

深耕台灣
聚焦亞太市場
We Know Asia



元大金控

YuanDa
Financial Holdings



1Q2021

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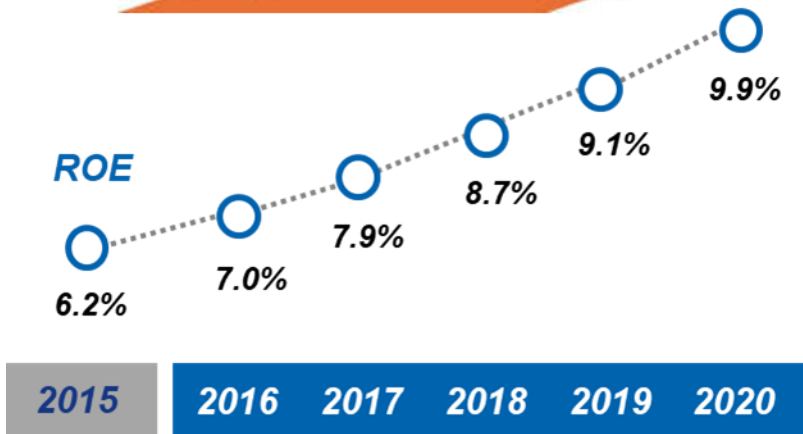
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● 元大金控簡介	3
● 財務業務摘要	9
泛證券業務	10
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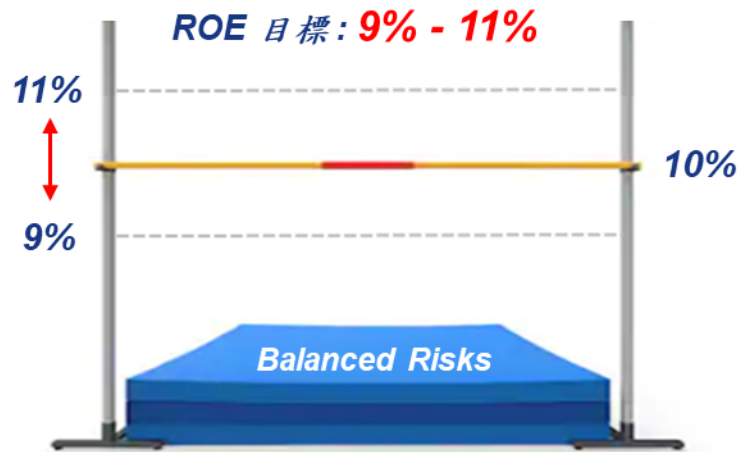
元大金控簡介

ROE目標及股利政策 (2021-2025)

維持一貫資本自足，同時追求ROE
成長及以現金股利為主之股利政策

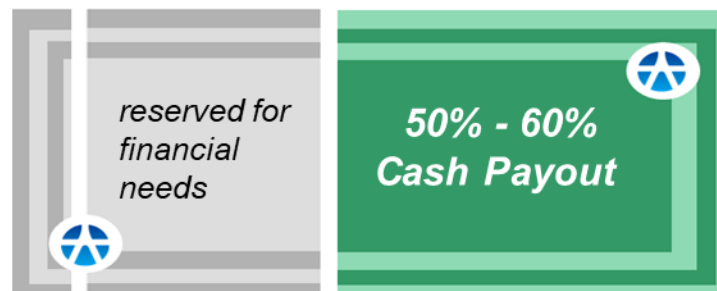


2021 2022 2023 2024 2025



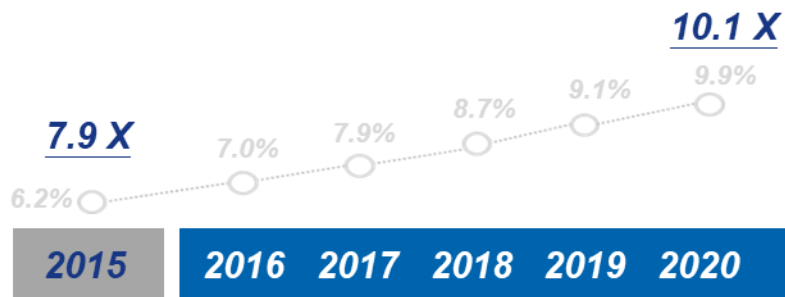
10% legal reserve

股利政策

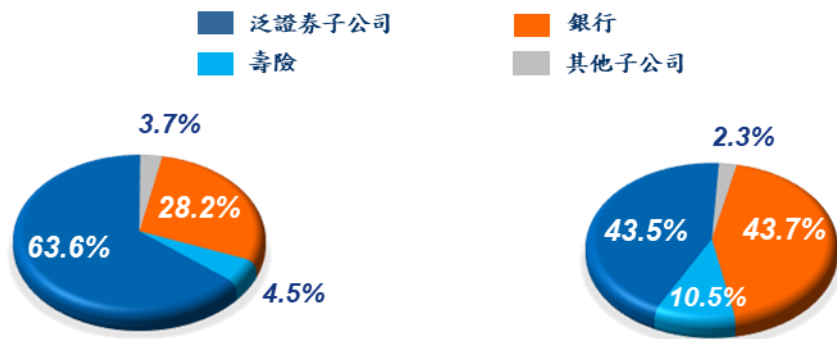


藉由提高槓桿推升ROE持續成長

財務槓桿



子公司佔淨值比重



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.

12 X

自發性成長優先

2021 2022 2023 2024 2025

資本充裕足以因應未來業務成長所需

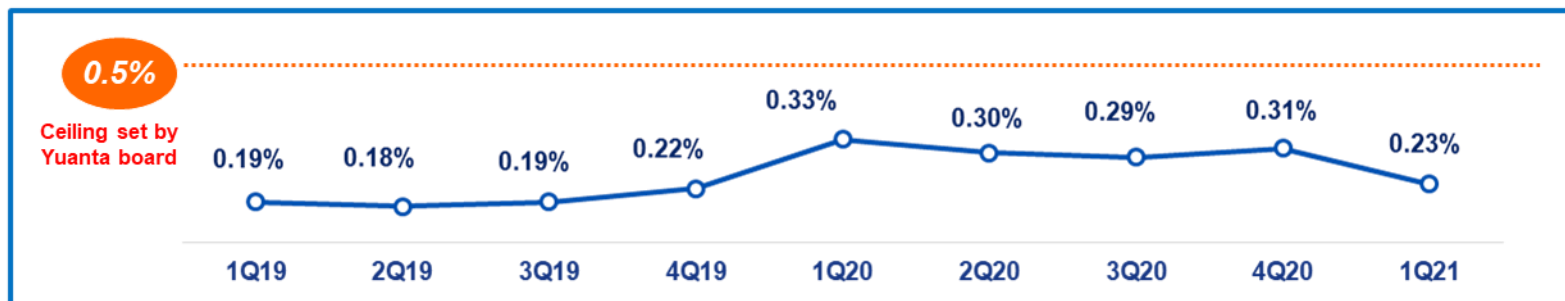
	資本適足率	法定最低資本適足率	財務槓桿
元大金控 (consolidated)	139.1%	100%	10.1
元大證券 (standalone)	310.9%	250%*	4.0
元大銀行	16.31%	10.5%	11.9
元大人壽	N/A	200%	12.8

Note:

- 1) * Application for new business will be constrained if CAR is below 250%.
- 2) Data as of Mar. 31, 2021.

