

YUANTA FINANCIAL HOLDING CO., LTD.
AND ITS SUBSIDIARIES
CONSOLIDATED FINANCIAL STATEMENTS AND
INDEPENDENT AUDITORS' REVIEW REPORT
FOR THE NINE MONTHS ENDED
SEPTEMBER 30, 2025 AND 2024

For the convenience of readers and for information purpose only, the auditors' report and the accompanying financial statements have been translated into English from the original Chinese version prepared and used in the Republic of China. In the event of any discrepancy between the English version and the original Chinese version or any differences in the interpretation of the two versions, the Chinese-language auditors' report and financial statements shall prevail.

PWCR25000168

INDEPENDENT AUDITORS' REVIEW REPORT

To the Board of Directors and Shareholders of Yuanta Financial Holding Co., Ltd.

Introduction

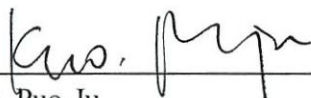
We have reviewed the accompanying consolidated balance sheets of Yuanta Financial Holding Co., Ltd. and its subsidiaries as at September 30, 2025 and 2024, and the related consolidated statements of comprehensive income for the three-month and nine-month periods then ended, as well as the consolidated statements of changes in equity and of cash flows for the nine-month periods then ended, and notes to the consolidated financial statements, including a summary of material accounting policies. Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies, Regulations Governing the Preparation of Financial Reports by Securities Issuers, Regulations Governing the Preparation of Financial Reports by Public Banks, Regulations Governing the Preparation of Financial Reports by Securities Firms, Regulations Governing the Preparation of Financial Reports by Futures Commission Merchants, Regulations Governing the Preparation of Financial Reports by Insurance Enterprises, and International Accounting Standard 34, "Interim Financial Reporting" that came into effect as endorsed by the Financial Supervisory Commission. Our responsibility is to express a conclusion on these consolidated financial statements based on our reviews.

Scope of Review

We conducted our reviews in accordance with the Standard on Review Engagements 2410, "Review of Financial Information Performed by the Independent Auditor of the Entity" of the Republic of China. A review of consolidated financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our reviews, nothing has come to our attention that causes us to believe that the accompanying consolidated financial statements do not present fairly, in all material respects, the consolidated financial position of Yuanta Financial Holding Co., Ltd. and its subsidiaries as at September 30, 2025 and 2024, and of its consolidated financial performance for the three-month and nine-month periods then ended, and its consolidated cash flows for the nine-month periods then ended in accordance with the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies, Regulations Governing the Preparation of Financial Reports by Securities Issuers, Regulations Governing the Preparation of Financial Reports by Public Banks, Regulations Governing the Preparation of Financial Reports by Securities Firms, Regulations Governing the Preparation of Financial Reports by Futures Commission Merchants, Regulations Governing the Preparation of Financial Reports by Insurance Companies, and International Accounting Standard 34, “Interim Financial Reporting” that came into effect as endorsed by the Financial Supervisory Commission.



Kuo, Puo-Ju



Chou, Chien-Hung

For and on behalf of PricewaterhouseCoopers, Taiwan

November 21, 2025

The accompanying consolidated financial statements are not intended to present the financial position and results of operations and cash flows in accordance with accounting principles generally accepted in countries and jurisdictions other than the Republic of China. The standards, procedures and practices in the Republic of China governing the audit of such financial statements may differ from those generally accepted in countries and jurisdictions other than the Republic of China. Accordingly, the accompanying consolidated financial statements and independent auditors' review report are not intended for use by those who are not informed about the accounting principles or auditing standards generally accepted in the Republic of China, and their applications in practice.

YUANTA FINANCIAL HOLDINGS CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
SEPTEMBER 30, 2025, DECEMBER 31, 2024 AND SEPTEMBER 30, 2024
(Expressed in thousands of New Taiwan dollars)

	ASSETS	Notes	September 30, 2025		December 31, 2024		September 30, 2024	
			AMOUNT	%	AMOUNT	%	AMOUNT	%
11000	Cash and cash equivalents	6(1)	\$ 83,420,570	2	\$ 83,226,254	2	\$ 91,235,755	3
11500	Due from Central Bank and call loans to other banks	6(2) and 8	140,850,828	3	98,990,404	3	100,984,205	3
12000	Financial assets at fair value through profit or loss	6(3), 7 and 8	700,918,582	17	601,160,529	16	653,377,976	17
12150	Financial assets at fair value through other comprehensive income	6(4) and 8	349,738,032	9	329,586,158	9	314,572,128	8
12200	Investments in debt instruments at amortised cost	6(5) and 8	561,468,430	14	554,949,950	15	561,007,428	15
12500	Investments in bills and bonds under resale agreements	6(6)	60,277,774	2	85,047,944	2	90,455,974	2
13000	Receivables – net	6(7) and 7	416,806,115	10	342,512,890	9	382,109,133	10
13200	Current income tax assets		2,685,897	-	2,622,447	-	2,638,440	-
13300	Assets held for sale – net	6(8)	-	-	280,243	-	1,038,181	-
13500	Bills discounted and loans – net	6(9) and 7	1,410,665,103	34	1,280,633,452	35	1,241,957,105	33
13700	Reinsurance contract assets – net	6(10)	1,366,617	-	1,343,382	-	1,233,717	-
15000	Equity investments accounted for under the equity method – net	6(11)	2,491,451	-	2,260,465	-	2,223,914	-
15100	Restricted assets – net	8	6,288,605	-	8,550,242	-	3,670,992	-
15500	Other financial assets – net	6(12)	157,892,229	4	132,321,962	4	131,312,484	4
18000	Investment property – net	6(13) and 8	17,805,488	-	14,705,836	-	14,331,885	-
18500	Property and equipment – net	6(14) and 8	30,017,581	1	28,974,811	1	28,486,531	1
18600	Right-of-use assets – net	6(15)	10,084,761	-	10,804,544	-	11,128,654	-
19000	Intangible assets – net	6(17)	30,490,913	1	30,531,049	1	30,616,418	1
19300	Deferred income tax assets		5,824,385	-	7,363,297	-	6,359,869	-
19500	Other assets – net	6(18), 7 and 8	104,097,292	3	99,863,945	3	94,423,457	3
	TOTAL ASSETS		\$ 4,093,190,653	100	\$ 3,715,729,804	100	\$ 3,763,164,246	100

(Continued)

YUANTA FINANCIAL HOLDINGS CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
SEPTEMBER 30, 2025, DECEMBER 31, 2024 AND SEPTEMBER 30, 2024
(Expressed in thousands of New Taiwan dollars)

	LIABILITIES AND EQUITY	Notes	September 30, 2025		December 31, 2024		September 30, 2024	
			AMOUNT	%	AMOUNT	%	AMOUNT	%
21000	Deposits from Central Bank and other banks	6(20)	\$ 9,614,123	-	\$ 2,310,340	-	\$ 4,471,009	-
22000	Financial liabilities at fair value through profit or loss	6(3)	203,020,765	5	186,040,458	5	180,270,113	5
22500	Bills and bonds payable under repurchase agreements	6(6)(47) and 7	243,800,537	6	273,112,894	7	268,991,893	7
22600	Commercial paper payable – net	6(21)(47)	118,711,137	3	154,619,336	4	135,296,003	4
23000	Payables	6(22) and 7	285,222,139	7	177,196,786	5	233,871,077	6
23200	Current income tax liabilities		5,105,969	-	5,557,055	-	5,075,168	-
23500	Deposits and remittances	6(23) and 7	1,883,423,158	46	1,684,724,042	45	1,705,390,131	45
24000	Bonds payable	6(24)(47)	119,602,590	3	111,032,794	3	108,612,655	3
24400	Other borrowings	6(25)(47)	72,023,964	2	63,585,186	2	64,896,708	2
24600	Liabilities reserve	6(26)(27)	393,813,627	9	391,867,186	11	389,320,833	10
25500	Other financial liabilities	6(28) and 7	191,875,539	5	173,232,189	5	175,310,010	5
26000	Lease liabilities	6(47)	6,155,021	-	5,941,224	-	6,161,151	-
29300	Deferred income tax liabilities		4,790,758	-	7,418,066	-	6,060,013	-
29500	Other liabilities	6(29) and 7	204,441,286	5	143,238,921	4	145,461,102	4
	TOTAL LIABILITIES		<u>3,741,600,613</u>	<u>91</u>	<u>3,379,876,477</u>	<u>91</u>	<u>3,429,187,866</u>	<u>91</u>
31000	Equity attributable to owners of the parent company							
31100	Share capital							
31101	Common stock	6(30)	133,311,499	3	129,428,640	3	129,428,640	3
31500	Additional paid-in capital	6(31)	38,337,636	1	38,198,040	1	38,192,619	1
32000	Retained earnings							
32001	Legal reserve	6(32)	29,217,058	1	25,415,714	1	25,415,714	1
32003	Special reserve	6(32)	6,549,233	-	6,549,233	-	6,549,233	-
32011	Undistributed earnings	6(33)	105,882,636	3	106,533,061	3	96,848,175	2
32500	Other equity							
32500	Other equity interest	6(34)	15,776,028	-	8,113,916	-	15,446,377	1
39500	Non-controlling interests		<u>22,515,950</u>	<u>1</u>	<u>21,614,723</u>	<u>1</u>	<u>22,095,622</u>	<u>1</u>
	TOTAL EQUITY		<u>351,590,040</u>	<u>9</u>	<u>335,853,327</u>	<u>9</u>	<u>333,976,380</u>	<u>9</u>
	TOTAL LIABILITIES AND EQUITY		<u>\$ 4,093,190,653</u>	<u>100</u>	<u>\$ 3,715,729,804</u>	<u>100</u>	<u>\$ 3,763,164,246</u>	<u>100</u>

The accompanying notes are an integral part of these consolidated financial statements.

YUANTA FINANCIAL HOLDINGS CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
THREE MONTHS AND NINE MONTHS ENDED SEPTEMBER 30, 2025 AND 2024
(Expressed in thousands of New Taiwan dollars, except earnings per share amounts)

Items			Three months ended September 30				Nine months ended September 30			
			2025		2024		2025		2024	
			AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
41000	Interest income	6(35) and 7	\$ 19,668,919	57	\$ 18,752,815	60	\$ 57,939,468	65	\$ 52,921,893	59
51000	Less: Interest expense	6(35) and 7	(9,389,659)	(27)	(10,347,968)	(33)	(29,055,671)	(32)	(28,718,547)	(32)
49600	Net interest income	6(35)	10,279,260	30	8,404,847	27	28,883,797	33	24,203,346	27
	Net non-interest income									
49800	Net service fee and commission income	6(36) and 7	9,833,227	28	9,134,243	30	23,779,299	26	26,023,361	29
49810	Net income from insurance operations	6(37) and 7	2,847,423	8	436,813	1	11,231,687	13	4,351,064	5
49820	Gain or loss on financial assets and financial liabilities at fair value through profit or loss	6(38) and 7	4,380,442	13	9,370,831	30	26,111,379	29	18,552,508	21
49825	Gain on investment property	7	80,125	-	265,758	1	269,457	-	430,721	-
49835	Realised gain on financial assets at fair value through other comprehensive income		1,203,053	3	1,946,070	6	3,067,265	3	2,582,252	3
49850	Net gain or loss arising from derecognition of financial assets measured at amortised cost	6(5)	(18,644)	-	(102,357)	-	105,977	-	(245,852)	-
49870	Foreign exchange gain or loss		4,937,416	14	(4,825,717)	(15)	(14,258,845)	(16)	5,193,177	6
49880	Reversal gain (impairment loss) on assets	6(39)	(4,929)	-	(7,671)	-	7,702	-	(22,626)	-
49890	Share of the profit or loss of associates and joint ventures accounted for under the equity method	6(11)	(129,255)	-	(6,609)	-	(118,248)	-	112,801	-
49898	Gain or loss on reclassification under the overlay approach		(1,993,584)	(6)	1,595,328	5	644,913	1	(486,135)	(1)
49921	Net gain on sale of non-performing loans		96,316	-	92,152	-	321,966	-	304,761	-
49945	Consultation service income		2,107,914	6	2,202,392	7	6,004,503	7	5,780,255	6
49999	Net other miscellaneous income or loss	6(40) and 7	1,208,759	4	2,491,024	8	3,756,630	4	3,216,928	4
49700	Total net non-interest income		24,548,263	70	22,592,257	73	60,923,685	67	65,793,215	73
	Net profit		34,827,523	100	30,997,104	100	89,807,482	100	89,996,561	100
58100	Provision for bad debt expenses, commitment and guarantee policy reserve	6(41)	(495,102)	(2)	(874,282)	(3)	(1,128,870)	(1)	(1,628,782)	(2)
58300	Net change in provisions for insurance liabilities	6(26)	(4,275,898)	(12)	(2,366,753)	(7)	(7,608,359)	(8)	(8,802,817)	(9)
	Operating expenses									
58501	Employee benefit expense	6(42) and 7	(10,029,412)	(29)	(9,492,360)	(31)	(27,900,996)	(31)	(27,130,305)	(30)
58503	Depreciation and amortization	6(43)	(985,359)	(3)	(943,404)	(3)	(2,913,397)	(3)	(2,770,974)	(3)
58599	Other business and administrative expenses	6(44) and 7	(5,681,775)	(16)	(5,379,582)	(17)	(15,892,376)	(18)	(14,884,620)	(17)
58500	Total Operating Expenses		(16,696,546)	(48)	(15,815,346)	(51)	(46,706,769)	(52)	(44,785,899)	(50)
61000	Consolidated income from continuing operations before income tax		13,359,977	38	11,940,723	39	34,363,484	39	34,779,063	39
61003	Income tax expense	6(45)	(2,136,823)	(6)	(1,781,348)	(6)	(5,632,976)	(6)	(5,786,079)	(7)
69000	Consolidated net income		\$ 11,223,154	32	\$ 10,159,375	33	\$ 28,730,508	33	\$ 28,992,984	32

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YUANTA FINANCIAL HOLDINGS CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
THREE MONTHS AND NINE MONTHS ENDED SEPTEMBER 30, 2025 AND 2024
(Expressed in thousands of New Taiwan dollars, except earnings per share amounts)

Items		Notes	Three months ended September 30				Nine months ended September 30											
			2025		2024		2025		2024									
			AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%								
Other comprehensive income																		
Components of other comprehensive income that will not be reclassified to profit or loss																		
69561	Gains (losses) on remeasurements of defined benefit plans		\$	63,503	-	(\$	53,097)	-	(\$	159,997)	-	(\$	330,218)	-				
69563	Share of other comprehensive income or loss of associates and joint ventures accounted for under the equity method, components of other comprehensive income that will not be reclassified to profit or loss	6(11)		(	434)	-	(	19)	-	(	237)	-	(	6,169)	-			
69565	Change in fair value of financial liability attributable to change in credit risk of liability	6(34)		(	572)	-		651	-		408	-		1,844	-			
69567	Gain or loss on valuation of investments in equity instruments measured at fair value through other comprehensive income	6(4)(34)			6,790,415	19		1,540,123	5		5,596,698	6		6,678,619	7			
69569	Income tax related to components of other comprehensive income that will not be reclassified to profit or loss	6(34)(45)		(	65,131)	-		60,723	-	(	77,000)	-		127,580	-			
Components of other comprehensive income that will be reclassified to profit or loss																		
69571	Exchange differences on translation of foreign financial statements	6(34)		(	97,860)	-		1,665,249	5	(	2,353,177)	(	3)	1,539,402	2			
69585	Revaluation gain or loss from investments in debt instruments measured at fair value through other comprehensive income	6(4)(34)			1,540,026	4		5,124,239	17		5,661,284	6		3,734,366	4			
69587	Impairment loss or reversal gain from investments in debt instruments measured at fair value through other comprehensive income	6(4)(34)			3,269	-	(	2,458)	-		301	-	(	4,420)	-			
69590	Other comprehensive gain or loss on reclassification under the overlay approach	6(3)(34)			1,993,584	6	(	1,595,328)	(	5)	(	644,913)	(	1)	486,135	1		
69579	Income tax related to components of other comprehensive income (loss) that will be reclassified to profit or loss	6(34)(45)		(	77,513)	-	(	230,787)	(	1)	(	155,390)	-	(	176,314)	-		
69500	Other comprehensive income (net of tax)			\$	10,149,287	29		\$	6,509,296	21		\$	7,867,977	8		\$	12,050,825	14
69700	Total comprehensive income			\$	21,372,441	61		\$	16,668,671	54		\$	36,598,485	41		\$	41,043,809	46
Consolidated net income attributable to:																		
69901	Parent company			\$	10,466,337	30		\$	9,434,032	31		\$	26,694,596	31		\$	27,095,015	30
69903	Non-controlling interests				756,817	2		725,343	2		2,035,912	2		1,897,969	2			
				\$	11,223,154	32		\$	10,159,375	33		\$	28,730,508	33		\$	28,992,984	32
Consolidated comprehensive income attributable to:																		
69951	Parent company			\$	20,661,496	59		\$	15,517,253	50		\$	34,757,329	39		\$	38,827,295	44
69953	Non-controlling interests				710,945	2		1,151,418	4		1,841,156	2		2,216,514	2			
				\$	21,372,441	61		\$	16,668,671	54		\$	36,598,485	41		\$	41,043,809	46
Earnings per share (in New Taiwan Dollars)											6(46)							
70001	Basic earnings per share from continuing operations			\$		0.79		\$		0.71		\$		2.00		\$		2.03

The accompanying notes are an integral part of these consolidated financial statements.

YUANTA FINANCIAL HOLDINGS CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
NINE MONTHS ENDED SEPTEMBER 30, 2025 AND 2024
(Expressed in thousands of New Taiwan dollars)

	Equity attributable to owners of the parent									
	Retained Earnings					Other equity interest				
	Common stock	Additional paid-in capital	Legal reserve	Special reserve	Undistributed earnings	Exchange differences on translation of foreign financial statements	Unrealised gains (losses) on financial assets at fair value through other comprehensive income	Other comprehensive income (loss) on reclassification under the overlay approach	Change in fair value of financial liability attributable to change in credit risk	Non-controlling interests
										Total equity
For the nine months ended September 30, 2024										
Balance, January 1, 2024	\$ 126,890,824	\$ 38,188,103	\$ 22,561,044	\$ 13,517,403	\$ 80,901,931	(\$ 6,961,608)	\$ 14,117,852	(\$ 2,159,647)	(\$ 48,964)	\$ 21,369,208
Consolidated net income for the period	-	-	-	-	27,095,015	-	-	-	-	1,897,969
Other comprehensive income (loss) for the period	-	-	-	-	(147,749)	1,248,510	10,167,740	461,935	1,844	318,545
Total comprehensive income (loss) for the period	-	-	-	-	26,947,266	1,248,510	10,167,740	461,935	1,844	2,216,514
Appropriation of 2023 earnings										
Legal reserve	-	-	2,854,670	-	(2,854,670)	-	-	-	-	-
Special reserve	-	-	-	(6,968,170)	6,968,170	-	-	-	-	-
Cash dividend	-	-	-	-	(13,957,991)	-	-	-	-	(1,063,818)
Stock dividend	2,537,816	-	-	-	(2,537,816)	-	-	-	-	-
Changes in equity of associates and joint ventures accounted for using equity method	-	4,516	-	-	-	-	-	-	-	4,516
Changes in non-controlling interests	-	-	-	-	-	-	-	-	-	(426,282)
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	1,381,285	-	(1,381,285)	-	-	-
Balance, September 30, 2024	<u>\$ 129,428,640</u>	<u>\$ 38,192,619</u>	<u>\$ 25,415,714</u>	<u>\$ 6,549,233</u>	<u>\$ 96,848,175</u>	<u>(\$ 5,713,098)</u>	<u>\$ 22,904,307</u>	<u>(\$ 1,697,712)</u>	<u>(\$ 47,120)</u>	<u>\$ 22,095,622</u>
For the nine months ended September 30, 2025										
Balance, January 1, 2025	<u>\$ 129,428,640</u>	<u>\$ 38,198,040</u>	<u>\$ 25,415,714</u>	<u>\$ 6,549,233</u>	<u>\$ 106,533,061</u>	<u>(\$ 7,694,423)</u>	<u>\$ 18,843,746</u>	<u>(\$ 2,986,855)</u>	<u>(\$ 48,552)</u>	<u>\$ 21,614,723</u>
Consolidated net income for the period	-	-	-	-	26,694,596	-	-	-	-	2,035,912
Other comprehensive income (loss) for the period	-	-	-	-	(76,863)	(1,949,920)	10,713,782	(624,674)	408	(194,756)
Total comprehensive income (loss) for the period	-	-	-	-	26,617,733	(1,949,920)	10,713,782	(624,674)	408	1,841,156
Appropriation of 2024 earnings										
Legal reserve	-	-	3,801,344	-	(3,801,344)	-	-	-	-	-
Cash dividend	-	-	-	-	(20,061,439)	-	-	-	-	(20,061,439)
Stock dividend	3,882,859	-	-	-	(3,882,859)	-	-	-	-	-
Changes in equity of associates and joint ventures accounted for using equity method	-	139,596	-	-	-	-	-	-	-	139,596
Changes in non-controlling interests	-	-	-	-	-	-	-	-	-	(939,929)
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	477,484	-	(477,484)	-	-	-
Balance, September 30, 2025	<u>\$ 133,311,499</u>	<u>\$ 38,337,636</u>	<u>\$ 29,217,058</u>	<u>\$ 6,549,233</u>	<u>\$ 105,882,636</u>	<u>(\$ 9,644,343)</u>	<u>\$ 29,080,044</u>	<u>(\$ 3,611,529)</u>	<u>(\$ 48,144)</u>	<u>\$ 22,515,950</u>

The accompanying notes are an integral part of these consolidated financial statements.

