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Providing the Best Financial Solutions
In the Asia-Pacific Region



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Yuan Da
Financial Holdings



3Q2021

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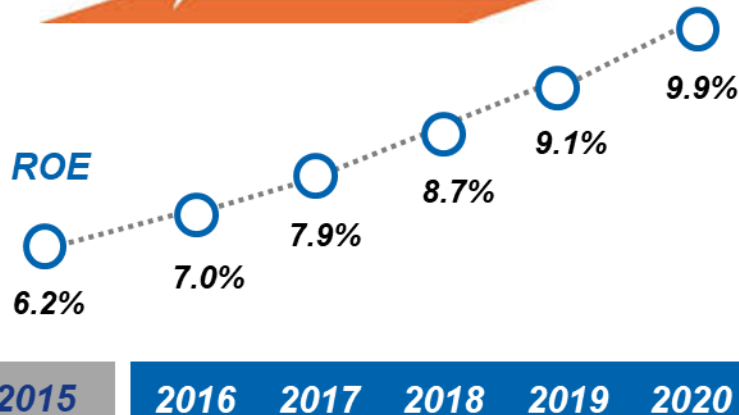
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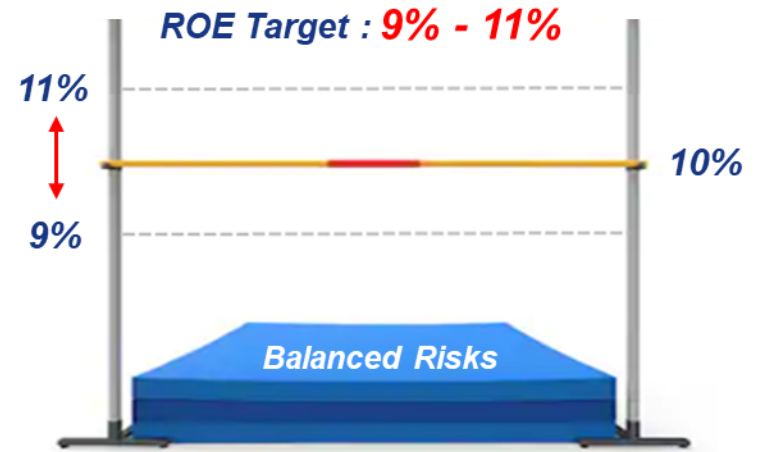
Yuanta Profile

ROE Target & Dividend Policy (2021-2025)

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

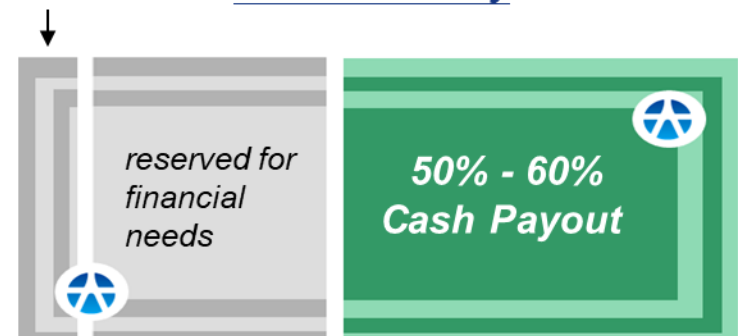


2021 2022 2023 2024 2025



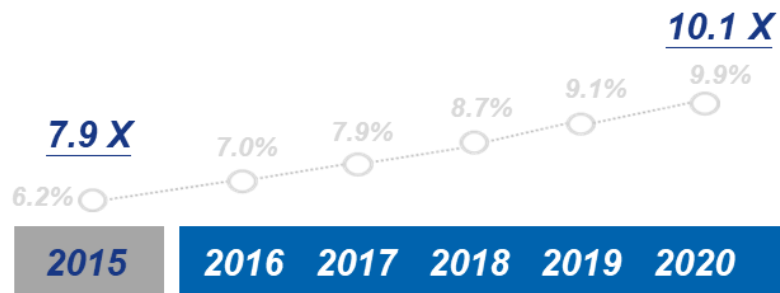
10% legal reserve

Dividend Policy

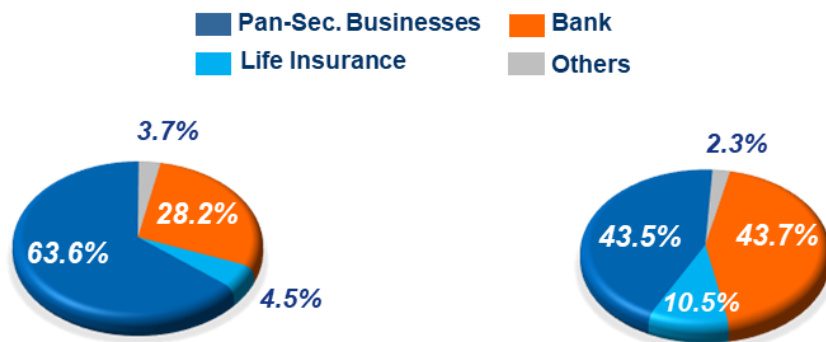


Elevated Leverage Boosts ROE Growth

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

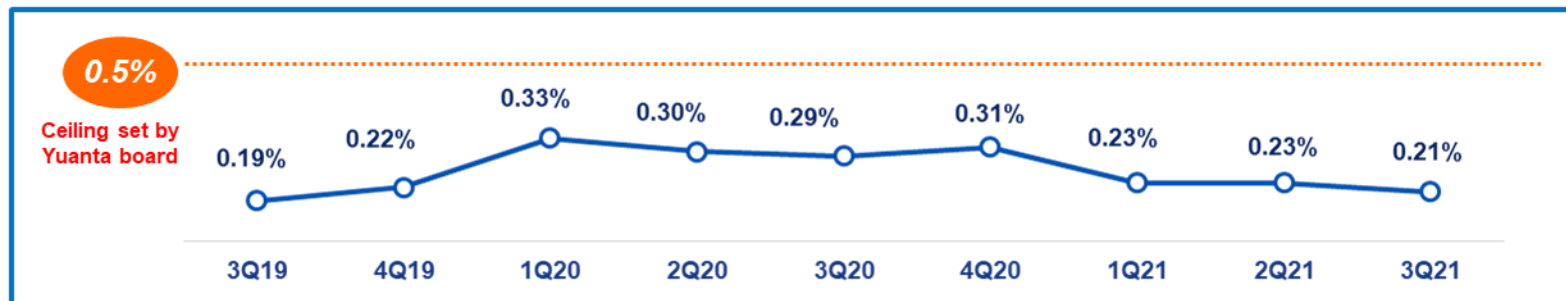
	CAR	Minimum Requirement	Leverage
Yuanta FHC (consolidated)	150.1%	100%	10.6
Yuanta Sec. (standalone)	399.5%	250%*	4.0
Yuanta Bank	15.4%	10.5%	13.2
Yuanta Life	N/A	200%	12.5

Note:

- 1) * Application for new business will be constrained if CAR is below 250%.
- 2) Data as of September 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 Sept. 30	Average	High	Low
Interest Rate	157.2	151.7	213.9	115.9
Equities	467.4	499.5	1,639.0	350.4
Foreign Exchange	225.6	238.2	281.1	202.3
Commodities	46.4	37.7	70.7	13.5
Diversification Effect	- 336.9	- 305.3		
Total	559.7	621.8		
VaR / Net Worth	0.21%	0.24%		

