元大金控 Yuanta Financial Holdings

2Q26

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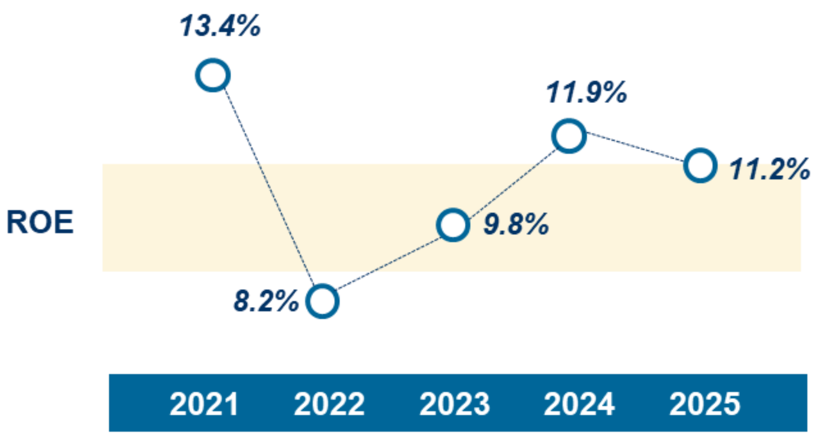
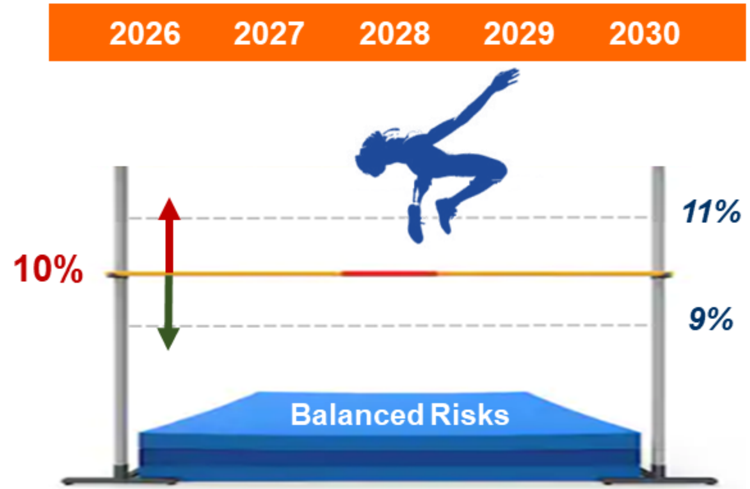
Yuanta Profile

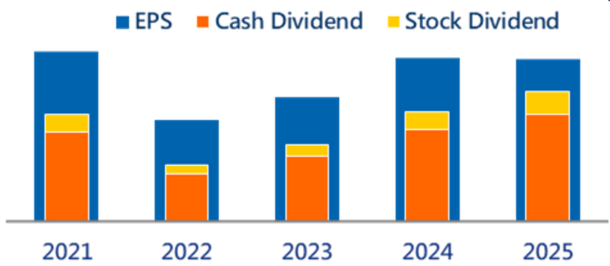
ROE Target & Dividend Policy (2026-2030)

Target：9% - 11%

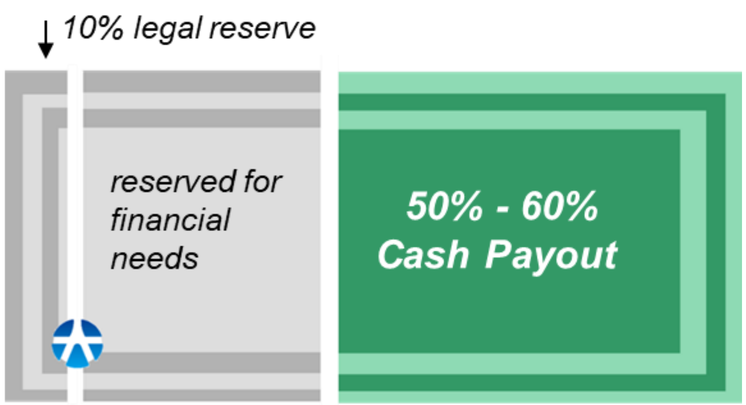




Dividend Policy

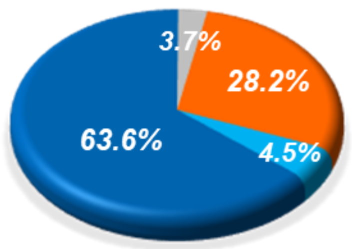


Unit: NT$	2021	2022	2023	2024	2025
EPS	2.87	1.72	2.09	2.77	2.74
Cash Dividend	1.5	0.8	1.1	1.55	1.8
Stock Dividend	0.3	0.15	0.2	0.3	0.4



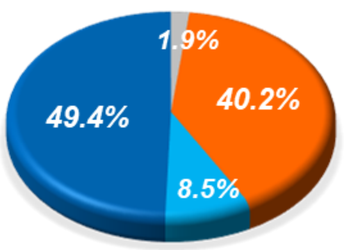
Diversified Financial Services Model

Equity Weighting by Subsidiary



2015

Pan-Securities
Bank
Life Insurance
Others



2025

Note:
1) Pan-Sec. subsidiaries include Yuanta Securities, Yuanta Futures and Yuanta Funds.
2) The equity weighting reflects the distribution among all subsidiaries only.

Sufficient Capital in Support of Future Growth

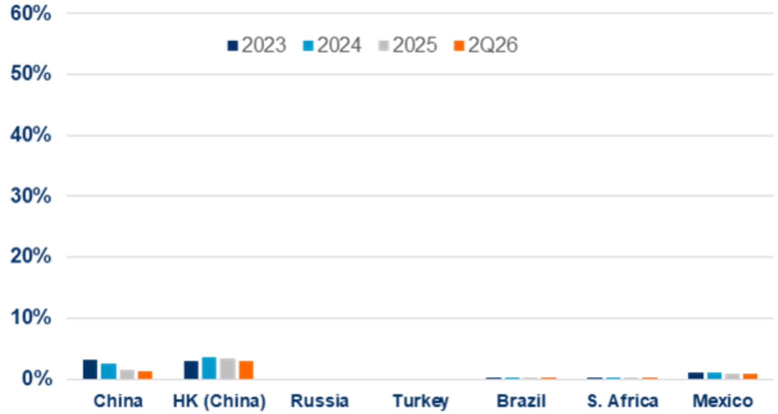
	Yuanta FHC (consolidated)	Yuanta Sec. (Standalone)	Yuanta Bank	Yuanta Life
CAR	123.1%	346.7%	13.9%	141%**
Minimum Requirement	100%	250%*	10.5%	100%

Note:
1) * Application for new business will be constrained if CAR is below 250%.
2) ** TIS is preliminary estimate and the final result will be subject to the regulatory approval.
3) Data as of June 30, 2026.

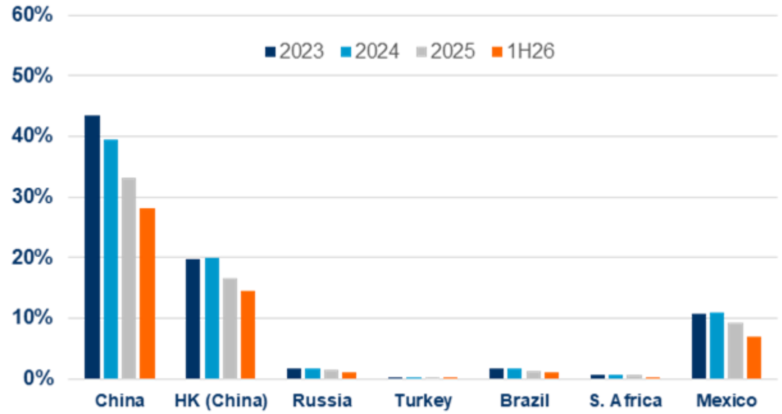
Overseas Exposures to Shareholders' Equity

(By Country)

Yuanta Financial Holdings



All Financial Holdings



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

Fixed Income Positions of Yuanta FHC (2Q26)

	Securities		Bank		Life		Yuanta FHC	
Credit Rating	NTD	FCY	NTD	FCY	NTD	FCY	NTD	FCY
AAA ~ A	97%	74%	100%	97%	94%	85%	99%	89%
A- ~ BBB-	3%	26%	0%	3%	6%	15%	1%	11%
Non-Investment Grade	0%	0%	0%	0%	0%	0%	0%	0%
Duration (Year)	2.4	4.2	3.3	2.3	9.5	13.8	4.1	8.3

Source: Yuanta FHC ; Banking Bureau

元大金控 Yuanta Financial Holdings

Results Overview

FHC Financial Performance

Unit: NT$ mn	1H25	1H26	YoY	2Q25	1Q26	2Q26	QoQ	YoY
Total Assets	3,876,074	5,150,931	33%	3,876,074	4,641,403	5,150,931	11%	33%
Common Shares (mn)	13,331	13,864	4%	13,331	13,331	13,864	4%	4%
Shareholders' Equity (standalone)	308,413	382,969	24%	308,413	358,882	382,969	7%	24%
BVPS	23.13	27.62	19%	23.13	26.92	27.62	3%	19%
Double Leverage Ratio	113.88%	113.25%	-1%	113.88%	114.00%	113.25%	-1%	-1%
Net Income (standalone)	16,228	36,572	125%	8,590	14,409	22,163	54%	158%
EPS (NT$)	1.22	2.74	125%	0.63	1.08	1.66	54%	165%
ROE (%) YTD annualized	10.4%	20.2%	94%	10.4%	16.5%	20.2%		

Net Income by Subsidiary (standalone)

Unit: NT$ mn	1H25	1H26	YoY	2Q25	1Q26	2Q26	QoQ	YoY
Yuanta Securities	9,588	24,528	156%	5,621	8,735	15,793	81%	181%
Yuanta Bank	5,296	7,692	45%	2,752	3,688	4,004	9%	45%
Yuanta Futures (65.06%)	1,302	1,544	19%	685	700	844	21%	23%
Yuanta Funds (74.71%)	2,052	2,967	45%	1,058	1,291	1,676	30%	58%
Yuanta AMC	183	117	-36%	56	53	64	21%	14%
Yuanta Venture Capital	81	981	1111%	117	668	313	-53%	168%
Yuanta Life	150	2,441	1527%	(329)	1,290	1,151	-11%	-450%

Note:

1) 2Q26 numbers are audited.

