Shares (In thousands)	Total: Percentage of ownership (%)
Yuanta Financial Holdings Co., Ltd.	Yuanta Securities Co., Ltd.	R.O.C.	Securities brokerage, dealing, underwriting, financing and refinancing, futures business and raising and issuing derivative instruments	100.00%	$ 186,677,900	$ 24,069,430	6,592,453	-	6,592,453	100.00
〃	Yuanta Commercial Bank Co., Ltd.	〃	Banking	100.00%	160,557,200	6,944,221	8,730,350	-	8,730,350	100.00
〃	Yuanta Futures Co., Ltd.	〃	Futures, futures managers, futures consultant, securities, securities trading assistance	65.06%	13,551,055	1,003,607	208,172	-	208,172	65.06
〃	Yuanta Life Insurance Co., Ltd.	〃	Life insurance business	100.00%	53,729,474	2,445,490	2,920,107	-	2,920,107	100.00
〃	Yuanta Asset Management Co., Ltd.	〃	Management of monetary debts of financial institutions	100.00%	4,027,859	117,384	334,614	-	334,614	100.00
〃	Yuanta Venture Capital Co., Ltd.	〃	Venture capital investments	100.00%	3,864,335	981,138	271,522	-	271,522	100.00
〃	Yuanta Securities Investment Consulting Co., Ltd.	〃	Securities investment consultant	100.00%	143,073	3,032	10,000	-	10,000	100.00
〃	Yuanta Securities Investment Trust Co., Ltd.	〃	Securities investment trust	74.71%	7,749,973	2,216,843	169,538	-	169,538	74.71
〃	Yuanta Savings Bank (Korea) Inc.	Korea	Deposits and loans of savings bank	100.00%	3,336,529	85,268	13,516	-	13,516	100.00
Yuanta Commercial Bank Co., Ltd.	Yuanta Savings Bank (Philippines) Inc.	Philippines	Deposits and loans of savings bank	100.00%	1,012,538	-	2,400,000	-	2,400,000	100.00
Yuanta Securities Co., Ltd.	Yuanta Securities Asia Financial Services Private Limited	Singapore	Investment holding	100.00%	48,553,343	-	390,909	-	390,909	100.00
〃	Yuanta International Insurance Brokers Co., Ltd.	R.O.C.	Insurance brokerage services	100.00%	388,528	-	500	-	500	100.00
〃	Yuanta Securities Finance Co., Ltd.	〃	Securities financing and refinancing to securities firms and related business	100.00%	19,053,631	-	400,000	-	400,000	100.00

(Expressed In Thousand of New Taiwan Dollars)

Investor	Investee	Address	Main Service	Percentage of ownership at the period end (%)	Book value	Investment income (loss) (Note 1)	Share ownerships of the Company and related parties: Shares (In thousands)	Pro-forma share of ownership	Total: Shares (In thousands)	Total: Percentage of ownership (%)
Yuanta Securities Co., Ltd.	Yuanta Wealth Management (Singapore) Pte. Ltd. (Note 2)	Singapore	-	100.00%	$ 58,604	$ -	3,300	-	3,300	100.00
Yuanta Securities Asia Financial Services Private Limited	Yuanta Securities (Hong Kong) Co., Ltd.	Hong Kong	Securities trading, futures contract trading, providing opinions on securities, futures contract and institutions' financing, asset management services	100.00%	10,954,052	-	2,268,133	-	2,268,133	100.00
〃	Yuanta Asia Investment (Hong Kong) Ltd.	Hong Kong	Securities trading, asset management services	100.00%	619,152	-	93,892	-	93,892	100.00
〃	Yuanta Securities Korea Co., Ltd.	Korea	Investment and trading business, investment intermediary business, trust business, investment consultancy, discretionary account business, in addition, concurrent operating business and auxiliary business	61.10%	22,003,678	-	117,720	-	117,720	61.10
〃	Yuanta Hong Kong Holdings (Cayman) Ltd.	Cayman Islands	Investment holding	100.00%	51,509	-	74	-	74	100.00
〃	Yuanta Securities Thailand Co., Ltd.	Thailand	Securities brokerage, dealing in securities, underwriting and investment consultation, management of mutual fund, management of private fund, management venture capital fund, securities lending, brokerage and dealer of derivative instrument	99.99%	7,099,369	-	450,000	-	450,000	99.99
〃	Yuanta Securities Vietnam Limited Company	Vietnam	Securities brokerage, dealing, underwriting, investment consultation, financial derivatives	94.10%	3,873,079	-	-	-	-	100.00

(Expressed In Thousand of New Taiwan Dollars)

Investor	Investee	Address	Main Service	Percentage of ownership at the period end (%)	Book value	Investment income (loss) (Note 1)	Share ownerships of the Company and related parties: Shares (In thousands)	Pro-forma share of ownership	Total: Shares (In thousands)	Total: Percentage of ownership (%)
Yuanta Securities Korea Co., Ltd.	Yuanta Investment Co., Ltd.	Korea	Investment business	100.00%	$ 1,152,620	$ -	6,401	-	6,401	100.00
〃	Yuanta Financial (Hong Kong) Ltd.	Hong Kong	Investment holding	100.00%	355,122	-	18,954	-	18,954	100.00
Yuanta Financial (Hong Kong) Ltd.	Yuanta Securities (Cambodia) Plc.	Cambodia	Underwriting guidelines, financial advisory services, securities brokerage, dealing in securities and investment advisory	100.00%	392,935	-	12,500	-	12,500	100.00
Yuanta Securities (Hong Kong) Co., Ltd.	Yuanta International Investment (Hong Kong) Ltd.	Hong Kong	Issuance of financial instruments and dealing investments	100.00%	207,739	-	50,000	-	50,000	100.00
〃	Yuanta Finanace (Hong Kong) Ltd.	〃	Credit loan business	100.00%	290,690	-	50,000	-	50,000	100.00
〃	Yuanta Securities Vietnam Limited Company	Vietnam	Securities brokerage, dealing, underwriting, investment consultation, financial derivatives	5.90%	256,378	-	-	-	-	100.00
〃	PT Yuanta Sekuritas Indonesia	Indonesia	Securities trading and underwriting services	99.00%	445,123	-	474	-	474	99.00
Yuanta Venture Capital Co., Ltd.	Yuanta I Venture Capital Co., Ltd.	R.O.C.	Venture capital investments	100.00%	882,896	-	85,000	-	85,000	100.00
Yuanta Futures Co., Ltd.	Yuanta Futures (Hong Kong) Limited	Hong Kong	Financial services	100.00%	1,167,829	-	34,000	-	34,000	100.00
〃	Yuanta Global (Singapore) Pte. Ltd.	Singapore	Financial services	100.00%	796,818	-	28,000	-	28,000	100.00

