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Providing the Best Financial Solutions
In the Asia-Pacific Region



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YuanDa
Financial Holdings



2Q2021

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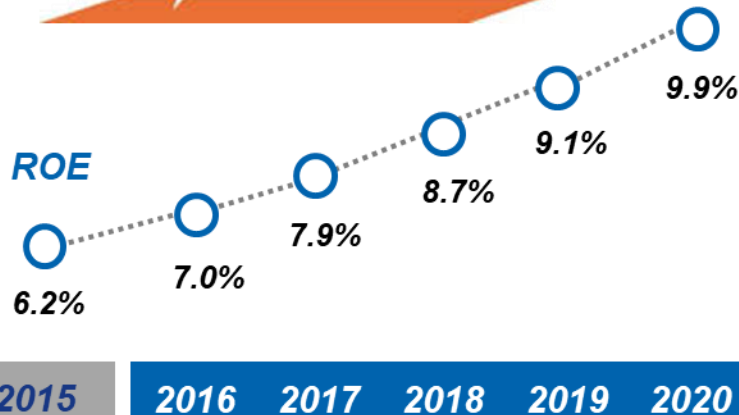
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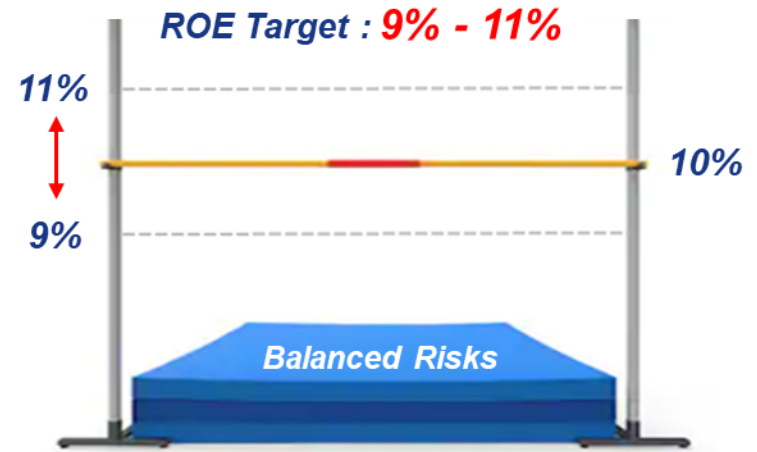
Yuanta Profile

ROE Target & Dividend Policy (2021-2025)

Not going for rights issues while pursuing sustainable ROE & paying cash dividend

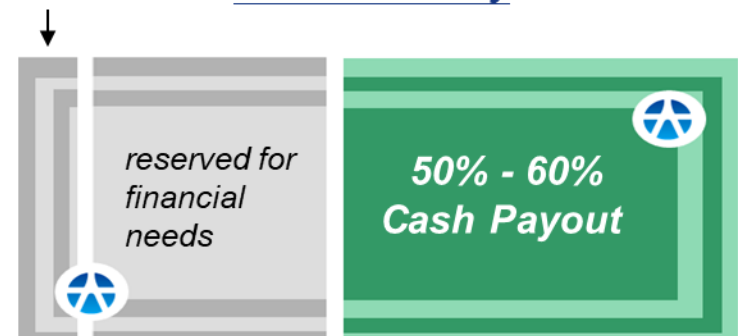


2021 2022 2023 2024 2025



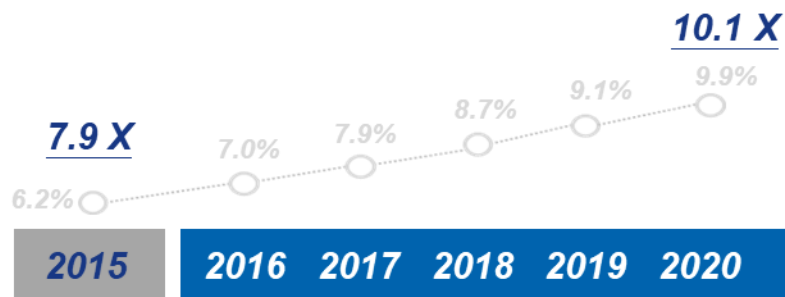
10% legal reserve

Dividend Policy

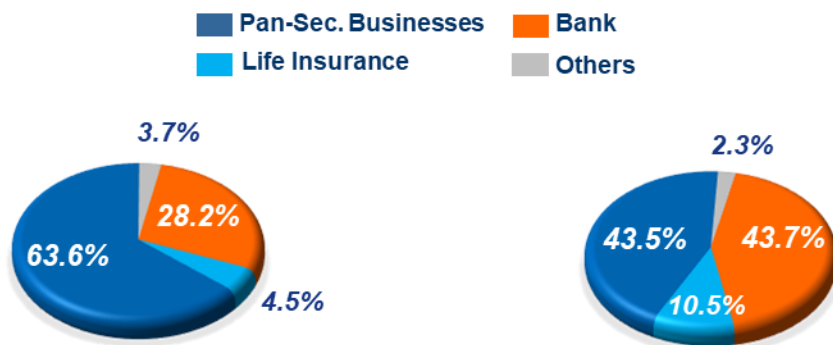


Elevated Leverage Boosts ROE Growth

Financial Leverage



Equity Weighting



Note:

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

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Priority : Organic Growth

2021 2022 2023 2024 2025

Sufficient Capital in Support of Future Growth

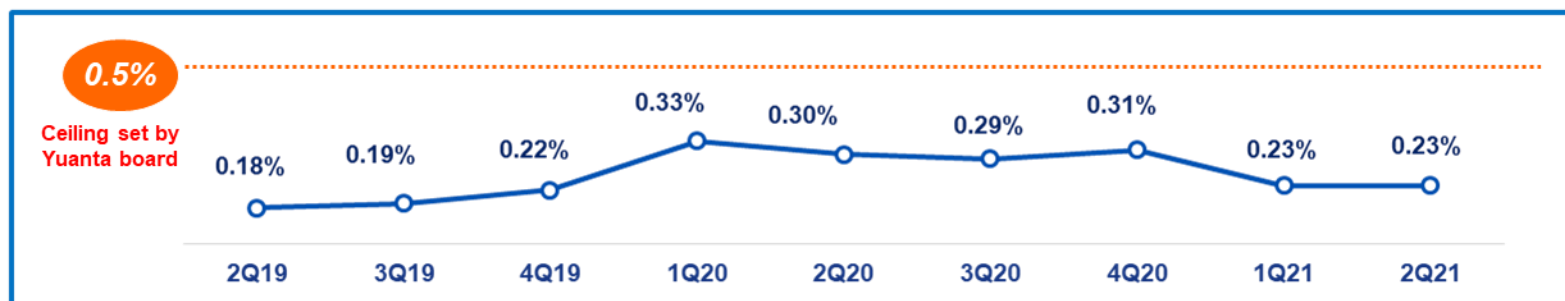
	CAR	Minimum Requirement	Leverage
Yuanta FHC (consolidated)	137.1%	100%	10.9
Yuanta Sec. (standalone)	299.4%	250%*	4.4
Yuanta Bank	15.7%	10.5%	12.9
Yuanta Life	445.1%	200%	12.1

Note:

- 1) * Application for new business will be constrained if CAR is below 250%.
- 2) Data as of June 30, 2021.

Downside Risk Kept on a Tight Leash

Yuanta's Historical VaR to Net Worth Ratio



2021 VaR by Risk Type for Trading Activities Unit: NT\$ mn

Value at Risk for 1 day at 99% confidence	As of June 30	Average	High	Low
Interest Rate	124.8	155.6	213.9	115.9
Equities	543.4	499.4	625.9	376.1
Foreign Exchange	215.6	231.2	281.1	202.3
Commodities	27.1	33.5	54.1	13.5
Diversification Effect	- 308.0	- 310.6		
Total	602.9	609.1		
VaR / Net Worth	0.23%	0.24%		

Results Overview

FHC Financial Performance

Unit: NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Total Assets	2,559,490	3,017,256	18%	2,559,490	2,836,754	3,017,256	6%	18%
Common Shares (mn)	12,137	12,137	0%	12,137	12,137	12,137	0%	0%
Shareholders' Equity (standalone)	237,173	256,714	8%	237,173	260,952	256,714	-2%	8%
BVPS	19.54	21.15	8%	19.54	21.50	21.15	-2%	8%
Net Income (standalone)	11,064	19,660	78%	6,968	9,407	10,253	9%	47%
EPS (NT\$)	0.91	1.62	78%	0.57	0.78	0.84	9%	48%
ROE (%) YTD annualized	9.4%	15.4%	64%	9.4%	14.6%	15.4%		

Note:

1) 2Q21 numbers are un-audited.