ESG Sustainability Roadmap

2016

Laid out the 1st Sustainable Development Strategy Roadmap (2016-2020)

2018

✓ Adopted the recommendations of the Task Force on Climate related Financial Disclosures (TCFD)

2019

✓ Committed to the Science Based Targets Initiative (SBTi)
✓ Yuanta Funds launched the first ESG ETF in Taiwan

2020

✓ Yuanta Bank became a Equator Principles Association member
✓ Followed the PCAF guidelines to inventory and disclose the carbon emissions of investment portfolios
✓ The first in the industry to allow certain branches to operate with 100% green power
✓ Achieved Leadership Level A Rating in CDP Climate Change assessment

2021

✓ Launched the 2nd Sustainable Development Strategy Roadmap (2021-2025)
✓ Introduced the Internal Carbon Pricing (ICP) mechanism to enhance carbon reduction actions
✓ Yuanta Life joined the UN's Principles for Sustainable Insurance (PSI)

2023

✓ Joined the Partnership for Carbon Accounting Financials (PCAF)

2024

✓ Joined the Taskforce on Nature-related Financial Disclosures (TNFD) and Partnership for Biodiversity Accounting Financials (PBAF)

2025

✓ Achieved corporate board diversity target with over 30% female representation

Yuanta Commitment to Sustainability

Commitments

Net-Zero Carbon Emissions

- Support Paris Climate Agreement's "50% global carbon reduction by 2030 & net-zero carbon emissions by 2050" target.
- Group-wide carbon governance and carbon reduction target setting based on SBT and PCAF.

Sustainable Finance

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

Talent Cultivation

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

2024 Implementation

Net-Zero Carbon Emissions

1) Green Electricity Procurement and Utilization

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

2) Carbon Governance

•Officially implemented internal carbon pricing and established a management mechanism, linking carbon reduction targets to management's KPI.

Sustainable Finance

1) Responsible Investment

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

2) Responsible Lending

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

Talent Cultivation

1) Sustainable Financial Talent Development

•Actively encouraged all employees across the Group to obtain sustainable finance certifications.
•Launched a "Sustainability Academy" to strengthen employees' sustainable finance capabilities through forums, seminars, and courses.

2) New Generation Financial Literacy

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

Sustainability Goals (2021-2025)

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

Operation Based on ESG Sustainability

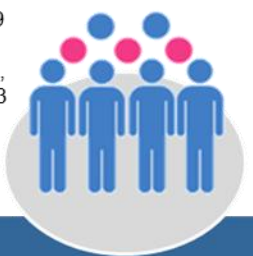
Yuanta Governance Structure

Board Diversity

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

Board of Directors

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



Board of Directors : 9

Functional Committees Under the Board

Audit Committee
Remuneration Committee
Nominating Committee
Sustainability Dev. Committee

Global Recognitions

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

Business Review

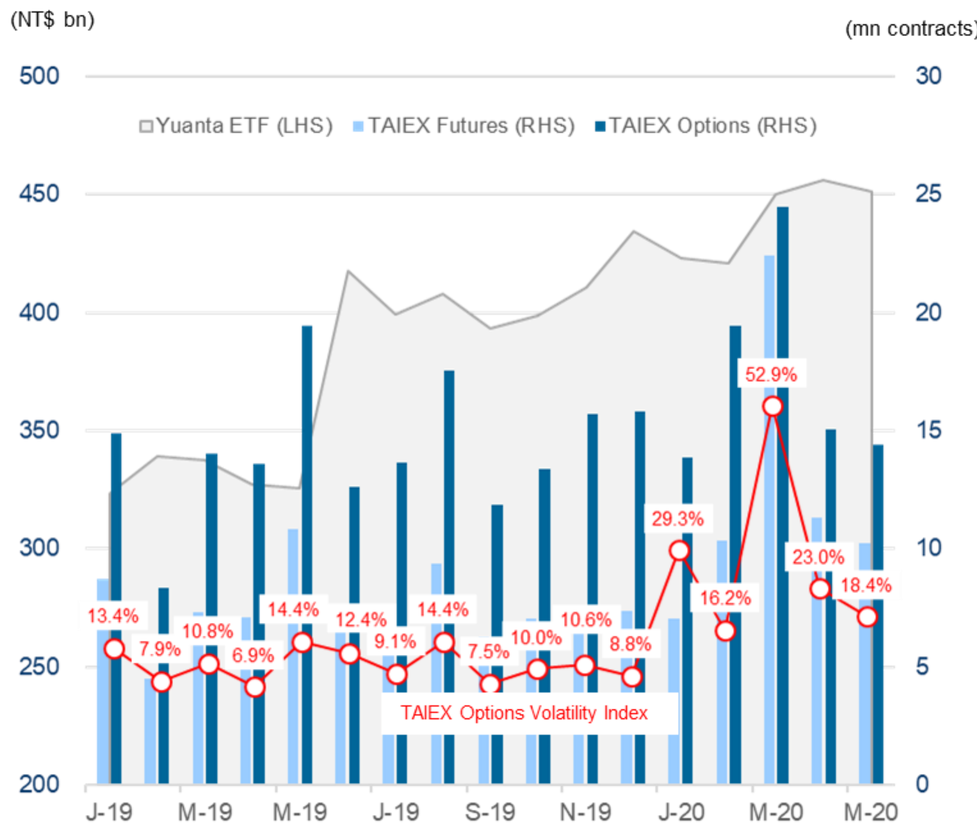
Pan-Securities Businesses

Robust Performance Driven by Natural Hedge Model

Historical ROE Performance

	2022	2023	2024	2025	1H26
Yuanta Sec.	9.1%	9.9%	14.0%	14.8%	27.3%
Yuanta Futures	9.1%	13.5%	14.2%	15.0%	15.7%
Yuanta Funds	30.5%	41.7%	56.0%	50.6%	72.0%
Pan-Sec. Subsidiaries	10.0%	11.4%	15.7%	16.4%	28.0%

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



Note:1H26 numbers are audited

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

A Dominant Player in Taiwan's Capital Market

Leading Market Position Across Business Lines

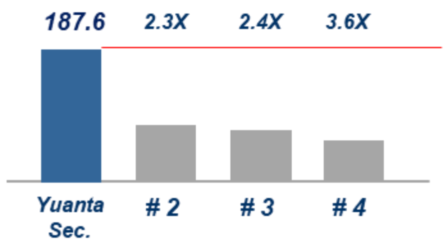
Yuanta Securities	Market share
Brokerage	16.5%
Margin Financing	17.3%
Online Trading	18.6%
SBL	27.8%
Non Purpose Lending	36.3%
Market Maker in COMM Futures	29.7%

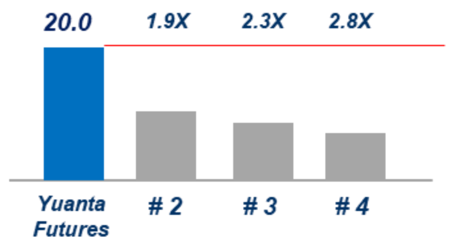
Yuanta Futures	
Futures	25.5%
Options	15.5%

Yuanta Funds	
Public Funds	27.1%
ETF Funds	36.3%

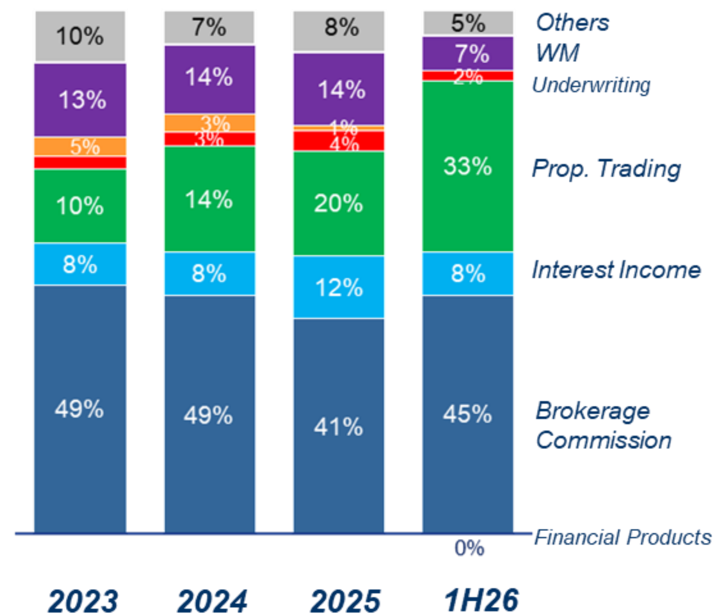
Strong Balance Sheet

(NT$ bn)





