

# We Know Asia

Providing the Best Financial Solutions  
In the Asia-Pacific Region



元大金控

Yuanfa  
Financial Holdings



4Q25

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# ***Yuanta Profile***

# ROE Target & Dividend Policy (2026-2030)



## Dividend Policy

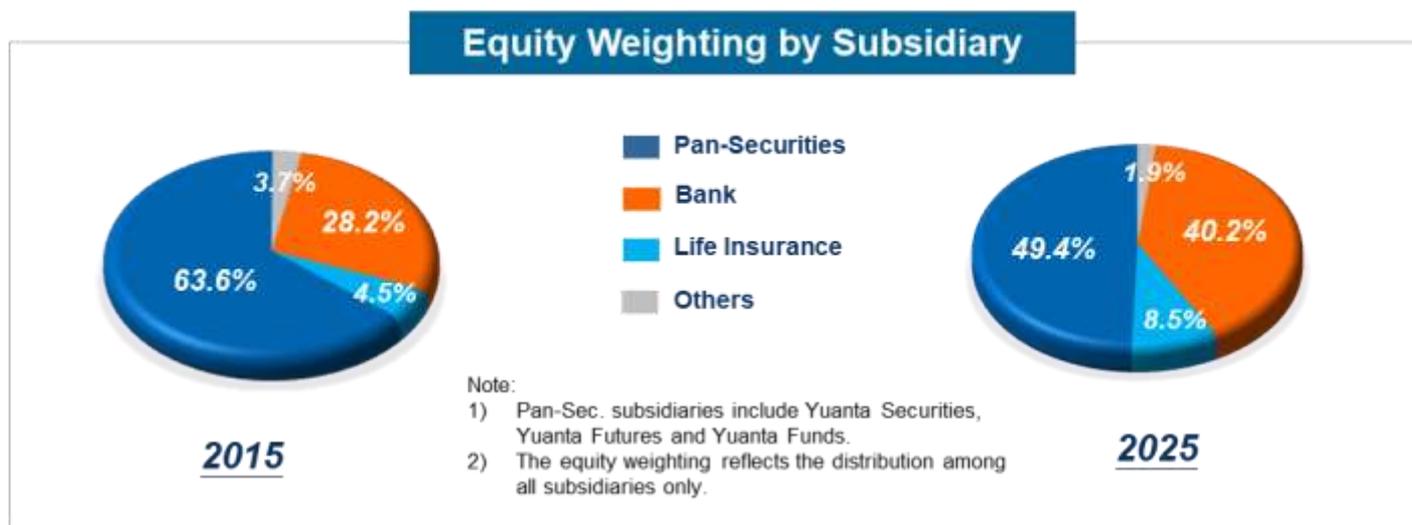


Unit: NTS	2021	2022	2023	2024	2025 *
EPS	2.87	1.72	2.09	2.77	2.74
Cash Dividend	1.5	0.8	1.1	1.55	1.8
Stock Dividend	0.3	0.15	0.2	0.3	0.4

Note: \* The dividend distribution amount was approved by the board in March 2026, but is still subject to final shareholders' approval.



# Diversified Financial Services Model



## Sufficient Capital in Support of Future Growth

	Yuanta FHC (consolidated)	Yuanta Sec. (Standalone)	Yuanta Bank	Yuanta Life
CAR	131.3%	365.9%	14.4%	376.8%
Minimum Requirement	100%	* 250%	10.5%	200%

Note:

1) \* Application for new business will be constrained if CAR is below 250%.

2) Data as of December 31, 2025.

# Overseas Exposures to Shareholders' Equity



- Note:
- 1) Yuanta has no exposures to Russia or Turkey.
  - 2) Overseas exposures include lending and investments.

## Fixed Income Positions of Yuanta FHC (4Q25)

Credit Rating	Securities		Bank		Life		Yuanta FHC	
	NTD	FCY	NTD	FCY	NTD	FCY	NTD	FCY
AAA ~ A	97%	76%	100%	99%	95%	86%	99%	90%
A- ~ BBB-	3%	24%	0%	1%	5%	14%	1%	10%
Non-Investment Grade	0%	0%	0%	0%	0%	0%	0%	0%
Duration (Year)	3.2	5.7	3.5	2.6	9.4	13.9	4.3	8.9

# Results Overview

## *FHC Financial Performance*

Unit: NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Total Assets	3,715,730	4,292,144	16%	3,715,730	4,093,191	4,292,144	5%	16%
Common Shares (mn)	12,943	13,331	3%	12,943	13,331	13,331	0%	3%
Shareholders' Equity (standalone)	314,239	340,417	8%	314,239	329,074	340,417	3%	8%
BVPS	24.28	25.54	5%	24.28	24.68	25.54	3%	5%
Double Leverage Ratio	112.92%	114.55%	1%	112.92%	113.81%	114.55%	1%	1%
Net Income (standalone)	35,830	36,521	2%	8,735	10,467	9,826	-6%	12%
EPS (NT\$)	2.77	2.74	-1%	0.68	0.79	0.74	-6%	8%
ROE (%) YTD annualized	11.9%	11.2%	-6%	11.9%	11.1%	11.2%		

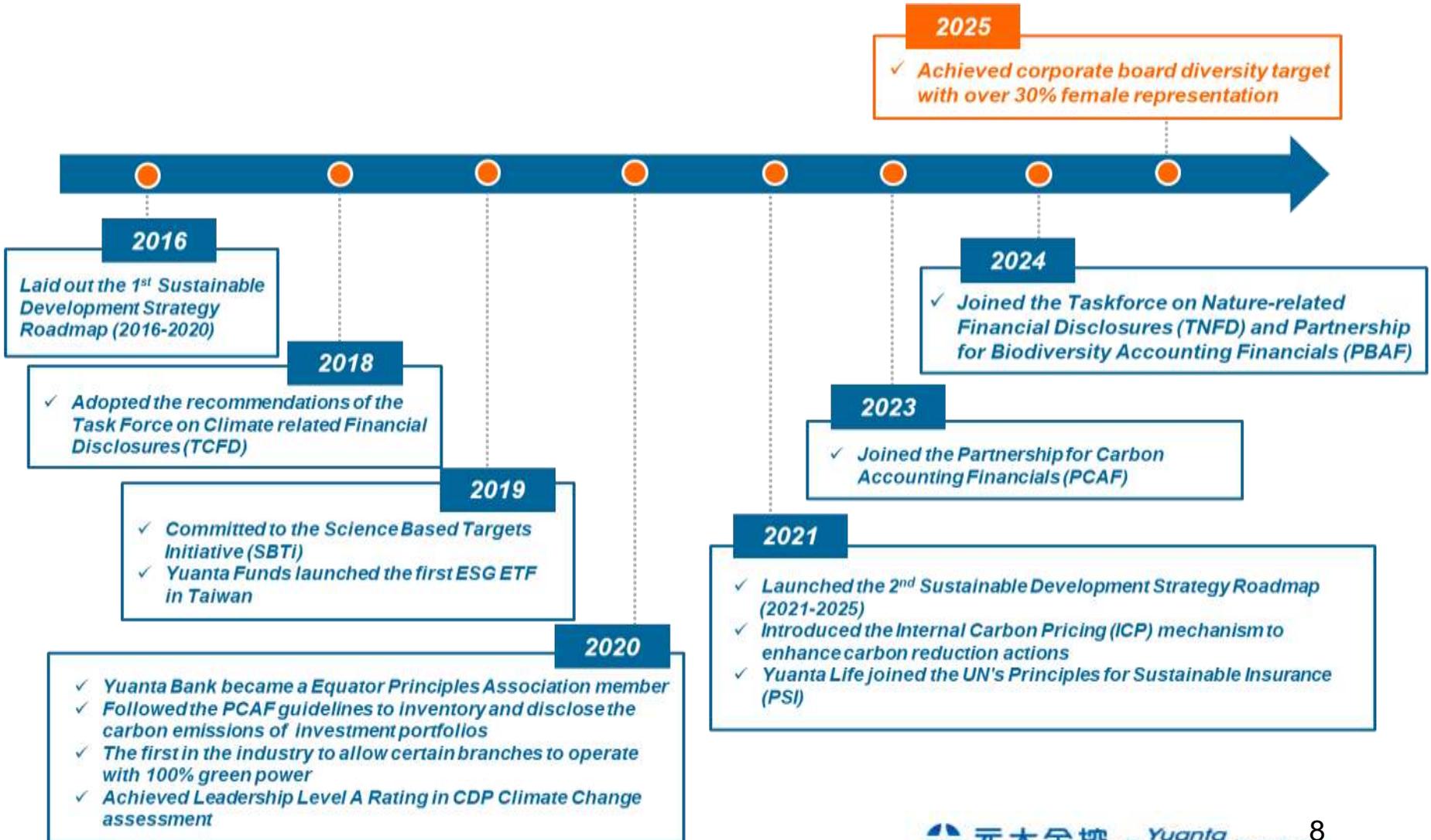
Note:

1) 4Q25 numbers are audited.