Net Income by Subsidiary (standalone)

Unit: NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Yuanta Securities	5,263	13,895	164%	3,509	6,134	7,761	27%	121%
Yuanta Bank	4,515	4,363	-3%	2,515	1,965	2,398	22%	-5%
Yuanta Futures (66.27%)	590	439	-26%	303	213	226	6%	-25%
Yuanta Funds (74.71%)	758	973	28%	415	454	519	14%	25%
Yuanta AMC	60	72	20%	37	35	37	6%	0%
Yuanta Venture Capital	48	588	1125%	260	445	143	-68%	-45%
Yuanta Life	1,165	874	-25%	819	926	(52)	-106%	-106%

Operation Based on ESG Sustainability

Board Gender Diversity Target

- In 2022, at least one female director
- By 2030, 20% of the board of directors will be female with a long-term goal of 30%



Board of Directors : 9

Functional Committees Under the Board

Audit Committee
Remuneration Committee
Nominating Committee
Sustainability Committee

Yuanta Governance Structure

2020 ESG Highlights

- Yuanta Bank officially joined the Equator Principles Association and signed the Equator Principles
- Passed ISO 14046 Water Footprint inventory and ISO20400 Sustainable Procurement-Guidelines, both of which were completed in April 2020.
- Paid attention to the impact of the COVID-19 pandemic on the society and customers, and gave assistance and mitigation from all angles; Yuanta Bank offered customers loan and credit card payment deferment services; Yuanta Life provided renewal premium deferral, policy loan interest extension, etc., for policyholders affected by the pandemic.
- Implemented the principle of fair dealing of customers, with Yuanta Bank's president serving as the convener of the "Fair Dealing Principle Implementation Team," which reported its work to the board of directors on a monthly basis, and introduced the ISO 10002 Customer Complaint Management System to establish a comprehensive customer complaint management system
- Established a succession plan for senior management and submitted it to the board of directors for review annually

2020 Recognitions



- DJSI World Index
- DJSI Emerging Markets Index
- Bloomberg Gender-Equality Index
- FTSE4Good Emerging Index
- FTSE4Good TIP Taiwan ESG Index
- MSCI ESG A Rating
- TWSE CG Evaluation Award - Top 5% of TWSE listed companies
- CDP Leadership Level A

Business Review

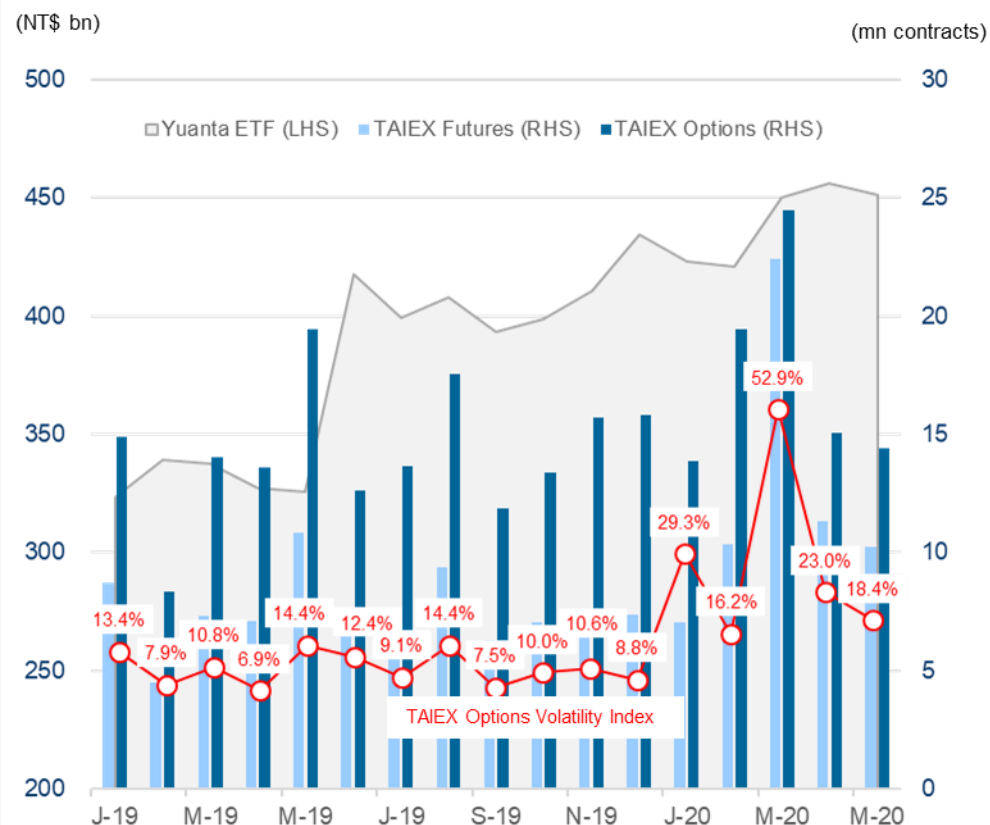
Pan-Securities Businesses

Stunning Performance Driven by Natural Hedge Model



NT\$ mn	2018	2019	2020	1H21	
	ROE	ROE	ROE	Net Income	ROE (annualized)
Yuanta Sec.	9.5%	9.2%	13.6%	13,895	24.1%
Yuanta Futures	12.8%	13.3%	10.3%	439	7.5%
Yuanta Funds	24.2%	26.3%	33.5%	973	37.6%
Pan-Sec. Subsidiaries	10.4%	10.2%	14.1%	15,307	23.2%

Intense Volatility Drove Up ETF AUM & Futures Volume



Note: 1H21 numbers are un-audited

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

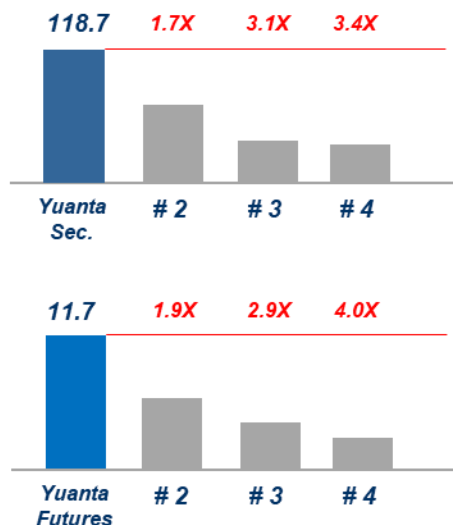
Yuanta Unsurpassably Leads TWN's Sec. Market

➤ Unrivalled in Sec. Industry With a Wide Range of Product Lines

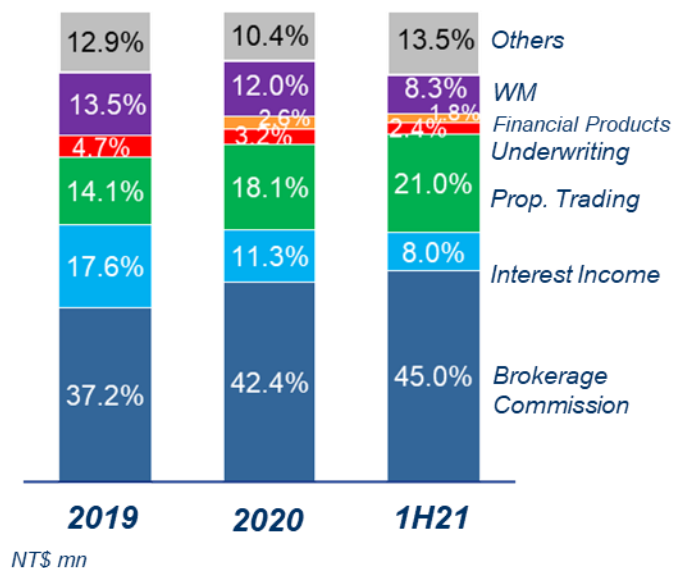
Yuanta Sec.	Market share
Brokerage	13.3%
Margin Financing	19.1%
Online Trading	16.9%
SBL	34.2%
Non Purpose Lending	56.2%
Market Maker in COMM Futures	23.0%
Market Maker in ETF	15.1%
Yuanta Futures	
Futures	24.2%
Options	18.5%
Yuanta Funds	
Public Funds	14.9%
ETF Funds	30.6%