Revenue Breakdown for Pan-Sec. Businesses



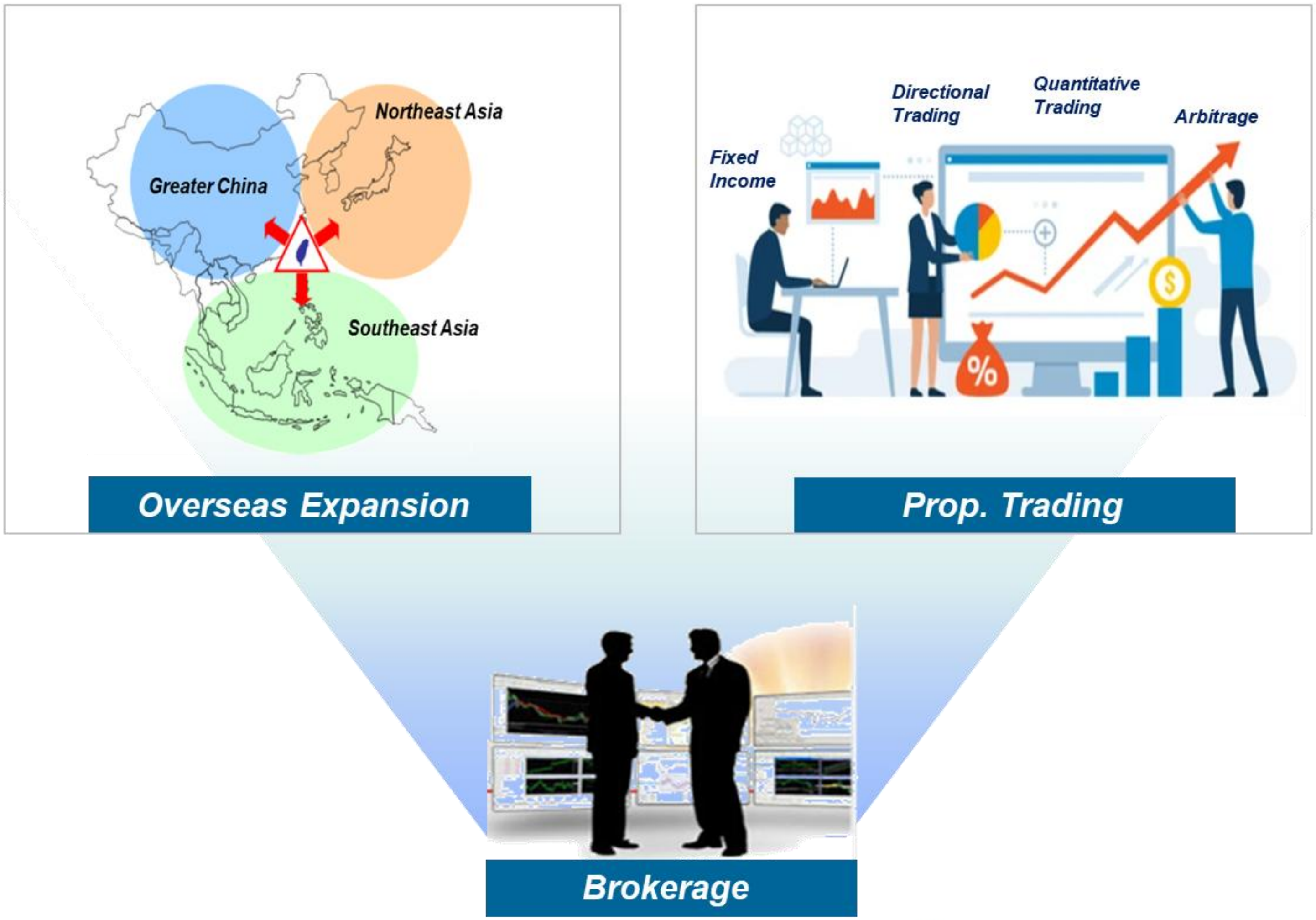
NT$ mn	2023	2024	2025	1H26
Total Net Revenue	42,497	60,981	66,313	61,440

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

Note: Data as of June 30, 2026
Source: Yuanta Securities, Yuanta Funds, Yuanta Futures

元大金控 Yuanta Financial Holdings

Domestic Brokerage Business Diversified



Becoming an Asia-Pacific Regional Broker

1. Asia-Pacific Regional Layout
2. Expanding Business Scale
3. Cultivating Local Market Expertise
4. Diversifying Business Lines
5. Overseas Profit Growth

Yuanta Thailand
- Market Share：3.0%
- Growing Warrants Business

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

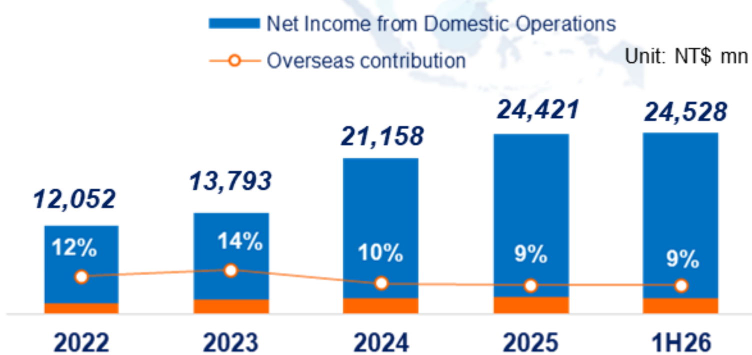
Yuanta Vietnam
- Market Share：1.0 %
- Building Institutional and Financial Advisory Businesses

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

Yuanta Cambodia
- Boutique Investment Bank

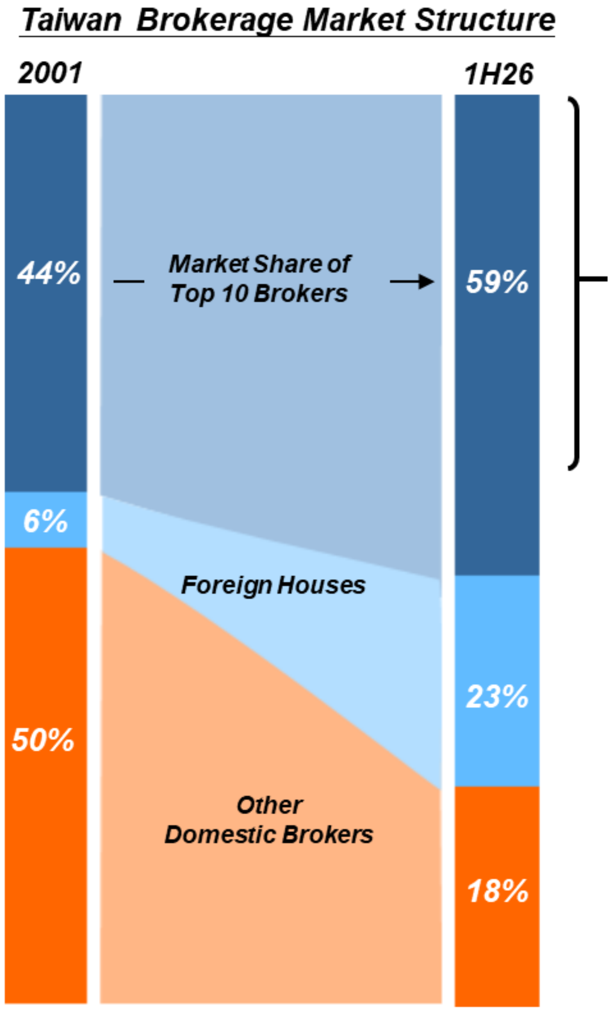
Yuanta Indonesia
- Market Share：0.1%

Yuanta Securities' Net Profit



Note: Data as of June 30, 2026

The Leading Securities Company in Taiwan



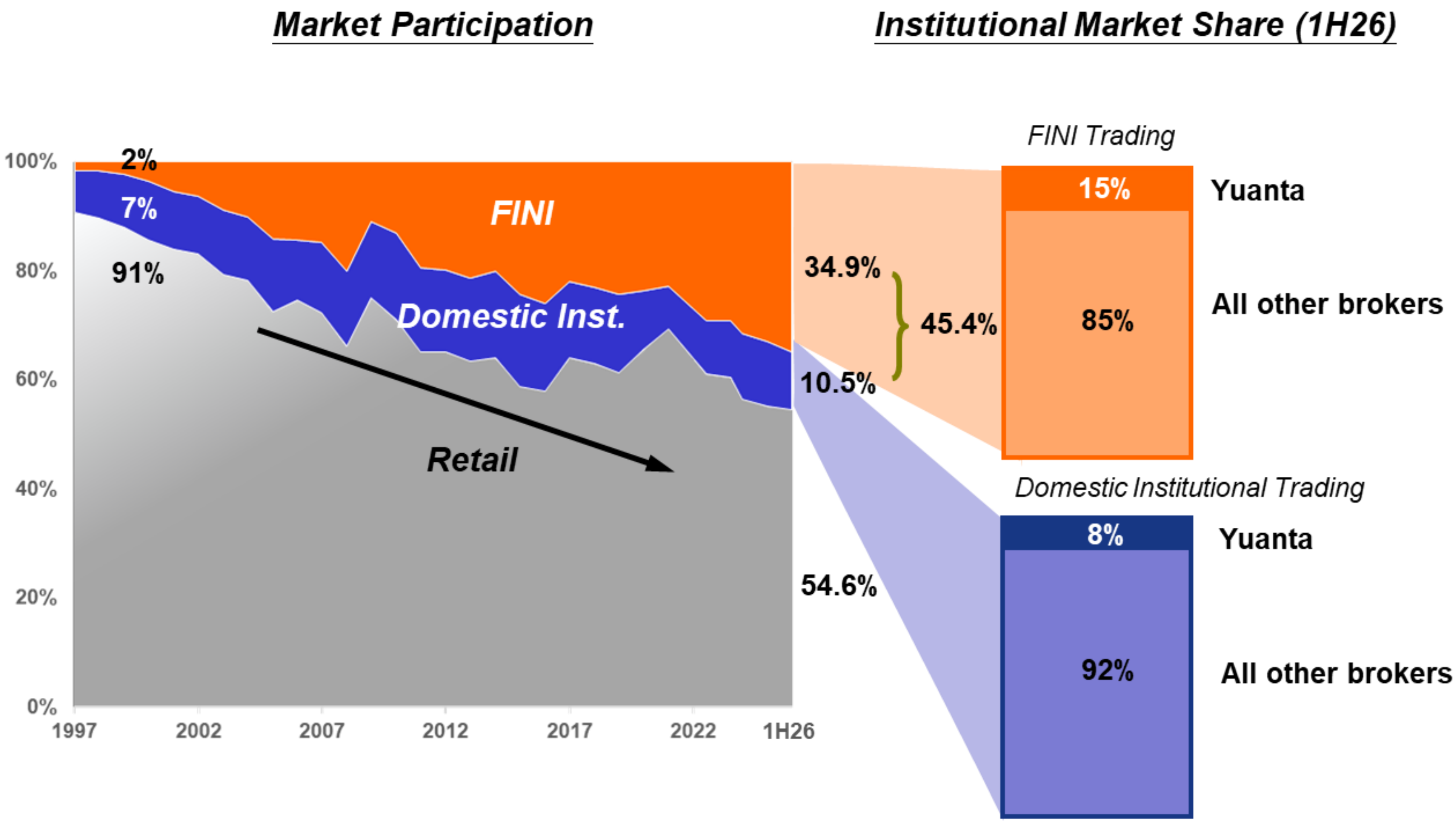
	2024	2025	1H26
Yuanta	13.3%	13.8%	16.5%
KGI	10.4%	11.2%	11.2%
Fubon	7.6%	7.0%	7.1%
SinoPac	4.8%	4.9%	5.0%
Cathay	4.2%	4.4%	4.6%