Note 1: The amounts under the column of the investment income (loss) presented as zero is for the subsidiary and second-tier subsidiary described in the consolidated financial statements.

Note 2: Yuanta Wealth Management (Singapore) was established by Yuanta Securities through investment on April 29, 2022 and obtained a Capital Markets Services licence issued by the Monetary Authority of Singapore on July 22, 2026. As of June 30, 2026, the cumulative capital contribution amounted to US$3,300 thousand (approximately NT$104,391 thousand).

(3) Significant transactions regarding investee companies

A. Information regarding discounted processing fees on transactions with related parties for which the amount exceeded $5 million: None.

B. Information regarding receivables from related parties for which the amount exceeds $300 million or 10% of the Company's paid-in capital:

Creditor	Counterparty	Relationship	Accounts receivable from related party	Amount overdue		Amount collected subsequent to the balance sheet date	Amount of credit losses
				Amount	Action taken		
Yuanta Life	Yuanta Financial Holdings	Parent Company	$ 6,552,261 (Note)	$ -	-	$ -	$ -
Yuanta Securities	Yuanta International Insurance Brokers	Subsidiary of the Company	475,346	-	-	475,346	-
Yuanta Securities	Yuanta Bank	Affiliated company	810,151	-	-	261,470	-

Note: Income tax refundable arising from filing consolidated income tax returns.

C. Information regarding selling non-performing loans:

Company	Transaction date	Counterparty	Contents of right of claim	Carrying value	Sale price	Gain or loss from disposal	Attached conditions	Relationship with the Bank	Note
Yuanta Savings Bank (Korea)	2026/1/23	KAMCO	Loans	$ 6,231	$ 6,818	$ 587	None	None	Note 2
Yuanta Savings Bank (Korea)	2026/2/25	KAMCO	Loans	5,374	5,806	432	None	None	Note 3
Yuanta Savings Bank (Korea)	2026/4/29	KAMCO	Loans	-	4	4	None	None	Note 4
Yuanta Savings Bank (Korea)	2026/5/27	KAMCO	Loans	3,236	3,008	(228)	None	None	Note 5

Note 1: Book value is the balance after deducting the amount of the allowance for doubtful debts to the original claim amount.
Note 2: The carrying amount and the sale price of the loan was KRW292,334 thousand and KRW319,849 thousand, using the exchange rate of 1 KRW to 0.021317 NTD.
Note 3: The carrying amount and the sale price of the loan was KRW252,138 thousand and KRW272,387 thousand, using the exchange rate of 1 KRW to 0.021317 NTD.
Note 4: The carrying amount and the sale price of the loan was KRW0 thousand and KRW200 thousand, using the exchange rate of 1 KRW to 0.021317 NTD.
Note 5: The carrying amount and the sale price of the loan was KRW151,774 thousand and KRW141,094 thousand, using the exchange rate of 1 KRW to 0.021317 NTD.

D. Information on and categories of securitised assets which are approved by the authority pursuant to Financial Asset Securitisation Act or the Real Estate Securitisation Act: None.

E. Other material transaction items which were significant to the primary users of the financial statements: None.

F. Funds lent to others: Not applicable to subsidiaries in a financial or securities industries. For non-financial and non-securities subsidiaries, no funds have been lent except for the following:

Number	Lending company	Borrower	Account	Related-party	Maximum balance at current period	Ending balance	Actual used amount	Interest rate	Characteristic of fund lent to others	Amount	Reason for short-term loans	Provision for credit loss	Collateral		Limit of individual lending	Total limit of funds lent to others
													Item	Value		
1	Yuanta Securities Asia Financial Services	PT Yuanta Sekuritas Indonesia	Accounts receivable–related party	Yes	$ 222,859	$ 222,859	$ 222,859	5.10%	Short-term loans	$ -	Fulfill operating cost and working capital	$ -	-	$ -	$ 48,573,332 (Note)	$ 48,573,332 (Note)
2	Yuanta Securities Asia Financial Services	Yuanta Securities (Thailand)	Accounts receivable–related party	Yes	1,591,850	1,591,850	-	-	Short-term loans	-	Fulfill operating cost and working capital	-	-	-	48,573,332 (Note)	48,573,332 (Note)
3	Yuanta Securities Asia Financial Services	Yuanta Securities (Vietnam)	Accounts receivable–related party	Yes	955,110	955,110	-	-	Short-term loans	-	Working capital	-	-	-	48,573,332 (Note)	48,573,332 (Note)
4	Yuanta Securities Asia Financial Services	Yuanta Securities (Korea)	Accounts receivable–related party	Yes	2,865,330	2,865,330	-	-	Short-term loans	-	Working capital	-	-	-	48,573,332 (Note)	48,573,332 (Note)

Note: The ceiling on total loans granted and limit to loans granted to a single party by Yuanta Securities Asia Financial Services should not exceed the net worth of its latest audited/reviewed financial statements.

