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In the Asia-Pacific Region



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Yuan Da
Financial Holdings



1Q2021

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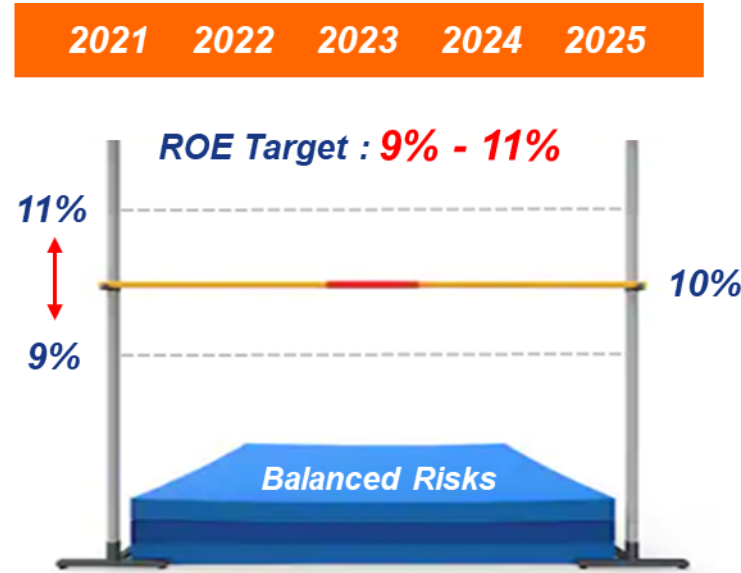
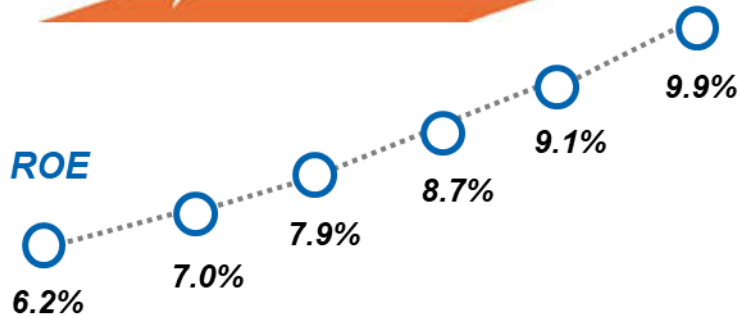
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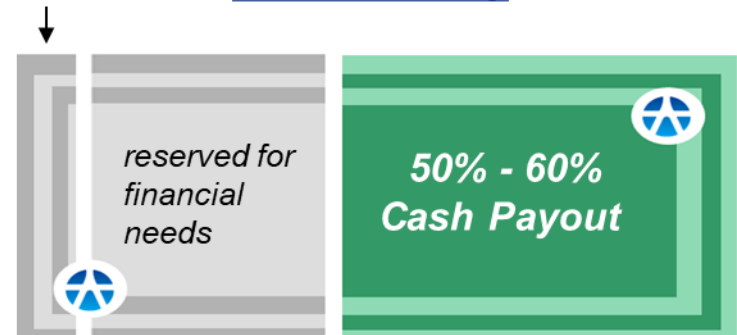
Yuanta Profile

ROE Target & Dividend Policy (2021-2025)

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

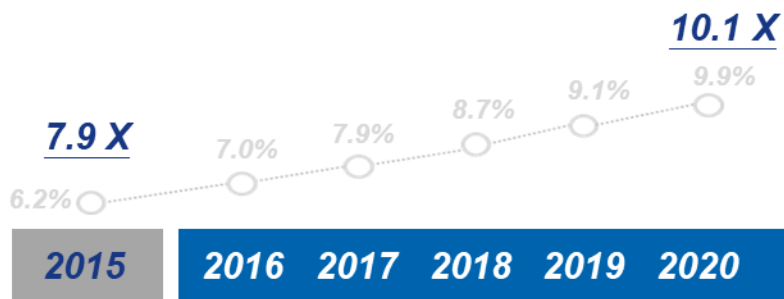


10% legal reserve Dividend Policy

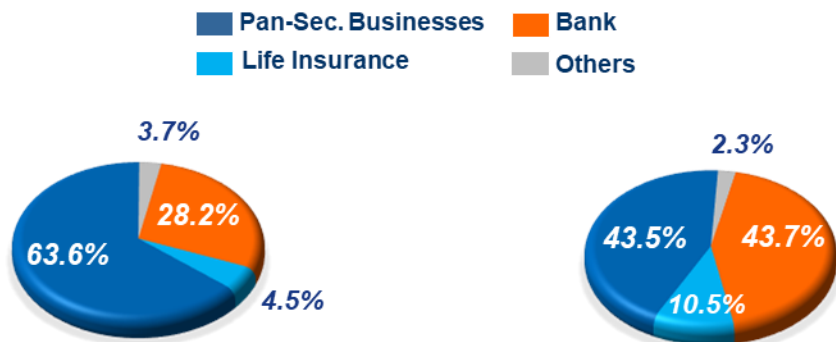


Elevated Leverage Boosts ROE Growth

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

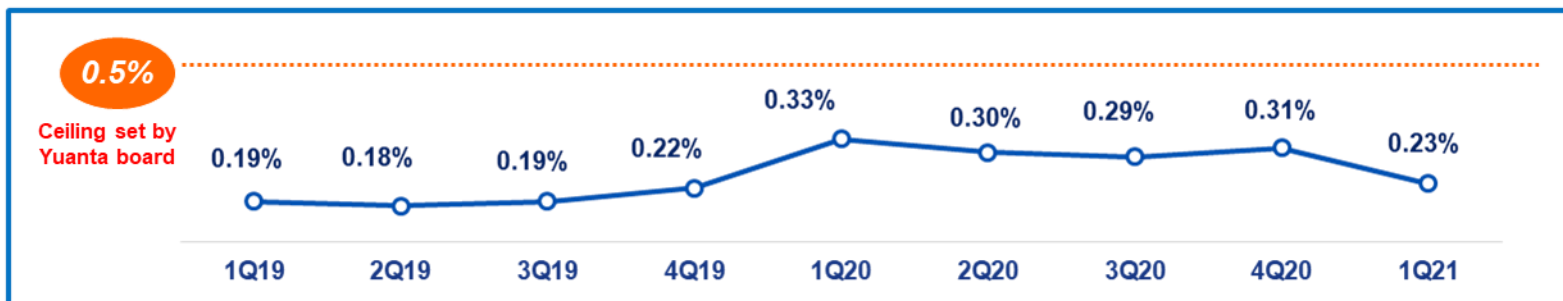
	CAR	Minimum Requirement	Leverage
Yuanta FHC (consolidated)	139.1%	100%	10.1
Yuanta Sec. (standalone)	310.9%	250%*	4.0
Yuanta Bank	16.31%	10.5%	11.9
Yuanta Life	N/A	200%	12.8

Note:

- 1) * Application for new business will be constrained if CAR is below 250%.
- 2) Data as of March.31, 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 Mar. 31	Average	High	Low
Interest Rate	143.2	177.8	213.9	132.1
Equities	485.3	475.0	617.8	376.1
Foreign Exchange	220.7	251.2	281.1	220.7
Commodities	53.8	26.9	54.1	13.5
Diversification Effect	- 294.9	- 322.7		
Total	608.1	608.2		
VaR / Net Worth	0.23%	0.23%		

Results Overview

FHC Financial Performance

Unit: NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Total Assets	2,414,319	2,759,239	14%	2,504,202	2,759,239	2,837,760	3%	13%
Common Shares (mn) 1)	11,671	12,137	4%	11,671	12,137	12,137	0%	4%
Shareholders' Equity (standalone)	232,201	253,337	9%	228,987	253,337	260,952	3%	14%
BVPS	19.90	20.87	5%	19.62	20.87	21.50	3%	10%
Net Income (standalone)	20,446	24,105	18%	4,096	4,534	9,407	107%	130%
EPS (NT\$)	1.75	1.99	13%	0.34	0.37	0.78	107%	128%
ROE (%) YTD annualized	9.1%	9.9%	10%	7.1%	9.9%	14.6%		

Note:

- 1) Yuanta FHC 2020 AGM approved a cash dividend of NT\$ 0.65 per share and a stock dividend of NT\$ 0.40 per share on June 09, 2020 resulting in an increase of the Company's capital stock from NT\$ 116.71bn to NT\$ 121.37bn.
- 2) Yuanta Bank recognized NT\$ 1.35bn of goodwill impairment losses in 4Q20.
- 3) 1Q21 numbers are un-audited.