Yuanta Securities

	2024	2025	1H26
New Accounts Opened (monthly avg.)	20,846	16,015	49,175
Active Accounts (mn)	1.65	1.73	2.08
Large Traders (monthly transactions over NTD 50 mn)	5,722	6,241	15,540

Source: Taiwan Stock Exchange; Taipei Exchange; Yuanta Securities

Shifting Investor Composition in Taiwan's Markets



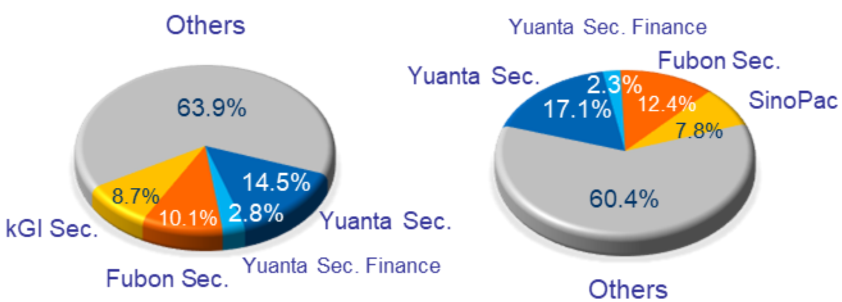
Note: Calculated using TAIEX plus OTC trading volume

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

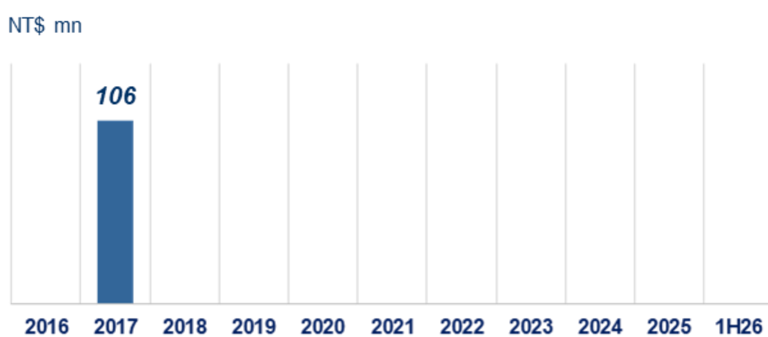
The Industry Leader in Margin Financing

Market Share (1H26)

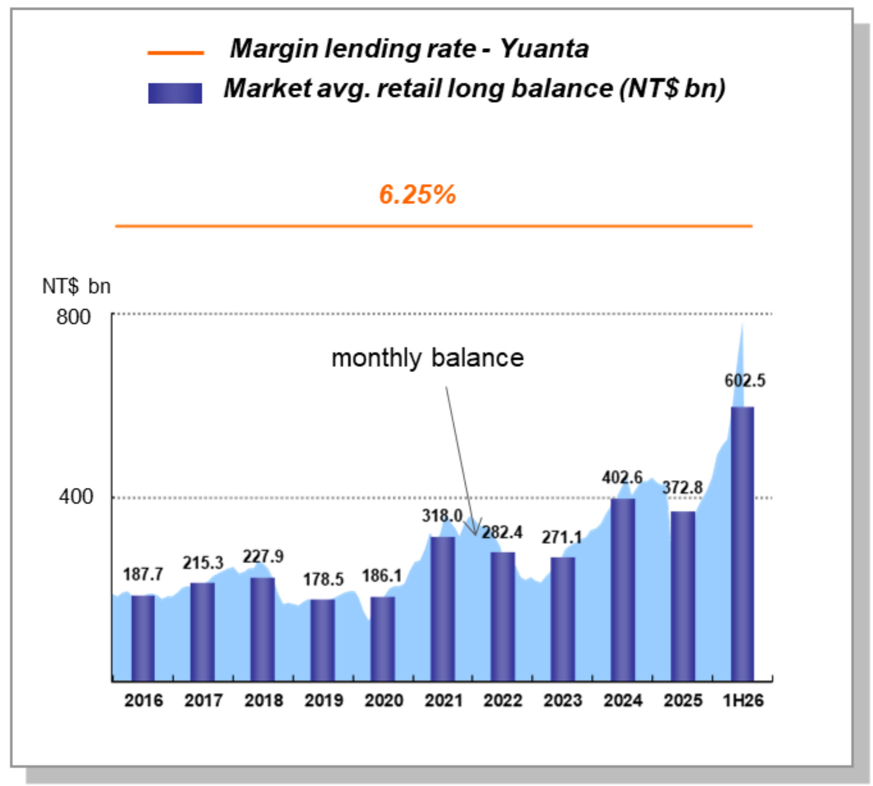
Margin Financing (Long) | **Securities Lending (Short)**



Yuanta Securities' Credit Loss



Average Market Margin Balance

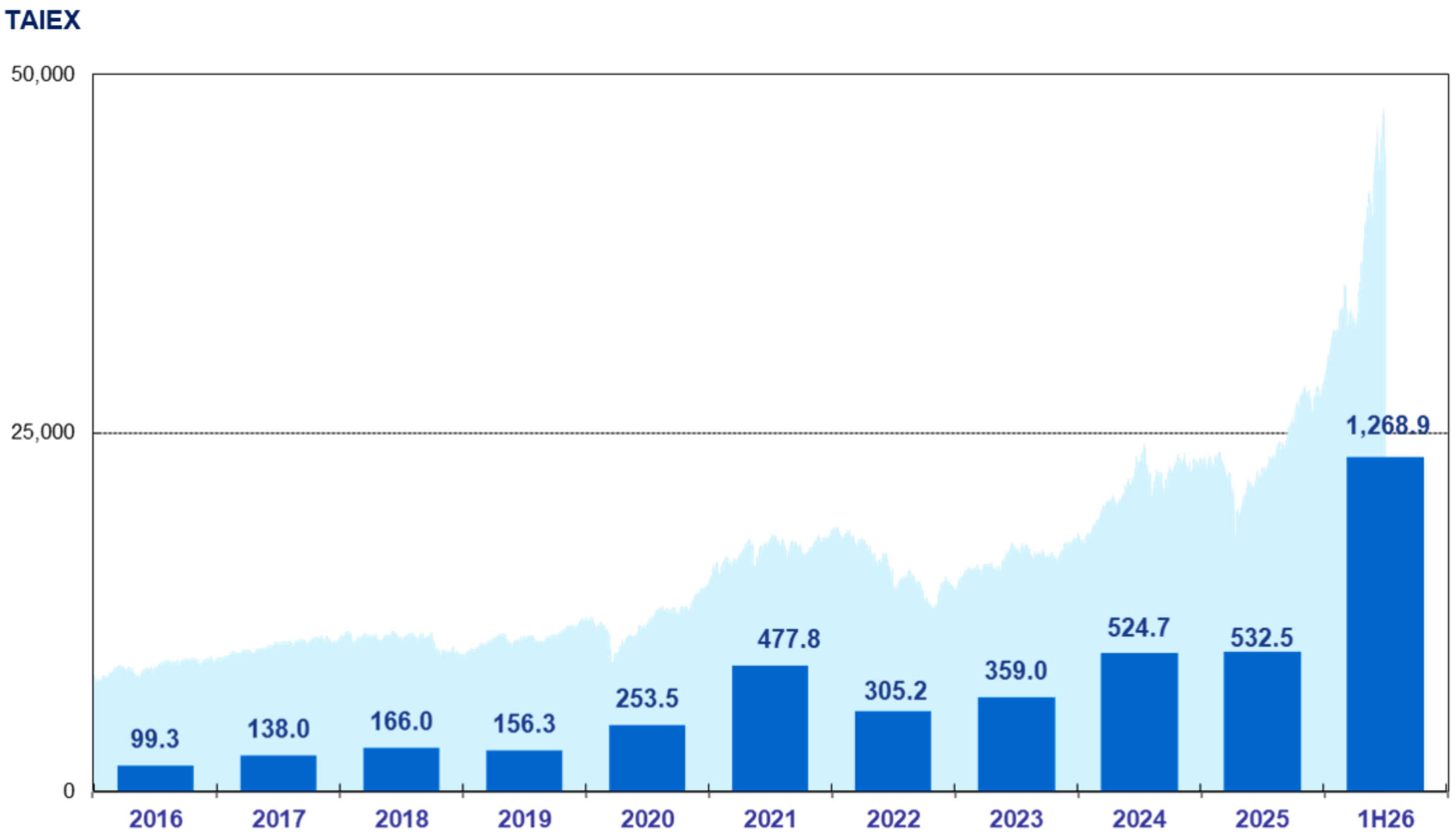


Note: Pihsiang Machinery (Ticker: 1729) ceased trading on 5/18/2017 and was officially delisted on 1/2/2018

Source: Taiwan Stock Exchange; Taipei Exchange; Yuanta Securities

Taiwan Historical Index and Trading Volume

Securities Average Daily Turnover Volume (NT$ bn)