➤ Strong Balance Sheet

(NT\$ bn)



Revenue Breakdown for Pan-Sec. Businesses



Total Net Revenue

26,489 37,132 30,054

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

Domestic Brokerage Business Diversified



Becoming an Asia-Pacific Regional Broker



Building up Asia-Pacific Platform

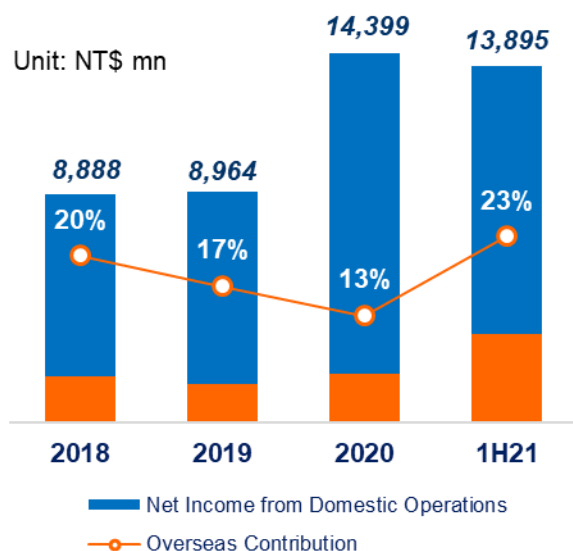


Scaling up Market Position



Enhancing Overseas Contribution

Net Income of Yuanta Sec.



Yuanta Korea

Market share : 1.7%
Ranking: # 10

Yuanta Indonesia

Market share : 0.9%

Yuanta HK

Market share : 0.1%



Yuanta Thailand

Market share : 4.2%
Ranking: # 8

Yuanta Vietnam

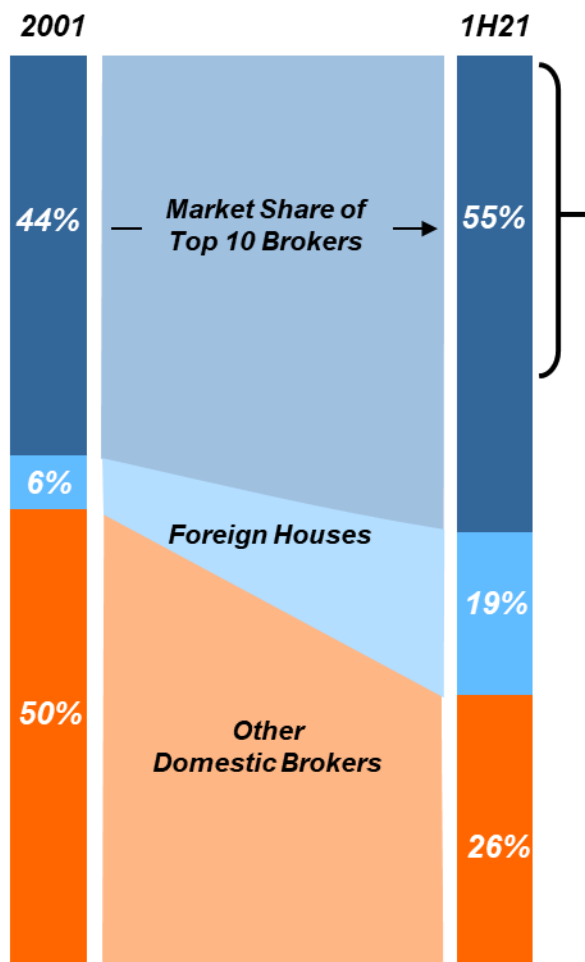
Market share : 1.4%

Yuanta Cambodia

Note: Data as of June 30, 2021 and 1H21 numbers are un-audited.

Brokerage Mkt Share Boost by New Retail Investors

Change in Brokerage Market Share

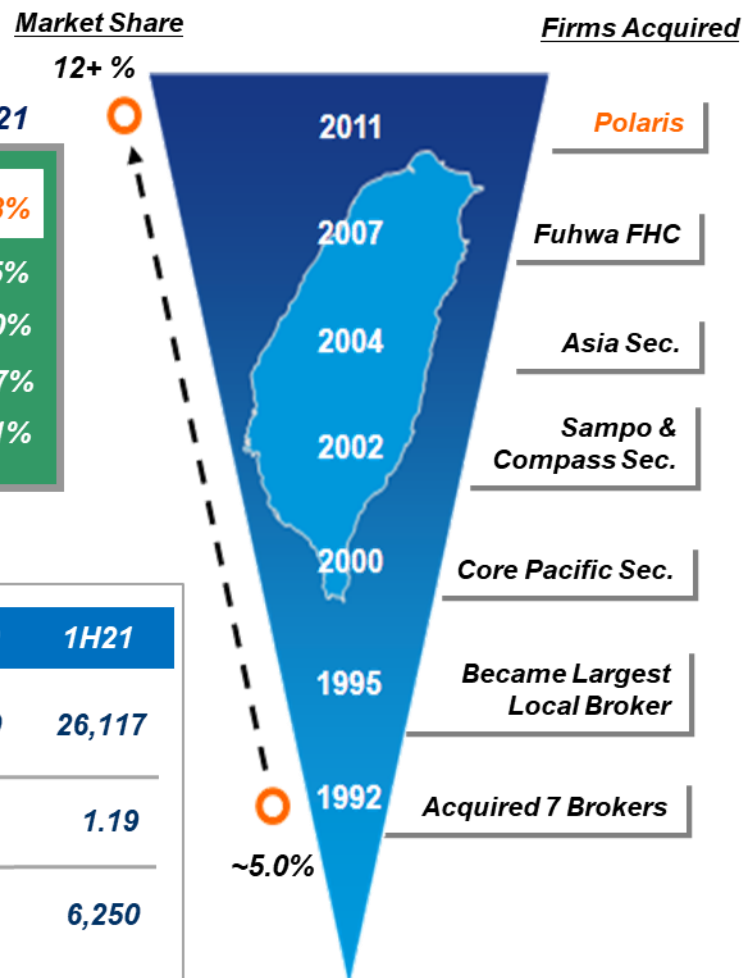


	2019	2020	1H21
Yuanta	12.1%	12.9%	13.3%
KGI	8.2%	8.9%	10.5%
Fubon	5.4%	5.6%	6.0%
SinoPac	4.6%	4.6%	4.7%
Capital	4.0%	4.0%	4.1%

Yuanta Securities

	2019	2020	1H21
New Accounts Opened (monthly avg.)	6,000	19,460	26,117
Active Accounts (mn)	0.79	0.96	1.19
Big Punters (monthly transactions over NTD 50 mn)	2,221	4,169	6,250