## *Net Income by Subsidiary (standalone)*

Unit: NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Yuanta Securities	21,158	24,421	15%	5,882	6,907	7,926	15%	35%
Yuanta Bank	10,015	10,668	7%	2,365	3,120	2,252	-28%	-5%
Yuanta Futures (65.06%)	2,167	2,655	23%	563	707	646	-9%	15%
Yuanta Funds (74.71%)	3,948	4,182	6%	1,170	1,010	1,120	11%	-4%
Yuanta AMC	321	327	2%	59	50	94	88%	59%
Yuanta Venture Capital	701	276	-61%	(27)	251	(56)	-122%	107%
Yuanta Life	1,923	(1,409)	-173%	(137)	(462)	(1,097)	137%	701%

# ESG Sustainability Roadmap



# Yuanta Commitment to Sustainability

## Net-Zero Carbon Emissions

## Sustainable Finance

## Talent Cultivation

Commitments

- 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.

- Incorporate environmental and social risk considerations in the evaluation of financial instruments and projects

- 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

2025

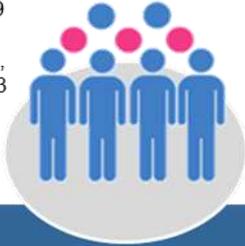
# Operation Based on ESG Sustainability

## 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

Yuanta Governance Structure

## Global Recognitions

DJSI World Index  
DJSI Emerging Markets Index  
FTSE4Good Emerging Index  
Top 1% S&P Global CSA Score  
MSCI ESG AA Rating  
CDP Leadership Level A  
FTSE4Good TIP Taiwan ESG Index



# ***Business Review***

## ***Pan-Securities Businesses***

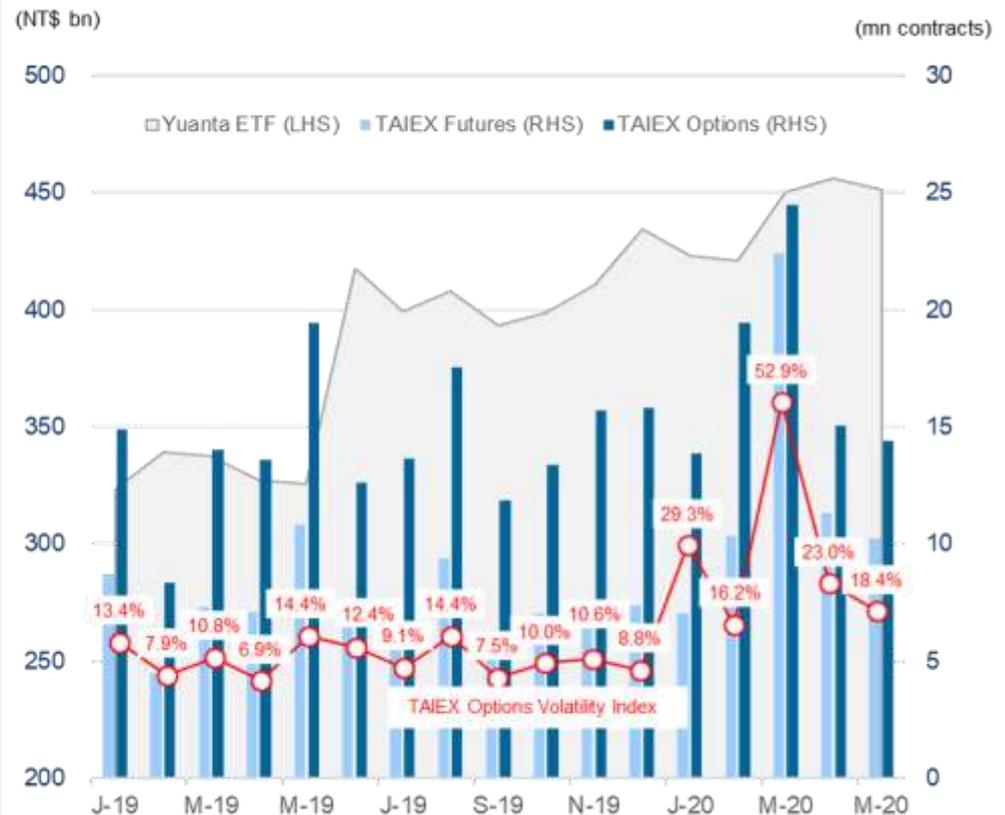
# Robust Performance Driven by Natural Hedge Model



**Historical ROE Performance**

	2021	2022	2023	2024	2025
<b>Yuanta Sec.</b>	19.4%	9.1%	9.9%	14.0%	14.8%
<b>Yuanta Futures</b>	7.1%	9.1%	13.5%	14.2%	15.0%
<b>Yuanta Funds</b>	33.9%	30.5%	41.7%	56.0%	50.6%
<b>Pan-Sec. Subsidiaries</b>	18.9%	10.0%	11.4%	15.7%	16.4%

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



Note: 2025 numbers are audited

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

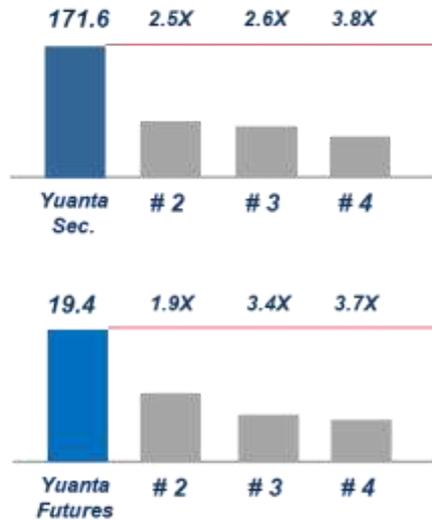
# A Dominant Player in Taiwan’s Capital Market

## ➤ Leading Market Position Across Business Lines

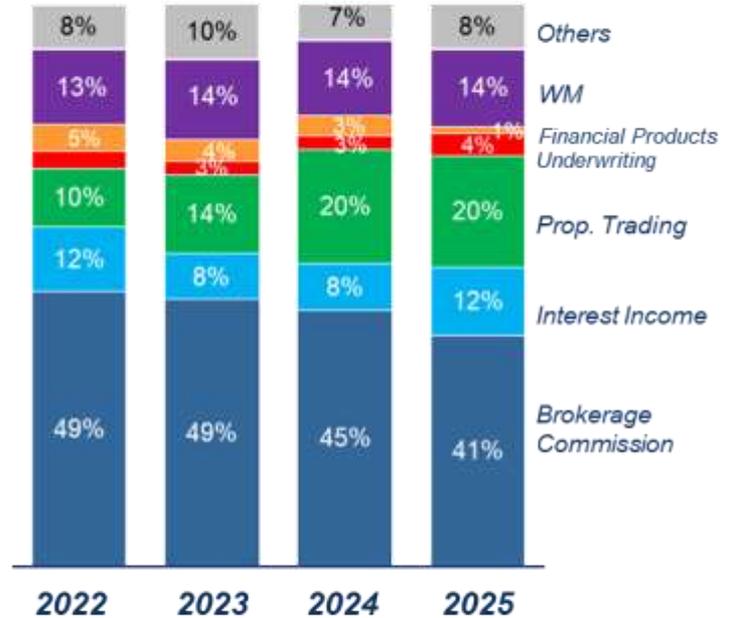
Yuanta Securities	Market share
Brokerage	13.8%
Margin Financing	16.8%
Online Trading	17.4%
SBL	27.7%
Non Purpose Lending	36.5%
Market Maker in COMM Futures	37.5%
<b>Yuanta Futures</b>	
Futures	22.8%
Options	13.1%
<b>Yuanta Funds</b>	
Public Funds	24.3%
ETF Funds	32.8%

