We Know Asia

Providing the Best Financial Solutions
In the Asia-Pacific Region



元大金控 Yuanta Financial Holdings

3Q26

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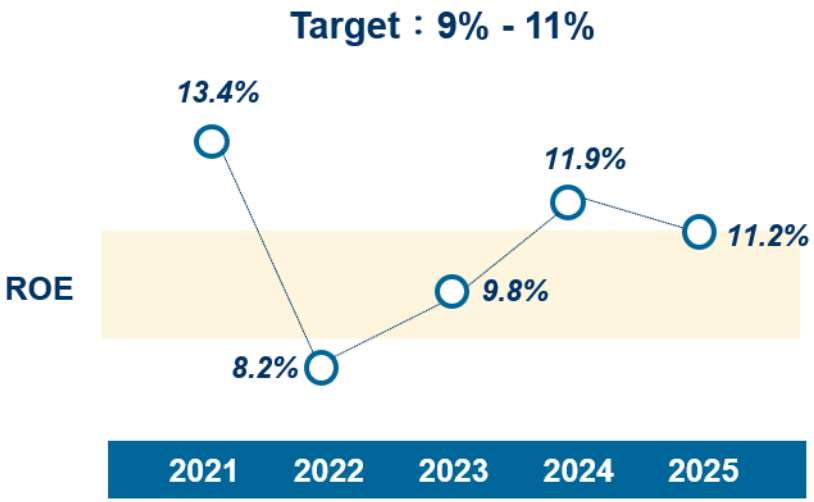
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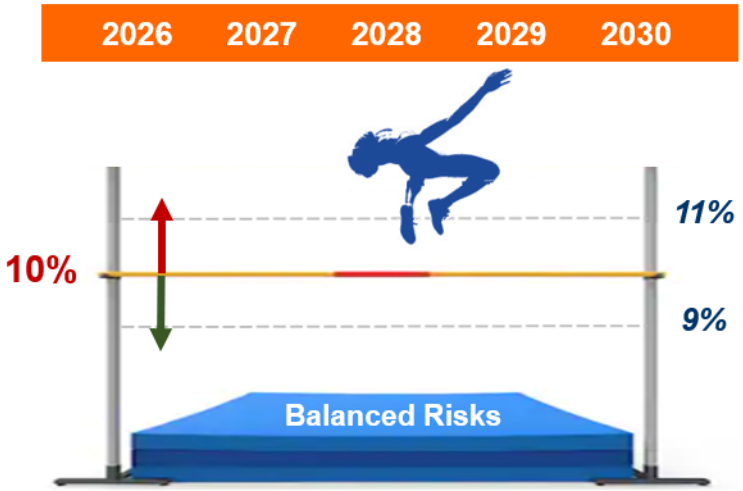
Table of Contents

- Yuanta Profile 3
- Business Review 11
  - Pan-Sec. Businesses 12
  - Yuanta Bank 25
- Appendix 31

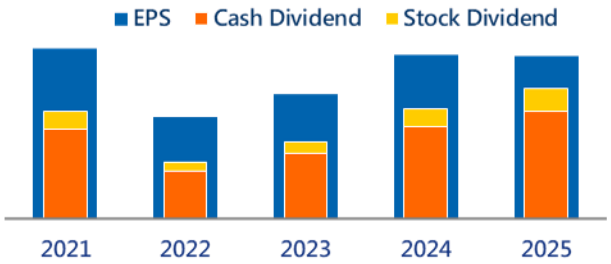
Yuanta Profile

ROE Target & Dividend Policy (2026-2030)

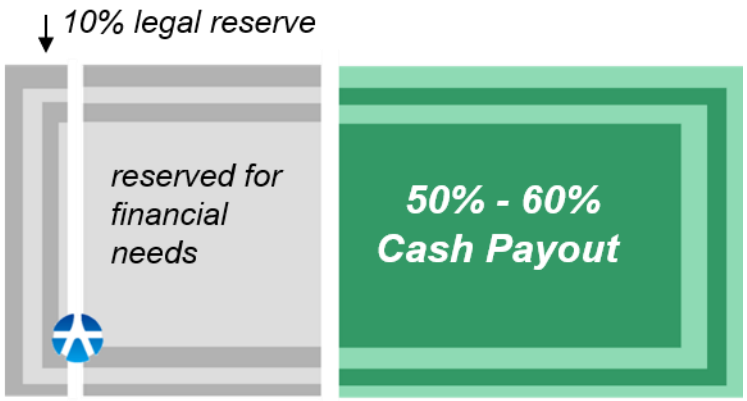




Dividend Policy

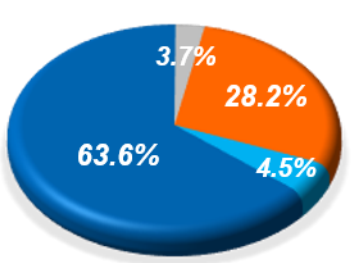


Unit: NT$	2021	2022	2023	2024	2025
EPS	2.87	1.72	2.09	2.77	2.74
Cash Dividend	1.5	0.8	1.1	1.55	1.8
Stock Dividend	0.3	0.15	0.2	0.3	0.4



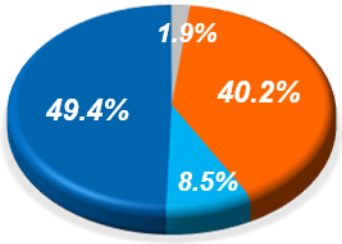
Diversified Financial Services Model

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

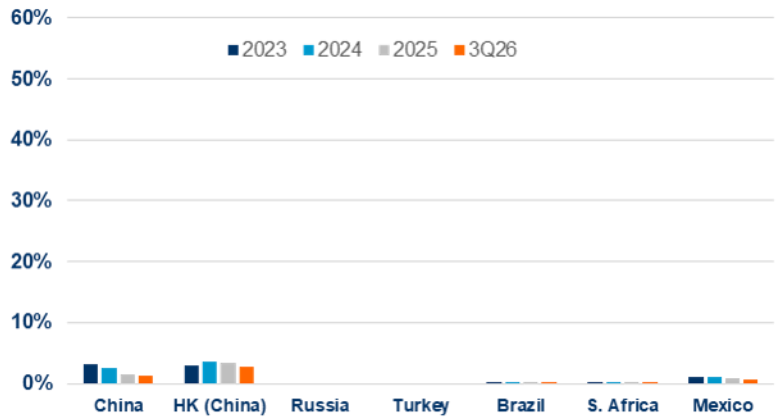
	Yuanta FHC (consolidated)	Yuanta Sec. (Standalone)	Yuanta Bank	Yuanta Life
CAR	131.2%	406.9%	14.5%	**
Minimum Requirement	100%	250%*	10.5%	100%

Note:
1) * Application for new business will be constrained if CAR is below 250%..
2) As of June 30, 2026, Yuanta Life's audited TIS ratio was 150%. YL discloses its TIS ratio semi-annually (Q2 & Q4)
2) Data as of Sept 30, 2026.

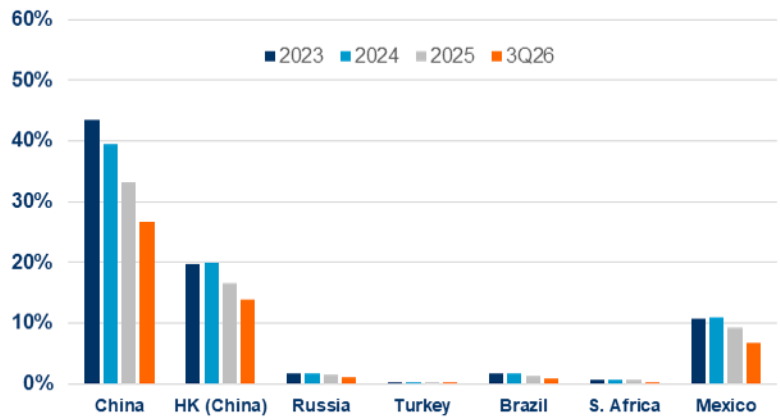
Overseas Exposures to Shareholders' Equity

(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 (3Q26)

Credit Rating	Securities		Bank		Life		Yuanta FHC	
	NTD	FCY	NTD	FCY	NTD	FCY	NTD	FCY
AAA ~ A	99%	62%	100%	97%	96%	86%	99%	89%
A- ~ BBB-	1%	38%	0%	3%	4%	14%	1%	11%
Non-Investment Grade	0%	0%	0%	0%	0%	0%	0%	0%
Duration (Year)	2.4	2.9	3.1	2.1	9.9	13.9	4.0	8.2

Source: Yuanta FHC ; Banking Bureau

Results Overview

FHC Financial Performance

Unit: NT$ mn	9M25	9M26	YoY	3Q25	2Q26	3Q26	QoQ	YoY
Total Assets	4,093,191	5,223,935	28%	4,093,191	5,150,931	5,223,935	1%	28%
Common Shares (mn)	13,331	13,864	4%	13,331	13,864	13,864	0%	4%
Shareholders' Equity (standalone)	329,074	408,292	24%	329,074	382,969	408,292	7%	24%
BVPS	24.68	29.45	19%	24.68	27.62	29.45	7%	19%
Double Leverage Ratio	113.81%	113.44%	0%	113.81%	113.25%	113.44%	0%	0%
Net Income (standalone)	26,695	54,959	106%	10,467	22,163	18,387	-17%	76%
EPS (NT$)	2.00	3.96	98%	0.79	1.56	1.33	-15%	69%
ROE (%) YTD annualized	11.1%	19.6%	77%	11.1%	20.2%	19.6%		