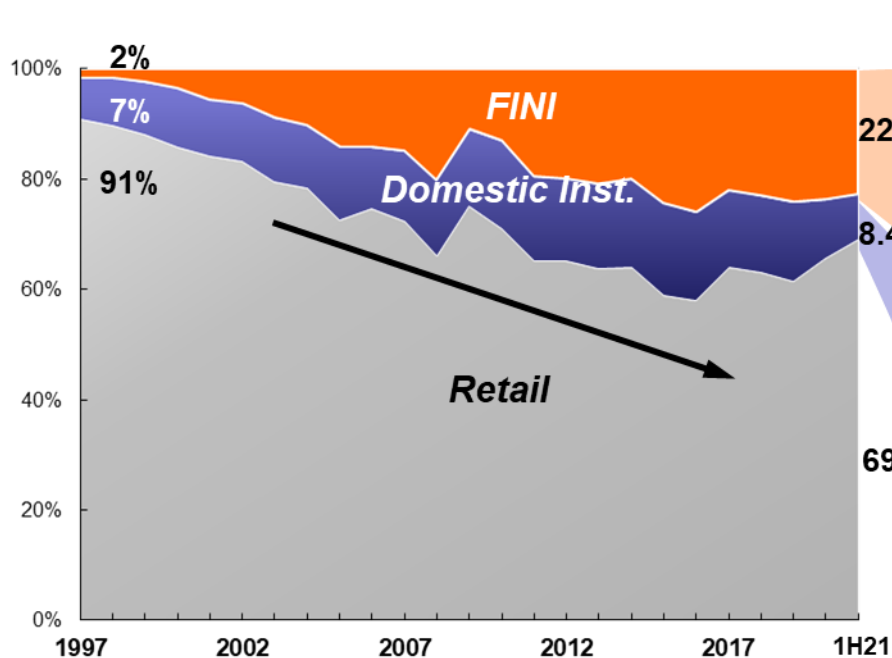
Yuanta's Rise to Dominance



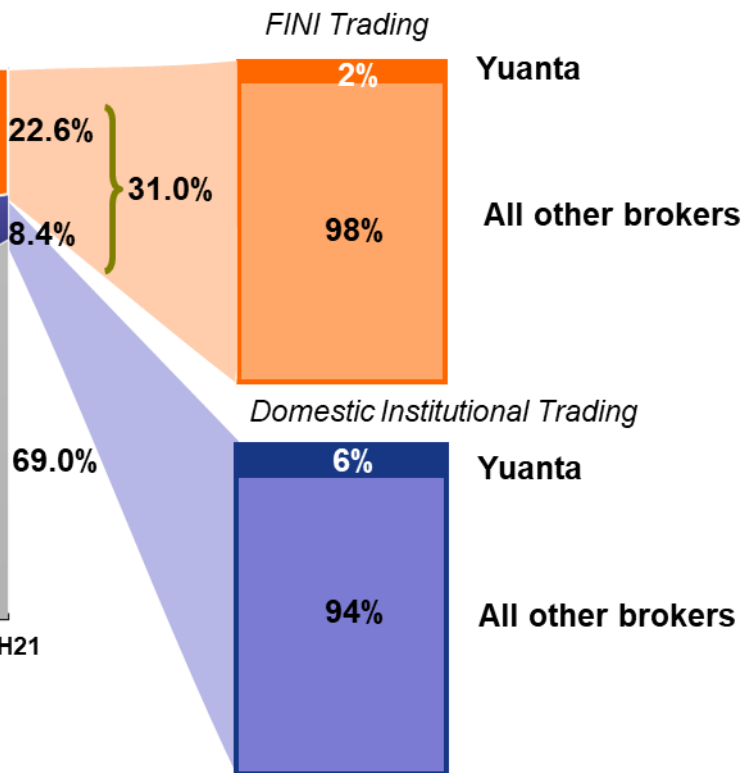


Retail Participation Has Bottomed Out Since 2016

Market Participation



Yuanta's Inst. Mkt. Share (1H21)

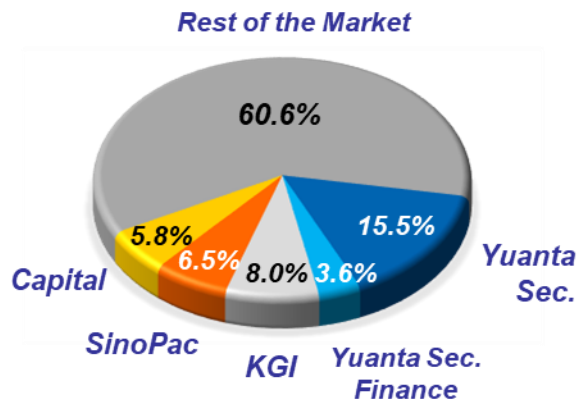


Note: Calculated using TAIEX plus OTC trading volume

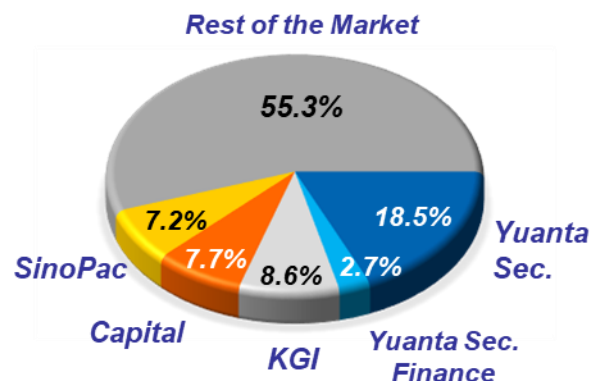
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

Dominant Leader in Margin Financing

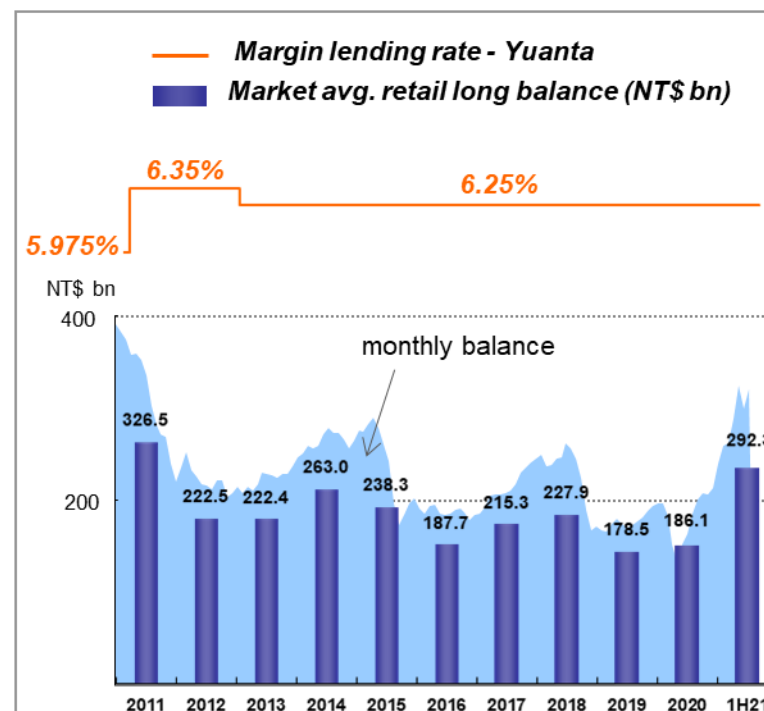
Long Margin Market Share (1H21)



Short Margin Market Share (1H21)

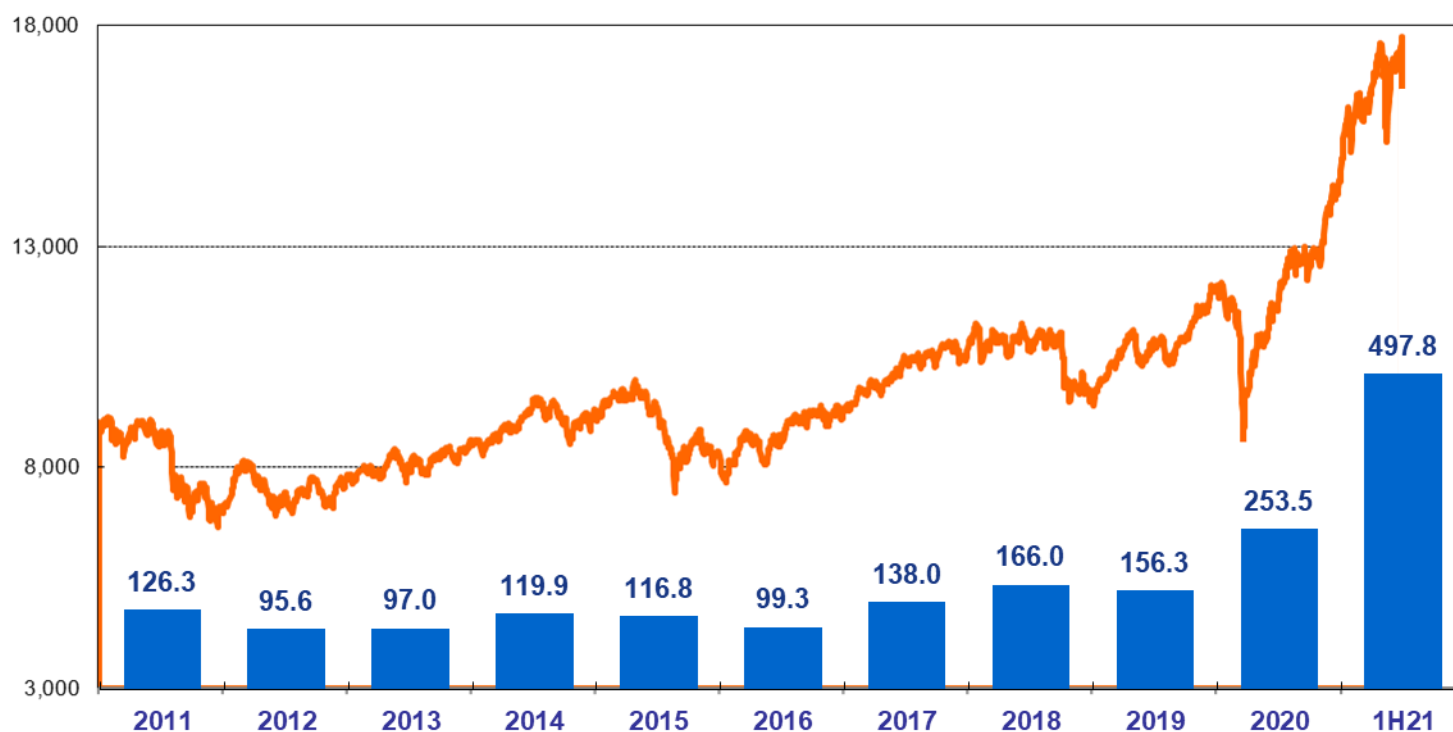


Long Margin Trends



Taiwan Historical Index and Trading Value

Securities Average Daily Turnover Value (NT\$ bn)