## ➤ Strong Balance Sheet

(NTS bn)



## Revenue Breakdown for Pan-Sec. Businesses



NTS mn

Total Net Revenue

35,985    42,497    60,981    66,313

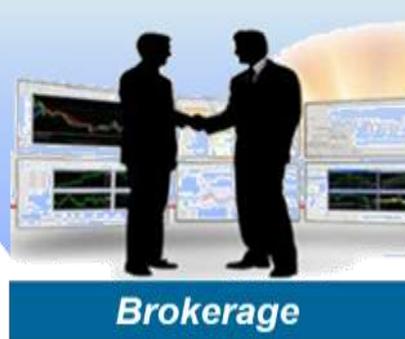
Note:

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

Note: Data as of Dec. 31, 2025

Source: Yuanta Securities, Yuanta Funds, Yuanta Futures

# Domestic Brokerage Business Diversified



# Becoming an Asia-Pacific Regional Broker

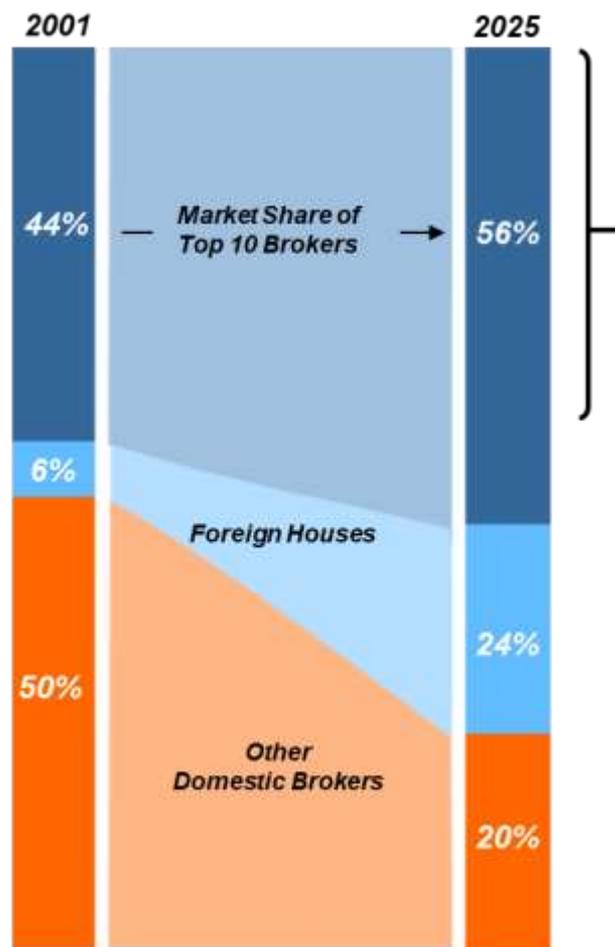
- 1 Asia-Pacific Regional Layout
- 2 Expanding Business Scale
- 3 Cultivating Local Market Expertise
- 4 Diversifying Business Lines
- 5 Overseas Profit Growth



Note: Data as of Dec. 31, 2025

# The Leading Securities Company in Taiwan

**Taiwan Brokerage Market Structure**

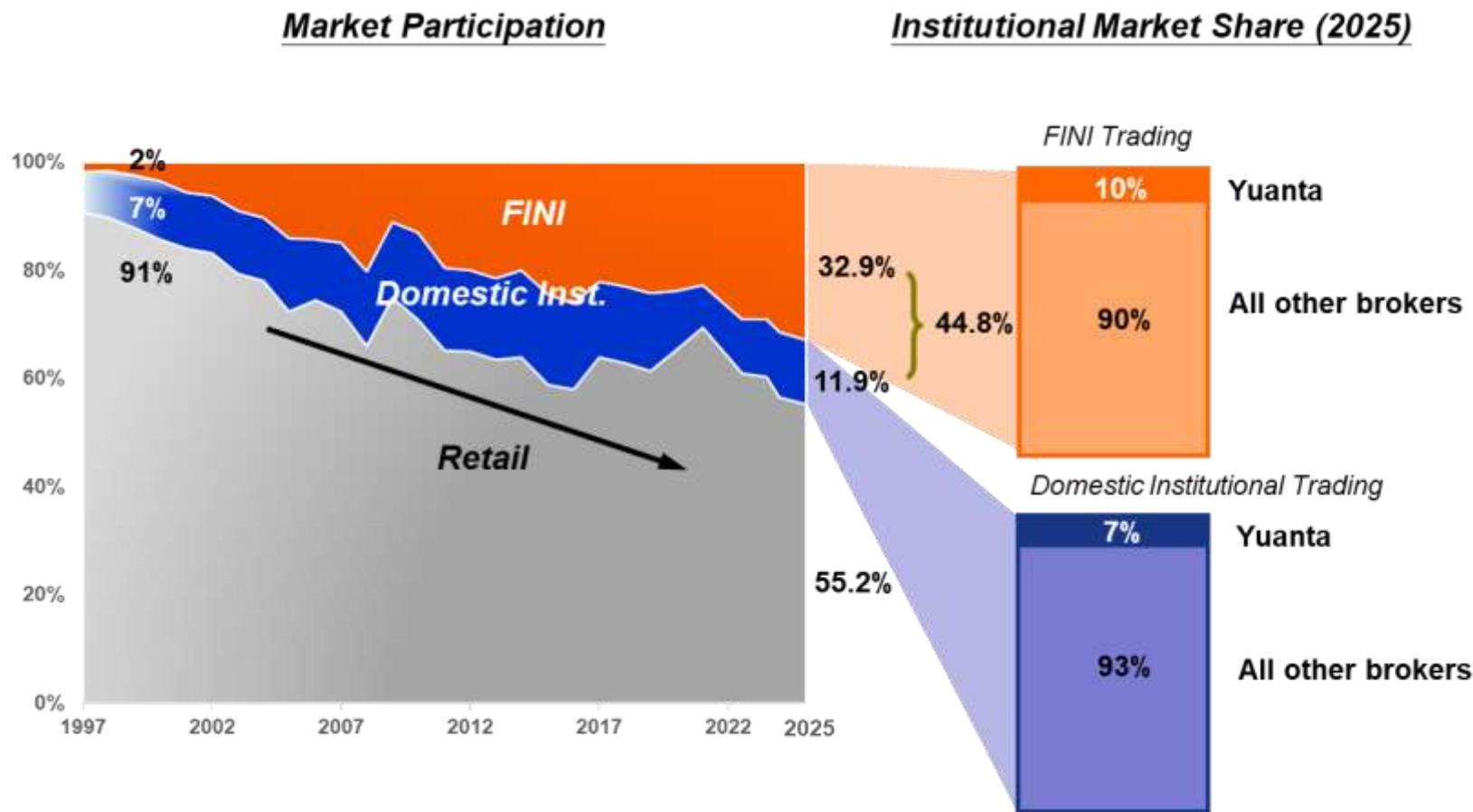


	2023	2024	2025
<b>Yuanta</b>	<b>12.8%</b>	<b>13.3%</b>	<b>13.8%</b>
KGI	11.1%	10.4%	11.2%
Fubon	7.6%	7.6%	7.0%
SinoPac	4.8%	4.8%	4.9%
Cathay	4.0%	4.2%	4.4%