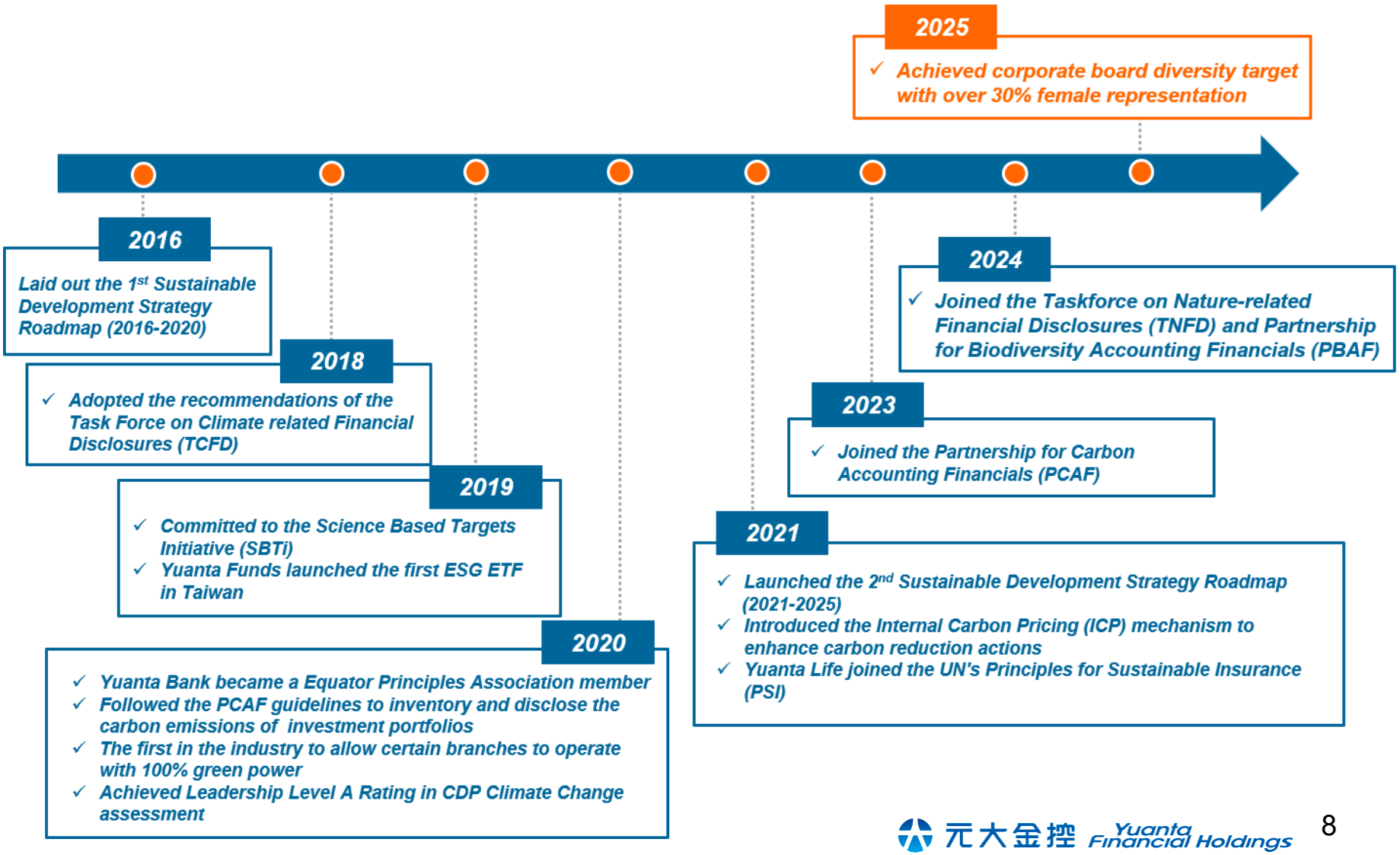
Net Income by Subsidiary (standalone)

Unit: NT$ mn	9M25	9M26	YoY	3Q25	2Q26	3Q26	QoQ	YoY
Yuanta Securities	16,495	37,057	125%	6,907	15,793	12,529	-21%	81%
Yuanta Bank	8,416	12,164	45%	3,120	4,004	4,472	12%	43%
Yuanta Futures (65.06%)	2,009	2,623	31%	707	844	1,079	28%	53%
Yuanta Funds (74.71%)	3,062	4,847	58%	1,010	1,676	1,880	12%	86%
Yuanta AMC	233	185	-21%	50	64	68	6%	36%
Yuanta Venture Capital	332	1,126	239%	251	313	145	-54%	-42%
Yuanta Life	(312)	2,750	-981%	(462)	1,151	309	-73%	-167%

Note:

1) 3Q26 numbers are audited.

ESG Sustainability Roadmap



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

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.

1) Responsible Investment

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

2) Responsible Lending

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

1) Sustainable Financial Talent Development

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

2) New Generation Financial Literacy

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



Sustainability Goals (2021-2025)

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

Operation Based on ESG Sustainability

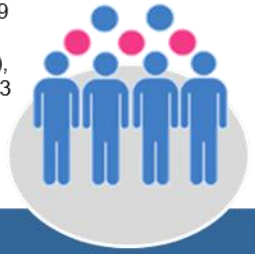
Yuanta Governance Structure

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

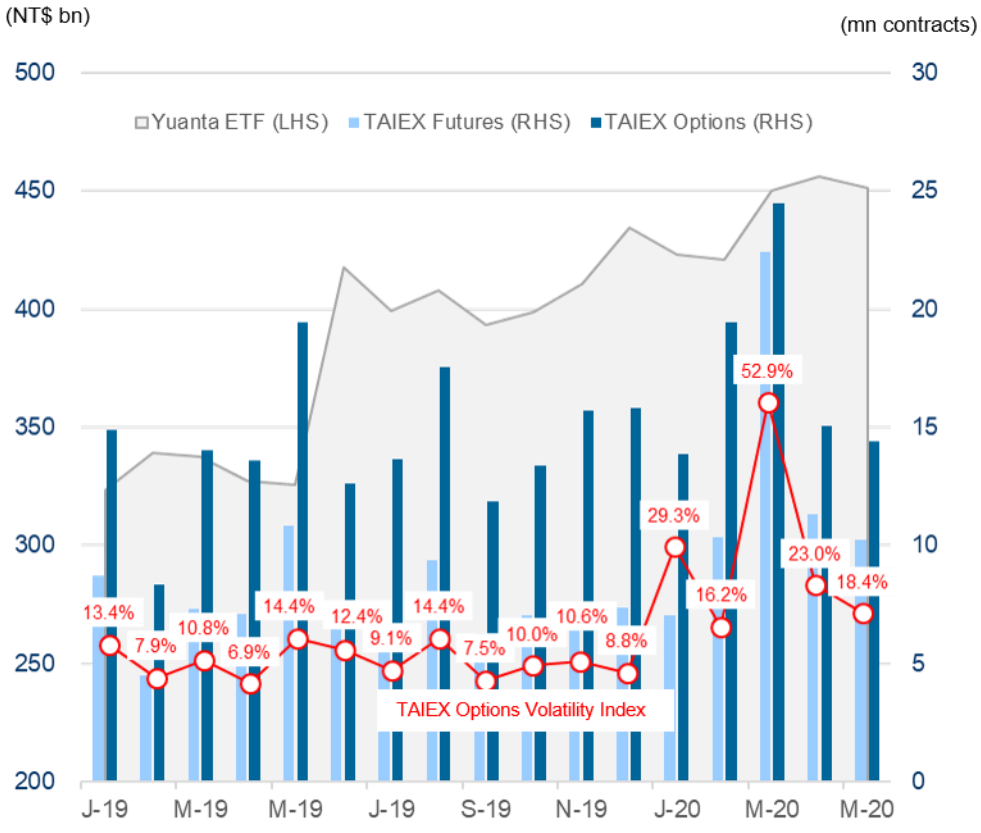
Robust Performance Driven by Natural Hedge Model



Historical ROE Performance

	2022	2023	2024	2025	9M26
Yuanta Sec.	9.1%	9.9%	14.0%	14.8%	26.2%
Yuanta Futures	9.1%	13.5%	14.2%	15.0%	15.0%
Yuanta Funds	30.5%	41.7%	56.0%	50.6%	81.7%
Pan-Sec. Subsidiaries	10.0%	11.4%	15.7%	16.4%	27.0%

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



Note:9M26 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

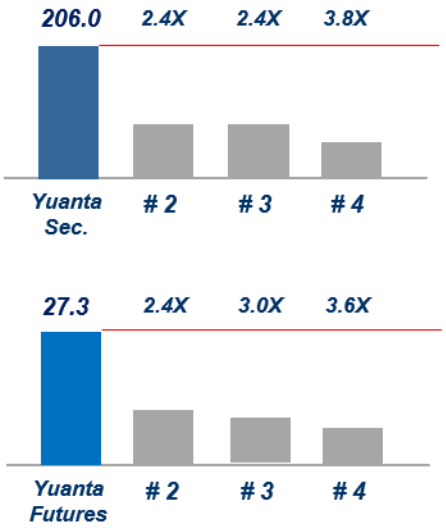
Yuanta Securities	Market share
Brokerage	16.5%
Margin Financing	17.6%
Online Trading	18.7%
SBL	27.5%
Non Purpose Lending	34.6%
Market Maker in COMM Futures	26.5%