Net Income by Subsidiary (standalone)

Unit: NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Yuanta Securities	9,019	14,399	60%	1,754	4,732	6,134	30%	250%
Yuanta Bank 2)	10,046	6,896	-31%	2,000	(109)	1,965	-1903%	-2%
Yuanta Futures (66.27%)	1,136	1,070	-6%	287	203	213	5%	-26%
Yuanta Funds (74.71%)	1,189	1,719	45%	343	501	454	-9%	32%
Yuanta AMC	124	121	-2%	23	25	35	40%	52%
Yuanta Venture Capital	148	287	94%	(212)	93	445	378%	-310%
Yuanta Life	910	1,810	99%	346	(629)	926	-247%	168%

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

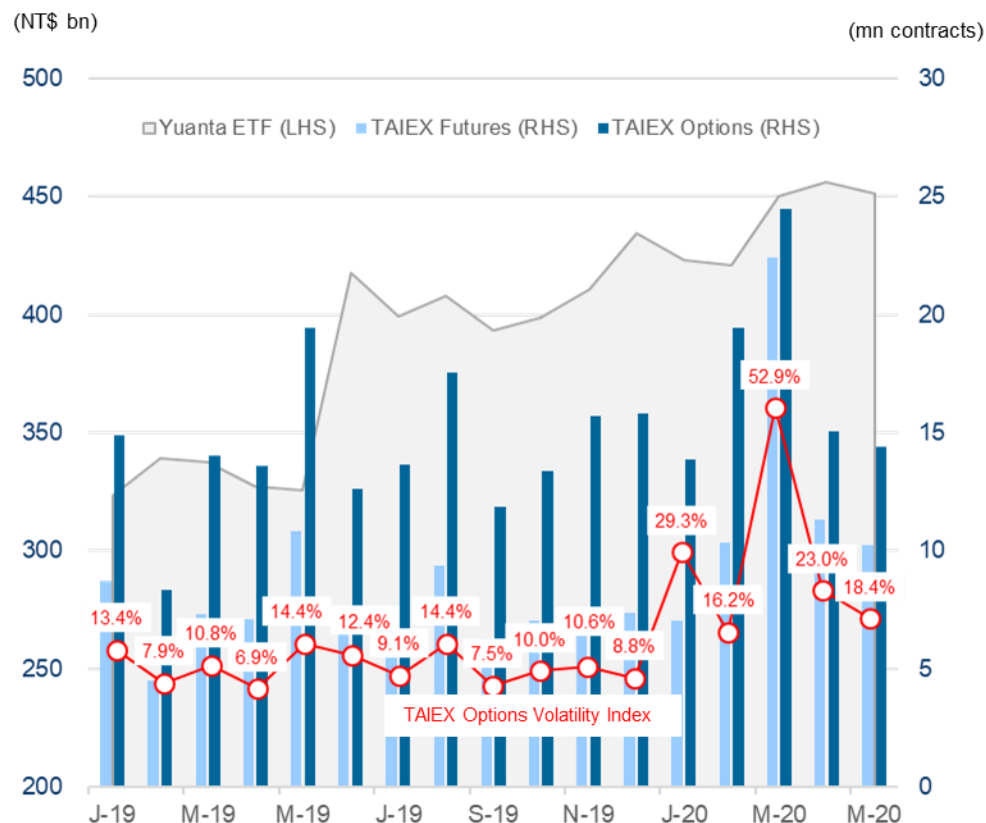
Pan-Securities Businesses

Stunning Performance Driven by Natural Hedge Model



NT\$ mn	2018	2019	2020	1Q21	
	ROE	ROE	ROE	Net Income	ROE (annualized)
Yuanta Sec.	9.5%	9.2%	13.6%	6,134	21.3%
Yuanta Futures	12.8%	13.3%	10.3%	213	7.0%
Yuanta Funds	24.2%	26.3%	33.5%	454	32.0%
Pan-Sec. Subsidiaries	10.4%	10.2%	14.1%	6,801	20.5%

Intense Volatility Drove Up ETF AUM & Futures Volume



Note: 1Q21 numbers are un-audited

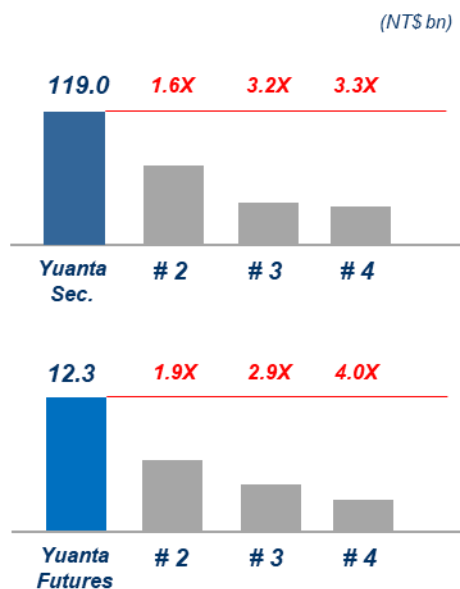
Source: Yuanta Sec., Yuanta Funds, Yuanta Futures, and Taiwan Futures Exchange

Yuanta Unsurpassably Leads TWN's Sec. Market

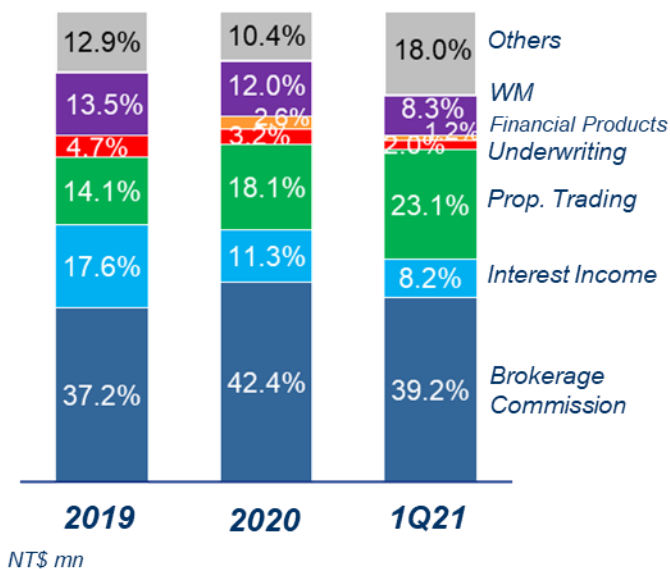
➤ **Unrivalled in Sec. Industry With a Wide Range of Product Lines**

Yuanta Sec.	Market share
Brokerage	12.8%
Margin Financing	18.9%
Online Trading	16.9%
SBL	33.6%
Non Purpose Lending	57.2%
Market Maker in COMM Futures	24.0%
Market Maker in ETF	8.0%
Yuanta Futures	
Futures	25.5%
Options	17.7%
Yuanta Funds	
Public Funds	14.5%
ETF Funds	30.1%

➤ **Strong Balance Sheet**



Revenue Breakdown for Pan-Sec. Businesses



Total Net Revenue	2019	2020	1Q21
	26,489	37,132	14,185

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

Note: Data as of Mar. 31, 2021
Source: Yuanta Securities, Yuanta Funds, Yuanta Futures