**Yuanta Securities**

	2023	2024	2025
<b>New Accounts Opened (monthly avg.)</b>	<b>13,502</b>	<b>20,846</b>	<b>16,015</b>
<b>Active Accounts (mn)</b>	<b>1.40</b>	<b>1.65</b>	<b>1.73</b>
<b>Large Traders (monthly transactions over NTD 50 mn)</b>	<b>4,025</b>	<b>5,722</b>	<b>6,241</b>

# Shifting Investor Composition in Taiwan’s Markets

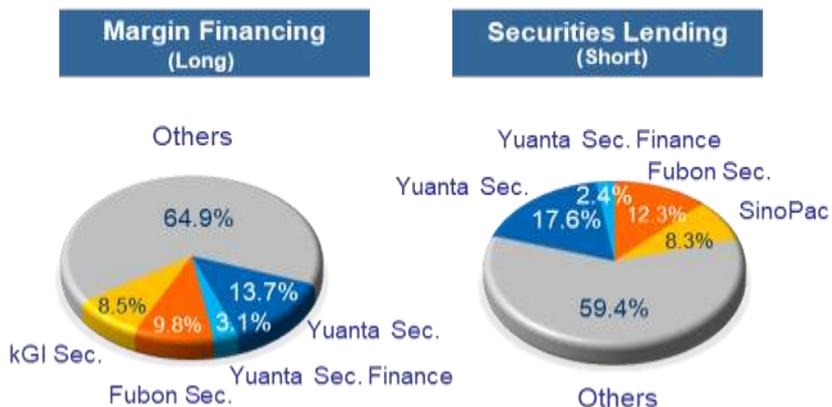


Note: Calculated using TAIEX plus OTC trading volume

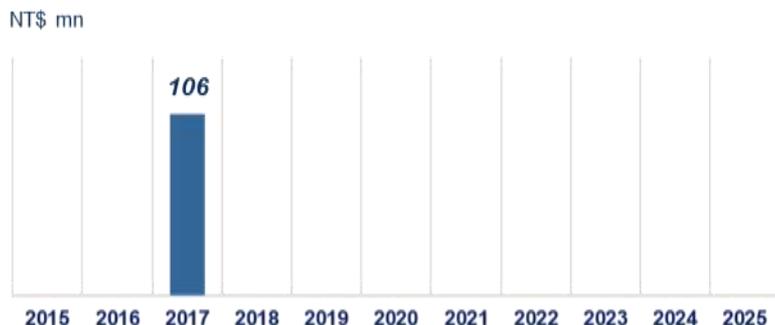
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

# The Industry Leader in Margin Financing

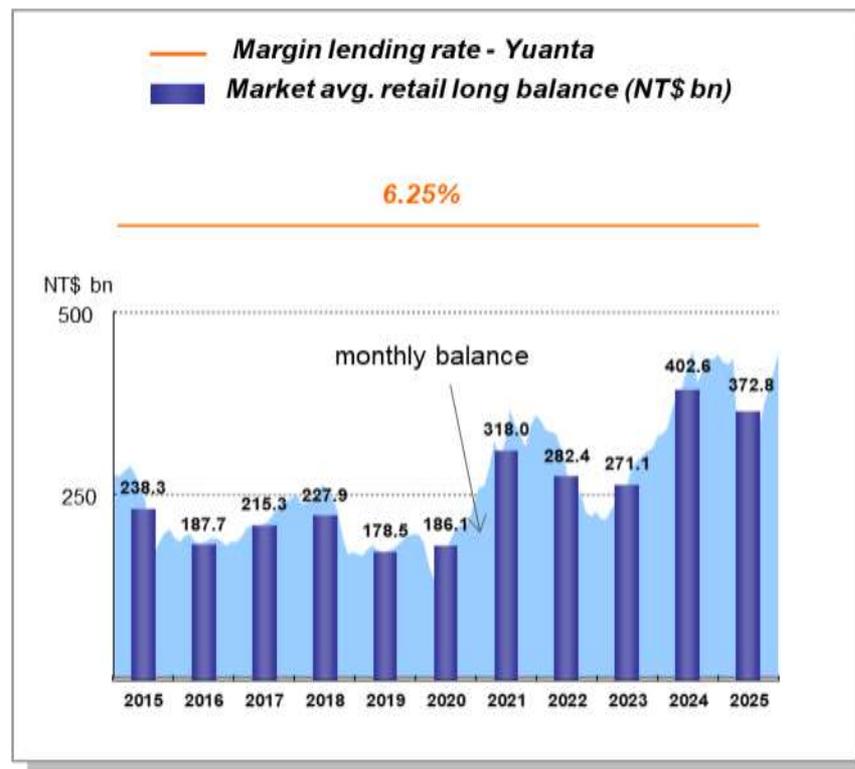
## Market Share (2025)



## Yuanta Securities' Credit Loss



## Average Market Margin Balance

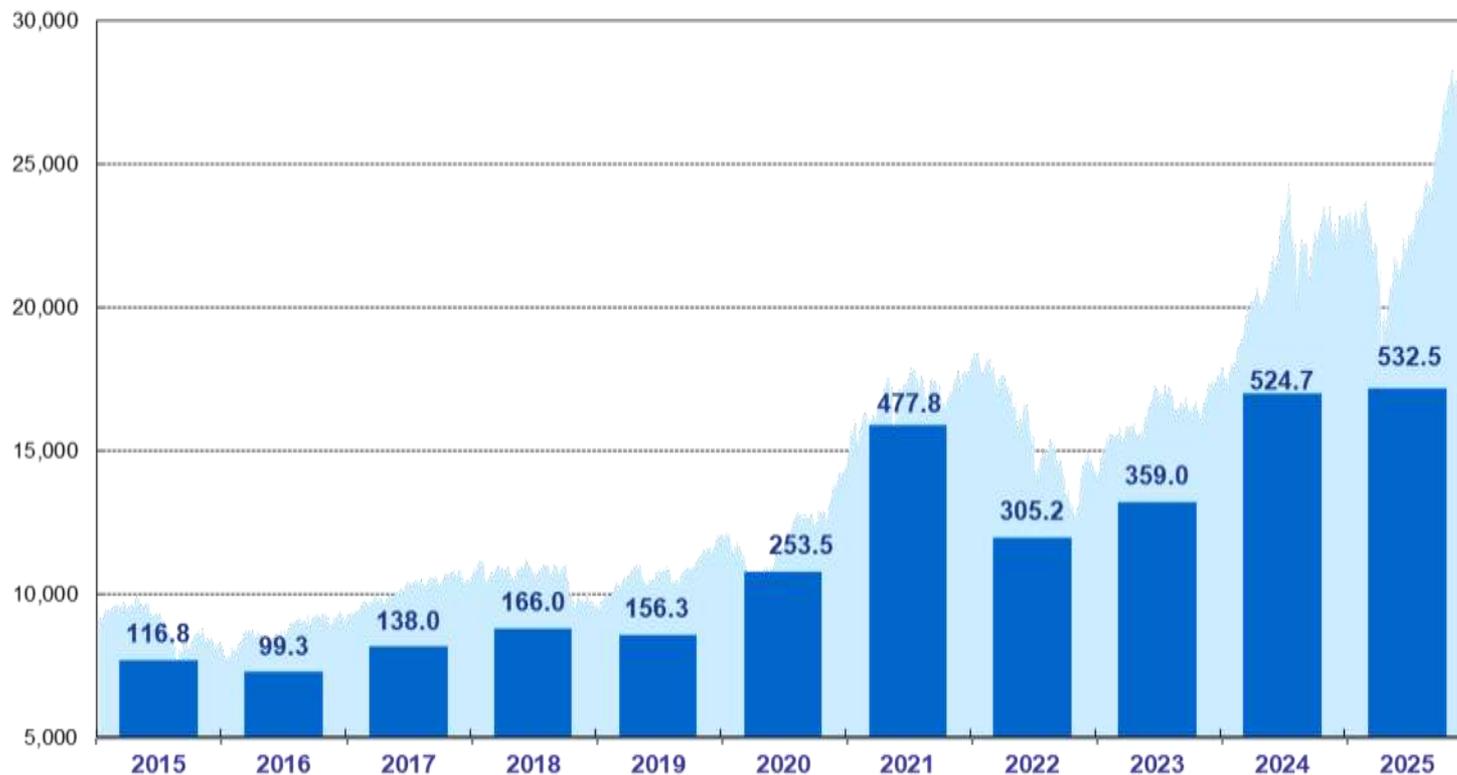


Note: Pihsiang Machinery (Ticker: 1729) ceased trading on 5/18/2017 and was officially delisted on 1/2/2018