嚴謹風險控管

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
利率	143.2	177.8	213.9	132.1
權益證券	485.3	475.0	617.8	376.1
外匯	220.7	251.2	281.1	220.7
商品	53.8	26.9	54.1	13.5
資產分散效益	- 294.9	- 322.7		
總和風險值	608.1	608.2		
VaR / 淨值	0.23%	0.23%		

財務績效表現

元大金財務摘要

Unit: NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
總資產	2,414,319	2,759,239	14%	2,504,202	2,759,239	2,837,760	3%	13%
普通股股數(百萬股) 1)	11,671	12,137	4%	11,671	12,137	12,137	0%	4%
股東權益(母公司)	232,201	253,337	9%	228,987	253,337	260,952	3%	14%
每股淨值	19.90	20.87	5%	19.62	20.87	21.50	3%	10%
稅後淨利(母公司)	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%		

各子公司稅後淨利表現(單家)

Unit: NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
元大證券	9,019	14,399	60%	1,754	4,732	6,134	30%	250%
元大銀行 2)	10,046	6,896	-31%	2,000	(109)	1,965	-1903%	-2%
元大期貨(66.27%)	1,136	1,070	-6%	287	203	213	5%	-26%
元大投信(74.71%)	1,189	1,719	45%	343	501	454	-9%	32%
元大資產管理	124	121	-2%	23	25	35	40%	52%
元大創投	148	287	94%	(212)	93	445	378%	-310%
元大人壽	910	1,810	99%	346	(629)	926	-247%	168%

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.

ESG永續發展為營運之重心

董事性別多元化目標

- 2022年至少1位女性董事。
- 2030年女性董事佔比將達20%；長期目標女性董事佔董事席次比重將達30%。

自然人董事
法人代表
獨立董事



2
3
4

董事席次：9

功能性委員會

審計委員會
薪資報酬委員會
提名委員會
永續經營委員會

元大公司治理架構

2020 ESG Highlights

- 元大銀行正式加入赤道原則協會並簽署「赤道原則」。
- 通過ISO 14046水足跡盤查及ISO20400永續採購標準，均已在2020年4月完成查驗。
- 關注新冠肺炎疫情對社會與客戶的影響，從各面向給予協助及後援；元大銀行提供客戶貸款、信用卡緩繳等服務；元大人壽針對受疫情影響的保戶提供續期保險費緩繳、保險單借款息展延措施等。
- 落實公平待客原則，由銀行總經理擔任「公平待客原則推動小組」召集人，每月定期向董事會提報工作報告，並導入ISO 10002「客戶申訴管理系統」，建置完善客戶申訴管理制度。
- 訂定高階管理階層之繼任計畫，每年提報董事會檢視。

2020 Recognition



- **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**

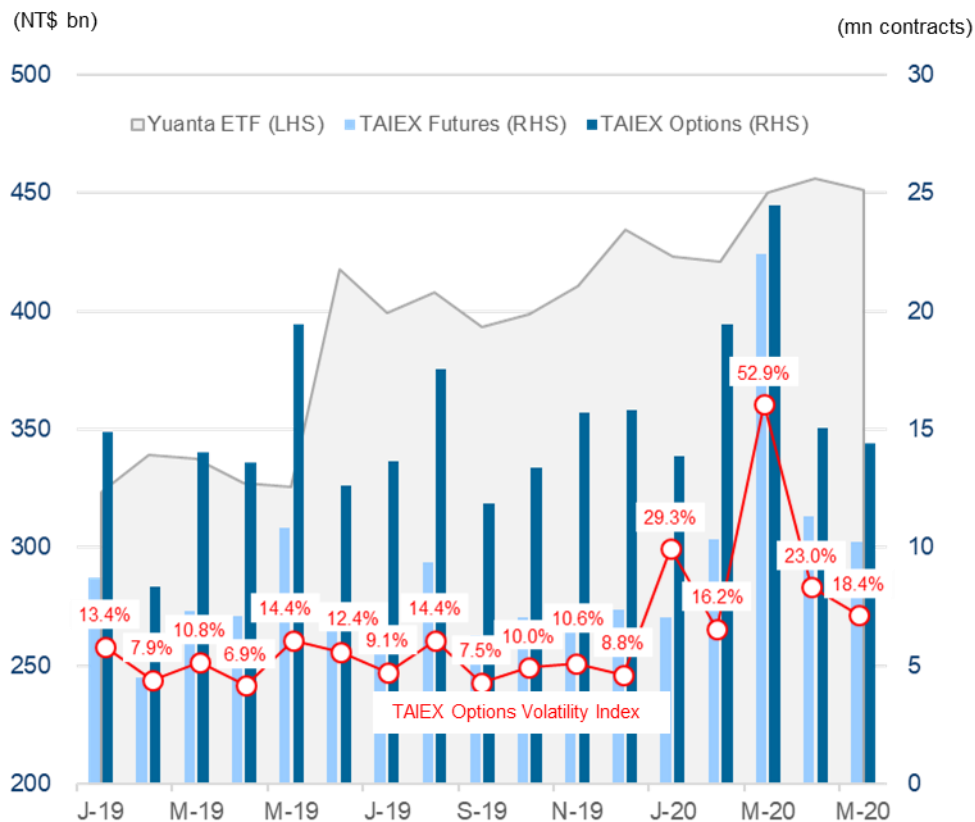
財務業務摘要

泛證券業務

泛證券自然避險效果造就亮麗獲利表現



市場恐慌波動劇烈，推升ETF資產規模及期貨選擇權交易量



NTD mn	2018	2019	2020	1Q21	
	ROE	ROE	ROE	稅後淨利	ROE (年化)
元大證券	9.5%	9.2%	13.6%	6,134	21.3%
元大期貨	12.8%	13.3%	10.3%	213	7.0%
元大投信	24.2%	26.3%	33.5%	454	32.0%
泛證券子公司	10.4%	10.2%	14.1%	6,801	20.5%

Note: 1Q21 numbers are un-audited

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

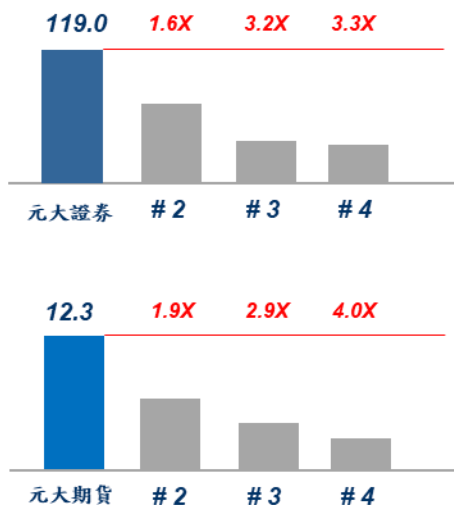
獨特獲利模式難以複製

商品線齊全且穩居市場龍頭地位

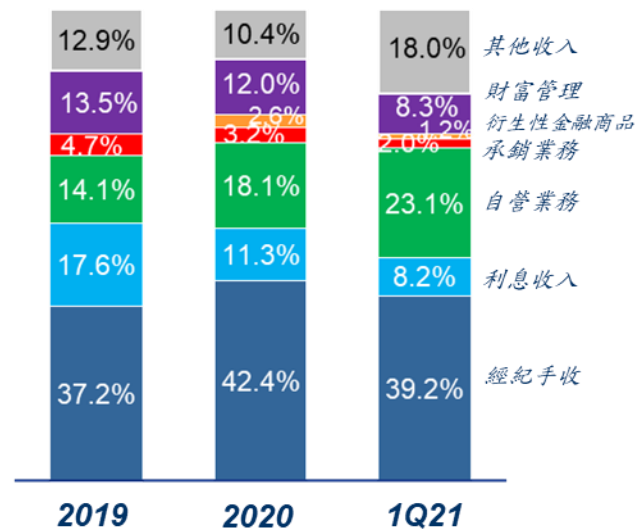
元大證券	平均市佔率
經紀業務	12.8%
融資業務	18.9%
電子交易	16.9%
借券(SBL)	33.6%
不限用途款項借貸	57.2%
商品期貨造市	24.0%
ETF造市	8.0%
元大期貨	
期貨交易	25.5%
選擇權交易	17.7%
元大投信	
公募基金	14.5%
ETF	30.1%