Results Overview

FHC Financial Performance

Unit: NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Total Assets	2,612,345	2,982,607	14%	2,612,345	3,016,390	2,982,607	-1%	14%
Common Shares (mn)	12,137	12,137	0%	12,137	12,137	12,137	0%	0%
Shareholders' Equity (standalone)	246,615	261,955	6%	246,615	256,714	261,955	2%	6%
BVPS	20.32	21.58	6%	20.32	21.15	21.58	2%	6%
Double Leverage Ratio	111.91%	112.26%	0%	111.91%	112.39%	112.26%	0%	0%
Net Income (standalone)	19,571	28,315	45%	8,507	10,253	8,655	-16%	2%
EPS (NT\$)	1.61	2.33	45%	0.70	0.84	0.71	-16%	2%
ROE (%) YTD annualized	10.9%	14.7%	34%	10.9%	15.4%	14.7%		

Net Income by Subsidiary (standalone)

Unit: NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Yuanta Securities	9,667	18,611	93%	4,404	7,761	4,716	-39%	7%
Yuanta Bank	7,005	6,935	-1%	2,490	2,398	2,572	7%	3%
Yuanta Futures (66.27%)	867	733	-15%	277	226	294	30%	6%
Yuanta Funds (74.71%)	1,218	1,459	20%	460	519	486	-6%	6%
Yuanta AMC	96	111	16%	36	37	39	5%	8%
Yuanta Venture Capital	194	726	274%	146	143	138	-3%	-5%
Yuanta Life	2,439	1,796	-26%	1,274	(52)	922	-1873%	-28%

Note:

- 1) Yuanta Sec. was the lead underwriter with stand-by commitment of Yang Ming Marine Transport's SPO (ticker 2609.TT). The share price of Yang Ming dropped after its new shares listing in July. Yuanta has fully disposed of all underwritten positions and the related losses have been reflected in the net income of July 2021.
- 2) 3Q21 numbers are un-audited.

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

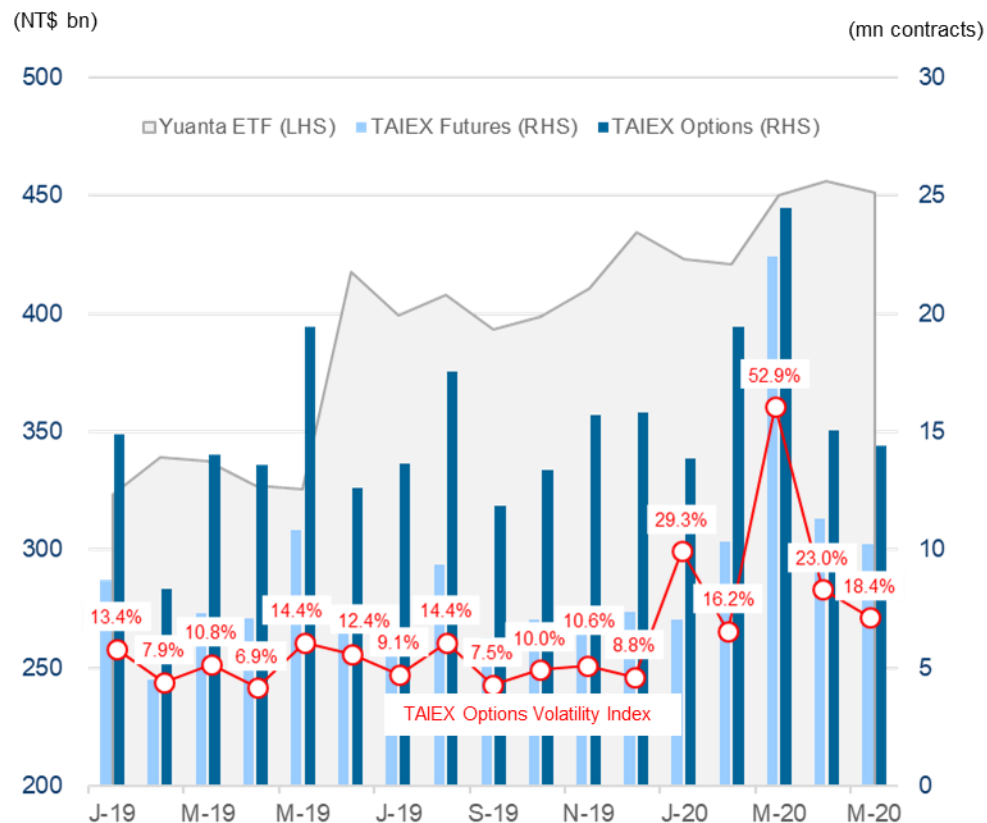
Pan-Securities Businesses

Stunning Performance Driven by Natural Hedge Model



NT\$ mn	2018	2019	2020	9M21	
	ROE	ROE	ROE	Net Income	ROE (annualized)
Yuanta Sec.	9.5%	9.2%	13.6%	18,611	21.1%
Yuanta Futures	12.8%	13.3%	10.3%	733	8.2%
Yuanta Funds	24.2%	26.3%	33.5%	1,459	35.8%
Pan-Sec. Subsidiaries	10.4%	10.2%	14.1%	20,803	20.6%

Intense Volatility Drove Up ETF AUM & Futures Volume



Note: 9M21 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

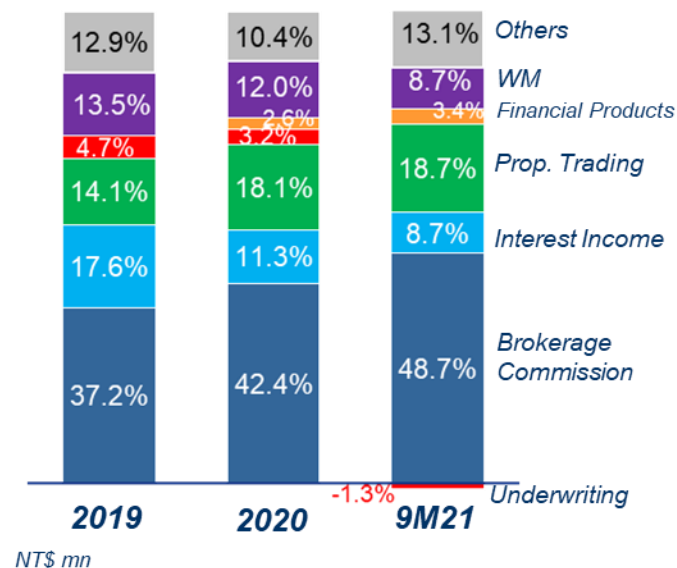
Yuanta Sec.	Market share
Brokerage	13.3%
Margin Financing	19.2%
Online Trading	16.7%
SBL	33.6%
Non Purpose Lending	55.3%
Market Maker in COMM Futures	23.1%
Yuanta Futures	
Futures	23.6%
Options	18.6%
Yuanta Funds	
Public Funds	15.0%
ETF Funds	30.5%

➤ Strong Balance Sheet

(NT\$ bn)



Revenue Breakdown for Pan-Sec. Businesses



Total Net Revenue

26,489 37,132 42,608

Note:

- 1) Pan-Securities businesses include Yuanta Sec. Yuanta Futures, Yuanta Funds and Yuanta Sec. Finance.
- 2) Yuanta Sec. was the lead underwriter with stand-by commitment of Yang Ming Marine Transport's SPO (ticker 2609.TT). The share price of Yang Ming dropped after its new shares listing in July. Yuanta has fully disposed of all underwritten positions and the related losses have been reflected in the net income of Yuanta Sec. in July 2021.