Yuanta Futures	
Futures	25.4%
Options	16.4%

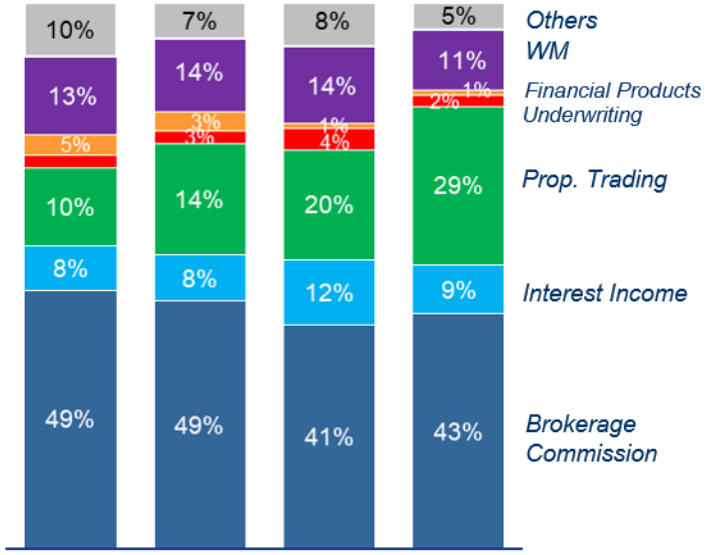
Yuanta Funds	
Public Funds	28.0%
ETF Funds	37.0%

Strong Balance Sheet

(NT$ bn)



Revenue Breakdown for Pan-Sec. Businesses

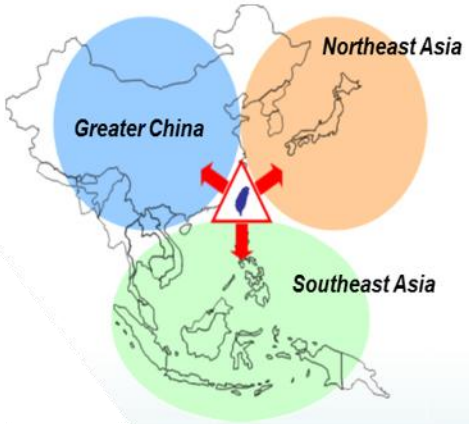


NT$ mn	2023	2024	2025	9M26
Total Net Revenue	42,497	60,981	66,313	96,050

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

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

Domestic Brokerage Business Diversified



Overseas Expansion



Prop. Trading



Brokerage

Becoming an Asia-Pacific Regional Broker

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

Yuanta Thailand
- Market Share：2.8%
- 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

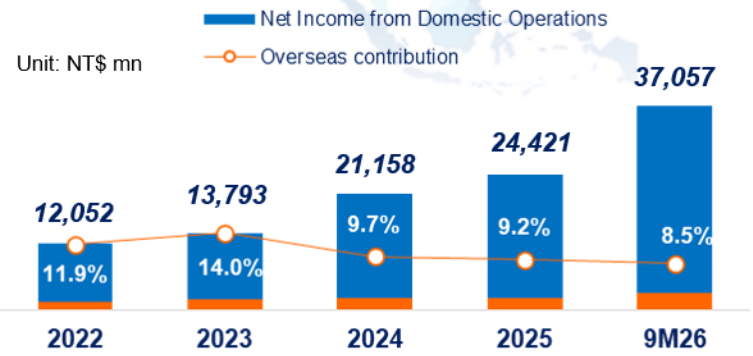
Yuanta HK
- Market Share：0.03%
- Expanding Wealth Management and Institutional Businesses

Yuanta Cambodia
- Boutique Investment Bank

Yuanta Indonesia
- Market Share：0.1%



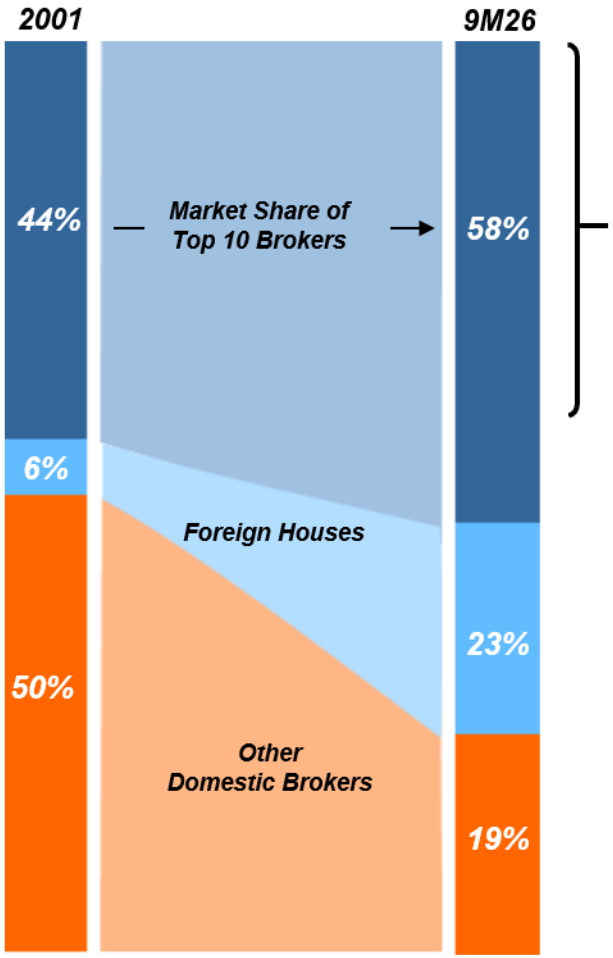
Yuanta Securities' Net Profit



Note: Data as of Sept 30, 2026

The Leading Securities Company in Taiwan

Taiwan Brokerage Market Structure



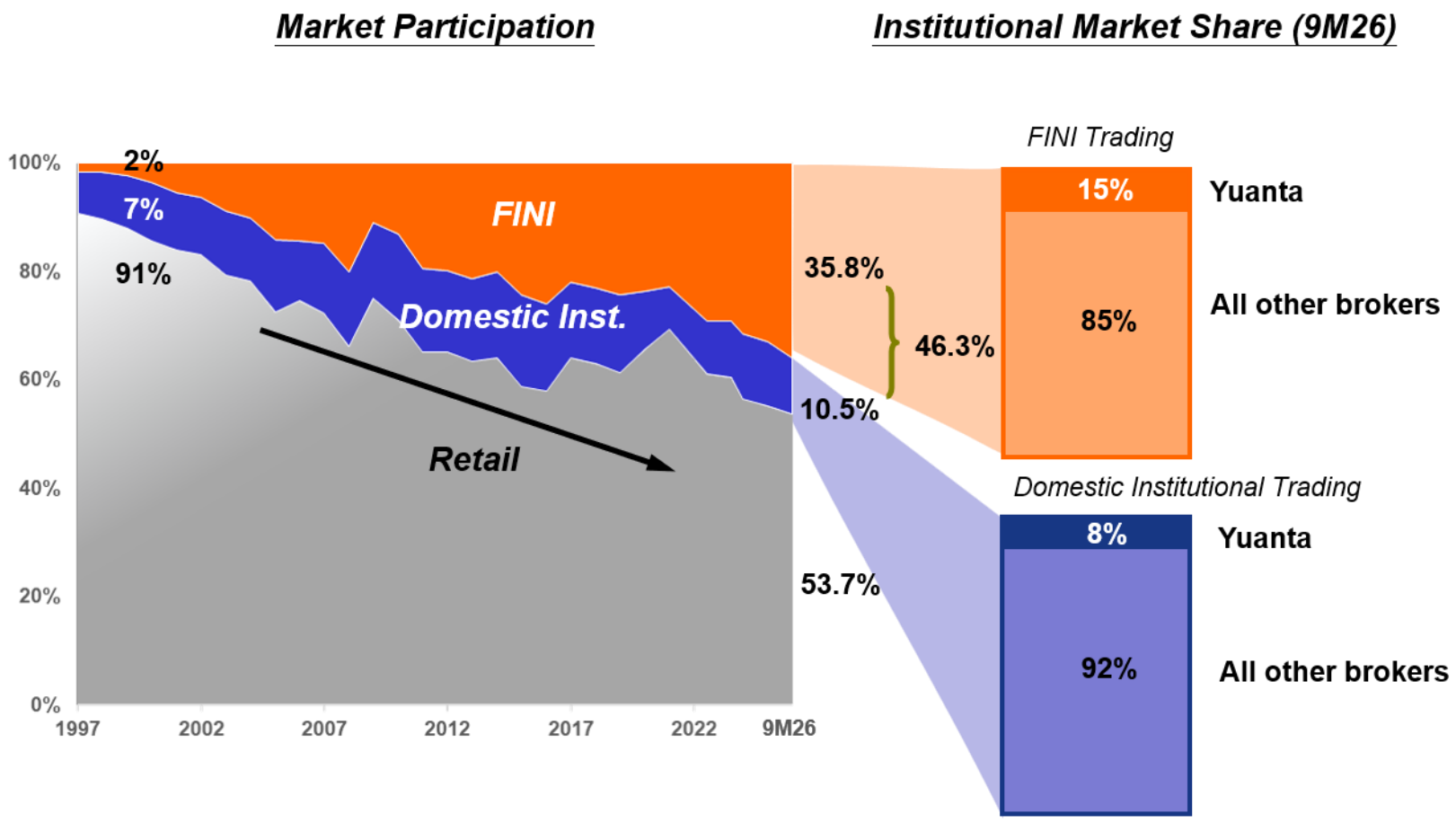
	2024	2025	9M26
Yuanta	13.3%	13.8%	16.5%
KGI	10.4%	11.2%	11.0%
Fubon	7.6%	7.0%	7.0%
SinoPac	4.8%	4.9%	5.0%
Cathay	4.2%	4.4%	4.7%

Yuanta Securities

	2024	2025	9M26
New Accounts Opened (monthly avg.)	20,846	16,015	45,015
Active Accounts (mn)	1.65	1.73	2.18
Large Traders (monthly transactions over NTD 50 mn)	5,722	6,241	15,516