強大淨值做後盾

(NT\$ bn)



泛證券業務營收結構分析



NT\$ mn

淨收入
合計

26,489 37,132 14,185

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

善用自身優勢擴展多元收入來源



朝亞太區域券商之路邁進



亞太區域佈局

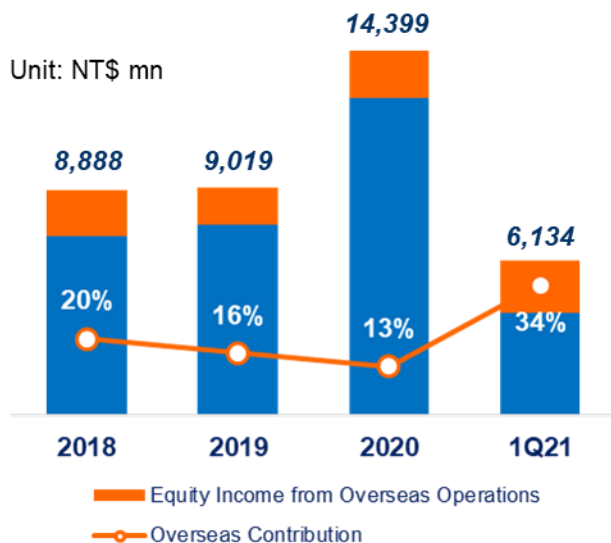


經濟規模擴大



海外獲利提升

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%

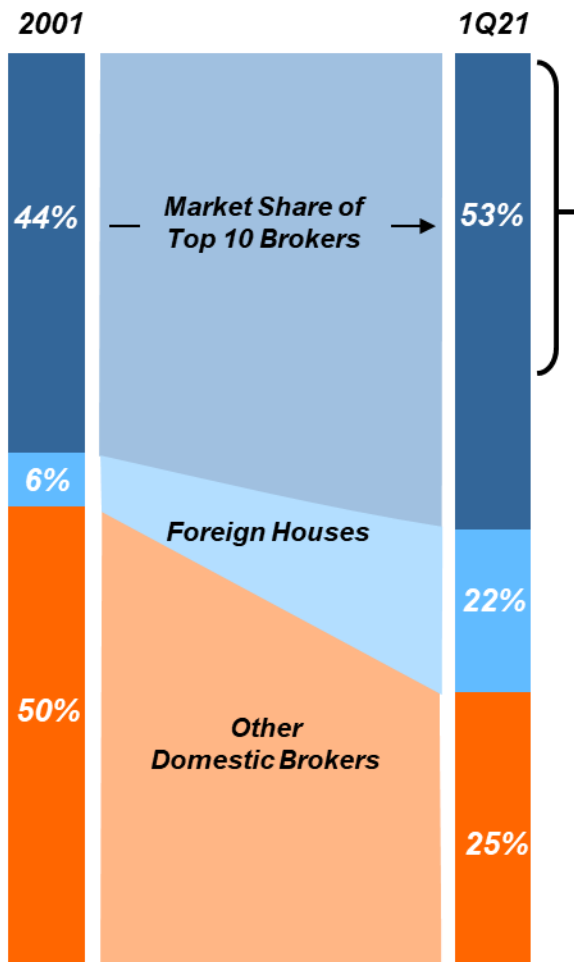
Yuanta Cambodia



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

新戶激增，推升經紀市佔率成長

台灣股市市佔率結構

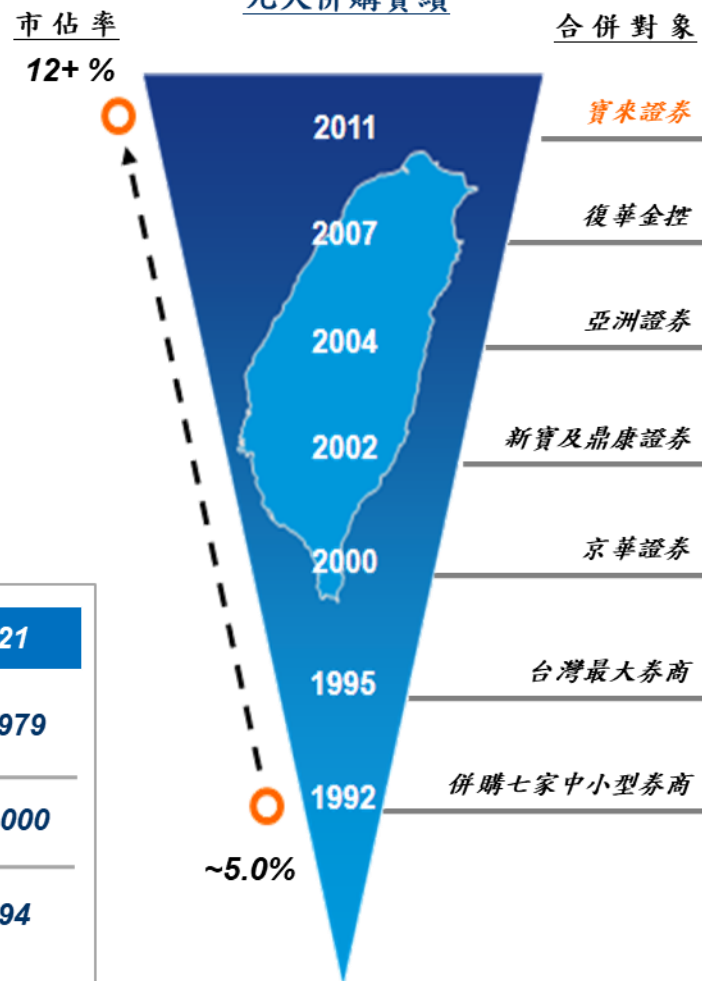


	2020	1Q21
元大證	12.9%	12.8%
凱基證	8.9%	9.5%
富邦證	5.6%	5.7%
永豐金證	4.6%	4.6%
群益金鼎	4.0%	3.9%

元大證券

	2020	1Q21
新開戶數 (月均量)	19,460	28,979
實動戶數	960,000	1,130,000
大戶及中實戶 (月成交金額5,000萬以上)	4,169	4,494