Domestic Brokerage Business Diversified



Becoming an Asia-Pacific Regional Broker



Building up Asia-Pacific Platform

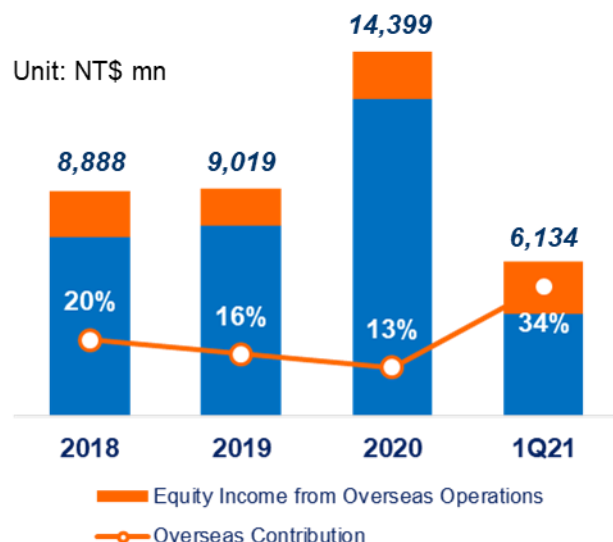


Scaling up Market Position



Enhancing Overseas Contribution

Net Income of Yuanta Sec.



Yuanta Korea
 Market share : 1.7%
 Ranking: # 10

Yuanta Indonesia
 Market share : 0.8%

Yuanta HK
 Market share : 0.1%



Yuanta Thailand
 Market share : 4.5%
 Ranking: # 8

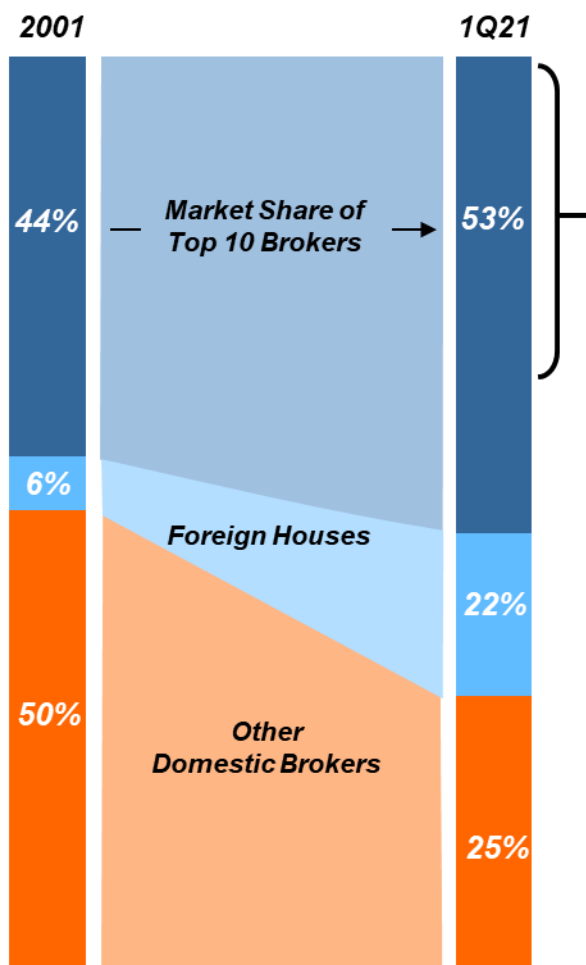
Yuanta Vietnam
 Market share : 1.4%

Yuanta Cambodia

Note: Data as of Mar. 31, 2021 and 1Q21 numbers are un-audited.

Brokerage Mkt Share Boost by New Retail Investors

Change in Brokerage Market Share

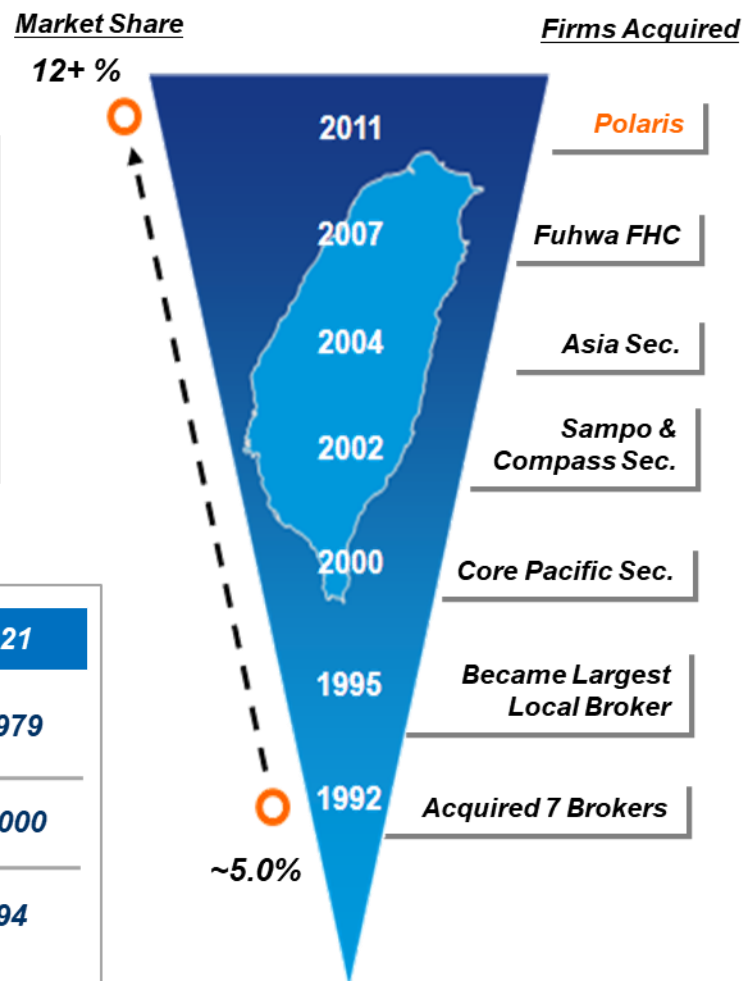


	2020	1Q21
Yuanta	12.9%	12.8%
KGI	8.9%	9.5%
Fubon	5.6%	5.7%
SinoPac	4.6%	4.6%
Capital	4.0%	3.9%

Yuanta Securities

	2020	1Q21
New Accounts Opened (monthly avg.)	19,460	28,979
Active Accounts	960,000	1,130,000
Big Punters (monthly transactions over NTD 50 mn)	4,169	4,494