YUANTA FINANCIAL HOLDINGS CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
NINE MONTHS ENDED SEPTEMBER 30, 2025 AND 2024
(Expressed in thousands of New Taiwan dollars)

	Nine months ended September 30	
	2025	2024
<u>CASH FLOWS FROM OPERATING ACTIVITIES</u>		
Profit before tax	\$ 34,363,484	\$ 34,779,063
Adjustments		
Adjustments to reconcile profit (loss)		
Depreciation	2,499,433	2,291,023
Amortization	413,964	479,951
Provision for bad debt expense, commitment and guarantee policy reserve	1,702,354	2,152,242
Interest expense	29,055,671	28,718,547
Interest income	(57,939,468)	(52,921,893)
Dividend income	(5,210,721)	(5,223,753)
(Gain) loss on assets impairment	(7,702)	22,626
(Gain) loss on reclassification under the overlay approach	(644,913)	486,135
Share of the loss (profit) of associates and joint ventures accounted for under the equity method	118,248	(112,801)
Gain on disposal of assets held for sale	(87,757)	(6,044)
Gain on disposal of investment property	(54,699)	(303,670)
Gain on disposal or retirement of property and equipment	(34,767)	(129,369)
(Gain) loss on disposal of intangible assets	(2,723)	2
(Gain) loss on lease modification	(882)	(179)
Net change in insurance liabilities	8,362,479	10,073,608
Changes in operating assets and liabilities		
Changes in operating assets		
Due to Central Bank and call loans to other banks	(6,431,883)	(8,490,208)
Financial assets at fair value through profit or loss	(99,758,053)	(89,676,780)
Financial assets at fair value through other comprehensive income	(10,222,860)	(11,896,918)
Investments in debt instruments measured at amortised cost	(25,372,233)	(21,875,048)
Receivables	(73,839,549)	(109,121,800)
Bills discounted and loans	(131,598,453)	(157,374,840)
Reinsurance contract assets	51,112	(21,768)
Restricted assets	2,261,637	(619,845)
Other financial assets	(19,211,253)	(25,519,327)
Other assets	(4,343,314)	(24,685,237)
Changes in operating liabilities		
Deposits from Central Bank and other banks	7,303,783	(7,916,747)
Financial liabilities at fair value through profit or loss	16,980,716	21,601,243
Payables	106,893,801	52,391,750
Deposits and remittances	198,699,116	156,344,173
Liabilities reserve	(288,396)	27,469
Other financial liabilities	11,798,070	45,612,980
Other liabilities	61,295,609	72,816,806
Cash inflow (outflow) generated from operations	46,749,851	(88,098,609)
Interest received	57,389,665	51,810,598
Dividend received	5,069,318	5,347,983
Interest paid	(27,576,112)	(27,724,709)
Income tax paid	(7,381,081)	(5,086,508)
Net cash flows from (used in) operating activities	74,251,641	(63,751,245)

(Continued)

YUANTA FINANCIAL HOLDINGS CO., LTD. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
NINE MONTHS ENDED SEPTEMBER 30, 2025 AND 2024
(Expressed in thousands of New Taiwan dollars)

	Nine months ended September 30	
	2025	2024
<u>CASH FLOWS FROM INVESTING ACTIVITIES</u>		
Acquisition of investments accounted for under the equity method	(\$ 649,143)	(\$ 680,130)
Proceeds from liquidation of investments accounted for under the equity method	219,439	1,070,348
Acquisition of investment property	(2,355,667)	(1,223,944)
Proceeds from disposal of investment property	111,488	866,225
Acquisition of property and equipment	(2,504,949)	(3,741,464)
Proceeds from disposal of property and equipment	76,608	188,617
Acquisition of intangible assets	(302,385)	(215,737)
Proceeds from disposal of intangible assets	20,971	-
Proceeds from disposal of assets held for sale	263,000	-
Acquisition of right-of-use assets	(648)	(474)
Net cash flows used in investing activities	(5,121,286)	(3,736,559)
<u>CASH FLOWS FROM FINANCING ACTIVITIES</u>		
Decrease (increase) in bills and bonds payable under repurchase agreements	(29,312,357)	17,153,190
(Decrease) increase in commercial paper payable	(36,212,726)	52,428,708
Proceeds from issuance of bonds	10,608,610	15,079,464
Repayments of bonds	(9,866,050)	(7,803,500)
Proceeds from issuance of bank debentures	11,000,000	1,000,000
Repayments of bank debentures	(3,000,000)	(4,700,000)
Increase in other borrowings	8,438,778	16,457,541
Principal payment for lease liabilities	(1,164,179)	(1,129,531)
Cash dividends paid	(20,061,439)	(13,957,991)
Decrease in non-controlling interests	(939,929)	(1,490,101)
Net cash flows (used in) from financing activities	(70,509,292)	73,037,780
Net effect of foreign exchange rate changes	12,231,624	4,011,546
Net increase in cash and cash equivalents	10,852,687	9,561,522
Cash and cash equivalents at beginning of period	209,193,785	218,948,309
Cash and cash equivalents at end of period	<u>\$ 220,046,472</u>	<u>\$ 228,509,831</u>
The components of cash and cash equivalents		
Cash and cash equivalents reported in the balance sheet	\$ 83,420,570	\$ 91,235,755
Due from Central Bank and call loans to other banks qualified as cash and cash equivalents as defined by IAS 7	76,348,128	46,818,102
Investments in bills and bonds under resale agreements qualified as cash and cash equivalents as defined by IAS 7	60,277,774	90,455,974
Cash and cash equivalents at end of reporting period	<u>\$ 220,046,472</u>	<u>\$ 228,509,831</u>

The accompanying notes are an integral part of these consolidated financial statements.

YUANTA FINANCIAL HOLDING CO., LTD. AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2025 AND 2024
(Expressed in thousands of New Taiwan dollars, except as otherwise indicated)

1. History and organization

Yuanta Financial Holding Co., Ltd. (“Yuanta Financial Holdings” or the “Company”) was incorporated pursuant to the Financial Holding Company Act. In connection with the formation of the Company, the shares of Yuanta Securities Finance Co., Ltd. (“Yuanta Securities Finance”) and Yuanta Securities Co., Ltd. (“Yuanta Securities”) were exchanged for shares of the Company. The regulatory procedure for the share exchange was completed on the exchange date of February 4, 2002 and the Company was listed on the Taiwan Stock Exchange on the same date.

On August 1, 2002, Asia Pacific Bank became a wholly owned subsidiary of the Company and was renamed as Yuanta Commercial Bank Co., Ltd. (“Yuanta Bank”).

On December 28, 2006, both the Company and Yuanta Core Pacific Securities Co., Ltd. (“Yuanta Core Pacific Securities”) had resolved for Yuanta Core Pacific Securities becoming the Company’s subsidiary by share exchange as approved through the shareholders’ meeting effective from April 2, 2007, and merged with Yuanta Securities on September 23, 2007.

On June 28, 2011, both the Company and Polaris Securities Co., Ltd. (“Polaris Securities”) had resolved for Polaris Securities becoming the Company’s subsidiary by share exchange as approved through the shareholders’ meeting effective from October 3, 2011, and merged with Yuanta Securities on April 1, 2012.

On January 1, 2014, the Company acquired 100% of shares of New York Life with cash. New York Life officially became a wholly-owned subsidiary of the Company and was renamed as Yuanta Life Insurance Co., Ltd. (“Yuanta Life”) on February 12, 2014.

The share transfer plan between the Company and Ta Chong Commercial Bank Co., Ltd. (hereon referred to as “Ta Chong Bank”) was resolved by their respective shareholders at the special shareholders’ meeting on October 13, 2015, and was completed on March 22, 2016. Thereafter, Ta Chong Bank officially became a wholly-owned subsidiary of the Company, and merged with Yuanta Bank on January 1, 2018.

The Company engages in the business of a financial holding company and its operations are limited to investing and investment management. According to the Financial Holding Company Act, the businesses in which the Company can invest in are securities, banking, bills finance, credit cards, trusts, insurance, futures, venture capital, foreign financial institutions that are authorised by the government authority, and other related financial businesses that are recognised by the government authority. Additionally, the Company was accredited by the Taiwan Corporate Governance Association with Corporate Governance Assessment Advanced Certification (CG6014) on December 27, 2024.

2. The date of authorisation for issuance of the financial statements and procedures for authorisation

These consolidated financial statements were authorised for issuance by the Board of Directors on November 21, 2025.

3. Application of New Standards, Amendments and Interpretations

(1) Effect of the adoption of new issuances of or amendments to International Financial Reporting Standards (“IFRS®”) Accounting Standards that came into effect as endorsed by the Financial Supervisory Commission (“FSC”)

New standards, interpretations and amendments endorsed by the FSC and became effective from 2025 are as follows:

<u>New Standards, Interpretations and Amendments</u>	<u>Effective date by International Accounting Standards Board</u>
Amendments to IAS 21, ‘Lack of exchangeability’	January 1, 2025
The above standards and interpretations have no significant impact to the Yuanta Group’s financial condition and financial performance based on the Yuanta Group’s assessment.	

(2) Effect of new issuances of or amendments to IFRS Accounting Standards as endorsed by the FSC but not yet adopted by the Yuanta Group

New standards, interpretations and amendments endorsed by the FSC effective from 2026 are as follows:

<u>New Standards, Interpretations and Amendments</u>	<u>Effective date by International Accounting Standards Board</u>
Amendments to IFRS 9 and IFRS 7, ‘Amendments to the classification and measurement of financial instruments’	January 1, 2026
Amendments to IFRS 9 and IFRS 7, ‘Contracts referencing nature-dependent electricity’	January 1, 2026
IFRS 17, ‘Insurance contracts’	January 1, 2023
Amendments to IFRS 17, ‘Insurance contracts’	January 1, 2023
Amendment to IFRS 17, ‘Initial application of IFRS 17 and IFRS 9 – comparative information’	January 1, 2023
Annual Improvements to IFRS Accounting Standards—Volume 11	January 1, 2026

Except for the following, the above standards and interpretations have no significant impact to the Yuanta Group’s financial condition and financial performance based on the Yuanta Group’s assessment. The quantitative impact will be disclosed when the assessment is complete.

1. Amendments to IFRS 9 and IFRS 7, ‘Amendments to the classification and measurement of financial instruments’

Update the disclosures for equity instruments designated at fair value through other comprehensive income (FVOCI). The entity shall disclose the fair value of each class of investment. In addition, the amendments require the entity to disclose the fair value gain or loss presented in other comprehensive income during the period, showing separately the fair value gain or loss related to investments derecognised during the reporting period and the fair value gain or loss related to investments held at the end of the reporting period; and any transfers of the cumulative gain or loss within equity during the reporting period related to the investments derecognised during that reporting period.

2. IFRS 17, 'Insurance contracts'

IFRS 17 'Insurance contracts' (hereinafter referred to as IFRS 17) was issued by International Accounting Standards Board (IASB) on May 18, 2017. The standard established the principles for the recognition, measurement, presentation, and disclosure of insurance contracts issued and replaced IFRS 4, 'Insurance contracts', (hereinafter referred to as IFRS 4).

The Yuanta Group will adopt IFRS 17 effective January 1, 2026. IFRS 17 provides comprehensive guidance on accounting for insurance contracts, reinsurance contracts held, and investment contracts with discretionary participation features. It is expected to significantly impact the accounting for insurance contracts and the reporting of insurance revenue and insurance service results.

IFRS 17 requires insurance contracts to be grouped into portfolios. A portfolio comprises contracts sharing similar risks and managed together. Each portfolio is further divided into the following three groups based on profitability, with contracts issued more than one year apart not included in the same group:

- (a) A group of onerous contracts;
- (b) A group of contracts that have no significant possibility of becoming onerous subsequently;
- (c) A group of the remaining contracts in the portfolio.

Under IFRS 17, insurance contract liabilities are measured using different methods. The general measurement model (GMM) is applied to contracts without direct participating features or with indirect participating features. The variable fee approach (VFA) is used for contracts with direct participating features. For short-duration contracts, IFRS 17 permits a simplified premium allocation approach (PAA). The PAA can be applied to contracts with a coverage period of 12 months or less, or to contracts where the resulting liability for remaining coverage is not materially different from that obtained using the GMM.

The GMM under IFRS 17 comprises the following components:

- (a) Fulfillment cash flows, including:
 - a. Estimates of future cash flows;
 - b. Adjustments reflecting the time value of money (i.e., discounting) and changes in financial risks related to future cash flows;
 - c. A risk adjustment for non-financial risks.
- (b) Contractual service margin (CSM).

The risk adjustment for non-financial risks should reflect the compensation required for the uncertainty the Yuanta Group is exposed to from non-financial risks, arising from uncertainty about the amount and timing of future cash flows when fulfilling insurance contracts.

Compared to IFRS 4, the introduction of CSM is a major change. The CSM represents the unearned profit of a group of insurance contracts, deferred as future service revenue. It is amortized systematically over the coverage period as the contractual services are provided, ensuring that insurance revenue recognition aligns with service delivery. Changes in contract terms or expected cash flows necessitate adjustments to the CSM. The CSM of an insurance contract cannot be negative at initial recognition. Any net outflow of fulfillment cash flows at initial recognition is immediately recognized in profit or loss.

In addition to the GMM, the VFA is the measurement model for insurance contracts with direct participation features. The VFA should be applied if the contract meets the following three requirements:

- (a) The contractual terms specify that the policyholder participates in a share of a clearly identified pool of underlying items;

- (b) The entity expects to pay the policyholder an amount equal to a substantial share of the fair value returns on those underlying items;
- (c) The entity expects a substantial proportion of any change in the amounts to be paid to the policyholder to vary with the change in fair value of the underlying items.

The assessment of whether the contract meets VFA eligibility criteria is made at inception of the contract and not revised subsequently, except in case of substantial modification of the contract. Besides the GMM and VFA, IFRS 17 also provides the simplified PAA. If the result of measuring an insurance contract using the PAA is not materially different from the GMM, or if the coverage period is one year or less, The Yuanta Group may use the PAA to measure the liability for remaining coverage. Under the PAA, the liability for remaining coverage equals the premiums received at initial recognition deducts acquisition costs and the amount recognized as insurance revenue up to the reporting date. Incurred claims liabilities are measured the same way as under the GMM. The PAA aligns more closely with the IFRS 4 measurement approach, with the main differences being the discounting of claim reserves, a more detailed onerous contract test, and the inclusion of a risk adjustment for non-financial risk.

Under IFRS 17, insurance revenue will no longer reflect premiums underwritten during the year since they will:

- (a) Exclude any investment component that is main bulk of the premiums in Life and Savings and Protection with Savings businesses;
- (b) Reflect the portion of the premiums earned during the period, i.e., the release of the fulfillment cash flows (the expected cash flows of the period plus the related release of risk adjustments) as well as CSM release (corresponding to the portion of the profit acquired during the period).

Regarding the statement of comprehensive income, operating profit or loss is expected to be affected as it will reflect CSM, the application of current interest rates, and the elimination of the overlay approach.

Regarding the balance sheet, the main changes are:

- (a) Insurance-related receivables and payables will no longer be presented separately from insurance liabilities. Total assets and liabilities are expected to decrease compared to IFRS 4.
- (b) As liabilities are measured using current interest rates, insurance contract liabilities are expected to decrease compared to IFRS 4, resulting in a positive impact on retained earnings in equity.

The transition from IFRS 4 to IFRS 17, the standard has to be applied the full retrospective approach unless it is impracticable. Under this premise, the Entity may choose to apply either:

- (a) The modified retrospective approach: based on reasonable and supportable information available without undue cost and effort to the entity, certain modifications of requirements are applied to the extent their full retrospective application is not possible, but still with the objective to achieve the closest outcome to retrospective application possible.
- (b) The fair value approach: the CSM is determined as the positive difference between the fair value determined in accordance with IFRS 13 'Fair Value Measurement' and the fulfillment cash flows.

The Yuanta Group will apply the full retrospective approach to insurance contracts for which transition date information is fully available. It is expected that for most insurance contracts, due to the impracticability of obtaining information, the modified retrospective approach or the fair value approach will be applied.

During the transition period, the Yuanta Group is carrying out conversion work according to the IFRS 17 implementation plan, including the establishment of accounting policies, insurance contract data, and actuarial models, to facilitate the preparation of the opening balance sheet at the date of transition and various financial reports. The financial impact of IFRS 17 remains uncertain. Based on the above explanation, the impact on the Yuanta Group's equity and statement of comprehensive income from the transition from IFRS 4 to IFRS 17 as of January 1, 2026, is still under evaluation and cannot be provided at this time.

3. Amendments to IFRS 17, 'Insurance contracts'

The amendments to IFRS 17 include the deferral of effective date, expected recovery of insurance acquisition cash flows, CSM attributable to investment services, reinsurance contracts held – recovery of losses and other amendments, and they are not intended to change the fundamental principles of the standard.

4. Amendment to IFRS 17, 'Initial application of IFRS 17 and IFRS 9 – comparative information'

The amendment permits an entity to apply an optional classification overlay in the comparative period(s) presented on initial application of IFRS 17. The overlay allows all financial assets, including those held in respect of activities not connected to contracts within the scope of IFRS 17, to be classified, on an instrument-by-instrument basis, in the comparative period(s) in a way that aligns with how the entity expects those assets to be classified on initial application of IFRS 9. The overlay can be applied by entities that have already applied IFRS 9 or will apply it when they apply IFRS 17.

(3) IFRS Accounting Standards issued by IASB but not yet endorsed by the FSC

New standards, interpretations and amendments issued by IASB but not yet included in the IFRS Accounting Standards as endorsed by the FSC are as follows:

New Standards, Interpretations and Amendments	Effective date by International Accounting Standards Board
Amendments to IFRS 10 and IAS 28, 'Sale or contribution of assets between an investor and its associate or joint venture'	To be determined by International Accounting Standards Board
IFRS 18, 'Presentation and disclosure in financial statements'	January 1, 2027(Note)
IFRS 19, 'Subsidiaries without public accountability: disclosures'	January 1, 2027

Note: The FSC has announced in a press release on September 25, 2025 that public companies will apply IFRS 18 starting from the fiscal year 2028. Additionally, entities can choose to adopt IFRS 18 earlier based on their requirements after the FSC endorses IFRS 18.

Except for the following, the above standards and interpretations have no significant impact to the Yuanta Group's financial condition and financial performance based on the Yuanta Group's assessment. The impact will be disclosed when the assessment is complete.

IFRS 18, 'Presentation and disclosure in financial statements'

IFRS 18, 'Presentation and disclosure in financial statements' replaces IAS 1. The standard introduces a defined structure of the statement of profit or loss, disclosure requirements related to management-defined performance measures, and enhanced principles on aggregation and disaggregation which apply to the primary financial statements and notes.

4. Summary of material accounting policies

The principal accounting policies applied in the preparation of these consolidated financial statements are set out below. These policies have been consistently applied to all the periods presented, unless otherwise stated.

(1) Compliance statement

- A. The consolidated financial statements of the Company and its subsidiaries (collectively referred herein as the “Yuanta Group”) have been prepared in accordance with the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies, Regulations Governing the Preparation of Financial Reports by Securities Issuers, Regulations Governing the Preparation of Financial Reports by Public Banks, Regulations Governing the Preparation of Financial Reports by Securities Firms, Regulations Governing the Preparation of Financial Reports by Futures Commission Merchants, Regulations Governing the Preparation of Financial Reports by Insurance Enterprises, and IAS 34, ‘Interim Financial Reporting’ that came into effect as endorsed by the FSC.
- B. These consolidated financial statements should be read in conjunction with the consolidated financial statements for the year ended December 31, 2024.

(2) Basis of preparation

- A. Except for the following items, these consolidated financial statements have been prepared under the historical cost convention:
 - (A) Financial assets and financial liabilities (including derivative instruments) at fair value through profit or loss.
 - (B) Financial assets at fair value through other comprehensive income.
 - (C) Defined benefit liabilities recognised based on the net amount of pension fund assets less present value of defined benefit obligation.
 - (D) Various insurance liabilities, reinsurance reserve assets, and foreign exchange reserves are set aside and recognised in accordance with “Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises” and relevant regulations.
- B. The preparation of financial statements in conformity with International Financial Reporting Standards, International Accounting Standards, IFRIC[®] Interpretations, and SIC[®] Interpretations that came into effect as endorsed by the FSC (collectively referred herein as the “IFRSs”) requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Yuanta Group’s accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the consolidated financial statements are disclosed in Note 5.

(3) Basis of consolidation

A. Basis for preparation of consolidated financial statements:

All subsidiaries are included in the Yuanta Group's consolidated financial statements. Subsidiaries are all entities (including structured entities) controlled by the Yuanta Group. The Yuanta Group controls an entity when the Yuanta Group is exposed, or has rights, to variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity. Consolidation of subsidiaries begins from the date the Yuanta Group obtains control of the subsidiaries and ceases when the Yuanta Group loses control of the subsidiaries. The Yuanta Group acquired subsidiaries in accordance with the Acquisition Method. Acquisition costs are measured at fair value based on assets acquired, issued equity instruments and incurred or undertaking liabilities, along with directly attributable acquisition costs. Identifiable assets, liabilities and contingent liabilities that are acquired at business combinations are measured at original fair value, and shares of non-controlling interests are not considered. Acquisition costs that exceed fair value of identifiable assets recognised for shareholding ratio are recognised as goodwill; acquisition costs that are less than fair value of identifiable assets recognised for shareholding ratio are directly recognised in the consolidated statements of comprehensive income. Changes in a parent's ownership interest in a subsidiary that do not result in the parent losing control of the subsidiary (transactions with non-controlling interests) are accounted for as equity transactions, i.e., transactions with owners in their capacity as owners. Any difference between the amount by which the non-controlling interests are adjusted and the fair value of the consideration paid or received is recognised directly in equity. Inter-company transactions, balances and unrealised gains or losses on transactions between companies within the Yuanta Group are eliminated. Accounting policies of subsidiaries have been adjusted where necessary to ensure consistency with the policies adopted by the Yuanta Group. Profit or loss and each component of other comprehensive income are attributed to the owners of the parent and to the non-controlling interests. Total comprehensive income is attributed to the owners of the parent and to the non-controlling interests even if this results in the non-controlling interests having a deficit balance.