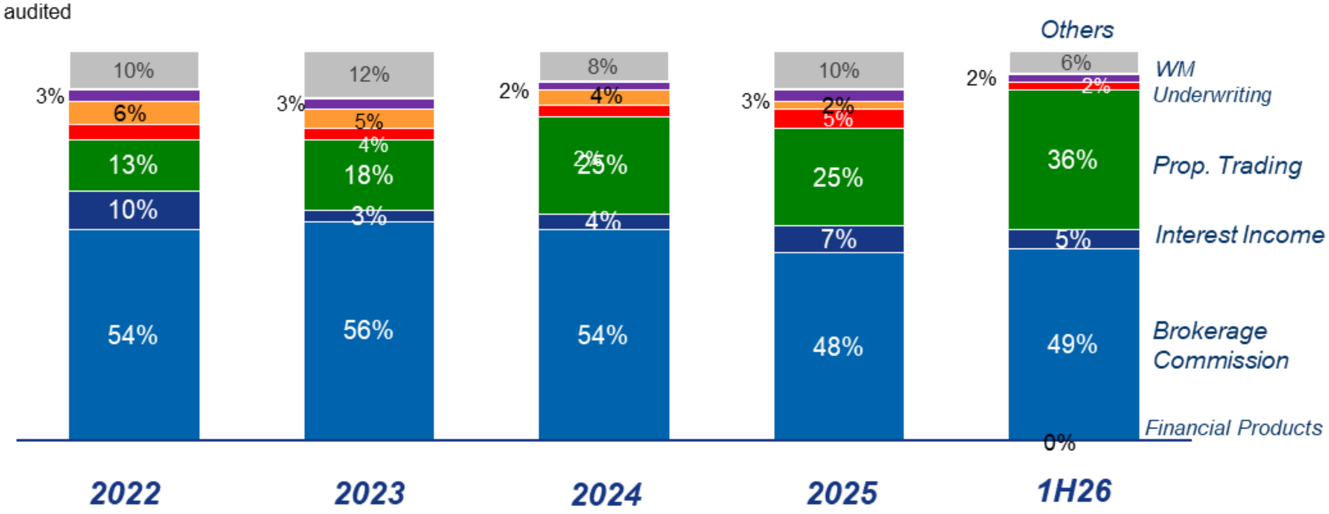
Source: Taiwan Stock Exchange; Taipei Exchange

Securities Revenue Sources Diversified

Notes:

1) 2Q26 numbers are audited

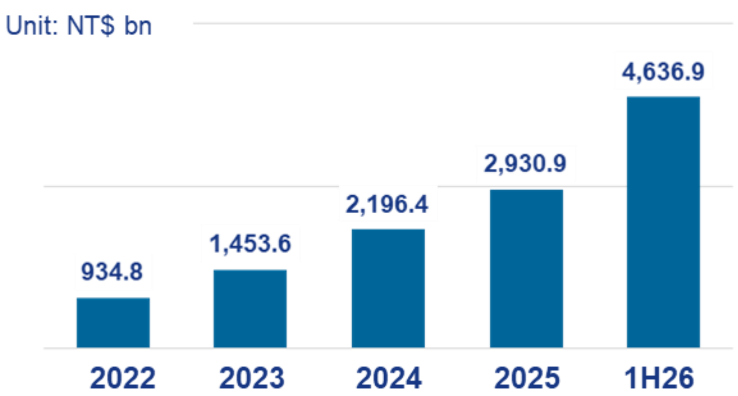
Yuanta Securities' Revenue Breakdown



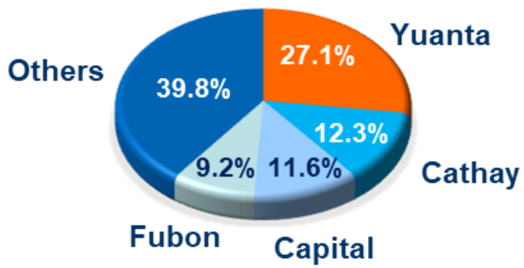
NT$ mn	1H25	1H26	YoY	2Q25	1Q26	2Q26	QoQ	YoY
Brokerage Commission	10,374	26,928	160%	5,173	10,176	16,752	65%	224%
Interest Income	1,555	2,804	80%	752	1,205	1,598	33%	113%
Prop. Trading	5,917	19,742	234%	3,533	6,178	13,564	120%	284%
Underwriting	609	1,197	97%	360	545	652	20%	81%
Financial Products	321	(131)	-141%	(71)	(281)	150	-153%	-311%
WM Fee Income	514	1,107	115%	267	411	695	69%	160%
Others	2,618	3,152	20%	1,996	1,343	1,809	35%	-9%
Total Net Revenue	21,909	54,799	150%	12,010	19,577	35,221	80%	193%

Taiwan's Premier Investment Management Company

Yuanta's AUM of Public Funds

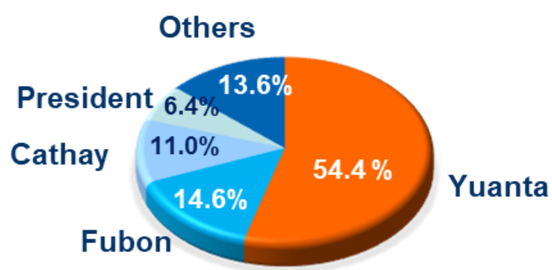


Market Share – Public Funds (1H26)



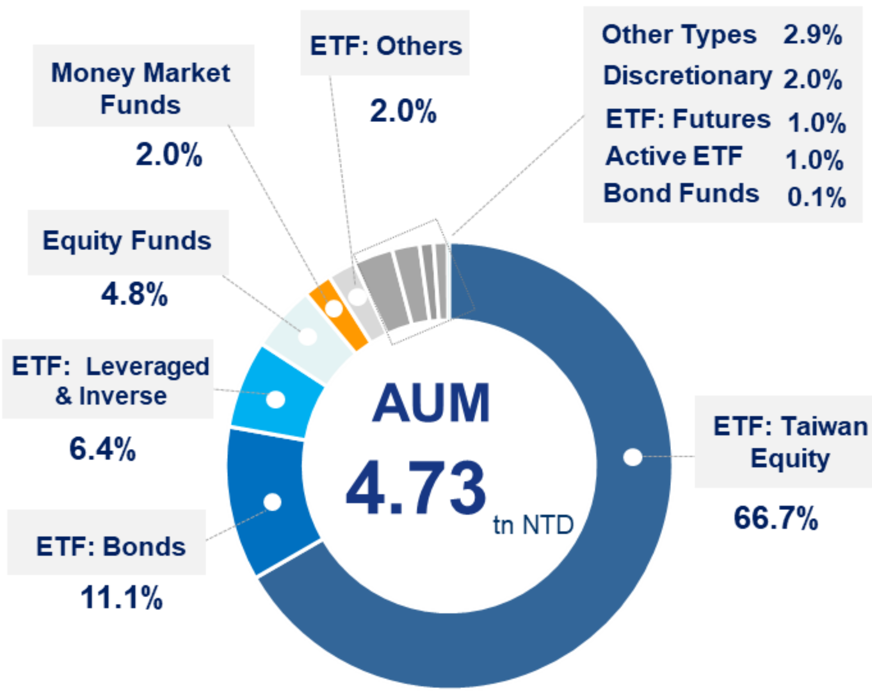
Market – ETF Recurring Investment

Market Share - ETF Recurring Investment (1H26)



Source: SITCA; Yuanta Funds

Wide-Ranging, Industry-Leading Investment Products



1H26 Highlights *(Yuanta Funds)*

ETF Net Inflow
404.3 Billion NTD

ETF Recurring Investments (RSP)
79.0 Billion NTD

ETF Holders
7.32 mn

TWN Equity ETF
3.15 Trillion NTD

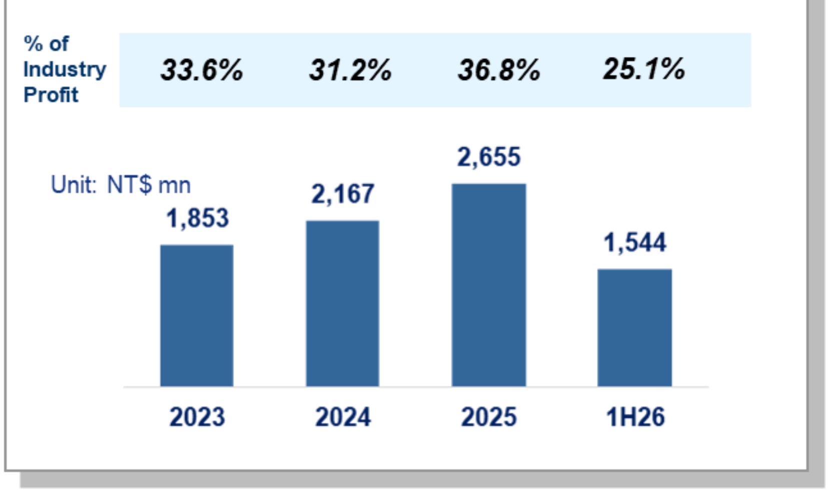
Leveraged / Inverse ETF
300.8 Billion NTD

Commodity / FX ETF
47.7 Billion NTD

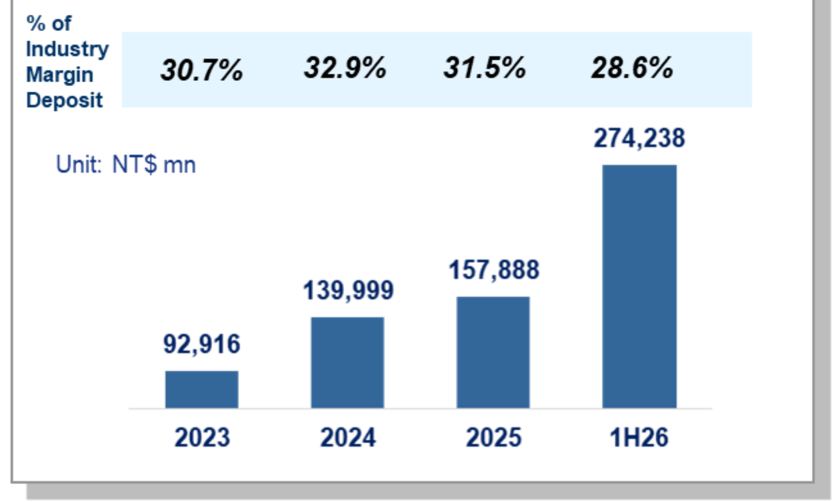
Source: Yuanta Funds
Note: Data as of June 30, 2026

Bellwether for Taiwan's Futures Industry

Net Profit

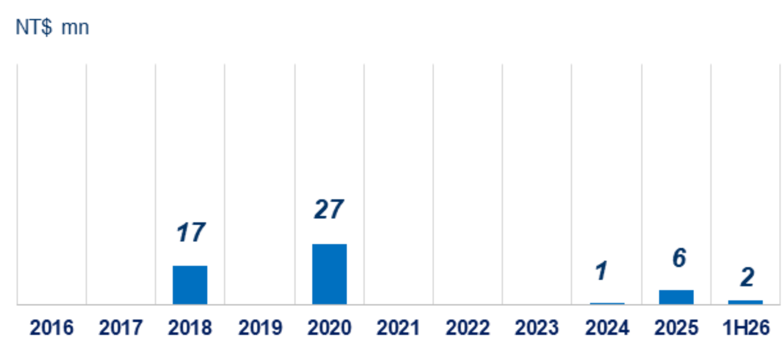


Margin Deposits (Standalone)