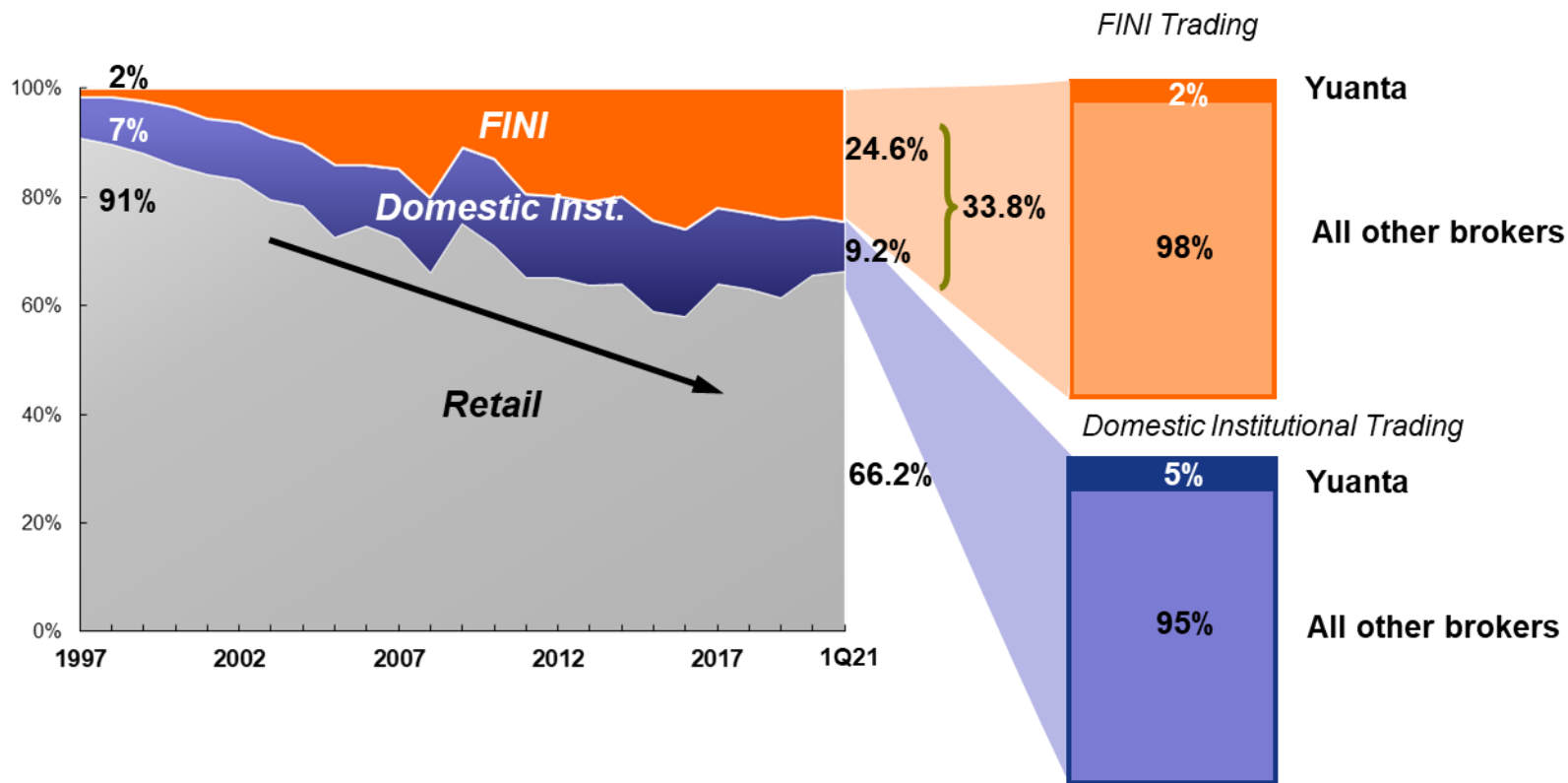
Yuanta's Rise to Dominance



Retail Participation Has Bottomed Out Since 2016

Market Participation

Yuanta's Inst. Mkt. Share (1Q21)

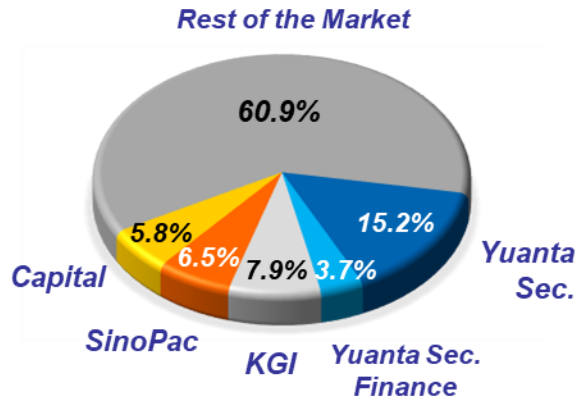


Note: Calculated using TAIEX plus OTC trading volume

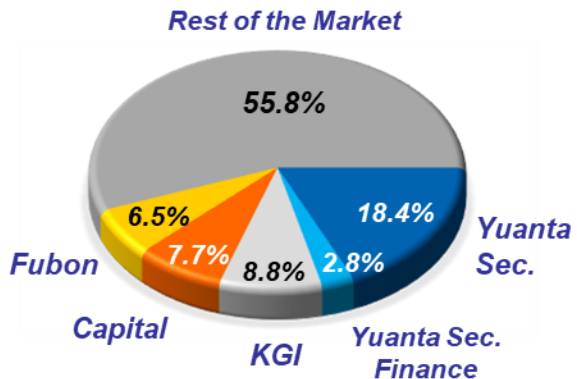
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

Dominant Leader in Margin Financing

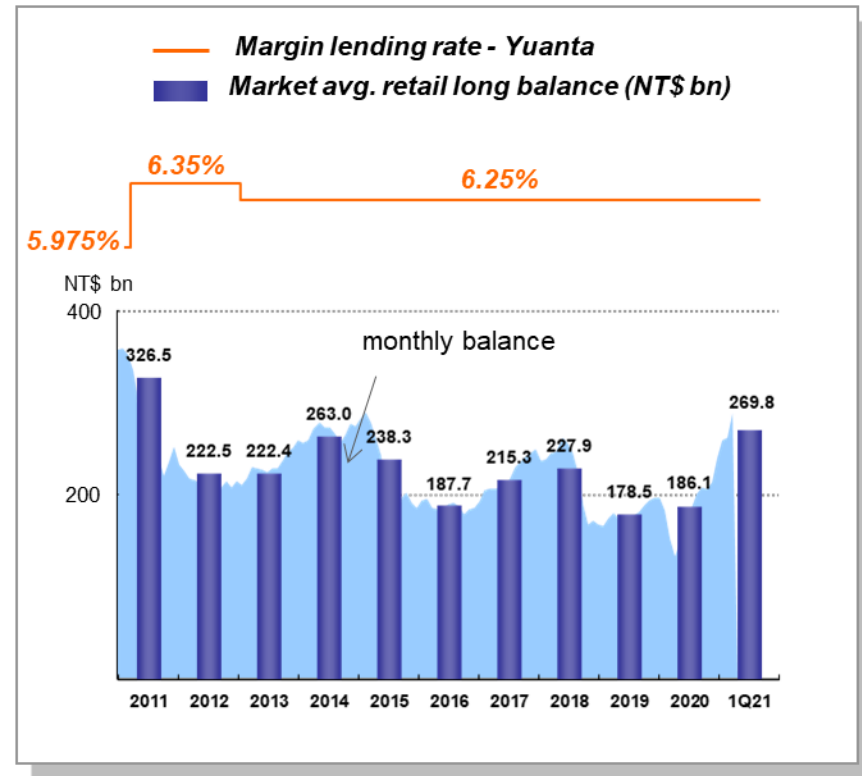
Long Margin Market Share (1Q21)



Short Margin Market Share (1Q21)