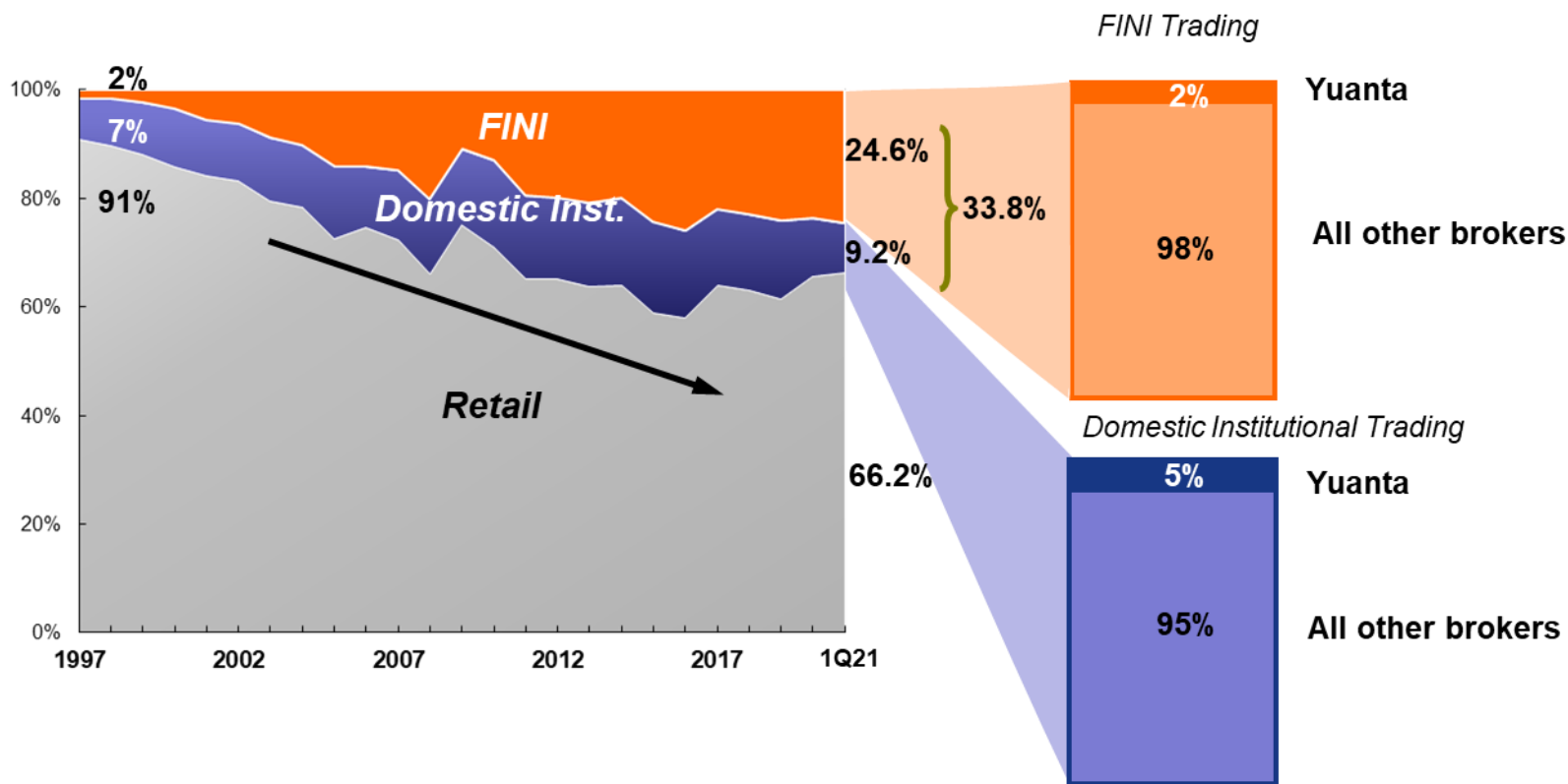
元大併購實績



散戶交易比重自2016年起由谷底翻升

台灣股市交易結構分析

元大機構法人市佔率 (1Q21)

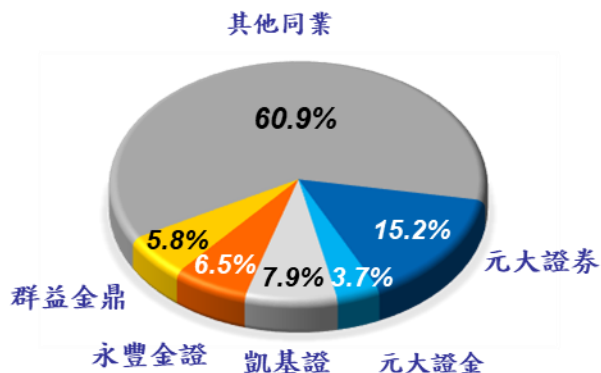


Note: Calculated using TAIEX plus OTC trading volume

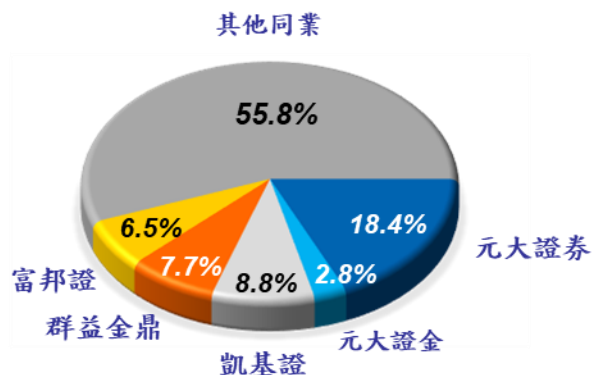
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

融資券業務大幅領先同業

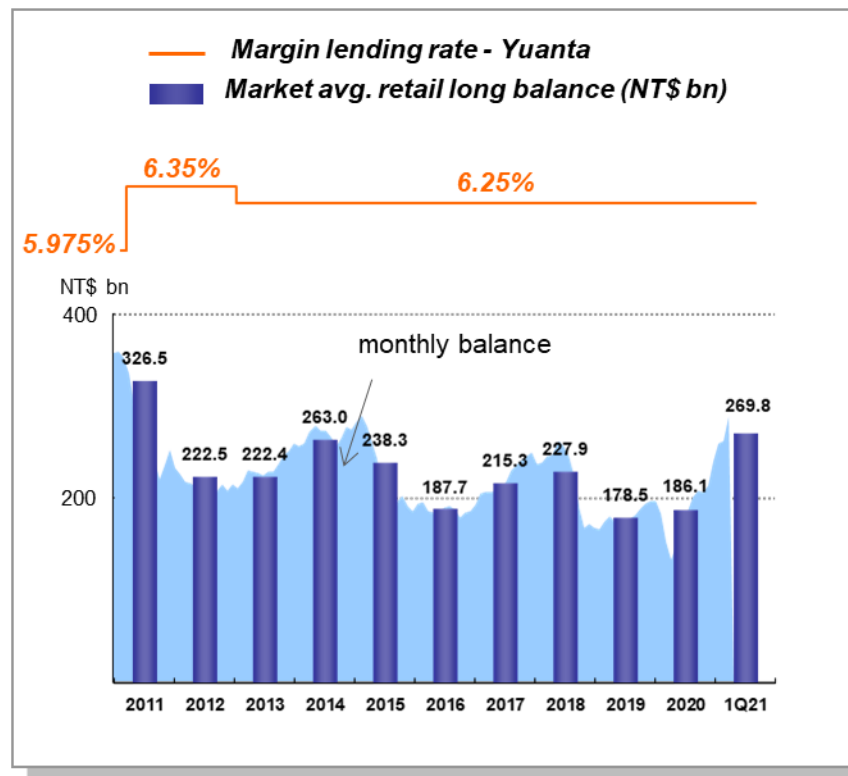
融資業務市佔率 (1Q21)