Futures & Options Market Share (1H26)

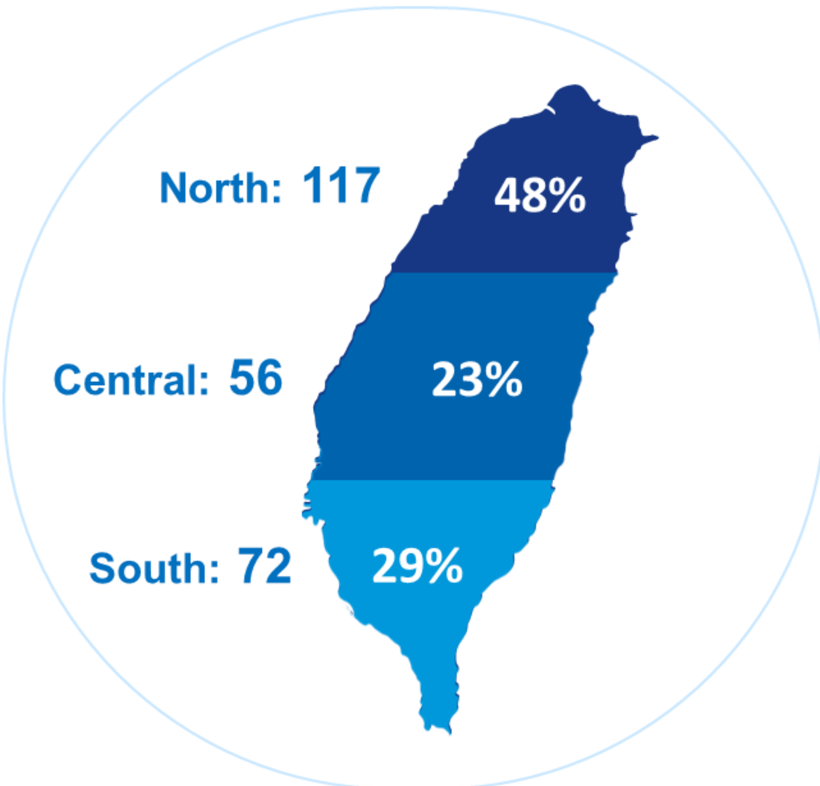
Yuanta Futures' Credit Loss



Source：Taiwan Futures Exchange, Yuanta Futures
Note：Data as of June 30, 2026

Comprehensive Global Coverage for Futures Trading

Extensive Domestic Distribution Network



245 Locations in Taiwan

Integrated Direct Access to Int'l Markets

16 International Futures Exchanges

TAIFEX	TOCOM
SGX	ICE Futures Europe
CME	ICE US
CBOT	Euronext
NYMEX	HKEX
COMEX	INE
CBOE-CFE	DCE
Eurex	ZCE

Source：Yuanta Futures; Yuanta Securities

Business Review

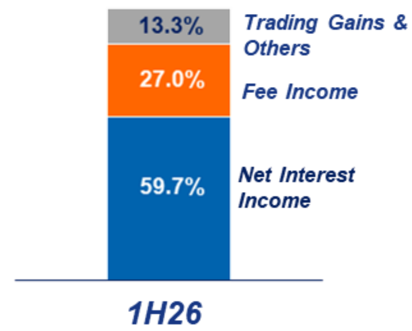
Yuanta Bank

Financial Overview

Financial Snapshot – Yuanta Bank

NT$ mn	1H25	1H26	YoY	2Q25	1Q26	2Q26	QoQ	YoY
Net interest income	8,572	11,591	35%	4,450	5,471	6,120	12%	38%
Fee income	3,734	5,254	41%	1,642	2,788	2,466	-12%	50%
Trading gains & others	1,960	2,586	32%	991	1,216	1,370	13%	38%
Operating income	14,266	19,431	36%	7,083	9,475	9,956	5%	41%
Operating expenses	(7,606)	(9,339)	23%	(3,835)	(4,566)	(4,773)	5%	24%
Pre-provision profit	6,660	10,092	52%	3,248	4,909	5,183	6%	60%
Net provision	(194)	(943)	386%	61	(365)	(578)	58%	-1048%
Income before tax	6,466	9,149	41%	3,309	4,544	4,605	1%	39%
Net income	5,296	7,692	45%	2,752	3,688	4,004	9%	45%
EPS	0.61	0.83	36%	0.29	0.42	0.41	-3%	41%
ROA (YTD annualized)	0.50%	0.62%	24%	0.50%	0.61%	0.62%		
ROE (YTD annualized)	7.4%	9.7%	30%	7.4%	9.4%	9.7%		
Total Assets	2,169,592	2,619,521	21%	2,169,592	2,467,852	2,619,521	6%	21%
Shareholders' Equity	146,973	163,090	11%	146,973	159,610	163,090	2%	11%

Revenue Breakdown



Capital Adequacy

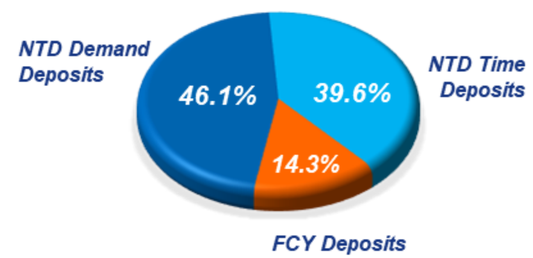
	2024	2025	1H26
CET1	11.19%	11.23%	10.78%
Tier I	11.79%	11.77%	11.28%
BIS	13.87%	14.42%	13.87%

Note:
1) 2Q26 numbers are audited.

Loan and Deposit Breakdown

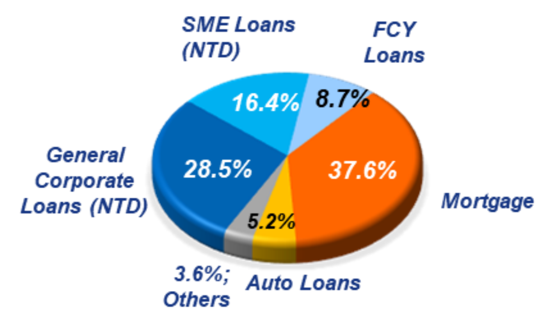
Deposit Breakdown

NT$ mn	2Q25	1Q26	2Q26	QoQ	YoY
NTD Demand Deposits	841,589	991,358	1,078,065	9%	28%
NTD Time Deposits	873,756	937,281	926,291	-1%	6%
Subtotal	1,715,345	1,928,639	2,004,356	4%	17%
Foreign Currency Deposits	220,901	254,545	335,174	32%	52%
Total	1,936,246	2,183,184	2,339,530	7%	21%



Loan Breakdown

NT$ mn	2Q25	1Q26	2Q26	QoQ	YoY
Corporate Banking	692,078	837,538	837,704	0%	21%
General Corporate Loans	375,773	462,139	444,600	-4%	18%
SME Loans	236,663	246,452	255,666	4%	8%
Foreign Currency Loans	79,194	127,999	136,499	7%	72%
Non-Accrual Loans	448	948	939	-1%	110%
Consumer Banking	632,447	681,484	723,594	6%	14%
Mortgage Loans	526,561	561,142	586,984	5%	11%
Auto Loans	72,510	78,425	81,135	3%	12%
Unsecured Personal Loans	31,261	39,220	52,036	33%	66%
Others	1,903	2,353	3,025	29%	59%
Non-Accrual Loans	212	344	414	20%	95%
Total	1,324,525	1,519,022	1,561,298	3%	18%



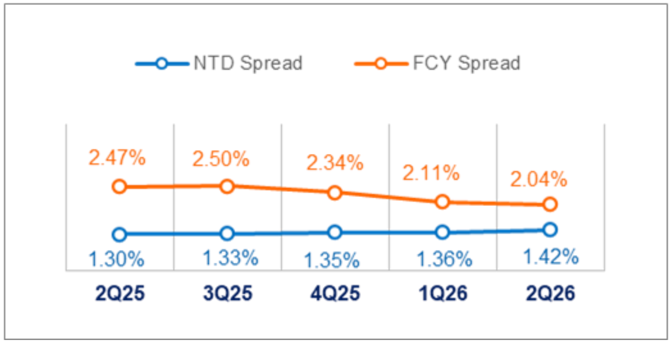
Note:
1) 2Q26 numbers are audited

NIM and Spread

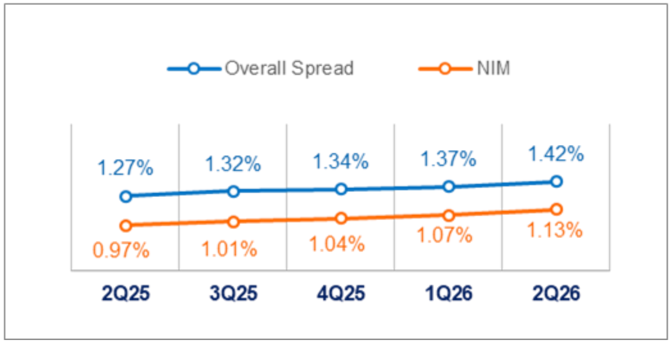
Interest Income Breakdown

NT$ mn	1H25	1H26	YoY	2Q25	1Q26	2Q26	QoQ	YoY
Interest Income	21,054	25,162	20%	10,633	12,082	13,080	8%	23%
Loan interest	16,133	19,369	20%	8,192	9,400	9,969	6%	22%
Interest income from marketable securities	4,299	4,880	14%	2,094	2,279	2,601	14%	24%
Other interest	622	913	47%	347	403	510	27%	47%
Interest Expenses	(12,482)	(13,571)	9%	(6,183)	(6,611)	(6,960)	5%	13%
Net Interest Income	8,572	11,591	35%	4,450	5,471	6,120	12%	38%
Loan to Deposit Ratio	68.4%	66.7%	-2%	68.4%	69.6%	66.7%	-4%	-2%