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B. Subsidiaries included in the consolidated financial statements:

Name of Investor	Name of Subsidiary	Main Business Activities	Ownership (%)			Note
			September 30, 2025	December 31, 2024	September 30, 2024	
The Company	Yuanta Securities	Securities brokerage, dealing, underwriting, financing and refinancing, futures business and raising and issuing derivative instruments	100.00	100.00	100.00	
	Yuanta Bank	Banking	100.00	100.00	100.00	
	Yuanta Life Insurance Co., Ltd. (“Yuanta Life”)	Life insurance business	100.00	100.00	100.00	
	Yuanta Futures Co., Ltd. (“Yuanta Futures”)	Futures, futures managers, futures consultant, securities, securities trading assistance	65.06	66.27	66.27	
	Yuanta Securities Investment Trust Co., Ltd. (“Yuanta Securities Investment Trust”)	Securities investment trust	74.71	74.71	74.71	
	Yuanta Venture Capital Co., Ltd. (“Yuanta Venture Capital”)	Venture capital investments	100.00	100.00	100.00	
	Yuanta Asset Management Co., Ltd. (“Yuanta Asset Management”)	Management of monetary debts of financial institutions	100.00	100.00	100.00	
Yuanta Securities	Yuanta Securities Investment Consulting Co., Ltd. (“Yuanta Securities Investment Consulting”)	Securities investment consultant	100.00	100.00	100.00	
	Yuanta Securities Asia Financial Services Private Limited (“Yuanta Securities Asia Financial Services”)	Investment holding	100.00	100.00	100.00	
	Yuanta International Insurance Brokers Co., Ltd. (“Yuanta International Insurance Brokers”)	Insurance brokerage services	100.00	100.00	100.00	
	Yuanta Securities Finance Co., Ltd. (“Yuanta Securities Finance”)	Securities financing and refinancing to securities firms and related business	100.00	100.00	100.00	
Yuanta Securities Asia Financial Services	Yuanta Wealth Management (Singapore) Pte. Ltd. (“Yuanta Wealth Management (Singapore)”)	Note 1	100.00	100.00	100.00	Note 1
	Yuanta Securities (Hong Kong) Limited (“Yuanta Securities (Hong Kong)”)	Securities trading, futures contract trading, providing opinions on securities, futures contract and institutions’ financing, asset management services	100.00	100.00	100.00	
	Yuanta Asia Investment (Hong Kong) Ltd. (“Yuanta Asia Investment (Hong Kong)”)	Securities trading, asset management services	100.00	100.00	100.00	
	Yuanta Investment Consulting (Beijing) Co., Ltd. (“Yuanta Investment Consulting Beijing”)	Investment and management consultancy, financial consultancy, enterprise management consultancy, business information consultancy, economic and trade consultancy, marketing strategy and plan, technique promotion and technique service	100.00	100.00	100.00	

Name of Investor	Name of Subsidiary	Main Business Activities	Ownership (%)			Note
			September 30, 2025	December 31, 2024	September 30, 2024	
Yuanta Securities Asia Financial Services	Yuanta Securities Korea Co., Ltd. (“Yuanta Securities (Korea)”)	Investment and trading business, investment intermediary business, trust business, investment consultancy, discretionary account business, in addition, concurrent operating business and auxiliary business	58.77	58.58	58.56	
	Yuanta Hong Kong Holdings (Cayman) Ltd. (“Yuanta HK Holdings (Cayman)”)	Investment holding	100.00	100.00	100.00	
	Yuanta Securities Thailand Co., Ltd. (“Yuanta Securities (Thailand)”)	Securities brokerage, dealing in securities, underwriting and investment consultation, management of mutual fund, management of private fund, management venture capital fund, securities lending, brokerage and dealer of derivative instrument	99.99	99.99	99.99	
	Yuanta Securities Vietnam Limited Company (“Yuanta Securities (Vietnam)”)	Securities brokerage, dealing, underwriting, investment consultation, financial derivatives	94.10	94.10	94.10	
Yuanta Securities (Korea)	Yuanta Investment Co., Ltd.	Investment business	100.00	100.00	100.00	
	Yuanta Financial (Hong Kong) Ltd. (“Yuanta Financial (Hong Kong)”)	Investment holding	100.00	100.00	100.00	
Yuanta Financial (Hong Kong)	Yuanta Securities (Cambodia) Plc.	Underwriting guidelines, financial advisory services, securities brokerage, dealing in securities and investment advisory	100.00	100.00	100.00	
Yuanta Securities (Hong Kong)	Yuanta International Investment (Hong Kong) Ltd. (“Yuanta International Investment (Hong Kong)”)	Issuance of financial instruments and dealing investments	100.00	100.00	100.00	
	Yuanta Finance (Hong Kong) Ltd. (“Yuanta Finance (Hong Kong)”)	Credit loan business	100.00	100.00	100.00	
	PT Yuanta Sekuritas Indonesia (“Yuanta Securities (Indonesia)”)	Securities trading and underwriting services	99.00	99.00	99.00	
	Yuanta Securities (Vietnam)	Securities brokerage, dealing, underwriting, investment consultation, financial derivatives	5.90	5.90	5.90	
	YUANTA Quantivantage Fund SP	Investment business	100.00	100.00	100.00	
Yuanta Investment Co., Ltd.	Yuanta Quantum Jump No.3 Fund	Investment business	25.19	25.11	25.10	

Name of Investor	Name of Subsidiary	Main Business Activities	Ownership (%)			Note
			September 30, 2025	December 31, 2024	September 30, 2024	
Yuanta Bank	Yuanta Savings Bank (Philippines) Inc. (Yuanta Savings Bank (Philippines))	Deposits and loans of savings bank	100.00	100.00	100.00	
	Yuanta Savings Bank (Korea) Inc. (Yuanta Savings Bank (Korea))	Deposits and loans of savings bank	100.00	100.00	100.00	
Yuanta Futures	Yuanta Futures (Hong Kong) Limited (“Yuanta Futures (Hong Kong)”)	Financial services	100.00	100.00	100.00	
	Yuanta Global (Singapore) Pte. Ltd. (“Yuanta Global (Singapore)”)	Financial services	100.00	100.00	100.00	Note 2
Yuanta Venture Capital	Yuanta I Venture Capital Co., Ltd. (“Yuanta I Venture Capital”)	Venture capital investments	100.00	100.00	100.00	

Note 1: On April 29, 2022, Yuanta Wealth Management (Singapore) was established by Yuanta Securities through reinvestment, and its main business activities are currently under approval by Singapore authorities.

Note 2: Yuanta Global (Singapore) was established by Yuanta Futures through reinvestment on November 23, 2022, and commenced operations on June 19, 2025.

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C. The structured entities controlled by Yuanta Securities (Korea) are as follows:
September 30, 2025

Structured entities	Main Business Activities
DK project the second Co., Ltd.	Asset-backing
YK Kwangyang the first Co., Ltd.	Asset-backing
YK Seocho the 1st. Co., Ltd.	Asset-backing
YFI Manchon Co., Ltd.	Asset-backing
YK Songak the 1st. Co., Ltd.	Asset-backing
MIL the 2nd. Co., Ltd.	Asset-backing
JJ Woosan the 1st. Co., Ltd.	Asset-backing
Geumnamro PI the 1st. Co., Ltd.	Asset-backing
YOB new one Co., Ltd.	Asset-backing
YK Jincheon Samduk the 1st. Co., Ltd.	Asset-backing
YK Daejeonyongdu the 1st. Co., Ltd.	Asset-backing
Pacific Leo the 1st. Co., Ltd.	Asset-backing
YFI Manchon 2 Co., Ltd.	Asset-backing
YK Gijang the 1st. Co., Ltd.	Asset-backing
Luxia PI the 1st. Co., Ltd.	Asset-backing
Perfect-dream the 5th. Co., Ltd.	Asset-backing
YFI yangsan Co., Ltd.	Asset-backing
Y.K Petro the 1st. Co., Ltd.	Asset-backing
YK DS Co., Ltd.	Asset-backing
Delguard 1st. Co., Ltd.	Asset-backing
YK Magok the 1st Co., Ltd.	Asset-backing
Y.K Beethoven the 2nd Co.,LTD	Asset-backing
Multiple 1st Corp	Asset-backing
Y.K Jupiter the 1st Co.,LTD	Asset-backing
YKnewcore Co.,Ltd	Asset-backing
YK Ansanthone Co., Ltd.	Asset-backing
Mountaingram 1st Corp	Asset-backing
Y.K Medical the 1st Co., LTD	Asset-backing
YK Super 1st Corp.	Asset-backing
JeionOryong Co., Ltd.	Asset-backing
YK ST Co., LTD	Asset-backing
YK Maporo the 1st Co., Ltd.	Asset-backing
YK Circuit 1st Corp.	Asset-backing
YK Sau Co., LTD	Asset-backing
Prime Anchor Co. , LTD	Asset-backing
NK BLACK 1ST Co., LTD	Asset-backing
YK Gongdeok 1st Corp	Asset-backing
YK keyen 1st Corp.	Asset-backing

December 31, 2024

Structured entities	Main Business Activities
DK project the second Co., Ltd.	Asset-backing
Y.K Life the First Co., Ltd.	Asset-backing
YK Kwangyang the first Co., Ltd.	Asset-backing
YK Seochon the 1st. Co., Ltd.	Asset-backing
YFI Manchon Co., Ltd.	Asset-backing
YK Songak the 1st. Co., Ltd.	Asset-backing
MIL the 2nd. Co., Ltd.	Asset-backing
JJ Woosan the 1st. Co., Ltd.	Asset-backing
Geumnamro PI the 1st. Co., Ltd.	Asset-backing
YOB new one Co., Ltd.	Asset-backing
YK Jugyo the 1st. Co., Ltd.	Asset-backing
YFI Namsan Co., Ltd.	Asset-backing
YK Jincheon Samduk the 1st. Co., Ltd.	Asset-backing
YK Pyeongdong the 1st. Co., Ltd.	Asset-backing
YK Daejeonyongdu the 1st. Co., Ltd.	Asset-backing
Pacific Leo the 1st. Co., Ltd.	Asset-backing
YFI Manchon 2 Co., Ltd.	Asset-backing
YK Gijang the 1st. Co., Ltd.	Asset-backing
YK Greenfood the 1st. Co., Ltd.	Asset-backing
Luxia PI the 1st. Co., Ltd.	Asset-backing
Perfect-dream the 5th. Co., Ltd.	Asset-backing
YFI yangsan Co., Ltd.	Asset-backing
Mountain Rich the 1st. Co., Ltd.	Asset-backing
Y.K Petro the 1st. Co., Ltd.	Asset-backing
YK DS Co., Ltd.	Asset-backing
YK IB the 2nd. Co., Ltd.	Asset-backing
Delguard 1st. Co., Ltd.	Asset-backing
YK Hosan 1st. Co., Ltd.	Asset-backing
YK Portfolio 1st. Co., Ltd.	Asset-backing
YK Magok the 1st Co., Ltd.	Asset-backing
YK Songdo Co., Ltd.	Asset-backing
YK Camel Co., Ltd.	Asset-backing
Y.K Beethoven the 2nd Co.,LTD	Asset-backing
Multiple 1st Corp	Asset-backing
Y.K Jupiter the 1st Co.,LTD	Asset-backing
YKnewcore Co.,Ltd	Asset-backing
Y.K Heal the 1st Co.,LTD	Asset-backing
YK E&C the 2nd Co., Ltd.	Asset-backing
YK Ansantheone Co., Ltd.	Asset-backing

September 30, 2024

Structured entities	Main Business Activities
DK project the second Co., Ltd.	Asset-backing
Y.K Life the First Co., Ltd.	Asset-backing
YK Kwangyang the first Co., Ltd.	Asset-backing
YK Wangji the 1st. Co., Ltd.	Asset-backing
YK Seocho the 1st. Co., Ltd.	Asset-backing
YFI Manchon Co., Ltd.	Asset-backing
YK Songak the 1st. Co., Ltd.	Asset-backing
MIL the 2nd. Co., Ltd.	Asset-backing
YK SG Co., Ltd.	Asset-backing
JJ Woosan the 1st. Co., Ltd.	Asset-backing
Geumnamro PI the 1st. Co., Ltd.	Asset-backing
YOB new one Co., Ltd.	Asset-backing
YK Jugyo the 1st. Co., Ltd.	Asset-backing
YFI Namsan Co., Ltd.	Asset-backing
YK Jincheon Samduk the 1st. Co., Ltd.	Asset-backing
YK Pyeongdong the 1st. Co., Ltd.	Asset-backing
YK Lhour Co., Ltd.	Asset-backing
YK Daejeonyongdu the 1st. Co., Ltd.	Asset-backing
Pacific Leo the 1st. Co., Ltd.	Asset-backing
YFI Manchon 2 Co., Ltd.	Asset-backing
YK Gijang the 1st. Co., Ltd.	Asset-backing
YK Greenfood the 1st. Co., Ltd.	Asset-backing
Luxia PI the 1st. Co., Ltd.	Asset-backing
Perfect-dream the 5th. Co., Ltd.	Asset-backing
YFI yangsan Co., Ltd.	Asset-backing
Mountain Rich the 1st. Co., Ltd.	Asset-backing
Y.K Petro the 1st. Co., Ltd.	Asset-backing
YK DS Co., Ltd.	Asset-backing
YK IB the 2nd. Co., Ltd.	Asset-backing
Delguard 1st. Co., Ltd.	Asset-backing
YK Hosan 1st. Co., Ltd.	Asset-backing
YK Portfolio 1st. Co., Ltd.	Asset-backing
Y.K Iris the 1st. Co., Ltd.	Asset-backing

Although the Yuanta Group does not hold most of interests in structured entities, structured entities are included in the consolidated financial statements, taking into account the following: when the company is exposed, or has rights, to variable returns from its involvement with the entity and has the ability to affect those returns through its control over the entity.

D. Subsidiaries not included in the consolidated financial statements:

None.

E. Adjustments for subsidiaries with different balance sheet dates:

None.

F. Significant restrictions:

None.

G. Subsidiaries that have non-controlling interests that are material to the Yuanta Group:

As of September 30, 2025, December 31, 2024 and September 30, 2024, the non-controlling interests amounted to \$22,515,950, \$21,614,723 and \$22,095,622, respectively. The information of non-controlling interests and respective subsidiaries is as follows:

Name of Subsidiary	Principal place of business	Non-controlling interests					
		September 30, 2025		December 31, 2024		September 30, 2024	
		Amount	Ownership (%)	Amount	Ownership (%)	Amount	Ownership (%)
Yuanta Securities (Korea)	Korea	\$ 14,273,643	41.23%	\$ 14,463,680	41.42%	\$ 15,438,907	41.44%

The comprehensive income attributable to these non-controlling interests were \$78,481, \$545,430, \$287,085 and \$708,912 for the three months and nine months ended September 30, 2025 and 2024, respectively.

Summarized financial information for the aforementioned subsidiaries:

Consolidated balance sheets

	Yuanta Securities (Korea) and its subsidiaries		
	September 30, 2025	December 31, 2024	September 30, 2024
Current assets	\$ 388,902,179	\$ 358,042,627	\$ 383,361,178
Non-current assets	16,010,478	15,333,325	16,192,043
Current liabilities	(358,157,858)	(328,678,484)	(351,457,190)
Non-current liabilities	(10,565,483)	(8,337,374)	(9,393,731)
Total net assets	<u>\$ 36,189,316</u>	<u>\$ 36,360,094</u>	<u>\$ 38,702,300</u>

Consolidated statements of comprehensive income

	Yuanta Securities (Korea) and its subsidiaries	
	For the three months ended September 30,	
	2025	2024
Revenue	\$ 5,259,863	\$ 4,933,765
Profit before income tax	849,616	649,105
Income tax expense	(200,363)	(151,609)
Net income	649,253	497,496
Other comprehensive (loss) income (net of tax)	(411,456)	685,405
Total comprehensive income for the period	<u>\$ 237,797</u>	<u>\$ 1,182,901</u>
	Yuanta Securities (Korea) and its subsidiaries	
	For the nine months ended September 30,	
	2025	2024
Revenue	\$ 14,693,676	\$ 15,348,179
Profit before income tax	1,807,542	1,922,047
Income tax expense	(428,370)	(455,120)
Net income	1,379,172	1,466,927
Other comprehensive (loss) income (net of tax)	(609,323)	148,569
Total comprehensive income for the period	<u>\$ 769,849</u>	<u>\$ 1,615,496</u>

Consolidated statements of cash flows

Yuanta Securities (Korea) and its subsidiaries

For the nine months ended September 30,

	<u>2025</u>	<u>2024</u>
Net cash (used in) from operating activities	(\$ 1,528,124)	\$ 5,777,067
Net cash (used in) from investing activities	(551,105)	830,264
Net cash from (used in) financing activities	2,569,298	(3,872,557)
Effects of exchange rate changes	(388,661)	(349,064)
Increase in cash and cash equivalents	<u>101,408</u>	<u>2,385,710</u>
Cash and cash equivalents, beginning of period	<u>14,077,690</u>	<u>13,701,288</u>
Cash and cash equivalents, end of period	<u>\$ 14,179,098</u>	<u>\$ 16,086,998</u>

(4) Other material accounting policies

These consolidated financial statements should be read in conjunction with the consolidated financial statements for the year ended December 31, 2024. Except for the accounting policies listed below, please refer to the notes to the consolidated financial statements for the year ended December 31, 2024 for information on significant accounting policies.

A. Employee benefits

(A) Short-term employee benefits

Short-term employee benefits are measured at the undiscounted amount of the benefits expected to be paid in respect of service rendered by employees in a period and should be recognised as expenses in that period when the employees render service.

(B) Pensions

a. Defined contribution plans

For defined contribution plans, the contributions are recognised as pension expenses when they are due on an accrual basis. Prepaid contributions are recognised as an asset to the extent of a cash refund or a reduction in the future payments.

b. Defined benefit plans

- (a) Net obligation under a defined benefit plan is defined as the present value of an amount of pension benefits that employees will receive on retirement for their services with the Yuanta Group in current period or prior periods. The liability recognised in the balance sheet in respect of defined benefit pension plans is the present value of the defined benefit obligation at the balance sheet date less the fair value of plan assets. The net defined benefit obligation is calculated annually by independent actuaries using the projected unit credit method. The rate used to discount is determined by using interest rates of high-quality corporate bonds that are denominated in the currency in which the benefits will be paid, and that have terms to maturity approximating to the terms of the related pension liability; when there is no deep market in high-quality corporate bonds, the Yuanta Group uses interest rates of government bonds (at the balance sheet date) instead.
- (b) Remeasurement arising on defined benefit plans are recognised immediately in other comprehensive income in the period in which they arise and are recorded as retained earnings.
- (c) Past service costs are recognised immediately in profit or loss.
- (d) Pension cost for the interim period is calculated on a year-to-date basis by using the pension cost rate derived from the actuarial valuation at the end of the prior financial year, adjusted for significant market fluctuations since that time and for significant curtailments, settlements, or other significant one-off events. And, the related information is disclosed accordingly.

c. Deposits

The Yuanta Group provides preferential interest rate for its employees, including flat preferential savings for current employees. The difference gap compared to market interest rate is deemed as employee benefits.

d. Termination benefits

Termination benefits are employee benefits provided in exchange for the termination of employment as a result from either the Yuanta Group's decision to terminate an employee's employment before the normal retirement date, or an employee's decision to accept an offer of redundancy benefits in exchange for the termination of employment. The Yuanta Group recognises expense as it can no longer withdraw an offer of termination benefits or it recognises relating restructuring costs, whichever is earlier. Benefits that are expected to be due more than 12 months after balance sheet date shall be discounted to their present value.

e. Employees' compensation and directors' and supervisors' remuneration

Employees' compensation and directors' and supervisors' remuneration are recognised as expenses and liabilities, provided that such recognition is required under legal or constructive obligation and those amounts can be reliably estimated. However, if the accrued amounts for employees' compensation and directors' and supervisors' remuneration are different from the actual distributed amounts as resolved by the shareholders at their shareholders' meeting subsequently, the differences should be accounted for as changes in estimates.

B. Income tax

(A) Current income tax

Income tax payable (refundable) is calculated on the basis of the tax laws enacted in the countries where a company operates and generates taxable income. Except that the transactions or other matters are directly recognised in other comprehensive income or equity, and that related income taxes in the period are recognised in other comprehensive income or directly derecognised from equity, all the others should be recognised as income or expense and recorded as gain and loss in the period. An additional tax of the Company and its domestic subsidiaries is levied on the unappropriated retained earnings and is recorded as income tax expense in the year the shareholders resolve to retain the earnings.

(B) Deferred income tax

- a. Deferred income tax assets and liabilities are measured based on the tax rate of the anticipated period that the future assets realization or the liabilities settlement requires, which is based on the effective or existing tax rate at the consolidated balance sheet date. The carrying amounts and temporary differences of assets and liabilities included on the consolidated balance sheet are calculated using the balance sheet liability method and recognised as deferred income tax.
- b. The land revaluation appraisal due to the revaluation assessment in compliance with relevant regulations, deemed as taxable temporary difference, is recognised as deferred income tax liabilities.
- c. If the future taxable income is probable to provide unused loss carryforwards or deferred income tax credit which can be realised in the future, the proportion of realization is deemed as deferred income tax asset.