融券業務市佔率 (1Q21)

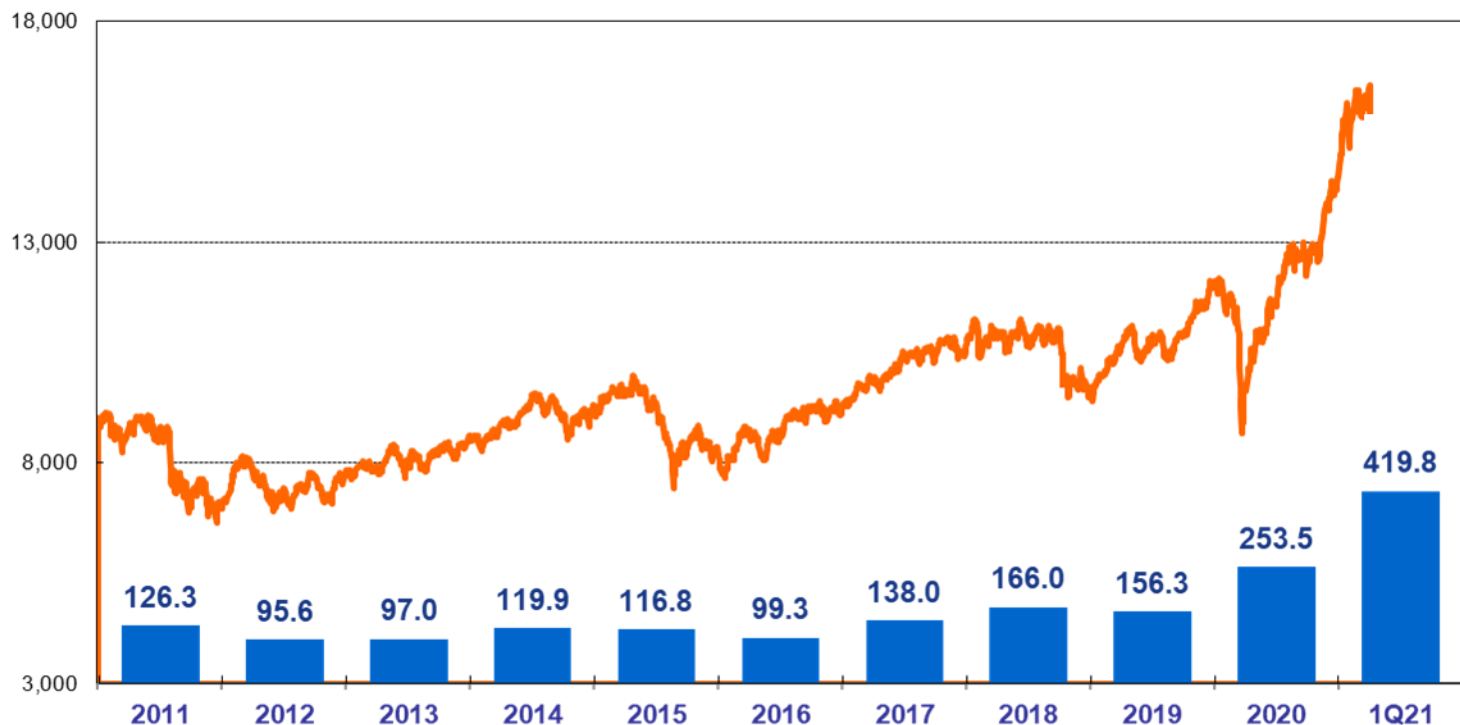


市場平均融資餘額



台股表現與日均量走勢圖

日均量 (NT\$ 拾億元)



Source: Taiwan Stock Exchange; Taipei Exchange

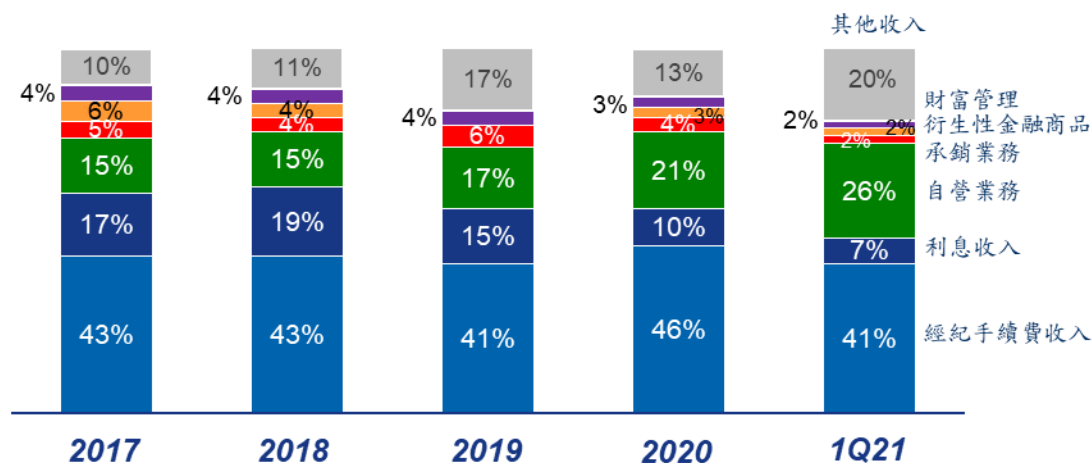
證券營收來源多元化

證券營收結構分析

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
手續費收入	8,531	14,109	65%	2,689	4,031	5,118	27%	90%
利息收入	3,166	2,966	-6%	793	770	905	17%	14%
自營業務	3,667	6,572	79%	888	2,373	3,237	36%	264%
承銷業務	1,232	1,168	-5%	281	207	282	36%	0%
衍生性金融商品	(28)	977	-3562%	315	259	173	-33%	-45%
財富管理	755	878	16%	356	159	295	85%	-17%
其他收入	3,470	3,984	15%	176	1,141	2,547	123%	1345%
合計	20,794	30,653	47%	5,498	8,939	12,556	40%	128%


基金品牌巨擘 強大競爭優勢

完整豐富產品線

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



- Domestic Equity Funds
- Int'l Equity Funds
- Balanced Funds
- Fund of Funds
- Fixed-income Funds
- Index Funds
- Futures Trust Funds
- Discretionary Mandate

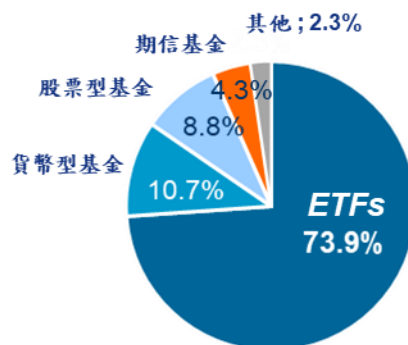


- Money Market Funds
- ETFs
- REITs Funds
- Int'l Multi-asset Funds
- Futures-based Funds
- Feeder Funds
- Private Equity Funds