NTD Spread & FCY Spread



NIM and Overall Spread

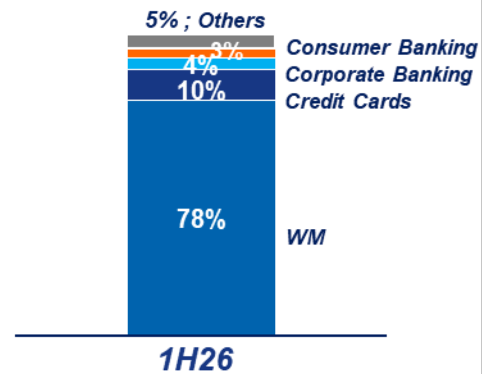


Note:
1) 2Q26 numbers are audited

Fee Income Breakdown

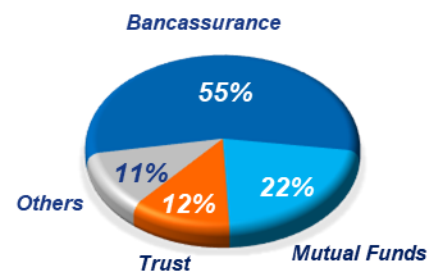
Fee Income Breakdown

NT$ mn	1H25	1H26	YoY	2Q25	1Q26	2Q26	QoQ	YoY
Fee Income	4,517	6,179	37%	2,035	3,231	2,948	-9%	45%
Wealth Management	3,314	4,818	45%	1,446	2,580	2,238	-13%	55%
Credit Cards	593	594	0%	307	294	300	2%	-2%
Corporate Banking	251	275	10%	99	144	131	-9%	32%
Consumer Banking	125	158	26%	65	70	88	26%	35%
Others	234	334	43%	118	143	191	34%	62%
Fee Expenses	(783)	(925)	18%	(393)	(443)	(482)	9%	23%
Net Fee Income	3,734	5,254	41%	1,642	2,788	2,466	-12%	50%



WM Fee Breakdown

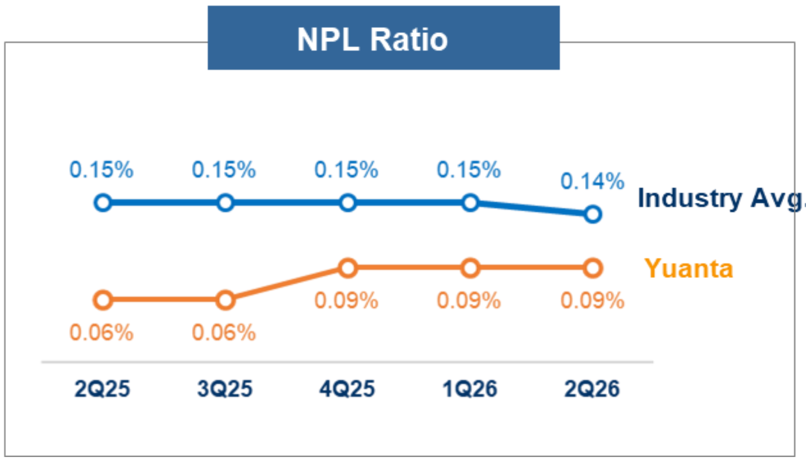
NT$ mn	1H25	1H26	YoY	2Q25	1Q26	2Q26	QoQ	YoY
Mutual Funds	586	1,052	80%	234	505	547	8%	134%
Bancassurance	1,823	2,663	46%	740	1,532	1,131	-26%	53%
Trust	581	598	3%	300	328	270	-18%	-10%
Structured & Others	324	505	56%	172	215	290	35%	69%
WM fee Income	3,314	4,818	45%	1,446	2,580	2,238	-13%	55%

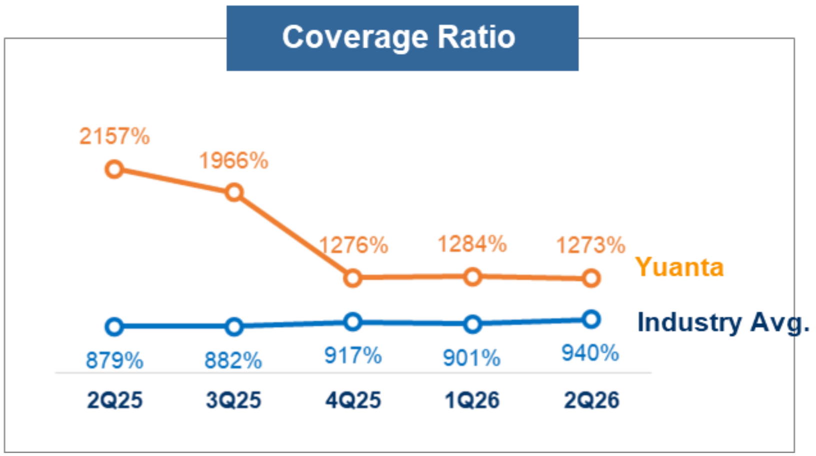


Note:
1) 2Q26 numbers are audited

Asset Quality

NT$ mn	1H25	1H26	YoY	2Q25	1Q26	2Q26	QoQ	YoY
Net Provisions	194	943	386%	(61)	365	578	58%	-1048%
NPL	748	1,444	93%	748	1,379	1,444	5%	93%
Loan Loss Reserves	16,128	18,380	14%	16,128	17,711	18,380	4%	14%
NPL Ratio	0.06%	0.09%	50%	0.06%	0.09%	0.09%	0%	50%
NPL Coverage Ratio	2157%	1273%	-41%	2157%	1284%	1273%	-1%	-41%
Reserve to Loan Ratio	1.26%	1.22%	-3%	1.26%	1.22%	1.22%	0%	-3%





Note:
1) 2Q26 numbers are audited

Appendix

Yuanta FHC Financial Summary

(Consolidated Base)

NT$ mn	1H25	1H26	YoY	2Q25	1Q26	2Q26	QoQ	YoY
Net interest income	18,605	24,155	30%	9,399	11,256	12,899	15%	37%
Net fee income	13,946	40,242	189%	7,164	16,232	24,010	48%	235%
Other income	22,429	37,203	66%	7,191	16,021	21,182	32%	195%
Total operating income	54,980	101,600	85%	23,754	43,509	58,091	34%	145%
Provision for bad debt	(634)	(1,525)	141%	(131)	(691)	(834)	21%	537%
Net change in insurance reserve	(3,332)	0	NM	2,764	0	0	NM	NM
Other insurance services costs	0	447	NM	0	(1,516)	1,963	NM	NM
Operating expenses	(30,011)	(53,729)	79%	(15,450)	(22,578)	(31,151)	38%	102%
Income before tax	21,003	46,793	123%	10,937	18,724	28,069	50%	157%
Net income	17,507	39,009	123%	9,306	15,594	23,415	50%	152%
Net Income attr. to parent company	16,228	36,572	125%	8,590	14,409	22,163	54%	158%
Total assets	3,876,074	5,150,931	33%	3,876,074	4,641,403	5,150,931	11%	33%
Common shares (mn)	13,331	13,864	4%	13,331	13,331	13,864	4%	4%
Total shareholders' equity	330,211	410,130	24%	330,211	386,537	410,130	6%	24%
Equity attr. to parent company	308,413	382,969	24%	308,413	358,882	382,969	7%	24%
BVPS	23.13	27.62	19%	23.13	26.92	27.62	3%	19%

Note: 2Q26 numbers are audited

Yanta Securities Financial Summary

(Consolidated Base)

NT$ mn	1H25	1H26	YoY	2Q25	1Q26	2Q26	QoQ	YoY
Net fee income	14,131	38,209	170%	7,168	15,161	23,048	52%	222%
Net interest income	3,709	5,781	56%	1,769	2,689	3,092	15%	75%
Net investment income	7,099	21,586	204%	3,994	6,921	14,665	112%	267%
Other income	4,671	4,715	1%	3,204	1,873	2,843	52%	-11%
Total net revenue	29,610	70,292	137%	16,135	26,644	43,648	64%	171%
Operating expenses	(18,119)	(39,324)	117%	(9,467)	(15,711)	(23,613)	50%	149%
Income before tax	11,491	30,969	170%	6,669	10,933	20,035	83%	200%
Net income	9,879	25,658	160%	5,831	9,332	16,326	75%	180%
Net income attr. to parent company	9,588	24,528	156%	5,621	8,735	15,793	81%	181%
EPS	1.45	3.44	137%	0.85	1.33	2.11	59%	147%
ROE (YTD annualized)	12.5%	27.3%	119%	12.5%	20.0%	27.3%		
Total assets	1,191,692	1,920,419	61%	1,191,692	1,635,262	1,920,419	17%	61%
Common shares (mn)	6,592	7,121	8%	6,592	6,592	7,121	8%	8%
Total shareholders' equity	163,831	206,008	26%	163,831	196,898	206,008	5%	26%
Equity attr. to parent company	149,638	187,591	25%	149,638	178,593	187,591	5%	25%

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

Yuanta Bank Financial Summary

(Consolidated Base)

NT$ mn	1H25	1H26	YoY	2Q25	1Q26	2Q26	QoQ	YoY
Net interest income	8,815	11,629	32%	4,571	5,490	6,139	12%	34%
Net fee income	3,734	5,254	41%	1,642	2,788	2,466	-12%	50%
Other income	1,962	2,590	32%	994	1,218	1,372	13%	38%
Total operating income	14,511	19,473	34%	7,207	9,496	9,977	5%	38%
Operating expenses	(7,773)	(9,378)	21%	(3,927)	(4,586)	(4,792)	4%	22%
Pre-provision operating income	6,738	10,095	50%	3,280	4,910	5,185	6%	58%
Net provision	(266)	(944)	255%	33	(365)	(579)	59%	-1855%
Net income before tax	6,472	9,151	41%	3,313	4,545	4,606	1%	39%
Net income	5,296	7,692	45%	2,752	3,688	4,004	9%	45%
EPS	0.61	0.83	36%	0.29	0.42	0.41	-3%	41%
ROE (YTD annualized)	7.4%	9.7%	30%	7.4%	9.4%	9.7%	3%	30%
Total assets	2,181,340	2,620,132	20%	2,181,340	2,468,404	2,620,132	6%	20%
Common shares (mn)	8,730	9,228	6%	8,730	8,730	9,228	6%	6%
Total shareholders' equity	146,973	163,090	11%	146,973	159,610	163,090	2%	11%

Note:
1) 2Q26 numbers are audited.