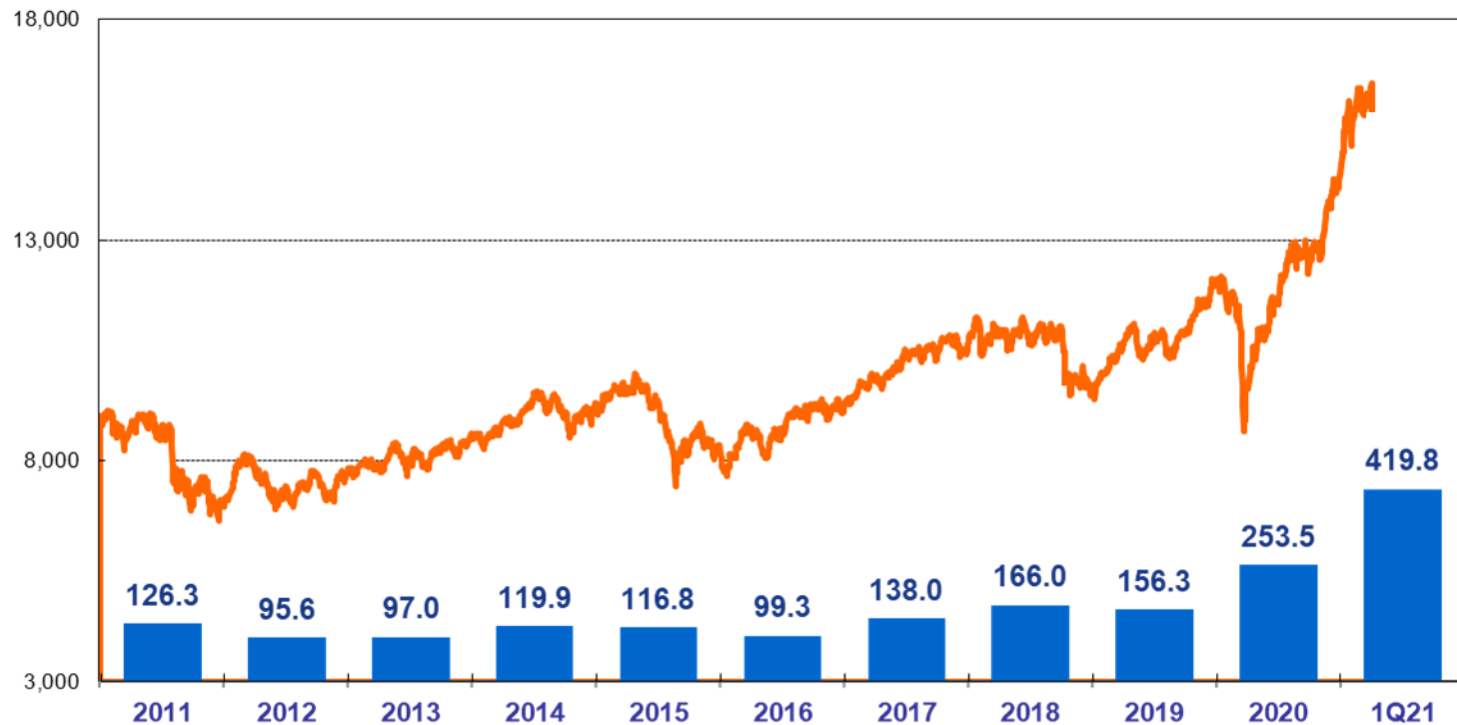
Long Margin Trends



Source: Taiwan Stock Exchange; Taipei Exchange

Taiwan Historical Index and Trading Value

Securities Average Daily Turnover Value (NT\$ bn)



Source: Taiwan Stock Exchange; Taipei Exchange

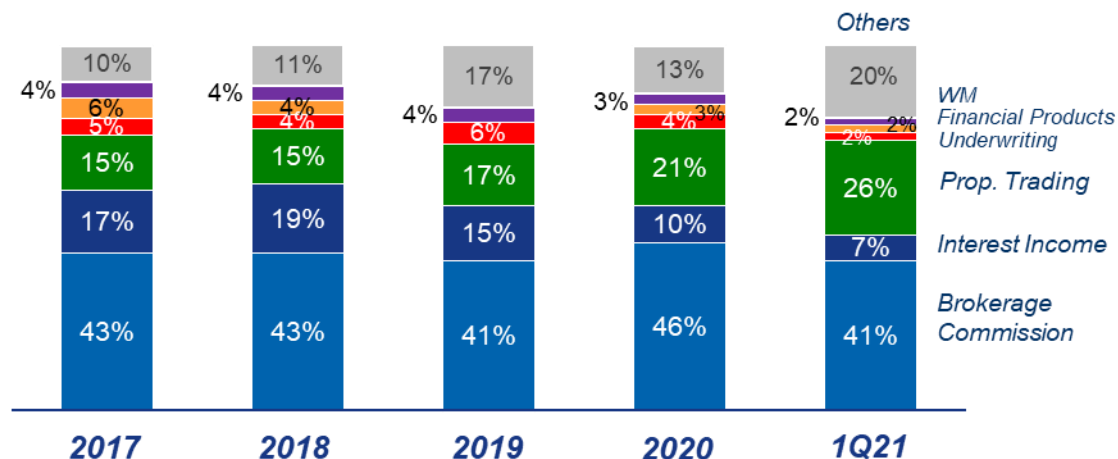
Securities Revenue Sources Diversified

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) 1Q21 numbers are un-audited





NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Brokerage Commission	8,531	14,109	65%	2,689	4,031	5,118	27%	90%
Interest Income	3,166	2,966	-6%	793	770	905	17%	14%
Prop. Trading	3,667	6,572	79%	888	2,373	3,237	36%	264%
Underwriting	1,232	1,168	-5%	281	207	282	36%	0%
Financial Products	(28)	977	-3562%	315	259	173	-33%	-45%
WM Fee Income	755	878	16%	356	159	295	85%	-17%
Others	3,470	3,984	15%	176	1,141	2,547	123%	1345%
Total Net Revenue	20,794	30,653	47%	5,498	8,939	12,556	40%	128%

Key Role in Branding & Production

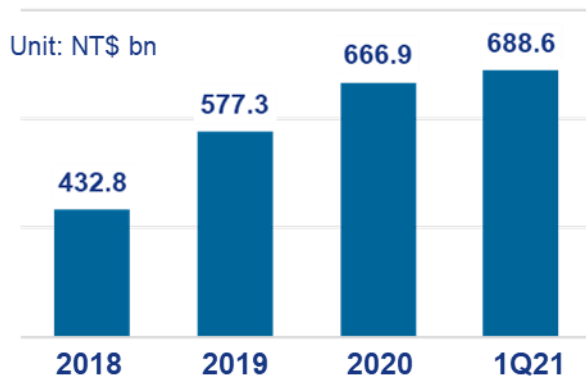
Comprehensive Product Line

Best Asset Mgmt Company in Taiwan
The Leading ETF Issuer in Asia

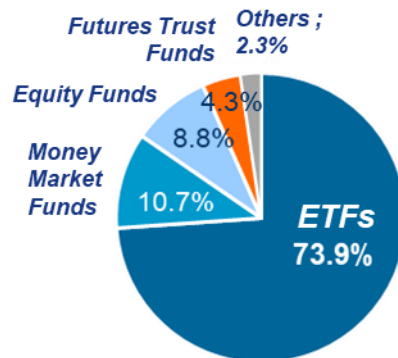



- Domestic Equity Funds
- Money Market Funds
- Int'l Equity Funds
- ETFs
- Balanced Funds
- REITs Funds
- Fund of Funds
- Int'l Multi-asset Funds
- Fixed-income Funds
- Futures-based Funds
- Index Funds
- Feeder Funds
- Futures Trust Funds
- Private Equity Funds
- Discretionary Mandate

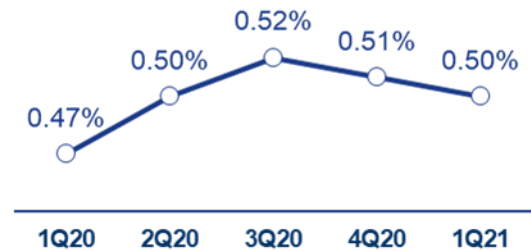
AUM of Public Funds



1Q21 Public Funds Structure



Avg. Yield Trend

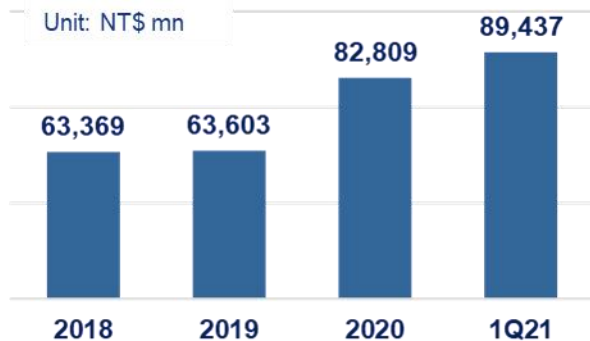


Source: Yuanta Funds

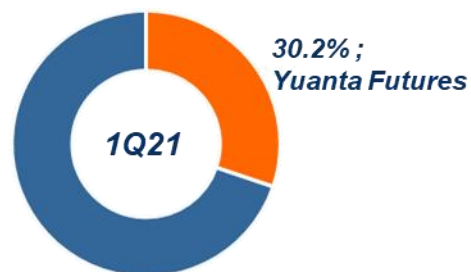
Link from Equities to Futures ; Taiwan to World