Source: Taiwan Stock Exchange; Taipei Exchange; Yuanta Securities

Shifting Investor Composition in Taiwan's Markets

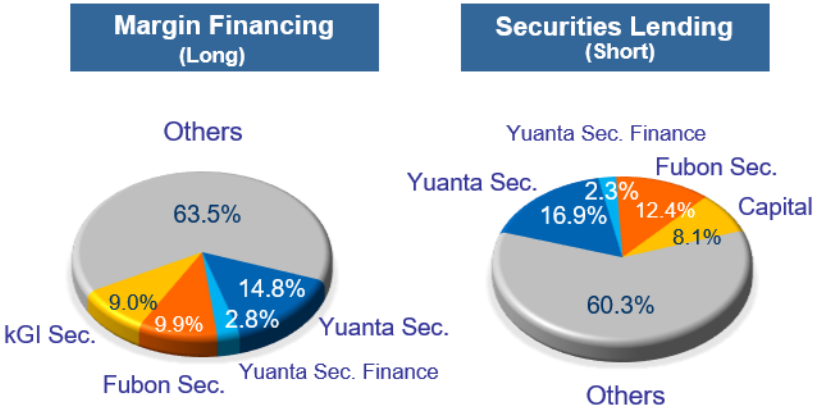


Note: Calculated using TAIEX plus OTC trading volume

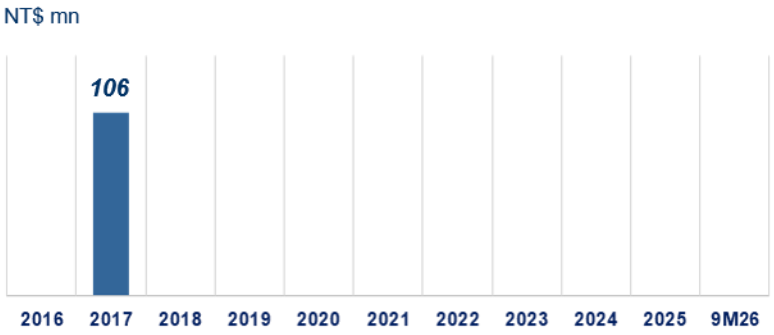
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

The Industry Leader in Margin Financing

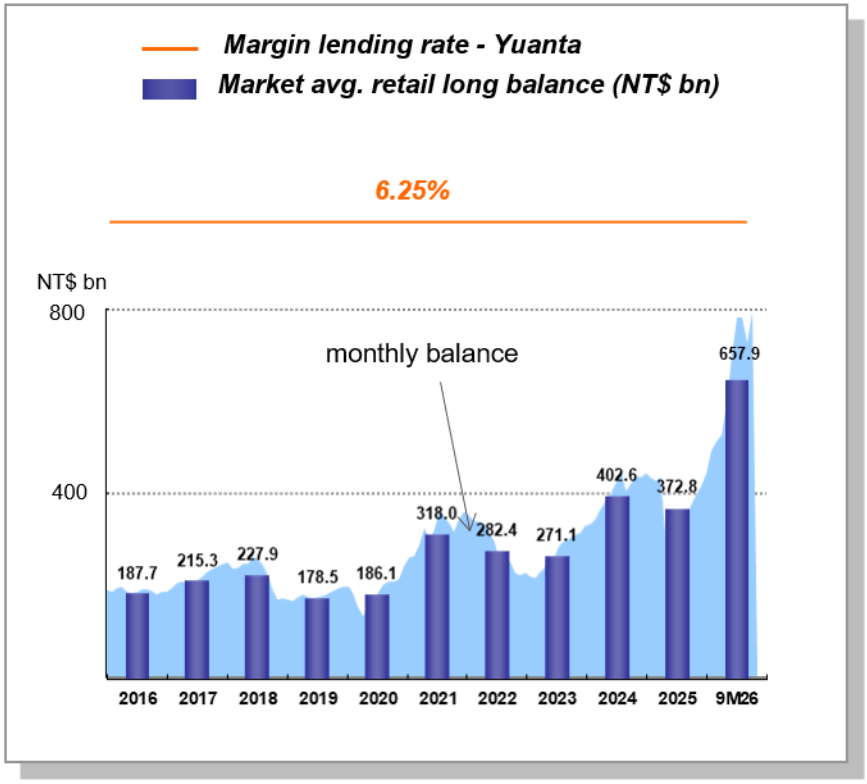
Market Share (9M26)



Yuanta Securities' Credit Loss



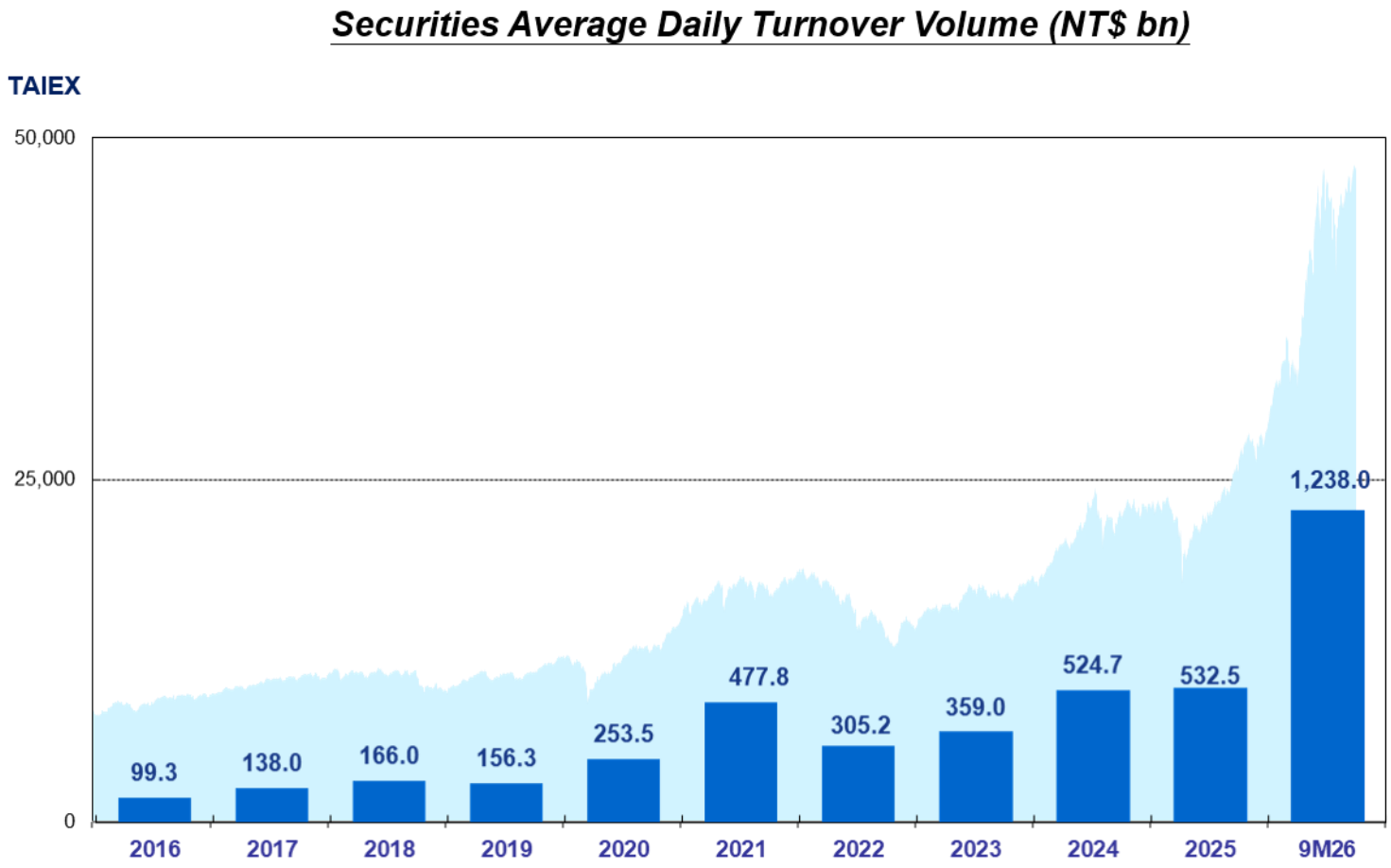
Average Market Margin Balance



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



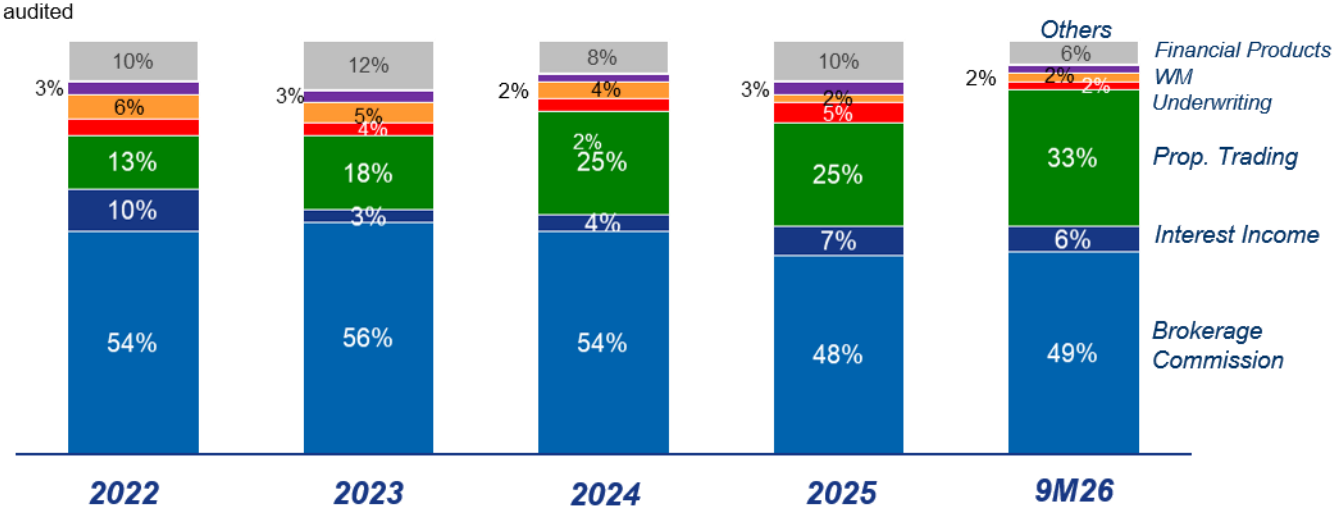
Source: Taiwan Stock Exchange; Taipei Exchange