Note: Data as of Sept. 30, 2021

Source: Yuanta Securities, Yuanta Funds, Yuanta Futures

Domestic Brokerage Business Diversified



Becoming an Asia-Pacific Regional Broker



Building up Asia-Pacific Platform

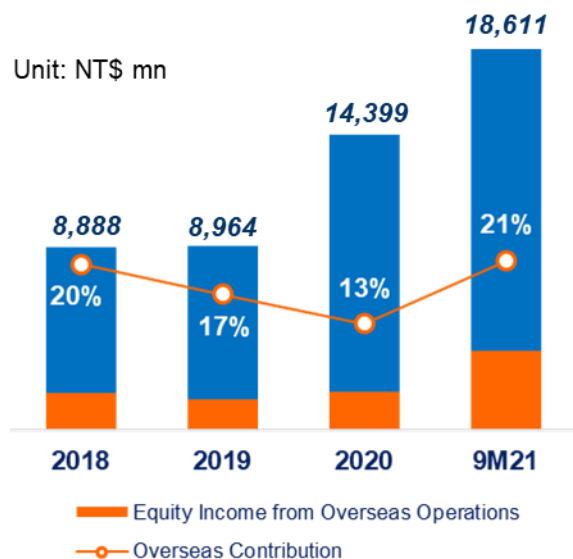


Scaling up Market Position



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 : 4.1%
Ranking: # 9

Yuanta Vietnam

Market share : 1.4%

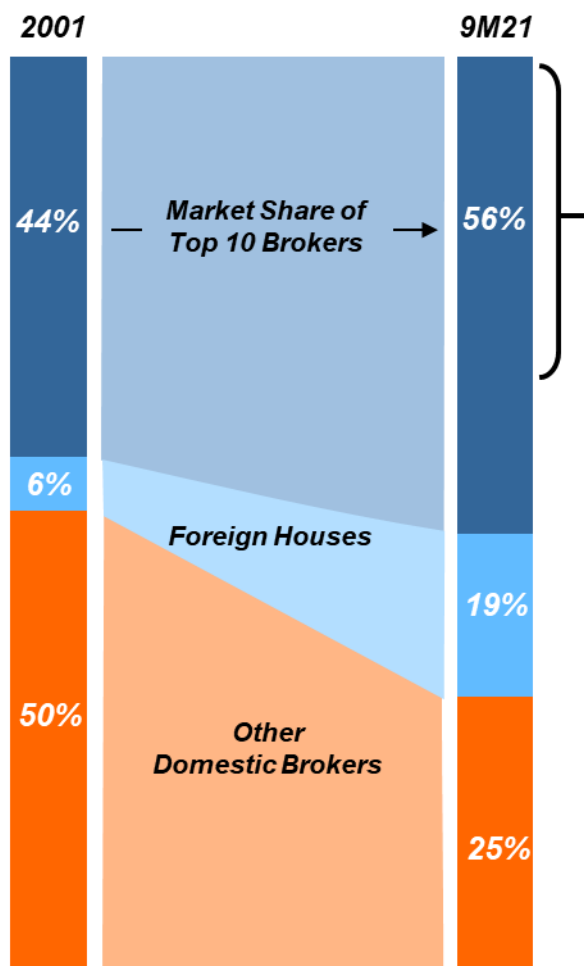
Yuanta Cambodia



Note: Data as of September 30, 2021 and 9M21 numbers are un-audited.

Brokerage Mkt Share Boost by New Retail Investors

Change in Brokerage Market Share

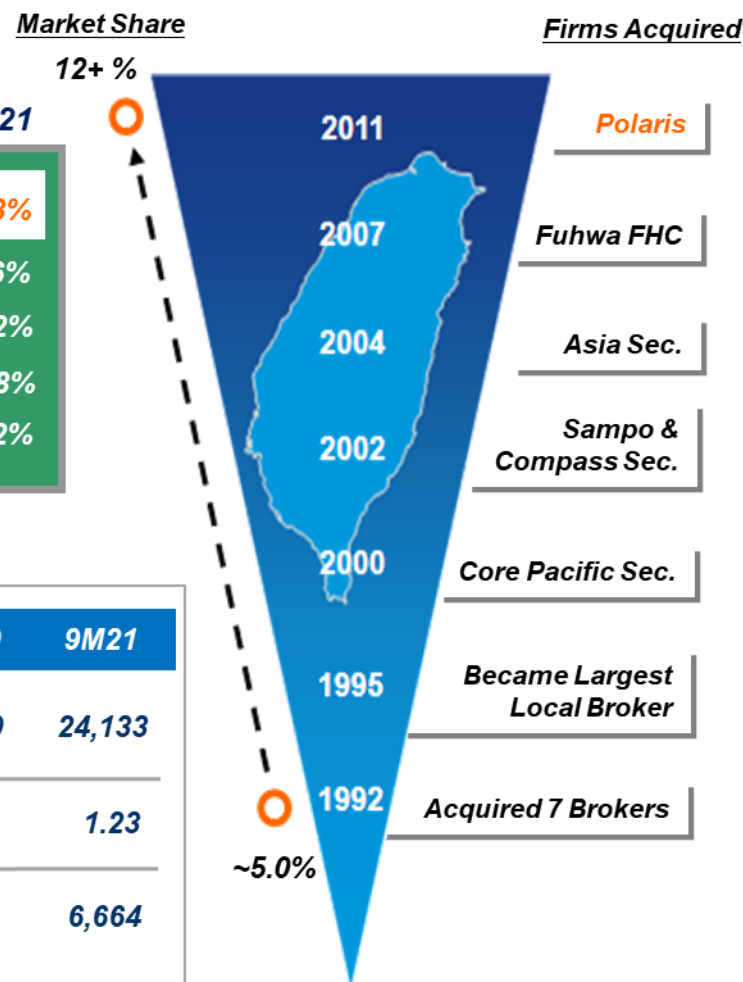


	2019	2020	9M21
Yuanta	12.1%	12.9%	13.3%
KGI	8.2%	8.9%	10.6%
Fubon	5.4%	5.6%	6.2%
SinoPac	4.6%	4.6%	4.8%
Capital	4.0%	4.0%	4.2%

Yuanta Securities

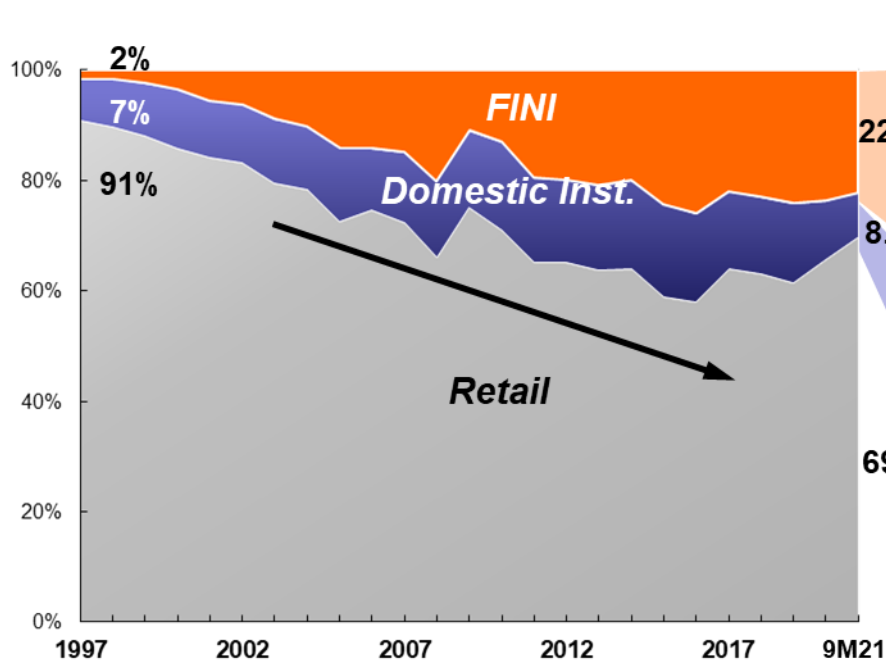
	2019	2020	9M21
New Accounts Opened (monthly avg.)	6,000	19,460	24,133
Active Accounts (mn)	0.79	0.96	1.23
Big Punters (monthly transactions over NTD 50 mn)	2,221	4,169	6,664