Source: Taiwan Stock Exchange; Taipei Exchange



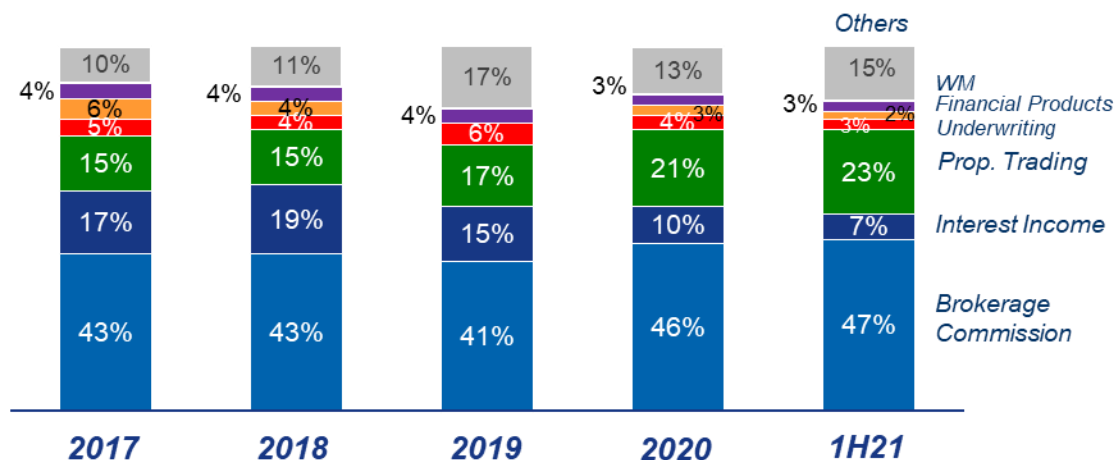
Securities Revenue Sources Diversified

Yuanta Securities' Revenue Breakdown

Notes:

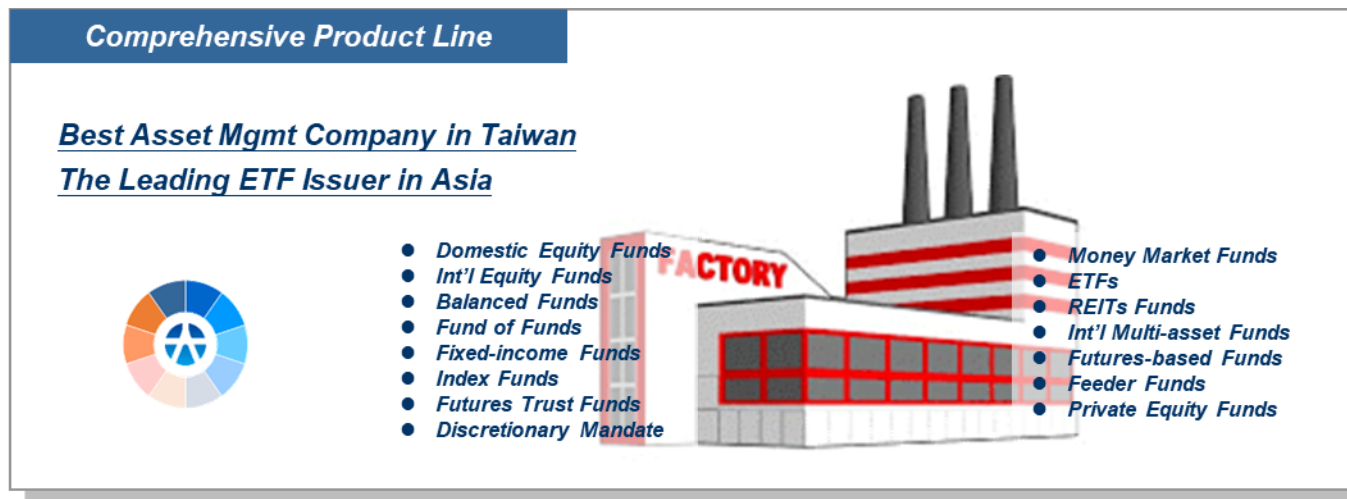
1) Yuanta Sec. Finance has become a subsidiary of Yuanta Securities from Yuanta Financial Holdings since March 26, 2019. Yuanta Securities totally recognized NT\$ 436mn of earnings under equity method investment for Yuanta Sec. Finance in 2019.

2) 2Q21 numbers are un-audited



NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Brokerage Commission	5,957	12,595	111%	3,268	5,118	7,477	46%	129%
Interest Income	1,429	1,875	31%	636	905	970	7%	52%
Prop. Trading	2,579	6,250	142%	1,690	3,237	3,013	-7%	78%
Underwriting	652	730	12%	371	282	449	59%	21%
Financial Products	359	545	52%	44	173	372	115%	742%
WM Fee Income	515	679	32%	159	295	384	30%	142%
Others	1,331	4,042	204%	1,155	2,547	1,495	-41%	29%
Total Net Revenue	12,821	26,716	108%	7,324	12,556	14,160	13%	93%

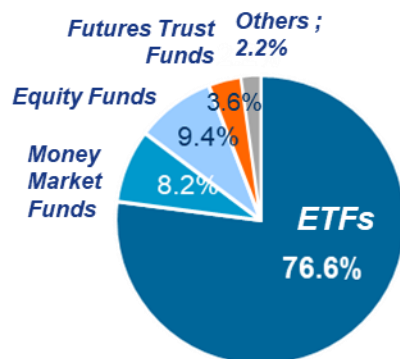
Key Role in Branding & Production



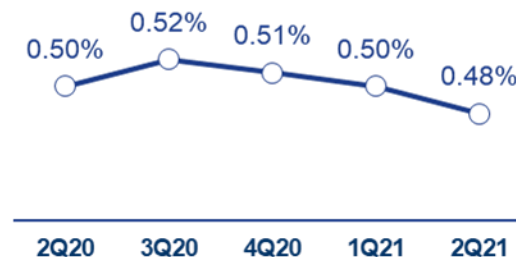
AUM of Public Funds



1H21 Public Funds Structure



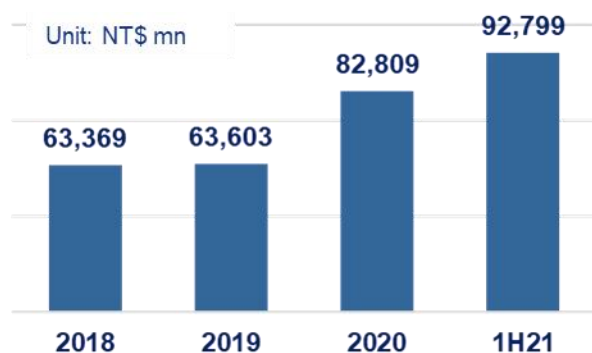
Avg. Yield Trend



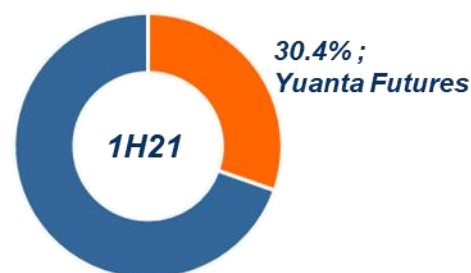
Link from Equities to Futures ; Taiwan to World