Source: Taiwan Stock Exchange; Taipei Exchange; Yuanta Securities

# Taiwan Historical Index and Trading Volume

***Securities Average Daily Turnover Volume (NT\$ bn)***



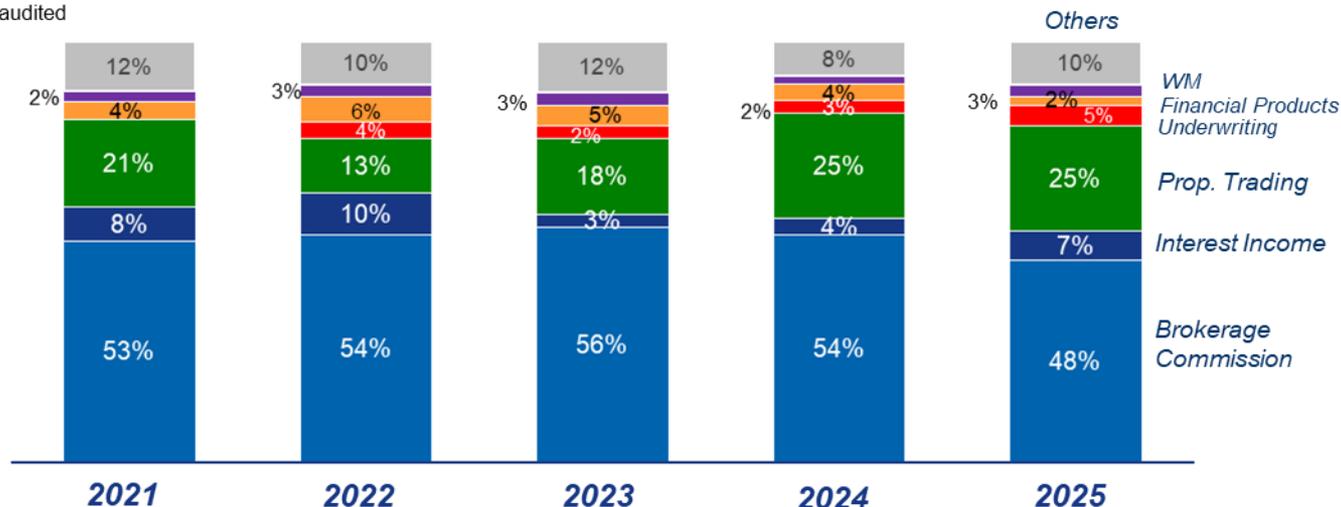
Source: Taiwan Stock Exchange; Taipei Exchange

# Securities Revenue Sources Diversified

Notes:

1) 4Q25 numbers are audited

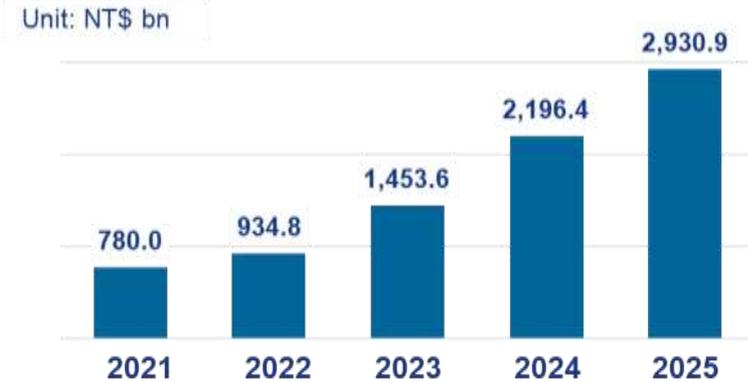
***Yuanta Securities' Revenue Breakdown***



NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Brokerage Commission	25,928	25,417	-2%	6,011	6,958	8,085	16%	35%
Interest Income	1,841	3,690	100%	622	957	1,178	23%	89%
Prop. Trading	12,184	13,383	10%	3,662	3,457	4,009	16%	9%
Underwriting	1,550	2,713	75%	448	527	1,577	199%	252%
Financial Products	2,046	805	-61%	867	136	348	156%	-60%
WM Fee Income	1,118	1,333	19%	258	464	356	-23%	38%
Others	3,756	5,139	37%	923	1,689	831	-51%	-10%
<b>Total Net Revenue</b>	<b>48,425</b>	<b>52,482</b>	<b>8%</b>	<b>12,790</b>	<b>14,188</b>	<b>16,384</b>	<b>15%</b>	<b>28%</b>

# Taiwan's Premier Investment Management Company

Yuanta's AUM of Public Funds



Market Share – Public Funds (2025)



Market – ETF Recurring Investment

(Regular Savings Plan) (Monthly Total)



Market Share - ETF Recurring Investment (2025)



Source: SITCA; Yuanta Funds

# Wide-Ranging, Industry-Leading Investment Products



Source: Yuanta Funds  
 Note: Data as of Dec. 31, 2025

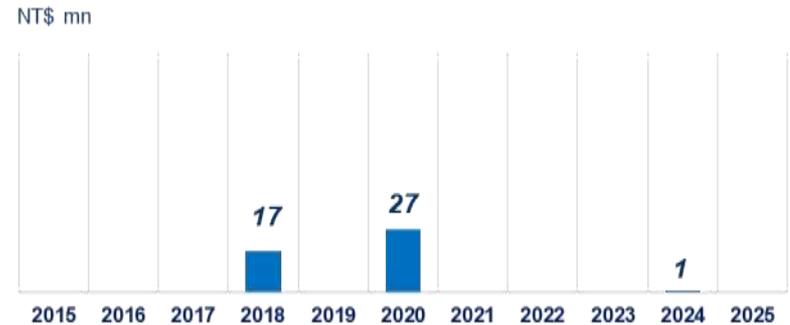
# Bellwether for Taiwan’s Futures Industry



### Futures & Options Market Share



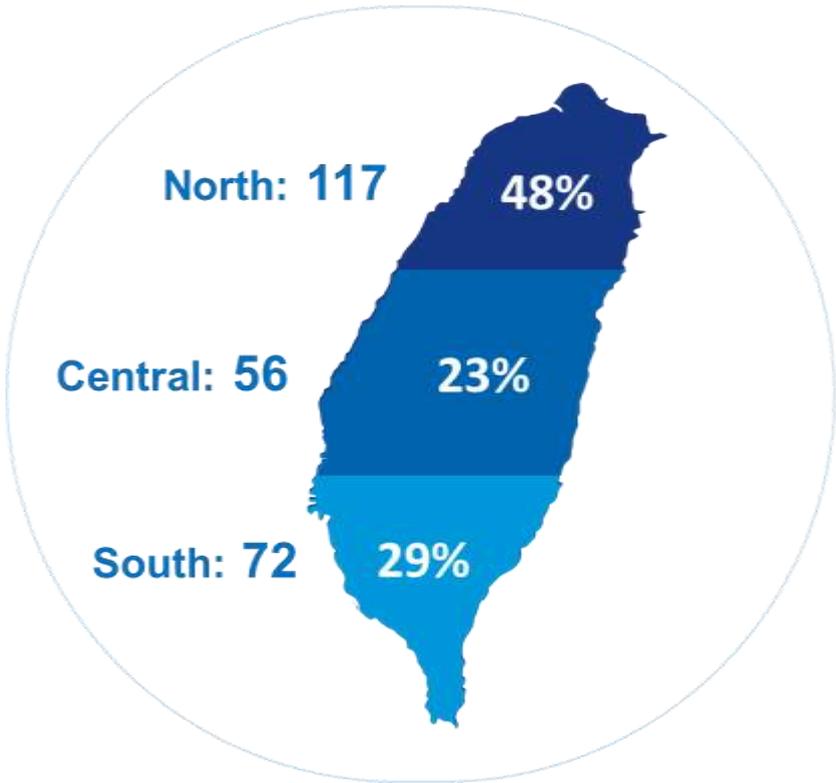
### Yuanta Futures’ Credit Loss



Source : Taiwan Futures Exchange, Yuanta Futures  
 Note : Data as of Dec. 31, 2025