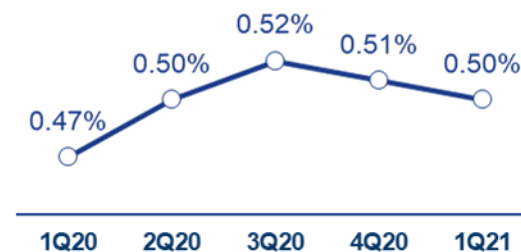
公募基金資產規模



1Q21 公募基金結構



平均收益率



Source: Yuanta Funds

完整全球布局，提供跨國期貨交易/避險零時差服務

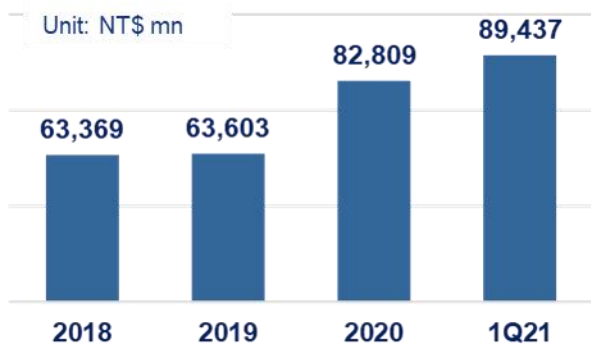
Access to the World



15 家國際期貨交易所會員
(大陸4家交易所及國際11家交易所)

- 台灣期貨交易所
- 新加坡交易所
- 芝加哥商業交易所
- 芝加哥選擇權交易所
- 紐約商業交易所
- 紐約商品交易所
- 芝加哥期權交易所
- 歐洲交易所
- 日本大阪商品交易所
- 洲際交易所
- 泛歐交易所
- 香港交易所
- 上海國際能源交易中心
- 大連商品交易所
- 鄭州商品交易所

客戶保證金 (單家)



客戶保證金市佔率



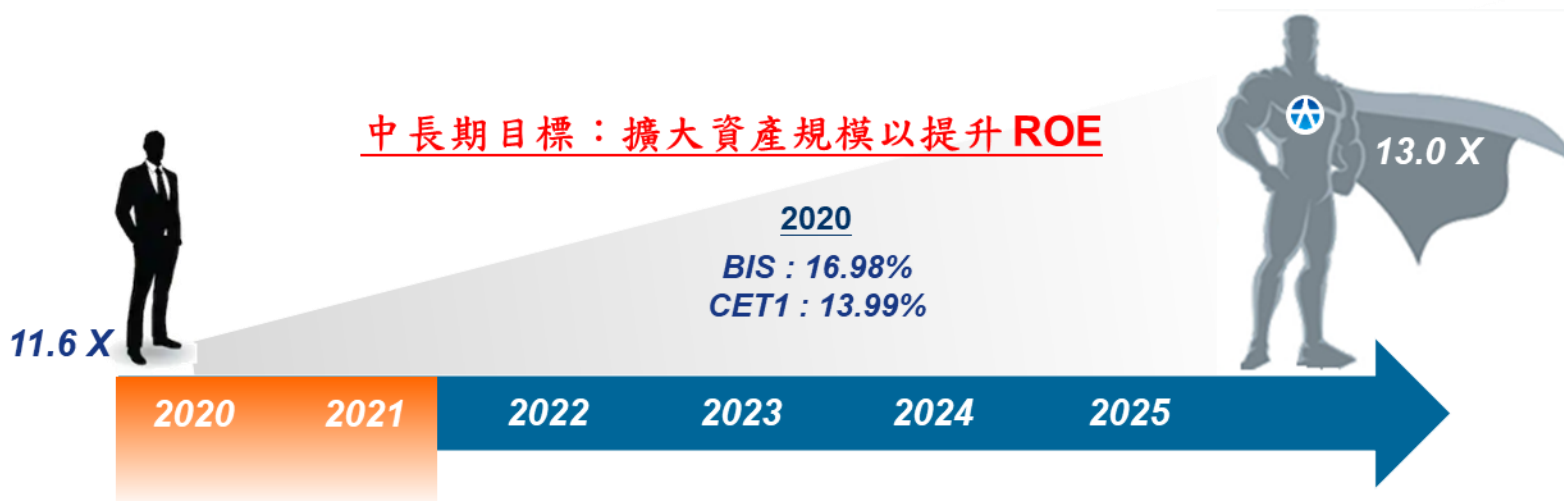
國外期貨市佔率



財務業務摘要

元大銀行

擴張業務提高槓桿以達到獲利成長目標



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

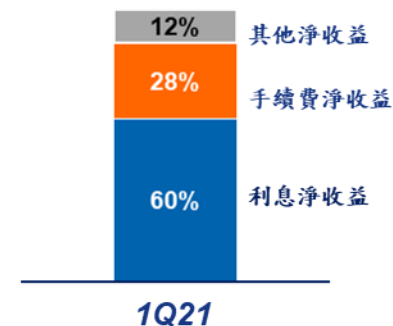
- In investment grades

整體績效表現

財務摘要 - 元大銀行

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
利息淨收益	12,999	12,172	-6%	3,116	3,012	3,027	0%	-3%
手續費淨收益	5,672	4,867	-14%	1,285	1,124	1,413	26%	10%
其他淨收益	4,444	4,544	2%	865	754	594	-21%	-31%
ECB 匯兌利益/(損失)	(150)	(361)	141%	34	(138)	5	-104%	-85%
商譽減損		(1,349)	N/A		(1,349)		N/A	N/A
淨收益合計	22,965	19,873	-13%	5,300	3,403	5,039	48%	-5%
營業費用	(10,406)	(9,937)	-5%	(2,449)	(2,420)	(2,661)	10%	9%
提存前稅前淨利	12,559	9,936	-21%	2,851	983	2,378	142%	-17%
呆帳費用	(1,063)	(1,919)	81%	(540)	(949)	(111)	-88%	-79%
稅前淨利	11,496	8,017	-30%	2,311	34	2,267	6568%	-2%
稅後淨利	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%		

淨收益結構



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

資本適足率

	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%

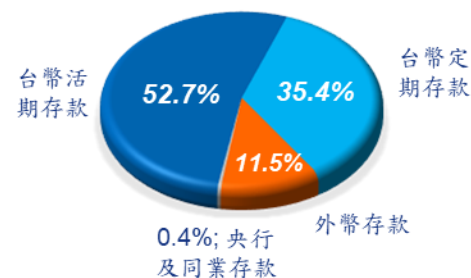
Note:

- 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.

存放款結構分析

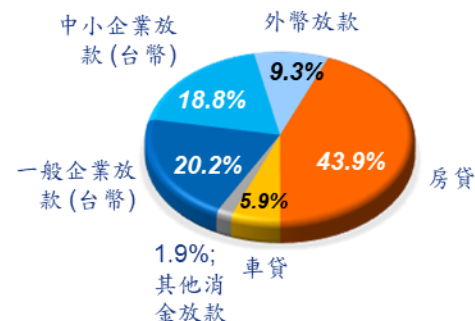
存款結構分析

NT\$ mn	1Q20	4Q20	1Q21	QoQ	YoY
台幣活期存款	511,182	628,213	675,841	8%	32%
台幣定期存款	473,810	453,876	455,380	0%	-4%
央行及同業存款	5,107	5,107	5,107	0%	0%
台幣存款小計	990,099	1,087,196	1,136,328	5%	15%
外幣存款	159,541	154,516	147,247	-5%	-8%
存款合計	1,149,640	1,241,712	1,283,575	3%	12%