(C) Current income tax assets and liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously. Deferred tax assets and liabilities are offset on the balance sheet when the entity has the legally enforceable right to offset current tax assets against current tax liabilities and they are levied by the same taxation authority on either the same entity or different entities that intend to settle on a net basis or realise the asset and settle the liability simultaneously. The Yuanta Group does not offset deferred income tax assets against liabilities taxed by different tax authorities.

(D) The interim period income tax expense is recognised based on the estimated average annual effective income tax rate expected for the full financial year applied to the pretax income of the interim period, and the related information is disclosed accordingly.

(E) If a change in tax rate is enacted or substantively enacted in an interim period, the Yuanta Group recognises the effect of the change on items recognised outside profit or loss immediately in the interim period in which the change occurs and spread the effect of the change on items recognised in profit or loss over the remainder of the annual reporting period via an adjustment to the estimated annual effective income tax rate.

5. Critical accounting judgements, estimates and key sources of assumption uncertainty

There have been no significant changes as of September 30, 2025. Please refer to Note 5 in the consolidated financial statements for the year ended December 31, 2024.

6. Details of significant accounts

(1) Cash and cash equivalents

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Cash on hand	\$ 5,879,074	\$ 9,823,118	\$ 5,866,872
Deposits in banks	73,674,888	70,095,836	81,750,809
Futures excess margin and cash equivalents	3,187,571	2,771,152	2,834,884
Checks for clearance	679,037	536,148	783,190
Total	<u>\$ 83,420,570</u>	<u>\$ 83,226,254</u>	<u>\$ 91,235,755</u>

(2) Due from Central Bank and call loans to other banks

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Reserve for deposits - account A	\$ 29,496,244	\$ 17,407,148	\$ 25,771,146
Reserve for deposits - account B	64,124,156	57,696,899	53,772,817
Deposits by foreign subsidiary to designated accounts of respective local central banks	2,590,049	2,650,620	2,827,721
Reserve for deposits	16,806,569	15,302,376	17,884,548
Call loans to banks	27,833,810	5,933,361	727,973
Total	<u>\$ 140,850,828</u>	<u>\$ 98,990,404</u>	<u>\$ 100,984,205</u>

A. Reserves for deposits placed with the Central Bank are calculated monthly at prescribed rates on the average daily balances of various deposit accounts and structured accounts and then lodged into reserve for deposits account of Central Bank. The reserve for deposits - account A is non-interest bearing and call on demand. Reserve for deposits - account B is interest bearing and its use is restricted to monthly adjustment in the reserve for deposits only according to relevant regulations.

B. Please refer to Note 8 for details of the above due from Central Bank and call loans to other banks pledged as collateral as of September 30, 2025, December 31, 2024 and September 30, 2024.

C. Information relating to credit risk is provided in Note 12(3).

(BLANK)

(3) Financial assets and liabilities at fair value through profit or loss

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Financial assets mandatorily measured at fair value through profit or loss			
Commercial paper	\$ 144,903,577	\$ 96,312,210	\$ 122,609,058
Beneficiary certificates / securities	102,969,012	87,228,773	92,891,853
Short-term notes and bills	18,607,116	18,382,132	19,010,836
Listed stocks	48,691,444	52,017,994	53,935,451
Emerging stocks	3,520,672	4,277,841	2,001,803
Government bonds	49,040,444	45,118,629	54,315,448
Bank debentures	102,805,322	106,680,678	108,276,288
Corporate bonds	37,444,428	26,617,520	27,408,820
Convertible corporate bonds	92,319,050	81,990,133	72,414,127
Derivative financial instruments	17,828,246	16,677,293	16,217,064
Structured products	17,151,506	13,521,829	20,137,457
Reserve for claims of customers' deposits with KSFC (Note 1)	59,332,717	48,330,671	54,270,269
Other marketable securities	6,174,961	6,147,366	7,524,002
Valuation adjustment	130,087	(2,142,540)	2,365,500
Total	<u>\$ 700,918,582</u>	<u>\$ 601,160,529</u>	<u>\$ 653,377,976</u>
Financial liabilities held for trading			
Derivative financial instruments	\$ 32,821,610	\$ 34,894,522	\$ 33,515,981
Non-derivative financial instruments	60,095,470	47,541,425	46,407,569
Valuation adjustment of financial liabilities held for trading – non- derivative financial instruments	4,983,243	1,607,318	1,850,094
Liabilities for issuance of ETNs	631,466	728,536	753,713
Financial liabilities designated as at fair value through profit or loss			
Structured products (Note 2)	72,174,201	73,209,794	71,674,748
Convertible bond asset swap not qualifying for derecognition (Note 2)	32,314,775	28,058,863	26,068,008
Total	<u>\$ 203,020,765</u>	<u>\$ 186,040,458</u>	<u>\$ 180,270,113</u>

Note 1: KSFC stands for Korea Securities Finance Corporation.

Note 2: Financial instruments designated as at fair value through profit or loss at initial recognition are for hybrid instruments, and in order to eliminate accounting inconsistency.

A. Please refer to Note 8 for details of the above financial assets at fair value through profit or loss pledged to others as collateral as of September 30, 2025, December 31, 2024 and September 30, 2024.

B. Financial assets to which the overlay approach is applied are as follows:

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Equity instruments			
Domestic stocks	\$ 3,412,043	\$ 1,093,671	\$ 2,495,586
Overseas stocks	466,957	572,559	466,146
	<u>3,879,000</u>	<u>1,666,230</u>	<u>2,961,732</u>
Domestic beneficiary certificates	25,675,850	24,990,938	26,565,997
Overseas beneficiary certificates	2,538,584	1,107,271	1,088,332
	<u>\$ 32,093,434</u>	<u>\$ 27,764,439</u>	<u>\$ 30,616,061</u>

C. For financial assets to which the overlay approach is applied, the amounts of profit or loss reclassified to other comprehensive income are as follows:

	<u>For the three months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Profit recognised in accordance with IFRS 9	\$ 3,303,115	\$ 395,558
Less: Profit that would have been recognised under IAS 39	(1,309,531)	(1,990,886)
Profit (loss) from adopting the overlay approach	\$ 1,993,584	(\$ 1,595,328)
Effects on income tax	(\$ 17,458)	\$ 2,811
	<u>For the nine months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Profit recognised in accordance with IFRS 9	\$ 2,322,415	\$ 4,078,083
Less: Profit that would have been recognised under IAS 39	(2,967,328)	(3,591,948)
(Loss) profit from adopting the overlay approach	(\$ 644,913)	\$ 486,135
Effects on income tax	\$ 20,239	(\$ 24,200)

D. Please refer to Note 6(38) for the amounts recognised in profit or loss in relation to the financial assets and liabilities at fair value through profit or loss.

(4) Financial assets at fair value through other comprehensive income

Items	September 30, 2025	December 31, 2024	September 30, 2024
Debt instruments			
Government bonds	\$ 65,765,364	\$ 66,535,116	\$ 59,643,478
Bank debentures	68,922,177	73,748,480	61,737,734
Corporate bonds	165,214,457	152,716,508	147,551,074
Others	444,120	1,285,395	1,303,893
Valuation adjustment	(6,244,308)	(11,475,150)	(7,318,333)
Subtotal	294,101,810	282,810,349	262,917,846
Equity instruments			
Listed stocks	\$ 9,510,371	\$ 5,552,807	\$ 9,419,698
Unlisted stocks/Emerging stocks	4,479,322	4,503,373	4,598,076
Others	2,565,220	2,645,809	2,649,376
Valuation adjustment	39,081,309	34,073,820	34,987,132
Subtotal	55,636,222	46,775,809	51,654,282
Total	\$ 349,738,032	\$ 329,586,158	\$ 314,572,128

- A. The Yuanta Group has elected to classify strategic equity investments not held for trading as financial assets at fair value through other comprehensive income. As of September 30, 2025, December 31, 2024 and September 30, 2024, the fair value of such investments was \$55,636,222, \$46,775,809 and \$51,654,282, respectively.
- B. The Yuanta Group disposed equity instruments at fair value through other comprehensive income for purposes of investment portfolio adjustment and asset allocation. For the three months and nine months ended September 30, 2025 and 2024, the fair value of such equity investments sold amounted to \$17,506,127, \$23,912,996, \$20,363,459 and \$25,636,901 and accumulated gain on disposal were \$473,909, \$1,335,566, \$487,053 and \$1,447,709, respectively.

C. Amounts recognised in profit or loss and other comprehensive income in relation to the financial assets at fair value through other comprehensive income are listed below:

	For the three months ended September 30,	
	2025	2024
<u>Equity instruments at fair value through other comprehensive income</u>		
Fair value change recognised in other comprehensive income	\$ 6,790,415	\$ 1,540,123
Cumulative gains reclassified to retained earnings due to derecognition	\$ 464,406	\$ 1,270,480
Dividend income recognised in profit or loss		
Held at end of period	\$ 238,544	\$ 725,515
Derecognised in the current period	954,962	1,047,689
	<u>\$ 1,193,506</u>	<u>\$ 1,773,204</u>
<u>Debt instruments at fair value through other comprehensive income</u>		
Fair value change recognised in other comprehensive income	\$ 1,549,165	\$ 5,296,585
Cumulative other comprehensive income reclassified to profit or loss		
Reclassified due to reversal of impairment	\$ 3,677	(\$ 1,938)
Reclassified due to derecognition	(9,547)	(172,866)
	<u>(\$ 5,870)</u>	<u>(\$ 174,804)</u>
Interest income recognised in profit or loss	<u>\$ 1,693,800</u>	<u>\$ 1,621,275</u>

	For the nine months ended September 30,	
	2025	2024
<u>Equity instruments at fair value through other comprehensive income</u>		
Fair value change recognised in other comprehensive income	\$ 5,596,698	\$ 6,678,619
Cumulative gains reclassified to retained earnings due to derecognition	\$ 477,484	\$ 1,381,285
Dividend income recognised in profit or loss		
Held at end of period	\$ 1,684,215	\$ 1,402,180
Derecognised in the current period	1,100,286	1,081,845
	<u>\$ 2,784,501</u>	<u>\$ 2,484,025</u>
<u>Debt instruments at fair value through other comprehensive income</u>		
Fair value change recognised in other comprehensive income	\$ 5,942,682	\$ 3,831,999
Cumulative other comprehensive income reclassified to profit or loss		
Reclassified due to reversal of impairment	\$ 1,667	(\$ 3,826)
Reclassified due to derecognition	(282,764)	(98,227)
	<u>(\$ 281,097)</u>	<u>(\$ 102,053)</u>
Interest income recognised in profit or loss	<u>\$ 5,178,145</u>	<u>\$ 4,658,622</u>

D. Details of the above financial assets at fair value through other comprehensive income pledged to others as collateral as of September 30, 2025, December 31, 2024 and September 30, 2024, are provided in Note 8.

E. Information relating to credit risk is provided in Note 12(3).

(5) Investments in debt instruments at amortised cost

Items	September 30, 2025	December 31, 2024	September 30, 2024
Government bonds	\$ 104,502,715	\$ 110,758,148	\$ 108,927,977
Bank debentures	122,000,694	135,845,010	130,246,842
Corporate bonds	190,113,013	195,941,739	185,999,989
Time deposits and others	<u>149,391,016</u>	<u>116,649,968</u>	<u>140,073,129</u>
Subtotal	566,007,438	559,194,865	565,247,937
Less: Accumulated impairment	(158,808)	(164,715)	(160,309)
Statutory deposits	<u>(4,380,200)</u>	<u>(4,080,200)</u>	<u>(4,080,200)</u>
Total	<u>\$ 561,468,430</u>	<u>\$ 554,949,950</u>	<u>\$ 561,007,428</u>

A. Amounts recognised in profit or loss in relation to financial assets at amortised cost are listed below:

	For the three months ended September 30,	
	2025	2024
Interest income	\$ 3,744,042	\$ 3,707,459
Reversal (loss) gain on assets impairment	(1,254)	1,968
Loss on disposal	(18,644)	(102,357)
	<u>\$ 3,724,144</u>	<u>\$ 3,607,070</u>
	For the nine months ended September 30,	
	2025	2024
Interest income	\$ 11,400,069	\$ 10,980,041
Reversal gain (loss) on assets impairment	5,700	(578)
Gain (loss) on disposal	105,977	(245,852)
	<u>\$ 11,511,746</u>	<u>\$ 10,733,611</u>

B. The Yuanta Group sold certain financial assets measured at amortised cost for the three months and nine months ended September 30, 2025, and 2024, due to factors such as public tender offers and the immateriality of both individual and aggregate amounts.

C. Pursuant to Article 141 of Insurance Act, an insurance enterprise shall deposit 15% of its registered paid-in capital with the national treasury as operating guarantee deposits. As of September 30, 2025, December 31, 2024 and September 30, 2024, Yuanta Life of the Yuanta Group has deposited government bonds with par value of \$4,380,200, \$4,080,200 and \$4,080,200, respectively in the Central Bank as statutory operating guarantee deposits, which are recognised under other assets - net.

D. Details of the above financial assets at amortised cost pledged to others as collateral as of September 30, 2025, December 31, 2024 and September 30, 2024, are provided in Note 8.

E. Information relating to credit risk is provided in Note 12(3).

(6) Bills and bonds purchased under resale agreements or bills and bonds sold under repurchase agreements

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Bills and bonds purchased under resale agreement	<u>\$ 60,277,774</u>	<u>\$ 85,047,944</u>	<u>\$ 90,455,974</u>
Interest rate range	1.10%~5.46%	0.90%~5.75%	1.00%~6.45%
Contract resale amount	<u>\$ 60,393,334</u>	<u>\$ 85,257,859</u>	<u>\$ 90,746,961</u>
Bills and bonds sold under repurchase agreement	<u>\$ 243,800,537</u>	<u>\$ 273,112,894</u>	<u>\$ 268,991,893</u>
Interest rate range	0.65%~5.40%	0.65%~7.50%	0.65%~5.48%
Contract repurchase amount	<u>\$ 253,463,247</u>	<u>\$ 282,935,768</u>	<u>\$ 276,722,622</u>

(7) Receivables – net

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Interest receivable	\$ 14,135,620	\$ 13,585,816	\$ 12,819,546
Receivable of securities business			
money lending	119,686,915	132,478,723	123,562,489
Factoring receivable	9,981,437	8,241,265	4,170,182
Margin loans receivable	105,228,514	109,573,857	111,207,776
Spot exchange receivable	18,249,540	1,269,670	3,745,885
Credit card receivable	9,489,940	9,697,949	9,348,245
Net exchange clearing receivable	10,813,967	4,794,502	7,393,408
Settlement receivable	99,320,187	49,272,981	81,529,727
Securities sold receivable	22,882,252	8,983,893	18,616,285
Other receivables	8,521,628	6,800,945	11,812,109
Subtotal	418,310,000	344,699,601	384,205,652
Less: Allowance for credit losses	(1,503,885)	(2,186,711)	(2,096,519)
Total	<u>\$ 416,806,115</u>	<u>\$ 342,512,890</u>	<u>\$ 382,109,133</u>

- A. The Yuanta Group recognised appropriate allowance for credit losses for receivables. For the nine months ended September 30, 2025 and 2024, details are provided in Note 12(3).
- B. Receivable of securities business money lending uses the securities or other instruments purchased or hold by customers as collateral against lending for settlement needs. As of September 30, 2025, December 31, 2024 and September 30, 2024, the annual interest rates range of Yuanta Securities were all 6.25%~7.50%; the annual interest rates range of Yuanta Securities Finance were 6.82%, 6.25%~6.82%, and 6.25%~6.66%, respectively; the annual interest rates of Yuanta Securities (Vietnam) were all 12.00%.
- C. Margin loans receivable uses the securities purchased through financing by client as collateral. As of September 30, 2025, December 31, 2024 and September 30, 2024, the annual interest rates of Yuanta Securities and Yuanta Securities Finance were all 6.25%; the annual interest rates range of Yuanta Securities (Korea) were all 6.90%~10.20%; the annual interest rates range of Yuanta Securities (Hong Kong) were 1.93%~13.00%, 2.05%~13.13% and 2.43%~13.50%, respectively; the annual interest rates range of Yuanta Securities (Indonesia) were 16.00%~18.00%, 16.00%~18.00% and 16.00%~20.00% respectively; the annual interest rates range of Yuanta Securities (Thailand) were 4.69%~5.40%, 5.33%~5.90% and 5.90%~7.90%, respectively; the annual interest rates range of Yuanta Securities (Vietnam) were all 6.80%~12.00%.

(8) Assets held for sale

In order to enhance the efficiency of asset utilization, the Yuanta Group approved the sale of its own real estate and of equity investments accounted for under the equity method, and expected to complete the sale within a year by those authorized; therefore, the relevant assets were reclassified to “assets held for sale”. After remeasuring, the original assets at the lower of its carrying amount or fair value less costs to sell, the balance of assets held for sale are \$0, \$280,243 and \$1,038,181 as of September 30, 2025, December 31, 2024 and September 30, 2024, respectively. Among them, those measured according to fair value less cost to sell are based on the valuation results by independent valuation experts, which was categorised as level 2 of the fair value hierarchy.

For the nine months ended September 30, 2025, the Yuanta Group sold part of its assets held for sale for total proceeds of \$368,000, of which \$105,000 was received in 2024 and \$263,000 was received from January 1 to September 30, 2025. The gain on disposal was \$87,757. For the nine months ended September 30, 2025, the Yuanta Group sold part of its assets held for sale, with proceeds and the gain on disposal amounting to \$363,260 and \$6,044, respectively. For the three months and nine months ended September 30, 2025 and 2024, the impairment losses were \$0, \$11,523, \$0 and \$14,021, respectively.

(9) Bills discounted and loans - net

	September 30, 2025	December 31, 2024	September 30, 2024
Bills discounted	\$ 336,885	\$ 250,736	\$ 453,824
Overdrafts	2,795	2,666	2,624
Short-term loans	239,024,181	175,768,699	180,681,397
Short-term loans secured	145,839,425	138,407,839	128,480,614
Medium-term loans	216,561,492	193,405,497	175,681,778
Medium-term loans secured	283,984,020	271,235,645	261,970,698
Long-term loans	5,572,918	5,539,925	5,528,871
Long-term loans secured	525,949,998	502,053,382	494,588,567
Export-import bills negotiated	58,043	128,018	115,423
Accounts receivable financing	74,411	101,735	187,926
Automatic policy loans	1,749,196	1,706,412	1,679,514
Life insurance policy loans	7,369,109	6,894,413	6,720,633
Overdue loans	<u>2,787,686</u>	<u>2,667,731</u>	<u>2,933,173</u>
Subtotal	1,429,310,159	1,298,162,698	1,259,025,042
Less: Allowance for credit losses	(18,637,688)	(17,505,311)	(17,035,737)
Less: Adjustment for discount or premium	(<u>7,368</u>)	(<u>23,935</u>)	(<u>32,200</u>)
Total	<u>\$ 1,410,665,103</u>	<u>\$ 1,280,633,452</u>	<u>\$ 1,241,957,105</u>

A. The Yuanta Group recognised the appropriate allowance for credit losses for the bills discounted and loans. For the details of changes in allowance for credit losses in relation to bills discounted and loans for the nine months ended September 30, 2025 and 2024, please refer to Note 12(3).

B. Classified by subsidiaries as follows:

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Bills discounted and loans including adjustment for discount or premium			
Yuanta Bank	\$ 1,405,285,586	\$ 1,274,007,508	\$ 1,237,819,504
Yuanta Securities	14,898,900	15,530,430	12,773,191
Yuanta Life	9,118,305	8,600,825	8,400,147
Subtotal	<u>\$ 1,429,302,791</u>	<u>\$ 1,298,138,763</u>	<u>\$ 1,258,992,842</u>
Allowance for credit losses			
Yuanta Bank	(\$ 16,663,551)	(\$ 16,123,367)	(\$ 15,672,104)
Yuanta Securities	(1,974,137)	(1,381,944)	(1,363,633)
Subtotal	(18,637,688)	(17,505,311)	(17,035,737)
Total	<u>\$ 1,410,665,103</u>	<u>\$ 1,280,633,452</u>	<u>\$ 1,241,957,105</u>

(10) Reinsurance contract assets

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Claims recoverable from reinsurers	\$ 384,665	\$ 452,633	\$ 468,332
Due from reinsurers and ceding companies	167,897	102,429	144,592
Reinsurance reserve assets			
Ceded unearned premium reserve	447,521	477,830	425,377
Ceded claims reserve	235,010	130,355	82,708
Overdue receivables	131,524	180,135	112,708
Total	<u>\$ 1,366,617</u>	<u>\$ 1,343,382</u>	<u>\$ 1,233,717</u>

(11) Investments accounted for under the equity method

	<u>September 30, 2025</u>		<u>December 31, 2024</u>		<u>September 30, 2024</u>	
	<u>Amount</u>	<u>%</u>	<u>Amount</u>	<u>%</u>	<u>Amount</u>	<u>%</u>
Associates:						
CR Yuanta Fund Management Company Limited	\$ 214,197	24.50%	\$ 359,915	24.50%	\$ 363,321	24.50%
GC Investment Consultant (Shanghai) Co., Ltd.	22,198	100.00%	23,933	100.00%	23,099	100.00%
KVIC-Yuanta 2015 Overseas Advance Fund	41,087	44.00%	56,387	44.00%	59,459	44.00%
IBKC-TONGYANG Growth						
2013 Private Equity Fund	-	-	256	10.71%	15,250	10.71%
2016 KIF-Yuanta ICT Venture Fund	24,391	16.67%	32,248	16.67%	46,528	16.67%
Yuanta Secondary No.2 Fund	78,684	12.28%	79,697	12.28%	109,605	12.28%
Yuanta Secondary No.3 Private Equity Fund	628,730	15.26%	627,153	15.26%	692,802	15.26%
SJ-ULTRA V 1st FUND	25,869	34.48%	26,683	34.48%	28,934	34.48%
Yuanta-HPNT Private Equity Fund	4,300	0.09%	4,407	0.09%	4,779	0.09%
Kiwoom-Yuanta 2019 Scale-up Fund	292,988	15.20%	263,265	15.20%	335,837	15.20%
Yuanta Innovative Job Creation Fund	157,875	22.73%	147,006	22.73%	186,635	22.73%
Yuanta Quantum Jump No.1 Fund	6,891	12.50%	7,176	12.50%	7,817	12.50%
Yuanta Great Unicorn No.1 Fund	50,224	17.65%	52,405	17.65%	67,595	17.65%
Yuanta Innovative Growth MPE Fund	243,096	14.02%	202,087	14.02%	207,812	14.02%
Yuanta SPAC IX	-	-	461	0.19%	490	0.19%
Yuanta SPAC X	-	-	463	0.17%	492	0.17%
Yuanta SPAC XI	443	0.19%	453	0.19%	480	0.19%
Yuanta SPAC XII	442	0.21%	454	0.21%	480	0.21%
Yuanta SPAC XIII	428	0.10%	436	0.10%	463	0.10%
Yuanta SPAC XIV	437	0.22%	445	0.22%	475	0.22%
Yuanta SPAC XV	428	0.14%	436	0.14%	372	0.14%
Yuanta SPAC XVI	647	0.27%	659	0.27%	646	0.27%
Yuanta SPAC XVII	380	0.19%	223	3.23%	241	3.23%
Yuanta K-Bio Vaccine Blockbuster Private						
Equity Fund	283,826	19.93%	193,460	19.93%	70,302	19.93%
Alpha-Harvest Summit Private Equity Fund (Note)	-	-	156,137	25.66%	-	-
Yuanta-Konan Growth Capital No.1 Fund	23,373	10.19%	24,220	10.19%	-	-
Astra Buy-out General Private Equity Trust 1	343,420	22.22%	-	-	-	-
Yuanta Great Unicorn No.2 Fund	19,371	10.71%	-	-	-	-
Yuanta Busan Future Technology						
Innovation Fund	27,726	32.50%	-	-	-	-
	<u>\$ 2,491,451</u>		<u>\$ 2,260,465</u>		<u>\$ 2,223,914</u>	

Note: Due to changes in local market conditions, the Yuanta Group evaluated in 2024 that the investment in Alpha-Harvest Summit Private Equity Fund, which had been classified as assets held for sale, no longer met the criteria of IFRS 5. As of December 31, 2024, it was reclassified from assets held for sale to investments accounted for under the equity method amounting to \$130,040.