Yuanta's Rise to Dominance

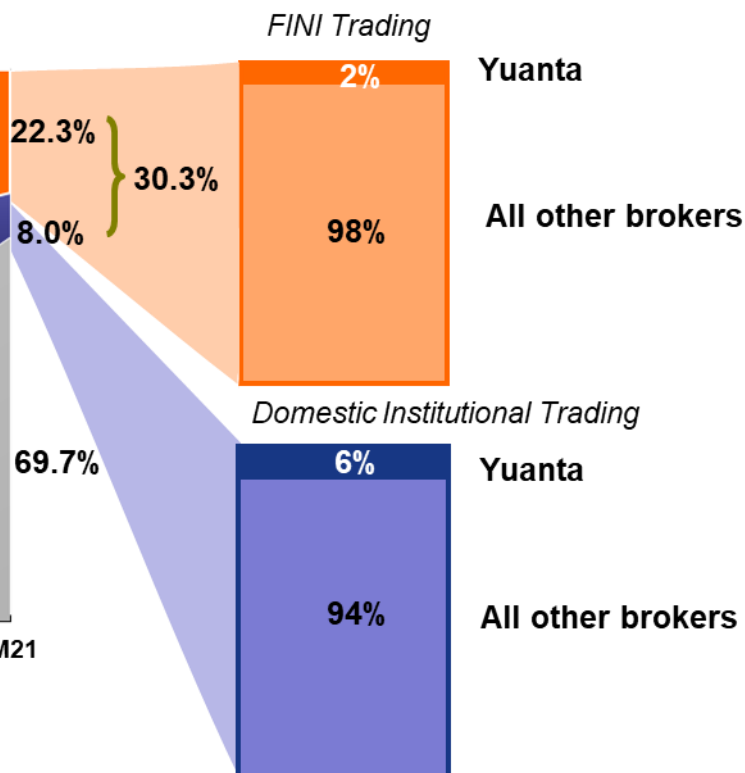


Retail Participation Has Bottomed Out Since 2016

Market Participation



Yuanta's Inst. Mkt. Share (9M21)



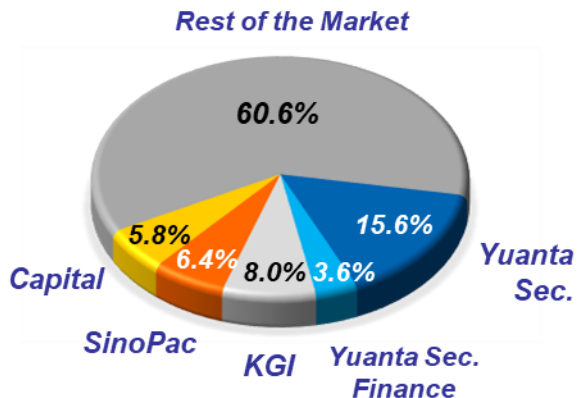
Note: Calculated using TAIEX plus OTC trading volume

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

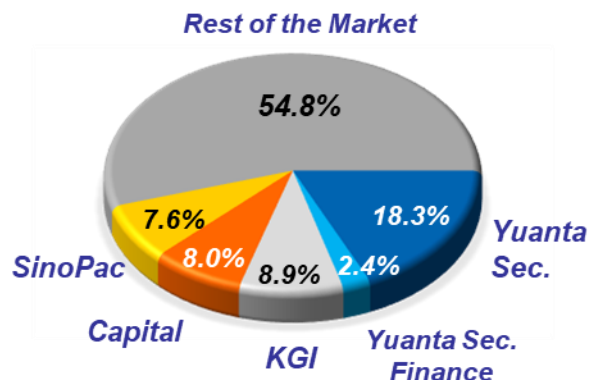


Dominant Leader in Margin Financing

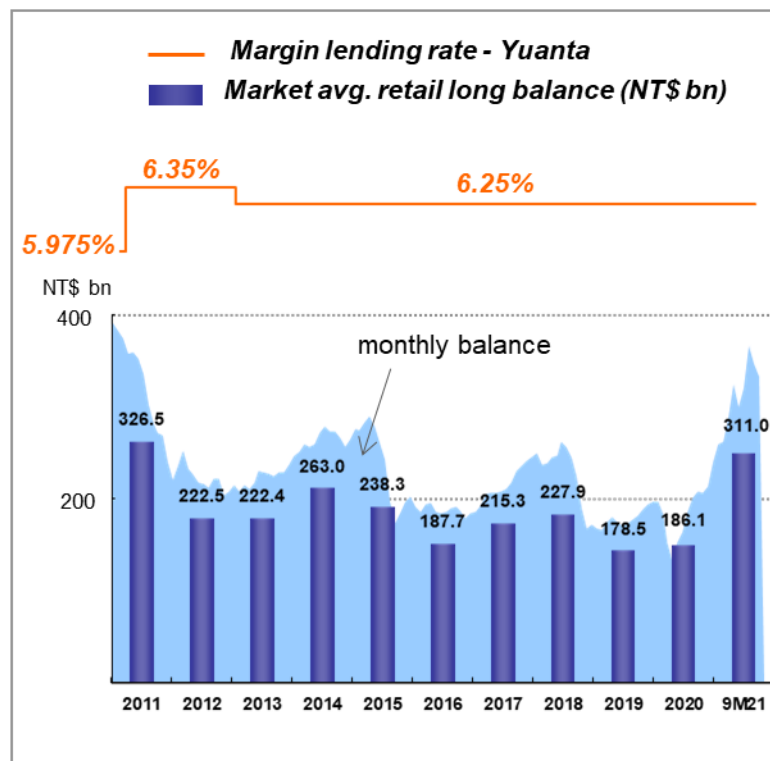
Long Margin Market Share (9M21)



Short Margin Market Share (9M21)