# 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***

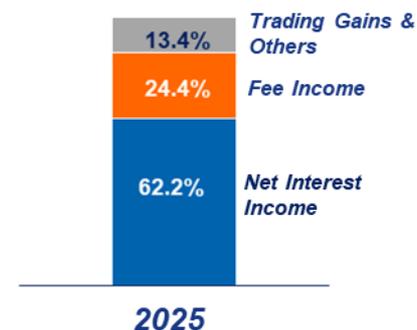
***Yuanta Bank***

# Financial Overview

## Financial Snapshot – Yuanta Bank

NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Net interest income	15,054	18,680	24%	4,003	4,909	5,199	6%	30%
Fee income	6,111	7,337	20%	1,410	1,943	1,660	-15%	18%
Trading gains & others	6,276	4,035	-36%	1,712	1,315	760	-42%	-56%
ECB FX gains or losses	281	0	-100%	0	0	0	N/A	N/A
Operating income	27,722	30,052	8%	7,125	8,167	7,619	-7%	7%
Operating expenses	(14,368)	(15,945)	11%	(3,903)	(4,104)	(4,235)	3%	9%
Pre-provision profit	13,354	14,107	6%	3,222	4,063	3,384	-17%	5%
Net provision	(1,447)	(1,027)	-29%	(363)	(238)	(595)	150%	64%
Income before tax	11,907	13,080	10%	2,859	3,825	2,789	-27%	-2%
Net income	10,015	10,668	7%	2,365	3,120	2,252	-28%	-5%
EPS	1.25	1.22	-3%	0.29	0.35	0.26	-27%	-12%
ROA (YTD annualized)	0.52%	0.48%	-8%	0.52%	0.51%	0.48%		
ROE (YTD annualized)	7.5%	7.3%	-4%	7.5%	7.7%	7.3%		

## Revenue Breakdown



## Capital Adequacy

	2023	2024	2025
CET1	11.77%	11.19%	11.23%
Tier I	12.47%	11.79%	11.77%
BIS	14.82%	13.87%	14.42%

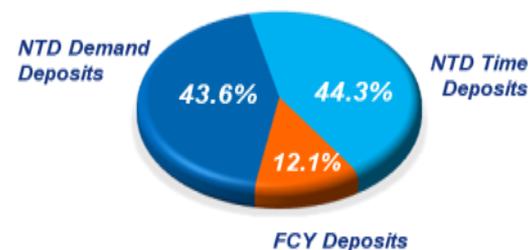
Note:

- 1) As of the end of May 2024, Yuanta Bank has fully converted all of TC Bank's USD assets into NTD.
- 2) 4Q25 numbers are audited.

# Loan and Deposit Breakdown

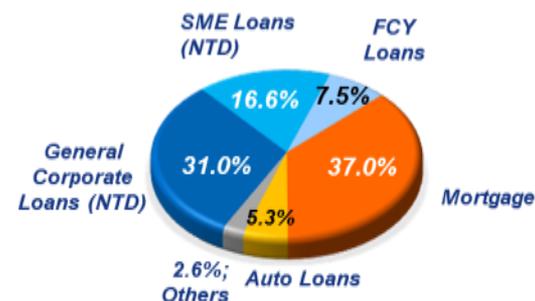
## Deposit Breakdown

NT\$ mn	4Q24	3Q25	4Q25	QoQ	YoY
NTD Demand Deposits	813,416	938,683	922,392	-2%	13%
NTD Time Deposits	748,701	860,742	935,814	9%	25%
Subtotal	1,562,117	1,799,425	1,858,206	3%	19%
Foreign Currency Deposits	257,281	262,425	255,908	-2%	-1%
<b>Total</b>	<b>1,819,398</b>	<b>2,061,850</b>	<b>2,114,114</b>	<b>3%</b>	<b>16%</b>



## Loan Breakdown

NT\$ mn	4Q24	3Q25	4Q25	QoQ	YoY
<b>Corporate Banking</b>	<b>647,738</b>	<b>752,250</b>	<b>814,074</b>	<b>8%</b>	<b>26%</b>
General Corporate Loans	354,924	424,101	457,566	8%	29%
SME Loans	222,919	237,950	244,838	3%	10%
Foreign Currency Loans	69,664	89,764	111,235	24%	60%
Non-Accrual Loans	231	435	435	0%	88%
<b>Consumer Banking</b>	<b>616,834</b>	<b>642,430</b>	<b>663,265</b>	<b>3%</b>	<b>8%</b>
Mortgage Loans	514,250	534,447	547,226	2%	6%
Auto Loans	72,552	73,230	77,907	6%	7%
Unsecured Personal Loans	28,243	32,494	35,742	10%	27%
Others	1,607	1,908	2,097	10%	30%
Non-Accrual Loans	182	351	293	-17%	61%
<b>Total</b>	<b>1,264,572</b>	<b>1,394,680</b>	<b>1,477,339</b>	<b>6%</b>	<b>17%</b>



Note:

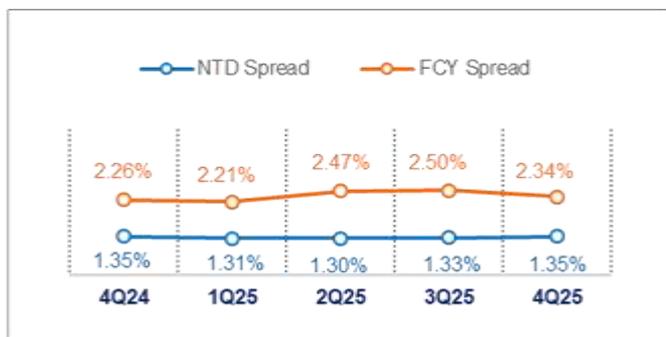
1) 4Q25 numbers are audited

# NIM and Spread

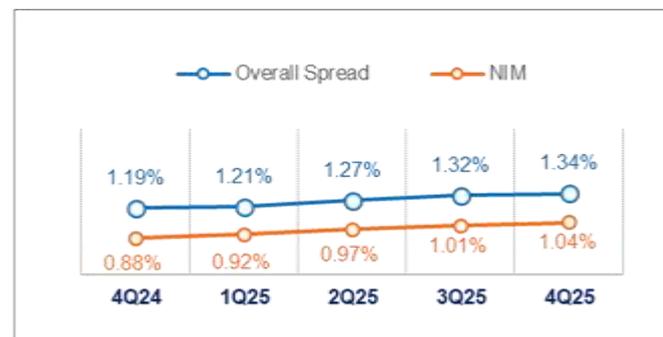
## Interest Income Breakdown

NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Interest Income	38,374	43,988	15%	10,416	11,220	11,714	4%	12%
Loan interest	28,647	33,876	18%	7,875	8,715	9,028	4%	15%
Interest income from marketable securities	8,706	8,627	-1%	2,282	2,099	2,229	6%	-2%
Other interest	1,021	1,485	45%	259	406	457	13%	76%
Interest Expenses	(23,320)	(25,308)	9%	(6,413)	(6,311)	(6,515)	3%	2%
Net Interest Income	15,054	18,680	24%	4,003	4,909	5,199	6%	30%
Loan to Deposit Ratio	69.5%	69.9%	1%	69.5%	67.6%	69.9%	3%	1%