Securities Revenue Sources Diversified

Notes:

1) 3Q26 numbers are audited

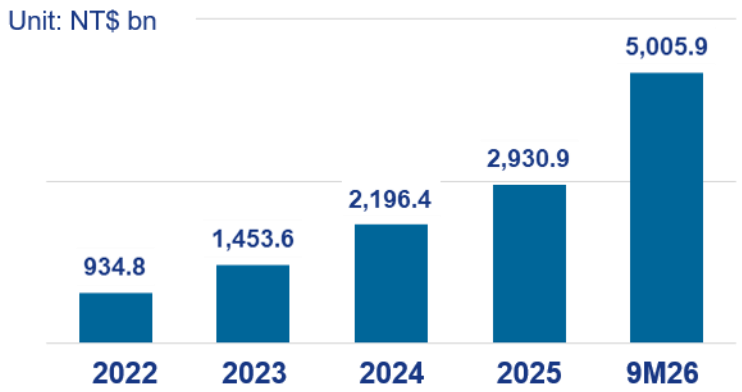
Yuanta Securities' Revenue Breakdown



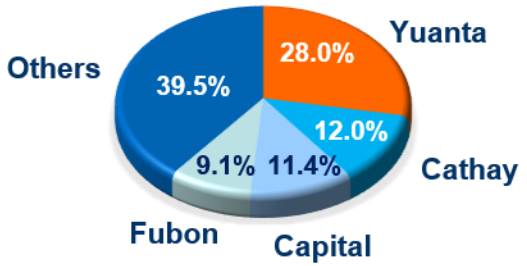
NT$ mn	9M25	9M26	YoY	3Q25	2Q26	3Q26	QoQ	YoY
Brokerage Commission	17,332	39,945	130%	6,958	16,752	13,017	-22%	87%
Interest Income	2,512	4,382	74%	957	1,598	1,578	-1%	65%
Prop. Trading	9,374	26,918	187%	3,457	13,564	7,176	-47%	108%
Underwriting	1,136	1,700	50%	527	652	503	-23%	-5%
Financial Products	458	1,128	147%	136	150	1,260	741%	825%
WM Fee Income	978	1,831	87%	464	695	724	4%	56%
Others	4,308	5,047	17%	1,689	1,809	1,895	5%	12%
Total Net Revenue	36,098	80,951	124%	14,188	35,221	26,152	-26%	84%

Taiwan's Premier Investment Management Company

Yuanta's AUM of Public Funds

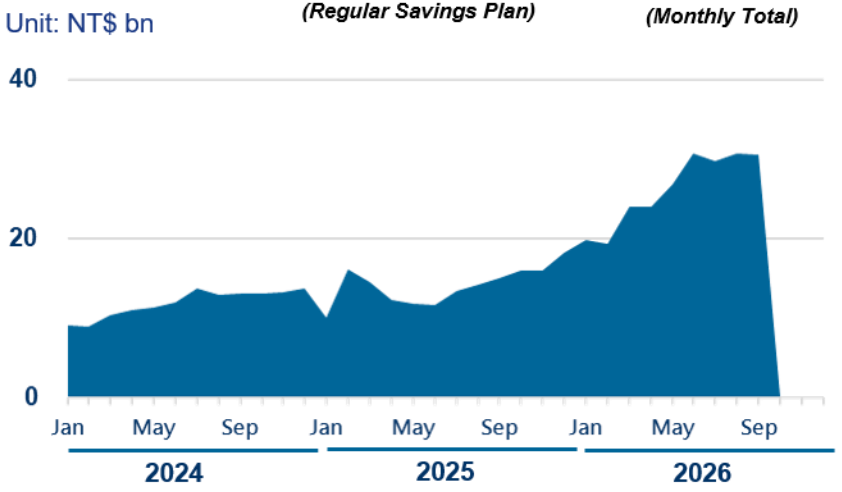


Market Share – Public Funds (9M26)

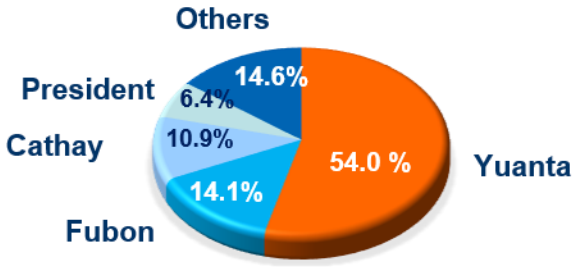


Market – ETF Recurring Investment

(Regular Savings Plan) (Monthly Total)

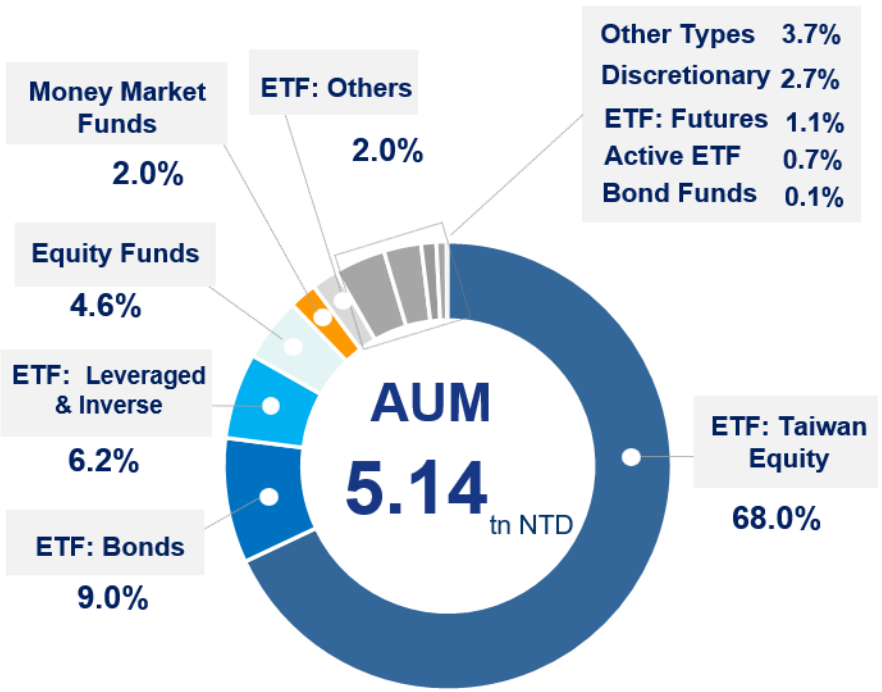


Market Share - ETF Recurring Investment (9M26)



Source: SITCA; Yuanta Funds

Wide-Ranging, Industry-Leading Investment Products



9M26 Highlights *(Yuanta Funds)*

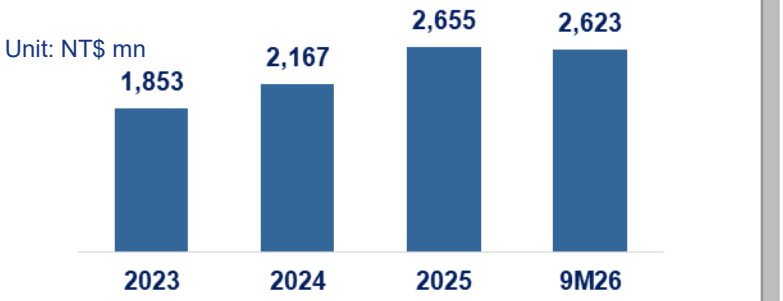
ETF Net Inflow: 571.3 Billion NTD	ETF Recurring Investments (RSP): 127.6 Billion NTD
ETF Holders: 7.66 mn	TWN Equity ETF: 3.50 Trillion NTD
Leveraged / Inverse ETF: 318.2 Billion NTD	Commodity / FX ETF: 56.0 Billion NTD

Source: Yuanta Funds
Note: Data as of Sept. 30, 2026

Bellwether for Taiwan's Futures Industry

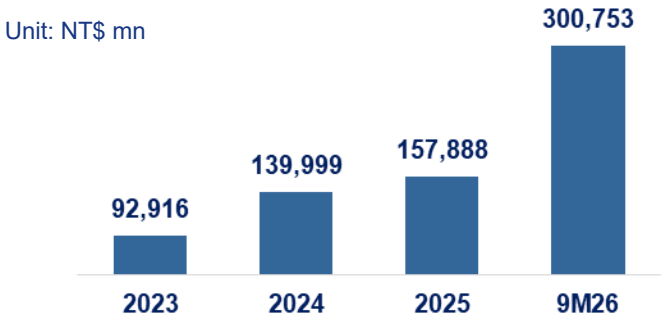
Net Profit

% of Industry Profit	33.6%	31.2%	36.8%	28.9%

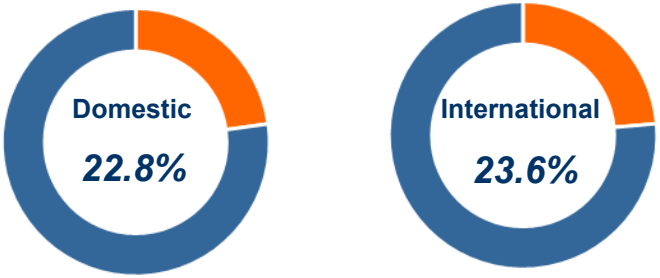


Margin Deposits (Standalone)