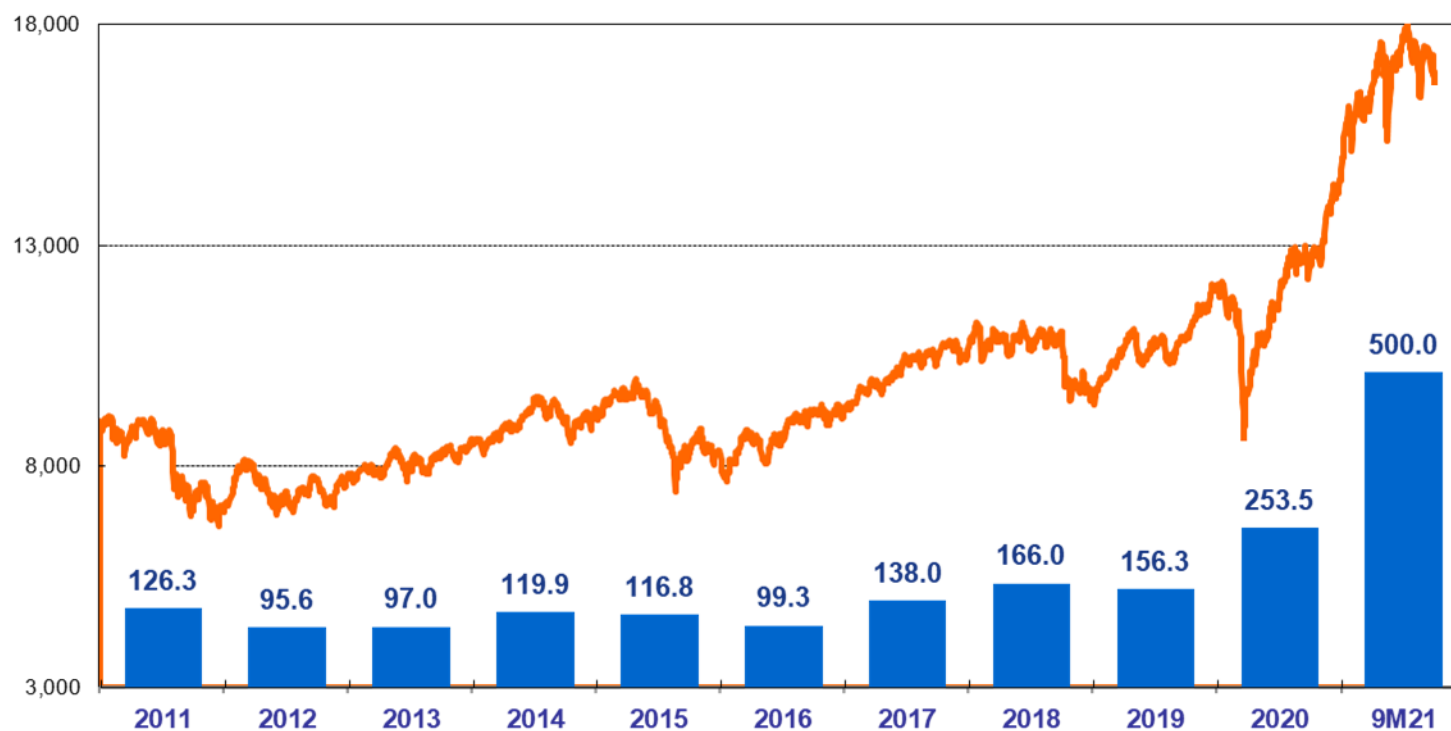


Long Margin Trends



Taiwan Historical Index and Trading Value

Securities Average Daily Turnover Value (NT\$ bn)



Source: Taiwan Stock Exchange; Taipei Exchange



Securities Revenue Sources Diversified

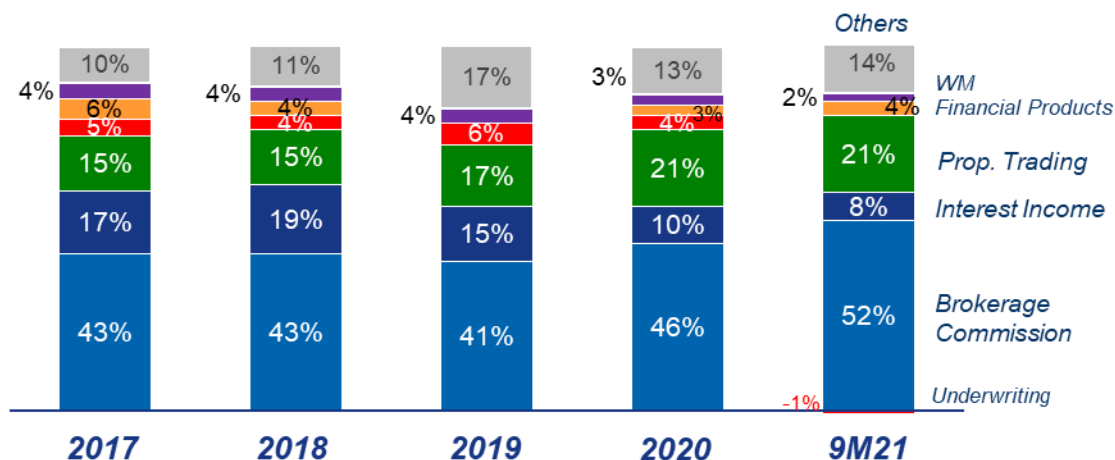
Notes:

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) Yuanta Sec. was the lead underwriter with stand-by commitment of Yang Ming Marine Transport's SPO (ticker 2609.TT). The share price of Yang Ming dropped after its new shares listing in July. Yuanta has fully disposed of all underwritten positions and the related losses have been reflected in the net income of July 2021.

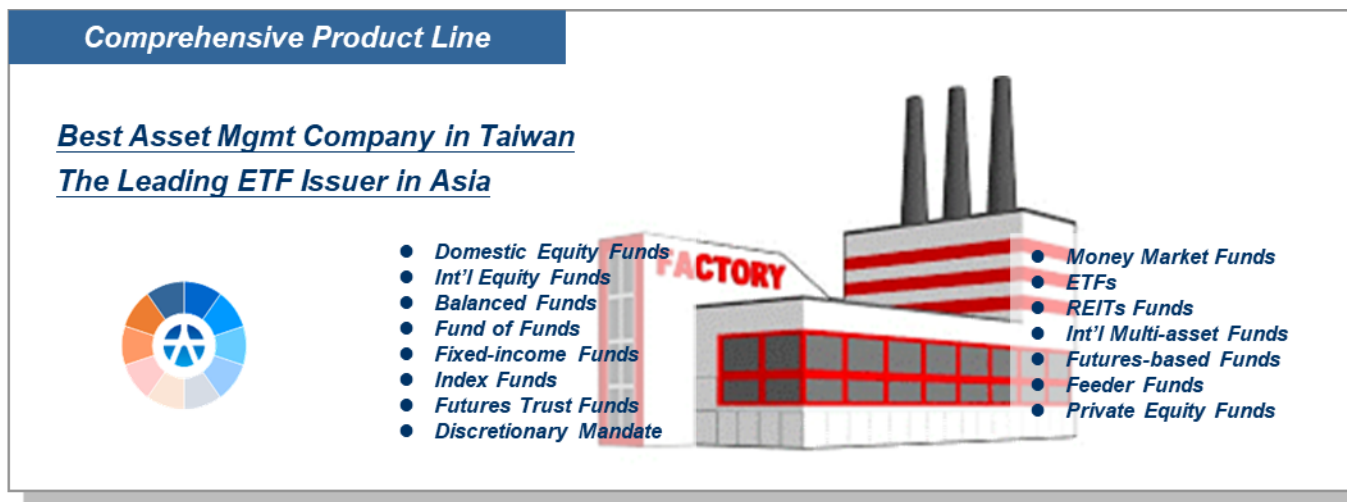
3) 3Q21 numbers are un-audited

Yuanta Securities' Revenue Breakdown



NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Brokerage Commission	10,079	19,423	93%	4,122	7,477	6,828	-9%	66%
Interest Income	2,196	2,932	34%	767	970	1,057	9%	38%
Prop. Trading	4,199	7,855	87%	1,620	3,013	1,605	-47%	-1%
Underwriting	961	(541)	-156%	309	449	(1,271)	-383%	-512%
Financial Products	718	1,463	104%	359	372	918	147%	155%
WM Fee Income	719	908	26%	204	384	229	-40%	12%
Others	2,843	5,497	93%	1,512	1,495	1,455	-3%	-4%
Total Net Revenue	21,715	37,537	73%	8,893	14,160	10,821	-24%	22%

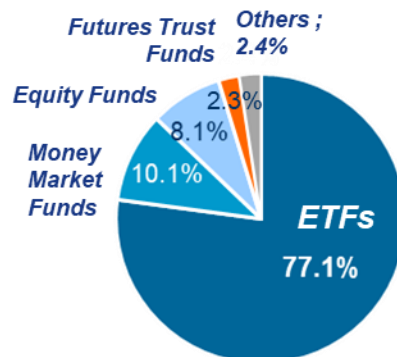
Key Role in Branding & Production



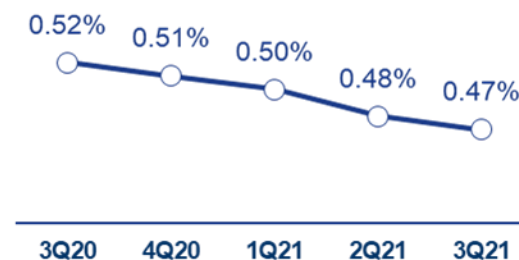
AUM of Public Funds



9M21 Public Funds Structure



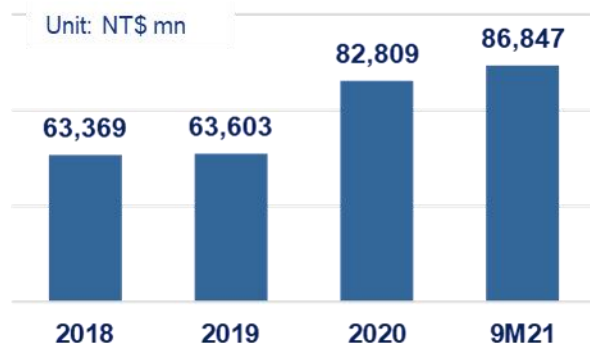
Avg. Margin Trend



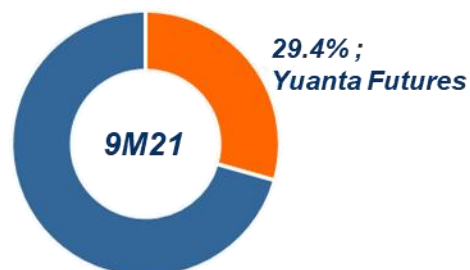
Link from Equities to Futures ; Taiwan to World