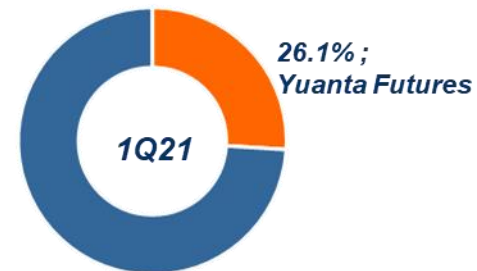
Margin Deposits (standalone)



Margin Deposits Market Share



Int'l Futures Market Share



Business Review

Yuanta Bank

Leverage Up for Profit Enhancement



Top Priority

Asset Quality

Reasonable Loan Growth

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

Fees

- Leading bank for domestic syndicated loans
- Wealth Management

Financial Assets

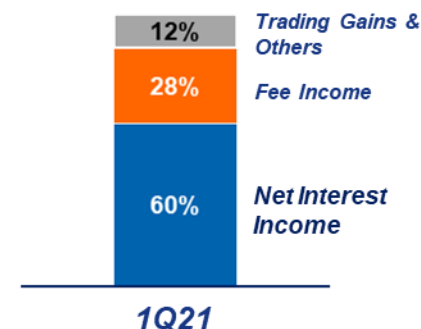
- In investment grades

Financial Overview

Financial Snapshot – Yuanta Bank

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Net interest income	12,999	12,172	-6%	3,116	3,012	3,027	0%	-3%
Fee income	5,672	4,867	-14%	1,285	1,124	1,413	26%	10%
Trading gains & others	4,444	4,544	2%	865	754	594	-21%	-31%
ECB FX gains or losses	(150)	(361)	141%	34	(138)	5	-104%	-85%
Goodwill impairment losses		(1,349)	N/A		(1,349)		N/A	N/A
Operating income	22,965	19,873	-13%	5,300	3,403	5,039	48%	-5%
Operating expenses	(10,406)	(9,937)	-5%	(2,449)	(2,420)	(2,661)	10%	9%
Pre-provision profit	12,559	9,936	-21%	2,851	983	2,378	142%	-17%
Net provision	(1,063)	(1,919)	81%	(540)	(949)	(111)	-88%	-79%
Income before tax	11,496	8,017	-30%	2,311	34	2,267	6568%	-2%
Net income	10,046	6,896	-31%	2,000	(109)	1,965	-1903%	-2%
EPS	1.36	0.93	-32%	0.27	(0.02)	0.27	-1429%	-2%
ROA (YTD annualized)	0.77%	0.50%	-35%	0.60%	0.50%	0.54%		
ROE (YTD annualized)	8.5%	5.6%	-34%	6.6%	5.6%	6.3%		

Revenue Breakdown



* NT\$ 5 mn of FX gains were excluded from 1Q21 revenue breakdown

Capital Adequacy

	2019	2020	1Q21
CET1	12.50%	13.99%	13.43%
Tier I	13.12%	14.72%	14.13%
BIS	15.57%	16.98%	16.31%

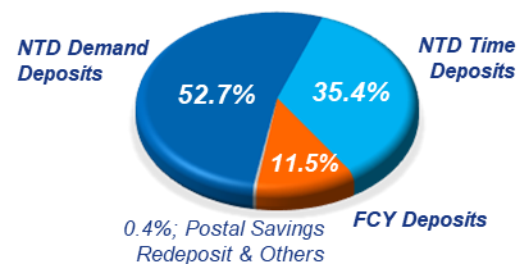
Note:

- 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\$ 5mn of FX gains in 1Q21 on TCB's USD CB.
- 2) Yuanta Bank recognized NT\$ 950mn and NT\$ 398mn of goodwill impairment losses on the OBU business and its Korean subsidiary respectively in December 2020. Excluding a total of NT\$ 13.5bn of the goodwill impairment losses, its ROE for 2020 was at 6.7%.
- 3) 1Q21 numbers are un-audited.

Loan and Deposit Breakdown

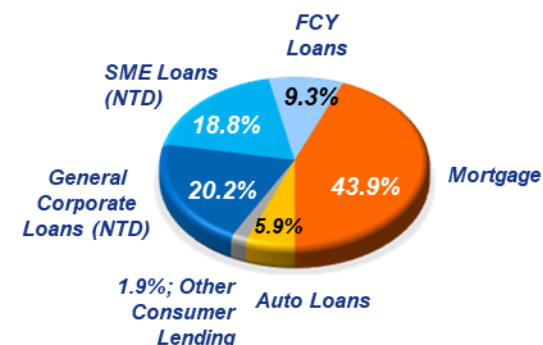
Deposit Breakdown

NT\$ mn	1Q20	4Q20	1Q21	QoQ	YoY
NTD Demand Deposits	511,182	628,213	675,841	8%	32%
NTD Time Deposits	473,810	453,876	455,380	0%	-4%
Postal Savings Redeposit & Others	5,107	5,107	5,107	0%	0%
Subtotal	990,099	1,087,196	1,136,328	5%	15%
Foreign Currency Deposits	159,541	154,516	147,247	-5%	-8%
Total	1,149,640	1,241,712	1,283,575	3%	12%



Loan Breakdown

NT\$ mn	1Q20	4Q20	1Q21	QoQ	YoY
Corporate Banking	393,966	378,563	376,597	-1%	-4%
General Corporate Loans	156,761	158,143	157,607	0%	1%
SME Loans	141,567	144,464	146,067	1%	3%
Foreign Currency Loans	95,098	75,320	72,342	-4%	-24%
Non-Accrual Loans	540	636	581	-9%	8%
Consumer Banking	361,044	393,589	402,622	2%	12%
Mortgage Loans	311,816	335,075	342,365	2%	10%
Auto Loans	37,557	44,327	45,905	4%	22%
Unsecured Personal Loans	10,036	11,097	11,385	3%	13%
Others	1,245	2,892	2,666	-8%	114%
Non-Accrual Loans	390	198	301	52%	-23%
Total	755,010	772,152	779,219	1%	3%



Note:

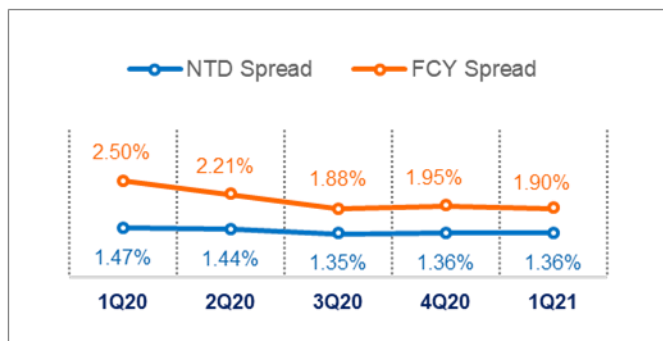
1) 1Q21 numbers are un-audited

NIM and Spread

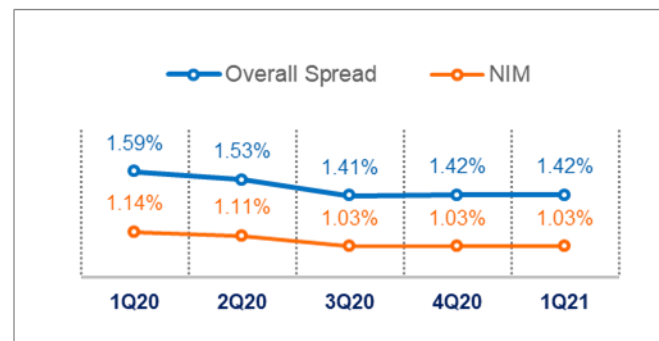
Interest Income Breakdown

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Interest Income	21,904	18,278	-17%	5,101	4,230	4,118	-3%	-19%
Loan interest	17,577	14,713	-16%	4,122	3,377	3,279	-3%	-20%
Interest income from marketable securities	3,817	3,218	-16%	873	773	763	-1%	-13%
Other interest	510	347	-32%	106	80	76	-5%	-28%
Interest Expenses	(8,905)	(6,106)	-31%	(1,985)	(1,218)	(1,091)	-10%	-45%
Net Interest Income	12,999	12,172	-6%	3,116	3,012	3,027	0%	-3%
Loan to Deposit Ratio	66.2%	62.2%	-6%	65.7%	62.2%	60.7%	-2%	-8%