Yuanta Life Financial Summary

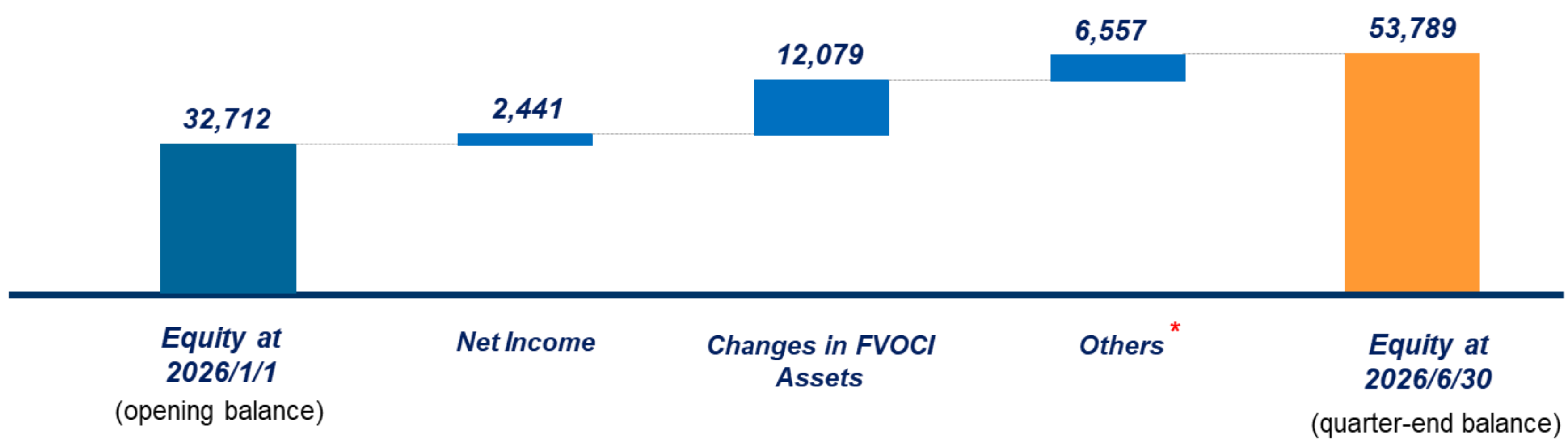
NT$ mn	2024	2025	YoY
Retained earned premium	35,686	43,831	23%
Retained claim payment	(29,442)	(28,160)	-4%
Net change in insurance liability	(12,717)	(14,513)	14%
Total investment income	13,138	4,494	-66%
Others	(3,352)	(5,742)	71%
General and administrative expenses	(1,839)	(2,147)	17%
Income before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

NT$ mn	1Q26	2Q26	QoQ	1H26
Insurance service result	914	839	-8%	1,752
Financial result	39	621	1492%	660
Other operating result	633	(294)	-146%	340
Income before tax	1,586	1,166	-26%	2,752
Net income	1,290	1,150	-11%	2,441
ROE (YTD annualized)	14.32%	11.28%	N/A	11.28%
General account	446,666	462,557	4%	462,557
Seperated account	46,781	80,039	71%	80,039
Total assets	493,447	542,596	10%	542,596
Total liabilities	454,088	488,807	8%	488,807
Total shareholders' equity	39,359	53,789	37%	53,789
E/A ratio	8.81%	11.63%	32%	11.63%
First year premium *	12,228	26,753	119%	38,981
Total premium *	21,531	34,751	61%	56,282

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

Changes in Net Worth

Unit: NT$ mn



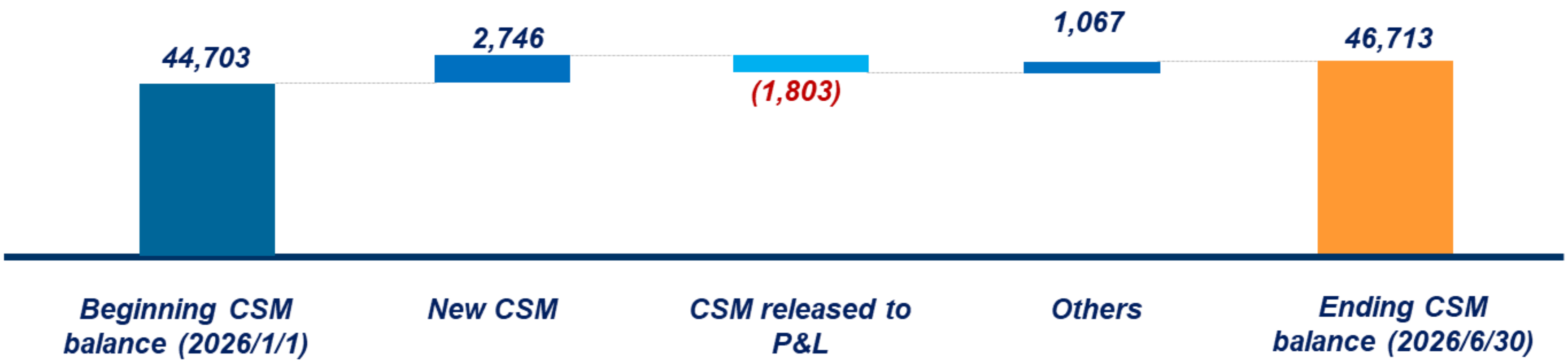
E/A Ratio	7.54%		11.63%
TIS **	150%		141%
FX Valuation Reserve	5,775	Setting aside NT$7bn to FX valuation reserve on January 1, 2026 →	13,243

Note:
* Others include insurance and reinsurance finance income (expenses) and other items.
** TIS is preliminary estimate and the final result will be subject to the regulatory approval.

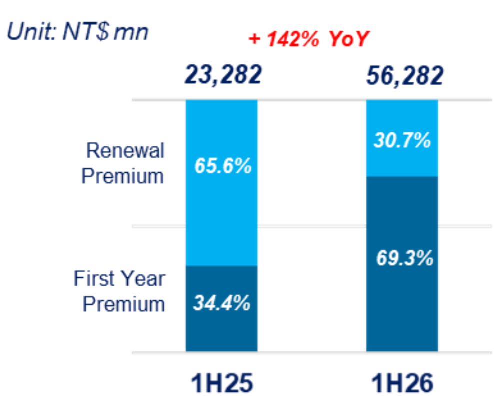
Key Financial Performance

Unit: NT$ mn

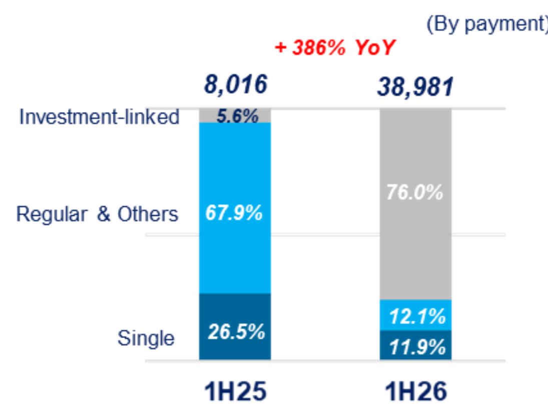
Movements of CSM



Total Premium Breakdown



FYP Breakdown

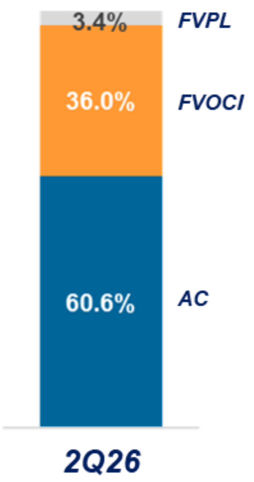


Note:
1. 1H26 numbers are audited
2. CSM balance excludes reinsurances

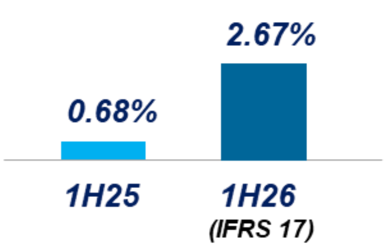
Yuanta Life Investment Portfolio

NT$ mn	2Q25		1Q26		2Q26		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
Overseas Fixed Income	270,646	66.8%	300,349	69.0%	303,816	67.4%	1%	12%
Overseas Equity	2,200	0.5%	2,853	0.7%	2,529	0.6%	-11%	15%
Domestic Fixed Income	35,979	8.9%	36,166	8.3%	35,809	7.9%	-1%	0%
Domestic Equity	32,143	7.9%	41,156	9.5%	52,052	11.5%	26%	62%
Loans and Others	9,058	2.2%	11,011	2.5%	11,919	2.6%	8%	32%
Real Estate	15,447	3.8%	20,943	4.8%	20,848	4.6%	0%	35%
Deposits and Cash Equivalent	39,436	9.7%	22,629	5.2%	23,778	5.3%	5%	-40%
Total	404,909	100%	435,107	100%	450,751	100%	4%	11%

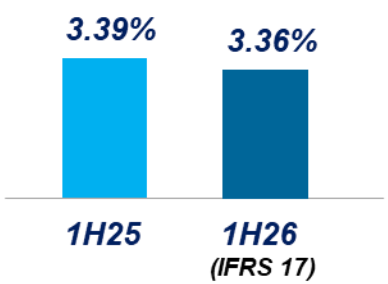
Financial Assets Classification



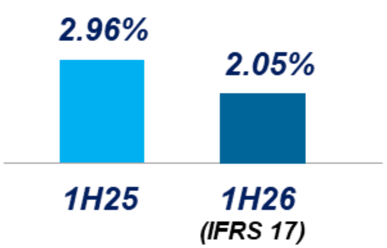
Total Investment Yield



Pre-hedge Recurring Yield



Cost of Liabilities



Note: 1H26 numbers are audited