

We Create Fortune

日期: 2019/01/10

主旨: 公告本公司 2018 年 12 月份營運績效表

**元大金控及各子公司盈餘分析(母公司)**
**各子公司稅後淨利**

單位: 新台幣百萬元

子公司	十二月	累 計		
	稅後淨利	稅後淨利	EPS	EPS (未適用保險業外匯價格變動準備金)
元大金控	(389)	18,668	1.59	1.62
元大證券	342	8,888	1.64	
元大銀行*	(832)	8,596	1.16	
元大證金	25	503	1.26	
元大資產管理	5	154	1.54	
元大期貨	91	1,000	4.31	
元大創投	(27)	221	0.90	
元大投信	99	1,006	4.43	
元大投顧	(3)	1	0.12	
元大人壽	(434)	277	0.32	0.67

\* 1) Yuanta Bank posted NTD 1,437 mn of goodwill impairment losses in December 2018. The external auditor proposed conducting the impairment test on the consumer lending business based on the following reasons: a) A total of 7 bank branches have not opened yet after the merger with TC Bank. b) In addition, Yuanta Bank adjusted its credit policy on mortgage and unsecured personal loans post-merger by abandoning high-risk customers to maintain its asset quality resulting in a decline in the balances and spreads of mortgage as well as unsecured personal loans. There are about NTD 8.3 bn of goodwill stemmed from the merger with TC Bank and NTD 1,437 mn of the goodwill impairment will be positive for Yuanta Bank's long-term ROE.

2) Yuanta Bank posted FX losses of NTD 30mn in December and gains of NTD 227mn YTD on TC Bank's USD assets.

**元大證券營收分析 (母公司)**

單位: 新台幣百萬元

	十二月	累 計
經紀手續費收入	628	9,170
利息收入	267	4,015
自營收入	155	3,219
承銷收入	71	722
衍生性金融商品收入	1	915
財管手續費收入	60	890
其他	141	2,247
總計	1,324	21,179

**元大銀行損益簡表 (母公司)**

單位: 新台幣百萬元

	十二月	累 計
利息淨收益	1,116	13,517
非利息淨收益	(888)	8,070
營業淨收益	228	21,587
營業費用	899	10,917
提存前淨利(損)	(671)	10,670
呆帳提存	102	665
稅前盈餘	(773)	10,005
稅後淨利	(832)	8,596

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