The Yuanta Group's shares of the operating results in all individually immaterial associates are summarised below:

	For the three months ended September 30,	
	2025	2024
Net loss for the period from continuing operations	(\$ 129,255)	(\$ 6,609)
Other comprehensive loss (net of tax)	(334)	(15)
	For the nine months ended September 30,	
	2025	2024
Net (loss) profit for the period from continuing operations	(\$ 118,248)	\$ 112,801
Other comprehensive loss (net of tax)	(182)	(4,744)

(12) Other financial assets - net

	September 30, 2025	December 31, 2024	September 30, 2024
Overdue receivable	\$ 808,398	\$ 922,597	\$ 926,917
Less: Allowance for credit losses	(808,398)	(922,387)	(926,549)
	-	210	368
Purchase of claim receivable	1,726,714	1,746,251	1,750,919
Valuation adjustment on purchase of claim receivable	(36,857)	(33,740)	(32,885)
	1,689,857	1,712,511	1,718,034
Customer margin accounts	124,492,913	105,729,225	103,849,893
Investment-linked insurance product assets	31,350,195	24,504,915	25,477,915
Receivables from security lending	37,609	165,931	103,109
Others	321,655	209,170	163,165
Total	\$ 157,892,229	\$ 132,321,962	\$ 131,312,484

A. Information relating to credit risk is provided in Note 12(3).

B. Yuanta Life of the Yuanta Group's investment-linked insurance products mainly comprise investments in products in relation to beneficiary certificates, variable universal life insurance and variable deferred annuities. As of September 30, 2025, December 31, 2024 and September 30, 2024, as well as for the three months and nine months ended September 30, 2025 and 2024, details about the investment insurance products - separate accounts were as follows:

	September 30, 2025	December 31, 2024	September 30, 2024
Investment – linked insurance product assets			
Financial assets at fair value through profit or loss	\$ 29,938,722	\$ 24,472,251	\$ 25,392,167
Other receivables	1,411,473	32,664	85,748
	\$ 31,350,195	\$ 24,504,915	\$ 25,477,915

	September 30, 2025	December 31, 2024	September 30, 2024
Investment – linked insurance product liabilities			
Reserve for investment linked insurance product			
– insurance contract	\$ 9,581,722	\$ 6,707,972	\$ 6,944,864
– investment contract	21,710,286	17,772,549	18,493,587
Other payables	58,187	24,394	39,464
	<u>\$ 31,350,195</u>	<u>\$ 24,504,915</u>	<u>\$ 25,477,915</u>
	For the three months ended September 30,		
	2025	2024	
Revenue on investment – linked insurance products			
Premium income	\$ 2,888,316	\$ 93,469	
Gain (loss) on financial assets at fair value through profit or loss	720,378	(116,597)	
Exchange (loss) gain	(404)	631	
Interest income	17,776	1,160	
Other loss	(1,990)	(8,143)	
	<u>\$ 3,624,076</u>	<u>(\$ 29,480)</u>	
Expenses on investment – linked insurance products			
Claims and policy benefit payments	\$ 436,575	\$ 284,153	
Net change in reserve for investment-linked insurance product-insurance contract	3,116,226	(392,953)	
Administrative expenses and other expenses	71,275	79,320	
	<u>\$ 3,624,076</u>	<u>(\$ 29,480)</u>	
	For the nine months ended September 30,		
	2025	2024	
Revenue on investment – linked insurance products			
Premium income	\$ 3,214,627	\$ 216,337	
Gain on financial assets at fair value through profit or loss	626,917	810,617	
Exchange gain (loss)	1,605	(820)	
Interest income	20,013	3,441	
Other income	-	1,515	
	<u>\$ 3,863,162</u>	<u>\$ 1,031,090</u>	
Expenses on investment – linked insurance products			
Claims and policy benefit payments	\$ 743,290	\$ 1,164,427	
Net change in reserve for investment-linked insurance product-insurance contract	2,875,354	(378,580)	
Administrative expenses and other expenses	244,518	245,243	
	<u>\$ 3,863,162</u>	<u>\$ 1,031,090</u>	

(13) Investment property – net

September 30, 2025				
Assets	Cost	Accumulated depreciation	Accumulated impairment	Book value
Land and land improvements	\$ 2,253,607	\$ -	(\$ 200,834)	\$ 2,052,773
Buildings	3,498,527	(1,068,694)	(41,386)	2,388,447
Right-of-use assets	11,364,746	(783,532)	-	10,581,214
Investment property under construction	2,783,054	-	-	2,783,054
Total	<u>\$ 19,899,934</u>	<u>(\$ 1,852,226)</u>	<u>(\$ 242,220)</u>	<u>\$ 17,805,488</u>
December 31, 2024				
Assets	Cost	Accumulated depreciation	Accumulated impairment	Book value
Land and land improvements	\$ 2,177,060	\$ -	(\$ 208,191)	\$ 1,968,869
Buildings	3,514,980	(968,693)	(37,254)	2,509,033
Right-of-use assets	8,383,380	(627,115)	-	7,756,265
Investment property under construction	2,471,669	-	-	2,471,669
Total	<u>\$ 16,547,089</u>	<u>(\$ 1,595,808)</u>	<u>(\$ 245,445)</u>	<u>\$ 14,705,836</u>
September 30, 2024				
Assets	Cost	Accumulated depreciation	Accumulated impairment	Book value
Land and land improvements	\$ 1,952,663	\$ -	(\$ 203,048)	\$ 1,749,615
Buildings	3,469,320	(871,859)	(36,235)	2,561,226
Right-of-use assets	8,347,465	(593,905)	-	7,753,560
Investment property under construction	2,267,484	-	-	2,267,484
Total	<u>\$ 16,036,932</u>	<u>(\$ 1,465,764)</u>	<u>(\$ 239,283)</u>	<u>\$ 14,331,885</u>

Change in investment property of the Yuanta Group:

	2025	2024
Cost		
At January 1	\$ 16,547,089	\$ 12,705,119
Additions	2,719,152	1,314,694
Disposals	(64,312)	(658,234)
Transferred out to property and equipment	(39,299)	(2,762,197)
Transferred in from property and equipment	154,020	3,566,344
Transferred in from right-of-use assets	605,958	1,894,310
Other reclassifications	523	(41,711)
Foreign exchange adjustment and others	(23,197)	18,607
At September 30	<u>\$ 19,899,934</u>	<u>\$ 16,036,932</u>
	2025	2024
Accumulated depreciation		
At January 1	(\$ 1,595,808)	(\$ 1,163,358)
Depreciation	(154,601)	(73,633)
Disposals	7,523	101,723
Transferred out to property and equipment	-	54,581
Transferred in from property and equipment	(11,769)	(167,511)
Transferred in from right-of-use assets	(57,719)	(150,958)
Other reclassifications	-	4,473
Foreign exchange adjustment and others	(39,852)	(71,081)
At September 30	<u>(\$ 1,852,226)</u>	<u>(\$ 1,465,764)</u>
	2025	2024
Accumulated impairment		
At January 1	(\$ 245,445)	(\$ 234,244)
Reversal of impairment loss	3,225	2,904
Transferred in from property and equipment	-	(7,943)
At September 30	<u>(\$ 242,220)</u>	<u>(\$ 239,283)</u>

- A. The fair value of the investment property held by the Yuanta Group as of September 30, 2025, December 31, 2024 and September 30, 2024, were \$21,300,428, \$18,524,431 and \$17,420,393, respectively, according to the result of valuation by an independent valuation expert using the income approach, comparison approach, cost approach and land development analysis approach. As of September 30, 2025, the fair value included the amounts of \$4,702,839 and \$16,597,589; that was categorised within Level 2 and Level 3 in the fair value hierarchy, respectively. As of December 31, 2024, the fair value included the amounts of \$4,844,436 and \$13,679,995; that was categorised within Level 2 and Level 3 in the fair value hierarchy, respectively. As of September 30, 2024, the fair value included the amounts of \$4,191,546 and \$13,228,847; that was categorised within Level 2 and Level 3 in the fair value hierarchy, respectively.
- B. For the three months and nine months ended September 30, 2025 and 2024, rental income from the lease of the investment property was \$78,345, \$41,048, \$214,759 and \$120,883, respectively.
- C. Please refer to Note 8 for details of the above investment property pledged to others as collateral.

(BLANK)

(14) Property and equipment - net

Change in property and equipment of the Yuanta Group:

	2025						
Cost	Land and land improvements (Note)	Buildings	Machinery and computer equipment	Transportation equipment	Miscellaneous equipment	Construction in progress and prepayments for business facilities	Total
At January 1	\$ 13,591,887	\$ 12,905,078	\$ 5,477,943	\$ 190,943	\$ 1,898,626	\$ 1,851,682	\$ 35,916,159
Additions	-	52,009	590,915	9,280	342,740	1,510,005	2,504,949
Disposals	(32,749)	(8,191)	(331,066)	(17,007)	(442,953)	(3,518)	(835,484)
Transferred out to investment property	(116,962)	(37,058)	-	-	-	-	(154,020)
Transferred in from investment property	28	39,271	-	-	-	-	39,299
Others	45,983	292,948	380,504	8,720	123,926	(910,536)	(58,455)
Translation difference	(3,270)	(26,412)	(78,535)	(1,190)	(20,791)	(949)	(131,147)
At September 30	<u>\$ 13,484,917</u>	<u>\$ 13,217,645</u>	<u>\$ 6,039,761</u>	<u>\$ 190,746</u>	<u>\$ 1,901,548</u>	<u>\$ 2,446,684</u>	<u>\$ 37,281,301</u>
<u>Accumulated depreciation</u>							
At January 1	\$ -	(\$ 2,341,739)	(\$ 3,099,100)	(\$ 141,720)	(\$ 1,208,646)	\$ -	(\$ 6,791,205)
Depreciation	-	(241,490)	(751,875)	(13,324)	(212,081)	-	(1,218,770)
Disposals	-	5,464	330,856	15,708	441,615	-	793,643
Transferred out to investment property	-	11,769	-	-	-	-	11,769
Translation difference	-	13,328	56,843	833	19,539	-	90,543
At September 30	<u>\$ -</u>	<u>(\$ 2,552,668)</u>	<u>(\$ 3,463,276)</u>	<u>(\$ 138,503)</u>	<u>(\$ 959,573)</u>	<u>\$ -</u>	<u>(\$ 7,114,020)</u>
<u>Accumulated impairment</u>							
At January 1	(\$ 103,571)	(\$ 46,274)	\$ -	\$ -	(\$ 298)	\$ -	(\$ 150,143)
Reversal of impairment loss	-	443	-	-	-	-	443
Reclassifications	(664)	664	-	-	-	-	-
At September 30	<u>(\$ 104,235)</u>	<u>(\$ 45,167)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>(\$ 298)</u>	<u>\$ -</u>	<u>(\$ 149,700)</u>
Net carrying amount	<u>\$ 13,380,682</u>	<u>\$ 10,619,810</u>	<u>\$ 2,576,485</u>	<u>\$ 52,243</u>	<u>\$ 941,677</u>	<u>\$ 2,446,684</u>	<u>\$ 30,017,581</u>

						Construction in progress and prepayments for business facilities	
Cost	Land and land improvements (Note)	Buildings	Machinery and computer equipment	Transportation equipment	Miscellaneous equipment		Total
At January 1	\$ 15,070,429	\$ 7,074,907	\$ 4,985,702	\$ 199,203	\$ 1,814,817	\$ 5,438,316	\$ 34,583,374
Additions	-	2,088,297	687,791	9,527	86,783	869,066	3,741,464
Disposals	(36,444)	(42,925)	(693,059)	(21,018)	(105,892)	-	(899,338)
Transferred out to assets held for sale	(608,617)	(259,399)	-	-	-	-	(868,016)
Transferred out to investment property	(1,644,430)	(1,921,914)	-	-	-	-	(3,566,344)
Transferred in from investment property	1,145,640	1,616,557	-	-	-	-	2,762,197
Others	-	4,776,617	145,418	4,583	79,293	(5,104,777)	(98,866)
Translation difference	2,802	16,313	65,878	503	24,122	1,215	110,833
At September 30	\$ 13,929,380	\$ 13,348,453	\$ 5,191,730	\$ 192,798	\$ 1,899,123	\$ 1,203,820	\$ 35,765,304
<u>Accumulated depreciation</u>							
At January 1	\$ -	(\$ 2,550,615)	(\$ 3,182,173)	(\$ 147,183)	(\$ 1,180,689)	\$ -	(\$ 7,060,660)
Depreciation	-	(213,262)	(590,760)	(15,084)	(224,092)	-	(1,043,198)
Disposals	-	28,466	691,874	19,426	100,324	-	840,090
Transferred out to assets held for sale	-	112,037	-	-	-	-	112,037
Transferred out to investment property	-	167,511	-	-	-	-	167,511
Transferred in from investment property	-	(54,581)	-	-	-	-	(54,581)
Others	-	-	-	-	1,659	-	1,659
Translation difference	-	(7,665)	(51,020)	(348)	(22,495)	-	(81,528)
At September 30	\$ -	(\$ 2,518,109)	(\$ 3,132,079)	(\$ 143,189)	(\$ 1,325,293)	\$ -	(\$ 7,118,670)
<u>Accumulated impairment</u>							
At January 1	(\$ 119,057)	(\$ 51,203)	\$ -	\$ -	(\$ 298)	\$ -	(\$ 170,558)
Reversal of impairment loss	1,656	856	-	-	-	-	2,512
Transferred out to investment property	6,310	1,633	-	-	-	-	7,943
At September 30	(\$ 111,091)	(\$ 48,714)	\$ -	\$ -	(\$ 298)	\$ -	(\$ 160,103)
Net carrying amount	\$ 13,818,289	\$ 10,781,630	\$ 2,059,651	\$ 49,609	\$ 573,532	\$ 1,203,820	\$ 28,486,531

Note: A trust in Chang Hwa Bank was set up in relation to the land, with a book value of \$3,447,759, due to the city renovation.

Please refer to Note 8 for details of property and equipment pledged to others as collateral.

(15) Leasing arrangements — lessee

- A. The Yuanta Group leases various assets including land, buildings, machinery and equipment, transportation equipment and miscellaneous equipment. Rental contracts are typically made for periods of 1 to 15 years. In addition, superficies bid from National Property Administration, Ministry of Finance are made for periods of 70 years. Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. The lease agreements do not impose covenants, but leased assets may not be used as security for borrowing purposes.
- B. The carrying amount of right-of-use assets and the depreciation charge are as follows:

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
	<u>Carrying amount</u>	<u>Carrying amount</u>	<u>Carrying amount</u>
Land	\$ 6,010,547	\$ 6,635,304	\$ 6,692,828
Buildings	3,770,324	4,039,180	4,298,088
Machinery and equipment	176,157	19,911	18,906
Transportation equipment	31,854	27,248	32,603
Others	95,879	82,901	86,229
	<u>\$ 10,084,761</u>	<u>\$ 10,804,544</u>	<u>\$ 11,128,654</u>
	<u>For the three months ended September 30,</u>		
	<u>2025</u>	<u>2024</u>	
	<u>Depreciation charge</u>	<u>Depreciation charge</u>	
Land	\$ 25,440	\$ 27,640	
Buildings	315,917	331,476	
Machinery and equipment	12,092	10,269	
Transportation equipment	4,682	3,811	
Others	6,401	5,315	
	<u>\$ 364,532</u>	<u>\$ 378,511</u>	
	<u>For the nine months ended September 30,</u>		
	<u>2025</u>	<u>2024</u>	
	<u>Depreciation charge</u>	<u>Depreciation charge</u>	
Land	\$ 79,197	\$ 60,724	
Buildings	981,113	1,056,500	
Machinery and equipment	36,857	31,310	
Transportation equipment	11,719	11,464	
Others	17,176	14,194	
	<u>\$ 1,126,062</u>	<u>\$ 1,174,192</u>	

- C. For the three months and nine months ended September 30, 2025 and 2024, the additions to right-of-use assets amounted to \$379,462, \$336,361, \$1,117,539 and \$1,105,318, respectively.

D. The information on income and expense accounts relating to lease contracts is as follows:

	For the three months ended September 30,	
	2025	2024
<u>Items affecting profit or loss</u>		
Interest expense on lease liabilities	\$ 39,781	\$ 39,456
Expense on short-term lease contracts	22,480	17,477
Expense on leases of low-value assets	1,134	1,199
Gain on sublease of right-of-use assets	430	396
Gain on lease modification	584	231
	For the nine months ended September 30,	
	2025	2024
<u>Items affecting profit or loss</u>		
Interest expense on lease liabilities	\$ 128,538	\$ 122,507
Expense on short-term lease contracts	68,201	63,279
Expense on leases of low-value assets	4,216	3,799
Gain on sublease of right-of-use assets	1,348	4,809
Gain on lease modification	882	179

E. For the nine months ended September 30, 2025 and 2024, the Yuanta Group's total cash outflow for leases amounted to \$1,365,134 and \$1,319,116, respectively.