G. Endorsements and guarantees provided for others:

Endorsing and guarantee company	Endorsed and guaranteed company: Name of company	Endorsed and guaranteed company: Relationship	Limit for endorsement and guarantee for single enterprise	Maximum outstanding endorsements and guarantee amount during for the six months ended June 30, 2026	Ending balance of endorsement and guarantee	Actual used amount	Property-backed endorsement and guarantee	The ratio of accumulated endorsement and guarantee amount and the net value of the latest financial statement	Maximum limit	Provision of endorsements and guarantees by parent company to subsidiary	Provision of endorsements and guarantees by subsidiary to parent company	Provision of endorsements and guarantees to the party in Mainland China
Yuanta Securities	PT Yuanta Sekuritas Indonesia	More than 50% common stock-directly-owned subsidiary	$ 37,518,111 (Note 1)	$ 111,430	$ 111,430	$ 47,166	$ -	0.06%	$ 75,036,222 (Note 1)	Yes	No	No
Yuanta Securities	Yuanta International Investment (Hong Kong)	More than 50% common stock-directly-owned subsidiary	37,518,111 (Note 1)	1,591,850	1,591,850	76,409	-	0.85%	75,036,222 (Note 1)	Yes	No	No
Yuanta Securities Asia Financial Services	PT Yuanta Sekuritas Indonesia	More than 50% common stock-directly-owned subsidiary	48,573,332 (Note 3)	71,280	71,280	-	-	0.15%	48,573,332 (Note 3)	Yes	No	No

Note 1: In accordance with the Company's "Procedures for Provision of Endorsements and Guarantees", the ceiling on total loans granted and limit to loans granted to a single party by Yuanta Securities should not exceed 40% and 20% of net worth of the company's latest audited/reviewed financial statements, respectively.

Note 2: To become a local agent and guarantee institution of foreign structure instruments which are issued by the reinvested company, Yuanta International Investment (Hong Kong), on September 24, 2020, Yuanta Securities' Board of Directors resolved to provide a guarantee with a limit of USD50 million. On December 16, 2020, Yuanta Securities obtained the approval from Gin-Gwen-Zheng-Quan-Zi Letter No. 1090372253 of the FSC in Taiwan. On February 25, 2021, both parties finished signing the guaranteed contract after the relating process has been completed.

Note 3: According to the Company's "Procedures for Provision of Endorsements and Guarantees", total endorsements and guarantees provided to others cannot exceed the net assets value in Yuanta Securities Asia Financial Services' latest financial statements audited or reviewed by an independent auditor.

H. Securities held at the end of period:

(Expressed in Thousands of New Taiwan Dollars)

Name of company which holds securities	Category and name of securities (or name of issuer of securities)	Relationship between issuer of securities and the company	Account	June 30, 2026 Number of shares (In thousands)	Book value	Percentage of ownership (%)	Fair value	Note
Yuanta Securities Investment Trust	Beneficiary certificates:							
	Yuanta Japan Leading Companies Fund – Class I	The managing company of the fund	Financial assets at fair value through profit or loss	6,243	$ 126,415	-	$ 126,415	
	Yuanta De-Li Money Market Fund	"	"	24,019	417,376	-	417,376	
	Yuanta De-Bao Money Market Fund	"	"	33,417	427,602	-	427,602	
	Yuanta Wan Tai Money Market Fund	"	"	23,929	385,694	-	385,694	
	Fubon Chi-Hsiang Money Market Fund	-	"	23,667	395,242	-	395,242	
	Fubon Money Market Fund	-	"	24,953	394,964	-	394,964	
	E.SUN Money Market Fund	-	"	20,903	352,456	-	352,456	
	UPAMC James Bond Money Market Fund	-	"	22,252	395,968	-	395,968	
	Taishin Ta-Chong Money Market Fund	-	"	26,101	395,721	-	395,721	
					$ 3,291,438		$ 3,291,438	
Yuanta Securities Investment Trust	Stocks:							
	Taiwan Futures Exchange	-	Financial assets at fair value through other comprehensive income	6,351	$ 490,461	0.88	$ 490,461	
Yuanta Asset Management	Beneficiary certificates:							
	Fubon Chi-Hsiang Money Market Fund	-	Financial assets at fair value through profit or loss	12,199	$ 203,746	-	$ 203,746	
	Franklin Templeton Sinoam Money Market Fund	-	"	22,186	244,766	-	244,766	
	E.SUN Money Market Fund	-	"	6,092	102,726	-	102,726	
	FSITC Taiwan Money Market Fund	-	"	12,522	204,491	-	204,491	
	UPAMC JAMES BOND MONEY MARKET Fund	-	"	13,844	246,349	-	246,349	
	Taishin Ta-Chong Money Market Fund	-	"	13,557	205,543	-	205,543	
	Taishin 1699 Money Market Fund	-	"	15,421	223,299	-	223,299	
					$ 1,430,920		$ 1,430,920	

Name of company which holds securities	Category and name of securities (or name of issuer of securities)	Relationship between issuer of securities and the company	Account	June 30, 2026 Number of shares (In thousands)	Book value	Percentage of ownership (%)	Fair value	Note
Yuanta Venture Capital	Stocks:							
	AM-POWER MACHINE INTERNATIONAL ENTERPRISE CO.	-	Financial assets at fair value through profit or loss	624	$ 111,696	0.90	$ 111,696	
	Certain Micro Application Technology Inc.	-	"	1,775	497,018	7.75	497,018	
	Chuang Ju Advanced Materials Co., Ltd.	-	"	325	210,909	0.75	210,909	Preferred stock B
	GRAID Technology Inc.	-	"	1,570	179,068	4.21	179,068	
	DA YI CHENG Technology CO. , LTD.	-	"	1,145	240,851	4.42	240,851	
					$ 1,239,542		$ 1,239,542	

Note: Only transactions with a book value or fair value exceeding $100,000 are disclosed.