放款結構分析

NT\$ mn	1Q20	4Q20	1Q21	QoQ	YoY
企業金融	393,966	378,563	376,597	-1%	-4%
一般企業放款	156,761	158,143	157,607	0%	1%
中小企業放款	141,567	144,464	146,067	1%	3%
外幣放款	95,098	75,320	72,342	-4%	-24%
催收款	540	636	581	-9%	8%
消費金融	361,044	393,589	402,622	2%	12%
房貸	311,816	335,075	342,365	2%	10%
車貸	37,557	44,327	45,905	4%	22%
個人信用放款	10,036	11,097	11,385	3%	13%
其他消金放款	1,245	2,892	2,666	-8%	114%
催收款	390	198	301	52%	-23%
放款合計	755,010	772,152	779,219	1%	3%



Note:

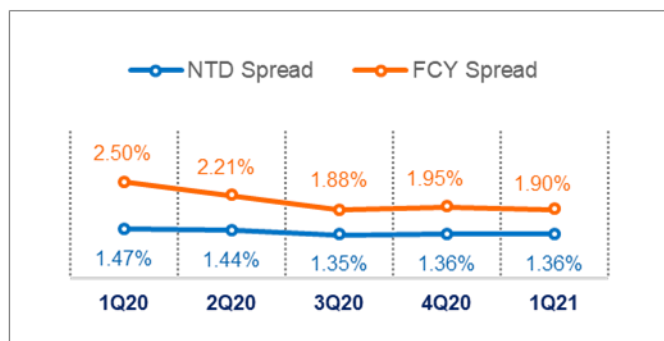
1) 1Q21 numbers are un-audited

淨利息收益率 (NIM) 及淨利差 (Spread) 表現

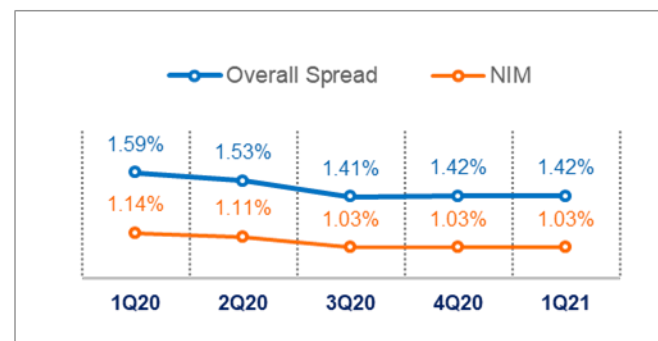
利息淨收益結構

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
利息收入	21,904	18,278	-17%	5,101	4,230	4,118	-3%	-19%
放款利息	17,577	14,713	-16%	4,122	3,377	3,279	-3%	-20%
投資有價證券利息收入	3,817	3,218	-16%	873	773	763	-1%	-13%
其他利息收入	510	347	-32%	106	80	76	-5%	-28%
利息費用	(8,905)	(6,106)	-31%	(1,985)	(1,218)	(1,091)	-10%	-45%
利息淨收益	12,999	12,172	-6%	3,116	3,012	3,027	0%	-3%
存放比	66.2%	62.2%	-6%	65.7%	62.2%	60.7%	-2%	-8%

台幣 / 外幣利差走勢



NIM and Overall Spread



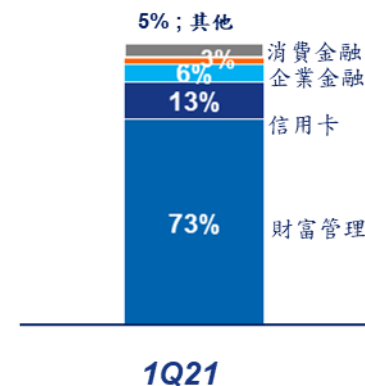
Note:

1) 1Q21 numbers are un-audited

手續費淨收益結構

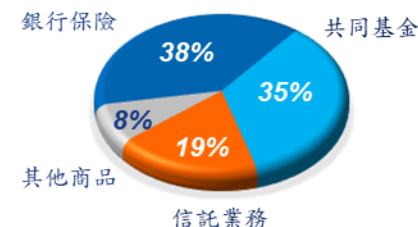
手續費結構分析

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
手續費收入	7,329	6,176	-16%	1,633	1,438	1,700	18%	4%
財富管理業務	4,503	4,060	-10%	1,060	956	1,240	30%	17%
信用卡業務	1,519	1,090	-28%	306	236	227	-4%	-26%
企業金融業務	745	499	-33%	142	108	105	-3%	-26%
消費金融業務	176	178	1%	40	51	43	-16%	8%
其他手續費收入	386	349	-10%	85	87	85	-2%	0%
手續費費用	(1,657)	(1,309)	-21%	(348)	(314)	(287)	-9%	-18%
手續費淨收益	5,672	4,867	-14%	1,285	1,124	1,413	26%	10%



財管手續費收入結構分析

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
共同基金	1,116	1,565	40%	383	388	432	11%	13%
銀行保險	1,609	1,175	-27%	314	203	476	134%	52%
信託業務	853	842	-1%	211	246	231	-6%	9%
其他商品	925	478	-48%	152	119	101	-15%	-34%
財管手續費收入合計	4,503	4,060	-10%	1,060	956	1,240	30%	17%



Note:

1) 1Q21 numbers are un-audited

資產品質

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
呆帳提存費用(淨額)	1,063	1,918	80%	540	949	111	-88%	-79%
逾放金額	1,107	943	-15%	1,101	943	953	1%	-13%
放款備抵呆帳金額	12,414	11,620	-6%	11,380	11,620	11,500	-1%	1%
逾放比率	0.15%	0.12%	-20%	0.15%	0.12%	0.12%	0%	-20%
逾放覆蓋率	1121.7%	1232.5%	10%	1033.4%	1232.5%	1207.1%	-2%	17%
放款覆蓋率	1.66%	1.50%	-10%	1.51%	1.50%	1.48%	-1%	-2%

主要放款業務逾放比



Note:

1) 1Q21 numbers are un-audited

附件資料

元大金及主要子公司資產負債簡表

Data as of Mar. 31, 2021

NT\$ mn	元大證券(單家)	元大銀行(單家)	元大人壽	元大金控(單家)	元大金控(合併)
現金及拆借金融同業	32,995	69,269	22,853	3,254	127,283
透過損益按公允價值衡量之金融資產	112,592	173,177	58,141	0	586,329
透過其他綜合損益按公允價值衡量之金融資產	66,397	170,697	33,803	35	294,083
按攤銷後成本衡量之金融資產	0	231,898	216,308	0	451,403
附賣回票券及債券投資	751	2,327	2,450	1,768	47,438
貼現及放款(淨額)	0	767,717	7,128	0	798,485
應收款項(淨額)	149,662	20,201	3,665	3,071	270,602
採權益法之投資(淨額)	48,553	4,299	0	291,850	2,770
其他資產	62,857	39,216	31,293	483	259,367
資產總計	473,807	1,478,801	375,641	300,461	2,837,760
透過損益按公允價值衡量之金融負債	107,517	1,747	1,413	0	175,250
附買回票券及債券負債	86,279	3,800	0	0	196,362
應付款項(淨額)	93,836	11,871	10,310	5,324	247,713
存款及匯款	0	1,278,553	0	0	1,239,578
應付債券	13,500	31,000	0	29,900	80,291
負債準備	2,307	1,146	308,968	37	319,472
其他負債	51,408	26,051	26,198	4,248	297,369
負債總計	354,847	1,354,168	346,889	39,509	2,556,035
普通股股數(百萬股)	5,782	7,394	2,374	12,137	12,137
股東權益	118,960	124,633	28,752	260,952	281,725