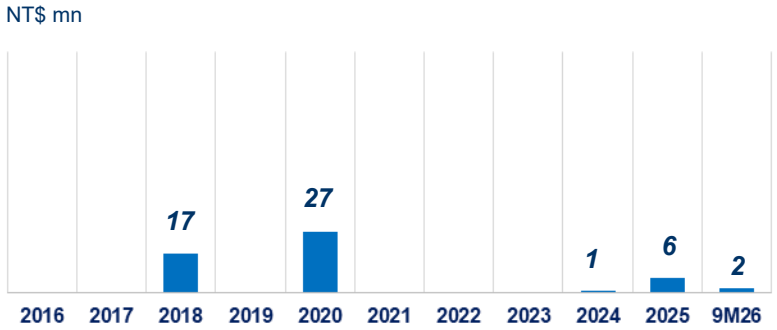
% of Industry Margin Deposit	30.7%	32.9%	31.5%	31.6%



Futures & Options Market Share (9M26)



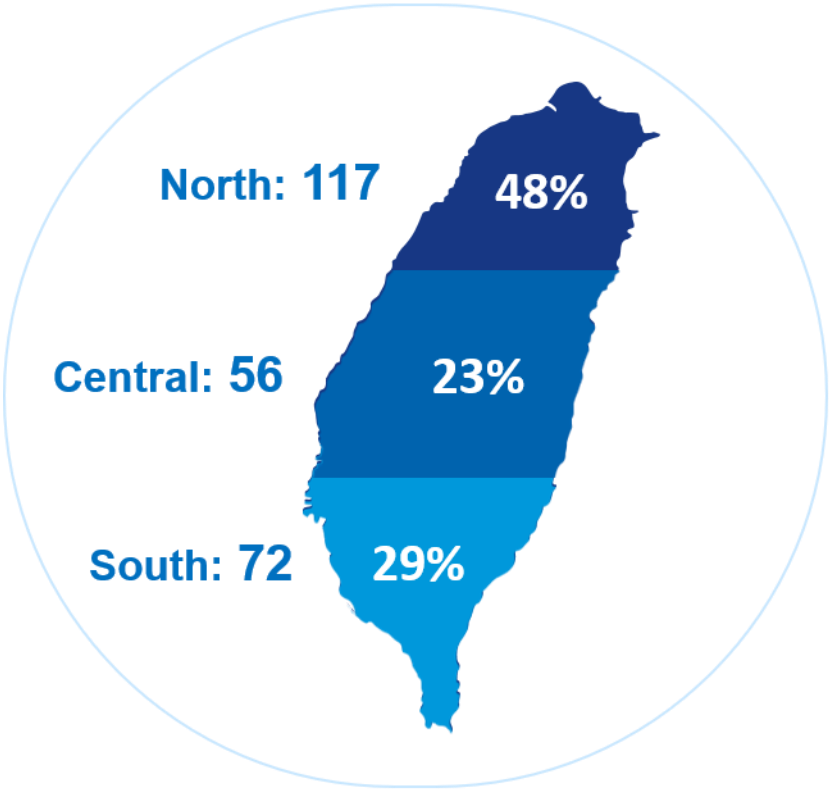
Yuanta Futures' Credit Loss



Source : Taiwan Futures Exchange, Yuanta Futures
Note : Data as of Sept. 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

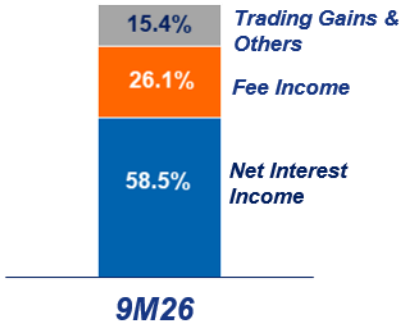
Yuanta Bank

Financial Overview

Financial Snapshot – Yuanta Bank

NT$ mn	9M25	9M26	YoY	3Q25	2Q26	3Q26	QoQ	YoY
Net interest income	13,481	18,132	35%	4,909	6,120	6,541	7%	33%
Fee income	5,677	8,073	42%	1,943	2,466	2,819	14%	45%
Trading gains & others	3,275	4,770	46%	1,315	1,370	2,184	59%	66%
Operating income	22,433	30,975	38%	8,167	9,956	11,544	16%	41%
Operating expenses	(11,710)	(14,419)	23%	(4,104)	(4,773)	(5,080)	6%	24%
Pre-provision profit	10,723	16,556	54%	4,063	5,183	6,464	25%	59%
Net provision	(432)	(2,022)	368%	(238)	(578)	(1,079)	87%	353%
Income before tax	10,291	14,534	41%	3,825	4,605	5,385	17%	41%
Net income	8,416	12,164	45%	3,120	4,004	4,472	12%	43%
EPS	0.96	1.32	37%	0.35	0.41	0.49	19%	38%
ROA (YTD annualized)	0.51%	0.64%	25%	0.51%	0.62%	0.64%		
ROE (YTD annualized)	7.7%	10.1%	31%	7.7%	9.7%	10.1%		
Total Assets	2,310,848	2,733,433	18%	2,310,848	2,619,521	2,733,433	4%	18%
Shareholders' Equity	151,786	165,926	9%	151,786	163,090	165,926	2%	9%

Revenue Breakdown



Capital Adequacy

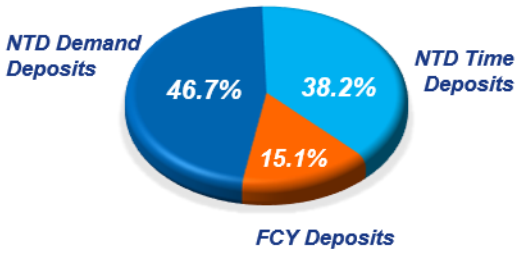
	2024	2025	9M26
CET1	11.19%	11.23%	10.48%
Tier I	11.79%	11.77%	11.29%
BIS	13.87%	14.42%	14.49%

Note:
1) 3Q26 numbers are audited.

Loan and Deposit Breakdown

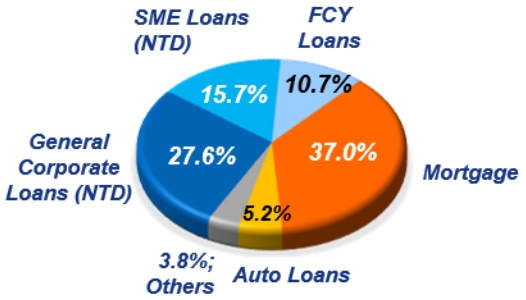
Deposit Breakdown

NT$ mn	3Q25	2Q26	3Q26	QoQ	YoY
NTD Demand Deposits	938,683	1,078,065	1,148,735	7%	22%
NTD Time Deposits	860,742	926,291	937,930	1%	9%
Subtotal	1,799,425	2,004,356	2,086,665	4%	16%
Foreign Currency Deposits	262,425	335,174	371,067	11%	41%
Total	2,061,850	2,339,530	2,457,732	5%	19%



Loan Breakdown

NT$ mn	3Q25	2Q26	3Q26	QoQ	YoY
Corporate Banking	752,250	837,704	899,393	7%	20%
General Corporate Loans	424,101	444,600	459,146	3%	8%
SME Loans	237,950	255,666	261,020	2%	10%
Foreign Currency Loans	89,764	136,499	178,271	31%	99%
Non-Accrual Loans	435	939	956	2%	120%
Consumer Banking	642,430	723,594	766,190	6%	19%
Mortgage Loans	534,447	586,984	615,814	5%	15%
Auto Loans	73,230	81,135	86,026	6%	17%
Unsecured Personal Loans	32,494	52,036	60,589	16%	86%
Others	1,908	3,025	3,292	9%	73%
Non-Accrual Loans	351	414	469	13%	34%
Total	1,394,680	1,561,298	1,665,583	7%	19%



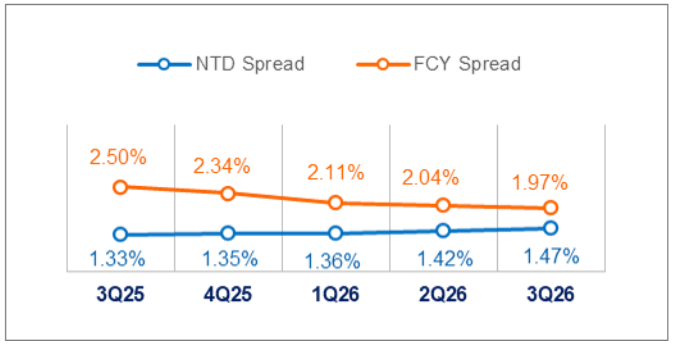
Note:
1) 3Q26 numbers are audited

NIM and Spread

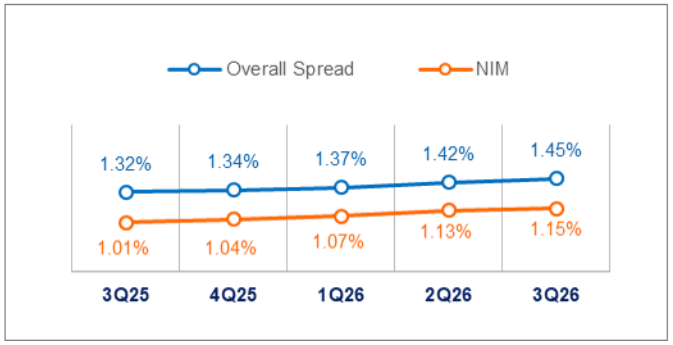
Interest Income Breakdown

NT$ mn	9M25	9M26	YoY	3Q25	2Q26	3Q26	QoQ	YoY
Interest Income	32,274	39,320	22%	11,220	13,080	14,158	8%	26%
Loan interest	24,848	30,209	22%	8,715	9,969	10,840	9%	24%
Interest income from marketable securities	6,398	7,710	21%	2,099	2,601	2,830	9%	35%
Other interest	1,028	1,401	36%	406	510	488	-4%	20%
Interest Expenses	(18,793)	(21,188)	13%	(6,311)	(6,960)	(7,617)	9%	21%
Net Interest Income	13,481	18,132	35%	4,909	6,120	6,541	7%	33%
Loan to Deposit Ratio	67.6%	67.8%	0%	67.6%	66.7%	67.8%	2%	0%