I. Other material transaction items which were significant to the primary users of the financial statements: None.

(BLANK)

(4) Investments in Mainland China

A. Information of investment in Mainland China

Yuanta Venture Capital (Expressed in thousands of dollars)

Investee in Mainland China	Main business activities	Paid-in capital	Investment method (Note 1)	Accumulated amount of remittance from Taiwan to Mainland China as of January 1, 2026	Amount remitted from Taiwan to Mainland China/Amount remitted back to Taiwan for the six months ended June 30, 2026		Accumulated amount of remittance from Taiwan to Mainland China as of June 30, 2026	Net income of investee for the six months ended June 30, 2026	Ownership held by the Company (direct or indirect)	Investment income (loss) recognised by the Company for the six months ended June 30, 2026 (Note 2)	Book value of investments in Mainland China as of June 30, 2026	Accumulated amount of investment income remitted back to Taiwan as of June 30, 2026
					Remitted to Mainland China	Remitted back to Taiwan						
BioDlink International Company Limited	Pharmaceutical company specializes in cancer treatment	$ 8,837,951 (US 277,600)	(2) HONG KONG TOT BIOPHARM INTERNATIONAL COMPANY LIMITED	$ 164,620	$ -	$ 164,620	$ -	Note 5	0.00%	$ -	$ -	$ 266,858
Jhong Shan Dong Yi Technology Co., Ltd.	Protection glass grinding and sales	$ 254,696 (US 8,000)	(3) Dong Huan International Co., Ltd.	5,599	-	-	5,599	Note 5	2.00%	-	5,599	-
Orient Optical Crystal Mfg. Co	Protection glass grinding and sales	$ 20,299 (HK 5,000)	(3) Dong Huan International Co., Ltd.	452	-	-	452	Note 5	2.00%	-	452	-
Veden Dental Labs Inc.	Manufacturing dental restoration	$ 336,963 (HK 83,000)	(2) CAYMAN ISLANDS VEDEN DENTAL GROUP	22,762	-	-	22,762	Note 5	0.35%	-	22,762	-

Yuanta I Venture Capital (Expressed in thousands of dollars)

Investee in Mainland China	Main business activities	Paid-in capital	Investment method (Note 1)	Accumulated amount of remittance from Taiwan to Mainland China as of January 1, 2026	Amount remitted from Taiwan to Mainland China/Amount remitted back to Taiwan for the six months ended June 30, 2026		Accumulated amount of remittance from Taiwan to Mainland China as of June 30, 2026	Net income of investee for the six months ended June 30, 2026	Ownership held by the Company (direct or indirect)	Investment income (loss) recognised by the Company for the six months ended June 30, 2026 (Note 4)	Book value of investments in Mainland China as of June 30, 2026	Accumulated amount of investment income remitted back to Taiwan as of June 30, 2026
					Remitted to Mainland China	Remitted back to Taiwan						
Jie Qun Electronic Technology (Dong Guan) Ltd.	Transistors	$ 2,805,368 (US 88,117)	(2) VIRGIN ISLANDS GREAT TEAM BACKEND FOUNDRY, INC.	$ 36,585	$ -	$ -	$ 36,585	Note 5	3.25%	$ -	$ 22,575	$ 30,179

Yuanta Securities (Expressed in thousands of dollars)

Investee in Mainland China	Main business activities	Paid-in capital	Investment method (Note 1)	Accumulated amount of remittance from Taiwan to Mainland China as of January 1, 2026	Amount remitted from Taiwan to Mainland China/Amount remitted back to Taiwan for the six months ended June 30, 2026		Accumulated amount of remittance from Taiwan to Mainland China as of June 30, 2026	Net income of investee for the six months ended June 30, 2026	Ownership held by the Company (direct or indirect)	Investment income (loss) recognised by the Company for the six months ended June 30, 2026 (Note 2)	Book value of investments in Mainland China as of June 30, 2026	Accumulated amount of investment income remitted back to Taiwan as of June 30, 2026
					Remitted to Mainland China	Remitted back to Taiwan						
GC Investment Consultant (Shanghai)	Investment consultation	$ 19,401 (CNY 4,138)	(3)	$ -	$ -	$ -	$ -	$ 73	100.00%	$ - In liquidation	$ 23,012	$ -
Yuanta Investment Consulting (Beijing)	Investment management consulting service, financial consulting service, business administration consulting service, business information consulting service, economic and trade consulting service, marketing and planning, technical promotion and services	$ 86,411 (CNY 18,428)	(2) Yuanta Securities Asia Financial Services	-	-	-	-	(1,585)	100.00%	(1,585)	17,475	-

Yuanta Securities Investment Trust (Expressed in thousands of dollars)

Investee in Mainland China	Main business activities	Paid-in capital	Investment method (Note 1)	Accumulated amount of remittance from Taiwan to Mainland China as of January 1, 2026	Amount remitted from Taiwan to Mainland China/Amount remitted back to Taiwan for the six months ended June 30, 2026		Accumulated amount of remittance from Taiwan to Mainland China as of June 30, 2026	Net income of investee for the six months ended June 30, 2026	Ownership held by the Company (direct or indirect)	Investment income (loss) recognised by the Company for the six months ended June 30, 2026 (Note 2)	Book value of investments in Mainland China as of June 30, 2026	Accumulated amount of investment income remitted back to Taiwan as of June 30, 2026
					Remitted to Mainland China	Remitted back to Taiwan						
CR Yuanta Fund Management Company Limited	Fund raising and sale	$ 2,813,400 (CNY 600,000)	(1)	$ 705,666	$ -	$ -	$ 705,666	($ 42,901)	24.50%	($ 10,511)	$ 232,696	$ -

B. Limitation on investment in Mainland China (Expressed in thousands of dollars)

Company name	Accumulated amount of remittance from Taiwan to Mainland China as of June 30, 2026	Investment amount approved by the Investment Commission of the Ministry of Economic Affairs (MOEA)	Ceiling on investments in Mainland China imposed by the Investment Commission of MOEA (Note)
Yuanta Venture Capital and its subsidiaries	$ 65,398	$ 229,747	$ 2,318,601
GC Investment Consultant (Shanghai)	-	Note 6	Note 6
Yuanta Investment Consulting (Beijing)	-	91,973	123,604,553
Yuanta Securities Investment Trust	705,666	705,666	4,724,160

Note: The abovementioned limitations on investments in Mainland China were based on 60% of Yuanta Venture Capital's net worth of $3,864,335.
The abovementioned limitations on investments in Mainland China were based on 60% of Yuanta Securities' net worth of $206,007,588.
The abovementioned limitations on investments in Mainland China were based on 60% of Yuanta Securities Investment Trust's net worth of $7,873,600.