(16) Leasing arrangements – lessor

- A. The Yuanta Group leases various assets including buildings, equipment, parking lot and investment property under operating leasing. Rental contracts are typically made for periods of 1 and 10 years. Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. To protect the lessor's ownership rights on the leased assets, leased assets may not be used as security for borrowing purposes, or a residual value guarantee was required.
- B. For the three months and nine months ended September 30, 2025 and 2024, the Yuanta Group recognised rental income in the amounts of \$78,351, \$41,060, \$214,779 and \$120,939, respectively, based on the operating lease agreement, which does not include variable lease payments.
- C. The maturity analysis of the lease payments under the operating leases is as follows:

	September 30, 2025	December 31, 2024	September 30, 2024
2025	\$ 69,902	2025 \$ 210,001	2024 \$ 33,348
2026	253,237	2026 193,190	2025 178,923
2027	224,456	2027 168,078	2026 155,950
2028	187,692	2028 149,169	2027 143,389
2029	158,070	2029 129,748	2028 123,872
After 2030	195,311	After 2030 72,434	After 2029 155,497
Total	\$ 1,088,668	Total \$ 922,620	Total \$ 790,979

(17) Intangible assets - net

	2025					
Cost	Goodwill	Operating rights	Computer software	Customer relationship	Others	Total
At January 1	\$ 31,500,171	\$ 386,545	\$ 5,453,028	\$ 3,030,314	\$ 4,342,884	\$ 44,712,942
Additions	-	-	242,396	-	59,989	302,385
Disposals	-	-	(171,693)	-	(18,252)	(189,945)
Reclassifications	-	-	93,109	-	-	93,109
Translation difference	(14,456)	(1,156)	(111,665)	-	(36,567)	(163,844)
At September 30	<u>\$ 31,485,715</u>	<u>\$ 385,389</u>	<u>\$ 5,505,175</u>	<u>\$ 3,030,314</u>	<u>\$ 4,348,054</u>	<u>\$ 44,754,647</u>
<u>Accumulated amortisation</u>						
At January 1	\$ -	(\$ 375,290)	(\$ 4,339,700)	(\$ 3,030,314)	(\$ 3,028,102)	(\$ 10,773,406)
Amortisation	-	-	(307,297)	-	(62,928)	(370,225)
Disposals	-	-	171,693	-	4	171,697
Translation difference	-	339	98,881	-	1,400	100,620
At September 30	<u>\$ -</u>	<u>(\$ 374,951)</u>	<u>(\$ 4,376,423)</u>	<u>(\$ 3,030,314)</u>	<u>(\$ 3,089,626)</u>	<u>(\$ 10,871,314)</u>
<u>Accumulated impairment</u>						
At January 1	(\$ 3,028,011)	(\$ 4,865)	(\$ 15,164)	\$ -	(\$ 360,447)	(\$ 3,408,487)
Translation difference	14,456	353	228	-	1,030	16,067
At September 30	<u>(\$ 3,013,555)</u>	<u>(\$ 4,512)</u>	<u>(\$ 14,936)</u>	<u>\$ -</u>	<u>(\$ 359,417)</u>	<u>(\$ 3,392,420)</u>
Net carrying amount	<u>\$ 28,472,160</u>	<u>\$ 5,926</u>	<u>\$ 1,113,816</u>	<u>\$ -</u>	<u>\$ 899,011</u>	<u>\$ 30,490,913</u>

	2024					
Cost	Goodwill	Operating rights	Computer software	Customer relationship	Others	Total
At January 1	\$ 31,493,965	\$ 385,456	\$ 5,250,023	\$ 3,045,314	\$ 4,372,621	\$ 44,547,379
Additions	-	-	205,462	-	10,275	215,737
Disposals	-	-	(58,392)	(15,000)	(6)	(73,398)
Reclassifications	-	-	124,175	-	-	124,175
Translation difference	8,293	533	85,530	-	19,089	113,445
At September 30	<u>\$ 31,502,258</u>	<u>\$ 385,989</u>	<u>\$ 5,606,798</u>	<u>\$ 3,030,314</u>	<u>\$ 4,401,979</u>	<u>\$ 44,927,338</u>
<u>Accumulated amortisation</u>						
At January 1	\$ -	(\$ 374,970)	(\$ 4,270,959)	(\$ 3,045,314)	(\$ 2,803,555)	(\$ 10,494,798)
Amortisation	-	-	(289,120)	-	(172,759)	(461,879)
Disposals	-	-	58,392	15,000	4	73,396
Translation difference	-	(157)	(76,835)	-	(1,093)	(78,085)
At September 30	<u>\$ -</u>	<u>(\$ 375,127)</u>	<u>(\$ 4,578,522)</u>	<u>(\$ 3,030,314)</u>	<u>(\$ 2,977,403)</u>	<u>(\$ 10,961,366)</u>
<u>Accumulated impairment</u>						
At January 1	(\$ 3,003,072)	(\$ 4,533)	\$ -	\$ -	(\$ 316,298)	(\$ 3,323,903)
Impairment loss (Note)	(17,269)	-	-	-	-	(17,269)
Translation difference	(7,951)	(162)	-	-	(269)	(8,382)
At September 30	<u>(\$ 3,028,292)</u>	<u>(\$ 4,695)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>(\$ 316,567)</u>	<u>(\$ 3,349,554)</u>
Net carrying amount	<u>\$ 28,473,966</u>	<u>\$ 6,167</u>	<u>\$ 1,028,276</u>	<u>\$ -</u>	<u>\$ 1,108,009</u>	<u>\$ 30,616,418</u>

Note: The Yuanta Group periodically performs impairment assessments on goodwill at the end of each year. The Yuanta Group assesses impairment indication of goodwill in the interim period based on the regulation. In this interim period, the Yuanta Group takes into consideration the related information in relation to impairment indication of goodwill, and there was no indication that goodwill was impaired. Goodwill impairment loss of Yuanta Securities' investment segment-Yuanta Securities (Vietnam) amounting to \$17,269 was recognised for the nine months ended September 30, 2024, due to its recoverable amount being less than its carrying amount.

(18) Other assets - net

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Refundable deposits - net	\$ 7,240,060	\$ 9,276,217	\$ 6,444,255
Deposits on securities borrowed	59,406,349	58,933,707	55,143,004
Operating guarantee deposits and settlement and clearing fund	6,881,419	6,366,519	5,923,338
Prepayments	2,248,012	1,360,160	1,571,447
Bank deposits - amounts held for settlement	26,571,752	23,143,271	22,919,361
Others	1,749,700	784,071	2,422,052
Total	<u>\$ 104,097,292</u>	<u>\$ 99,863,945</u>	<u>\$ 94,423,457</u>

Please refer to Note 8 for details of the above other assets pledged to others as collateral.

(19) Impairment of non-financial assets

Accumulated impairment on various non-financial assets was as follows:

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Investment property	\$ 242,220	\$ 245,445	\$ 239,283
Property and equipment	149,700	150,143	160,103
Intangible assets - goodwill	3,013,556	3,028,011	3,028,292
Intangible assets - operating rights	4,512	4,865	4,695
Intangible assets - computer software	14,936	15,164	-
Intangible assets - others	359,417	360,447	316,567

(20) Deposits from Central Bank and other banks

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Overdrafts with other banks	\$ 225,193	\$ 70,818	\$ 86,188
Call loans from other banks	9,388,930	2,239,522	4,384,821
Total	<u>\$ 9,614,123</u>	<u>\$ 2,310,340</u>	<u>\$ 4,471,009</u>

(21) Commercial paper payable - net

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Commercial paper payable	\$ 119,138,751	\$ 155,351,477	\$ 135,875,629
Less: Discount on commercial paper payable	(427,614)	(732,141)	(579,626)
Total	<u>\$ 118,711,137</u>	<u>\$ 154,619,336</u>	<u>\$ 135,296,003</u>

As of September 30, 2025, December 31, 2024 and September 30, 2024, the annual interest rate of commercial paper payable was 0.550%~4.320%, 1.050%~5.030% and 1.658%~4.090%, respectively.

The commercial promissory notes mentioned above are all underwritten and issued by bill finance companies or banks.

(22) Payables

	September 30, 2025	December 31, 2024	September 30, 2024
Accounts payable	\$ 92,069,786	\$ 75,243,594	\$ 90,292,182
Spot exchange payable	18,251,350	1,262,884	3,774,969
Interest payable	5,554,834	4,259,450	5,337,315
Accrued expenses	14,525,594	15,609,485	13,372,824
Deposit payable for short sales	7,644,161	8,194,159	6,966,688
Net exchange clearing payable	13,985,776	6,798,399	13,185,207
Securities purchased payable	15,151,700	3,115,448	9,626,514
Settlement payable	98,440,451	47,257,811	77,100,987
Guarantee deposit received from short sales	6,861,051	7,258,618	6,093,461
Other payables	12,737,436	8,196,938	8,120,930
Total	<u>\$ 285,222,139</u>	<u>\$ 177,196,786</u>	<u>\$ 233,871,077</u>

(23) Deposits and remittances

	September 30, 2025	December 31, 2024	September 30, 2024
Checking deposits	\$ 4,884,145	\$ 5,489,571	\$ 4,849,893
Demand deposits	266,787,385	221,973,821	229,992,338
Time deposits	578,197,447	526,256,209	496,352,270
Negotiable certificates of deposit	11,723,200	1,940,200	14,513,900
Savings deposits	1,021,745,180	928,950,663	959,426,911
Remittances	85,801	113,578	254,819
Total	<u>\$ 1,883,423,158</u>	<u>\$ 1,684,724,042</u>	<u>\$ 1,705,390,131</u>

(24) Bonds payable

	September 30, 2025	December 31, 2024	September 30, 2024
Bank debentures	\$ 33,000,000	\$ 25,000,000	\$ 25,000,000
Unsecured corporate bonds	86,602,590	86,032,794	83,612,655
Total	<u>\$ 119,602,590</u>	<u>\$ 111,032,794</u>	<u>\$ 108,612,655</u>

A. The details of bank debentures of Yuanta Bank were as follows:

Bond Name	Issuance date	Maturity date	Rate	Total Issue	September 30, 2025	December 31, 2024	September 30, 2024	Note
Third issue of perpetual non-cumulative subordinate bank debentures in 2015	2015/08/27	Perpetual	4.10%	\$ 5,550,000	\$ 5,550,000	\$ 5,550,000	\$ 5,550,000	Note 2
Fourth issue of subordinate bank debentures in 2015	2015/08/27	2025/08/27	2.10%	3,000,000	-	3,000,000	3,000,000	Note 1
Fifth issue of perpetual non-cumulative subordinate bank debentures in 2015	2015/09/29	Perpetual	4.10%	1,450,000	1,450,000	1,450,000	1,450,000	Note 2
First issue of subordinate bank debentures in 2021	2021/02/23	2031/02/23	0.67%	5,000,000	5,000,000	5,000,000	5,000,000	Note 1
Second issue of general bank debentures in 2021	2021/04/29	2026/04/29	0.45%	500,000	500,000	500,000	500,000	"
First issue of general bank debentures in 2022	2022/03/21	2027/03/21	0.77%	2,000,000	2,000,000	2,000,000	2,000,000	"
Second issue of subordinate bank debentures in 2022	2022/11/24	2029/11/24	2.40%	3,700,000	3,700,000	3,700,000	3,700,000	"
Third issue of subordinate bank debentures in 2022(A)	2022/12/29	2030/12/29	2.40%	900,000	900,000	900,000	900,000	"

Bond Name	Issuance date	Maturity date	Rate	Total Issue	September 30, 2025	December 31, 2024	September 30, 2024	Note
Third issue of subordinate bank debentures in 2022(B)	2022/12/29	2032/12/29	2.55%	\$ 1,900,000	\$ 1,900,000	\$ 1,900,000	\$ 1,900,000	Note 1
First issue of general bank debentures in 2024	2024/06/27	2027/06/27	1.75%	1,000,000	1,000,000	1,000,000	1,000,000	"
First issue of general bank debentures in 2025	2025/03/31	2028/03/31	1.82%	1,000,000	1,000,000	-	-	"
Second issue of subordinate bank debentures in 2025	2025/05/29	2035/05/29	2.35%	5,700,000	5,700,000	-	-	"
Third issue of subordinate bank debentures in 2025	2025/09/25	2035/09/25	2.35%	4,300,000	4,300,000	-	-	"
					<u>\$ 33,000,000</u>	<u>\$ 25,000,000</u>	<u>\$ 25,000,000</u>	

Note 1 : Payable annually, repaid on maturity.

Note 2 : Payable annually.

B. The details of unsecured corporate bonds were as follows:

Bond Name	Issuance date	Maturity date	Rate	Total Issue	September 30, 2025	December 31, 2024	September 30, 2024	Note
Yuanta Financial Holdings								
First issue of unsecured ordinary corporate bond in 2018(B)	2018/07/20	2025/07/20	0.96%	\$ 8,500,000	\$ -	\$ 4,250,000	\$ 4,250,000	Note 1
First issue of unsecured ordinary corporate bond in 2020	2021/01/15	2031/01/15	0.59%	5,000,000	5,000,000	5,000,000	5,000,000	Note 2
First issue of unsecured ordinary corporate bond in 2022	2022/04/19	2027/04/19	0.85%	5,300,000	5,300,000	5,300,000	5,300,000	"
Second issue of unsecured ordinary corporate bond in 2022	2022/10/06	2027/10/06	1.55%	8,200,000	8,200,000	8,200,000	8,200,000	Note 3
First issue of unsecured ordinary corporate bond in 2023(A)	2023/11/06	2028/11/06	1.65%	1,850,000	1,850,000	1,850,000	1,850,000	Note 2
First issue of unsecured ordinary corporate bond in 2023(B)	2023/11/06	2033/11/06	1.80%	4,750,000	4,750,000	4,750,000	4,750,000	"
First issue of unsecured ordinary corporate bond in 2024(A)	2024/08/21	2029/08/21	2.00%	3,100,000	3,100,000	3,100,000	3,100,000	"
First issue of unsecured ordinary corporate bond in 2024(B)	2024/08/21	2034/08/21	2.10%	3,200,000	3,200,000	3,200,000	3,200,000	"
First issue of unsecured ordinary corporate bond in 2025	2025/04/08	2035/04/08	2.08%	2,100,000	2,100,000	-	-	"
Yuanta Securities								
First issue of unsecured subordinate ordinary corporate bond in 2019(A)	2019/06/06	2026/06/06	1.25%	2,200,000	2,200,000	2,200,000	2,200,000	Note 2
First issue of unsecured subordinate ordinary corporate bond in 2019(B)	2019/06/06	2029/06/06	1.40%	6,300,000	6,300,000	6,300,000	6,300,000	"
First issue of unsecured subordinate ordinary corporate bond in 2020(A)	2020/10/20	2027/10/20	0.85%	1,300,000	1,300,000	1,300,000	1,300,000	"
First issue of unsecured subordinate ordinary corporate bond in 2020(B)	2020/10/20	2030/10/20	0.95%	3,700,000	3,700,000	3,700,000	3,700,000	"
First issue of unsecured subordinate ordinary corporate bond in 2021(A)	2021/05/17	2031/05/17	0.82%	4,800,000	4,800,000	4,800,000	4,800,000	"
First issue of unsecured subordinate ordinary corporate bond in 2021(B)	2021/05/17	2036/05/17	1.02%	5,200,000	5,200,000	5,200,000	5,200,000	"
First issue of unsecured ordinary corporate bond in 2023(A)	2023/08/15	2028/08/15	1.62%	950,000	950,000	950,000	950,000	"
First issue of unsecured ordinary corporate bond in 2023(B)	2023/08/15	2033/08/15	1.82%	4,550,000	4,550,000	4,550,000	4,550,000	"
First issue of unsecured ordinary corporate bond in 2024(A)	2024/05/23	2029/05/23	1.76%	2,500,000	2,500,000	2,500,000	2,500,000	"
First issue of unsecured ordinary corporate bond in 2024(B)	2024/05/23	2034/05/23	1.86%	2,500,000	2,500,000	2,500,000	2,500,000	"
First issue of unsecured ordinary corporate bond in 2025(A)	2025/01/09	2030/01/09	1.94%	1,200,000	1,200,000	-	-	"
First issue of unsecured ordinary corporate bond in 2025(B)	2025/01/09	2035/01/09	2.02%	2,900,000	2,900,000	-	-	"
Yuanta Securities Finance								
First issue of unsecured ordinary corporate bond in 2020(A)	2020/05/06	2025/05/06	0.63%	2,300,000	-	2,299,806	2,299,664	Note 2
First issue of unsecured ordinary corporate bond in 2020(B)	2020/05/06	2027/05/06	0.67%	2,700,000	2,699,247	2,698,895	2,698,776	"
First issue of unsecured ordinary corporate bond in 2024	2024/10/08	2029/10/08	2.05%	3,000,000	2,996,728	2,996,120	-	"

Bond Name	Issuance date	Maturity date	Rate	Total Issue	September 30, 2025	December 31, 2024	September 30, 2024	Note
Yuanta Securities (Korea)								
88th issue of unsecured ordinary corporate bond	2022/04/12	2025/04/11	4.215%	KRW 150,000,000	\$ -	\$ 3,336,232	\$ 3,615,425	Note 4
89-1th issue of unsecured ordinary corporate bond	2024/02/15	2026/02/13	4.334%	KRW 100,000,000	2,171,301	2,221,175	2,406,824	"
89-2th issue of unsecured ordinary corporate bond	2024/02/15	2027/02/15	4.413%	KRW 60,000,000	1,301,669	1,332,030	1,443,526	"
90-1th issue of unsecured ordinary corporate bond	2025/04/10	2027/04/09	2.938%	KRW 100,000,000	2,167,751	-	-	"
90-2th issue of unsecured ordinary corporate bond	2025/04/10	2028/04/10	3.027%	KRW 100,000,000	2,167,075	-	-	"
Yuanta Future								
First issue of unsecured subordinate ordinary corporate bond in 2021	2021/11/12	2028/11/12	0.85%	1,500,000	1,498,819	1,498,536	1,498,440	Note 2
					<u>\$ 86,602,590</u>	<u>\$ 86,032,794</u>	<u>\$ 83,612,655</u>	

Note 1 : Payable annually, half of principal will be repaid in the sixth and seventh years.

Note 2 : Payable annually, payable annually.

Note 3 : Payable annually, half of principal will be repaid in the fourth and fifth years.

Note 4 : Payable quarterly, payable annually.

Note 5 : The corporate bonds issued by Yuanta Securities (Korea) are denominated in thousands of Korean Won (in thousands).

(25) Other borrowings

	September 30, 2025	December 31, 2024	September 30, 2024
Short-term borrowings			
Unsecured bank borrowings	\$ 23,265,683	\$ 25,465,966	\$ 24,841,755
Secured bank borrowings	4,359,472	4,738,390	4,168,954
KSFC secured borrowings	25,132,158	16,775,893	18,666,964
Asset-backed short-term bonds	19,266,651	16,604,937	17,219,035
	<u>\$ 72,023,964</u>	<u>\$ 63,585,186</u>	<u>\$ 64,896,708</u>
Interest rate range	<u>0.70%~7.85%</u>	<u>0.90%~7.75%</u>	<u>0.74%~8.73%</u>

The Yuanta Group has provided certain assets as pledged assets for the above borrowings, please refer to Note 8 for details.

(26) Provisions

	September 30, 2025	December 31, 2024	September 30, 2024
Insurance liabilities	\$ 383,812,157	\$ 382,667,718	\$ 375,937,352
Reserve for foreign exchange fluctuation	3,607,873	2,867,894	2,365,484
Employee benefit provisions	5,245,691	5,352,026	5,530,623
Guaranteed policy reserve	300,197	220,980	225,833
Loan commitment reserve and letters of credit	71,732	44,979	48,419
Reserve for insurance with nature of financial instrument	237,753	188,671	200,179
Other reserves (Note)	538,224	524,918	5,012,943
Total	<u>\$ 393,813,627</u>	<u>\$ 391,867,186</u>	<u>\$ 389,320,833</u>

Note: In relation to the complaints filed by investors with the competent authority of Korea for disputes arising from the sale of financial products issued by affiliates of the Tong Yang Group by former TongYang Securities Inc. (currently Yuanta Securities (Korea)), the competent authority of Korea announced the results of the mediation, concluding that the amount of improper sale was KRW697,000 million (approximately NTD15.1 billion); of which former TongYang Securities Inc. was liable for compensations totaling KRW67,678 million (approximately NTD1.5 billion). From the end of September 2014, TongYang Securities Inc. has commenced paying compensations to clients other than a few clients who disagreed with the above-mentioned mediated results and filed the complaints. In addition, the class action, relating to the above-mentioned financial product selling disputes with the claim amount of KRW492,565 million (approximately NTD10.7 billion) (which claim amount was reduced to KRW113,007 million (approximately NTD2.5 billion) by the plaintiffs), was concluded on May 1, 2024, in favor of Yuanta Securities (Korea).

Former TongYang Securities Inc. has recognised liability reserve for the aforementioned sales dispute with adjustments made for actual compensation payments. As of September 30, 2025, the balance of the liability reserve related to the aforementioned financial product selling disputes was KRW78 million (approximately NTD2 million).

In addition, there is an arbitration award issued for a dispute where, Anbang Group Holdings Co., Ltd. and Anbang Life Insurance Co., Ltd. (now known as Dajia Life Insurance Co., Ltd., collectively, “Anbang”) filed an arbitration counterclaim in Hong Kong against Yuanta Securities (Korea) and four other sellers in June 2017 based on the share purchase agreement with respect to Tong Yang Life Insurance Co., Ltd. The International Court of Arbitration of International Chamber of Commerce (ICC) made an arbitration award and an arbitration correction decision, ruling that the sellers shall pay Anbang compensation amounting to KRW166,600 million (approximately NTD3.6 billion) as well as relevant expenses and the accrued interests (the estimated amount of interests is KRW68,086 million (approximately NTD1.5 billion) as of December 20, 2024). Anbang then applied to recognise and enforce the arbitration award, and the Seoul Central District Court and the Seoul High Court respectively ruled to recognize the arbitration award. Yuanta Securities (Korea) filed a re-appeal against the Seoul High Court’s ruling and received the ruling from the Supreme Court on November 28, 2024 dismissing the re-appeal. Anbang is entitled to enforce the arbitration award in its full amount against Yuanta Securities (Korea), as recognized by the conclusive ruling of the Seoul High Court. Subsequent to being notified by Anbang to compensate the full amount, Yuanta Securities (Korea) paid approximately KRW191,125 million (approximately NTD4.2 billion, including the costs of the re-appeal procedure and after deducting amounts previously recovered from other sellers by Anbang) to Anbang on December 20, 2024. Yuanta Securities (Korea) has filed litigations to claim compensation against other sellers pursuant to the Korean law for any payment exceeding the proportional amount for which Yuanta Securities (Korea) shall be liable.

Furthermore, for the delay in redeeming certain funds sold by Yuanta Securities (Korea), Yuanta Securities (Korea) has made provisions of about KRW14,723 million (approximately NTD0.3 billion). The amount of provisions was estimated and referred to cases that the Financial Dispute Settlement Committee has granted in relevant fund sales and the status of relevant litigation cases. This amount will be adjusted once the actual compensatory payments are made. As of September 30, 2025, after reflecting actual compensatory payments and case progress, the remaining amount of the provisions is about KRW4,041 million (approximately NTD88 million).