NTD Spread & FCY Spread



NIM and Overall Spread



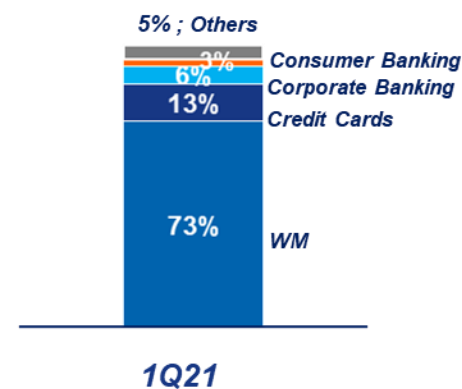
Note:

1) 1Q21 numbers are un-audited

Fee Income Breakdown

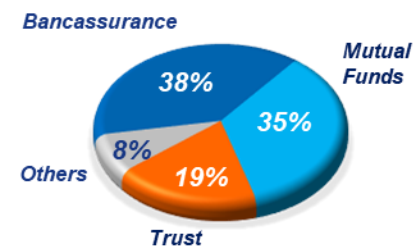
Fee Income Breakdown

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Fee Income	7,329	6,176	-16%	1,633	1,438	1,700	18%	4%
Wealth Management	4,503	4,060	-10%	1,060	956	1,240	30%	17%
Credit Cards	1,519	1,090	-28%	306	236	227	-4%	-26%
Corporate Banking	745	499	-33%	142	108	105	-3%	-26%
Consumer Banking	176	178	1%	40	51	43	-16%	8%
Others	386	349	-10%	85	87	85	-2%	0%
Fee Expenses	(1,657)	(1,309)	-21%	(348)	(314)	(287)	-9%	-18%
Net Fee Income	5,672	4,867	-14%	1,285	1,124	1,413	26%	10%



WM Fee Breakdown

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Mutual Funds	1,116	1,565	40%	383	388	432	11%	13%
Bancassurance	1,609	1,175	-27%	314	203	476	134%	52%
Trust	853	842	-1%	211	246	231	-6%	9%
Structured & Others	925	478	-48%	152	119	101	-15%	-34%
WM fee Income	4,503	4,060	-10%	1,060	956	1,240	30%	17%



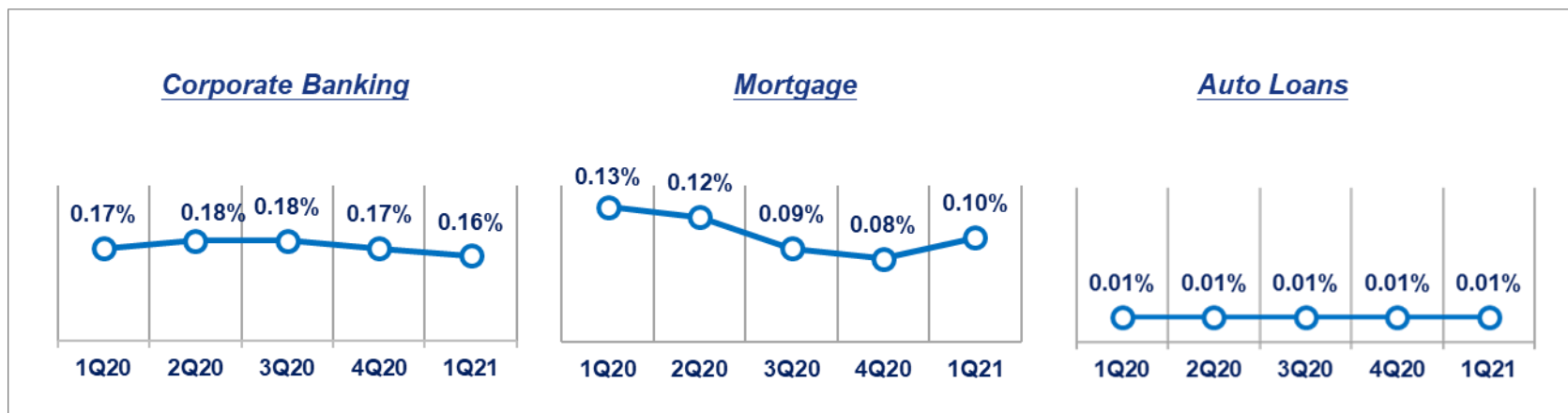
Note:

1) 1Q21 numbers are un-audited

Asset Quality

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Net Provisions	1,063	1,918	80%	540	949	111	-88%	-79%
NPL	1,107	943	-15%	1,101	943	953	1%	-13%
Loan Loss Reserves	12,414	11,620	-6%	11,380	11,620	11,500	-1%	1%
NPL Ratio	0.15%	0.12%	-20%	0.15%	0.12%	0.12%	0%	-20%
NPL Coverage Ratio	1121.7%	1232.5%	10%	1033.4%	1232.5%	1207.1%	-2%	17%
Reserve to Loan Ratio	1.66%	1.50%	-10%	1.51%	1.50%	1.48%	-1%	-2%

NPL Ratio by Major Business



Note:

1) 1Q21 numbers are un-audited

Appendix

Balance Sheet of Yuanta FHC & Major Subsidiaries

Data as of Mar. 31, 2021

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Cash and due from banks	32,995	69,269	22,853	3,254	127,283
Financial assets at FVTPL	112,592	173,177	58,141	0	586,329
Financial assets at FVOCI	66,397	170,697	33,803	35	294,083
Financial assets at AC	0	231,898	216,308	0	451,403
Bills and bonds sold under RS	751	2,327	2,450	1,768	47,438
Loans (net)	0	767,717	7,128	0	798,485
A/R (net)	149,662	20,201	3,665	3,071	270,602
LT investments under equity method	48,553	4,299	0	291,850	2,770
Other assets	62,857	39,216	31,293	483	259,367
Total assets	473,807	1,478,801	375,641	300,461	2,837,760
Financial liabilities at FVTPL	107,517	1,747	1,413	0	175,250
Bills and bonds sold under RP	86,279	3,800	0	0	196,362
A/P (net)	93,836	11,871	10,310	5,324	247,713
Deposits and remittances	0	1,278,553	0	0	1,239,578
Bonds payable	13,500	31,000	0	29,900	80,291
Provisions	2,307	1,146	308,968	37	319,472
Other liabilities	51,408	26,051	26,198	4,248	297,369
Total liabilities	354,847	1,354,168	346,889	39,509	2,556,035
Common shares (mn)	5,782	7,394	2,374	12,137	12,137
Total shareholders' equity	118,960	124,633	28,752	260,952	281,725