Note 1: Investment methods are classified into the following three categories; fill in the number of the category each case belongs to:
(1) Directly invest in a company in Mainland China.
(2) Through investing in an existing company in the third area, which then invested in the investee in Mainland China.
(3) Others.

Note 2: In the 'Investment income (loss) recognised by the Company for the six months ended June 30, 2026' column:
(1) It should be indicated that the investee was still in the incorporation arrangements and had not yet any profit during this period.
(2) Indicate the basis for investment income (loss) recognition in the number of one of the following three categories:
a. The financial statements that are audited and attested by international accounting firm which has cooperative relationship with accounting firm in R.O.C.
b. The financial statements that are audited and attested by R.O.C. parent company's CPA.
c. Others.

Note 3: The numbers in this table are expressed in New Taiwan Dollars.

Note 4: The investment targets are Yuanta Venture Capital and Yuanta I Venture Capital's information of investment in Mainland China and are recognised as financial assets at fair value through profit or loss, therefore, there was no investment income (loss) recognised.

Note 5: The Company's subsidiary does not have significant influence over the investee. Thus, financial information on the investee is unattainable.

Note 6: Yuanta Securities absorbed Polaris Securities and therefore indirectly acquired USD16 million capital of GC Investment Consultant (Shanghai) Co., Ltd., a subsidiary of GC Investment Consultant (Asian) Co., Ltd. (renamed as Polaris Capital afterwards), being reinvested by Polaris Holdings (Cayman) Ltd., the direct overseas investment of Polaris Securities. GC Investment Consultant (Shanghai) Co., Ltd. was approved to liquidate, the Yuanta Group has no significant influence over the company, therefore, the equity method was no longer applicable.

(5) Significant commitments or contingency of subsidiaries

Please refer to Note 9.

(6) Significant loss from disasters of subsidiaries

Please refer to Note 10.

(7) Significant subsequent events of subsidiaries

Please refer to Note 11.

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(8) Significant transactions between parent company and subsidiaries

No. (Note 1)	Company	Counterparty	Relationship (Note 2)	Details of transactions			
				Account	Amount	Conditions	Percentage of total consolidated net revenues or assets (Note 3)
0	Yuanta Financial Holdings	Yuanta Securities	1	Receivables – net	$ 6,041,132	No significant difference from general customers	0.12%
0	Yuanta Financial Holdings	Yuanta Bank	1	Receivables – net	1,018,402	No significant difference from general customers	0.02%
0	Yuanta Financial Holdings	Yuanta Life	1	Receivables – net	740,741	No significant difference from general customers	0.01%
0	Yuanta Financial Holdings	Yuanta Life	1	Payables	6,552,261	No significant difference from general customers	0.13%
0	Yuanta Financial Holdings	Yuanta Bank	1	Right-of-use assets – net	242,391	No significant difference from general customers	0.00%
0	Yuanta Financial Holdings	Yuanta Bank	1	Lease liabilities	267,877	No significant difference from general customers	0.01%
0	Yuanta Financial Holdings	Yuanta Futures	1	Receivables – net	832,886	No significant difference from general customers	0.02%
0	Yuanta Financial Holdings	Yuanta Securities Investment Trust	1	Receivables – net	2,797,142	No significant difference from general customers	0.05%
1	Yuanta Securities	Yuanta Futures	3	Cash and cash equivalents	1,879,761	No significant difference from general customers	0.04%
1	Yuanta Securities	Yuanta Futures	3	Financial assets at fair value through profit or loss	1,505,977	No significant difference from general customers	0.03%
1	Yuanta Securities	Yuanta Bank	3	Receivables – net	777,051	No significant difference from general customers	0.02%
1	Yuanta Securities	Yuanta International Insurance Brokers	3	Receivables – net	475,346	No significant difference from general customers	0.01%
1	Yuanta Securities	Yuanta Life	3	Right-of-use assets – net	165,533	No significant difference from general customers	0.00%
1	Yuanta Securities	Yuanta Bank	3	Right-of-use assets – net	188,224	No significant difference from general customers	0.00%
1	Yuanta Securities	Yuanta Bank	3	Other liabilities	571,984	No significant difference from general customers	0.01%

No. (Note 1)	Company	Counterparty	Relationship (Note 2)	Details of transactions			
				Account	Amount	Conditions	Percentage of total consolidated net revenues or assets (Note 3)
1	Yuanta Securities	Yuanta Life	3	Lease liabilities	$ 168,423	No significant difference from general customers	0.00%
1	Yuanta Securities	Yuanta Bank	3	Lease liabilities	197,316	No significant difference from general customers	0.00%
1	Yuanta Securities	Yuanta Securities Investment Trust	3	Net service fee and commission income	137,177	No significant difference from general customers	0.14%
1	Yuanta Securities	Yuanta Bank	3	Interest income	1,014,825	No significant difference from general customers	1.00%
1	Yuanta Securities	Yuanta Futures	3	Net service fee and commission income	187,974	No significant difference from general customers	0.19%
1	Yuanta Securities	Yuanta Securities Investment Consulting	3	Other business and administrative expenses	125,141	No significant difference from general customers	0.12%
1	Yuanta Securities	Yuanta Bank	3	Net other non-interest income	133,357	No significant difference from general customers	0.13%
1	Yuanta Securities	Yuanta International Insurance Brokers	3	Net other non-interest income	313,480	No significant difference from general customers	0.31%
2	Yuanta Bank	Yuanta Futures	3	Cash and cash equivalents	1,041,145	No significant difference from general customers	0.02%
2	Yuanta Bank	Yuanta Futures	3	Financial assets at fair value through profit or loss	3,002,019	No significant difference from general customers	0.06%
2	Yuanta Bank	Yuanta Futures	3	Financial assets at fair value through profit or loss	(1,209,763)	No significant difference from general customers	-0.02%
2	Yuanta Bank	Yuanta Life	3	Receivables – net	272,146	No significant difference from general customers	0.01%
2	Yuanta Bank	Yuanta Securities Finance	3	Bills discounted and loans – net	2,950,000	No significant difference from general customers	0.06%
2	Yuanta Bank	Yuanta Life	3	Right-of-use assets – net	157,103	No significant difference from general customers	0.00%
2	Yuanta Bank	Yuanta Life	3	Deposits and remittances	3,804,824	No significant difference from general customers	0.07%
2	Yuanta Bank	Yuanta Securities	3	Deposits and remittances	12,381,796	No significant difference from general customers	0.24%