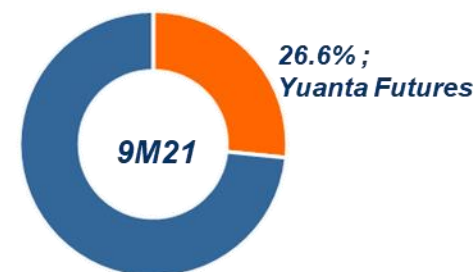
Margin Deposits (standalone)



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

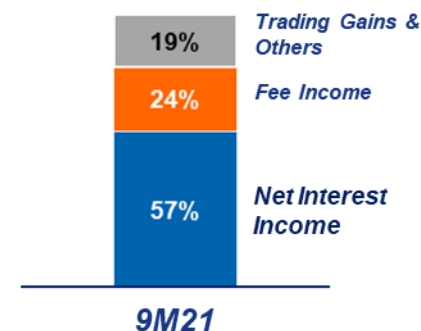
- In investment grades

Financial Overview

Financial Snapshot – Yuanta Bank

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Net interest income	9,160	9,389	2%	2,958	3,140	3,222	3%	9%
Fee income	3,743	3,944	5%	1,245	1,215	1,316	8%	6%
Trading gains & others	3,790	3,096	-18%	1,497	1,129	1,374	22%	-8%
ECB FX gains or losses	(223)	(143)	-36%	(121)	(148)	(1)	-99%	-99%
Operating income	16,470	16,286	-1%	5,579	5,336	5,911	11%	6%
Operating expenses	(7,517)	(8,223)	9%	(2,624)	(2,772)	(2,790)	1%	6%
Pre-provision profit	8,953	8,063	-10%	2,955	2,564	3,121	22%	6%
Net provision	(970)	(207)	-79%	(136)	160	(256)	-260%	88%
Income before tax	7,983	7,856	-2%	2,819	2,724	2,865	5%	2%
Net income	7,005	6,935	-1%	2,490	2,398	2,572	7%	3%
EPS	0.95	0.94	-1%	0.34	0.32	0.35	7%	2%
ROA (YTD annualized)	0.68%	0.61%	-10%	0.68%	0.58%	0.61%		
ROE (YTD annualized)	7.6%	7.5%	-1%	7.6%	7.1%	7.5%		

Revenue Breakdown



* NT\$ 143 mn of FX losses were excluded from 9M21 revenue breakdown

Capital Adequacy

	2019	2020	9M21
CET1	12.50%	13.99%	12.81%
Tier I	13.12%	14.72%	13.50%
BIS	15.57%	16.98%	15.40%

Note:

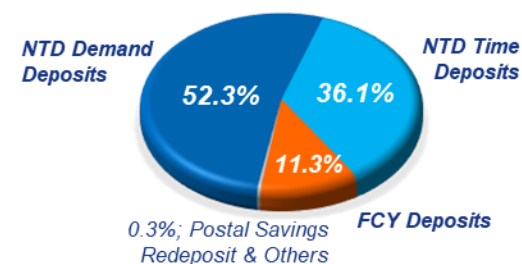
- 1) Yuanta Bank has US\$ 223mn in assets which have not yet been converted to NTD after 70% of TCB's ECBs were converted into TC Bank common shares in June 2016 and it posted NT\$ 143mn of FX losses in 9M21 on TCB's USD CB.
- 2) 3Q21 numbers are un-audited.



Loan and Deposit Breakdown

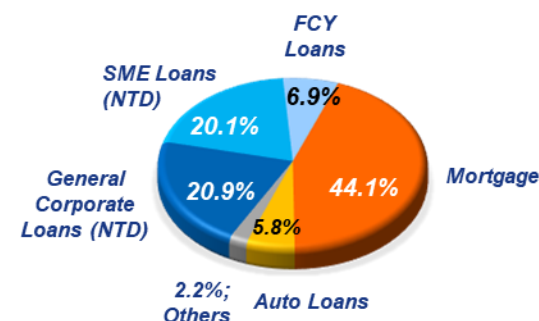
Deposit Breakdown

NT\$ mn	3Q20	2Q21	3Q21	QoQ	YoY
NTD Demand Deposits	589,535	725,992	745,070	3%	26%
NTD Time Deposits	456,854	484,946	514,261	6%	13%
Postal Savings Redeposit & Others	5,107	5,107	5,107	0%	0%
Subtotal	1,051,496	1,216,045	1,264,438	4%	20%
Foreign Currency Deposits	156,147	154,282	160,314	4%	3%
Total	1,207,643	1,370,327	1,424,752	4%	18%



Loan Breakdown

NT\$ mn	3Q20	2Q21	3Q21	QoQ	YoY
Corporate Banking	383,621	393,444	399,450	2%	4%
General Corporate Loans	154,135	169,657	173,898	2%	13%
SME Loans	144,213	161,826	167,158	3%	16%
Foreign Currency Loans	84,606	61,394	57,427	-6%	-32%
Non-Accrual Loans	667	567	967	71%	45%
Consumer Banking	380,729	415,818	431,140	4%	13%
Mortgage Loans	326,751	354,165	366,662	4%	12%
Auto Loans	39,966	46,531	48,132	3%	20%
Unsecured Personal Loans	10,880	11,757	11,955	2%	10%
Others	2,839	3,048	4,129	35%	45%
Non-Accrual Loans	293	317	262	-17%	-11%
Total	764,350	809,262	830,590	3%	9%



Note:

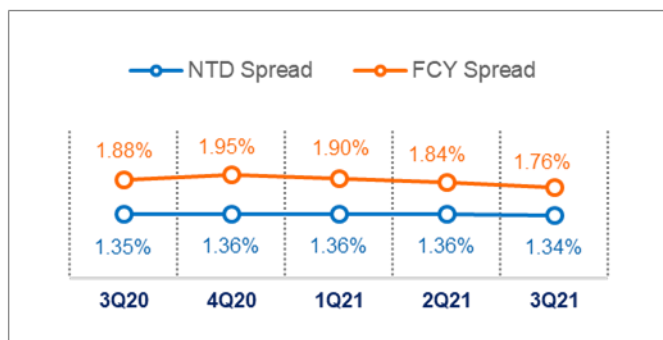
1) 3Q21 numbers are un-audited

NIM and Spread

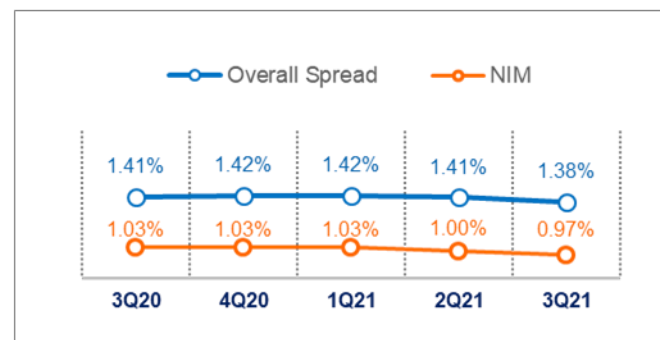
Interest Income Breakdown

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Interest Income	14,048	12,636	-10%	4,308	4,199	4,319	3%	0%
Loan interest	11,336	10,026	-12%	3,461	3,314	3,433	4%	-1%
Interest income from marketable securities	2,445	2,385	-2%	767	810	812	0%	6%
Other interest	267	225	-16%	80	75	74	-1%	-8%
Interest Expenses	(4,888)	(3,247)	-34%	(1,350)	(1,059)	(1,097)	4%	-19%
Net Interest Income	9,160	9,389	2%	2,958	3,140	3,222	3%	9%
Loan to Deposit Ratio	63.3%	58.3%	-8%	63.3%	59.1%	58.3%	-1%	-8%