NTD Spread & FCY Spread



NIM and Overall Spread

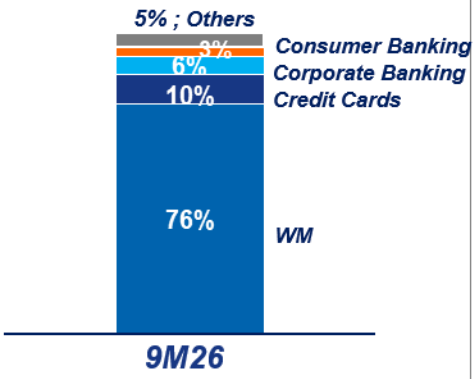


Note:
1) 3Q26 numbers are audited

Fee Income Breakdown

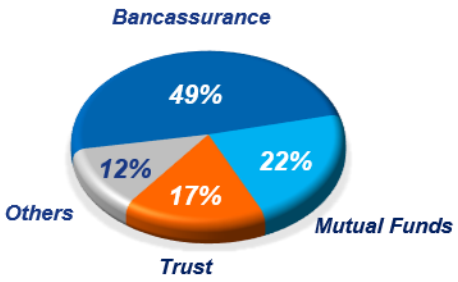
Fee Income Breakdown

NT$ mn	9M25	9M26	YoY	3Q25	2Q26	3Q26	QoQ	YoY
Fee Income	6,872	9,483	38%	2,355	2,948	3,304	12%	40%
Wealth Management	5,021	7,259	45%	1,707	2,238	2,441	9%	43%
Credit Cards	883	909	3%	290	300	315	5%	9%
Corporate Banking	395	542	37%	144	131	267	104%	85%
Consumer Banking	191	252	32%	66	88	94	7%	42%
Others	382	521	36%	148	191	187	-2%	26%
Fee Expenses	(1,195)	(1,410)	18%	(412)	(482)	(485)	1%	18%
Net Fee Income	5,677	8,073	42%	1,943	2,466	2,819	14%	45%



WM Fee Breakdown

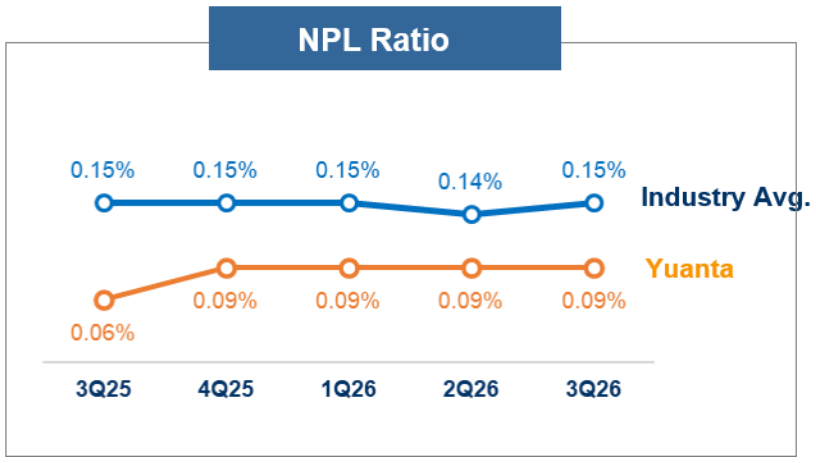
NT$ mn	9M25	9M26	YoY	3Q25	2Q26	3Q26	QoQ	YoY
Mutual Funds	981	1,570	60%	395	547	518	-5%	31%
Bancassurance	2,699	3,580	33%	876	1,131	917	-19%	5%
Trust	815	1,216	49%	234	270	618	129%	164%
Structured & Others	526	893	70%	202	290	388	34%	92%
WM fee Income	5,021	7,259	45%	1,707	2,238	2,441	9%	43%

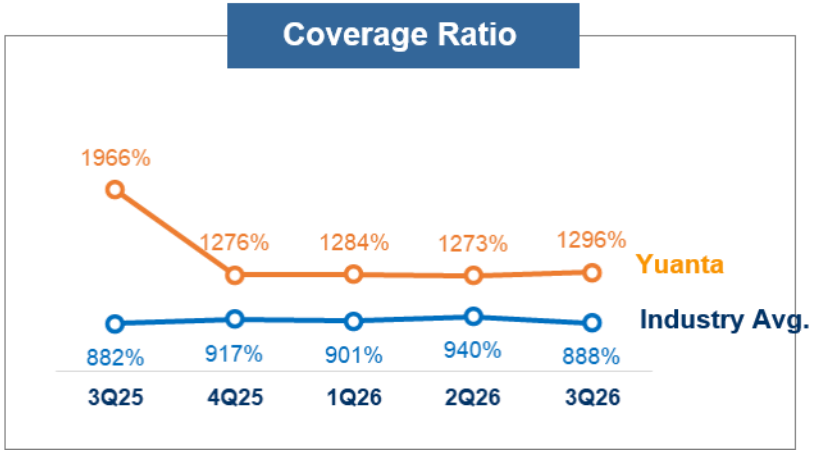


Note:
1) 3Q26 numbers are audited

Asset Quality

NT$ mn	9M25	9M26	YoY	3Q25	2Q26	3Q26	QoQ	YoY
Net Provisions	432	2,022	368%	238	578	1,079	87%	353%
NPL	833	1,512	82%	833	1,444	1,512	5%	82%
Loan Loss Reserves	16,381	19,595	20%	16,381	18,380	19,595	7%	20%
NPL Ratio	0.06%	0.09%	50%	0.06%	0.09%	0.09%	0%	50%
NPL Coverage Ratio	1966%	1296%	-34%	1966%	1273%	1296%	2%	-34%
Reserve to Loan Ratio	1.24%	1.22%	-2%	1.24%	1.22%	1.22%	0%	-2%





Note:
1) 3Q26 numbers are audited

Appendix

Yuanta FHC Financial Summary

(Consolidated Base)

NT$ mn	9M25	9M26	YoY	3Q25	2Q26	3Q26	QoQ	YoY
Net interest income	28,884	37,906	31%	10,279	12,898	13,751	7%	34%
Net fee income	23,779	59,070	148%	9,833	24,045	18,828	-22%	91%
Other income	37,144	56,698	53%	14,715	21,182	19,495	-8%	32%
Total operating income	89,807	153,674	71%	34,827	61,615	52,074	-15%	50%
Provision for bad debt	(1,129)	(2,882)	155%	(495)	(833)	(1,358)	63%	174%
Net change in insurance reserve	(7,608)	0	NM	(4,276)	0	0	NM	NM
Other insurance operating costs	0	(875)	NM	0	(1,560)	(1,322)	NM	NM
Operating expenses	(46,707)	(80,379)	72%	(16,696)	(31,153)	(26,649)	-14%	60%
Income before tax	34,363	69,537	102%	13,360	28,069	22,744	-19%	70%
Net income	28,731	58,669	104%	11,224	23,415	19,660	-16%	75%
Net Income attr. to parent company	26,695	54,959	106%	10,467	22,163	18,387	-17%	76%
Total assets	4,093,191	5,223,935	28%	4,093,191	5,150,931	5,223,935	1%	28%
Common shares (mn)	13,331	13,864	4%	13,331	13,864	13,864	0%	4%
Total shareholders' equity	351,590	441,432	26%	351,590	410,130	441,432	8%	26%
Equity attr. to parent company	329,074	408,292	24%	329,074	382,969	408,292	7%	24%
BVPS	24.68	29.45	19%	24.68	27.62	29.45	7%	19%

Note: 3Q26 numbers are audited

Yuanta Securities Financial Summary

(Consolidated Base)

NT$ mn	9M25	9M26	YoY	3Q25	2Q26	3Q26	QoQ	YoY
Net fee income	24,023	56,283	134%	9,892	23,048	18,074	-22%	83%
Net interest income	5,846	8,733	49%	2,137	3,092	2,951	-5%	38%
Net investment income	11,396	30,759	170%	4,297	14,665	9,173	-37%	113%
Other income	7,310	7,611	4%	2,639	2,843	2,896	2%	10%
Total net revenue	48,576	103,386	113%	18,966	43,648	33,094	-24%	74%
Operating expenses	(28,641)	(58,035)	103%	(10,522)	(23,613)	(18,712)	-21%	78%
Income before tax	19,934	45,351	127%	8,444	20,035	14,382	-28%	70%
Net income	17,041	38,602	127%	7,162	16,326	12,944	-21%	81%
Net income attr. to parent company	16,495	37,057	125%	6,907	15,793	12,529	-21%	81%
EPS	2.50	5.20	108%	1.05	2.11	1.76	-17%	68%
ROE (YTD annualized)	13.7%	26.2%	91%	13.7%	27.3%	26.2%		
Total assets	1,305,055	1,912,058	47%	1,305,055	1,920,419	1,912,058	0%	47%
Common shares (mn)	6,592	7,121	8%	6,592	7,121	7,121	0%	8%
Total shareholders' equity	176,796	227,413	29%	176,796	206,008	227,413	10%	29%
Equity attr. to parent company	162,517	205,959	27%	162,517	187,591	205,959	10%	27%

Note:
1) 3Q26 numbers are audited
2) EPS and ROE calculations are standalone

Yuanta Bank Financial Summary

(Consolidated Base)

NT$ mn	9M25	9M26	YoY	3Q25	2Q26	3Q26	QoQ	YoY
Net interest income	13,845	18,191	31%	5,030	6,139	6,562	7%	30%
Net fee income	5,678	8,073	42%	1,944	2,466	2,819	14%	45%
Other income	3,289	4,776	45%	1,327	1,372	2,186	59%	65%
Total operating income	22,812	31,040	36%	8,301	9,977	11,567	16%	39%
Operating expenses	(11,966)	(14,478)	21%	(4,193)	(4,792)	(5,100)	6%	22%
Pre-provision operating income	10,846	16,562	53%	4,108	5,185	6,467	25%	57%
Net provision	(538)	(2,026)	277%	(272)	(579)	(1,082)	87%	298%
Net income before tax	10,308	14,536	41%	3,836	4,606	5,385	17%	40%
Net income	8,416	12,164	45%	3,120	4,004	4,472	12%	43%
EPS	0.96	1.32	37%	0.35	0.41	0.49	19%	38%
ROE (YTD annualized)	7.7%	10.1%	31%	7.7%	9.7%	10.1%	5%	31%
Total assets	2,323,119	2,735,545	18%	2,323,119	2,620,132	2,735,545	4%	18%
Common shares (mn)	8,730	9,228	6%	8,730	9,228	9,228	0%	6%
Total shareholders' equity	151,786	165,926	9%	151,786	163,090	165,926	2%	9%

Note:
1) 3Q26 numbers are audited.