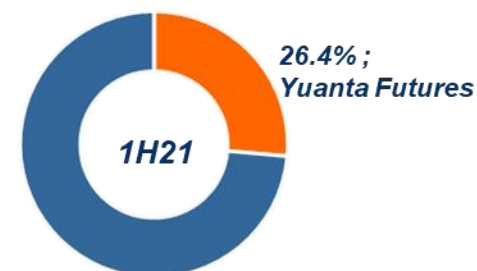
Margin Deposits (standalone)



Margin Deposits Market Share



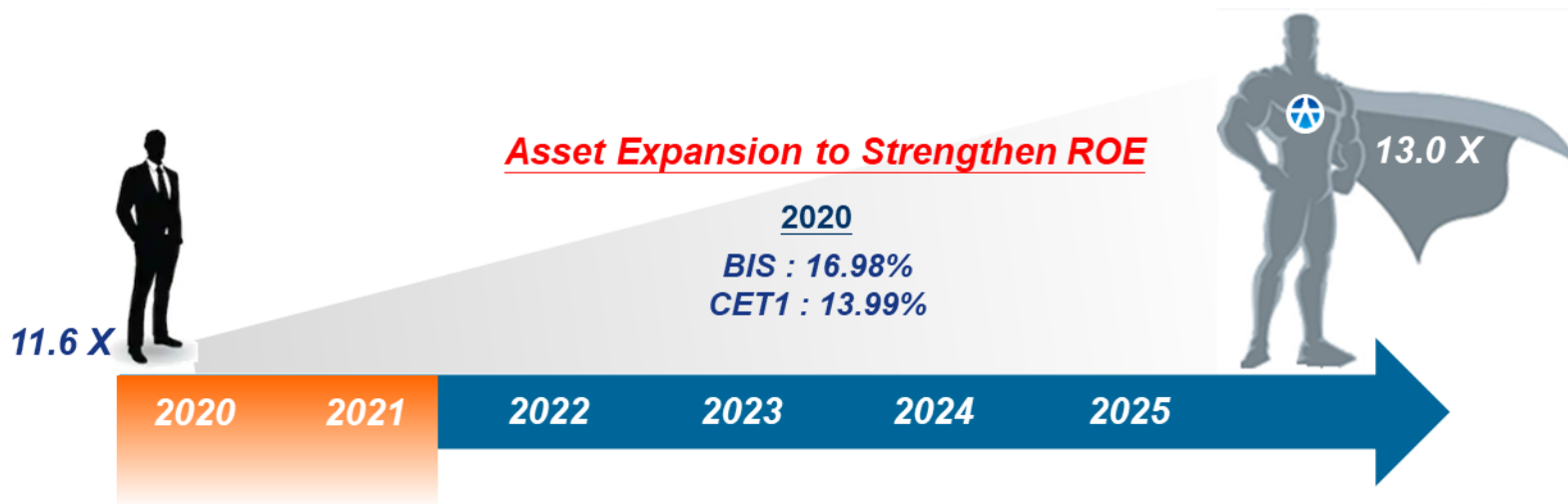
Int'l Futures Market Share



Business Review

Yuanta Bank

Leverage Up for Profit Enhancement



Reasonable Loan Growth

- Driven by collateralized loans
- Intl' syndicated loans with selective markets

Fees

- Leading bank for domestic syndicated loans
- Wealth Management

Financial Assets

- In investment grades

Financial Overview

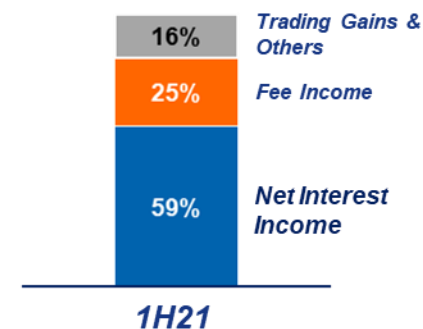
Financial Snapshot – Yuanta Bank

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Net interest income	6,202	6,167	-1%	3,086	3,027	3,140	4%	2%
Fee income	2,498	2,628	5%	1,213	1,413	1,215	-14%	0%
Trading gains & others	2,293	1,723	-25%	1,428	594	1,129	90%	-21%
ECB FX gains or losses	(102)	(143)	40%	(136)	5	(148)	-3006%	9%
Operating income	10,891	10,375	-5%	5,591	5,039	5,336	6%	-5%
Operating expenses	(4,893)	(5,433)	11%	(2,444)	(2,661)	(2,772)	4%	13%
Pre-provision profit	5,998	4,942	-18%	3,147	2,378	2,564	8%	-19%
Net provision	(834)	49	-106%	(294)	(111)	160	-244%	-154%
Income before tax	5,164	4,991	-3%	2,853	2,267	2,724	20%	-5%
Net income	4,515	4,363	-3%	2,515	1,965	2,398	22%	-5%
EPS	0.61	0.59	-3%	0.34	0.27	0.32	22%	-5%
ROA (YTD annualized)	0.67%	0.58%	-13%	0.67%	0.54%	0.58%		
ROE (YTD annualized)	7.5%	7.1%	-5%	7.5%	6.3%	7.1%		

Note:

- 1) Yuanta Bank has US\$ 223mn in assets which have not yet been converted to NTD after 70% of TCB's ECBs were converted into TC Bank common shares in June 2016 and it posted NT\$ 143mn of FX losses in 1H21 on TCB's USD CB.
- 2) 2Q21 numbers are un-audited.

Revenue Breakdown



* NT\$ 143 mn of FX losses were excluded from 1H21 revenue breakdown

Capital Adequacy

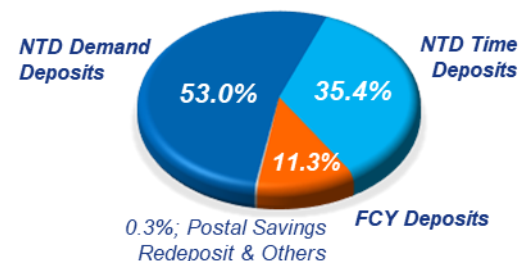
	2019	2020	1H21
CET1	12.50%	13.99%	12.83%
Tier I	13.12%	14.72%	13.52%
BIS	15.57%	16.98%	15.65%



Loan and Deposit Breakdown

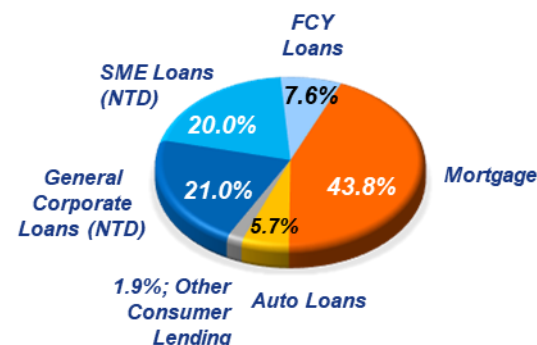
Deposit Breakdown

NT\$ mn	2Q20	1Q21	2Q21	QoQ	YoY
NTD Demand Deposits	547,756	675,841	725,992	7%	33%
NTD Time Deposits	460,739	455,380	484,946	6%	5%
Postal Savings Redeposit & Others	5,107	5,107	5,107	0%	0%
Subtotal	1,013,602	1,136,328	1,216,045	7%	20%
Foreign Currency Deposits	164,304	147,247	154,282	5%	-6%
Total	1,177,906	1,283,575	1,370,327	7%	16%



Loan Breakdown

NT\$ mn	2Q20	1Q21	2Q21	QoQ	YoY
Corporate Banking	392,763	376,597	393,444	4%	0%
General Corporate Loans	160,397	157,607	169,657	8%	6%
SME Loans	144,643	146,067	161,826	11%	12%
Foreign Currency Loans	87,016	72,342	61,394	-15%	-29%
Non-Accrual Loans	707	581	567	-2%	-20%
Consumer Banking	369,419	402,622	415,818	3%	13%
Mortgage Loans	317,744	342,365	354,165	3%	11%
Auto Loans	38,041	45,905	46,531	1%	22%
Unsecured Personal Loans	10,509	11,385	11,757	3%	12%
Others	2,805	2,666	3,048	14%	9%
Non-Accrual Loans	320	301	317	5%	-1%
Total	762,182	779,219	809,262	4%	6%



Note:

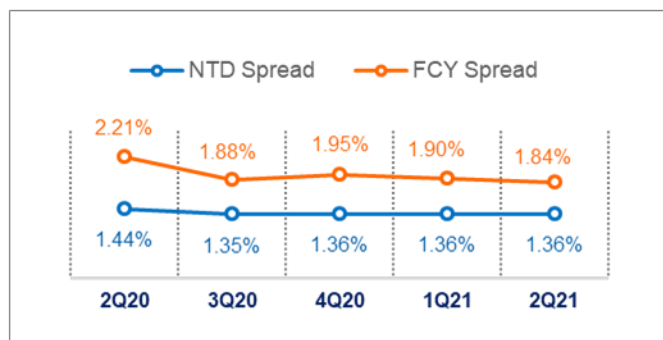
1) 2Q21 numbers are un-audited

NIM and Spread

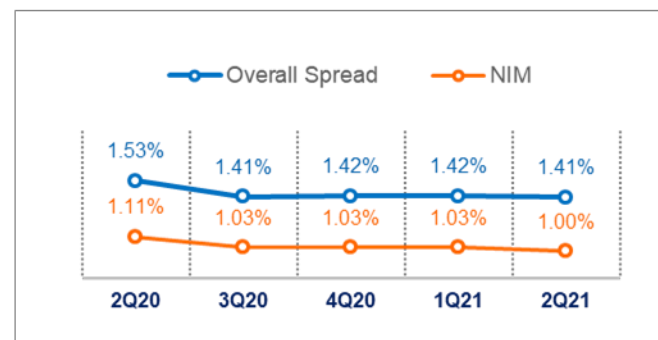
Interest Income Breakdown

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Interest Income	9,740	8,317	-15%	4,639	4,118	4,199	2%	-9%
Loan interest	7,875	6,593	-16%	3,753	3,279	3,314	1%	-12%
Interest income from marketable securities	1,678	1,573	-6%	805	763	810	6%	1%
Other interest	187	151	-19%	81	76	75	-1%	-7%
Interest Expenses	(3,538)	(2,150)	-39%	(1,553)	(1,091)	(1,059)	-3%	-32%
Net Interest Income	6,202	6,167	-1%	3,086	3,027	3,140	4%	2%
Loan to Deposit Ratio	64.7%	59.1%	-9%	64.7%	60.7%	59.1%	-3%	-9%

NTD Spread & FCY Spread



NIM and Overall Spread



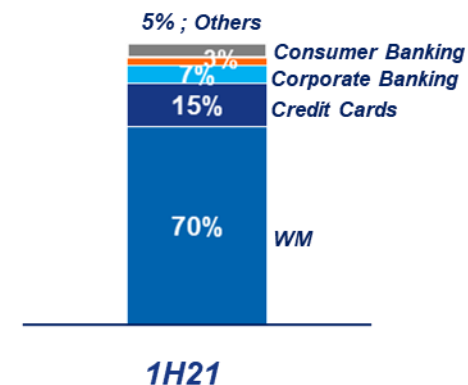
Note:

1) 2Q21 numbers are un-audited

Fee Income Breakdown

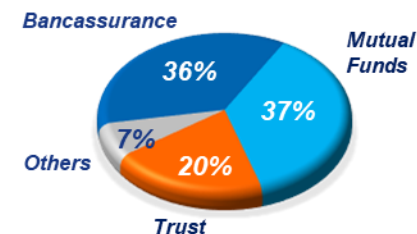
Fee Income Breakdown

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Fee Income	3,143	3,196	2%	1,510	1,700	1,496	-12%	-1%
Wealth Management	2,046	2,247	10%	986	1,240	1,007	-19%	2%
Credit Cards	562	490	-13%	256	227	263	16%	3%
Corporate Banking	284	215	-24%	142	105	110	5%	-23%
Consumer Banking	81	84	4%	41	43	41	-5%	0%
Others	170	160	-6%	85	85	75	-12%	-12%
Fee Expenses	(645)	(568)	-12%	(297)	(287)	(281)	-2%	-5%
Net Fee Income	2,498	2,628	5%	1,213	1,413	1,215	-14%	0%



WM Fee Breakdown

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Mutual Funds	716	828	16%	333	432	396	-8%	19%
Bancassurance	684	800	17%	370	476	324	-32%	-12%
Trust	396	457	15%	185	231	226	-2%	22%
Structured & Others	250	162	-35%	98	101	61	-40%	-38%
WM fee Income	2,046	2,247	10%	986	1,240	1,007	-19%	2%



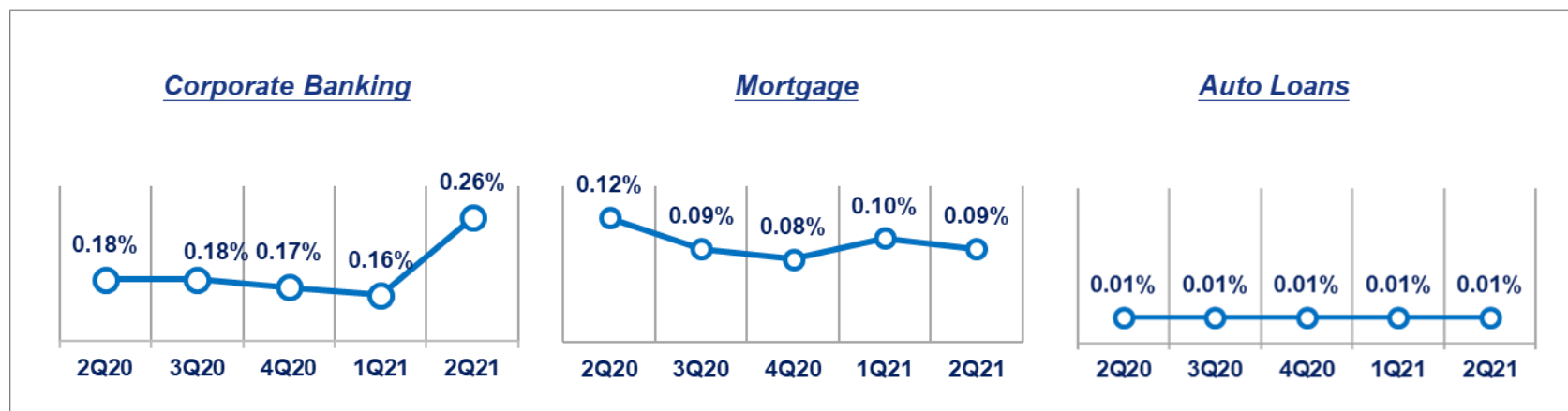
Note:

1) 2Q21 numbers are un-audited

Asset Quality

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Net Provisions	834	(49)	-106%	294	111	(160)	-244%	-154%
NPL	1,096	1,355	24%	1,096	953	1,355	42%	24%
Loan Loss Reserves	11,393	11,747	3%	11,393	11,500	11,747	2%	3%
NPL Ratio	0.14%	0.17%	21%	0.14%	0.12%	0.17%	42%	21%
NPL Coverage Ratio	1039.9%	867.1%	-17%	1039.9%	1207.1%	867.1%	-28%	-17%
Reserve to Loan Ratio	1.49%	1.45%	-3%	1.49%	1.48%	1.45%	-2%	-3%

NPL Ratio by Major Business



Note:

1) 2Q21 numbers are un-audited

Appendix

Balance Sheet of Yuanta FHC & Major Subsidiaries

Data as of June 30, 2021

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Cash and due from banks	30,810	74,725	10,708	14,386	131,238
Financial assets at FVTPL	128,861	168,735	55,258	0	606,171
Financial assets at FVOCI	65,145	197,417	33,882	37	319,499
Financial assets at AC	0	264,263	218,033	0	486,572
Bills and bonds sold under RS	1,052	2,445	2,200	0	42,427
Loans (net)	0	797,513	7,214	0	826,886
A/R (net)	187,536	19,135	3,848	1,716	324,556
LT investments under equity method	48,661	4,265	0	288,475	2,931
Other assets	66,289	38,642	49,342	565	276,976
Total assets	528,354	1,567,140	380,485	305,179	3,017,256
Financial liabilities at FVTPL	101,693	1,498	775	0	172,671
Bills and bonds sold under RP	78,103	4,277	0	0	190,511
A/P (net)	127,994	9,298	2,817	19,900	297,357
Deposits and remittances	0	1,365,365	0	0	1,319,204
Bonds payable	23,500	31,500	0	25,900	90,467
Provisions	2,300	1,112	314,583	37	325,196
Other liabilities	76,026	32,328	33,062	2,628	344,647
Total liabilities	409,616	1,445,378	351,237	48,465	2,740,053
Common shares (mn)	5,982	7,394	2,374	12,137	12,137
Total shareholders' equity	118,738	121,762	29,248	256,714	277,203