No. (Note 1)	Company	Counterparty	Relationship (Note 2)	Details of transactions			
				Account	Amount	Conditions	Percentage of total consolidated net revenues or assets (Note 3)
2	Yuanta Bank	Yuanta International Insurance Brokers	3	Deposits and remittances	$ 1,064,909	No significant difference from general customers	0.02%
2	Yuanta Bank	Yuanta Futures	3	Deposits and remittances	140,000	No significant difference from general customers	0.00%
2	Yuanta Bank	Yuanta Life	3	Deposits and remittances	664,620	No significant difference from general customers	0.01%
2	Yuanta Bank	Yuanta Securities	3	Deposits and remittances	15,574,874	No significant difference from general customers	0.30%
2	Yuanta Bank	Yuanta Securities (Hong Kong)	3	Deposits and remittances	216,214	No significant difference from general customers	0.00%
2	Yuanta Bank	Yuanta Futures	3	Deposits and remittances	2,003,600	No significant difference from general customers	0.04%
2	Yuanta Bank	Yuanta Securities (Hong Kong)	3	Deposits and remittances	286,534	No significant difference from general customers	0.01%
2	Yuanta Bank	Yuanta Securities Investment Trust	3	Deposits and remittances	6,560,000	No significant difference from general customers	0.13%
2	Yuanta Bank	Yuanta Securities Investment Consulting	3	Deposits and remittances	114,500	No significant difference from general customers	0.00%
2	Yuanta Bank	Yuanta Venture Capital	3	Deposits and remittances	800,000	No significant difference from general customers	0.02%
2	Yuanta Bank	Yuanta Securities	3	Deposits and remittances	183,980,439	No significant difference from general customers	3.57%
2	Yuanta Bank	Yuanta Securities Asia Financial Services	3	Deposits and remittances	261,063	No significant difference from general customers	0.01%
2	Yuanta Bank	Yuanta Asia Investment (Hong Kong)	3	Deposits and remittances	385,113	No significant difference from general customers	0.01%
2	Yuanta Bank	Yuanta Securities (Hong Kong)	3	Deposits and remittances	5,312,043	No significant difference from general customers	0.10%
2	Yuanta Bank	Yuanta Futures	3	Deposits and remittances	11,086,985	No significant difference from general customers	0.22%
2	Yuanta Bank	Yuanta Financial Holdings	2	Deposits and remittances	13,450,000	No significant difference from general customers	0.26%

No. (Note 1)	Company	Counterparty	Relationship (Note 2)	Details of transactions			
				Account	Amount	Conditions	Percentage of total consolidated net revenues or assets (Note 3)
2	Yuanta Bank	Yuanta Life	3	Lease liabilities	$ 159,542	No significant difference from general customers	0.00%
2	Yuanta Bank	Yuanta Life	3	Net service fee and commission income	541,148	No significant difference from general customers	0.53%
2	Yuanta Bank	Yuanta Life	3	Net service fee and commission income	327,394	No significant difference from general customers	0.32%
2	Yuanta Bank	Yuanta Futures	3	Interest expense	388,057	No significant difference from general customers	0.38%
2	Yuanta Bank	Yuanta Securities	3	Interest expense	136,355	No significant difference from general customers	0.13%
2	Yuanta Bank	Yuanta Securities (Hong Kong)	3	Interest expense	113,232	No significant difference from general customers	0.11%
2	Yuanta Bank	Yuanta Futures	3	Deposits and remittances	704,133	No significant difference from general customers	0.01%
2	Yuanta Bank	Yuanta Futures	3	Deposits and remittances	29,400,493	No significant difference from general customers	0.57%
2	Yuanta Bank	Yuanta Futures (Hong Kong)	3	Deposits and remittances	127,349	No significant difference from general customers	0.00%
2	Yuanta Bank	Yuanta Securities Finance	3	Deposits and remittances	300,000	No significant difference from general customers	0.01%
3	Yuanta Futures	Yuanta Futures (Hong Kong)	3	Other financial assets – net	781,401	No significant difference from general customers	0.02%
3	Yuanta Futures	Yuanta Global (Singapore)	3	Other financial assets – net	3,481,258	No significant difference from general customers	0.07%
3	Yuanta Futures	Yuanta Futures (Hong Kong)	3	Other financial liabilities	1,573,902	No significant difference from general customers	0.03%
3	Yuanta Futures	Yuanta Life	3	Other financial liabilities	290,452	No significant difference from general customers	0.01%
3	Yuanta Futures	Yuanta Securities (Korea)	3	Other financial liabilities	299,162	No significant difference from general customers	0.01%
4	Yuanta Securities Asia Financial Services	Yuanta Securities (Indonesia)	3	Receivables – net	222,859	No significant difference from general customers	0.00%

No. (Note 1)	Company	Counterparty	Relationship (Note 2)	Details of transactions			
				Account	Amount	Conditions	Percentage of total consolidated net revenues or assets (Note 3)
5	Yuanta Securities (Hong Kong)	Yuanta Securities	3	Receivables – net	$ 272,593	No significant difference from general customers	0.01%
5	Yuanta Securities (Hong Kong)	Yuanta Securities	3	Payables	627,609	No significant difference from general customers	0.01%
6	Yuanta Futures (Hong Kong)	Yuanta Securities (Korea)	3	Other financial assets – net	3,566,776	No significant difference from general customers	0.07%
7	Yuanta International Insurance Brokers	Yuanta Life	3	Net service fee and commission income	619,815	No significant difference from general customers	0.61%

Note 1:The numbers in the No. column represent as follows:

1. 0 for the parent company.
2. According to the sequential order, subsidiaries are numbered from 1.