A. The components of insurance liabilities are as follows:

	September 30, 2025	December 31, 2024	September 30, 2024
Unearned premium reserve	\$ 1,192,963	\$ 1,136,726	\$ 1,259,126
Claims reserve	1,845,167	1,797,474	1,666,955
Reserve for policy benefit	376,660,388	375,453,852	368,851,147
Special reserve	681,972	644,515	651,718
Premium deficiency reserve	495,501	600,814	438,001
Other reserves	2,936,166	3,034,337	3,070,405
Total	<u>\$ 383,812,157</u>	<u>\$ 382,667,718</u>	<u>\$ 375,937,352</u>

(A) Unearned premium reserve and ceded unearned premium reserve

a. Details of unearned premium reserve and ceded unearned premium reserve are as follows:

	September 30, 2025		
	Financial instruments with discretionary participation features		Total
	Insurance contract		
Unearned premium reserve			
Personal life insurance	\$ 1,341	\$ -	\$ 1,341
Personal accident insurance	396,846	-	396,846
Personal health insurance	586,892	-	586,892
Group insurance	204,877	-	204,877
Investment-linked insurance	3,007	-	3,007
	<u>\$ 1,192,963</u>	<u>\$ -</u>	<u>\$ 1,192,963</u>
Ceded unearned premium reserve			
Personal life insurance	\$ 276,221	\$ -	\$ 276,221
Personal accident insurance	151	-	151
Personal health insurance	170,387	-	170,387
Group insurance	357	-	357
Investment-linked insurance	405	-	405
	<u>\$ 447,521</u>	<u>\$ -</u>	<u>\$ 447,521</u>

December 31, 2024			
	Financial instruments with discretionary participation features		
	Insurance contract		Total
Unearned premium reserve			
Personal life insurance	\$ 1,337	\$ -	\$ 1,337
Personal accident insurance	371,857	-	371,857
Personal health insurance	570,350	-	570,350
Group insurance	190,183	-	190,183
Investment-linked insurance	2,999	-	2,999
	<u>\$ 1,136,726</u>	<u>\$ -</u>	<u>\$ 1,136,726</u>
Ceded unearned premium reserve			
Personal life insurance	\$ 291,398	\$ -	\$ 291,398
Personal accident insurance	367	-	367
Personal health insurance	184,998	-	184,998
Group insurance	665	-	665
Investment-linked insurance	401	-	401
	<u>\$ 477,829</u>	<u>\$ -</u>	<u>\$ 477,829</u>
September 30, 2024			
	Financial instruments with discretionary participation features		
	Insurance contract		Total
Unearned premium reserve			
Personal life insurance	\$ 1,387	\$ -	\$ 1,387
Personal accident insurance	365,236	-	365,236
Personal health insurance	583,765	-	583,765
Group insurance	305,857	-	305,857
Investment-linked insurance	2,881	-	2,881
	<u>\$ 1,259,126</u>	<u>\$ -</u>	<u>\$ 1,259,126</u>
Ceded unearned premium reserve			
Personal life insurance	\$ 259,136	\$ -	\$ 259,136
Personal accident insurance	318	-	318
Personal health insurance	165,281	-	165,281
Group insurance	244	-	244
Investment-linked insurance	398	-	398
	<u>\$ 425,377</u>	<u>\$ -</u>	<u>\$ 425,377</u>

b. Change in unearned premium reserve and ceded unearned premium reserve are as follows:

	2025	2024
Unearned premium reserve		
At January 1	\$ 1,136,726	\$ 1,091,461
Current net change	56,237	167,665
At September 30	<u>\$ 1,192,963</u>	<u>\$ 1,259,126</u>
	2025	2024
Ceded unearned premium reserve		
At January 1	\$ 477,829	\$ 456,271
Current net change	(27,823)	(31,758)
(Loss) gain on foreign exchange	(2,485)	864
At September 30	<u>\$ 447,521</u>	<u>\$ 425,377</u>

(B) Claims reserve and ceded claims reserve

a. Details of claims reserve and ceded claims reserve are as follows:

	September 30, 2025		
	Claims reported but not paid	Claims incurred but not reported	Total
Claims reserve			
Personal life insurance	\$ 843,592	\$ 133	\$ 843,725
Personal accident insurance	9,912	22,517	32,429
Personal health insurance	688,395	240,299	928,694
Group insurance	10,211	22,401	32,612
Investment-linked insurance	7,707	-	7,707
	<u>\$ 1,559,817</u>	<u>\$ 285,350</u>	<u>\$ 1,845,167</u>
Ceded claims reserve			
Personal life insurance	\$ 87,970	\$ -	\$ 87,970
Personal accident insurance	5	-	5
Personal health insurance	147,035	-	147,035
	<u>\$ 235,010</u>	<u>\$ -</u>	<u>\$ 235,010</u>
	December 31, 2024		
	Claims reported but not paid	Claims incurred but not reported	Total
Claims reserve			
Personal life insurance	\$ 821,432	\$ 2,121	\$ 823,553
Personal accident insurance	9,172	24,812	33,984
Personal health insurance	600,890	295,564	896,454
Group insurance	5,800	30,620	36,420
Investment-linked insurance	7,063	-	7,063
	<u>\$ 1,444,357</u>	<u>\$ 353,117</u>	<u>\$ 1,797,474</u>
Ceded claims reserve			
Personal life insurance	\$ 58,893	\$ -	\$ 58,893
Personal health insurance	71,462	-	71,462
	<u>\$ 130,355</u>	<u>\$ -</u>	<u>\$ 130,355</u>

	September 30, 2024		
	Claims reported but not paid	Claims incurred but not reported	Total
Claims reserve			
Personal life insurance	\$ 776,560	\$ 1,208	\$ 777,768
Personal accident insurance	7,842	24,649	32,491
Personal health insurance	543,661	275,058	818,719
Group insurance	4,510	24,309	28,819
Investment-linked insurance	9,158	-	9,158
	<u>\$ 1,341,731</u>	<u>\$ 325,224</u>	<u>\$ 1,666,955</u>
Ceded claims reserve			
Personal life insurance	\$ 34,096	\$ -	\$ 34,096
Personal health insurance	48,612	-	48,612
	<u>\$ 82,708</u>	<u>\$ -</u>	<u>\$ 82,708</u>

b. Change in claims reserve and ceded claims reserve are as follows:

	2025	2024
Claims reserve		
At January 1	\$ 1,797,474	\$ 1,604,402
Current net change	49,526	62,033
(Gain) loss on foreign exchange	(1,833)	520
At September 30	<u>\$ 1,845,167</u>	<u>\$ 1,666,955</u>
	2025	2024
Ceded claims reserve		
At January 1	\$ 130,355	\$ 88,959
Current net change	104,595	(6,293)
Gain on foreign exchange	60	42
At September 30	<u>\$ 235,010</u>	<u>\$ 82,708</u>

(C) Reserve for policy benefit

a. Details of reserve for policy benefit are as follows:

September 30, 2025			
	Financial instruments with discretionary participation features		Total
	Insurance contract		
Life insurance	\$ 339,945,802	\$ -	\$ 339,945,802
Health insurance	36,345,371	-	36,345,371
Annuity insurance	2,813	208,616	211,429
Investment-linked insurance	98,891	-	98,891
	<u>\$ 376,392,877</u>	<u>\$ 208,616</u>	<u>376,601,493</u>
Recovery of catastrophe reserve			4,221
Transferred in unwritten-off balance of 3% decrease in business tax			46,062
Payables to the insured			58,895
Reclassified to reserve for foreign exchange fluctuation			(50,283)
Total			<u>\$ 376,660,388</u>
December 31, 2024			
	Financial instruments with discretionary participation features		Total
	Insurance contract		
Life insurance	\$ 338,638,328	\$ -	\$ 338,638,328
Health insurance	36,393,056	-	36,393,056
Annuity insurance	2,782	224,891	227,673
Investment-linked insurance	83,173	-	83,173
	<u>\$ 375,117,339</u>	<u>\$ 224,891</u>	<u>375,342,230</u>
Recovery of catastrophe reserve			4,221
Transferred in unwritten-off balance of 3% decrease in business tax			46,062
Payables to the insured			61,339
Total			<u>\$ 375,453,852</u>
September 30, 2024			
	Financial instruments with discretionary participation features		Total
	Insurance contract		
Life insurance	\$ 332,646,255	\$ -	\$ 332,646,255
Health insurance	35,768,828	-	35,768,828
Annuity insurance	2,978	241,414	244,392
Investment-linked insurance	86,002	-	86,002
	<u>\$ 368,504,063</u>	<u>\$ 241,414</u>	<u>368,745,477</u>
Recovery of catastrophe reserve			4,221
Transferred in unwritten-off balance of 3% decrease in business tax			46,062
Payables to the insured			55,387
Total			<u>\$ 368,851,147</u>

b. Changes in reserve for policy benefit:

	2025 (Note 1)	2024 (Note 2)
At January 1	\$ 375,428,918	\$ 357,962,770
Current net change	14,549,355	8,684,445
(Gain) loss on foreign exchange	(6,486,897)	2,185,038
Release of reserve for policy benefit	(6,803,353)	-
Reclassified to reserve for foreign exchange fluctuation	(50,283)	-
At September 30	<u>\$ 376,637,740</u>	<u>\$ 368,832,253</u>

Note 1: As of September 30, 2025, the total amount reclassified from reinsurance indemnity payable to “Reserve for policy benefit-payables to the insured” is \$22,648. As of September 30, 2025, adding the abovementioned payables, the reserve for policy benefit amounted to \$376,660,388.

Note 2: As of September 30, 2024, the total amount reclassified from reinsurance indemnity payable to “Reserve for policy benefit-payables to the insured” is \$18,894. As of September 30, 2024, adding the abovementioned payables, the reserve for policy benefit amounted to \$368,851,147.

The abovementioned interest expense, reflecting on the contract liabilities over a period of time were as follows:

For the three months ended September 30,	
2025	2024
<u>\$ 2,317,904</u>	<u>\$ 2,234,735</u>
For the nine months ended September 30,	
2025	2024
<u>\$ 6,937,358</u>	<u>\$ 6,768,302</u>

c. In compliance with Jin-Guan-Bao-Cai-Zi Letter No. 11404924811, the amount released from the reserve for policy benefit in June 2025 was \$6,803,353. Within this released amount, the amount set aside as reserve for foreign exchange fluctuation was \$3,300,000.

d. In accordance to the Guideline Governing Reserves for Change on Foreign Exchange Price by Life Insurance Enterprises and Jin-Guan-Bao-Cai-Zi Letter No. 11304931482, the amount reclassified from reserve for policy benefit to foreign exchange fluctuation was \$50,283 in July 2025.

(D)Special Reserve

a. Details of special reserve are as follows:

	September 30, 2025	December 31, 2024	September 30, 2024
Dividend payment reserve	<u>\$ 681,972</u>	<u>\$ 644,515</u>	<u>\$ 651,718</u>

b. Change in special reserve:

	2025	2024
At January 1	\$ 644,515	\$ 453,004
Current net change	37,457	198,714
At September 30	<u>\$ 681,972</u>	<u>\$ 651,718</u>

(E) Premium deficiency reserve

a. Details of premium deficiency reserve are as follows:

September 30, 2025			
	Insurance contract	Financial instruments with discretionary participation features	Total
Personal life insurance	\$ 268,771	\$ -	\$ 268,771
Personal health insurance	226,730	-	226,730
Total	<u>\$ 495,501</u>	<u>\$ -</u>	<u>\$ 495,501</u>
December 31, 2024			
	Insurance contract	Financial instruments with discretionary participation features	Total
Personal life insurance	\$ 349,469	\$ -	\$ 349,469
Personal health insurance	251,345	-	251,345
Total	<u>\$ 600,814</u>	<u>\$ -</u>	<u>\$ 600,814</u>
September 30, 2024			
	Insurance contract	Financial instruments with discretionary participation features	Total
Personal life insurance	\$ 350,933	\$ -	\$ 350,933
Personal health insurance	87,068	-	87,068
Total	<u>\$ 438,001</u>	<u>\$ -</u>	<u>\$ 438,001</u>

b. Change in premium deficiency reserve:

	2025	2024
At January 1	\$ 600,814	\$ 507,295
Current net change	(90,576)	(79,722)
(Gain) loss on foreign exchange	(14,737)	10,428
At September 30	<u>\$ 495,501</u>	<u>\$ 438,001</u>

(F) Other reserves

Pursuant to IFRS 3, 'Business combinations', other reserves are set aside for reflecting the fair value of insurance policies assumed while recognising the individual identifiable assets acquired and liabilities assumed at fair value. Changes in aforesaid other reserves are as follows:

	2025	2024
At January 1	\$ 3,034,337	\$ 3,173,954
Recovery	(98,171)	(103,549)
At September 30	<u>\$ 2,936,166</u>	<u>\$ 3,070,405</u>

B. Reserve for foreign exchange fluctuation

(A) In accordance with the “Regulation Governing the Setting Aside of Various Reserves by Insurance Enterprises”, the Yuanta Group set aside foreign exchange reserve under liabilities. Details are as follows:

	2025	2024
At January 1	\$ 2,867,894	\$ 1,273,406
Provision		
Compulsory provision	513,607	373,596
Additional provision	5,159,858	3,073,486
Subtotal	8,541,359	4,720,488
Recovery	(4,983,769)	(2,355,004)
Reclassified from reserve for policy benefit	50,283	-
At September 30	\$ 3,607,873	\$ 2,365,484

In compliance with Jin-Guan-Bao-Cai-Zi Letter No. 11404924811, the amount released from the reserve for policy benefit in June 2025 was \$6,803,353. Within this released amount, the amount set aside as reserve for foreign exchange fluctuation was \$3,300,000.

In accordance with the Guideline Governing Reserves for Change on Foreign Exchange Price by Life Insurance Enterprises and Jin-Guan-Bao-Cai-Zi Letter No. 11304931482, Yuanta Life received approval in July 2025 to adopt the new plan of reserve for change on foreign exchange fluctuation. Accordingly, the amount reclassified from reserve for policy benefit to foreign exchange fluctuation was \$50,283.

(B) Effect of accounts eligible or ineligible for the foreign exchange reserve on the consolidated financial statements from Yuanta Life for the nine months ended September 30, 2025 and 2024 are as follows:

	For the nine months ended September 30, 2025		
	Ineligible amount	Eligible amount	Impact
Net income	\$ 240,251	(\$ 311,505)	(\$ 551,756)
Earnings per share (in dollars)	0.09	(0.11)	(0.20)
Reserve for foreign exchange fluctuation	-	3,607,873	3,607,873
Total equity	37,381,616	34,520,237	(2,861,379)
	For the nine months ended September 30, 2024		
	Ineligible amount	Eligible amount	Impact
Net income	\$ 2,933,815	\$ 2,060,153	(\$ 873,662)
Earnings per share (in dollars)			
(Note)	1.21	0.85	(0.36)
Reserve for foreign exchange fluctuation	-	2,365,484	2,365,484
Total equity	37,005,818	35,098,124	(1,907,694)

Note: Earnings per share have been retrospectively adjusted in accordance with the resolution passed by the Yuanta Life’s Board of Directors, acting on behalf of the shareholders’ meeting, to issue new shares through capitalizing earnings in the year 2024.

C. Reserves for insurance contract with the nature of financial products

The Yuanta Group issued non-discretionary participation feature financial instruments. Reserve for insurance contract with the nature of financial products recognised on September 30, 2025, December 31, 2024 and September 30, 2024 and the movements are listed below:

	September 30, 2025	December 31, 2024	September 30, 2024
Investment-linked insurance	\$ 237,753	\$ 188,671	\$ 200,179
	2025		2024
At January 1		\$ 188,671	\$ 186,286
Net provision of statutory reserve		49,082	13,893
At September 30	\$ 237,753	\$ 237,753	\$ 200,179

(27) Employee benefit provisions

A. Defined benefit plans:

(A) The Company and its domestic subsidiaries have a defined benefit pension plan in accordance with the Labor Standards Act, covering all regular employees' service years prior to the enforcement of the Labor Pension Act on July 1, 2005 and service years thereafter of employees who chose to continue to be subject to the pension mechanism under the Labor Standards Act. Under the defined benefit pension plan, two units are accrued for each year of service for the first 15 years and one unit for each additional year thereafter, subject to a maximum of 45~61 units. Pension benefits are based on the number of units accrued and the average monthly salaries and wages of the last 6 months prior to retirement. The Yuanta Group also established a special retention compensation plan applicable to certain employees. Except for Yuanta Securities Finance contributing retirement fund by 8% of the employees' monthly salaries and wages until July 2024, the Company and all other domestic subsidiaries of the Yuanta Group contribute monthly an amount equal to 2% of the employees' monthly salaries and wages to the retirement fund deposited with Bank of Taiwan, the trustee, under the name of the independent retirement fund committee. Also, the Yuanta Group would assess the balance in the aforementioned labor pension reserve account by December 31, every year. If the account balance is insufficient to pay the pension calculated by the aforementioned method, to the employees expected qualify for retirement in the following year, the Yuanta Group will make contributions to cover the deficit by next March. Yuanta Securities (Korea) and its subsidiaries have a defined benefit plan or a defined contribution plan in accordance with the relevant laws and regulations applied by the local Korean government. Yuanta Securities Investment Trust obtained the approval letter no. 1116069917, no. 1126042800 and no. 1136044719 from Department of Labor, Taipei City government to suspend the pension contribution for the period from September 2021 to August 2025.

(B) For the aforementioned pension plan, the Company and its domestic subsidiaries recognised pension costs of \$10,994, \$10,265, \$33,489 and \$31,497 for the three months and nine months ended September 30, 2025 and 2024, respectively.

(C) Expected contributions to the defined benefit pension plans of the Company and its domestic subsidiaries for the year ending December 31, 2026 amounted to \$45,567. Expected contributions to the defined benefit pension plans of Yuanta Securities (Korea) and its subsidiaries for the year ending December 31, 2026 amounted to \$10,863.

B. Defined contribution plans:

(A) Effective July 1, 2005, the Company and its domestic subsidiaries have established a defined contribution pension plan (the "New Plan") under the Labor Pension Act (the "Act"), covering all regular employees with R.O.C. nationality. Under the New Plan, the Company and its domestic subsidiaries contribute monthly an amount based on 6% of the

employees' monthly salaries and wages to the employees' individual pension accounts at the Bureau of Labor Insurance. The benefits accrued are paid monthly or in lump sum upon termination of employment.

- (B) Under the defined contribution plan, the Company and its domestic subsidiaries recognized pension expense of \$157,964 (recorded as "employees' benefit expenses" of \$157,063 and "net income other than interest" of \$901), \$154,562 (recorded as "employees' benefit expenses" of \$153,722 and "net income other than interest" of \$840), \$480,023 (recorded as "employees' benefit expenses" of \$478,323 and "net income other than interest" of \$1,700) and \$454,426 (recorded as "employees' benefit expenses" of \$451,907 and "net income other than interest" of \$2,519) for the three months and nine months ended September 30, 2025 and 2024, respectively.

- (C) The pension plans for the consolidated foreign subsidiaries are as follows:

The pension plan for Yuanta Securities Asia Financial Service is in compliance with the regulations of each employee nationality. Yuanta HK Holdings (Cayman) does not have compulsory pension plans according to local regulations. The pension plans for other foreign subsidiaries are in compliance with local regulations.

Other foreign subsidiaries recognised pension expense of \$139,257, \$187,016, \$414,079 and \$519,728 for the three months and nine months ended September 30, 2025 and 2024, respectively.

(28) Other financial liabilities

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Futures traders' equity	\$ 158,683,041	\$ 146,815,277	\$ 147,749,375
Structured deposit	1,731,802	1,848,282	2,022,716
Investment-linked products liabilities	31,350,195	24,504,915	25,477,915
Others	110,501	63,715	60,004
Total	<u>\$ 191,875,539</u>	<u>\$ 173,232,189</u>	<u>\$ 175,310,010</u>

(29) Other liabilities

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Guarantee deposit received on security lent	\$ 87,098,071	\$ 80,847,036	\$ 84,791,980
Underwriting share proceeds collected on behalf of customers	490,668	3,034,782	9,428,401
Collections in advance	3,401,362	3,156,928	2,925,860
Retention compensation payable	2,469,215	2,201,886	2,138,457
Guarantee deposit received	1,969,094	451,976	444,963
Guarantee deposit received-derivative transactions	2,446,913	2,678,365	2,434,957
Equity for each customer in the account	105,174,267	49,647,963	41,883,633
Others	1,391,696	1,219,985	1,412,851
Total	<u>\$ 204,441,286</u>	<u>\$ 143,238,921</u>	<u>\$ 145,461,102</u>

(30) Share capital

As of September 30, 2025, December 31, 2024 and September 30, 2024, the Company's total authorised capital was all \$180,000,000 and total paid-in capital were \$133,311,499, \$129,428,640 and \$129,428,640, respectively. The aforementioned total paid-in capital was 13,331,150, 12,942,864 and 12,942,864 thousand shares of common stock, each with a par value of \$10 dollars per share.

(31) Capital surplus

As required by the Company Act, capital reserve of premiums exceeding the face value on issuance or the donation is to be used to offset any accumulated deficit. Alternatively, it may be used to increase capital by issuing new shares or to distribute cash to shareholders in proportion to their share ownership provided that the Company has no accumulated deficit. In addition, as required by Securities and Exchange Act, only 10% of the aforementioned paid-in capital reserve shall be capitalized annually in total. Unless the earnings reserve is insufficient to offset the deficit, the capital reserve shall not be used.

However, according to Securities and Futures Bureau (SFB) regulations, capital surplus resulting from undistributed earnings absorbed from subsidiaries after share exchange of the Company is permitted to be transferred to capital or used to distribute cash dividends in the current period. In addition, the amount of capital surplus to be transferred to capital or used to distribute cash dividends is not subject to the aforementioned limitations.

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Post 1998	<u>\$ 4,036,443</u>	<u>\$ 4,036,443</u>	<u>\$ 4,036,443</u>

Source and details of the capital surplus of the Company are as follows:

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Additional paid-in capital	\$ 33,573,790	\$ 33,573,790	\$ 33,573,790
Treasury share transactions	3,479,710	3,479,710	3,479,710
Others	1,284,136	1,144,540	1,139,119
	<u>\$ 38,337,636</u>	<u>\$ 38,198,040</u>	<u>\$ 38,192,619</u>

(32) Legal reserve and special reserve

As required by the Company Act, 10% of the current year's earnings, after paying all taxes and offsetting any accumulated deficit, are set aside as a legal reserve until the reserve balance equals the total amount of capital. The legal reserve is to be used exclusively to offset any accumulated deficit or to increase capital by issuing new shares or to distribute cash to shareholders in proportion to their share ownership and is not to be used for any other purposes. For legal reserve used in issuing new shares or distributing cash dividends, the amount of the legal reserve shall not exceed 25% of paid-in capital.