Note: 1Q21 numbers are un-audited

元大金及主要子公司損益簡表

Data as of Mar. 31, 2021

NT\$ mn	元大證券(單家)	元大銀行(單家)	元大人壽	元大金控(單家)	元大金控(合併)
利息淨收益	830	3,027	2,172	(64)	6,984
手續費及佣金淨收益	5,074	1,413	(834)	0	9,273
保險業務淨收益	0	0	6,301	0	6,297
其他淨收益	4,304	599	836	1	11,885
權益法投資收益	2,288	0	0	9,830	152
淨收益	12,496	5,039	8,475	9,767	34,591
呆帳費用及保證責任準備提存	60	(111)	0	0	(74)
保險負債準備淨變動	0	0	(7,059)	0	(7,025)
營業費用	(4,897)	(2,661)	(364)	(359)	(13,556)
稅前淨利	7,659	2,267	1,052	9,408	13,936
稅後淨利	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

元大金控財務摘要

(Consolidated Base)

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
利息淨收益	26,133	26,919	3%	6,542	7,014	6,984	0%	7%
手續費及佣金淨收益	17,796	27,211	53%	5,407	7,546	9,273	23%	71%
保險業務淨收益	40,739	35,509	-13%	8,753	12,528	6,297	-50%	-28%
其他淨收益	22,940	25,989	13%	4,073	5,273	12,037	128%	196%
淨收益合計	107,608	115,628	7%	24,775	32,361	34,591	7%	40%
呆帳費用及保證責任準備提存	(1,353)	(2,152)	59%	(671)	(814)	(74)	-91%	-89%
保險負債準備淨變動	(42,444)	(39,928)	-6%	(8,647)	(14,619)	(7,025)	-52%	-19%
營業費用	(38,270)	(42,782)	12%	(10,240)	(10,944)	(13,556)	24%	32%
稅前淨利	25,541	30,766	20%	5,217	5,984	13,936	133%	167%
稅後淨利 (合併)	22,142	25,977	17%	4,387	5,158	10,755	109%	145%
稅後淨利 (單家)	20,446	24,105	18%	4,096	4,534	9,407	107%	130%
總資產	2,414,319	2,759,239	14%	2,504,202	2,759,239	2,837,760	3%	13%
普通股股數 (百萬股)	11,671	12,137	4%	11,671	12,137	12,137	0%	4%
股東權益 (合併)	250,206	273,617	9%	246,498	273,617	281,725	3%	14%
股東權益 (單家)	232,201	253,337	9%	228,987	253,337	260,952	3%	14%
每股淨值	19.90	20.87	5%	19.62	20.87	21.50	3%	10%

Note: 1Q21 numbers are un-audited

元大證券財務摘要

(Consolidated Base)

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
手續費淨收益	15,400	24,632	60%	4,913	6,816	8,536	25%	74%
利息淨收益	7,038	7,563	7%	1,771	2,136	2,355	10%	33%
淨投資收益	6,301	9,189	46%	708	3,486	7,175	106%	913%
其他淨收益	5,294	4,595	-13%	1,153	852	1,187	39%	3%
淨收益合計	34,032	45,980	35%	8,545	13,289	19,253	45%	125%
營業費用	(22,856)	(27,596)	21%	(6,432)	(7,306)	(9,423)	29%	47%
稅前淨利	11,176	18,384	64%	2,114	5,983	9,830	64%	365%
稅後淨利 (合併)	10,013	15,467	54%	1,841	5,162	7,271	41%	295%
稅後淨利 (單家)	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%		
總資產	738,598	903,935	22%	769,004	904,246	908,744	0%	18%
普通股股數 (百萬股)	5,782	5,782	0%	5,782	5,782	5,782	0%	0%
股東權益 (合併)	114,745	126,684	10%	113,527	126,684	134,315	6%	18%
股東權益 (單家)	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

元大銀行財務摘要

(Consolidated Base)

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
利息淨收益	13,467	12,621	-6%	3,233	3,124	3,134	0%	-3%
手續費淨收益	5,679	4,870	-14%	1,286	1,124	1,413	26%	10%
其他淨收益	4,226	2,774	-34%	887	(765)	598	-178%	-33%
淨收益合計	23,372	20,265	-13%	5,406	3,483	5,145	48%	-5%
營業費用	(10,798)	(10,290)	-5%	(2,537)	(2,515)	(2,745)	9%	8%
提存前稅前淨利	12,574	9,975	-21%	2,869	968	2,400	148%	-16%
呆帳費用	(1,067)	(1,943)	82%	(555)	(936)	(128)	-86%	-77%
稅前淨利	11,507	8,032	-30%	2,314	32	2,272	7000%	-2%
稅後淨利	10,046	6,896	-31%	2,000	(109)	1,965	-1903%	-2%
總資產	1,339,682	1,443,480	8%	1,361,116	1,443,480	1,489,117	3%	9%
普通股股數 (百萬股)	7,394	7,394	0%	7,394	7,394	7,394	0%	0%
股東權益	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.

元大人壽財務摘要

NT\$ mn	2019	2020	YoY	1Q20	4Q20	1Q21	QoQ	YoY
自留滿期保費收入	49,622	48,607	-2%	11,189	16,409	9,880	-40%	-12%
保險賠款與給付	(8,754)	(12,943)	48%	(2,411)	(3,833)	(3,558)	-7%	48%
保險負債淨變動	(42,592)	(40,092)	-6%	(8,681)	(14,669)	(7,059)	-52%	-19%
淨投資損益	7,885	10,591	34%	1,878	2,104	2,983	42%	59%
其他	(4,058)	(3,050)	-25%	(1,174)	(404)	(829)	105%	-29%
營業費用	(1,541)	(1,553)	1%	(365)	(489)	(364)	-25%	0%
稅前淨利	561	1,561	178%	436	(883)	1,052	-219%	141%
稅後淨利	910	1,810	99%	346	(628)	926	-247%	168%
資產 - 一般帳戶	282,715	341,867	21%	303,676	341,867	366,969	7%	21%
資產 - 分離帳戶	1,935	1,924	-1%	1,585	1,924	8,672	351%	447%
總資產	284,651	343,790	21%	305,261	343,790	375,641	9%	23%
保險負債及其他相關準備	263,422	301,869	15%	272,508	301,869	308,879	2%	13%
總負債	271,433	314,002	16%	280,574	314,002	346,889	10%	24%
股東權益	13,218	29,788	125%	24,687	29,788	28,752	-3%	16%
初年度保費收入 *	10,449	8,343	-20%	2,942	562	7,420	1220%	152%
總保費收入 *	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

元大人壽投資組合

NT\$ mn	1Q20		4Q20		1Q21		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
國外固定收益	170,097	58.9%	191,254	58.5%	198,935	59.9%	4%	17%
國外權益證券	862	0.3%	1,423	0.4%	1,760	0.5%	24%	104%
國內固定收益	54,456	18.9%	56,269	17.2%	53,195	16.0%	-5%	-2%
國內權益證券	30,044	10.4%	24,299	7.4%	35,705	10.8%	47%	19%
放款	6,968	2.4%	7,078	2.2%	7,128	2.1%	1%	2%
不動產	6,669	2.3%	11,489	3.5%	11,479	3.5%	0%	72%
其他	248	0.1%	301	0.1%	311	0.1%	3%	25%
約當現金	19,506	6.8%	35,047	10.7%	23,500	7.1%	-33%	20%
合計	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