Note 2:There are three types of relationships with the counterparties and they are labeled as follows (If transactions between parent company and subsidiaries or between subsidiaries refer to the same transaction, it is not required to disclose twice. For example, if the parent company has already disclosed its transactions with a subsidiary, then the subsidiary is not required to disclose the transactions; for transactions between two subsidiaries, if one of the subsidiaries has disclosed the transactions, then the other is not required to disclose the transactions) :

1. Parent company to subsidiary.
2. Subsidiary to parent company.
3. Subsidiary to subsidiary.

Note 3:The calculation basis of the trading amount accounting for the total consolidated net revenues or assets is that the account ending balance is divided by the total consolidated assets if it is attributed to the balance sheet accounts, and the accumulated trading amount of the interim period is divided by the total consolidated net revenues if it is attributed to the profit or loss accounts.

Note 4:The transactions disclosed are those over $100,000.

14. Segment information

(1) General information

A. Identification of reportable segments

The Yuanta Group is mainly engaged in the investment and management of its investees; therefore, the management reports are provided to the Chief Operating Decision-Maker ("CODM") to allocate resources to operating segments and evaluate their performance. The Yuanta Group's management identified its reportable segments based on the information reviewed by the CODM.

B. Sources of revenue and types of services of each reportable segment

Management has identified the reportable segments based on the information reviewed by the CODM. The Yuanta Group has five reportable segments based on their sources of revenue: banking, securities, futures, insurance and others. The products and services provided by each reportable segment are as follows:

(A) Banking: corporate banking, personal banking and wealth management in accordance with the Banking Act.

(B) Securities: securities dealing and brokerage, underwriting securities, registration and transfer agency service for securities, futures introducing broker services, futures dealing, and issuing call (put) warrants, derivative financial instrument transactions including interest rate swaps, asset swaps and structured notes.

(C) Futures: domestic and foreign futures brokerage, proprietary futures trading, futures advisory services, futures introducing broker services, proprietary securities trading and other futures-related businesses as approved by authorities.

(D) Insurance: the main activities comprise life insurance business and provision of life, medical, accident injury and investment-oriented insurance products.

(E) Others: include those not mentioned above, for example, investment trust, investment consulting, venture capital and asset management businesses.

(2) Measurement of segment information – measurement of the profit and loss of operating segments

The Yuanta Group's measurement principles for profit and loss of operating segments is consistent with the material accounting policies stated in Note 4, and the measurement of profit and loss performance is based on pre-tax profit and loss.

Inter-segmental transactions are arm's-length transactions, and the gain and loss arising from such transactions are eliminated by the parent company in the consolidated financial statements. Profit and loss directly attributable to various segments have been considered when segment performance is being evaluated.

Expressed in Thousands of New Taiwan Dollars

	For the six months ended June 30, 2026						
	Banking	Securities	Futures	Insurance	Others	Adjustments and eliminations	Consolidated
Revenue from external customers	$ 21,188,014	$ 69,230,599	$ 3,052,307	$ 3,102,239	$ 5,026,616	$ -	$ 101,599,775
Revenue (loss) from transactions with other operating segments within the Group	(1,474,860)	1,645,705	262,341	(46,043)	1,812,120	(2,199,263)	-
Net revenues (Note)	19,713,154	70,876,304	3,314,648	3,056,196	6,838,736	(2,199,263)	101,599,775
(Provision for) reversal of bad debt expenses, commitment and guarantee policy reserve	(941,684)	(584,032)	1,304	(223)	-	-	(1,524,635)
Other insurance operating costs	-	-	-	336,556	-	110,928	447,484
Operating expenses	(9,508,096)	(39,323,707)	(1,354,498)	(640,242)	(3,562,469)	659,119	(53,729,893)
Income from continuing operations before income tax	$ 9,263,374	$ 30,968,565	$ 1,961,454	$ 2,752,287	$ 3,276,267	($ 1,429,216)	$ 46,792,731

	For the six months ended June 30, 2025						
	Banking	Securities	Futures	Insurance	Others	Adjustments and eliminations	Consolidated
Revenue from external customers	$ 15,631,314	$ 29,017,576	$ 2,216,899	($ 7,846,525)	$ 2,921,085	$ -	$ 41,940,349
Revenue (loss) from transactions with other operating segments within the Group	(1,120,212)	953,956	492,721	31,630	1,350,298	(1,708,393)	-
Net revenues (loss) (Note)	14,511,102	29,971,532	2,709,620	(7,814,895)	4,271,383	(1,708,393)	41,940,349
Provision for bad debt expenses, commitment and guarantee policy reserve	(266,578)	(361,673)	(5,488)	-	-	-	(633,739)
Other insurance operating costs	-	-	-	6,246,652	-	-	6,246,652
Operating expenses	(7,772,919)	(18,119,210)	(1,119,186)	(516,981)	(2,606,478)	580,392	(29,554,382)
Income (loss) from continuing operations before income tax	$ 6,471,605	$ 11,490,649	$ 1,584,946	($ 2,085,224)	$ 1,664,905	($ 1,128,001)	$ 17,998,880

Note: Net revenues include gain and loss on financial assets and liabilities at fair value through profit or loss, realised gain and loss on financial assets at fair value through other comprehensive income, foreign exchange gain or loss, and other non-interest income.