Note: 1H21 numbers are un-audited

P&L of Yuanta FHC & Major Subsidiaries

Data as of June 30, 2021

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Net interest income	1,717	6,168	4,363	(127)	14,232
Net fee income	12,585	2,628	(1,775)	0	20,856
Net insurance income	0	0	11,755	0	11,751
Other income	8,796	1,522	877	(18)	20,701
LT investment income	3,574	57	0	20,854	375
Total operating income	26,672	10,375	15,220	20,709	67,915
Provision for bad debt and reserve for guarantee policy	43	49	0	0	72
Net change in insurance reserve	0	0	(13,679)	0	(13,605)
Operating expenses	(11,025)	(5,432)	(724)	(733)	(27,981)
Income before tax	15,690	4,992	817	19,976	26,401
Net income	13,895	4,363	874	19,660	21,653
EPS	2.32	0.59	1.25	1.62	
ROE (YTD annualized)	24.1%	7.1%	5.9%	15.4%	15.7%

Note: 1H21 numbers are un-audited

Yuanta FHC Financial Summary

(Consolidated Base)

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Net interest income	13,058	14,232	9%	6,516	7,192	7,040	-2%	8%
Net fee income	11,878	20,856	76%	6,471	9,273	11,583	25%	79%
Net insurance income	14,708	11,751	-20%	5,955	6,297	5,454	-13%	-8%
Other income	11,807	21,076	79%	7,734	11,829	9,247	-22%	20%
Total operating income	51,451	67,915	32%	26,676	34,591	33,324	-4%	25%
Provision for bad debt	(1,125)	72	-106%	(454)	(74)	146	-297%	-132%
Net change in insurance reserve	(15,584)	(13,605)	-13%	(6,937)	(7,025)	(6,580)	-6%	-5%
Operating expenses	(20,603)	(27,981)	36%	(10,363)	(13,556)	(14,425)	6%	39%
Income before tax	14,139	26,401	87%	8,922	13,936	12,465	-11%	40%
Net income	11,719	21,653	85%	7,332	10,755	10,898	1%	49%
Net Income attr. to parent company	11,064	19,660	78%	6,968	9,407	10,253	9%	47%
Total assets	2,559,490	3,017,256	18%	2,559,490	2,836,754	3,017,256	6%	18%
Common shares (mn)	12,137	12,137	0%	12,137	12,137	12,137	0%	0%
Total shareholders' equity	254,420	277,203	9%	254,420	281,725	277,203	-2%	9%
Equity attr. to parent company	237,173	256,714	8%	237,173	260,952	256,714	-2%	8%
BVPS	19.54	21.15	8%	19.54	21.50	21.15	-2%	8%

Note: 2Q21 numbers are un-audited

Yuanta Sec. Financial Summary

(Consolidated Base)

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Net fee income	10,736	19,233	79%	5,823	8,536	10,698	25%	84%
Net interest income	3,392	4,844	43%	1,621	2,355	2,490	6%	54%
Net investment income	2,930	11,932	307%	2,222	7,151	4,781	-33%	115%
Other income	2,513	2,604	4%	1,360	1,211	1,393	15%	2%
Total net revenue	19,571	38,613	97%	11,025	19,253	19,361	1%	76%
Operating expenses	(13,021)	(19,643)	51%	(6,589)	(9,423)	(10,220)	8%	55%
Income before tax	6,550	18,970	190%	4,436	9,830	9,140	-7%	106%
Net income	5,511	15,470	181%	3,671	7,271	8,198	13%	123%
Net income attr. to parent company	5,263	13,895	164%	3,509	6,134	7,760	27%	121%
EPS	0.91	2.40	164%	0.61	1.06	1.34	27%	121%
ROE (YTD annualized)	10.5%	24.1%	130%	10.5%	21.3%	24.1%		
Total assets	786,694	991,278	26%	786,694	908,744	991,278	9%	26%
Common shares (mn)	5,782	5,782	0%	5,782	5,782	5,782	0%	0%
Total shareholders' equity	113,724	134,283	18%	113,724	134,315	134,283	0%	18%
Equity attr. to parent company	100,394	118,738	18%	100,394	118,960	118,738	0%	18%

Note:

- 1) 2Q21 numbers are un-audited
- 2) EPS and ROE calculations are standalone

Yuanta Bank Financial Summary

(Consolidated Base)

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Net interest income	6,428	6,386	-1%	3,195	3,134	3,252	4%	2%
Net fee income	2,499	2,629	5%	1,213	1,413	1,216	-14%	0%
Other income	2,176	1,528	-30%	1,289	598	930	56%	-28%
Total operating income	11,103	10,543	-5%	5,697	5,145	5,398	5%	-5%
Operating expenses	(5,065)	(5,602)	11%	(2,528)	(2,745)	(2,857)	4%	13%
Pre-provision operating income	6,038	4,941	-18%	3,169	2,400	2,541	6%	-20%
Net provision	(865)	60	-107%	(310)	(128)	188	-247%	-161%
Net income before tax	5,173	5,001	-3%	2,859	2,272	2,729	20%	-5%
Net income	4,515	4,363	-3%	2,515	1,965	2,398	22%	-5%
Total assets	1,388,393	1,577,733	14%	1,388,393	1,488,985	1,577,733	6%	14%
Common shares (mn)	7,394	7,394	0%	7,394	7,394	7,394	0%	0%
Total shareholders' equity	120,313	121,762	1%	120,313	124,633	121,762	-2%	1%

Note:

1) 2Q21 numbers are un-audited.

Yuanta Life Financial Summary

NT\$ mn	1H20	1H21	YoY	2Q20	1Q21	2Q21	QoQ	YoY
Retained earned premium	20,251	18,992	-6%	9,062	9,880	9,112	-8%	1%
Retained claim payment	(5,498)	(7,197)	31%	(3,087)	(3,558)	(3,639)	2%	18%
Net change in insurance liability	(15,657)	(13,679)	-13%	(6,977)	(7,059)	(6,620)	-6%	-5%
Total investment income	4,767	5,211	9%	2,889	2,983	2,228	-25%	-23%
Others	(1,923)	(1,786)	-7%	(749)	(829)	(957)	15%	28%
General and administrative expenses	(702)	(725)	3%	(337)	(364)	(361)	-1%	7%
Income before tax	1,237	816	-34%	800	1,052	(236)	-122%	-129%
Net income	1,165	874	-25%	819	926	(52)	-106%	-106%
Ggeneral account	316,327	354,150	12%	316,327	366,969	354,150	-3%	12%
Seperated account	1,744	26,335	1410%	1,744	8,672	26,335	204%	1410%
Total assets	318,071	380,485	20%	318,071	375,641	380,485	1%	20%
Reserves for life insurance liabilities	278,284	314,496	13%	278,284	308,879	314,496	2%	13%
Total liabilities	288,630	351,237	22%	288,630	346,889	351,237	1%	22%
Total shareholders' equity	29,441	29,248	-1%	29,441	28,752	29,248	2%	-1%
First year premium *	5,217	24,787	375%	2,275	7,420	17,367	134%	663%
Total premium *	20,934	43,277	107%	9,420	16,953	26,324	55%	179%

Note:

- 1) 2Q21 numbers are un-audited
- 2) * FYP & Total premium include investment-linked policies.

Yuanta Life Investment Portfolio

NT\$ mn	2Q20		1Q21		2Q21		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
Overseas Fixed Income	178,121	58.7%	198,935	59.9%	198,516	59.0%	0%	11%
Overseas Equity	1,336	0.4%	1,760	0.5%	2,355	0.7%	34%	76%
Domestic Fixed Income	51,870	17.1%	53,195	16.0%	54,967	16.3%	3%	6%
Domestic Equity	39,148	12.9%	35,705	10.8%	38,922	11.6%	9%	-1%
Loans	6,923	2.3%	7,128	2.1%	7,214	2.1%	1%	4%
Real Estate	11,708	3.9%	11,479	3.5%	11,478	3.4%	0%	-2%
Others	243	0.1%	311	0.1%	350	0.1%	13%	44%
Deposits and Cash Equivalent	13,878	4.6%	23,500	7.1%	22,784	6.8%	-3%	64%
Total	303,227	100%	332,013	100%	336,586	100%	1%	11%
RBC Ratio	470.0%		N/A		445.1%			

Note: 2Q21 numbers are un-audited