NTD Spread & FCY Spread



NIM and Overall Spread



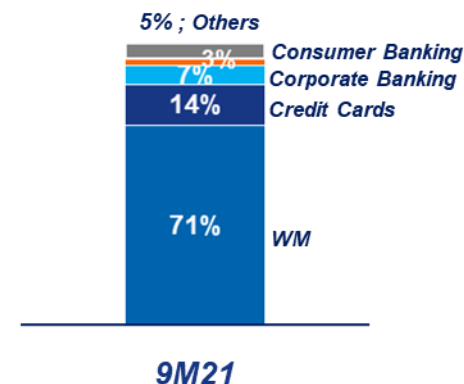
Note:

1) 3Q21 numbers are un-audited

Fee Income Breakdown

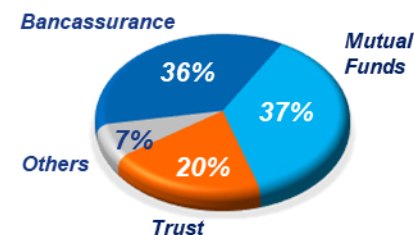
Fee Income Breakdown

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Fee Income	4,738	4,801	1%	1,595	1,496	1,605	7%	1%
Wealth Management	3,104	3,415	10%	1,058	1,007	1,168	16%	10%
Credit Cards	854	687	-20%	292	263	197	-25%	-33%
Corporate Banking	391	320	-18%	107	110	105	-5%	-2%
Consumer Banking	127	130	2%	46	41	46	12%	0%
Others	262	249	-5%	92	75	89	19%	-3%
Fee Expenses	(995)	(857)	-14%	(350)	(281)	(289)	3%	-17%
Net Fee Income	3,743	3,944	5%	1,245	1,215	1,316	8%	6%



WM Fee Breakdown

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Mutual Funds	1,177	1,266	8%	461	396	438	11%	-5%
Bancassurance	972	1,221	26%	288	324	421	30%	46%
Trust	596	703	18%	200	226	246	9%	23%
Structured & Others	359	225	-37%	109	61	63	3%	-42%
WM fee Income	3,104	3,415	10%	1,058	1,007	1,168	16%	10%



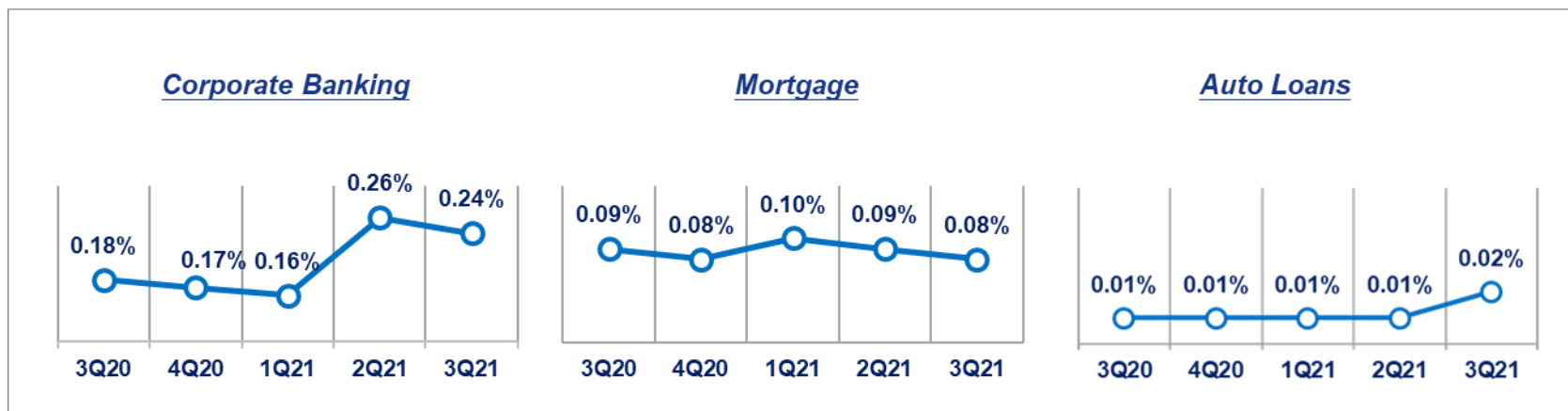
Note:

1) 3Q21 numbers are un-audited

Asset Quality

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Net Provisions	970	207	-79%	136	(160)	256	-260%	88%
NPL	997	1,300	30%	997	1,355	1,300	-4%	30%
Loan Loss Reserves	11,701	12,076	3%	11,701	11,747	12,076	3%	3%
NPL Ratio	0.13%	0.16%	23%	0.13%	0.17%	0.16%	-6%	23%
NPL Coverage Ratio	1174.2%	929.0%	-21%	1174.2%	867.1%	929.0%	7%	-21%
Reserve to Loan Ratio	1.53%	1.45%	-5%	1.53%	1.45%	1.45%	0%	-5%

NPL Ratio by Major Business



Note:

1) 3Q21 numbers are un-audited

Appendix

Balance Sheet of Yuanta FHC & Major Subsidiaries

Data as of Sept. 30, 2021

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Cash and due from banks	37,130	75,058	13,272	846	140,061
Financial assets at FVTPL	111,828	189,503	48,969	0	562,211
Financial assets at FVOCI	68,977	204,849	35,456	40	332,644
Financial assets at AC	0	269,249	218,512	0	492,955
Bills and bonds sold under RS	952	3,005	6,750	0	55,148
Loans (net)	0	818,514	7,293	0	846,337
A/R (net)	146,126	16,999	2,440	756	266,089
LT investments under equity method	48,863	4,082	0	294,021	2,887
Other assets	75,128	38,389	53,962	675	284,275
Total assets	489,004	1,619,648	386,654	296,338	2,982,607
Financial liabilities at FVTPL	95,250	1,705	1,001	0	148,109
Bills and bonds sold under RP	88,091	0	0	0	194,900
A/P (net)	82,782	6,673	1,493	3,647	218,456
Deposits and remittances	0	1,419,819	0	0	1,381,713
Bonds payable	23,500	29,000	0	25,900	87,791
Provisions	2,299	1,144	318,556	37	329,182
Other liabilities	73,801	38,629	37,094	4,800	340,089
Total liabilities	365,723	1,496,970	358,144	34,384	2,700,240
Common shares (mn)	5,982	7,394	2,374	12,137	12,137
Total shareholders' equity	123,281	122,678	28,510	261,954	282,367

Note: 9M21 numbers are un-audited

P&L of Yuanta FHC & Major Subsidiaries

Data as of Sept. 30, 2021

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Net interest income	2,694	9,389	6,590	(187)	21,652
Net fee income	19,240	3,943	(2,118)	0	31,497
Net insurance income	0	0	14,350	0	14,347
Other income	11,021	2,875	1,879	(18)	28,350
LT investment income	4,540	79	0	29,817	420
Total operating income	37,495	16,286	20,701	29,612	96,266
Provision for bad debt and reserve for guarantee policy	41	(207)	0	0	(118)
Net change in insurance reserve	0	0	(17,857)	0	(17,742)
Operating expenses	(16,333)	(8,223)	(1,105)	(997)	(41,034)
Income before tax	21,203	7,856	1,739	28,615	37,372
Net income	18,611	6,935	1,796	28,315	30,951
EPS	3.11	0.94	0.76	2.33	
ROE (YTD annualized)	21.1%	7.5%	8.2%	14.7%	14.8%