15. Impact of initial application of IFRS 17

The Yuanta Group adopted IFRS 17 on January 1, 2026, which replaces IFRS 4 and establishes the principles for the recognition, measurement, presentation and disclosure of insurance contracts issued by an entity. This standard applies to insurance contracts issued by an entity (including reinsurance contracts), reinsurance contracts held by an entity, and investment contracts with discretionary participation features issued by an entity, provided that the entity also issues insurance contracts. Embedded derivatives, distinct investment components and distinct performance obligations shall be separated from the insurance contract. At initial recognition, an entity shall divide a portfolio of insurance contracts issued into three groups: contracts that are onerous, contracts that have no significant possibility of becoming onerous, and the remaining contracts. IFRS 17 requires a current measurement model, with the related estimates remeasured at each reporting period. The measurement is based on the discounted, probability-weighted cash flows of the contract, a risk adjustment, and a component representing the unearned profit of the contract (the contractual service margin). An entity may apply a simplified measurement approach (the premium allocation approach) to certain insurance contracts. Revenue arising from a group of insurance contracts is recognised as insurance contract services are provided and the entity is released from risk. Where a group of insurance contracts becomes onerous, the entity recognises the loss immediately. An entity shall present insurance revenue, insurance service expenses, and insurance finance income or expenses separately, and shall disclose information regarding the amounts, judgements and risks arising from insurance contracts. For the accounting policies relating to insurance contracts and reinsurance contracts, please refer to Note 4(11).

(1) Transition approaches

The transition date is the beginning of the annual reporting period immediately preceding the date of initial application. In accordance with the standard, IFRS 17 shall be applied retrospectively at the transition date using the full retrospective approach. However, where the full retrospective approach is impracticable, the modified retrospective approach or the fair value approach shall be applied, in accordance with the Jin-Guan-Bao-Cai-Zi Letter No. 11404901651.

A. Modified retrospective approach: This approach may be applied where information can be obtained without undue cost or effort, with a view to achieving an outcome as close as possible to that of the full retrospective approach.

B. Fair value approach: The contractual service margin shall be determined as the difference between the fair value of the group of insurance contracts as at the transition date, calculated in accordance with IFRS 13, and the fulfilment cash flows measured as at that date.

In respect of contracts entered into prior to (and including) 2023, since not all the necessary historical data of the existing products is available, the Yuanta Group has applied the fair value approach to the transition of the foregoing portfolios.

A. Discount rates

(A) The risk-free interest rate and the interest rate conversion measure for high interest rate policies shall be on a basis equivalent to the conditions for calculating fulfilment cash flows under IFRS 17.

(B) The liquidity premium (excluding the interest rate conversion measure) shall be determined by reference to market participants' assessment of the liquidity characteristics of the group of policy contracts, subject to a cap equal to the Three Bucket Approach ("TBA") liquidity premium under the IFRS 17 fulfilment cash flows. In addition, the additional liquidity premium for the interest rate conversion measure for high interest rate policies shall be determined in accordance with the additional liquidity premium for the interest rate conversion measure as prescribed by the said Letter.

(C) The non-performance risk shall be set to zero.

B. The expenses used in calculating the best estimate liability shall include all expenses attributable to the entity.

C. The risk adjustment shall be calculated by reference to the confidence level conversion method for the Margin over Current Estimate (MOCE) under the Taiwan Insurance Solvency Regime (TIS).

(2) The Yuanta Group has applied IFRS 17 retrospectively for all reporting periods presented in this financial report, and has applied the transition provisions of IFRS 17, pursuant to which the Yuanta Group is exempted from disclosing the impact of the application of IFRS 17 on each financial statement line item and on earnings per share.

The impact of the initial application of IFRS 17 on the Yuanta Group's equity as at January 1, 2025 is set out in the following table:

	December 31, 2024	Effects of retrospective application (Note)	January 1, 2025 (Restated)
Share capital	$ 129,428,640	$ -	$ 129,428,640
Additional paid-in capital	38,198,040	-	38,198,040
Retained earnings	138,498,008	13,727,647	152,225,655
Other equity	8,113,916	3,141,040	11,254,956
Non-controlling interests	21,614,723	-	21,614,723
Total equity	$ 335,853,327	$ 16,868,687	$ 352,722,014

Note: Includes the effects of derecognising additional reserves recognised to reflect the fair value of insurance contracts assumed in business combinations, and adjustments for consolidation eliminations relating to cross-selling transactions.

(3) Impact of the redesignation of financial assets

Upon the initial application of IFRS 17, the Yuanta Group redesignated its financial assets. The comparative periods have not been restated for the redesignation of financial assets; instead, the differences between the carrying amounts of the financial assets before and after the redesignation have been recognised in retained earnings or other equity. The financial asset items affected are set out in the following table:

	December 31, 2025 (Before redesignation)	Financial assets redesignation recognition and measurement differences	January 1, 2026 (After redesignation)
Financial assets at fair value through profit or loss	$ 775,873,292	($ 12,275,564)	$ 763,597,728
Financial assets at fair value through other comprehensive income	364,181,746	74,033,849	438,215,595
Investments in debt instruments at amortised cost	549,296,808	(61,572,448)	487,724,360

The Yuanta Group has applied IFRS 17 with effect from 2026, having already applied IFRS 9 prior to the initial application of IFRS 17. The Yuanta Group's financial assets are held in connection with activities linked to contracts within the scope of IFRS 17, and all qualify as eligible financial assets. The Yuanta Group has redesignated its financial assets following an assessment of asset-liability matching and a corresponding adjustment to its business model. The impact of the foregoing redesignation of financial assets on the Yuanta Group's equity as of January 1, 2026 is set out in the following table:

	December 31, 2025 (Before redesignation)	Impact of financial asset redesignation	January 1, 2026 (After redesignation)
Share capital	$ 133,311,499	$ -	$ 133,311,499
Additional paid-in capital	38,341,308	-	38,341,308
Retained earnings	163,909,044	3,301,959	167,211,003
Other equity	10,053,147	(3,256,972)	6,796,175
Non-controlling interests	27,809,151	-	27,809,151
Total equity	$ 373,424,149	$ 44,987	$ 373,469,136

Note: The impact of the redesignation includes adjustments relating to purchase price allocations for business combinations.

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