## NTD Spread & FCY Spread



## NIM and Overall Spread

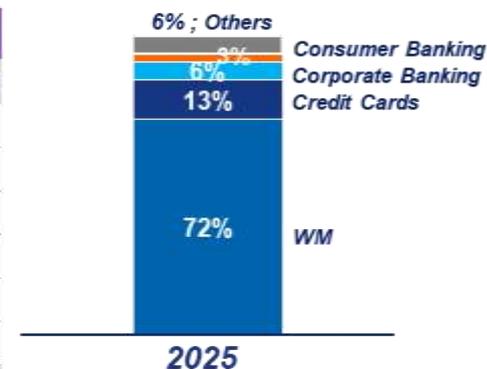


Note:  
1) 4Q25 numbers are audited

# Fee Income Breakdown

## Fee Income Breakdown

NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Fee Income	7,681	8,962	17%	1,803	2,355	2,090	-11%	16%
Wealth Management	5,424	6,454	19%	1,183	1,707	1,433	-16%	21%
Credit Cards	1,150	1,203	5%	331	290	320	10%	-3%
Corporate Banking	396	500	26%	111	144	105	-27%	-5%
Consumer Banking	259	267	3%	65	66	76	15%	17%
Others	452	538	19%	113	148	156	5%	38%
Fee Expenses	(1,570)	(1,625)	4%	(393)	(412)	(430)	4%	9%
Net Fee Income	6,111	7,337	20%	1,410	1,943	1,660	-15%	18%



## WM Fee Breakdown

NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Mutual Funds	1,429	1,452	2%	374	395	471	19%	26%
Bancassurance	2,172	3,281	51%	444	876	582	-34%	31%
Trust	1,043	1,010	-3%	236	234	195	-17%	-17%
Structured & Others	780	711	-9%	129	202	185	-8%	43%
WM fee Income	5,424	6,454	19%	1,183	1,707	1,433	-16%	21%

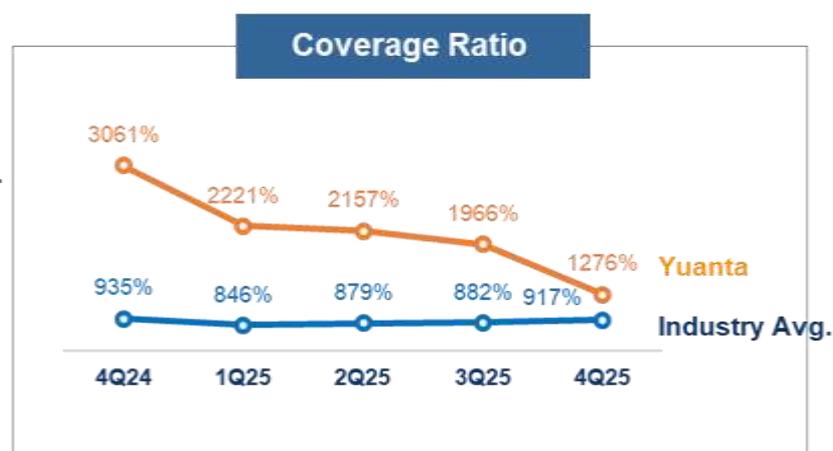


Note:

- 1) 4Q25 numbers are audited

# Asset Quality

NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Net Provisions	1,447	1,027	-29%	363	238	595	150%	64%
NPL	517	1,346	160%	517	833	1,346	62%	160%
Loan Loss Reserves	15,830	17,181	9%	15,830	16,381	17,181	5%	9%
NPL Ratio	0.04%	0.09%	125%	0.04%	0.06%	0.09%	50%	125%
NPL Coverage Ratio	3061%	1276%	-58%	3061%	1966%	1276%	-35%	-58%
Reserve to Loan Ratio	1.27%	1.23%	-3%	1.27%	1.24%	1.23%	-1%	-3%



Note:

1) 4Q25 numbers are audited

# *Appendix*

# Balance Sheet of Yuanta FHC & Major Subsidiaries

*Data as of Dec. 31, 2025*

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Cash and due from banks	54,500	137,233	28,471	30	209,851
Financial assets at FVTPL	227,742	217,759	38,936	0	775,873
Financial assets at FVOCI	80,850	205,573	26,010	82	364,182
Financial assets at AC	0	250,401	296,956	0	549,297
Bills and bonds sold under RS	0	15,833	2,200	0	57,750
Loans (net)	0	1,460,157	9,877	0	1,495,534
A/R (net)	271,910	28,510	3,624	2,093	437,181
LT investments under equity method	67,314	1,041	0	389,869	2,934
Other assets	202,704	47,609	77,391	3,181	399,542
<b>Total assets</b>	<b>905,020</b>	<b>2,364,115</b>	<b>483,465</b>	<b>395,255</b>	<b>4,292,144</b>
Financial liabilities at FVTPL	116,044	6,851	4,741	0	206,678
Bills and bonds sold under RP	103,948	23,375	0	0	288,865
A/P (net)	131,101	11,952	2,912	8,609	258,283
Deposits and remittances	0	2,114,189	0	0	1,925,746
Bonds payable	38,100	33,000	0	41,500	127,630
Provisions	854	998	396,834	17	405,210
Other liabilities	343,398	18,684	46,219	4,711	711,505
<b>Total liabilities</b>	<b>733,445</b>	<b>2,209,049</b>	<b>450,705</b>	<b>54,837</b>	<b>3,923,917</b>
Common shares (mn)	6,592	8,730	2,920	13,331	13,331
<b>Total shareholders' equity</b>	<b>171,575</b>	<b>155,066</b>	<b>32,760</b>	<b>340,417</b>	<b>368,227</b>

Note: 2025 numbers are audited

# P&L of Yuanta FHC & Major Subsidiaries

Data as of Dec. 31, 2025

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Net interest income	3,464	18,680	12,507	(528)	39,551
Net fee income	22,697	7,337	(5,643)	0	35,700
Net insurance income	0	0	15,601	0	15,539
Other income	22,877	4,028	(8,041)	24	37,442
LT investment income	3,430	8	0	39,161	192
<b>Total operating income</b>	<b>52,468</b>	<b>30,053</b>	<b>14,424</b>	<b>38,657</b>	<b>128,424</b>
Provision for bad debt and reserve for guarantee policy	13	(1,028)	(1)	0	(2,055)
Net change in insurance reserve	0	0	(14,513)	0	(14,407)
<b>Operating expenses</b>	<b>(24,889)</b>	<b>(15,945)</b>	<b>(2,147)</b>	<b>(1,879)</b>	<b>(64,843)</b>
Income before tax	27,592	13,080	(2,237)	36,778	47,119
<b>Net income</b>	<b>24,421</b>	<b>10,668</b>	<b>(1,409)</b>	<b>36,521</b>	<b>39,363</b>
EPS	3.70	1.22	(0.48)	2.74	
<b>ROE (YTD annualized)</b>	<b>14.8%</b>	<b>7.3%</b>	<b>-4.3%</b>	<b>11.2%</b>	<b>11.2%</b>

Note: 2025 numbers are audited

# Yuanta FHC Financial Summary

*(Consolidated Base)*

NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Net interest income	33,123	39,551	19%	8,920	10,279	10,667	4%	20%
Net fee income	33,826	35,700	6%	7,803	9,833	11,921	21%	53%
Net insurance income	6,115	15,539	154%	1,764	2,848	4,307	51%	144%
Other income	47,635	37,634	-21%	12,215	11,867	11,722	-1%	-4%
<b>Total operating income</b>	<b>120,699</b>	<b>128,424</b>	<b>6%</b>	<b>30,702</b>	<b>34,827</b>	<b>38,617</b>	<b>11%</b>	<b>26%</b>
Provision for bad debt	(2,174)	(2,055)	-5%	(545)	(495)	(926)	87%	70%
Net change in insurance reserve	(12,605)	(14,407)	14%	(3,802)	(4,276)	(6,799)	59%	79%
Operating expenses	(60,168)	(64,843)	8%	(15,382)	(16,696)	(18,136)	9%	18%
Income before tax	45,752	47,119	3%	10,973	13,360	12,756	-5%	16%
<b>Net income</b>	<b>38,312</b>	<b>39,363</b>	<b>3%</b>	<b>9,319</b>	<b>11,224</b>	<b>10,632</b>	<b>-5%</b>	<b>14%</b>
Net Income attr. to parent company	35,830	36,521	2%	8,735	10,467	9,826	-6%	12%
<b>Total assets</b>	<b>3,715,730</b>	<b>4,292,144</b>	<b>16%</b>	<b>3,715,730</b>	<b>4,093,191</b>	<b>4,292,144</b>	<b>5%</b>	<b>16%</b>
Common shares (mn)	12,943	13,331	3%	12,943	13,331	13,331	0%	3%
<b>Total shareholders' equity</b>	<b>335,853</b>	<b>368,227</b>	<b>10%</b>	<b>335,853</b>	<b>351,590</b>	<b>368,227</b>	<b>5%</b>	<b>10%</b>
Equity attr. to parent company	314,239	340,417	8%	314,239	329,074	340,417	3%	8%
BVPS	24.28	25.54	5%	24.28	24.68	25.54	3%	5%