Note: 9M21 numbers are un-audited

Yuanta FHC Financial Summary

(Consolidated Base)

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Net interest income	19,905	21,652	9%	6,847	7,434	7,026	-5%	3%
Net fee income	19,665	31,497	60%	7,787	11,583	10,641	-8%	37%
Net insurance income	22,981	14,347	-38%	8,273	5,454	2,596	-52%	-69%
Other income	20,716	28,770	39%	8,909	8,853	8,088	-9%	-9%
Total operating income	83,267	96,266	16%	31,816	33,324	28,351	-15%	-11%
Provision for bad debt	(1,338)	(118)	-91%	(213)	146	(190)	-230%	-11%
Net change in insurance reserve	(25,309)	(17,742)	-30%	(9,725)	(6,580)	(4,137)	-37%	-57%
Operating expenses	(31,838)	(41,034)	29%	(11,235)	(14,425)	(13,053)	-10%	16%
Income before tax	24,782	37,372	51%	10,643	12,465	10,971	-12%	3%
Net income	20,819	30,951	49%	9,100	10,898	9,298	-15%	2%
Net Income attr. to parent company	19,571	28,315	45%	8,507	10,253	8,655	-16%	2%
Total assets	2,612,345	2,982,607	14%	2,612,345	3,016,390	2,982,607	-1%	14%
Common shares (mn)	12,137	12,137	0%	12,137	12,137	12,137	0%	0%
Total shareholders' equity	264,553	282,367	7%	264,553	277,203	282,367	2%	7%
Equity attr. to parent company	246,615	261,955	6%	246,615	256,714	261,955	2%	6%
BVPS	20.32	21.58	6%	20.32	21.15	21.58	2%	6%

Note: 3Q21 numbers are un-audited

Yuanta Sec. Financial Summary

(Consolidated Base)

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Net fee income	17,817	29,040	63%	7,081	10,698	9,807	-8%	38%
Net interest income	5,428	7,375	36%	2,036	2,490	2,530	2%	24%
Net investment income	5,705	13,022	128%	2,775	4,781	1,090	-77%	-61%
Other income	3,741	4,433	19%	1,228	1,393	1,830	31%	49%
Total net revenue	32,690	53,871	65%	13,120	19,361	15,258	-21%	16%
Operating expenses	(20,290)	(28,566)	41%	(7,269)	(10,220)	(8,923)	-13%	23%
Income before tax	12,401	25,305	104%	5,851	9,140	6,334	-31%	8%
Net income	10,305	20,607	100%	4,794	8,198	5,137	-37%	7%
Net income attr. to parent company	9,667	18,611	93%	4,405	7,760	4,716	-39%	7%
EPS	1.67	3.11	86%	0.76	1.30	0.79	-39%	3%
ROE (YTD annualized)	12.5%	21.1%	69%	12.5%	24.1%	21.1%		
Total assets	823,820	905,693	10%	823,820	991,278	905,693	-9%	10%
Common shares (mn)	5,782	5,982	3%	5,782	5,782	5,982	3%	3%
Total shareholders' equity	119,552	138,489	16%	119,552	134,283	138,489	3%	16%
Equity attr. to parent company	105,774	123,281	17%	105,774	118,738	123,281	4%	17%

Note:

- 1) 3Q21 numbers are un-audited
- 2) EPS and ROE calculations are standalone

Yuanta Bank Financial Summary

(Consolidated Base)

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Net interest income	9,497	9,717	2%	3,069	3,252	3,331	2%	9%
Net fee income	3,746	3,946	5%	1,247	1,216	1,317	8%	6%
Other income	3,539	2,884	-19%	1,363	930	1,356	46%	-1%
Total operating income	16,782	16,547	-1%	5,679	5,398	6,004	11%	6%
Operating expenses	(7,775)	(8,475)	9%	(2,710)	(2,857)	(2,873)	1%	6%
Pre-provision operating income	9,007	8,072	-10%	2,969	2,541	3,131	23%	5%
Net provision	(1,007)	(200)	-80%	(142)	188	(260)	-238%	83%
Net income before tax	8,000	7,872	-2%	2,827	2,729	2,871	5%	2%
Net income	7,005	6,935	-1%	2,490	2,398	2,572	7%	3%
Total assets	1,410,019	1,631,054	16%	1,410,019	1,577,564	1,631,054	3%	16%
Common shares (mn)	7,394	7,394	0%	7,394	7,394	7,394	0%	0%
Total shareholders' equity	123,666	122,678	-1%	123,666	121,762	122,678	1%	-1%

Note:

1) 3Q21 numbers are un-audited.

Yuanta Life Financial Summary

NT\$ mn	9M20	9M21	YoY	3Q20	2Q21	3Q21	QoQ	YoY
Retained earned premium	32,199	26,783	-17%	11,948	9,112	7,791	-14%	-35%
Retained claim payment	(9,109)	(12,379)	36%	(3,611)	(3,639)	(5,182)	42%	44%
Net change in insurance liability	(25,423)	(17,857)	-30%	(9,766)	(6,620)	(4,178)	-37%	-57%
Total investment income	8,488	8,435	-1%	3,721	2,228	3,224	45%	-13%
Others	(2,645)	(2,138)	-19%	(722)	(957)	(352)	-63%	-51%
General and administrative expenses	(1,064)	(1,105)	4%	(362)	(361)	(380)	5%	5%
Income before tax	2,444	1,739	-29%	1,207	(236)	923	-491%	-24%
Net income	2,439	1,796	-26%	1,273	(52)	922	-1858%	-28%
Ggeneral account	326,401	355,158	9%	326,401	354,150	355,158	0%	9%
Seperated account	1,764	31,496	1686%	1,764	26,335	31,496	20%	1686%
Total assets	328,165	386,654	18%	328,165	380,485	386,654	2%	18%
Reserves for life insurance liabilities	287,608	318,469	11%	287,608	314,496	318,469	1%	11%
Total liabilities	298,449	358,144	20%	298,449	351,237	358,144	2%	20%
Total shareholders' equity	29,716	28,510	-4%	29,716	29,248	28,510	-3%	-4%
First year premium *	7,781	32,212	314%	2,564	17,367	7,425	-57%	190%
Total premium *	33,214	58,103	75%	12,280	26,324	14,826	-44%	21%

Note:

- 1) 3Q21 numbers are un-audited
- 2) * FYP & Total premium include investment-linked policies.

Yuanta Life Investment Portfolio

NT\$ mn	3Q20		2Q21		3Q21		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
Overseas Fixed Income	188,284	60.4%	198,516	59.0%	195,868	57.3%	-1%	4%
Overseas Equity	1,474	0.5%	2,355	0.7%	1,760	0.5%	-25%	19%
Domestic Fixed Income	55,584	17.8%	54,967	16.3%	58,760	17.2%	7%	6%
Domestic Equity	27,960	9.0%	38,922	11.6%	24,302	7.1%	-38%	-13%
Loans	6,969	2.2%	7,214	2.1%	7,293	2.1%	1%	5%
Real Estate	10,937	3.5%	11,478	3.4%	11,477	3.4%	0%	5%
Others	273	0.1%	350	0.1%	424	0.1%	21%	55%
Deposits and Cash Equivalent	20,305	6.5%	22,784	6.8%	42,179	12.3%	85%	108%
Total	311,786	100%	336,586	100%	342,062	100%	2%	10%
RBC Ratio	N/A		445.1%		N/A			

Note: 3Q21 numbers are un-audited