Note: 1Q21 numbers are un-audited

P&L of Yuanta FHC & Major Subsidiaries

Data as of Mar. 31, 2021

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Net interest income	830	3,027	2,172	(64)	6,984
Net fee income	5,074	1,413	(834)	0	9,273
Net insurance income	0	0	6,301	0	6,297
Other income	4,304	599	836	1	11,885
LT investment income	2,288	0	0	9,830	152
Total operating income	12,496	5,039	8,475	9,767	34,591
Provision for bad debt and reserve for guarantee policy	60	(111)	0	0	(74)
Net change in insurance reserve	0	0	(7,059)	0	(7,025)
Operating expenses	(4,897)	(2,661)	(364)	(359)	(13,556)
Income before tax	7,659	2,267	1,052	9,408	13,936
Net income	6,134	1,965	926	9,407	10,755
EPS	1.06	0.27	1.25	0.78	
ROE (YTD annualized)	21.3%	6.3%	12.7%	14.6%	15.5%

Note: 1Q21 numbers are un-audited

Yuanta FHC Financial Summary

(Consolidated Base)

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Net interest income	26,133	26,919	3%	6,542	7,014	6,984	0%	7%
Net fee income	17,796	27,211	53%	5,407	7,546	9,273	23%	71%
Net insurance income	40,739	35,509	-13%	8,753	12,528	6,297	-50%	-28%
Other income	22,940	25,989	13%	4,073	5,273	12,037	128%	196%
Total operating income	107,608	115,628	7%	24,775	32,361	34,591	7%	40%
Provision for bad debt	(1,353)	(2,152)	59%	(671)	(814)	(74)	-91%	-89%
Net change in insurance reserve	(42,444)	(39,928)	-6%	(8,647)	(14,619)	(7,025)	-52%	-19%
Operating expenses	(38,270)	(42,782)	12%	(10,240)	(10,944)	(13,556)	24%	32%
Income before tax	25,541	30,766	20%	5,217	5,984	13,936	133%	167%
Net income	22,142	25,977	17%	4,387	5,158	10,755	109%	145%
Net Income attr. to parent company	20,446	24,105	18%	4,096	4,534	9,407	107%	130%
Total assets	2,414,319	2,759,239	14%	2,504,202	2,759,239	2,837,760	3%	13%
Common shares (mn)	11,671	12,137	4%	11,671	12,137	12,137	0%	4%
Total shareholders' equity	250,206	273,617	9%	246,498	273,617	281,725	3%	14%
Equity attr. to parent company	232,201	253,337	9%	228,987	253,337	260,952	3%	14%
BVPS	19.90	20.87	5%	19.62	20.87	21.50	3%	10%

Note: 1Q21 numbers are un-audited

Yuanta Sec. Financial Summary

(Consolidated Base)

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Net fee income	15,400	24,632	60%	4,913	6,816	8,536	25%	74%
Net interest income	7,038	7,563	7%	1,771	2,136	2,355	10%	33%
Net investment income	6,301	9,189	46%	708	3,486	7,175	106%	913%
Other income	5,294	4,595	-13%	1,153	852	1,187	39%	3%
Total net revenue	34,032	45,980	35%	8,545	13,289	19,253	45%	125%
Operating expenses	(22,856)	(27,596)	21%	(6,432)	(7,306)	(9,423)	29%	47%
Income before tax	11,176	18,384	64%	2,114	5,983	9,830	64%	365%
Net income	10,013	15,467	54%	1,841	5,162	7,271	41%	295%
Net income attr. to parent company	8,964	14,399	61%	1,754	4,732	6,134	30%	250%
EPS	1.55	2.49	61%	0.30	0.82	1.06	30%	250%
ROE (YTD annualized)	9.2%	13.6%	48%	7.0%	13.6%	21.3%		
Total assets	738,598	903,935	22%	769,004	904,246	908,744	0%	18%
Common shares (mn)	5,782	5,782	0%	5,782	5,782	5,782	0%	0%
Total shareholders' equity	114,745	126,684	10%	113,527	126,684	134,315	6%	18%
Equity attr. to parent company	100,522	111,554	11%	100,236	111,554	118,960	7%	19%

Note:

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

Yuanta Bank Financial Summary

(Consolidated Base)

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Net interest income	13,467	12,621	-6%	3,233	3,124	3,134	0%	-3%
Net fee income	5,679	4,870	-14%	1,286	1,124	1,413	26%	10%
Other income	4,226	2,774	-34%	887	(765)	598	-178%	-33%
Total operating income	23,372	20,265	-13%	5,406	3,483	5,145	48%	-5%
Operating expenses	(10,798)	(10,290)	-5%	(2,537)	(2,515)	(2,745)	9%	8%
Pre-provision operating income	12,574	9,975	-21%	2,869	968	2,400	148%	-16%
Net provision	(1,067)	(1,943)	82%	(555)	(936)	(128)	-86%	-77%
Net income before tax	11,507	8,032	-30%	2,314	32	2,272	7000%	-2%
Net income	10,046	6,896	-31%	2,000	(109)	1,965	-1903%	-2%
Total assets	1,339,682	1,443,480	8%	1,361,116	1,443,480	1,489,117	3%	9%
Common shares (mn)	7,394	7,394	0%	7,394	7,394	7,394	0%	0%
Total shareholders' equity	121,874	123,943	2%	121,637	123,943	124,633	1%	2%

Note:

- 1) Yuanta Bank recognized NT\$ 950mn and NT\$ 398mn of goodwill impairment losses on the OBU business and its Korean subsidiary respectively in December 2020. Excluding a total of NT\$ 13.5bn of the goodwill impairment losses, its ROE for 2020 was at 6.7%.
- 2) 1Q21 numbers are un-audited.

Yuanta Life Financial Summary

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
Retained earned premium	49,622	48,607	-2%	11,189	16,409	9,880	-40%	-12%
Retained claim payment	(8,754)	(12,943)	48%	(2,411)	(3,833)	(3,558)	-7%	48%
Net change in insurance liability	(42,592)	(40,092)	-6%	(8,681)	(14,669)	(7,059)	-52%	-19%
Total investment income	7,885	10,591	34%	1,878	2,104	2,983	42%	59%
Others	(4,058)	(3,050)	-25%	(1,174)	(404)	(829)	105%	-29%
General and administrative expenses	(1,541)	(1,553)	1%	(365)	(489)	(364)	-25%	0%
Income before tax	561	1,561	178%	436	(883)	1,052	-219%	141%
Net income	910	1,810	99%	346	(628)	926	-247%	168%
Ggeneral account	282,715	341,867	21%	303,676	341,867	366,969	7%	21%
Seperated account	1,935	1,924	-1%	1,585	1,924	8,672	351%	447%
Total assets	284,651	343,790	21%	305,261	343,790	375,641	9%	23%
Reserves for life insurance liabilities	263,422	301,869	15%	272,508	301,869	308,879	2%	13%
Total liabilities	271,433	314,002	16%	280,574	314,002	346,889	10%	24%
Total shareholders' equity	13,218	29,788	125%	24,687	29,788	28,752	-3%	16%
First year premium *	10,449	8,343	-20%	2,942	562	7,420	1220%	152%
Total premium *	50,788	49,988	-2%	11,514	16,774	16,953	1%	47%

Note:

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

Yuanta Life Investment Portfolio

NT\$ mn	1Q20		4Q20		1Q21		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
Overseas Fixed Income	170,097	58.9%	191,254	58.5%	198,935	59.9%	4%	17%
Overseas Equity	862	0.3%	1,423	0.4%	1,760	0.5%	24%	104%
Domestic Fixed Income	54,456	18.9%	56,269	17.2%	53,195	16.0%	-5%	-2%
Domestic Equity	30,044	10.4%	24,299	7.4%	35,705	10.8%	47%	19%
Loans	6,968	2.4%	7,078	2.2%	7,128	2.1%	1%	2%
Real Estate	6,669	2.3%	11,489	3.5%	11,479	3.5%	0%	72%
Others	248	0.1%	301	0.1%	311	0.1%	3%	25%
Deposits and Cash Equivalent	19,506	6.8%	35,047	10.7%	23,500	7.1%	-33%	20%
Total	288,850	100%	327,160	100%	332,013	100%	1%	15%
RBC Ratio	N/A		591.4%		N/A			

Note: 1Q21 numbers are un-audited