Yuanta Life Financial Summary

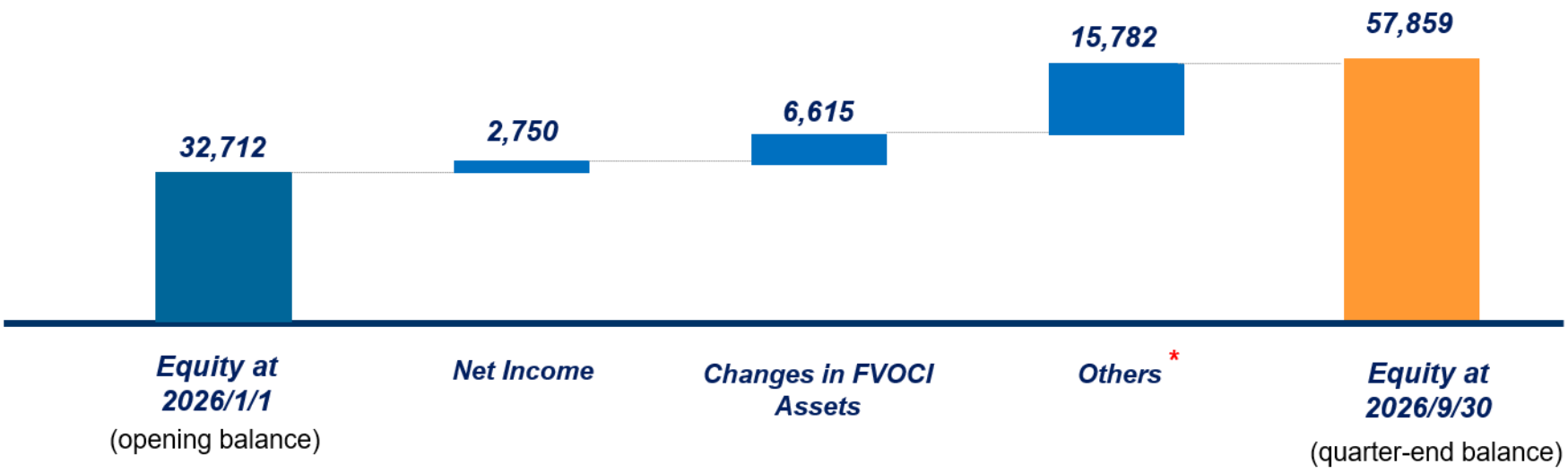
NT$ mn	2024	2025	YoY
Retained earned premium	35,686	43,831	23%
Retained claim payment	(29,442)	(28,160)	-4%
Net change in insurance liability	(12,717)	(14,513)	14%
Total investment income	13,138	4,494	-66%
Others	(3,352)	(5,742)	71%
General and administrative expenses	(1,839)	(2,147)	17%
Income before 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	3Q26	QoQ	9M26
Insurance service result	914	839	844	1%	2,596
Financial result	39	621	(278)	-145%	382
Other operating result	633	(294)	(256)	-13%	84
Income before tax	1,586	1,166	310	-73%	3,062
Net income	1,290	1,150	309	-73%	2,750
ROE (YTD annualized)	14.32%	11.28%	8.10%	N/A	8.10%
General account	446,666	462,557	458,075	-1%	458,075
Seperated account	46,781	80,039	81,506	2%	81,506
Total assets	493,447	542,596	539,581	-1%	539,581
Total liabilities	454,088	488,807	481,722	-1%	481,722
Total shareholders' equity	39,359	53,789	57,859	8%	57,859
E/A ratio	8.81%	11.63%	12.63%	9%	12.63%
First year premium *	12,228	26,753	11,475	-57%	50,456
Total premium *	21,531	34,751	19,316	-44%	75,598

Note:
1) 3Q26 numbers are audited
2) * FYP & Total premium include investment-linked policies.

Changes in Net Worth

Unit: NT$ mn



E/A Ratio	7.54%		12.63%
TIS	150%		**
FX Valuation Reserve	5,775	Setting aside NT$ 7bn to FX valuation reserve on January 1, 2026 →	14,372

Note:
•Others include insurance and reinsurance finance income (expenses) and other items
** As of June 30, 2026, Yuanta Life's audited TIS ratio was 150%. YL discloses its TIS ratio semi-annually (Q2 & Q4)

Key Financial Performance

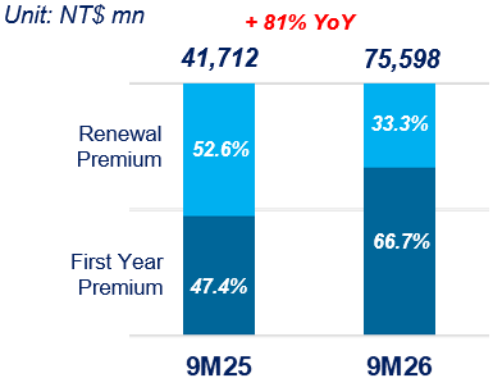
Unit: NT$ mn

Movements of CSM



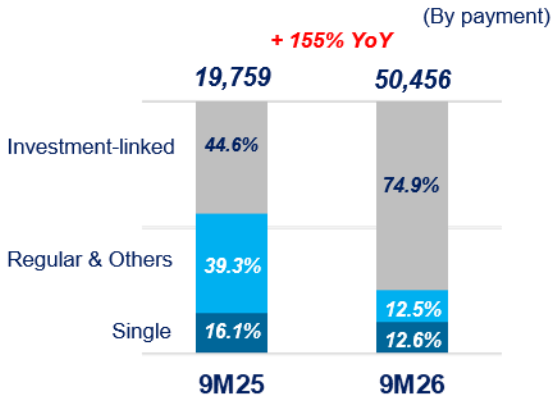
Total Premium Breakdown

Unit: NT$ mn



FYP Breakdown

(By payment)

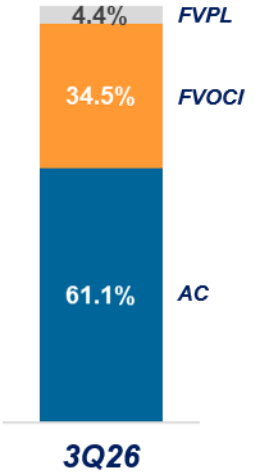


Note:
1. 9M26 numbers are audited
2. CSM balance excludes reinsurances

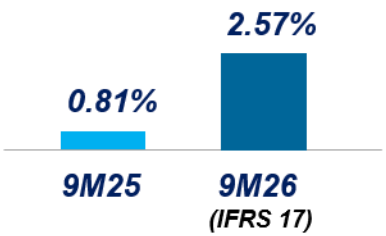
Yuanta Life Investment Portfolio

NT$ mn	3Q25		2Q26		3Q26		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
Overseas Fixed Income	279,294	67.6%	303,816	67.4%	297,574	66.3%	-2%	7%
Overseas Equity	3,006	0.7%	2,529	0.6%	2,319	0.5%	-8%	-23%
Domestic Fixed Income	35,546	8.6%	35,809	7.9%	33,949	7.6%	-5%	-4%
Domestic Equity	31,528	7.6%	52,052	11.5%	53,880	12.0%	4%	71%
Loans and Others	9,448	2.3%	11,919	2.6%	12,820	2.9%	8%	36%
Real Estate	17,929	4.3%	20,848	4.6%	20,753	4.6%	0%	16%
Deposits and Cash Equivalent	36,246	8.8%	23,778	5.3%	27,315	6.1%	15%	-25%
Total	412,997	100%	450,751	100%	448,610	100%	0%	9%

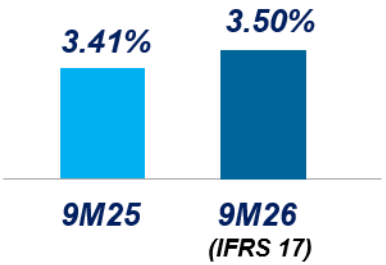
Financial Assets Classification



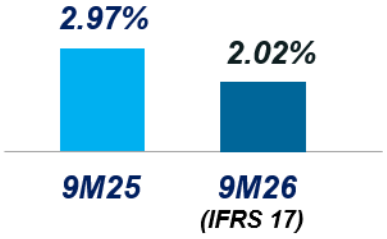
Total Investment Yield



Pre-hedge Recurring Yield



Cost of Liabilities



Note: 9M26 numbers are audited