Note: 4Q25 numbers are audited

# Yuanta Securities Financial Summary

*(Consolidated Base)*

NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Net fee income	33,322	36,243	9%	7,966	9,892	12,220	24%	53%
Net interest income	6,346	8,046	27%	1,699	2,137	2,200	3%	29%
Net investment income	15,477	15,762	2%	4,697	4,297	4,365	2%	-7%
Other income	8,512	9,718	14%	1,877	2,639	2,408	-9%	28%
<b>Total net revenue</b>	<b>63,658</b>	<b>69,768</b>	<b>10%</b>	<b>16,239</b>	<b>18,966</b>	<b>21,193</b>	<b>12%</b>	<b>31%</b>
Operating expenses	(37,902)	(40,357)	6%	(9,328)	(10,522)	(11,716)	11%	26%
Income before tax	25,756	29,412	14%	6,911	8,444	9,477	12%	37%
<b>Net income</b>	<b>21,892</b>	<b>25,265</b>	<b>15%</b>	<b>5,981</b>	<b>7,162</b>	<b>8,224</b>	<b>15%</b>	<b>37%</b>
Net income attr. to parent company	21,158	24,421	15%	5,882	6,907	7,926	15%	35%
EPS	3.21	3.70	15%	0.89	1.05	1.20	15%	35%
<b>ROE (YTD annualized)</b>	<b>14.0%</b>	<b>14.8%</b>	<b>6%</b>	<b>14.0%</b>	<b>13.7%</b>	<b>14.8%</b>		
<b>Total assets</b>	<b>1,165,793</b>	<b>1,438,615</b>	<b>23%</b>	<b>1,165,793</b>	<b>1,305,055</b>	<b>1,438,615</b>	<b>10%</b>	<b>23%</b>
Common shares (mn)	6,592	6,592	0%	6,592	6,592	6,592	0%	0%
<b>Total shareholders' equity</b>	<b>172,849</b>	<b>190,643</b>	<b>10%</b>	<b>172,849</b>	<b>176,796</b>	<b>190,643</b>	<b>8%</b>	<b>10%</b>
Equity attr. to parent company	158,380	171,575	8%	158,380	162,517	171,575	6%	8%

Note:

- 1) 4Q25 numbers are audited
- 2) EPS and ROE calculations are standalone

# Yuanta Bank Financial Summary

*(Consolidated Base)*

NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Net interest income	15,583	19,097	23%	4,138	5,030	5,252	4%	27%
Net fee income	6,112	7,340	20%	1,410	1,944	1,662	-15%	18%
Other income	6,516	4,042	-38%	1,667	1,327	753	-43%	-55%
Total operating income	28,211	30,479	8%	7,215	8,301	7,667	-8%	6%
Operating expenses	(14,737)	(16,244)	10%	(3,995)	(4,193)	(4,278)	2%	7%
Pre-provision operating income	13,474	14,235	6%	3,220	4,108	3,389	-18%	5%
Net provision	(1,570)	(1,135)	-28%	(371)	(272)	(597)	119%	61%
Net income before tax	11,904	13,100	10%	2,849	3,836	2,792	-27%	-2%
Net income	10,015	10,668	7%	2,365	3,120	2,252	-28%	-5%
Total assets	2,064,007	2,364,631	15%	2,064,007	2,323,119	2,364,631	2%	15%
Common shares (mn)	7,995	8,730	9%	7,995	8,730	8,730	0%	9%
Total shareholders' equity	138,935	155,066	12%	138,935	151,786	155,066	2%	12%

Note:

- 1) 4Q25 numbers are audited.

# Yuanta Life Financial Summary

NT\$ mn	2024	2025	YoY	4Q24	3Q25	4Q25	QoQ	YoY
Retained earned premium	35,686	43,831	23%	9,647	9,751	11,833	21%	23%
Retained claim payment	(29,442)	(28,160)	-4%	(7,847)	(6,842)	(7,490)	9%	-5%
Net change in insurance liability	(12,717)	(14,513)	14%	(3,831)	(4,303)	(6,826)	59%	78%
Total investment income	13,138	4,494	-66%	3,116	2,847	3,150	11%	1%
Others	(3,352)	(5,742)	71%	(882)	(1,750)	(1,308)	-25%	48%
General and administrative expenses	(1,839)	(2,147)	17%	(530)	(513)	(590)	15%	11%
Income before tax	1,474	(2,237)	-252%	(327)	(810)	(1,231)	52%	276%
<b>Net income</b>	<b>1,923</b>	<b>(1,409)</b>	<b>-173%</b>	<b>(137)</b>	<b>(462)</b>	<b>(1,097)</b>	<b>137%</b>	<b>701%</b>
General account	432,005	444,752	3%	432,005	436,224	444,752	2%	3%
Seperated account	24,505	38,713	58%	24,505	31,350	38,713	23%	58%
<b>Total assets</b>	<b>456,510</b>	<b>483,465</b>	<b>6%</b>	<b>456,510</b>	<b>467,574</b>	<b>483,465</b>	<b>3%</b>	<b>6%</b>
Reserves for life insurance liabilities	382,690	396,793	4%	382,690	384,722	396,793	3%	4%
<b>Total liabilities</b>	<b>423,714</b>	<b>450,705</b>	<b>6%</b>	<b>423,714</b>	<b>433,054</b>	<b>450,705</b>	<b>4%</b>	<b>6%</b>
<b>Total shareholders' equity</b>	<b>32,796</b>	<b>32,760</b>	<b>0%</b>	<b>32,796</b>	<b>34,520</b>	<b>32,760</b>	<b>-5%</b>	<b>0%</b>
<b>First year premium *</b>	<b>7,500</b>	<b>29,838</b>	<b>298%</b>	<b>2,188</b>	<b>11,743</b>	<b>10,079</b>	<b>-14%</b>	<b>361%</b>
<b>Total premium *</b>	<b>37,123</b>	<b>59,813</b>	<b>61%</b>	<b>9,889</b>	<b>18,430</b>	<b>18,101</b>	<b>-2%</b>	<b>83%</b>

Note:

- 1) 4Q25 numbers are audited
- 2) \* FYP & Total premium include investment-linked policies.

# Yuanta Life Investment Portfolio

NT\$ mn	4Q24		3Q25		4Q25		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
Overseas Fixed Income	293,740	71.2%	279,294	67.6%	287,135	67.5%	3%	-2%
Overseas Equity	1,680	0.4%	3,006	0.7%	1,304	0.3%	-57%	-22%
Domestic Fixed Income	37,966	9.2%	35,546	8.6%	37,196	8.7%	5%	-2%
Domestic Equity	28,730	7.0%	31,528	7.6%	27,305	6.4%	-13%	-5%
Loans	8,601	2.1%	9,118	2.2%	9,877	2.3%	8%	15%
Real Estate	15,445	3.7%	17,929	4.3%	20,569	4.8%	15%	33%
Others	393	0.1%	330	0.1%	248	0.1%	-25%	-37%
Deposits and Cash Equivalent	25,874	6.3%	36,246	8.8%	41,738	9.8%	15%	61%
<b>Total</b>	<b>412,429</b>	<b>100%</b>	<b>412,997</b>	<b>100%</b>	<b>425,372</b>	<b>100%</b>	<b>3%</b>	<b>3%</b>
RBC Ratio	395.9%		N/A		376.8%			

Note: 4Q25 numbers are audited