According to the SFB, upon the distribution of earnings, other than the setting aside of legal reserve, an equivalent amount of special reserve should be set aside from earnings after tax of the current year and the undistributed earnings of the prior period based on the decreased amount of shareholders' equity. For the cumulative decrease in shareholders' equity of the prior period, the equal amount of special reserve set aside based on the undistributed earnings should not be distributed. If there is any reversal of the decrease in shareholders' equity, the earnings may be distributed based on the reversal proportion.

According to Jin-Guan-Yin-Fa Letter No. 10310006310 dated December 30, 2014, in order to maintain the stability of the Company's financial structure, the retained earnings arising from bargain purchase benefits of the acquisition by financial holding company or its subsidiaries shall be set aside as special reserve, and shall not be reversed within one year. After a year, the value of

acquired assets is certified to be in likelihood of value at acquisition date without any sign of unexpected impairment by a certified public accountant, and the special reserve could be used in recovering accumulated deficit, or increasing the Company's capital.

(33) Undistributed earnings

- A. According to the Company's Articles of Incorporation, the annual net income will be distributed as follows:
 - (A) Pay income tax;
 - (B) Offset prior years' deficits;
 - (C) Provide legal reserve and special reserve; and
 - (D) The remaining amount and prior years' undistributed earnings shall be resolved by the shareholders during their meeting.
- B. In order to continuously expand operation scale and enhance the profitability, the Company follows its long-term financial planning and relevant Articles of Incorporation to adopt a dividend surplus policy. In principle, the dividend appropriation is based on annual earnings calculated based on the abovementioned Articles of Incorporation. After the retention of capital required according to the operation scheme, the remainder shall be distributed in the form of cash dividends. However, the cash dividends shall not be less than 40% of the annual earnings to be distributed.
- C. Details of the earnings distribution for 2024 resolved by the shareholders' meeting on June 13, 2025 and the earnings distribution for 2023 resolved by the shareholders' meeting on June 7, 2024 are as follows:

	2024		2023	
	Amount	Dividend per share (in dollars)	Amount	Dividend per share (in dollars)
Cash dividends	\$ 20,061,439	\$ 1.55	\$ 13,957,991	\$ 1.10
Stock dividends	3,882,859	0.30	2,537,816	0.20

The status of the distribution of earnings approved by the Board of Directors and resolved by shareholders is available at the website of the Market Observation Post System provided by the Taiwan Stock Exchange Corporation (TWSE).

- D. Please refer to Note 6(42) for the details of the compensation to employees and remuneration to directors and supervisors.

(34) Other equity items

	2025				
	Exchange differences on translation of foreign financial statements	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	Change in fair value of financial liability attributable to change in credit risk	Other comprehensive income (loss) on reclassification under the overlay approach	Total
Balance, January 1	(\$ 7,694,423)	\$ 18,843,746	(\$ 48,552)	(\$ 2,986,855)	\$ 8,113,916
Financial assets at fair value through other comprehensive income					
- Revaluation adjustment in the period	-	11,238,624	-	-	11,238,624
- Revaluation transferred to profit or loss	- (	281,097)	-	- (	281,097)
- Revaluation transferred to retained earnings	- (	477,484)	-	- (	477,484)
Other comprehensive income on reclassification under the overlay approach	-	-	- (	644,913)	(644,913)
Changes in translation difference of foreign operating entities	(1,949,920)	-	-	- (	1,949,920)
Effects on income tax	- (	243,745)	-	20,239	(223,506)
Evaluation of credit risk	-	-	408	-	408
Balance, September 30	(\$ 9,644,343)	\$ 29,080,044	(\$ 48,144)	(\$ 3,611,529)	\$ 15,776,028
	2024				
	Exchange differences on translation of foreign financial statements	Unrealised gains (losses) on financial assets measured at fair value through other comprehensive income	Change in fair value of financial liability attributable to change in credit risk	Other comprehensive income (loss) on reclassification under the overlay approach	Total
Balance, January 1	(\$ 6,961,608)	\$ 14,117,852	(\$ 48,964)	(\$ 2,159,647)	\$ 4,947,633
Financial assets at fair value through other comprehensive income					
- Revaluation adjustment in the period	-	10,397,831	-	-	10,397,831
- Revaluation transferred to profit or loss	- (	102,053)	-	- (	102,053)
- Revaluation transferred to retained earnings	- (	1,381,285)	-	- (	1,381,285)
Other comprehensive income on reclassification under the overlay approach	-	-	-	486,135	486,135
Changes in translation difference of foreign operating entities	1,248,510	-	-	-	1,248,510
Effects on income tax	- (	128,038)	-	24,200)	(152,238)
Evaluation of credit risk	-	-	1,844	-	1,844
Balance, September 30	(\$ 5,713,098)	\$ 22,904,307	(\$ 47,120)	(\$ 1,697,712)	\$ 15,446,377

(35) Net interest income

	For the three months ended September 30,	
	2025	2024
Interest income		
Interest income on bills discounted and loans	\$ 9,141,097	\$ 7,920,281
Financing interest income	1,557,867	1,827,955
Interest income on securities investment	5,500,331	5,366,306
Interest income from placement and call loan to other banks	1,558,956	1,417,097
Interest income on bills and bonds purchased under resale agreements	345,149	739,078
Interest income on securities business money lending	820,559	781,956
Interest income on deposits required for securities borrowed	209,275	212,612
Other interest income	535,685	487,530
Subtotal	19,668,919	18,752,815
Interest expense		
Interest expense of deposit	(\$ 5,488,909)	(\$ 5,235,334)
Interest expense of Central Bank and other banks' deposit	(57,676)	(50,197)
Interest expense on due to the Central Bank and other banks	(559,638)	(648,315)
Interest expense on bills and bonds sold under repurchase agreements	(1,457,137)	(2,213,407)
Interest expense of structured products	(17,909)	(33,749)
Coupon rate of bank debenture	(179,532)	(161,959)
Coupon rate of corporate bonds	(354,040)	(308,502)
Coupon rate of commercial paper	(482,831)	(673,008)
Interest expense from short sales	(6,090)	(5,272)
Lease liabilities interest expense	(39,781)	(39,456)
Financial costs on guarantee deposits received from security lendings	(453,610)	(743,188)
Other interest expense	(292,506)	(235,581)
Subtotal	(9,389,659)	(10,347,968)
Total	\$ 10,279,260	\$ 8,404,847

	For the nine months ended September 30,	
	2025	2024
<u>Interest income</u>		
Interest income on bills discounted and loans	\$ 26,084,897	\$ 22,066,746
Financing interest income	4,627,407	5,293,910
Interest income on securities investment	16,789,193	15,713,078
Interest income from placement and call loan to other banks	4,552,824	4,054,709
Interest income on bills and bonds purchased under resale agreements	1,208,824	2,173,908
Interest income on securities business money lending	2,611,053	1,832,988
Interest income on deposits required for securities borrowed	536,654	501,943
Other interest income	1,528,616	1,284,611
Subtotal	<u>57,939,468</u>	<u>52,921,893</u>
<u>Interest expense</u>		
Interest expense of deposit	(\$ 16,217,126)	(\$ 14,778,599)
Interest expense of Central Bank and other banks' deposit	(123,102)	(140,765)
Interest expense on due to the Central Bank and other banks	(1,791,123)	(1,907,503)
Interest expense on bills and bonds sold under repurchase agreements	(5,134,766)	(6,089,847)
Interest expense of structured products	(55,082)	(107,644)
Coupon rate of bank debenture	(482,593)	(487,390)
Coupon rate of corporate bonds	(1,067,371)	(865,297)
Coupon rate of commercial paper	(1,723,768)	(1,619,395)
Interest expense from short sales	(16,083)	(16,238)
Lease liabilities interest expense	(128,538)	(122,507)
Financial costs on guarantee deposits received from security lendings	(1,553,352)	(1,981,933)
Other interest expense	(762,767)	(601,429)
Subtotal	<u>(29,055,671)</u>	<u>(28,718,547)</u>
Total	<u>\$ 28,883,797</u>	<u>\$ 24,203,346</u>

(36) Net service fee and commission income

	For the three months ended September 30,	
	2025	2024
<u>Service fee and commission income</u>		
Brokerage service fee income	\$ 9,008,404	\$ 8,546,763
Service fee income on insurance brokerage and transfer-agent	262,117	310,463
Service fee on credit cards	285,800	261,520
Service fee income on trust business	1,361,802	1,090,681
Service income on credit extension	204,006	147,097
Underwriting service income	489,350	538,313
Service income from short sales	33,313	32,234
Commission – reinsurance allowance	37,156	9,547
Service income on foreign exchange	23,554	22,494
Service fee income on consigned settlement	14,333	9,802
Deposits and remittance and other service income	308,221	312,190
Subtotal	12,028,056	11,281,104
<u>Service fee expenses and commission expense</u>		
Insurance commission expense	(\$ 610,005)	(\$ 453,128)
Service expense on brokerage	(826,664)	(885,325)
Service expense on proprietary trading	(70,311)	(79,873)
Service fee expense on credit cards	(244,393)	(254,101)
Service expense on clearing and settlement	(162,987)	(183,778)
Futures commission expense	(85,718)	(115,694)
Service expense on foreign exchange	(20,482)	(17,246)
Service expense on credit extension	(11,621)	(8,783)
Deposits and remittance and other service expense	(162,648)	(148,933)
Subtotal	(2,194,829)	(2,146,861)
Total	\$ 9,833,227	\$ 9,134,243

	For the nine months ended September 30,	
	2025	2024
<u>Service fee and commission income</u>		
Brokerage service fee income	\$ 22,211,867	\$ 25,011,084
Service fee income on insurance brokerage and transfer-agent	863,228	964,790
Service fee on credit cards	869,935	807,670
Service fee income on trust business	3,271,389	2,945,717
Service income on credit extension	557,013	442,950
Underwriting service income	1,003,457	908,128
Service income from short sales	78,124	87,514
Commission – reinsurance allowance	93,060	54,027
Service income on foreign exchange	66,605	64,603
Service fee income on consigned settlement	37,169	30,876
Deposits and remittance and other service income	820,840	899,358
Subtotal	<u>29,872,687</u>	<u>32,216,717</u>
<u>Service fee expenses and commission expense</u>		
Insurance commission expense	(\$ 1,720,482)	(\$ 1,314,110)
Service expense on brokerage	(2,146,593)	(2,546,053)
Service expense on proprietary trading	(184,562)	(204,829)
Service fee expense on credit cards	(753,896)	(745,356)
Service expense on clearing and settlement	(439,204)	(516,142)
Futures commission expense	(307,259)	(348,969)
Service expense on foreign exchange	(58,364)	(49,331)
Service expense on credit extension	(30,628)	(27,371)
Deposits and remittance and other service expense	(452,400)	(441,195)
Subtotal	<u>(6,093,388)</u>	<u>(6,193,356)</u>
Total	<u>\$ 23,779,299</u>	<u>\$ 26,023,361</u>

(37) Net income from insurance operations

	For the three months ended September 30,	
	2025	2024
<u>Income from insurance operations</u>		
Gross collected premiums	\$ 9,944,959	\$ 8,633,424
Less: Reinsurance premium ceded	(232,894)	(219,692)
Net changes of unearned premium reserve	(6,394)	(117,071)
Retention earned premium income	9,705,671	8,296,661
Investment-linked product income (Note)	3,624,076	(29,480)
Subtotal	13,329,747	8,267,181
<u>Expense from insurance operations</u>		
Claims and policy benefits	(\$ 6,953,430)	(\$ 8,025,366)
Less: Claims recovered from reinsurers	110,819	179,002
Retention claims and policy benefits payments	(6,842,611)	(7,846,364)
Underwriting expenses	(612)	(453)
Expense from guaranty fund	(15,025)	(13,031)
Investment-linked product expenses (Note)	(3,624,076)	29,480
Subtotal	(10,482,324)	(7,830,368)
Total	\$ 2,847,423	\$ 436,813
	<u>For the nine months ended September 30,</u>	
	2025	2024
<u>Income from insurance operations</u>		
Gross collected premiums	\$ 32,667,404	\$ 26,793,701
Less: Reinsurance premium ceded	(630,558)	(599,532)
Net changes of unearned premium reserve	(84,060)	(199,424)
Retention earned premium income	31,952,786	25,994,745
Investment-linked product income (Note)	3,863,162	1,031,090
Subtotal	35,815,948	27,025,835
<u>Expense from insurance operations</u>		
Claims and policy benefits	(\$ 21,045,071)	(\$ 21,997,504)
Less: Claims recovered from reinsurers	374,621	402,952
Retention claims and policy benefits payments	(20,670,450)	(21,594,552)
Underwriting expenses	(1,511)	(1,554)
Expense from guaranty fund	(49,138)	(47,575)
Investment-linked product expenses (Note)	(3,863,162)	(1,031,090)
Subtotal	(24,584,261)	(22,674,771)
Total	\$ 11,231,687	\$ 4,351,064

Note: Details about the investment insurance products - separate accounts are provided in Note 6(12).

(38) Gain or loss on financial assets and liabilities at fair value through profit or loss

	For the three months ended September 30,	
	2025	2024
Realised gains or losses on financial assets and liabilities at fair value through profit or loss		
Commercial paper	\$ 542,734	\$ 498,377
Bonds	3,384,651	3,260,778
Stocks	6,639,074	4,097,291
Beneficiary certificates	4,115,211	2,373,506
Interest-linked instrument	(162,244)	(837,217)
Exchange rate-linked instrument	(1,057,567)	(612,531)
Other financial derivative instruments	4,087,911	536,132
Gains or losses on covering of borrowed securities and bonds with resale agreements	(5,100,244)	(1,318,823)
Gains or losses from issuing call (put) warrants	446,195	(4,226,146)
Issuing call (put) warrants expense	(192,569)	(174,025)
Others	(39,919)	(111,788)
Subtotal	<u>12,663,233</u>	<u>3,485,554</u>
Unrealised gains or losses on financial assets and liabilities at fair value through profit or loss		
Commercial paper	(\$ 1,007)	\$ 1,728
Bonds	2,113,654	(2,742,285)
Stocks	1,403,064	(5,160,014)
Beneficiary certificates	2,202,893	(69,879)
Interest-linked instrument	(2,980,291)	2,485,755
Exchange rate-linked instrument	(5,528,685)	3,180,799
Other financial derivative instruments	(880,451)	1,123,761
Valuation gains or losses on borrowed securities and bonds with resale agreements	(4,069,279)	713,742
Gains or losses on changes in fair value of liabilities for issuance of call (put) warrants	(969,897)	5,902,537
Others	427,208	449,133
Subtotal	<u>(8,282,791)</u>	<u>5,885,277</u>
Total	<u>\$ 4,380,442</u>	<u>\$ 9,370,831</u>

	For the nine months ended September 30,	
	2025	2024
Realised gains or losses on financial assets and liabilities at fair value through profit or loss		
Commercial paper	\$ 1,547,272	\$ 1,366,288
Bonds	7,201,585	9,147,492
Stocks	6,486,016	15,124,909
Beneficiary certificates	6,882,398	7,209,017
Interest-linked instrument	(408,239)	(1,183,090)
Exchange rate-linked instrument	(3,074,295)	(4,227,372)
Other financial derivative instruments	8,677,531	(4,313,792)
Gains or losses on covering of borrowed securities and bonds with resale agreements	(5,694,676)	(3,739,054)
Gains or losses from issuing call (put) warrants	(6,032,477)	(4,698,221)
Issuing call (put) warrants expense	(475,382)	(561,515)
Others	660,054	(754,968)
Subtotal	15,769,787	13,369,694
Unrealised gains or losses on financial assets and liabilities at fair value through profit or loss		
Commercial paper	(\$ 31,685)	\$ 2,178
Bonds	2,823,563	716,052
Stocks	859,977	1,905,653
Beneficiary certificates	171,584	531,227
Interest-linked instrument	(3,286,308)	(2,613,443)
Exchange rate-linked instrument	6,087,711	(652,707)
Other financial derivative instruments	(610,325)	(1,766,366)
Valuation gains or losses on borrowed securities and bonds with resale agreements	(3,235,127)	(265,184)
Gains or losses on changes in fair value of liabilities for issuance of call (put) warrants	6,924,720	5,432,133
Others	637,482	1,893,271
Subtotal	10,341,592	5,182,814
Total	\$ 26,111,379	\$ 18,552,508

- A. The realised gains or losses on the financial assets and liabilities at fair value through profit and loss of the Yuanta Group for the three months and nine months ended September 30, 2025 and 2024, including the (losses) or gains on disposal, were \$9,539,611, (\$388,158), \$6,730,592 and \$3,932,450, respectively, and the issuing call (put) warrants expense, were \$192,569, \$174,025, \$475,382 and \$561,515, respectively, and the dividend income were \$1,095,049, \$1,404,486, \$2,426,220 and \$2,739,728, respectively, and the interest income were \$2,221,142, \$2,643,251, \$7,088,357 and \$7,259,031, respectively.
- B. The Yuanta Group recognised net loss amounted to \$1,783,029, \$1,088,599, \$3,026,858 and \$3,631,502, respectively, on financial liabilities designated as at fair value through profit or loss for the three months and nine months ended September 30, 2025 and 2024.

- C. Net income on the exchange rate-linked instruments includes realised and unrealised gains and losses on forward exchange contracts, FX options, and currency futures.
- D. Interest-linked instruments include interest rate swap contracts, money market instruments, interest linked-options and other interest related instruments.
- E. Any change in fair value of the derivatives together managed with the financial instruments designated at fair value through profit and loss is listed under “gain and loss on financial assets and liabilities at fair value through profit and loss”.

(39) Reversal gain (loss) on assets impairment

	For the three months ended September 30,	
	2025	2024
(Impairment loss) reversal gain on investments in debt instruments measured at fair value through other comprehensive income	(\$ 3,677)	\$ 1,938
(Impairment loss) reversal gain on investments in debt instruments at amortised cost	(1,254)	1,968
Impairment loss on intangible assets	- (54)	
Impairment loss on assets held for sale	- (11,523)	
Reversal gain on other assets	2	-
Total	(\$ 4,929)	(\$ 7,671)
	For the nine months ended September 30,	
	2025	2024
(Impairment loss) reversal gain on investments in debt instruments measured at fair value through other comprehensive income	(\$ 1,667)	\$ 3,826
Reversal gain (impairment loss) on investments in debt instruments at amortised cost	5,700 (578)	
Reversal gain on property and equipment	443	2,512
Impairment loss on intangible assets	- (17,269)	
Reversal gain on investment property	3,225	2,904
Impairment loss on assets held for sale	- (14,021)	
Reversal gain on other assets	1	-
Total	\$ 7,702	(\$ 22,626)

(40) Net other miscellaneous income (loss)

	For the three months ended September 30,	
	2025	2024
Borrowed stock revenue	\$ 966,962	\$ 1,025,637
Net change of reserve for foreign exchange fluctuation	(235,485)	780,117
Loss on litigation reserve	(42,114)	(21,741)
Income from distribution service	70,030	18,178
Rebate income from banks	40,240	44,539
Sub-brokerage income	422,689	491,448
Other net (loss) income	(13,563)	152,846
Total	<u>\$ 1,208,759</u>	<u>\$ 2,491,024</u>
	For the nine months ended September 30,	
	2025	2024
Borrowed stock revenue	\$ 3,012,410	\$ 2,811,528
Net change of reserve for foreign exchange fluctuation	(689,695)	(1,092,077)
Loss on litigation reserve	(42,114)	(187,708)
Income from distribution service	197,137	91,367
Rebate income from banks	119,096	133,092
Sub-brokerage income	977,205	1,364,090
Other net income	182,591	96,636
Total	<u>\$ 3,756,630</u>	<u>\$ 3,216,928</u>

(41) Provision for bad debt expense, commitment and guarantee policy reserve

	For the three months ended September 30,	
	2025	2024
(Reversal of) bad debt expense for accounts receivable	(\$ 20,402)	\$ 59,197
Bad debt expense of bills discounted and loans	625,267	957,889
Provision for guarantee reserve	66,000	42,500
Provision for (Reversal of) commitments and other reserve	5,858	(528)
Recovery of bad debt expense	(181,621)	(184,776)
Total	<u>\$ 495,102</u>	<u>\$ 874,282</u>
	For the nine months ended September 30,	
	2025	2024
Bad debt expense for accounts receivable	\$ 21,643	\$ 204,196
Bad debt expense of bills discounted and loans	1,574,908	1,909,278
Provision for guarantee reserve	79,500	35,500
Provision for commitments and other reserve	26,303	3,268
Recovery of bad debt expense	(573,484)	(523,460)
Total	<u>\$ 1,128,870</u>	<u>\$ 1,628,782</u>

(42) Employee benefit expense

	For the three months ended September 30,	
	2025	2024
Wages and salaries	\$ 8,918,997	\$ 8,405,445
Labor and health insurance fees	367,211	348,639
Pension costs	307,314	351,003
Termination benefits	25,507	8,347
Other employee benefit expenses	410,383	378,926
Total	<u>\$ 10,029,412</u>	<u>\$ 9,492,360</u>
	For the nine months ended September 30,	
	2025	2024
Wages and salaries	\$ 24,492,136	\$ 23,852,215
Labor and health insurance fees	1,087,579	1,001,420
Pension costs	925,891	1,003,132
Termination benefits	57,750	26,039
Other employee benefit expenses	1,337,640	1,247,499
Total	<u>\$ 27,900,996</u>	<u>\$ 27,130,305</u>

The numbers of employees of the Yuanta Group were 15,616 and 15,163 for the nine months ended September 30, 2025 and 2024, respectively.

- A. After covering accumulated deficit with the year-end earnings (that is income before taxes less income before employees' compensation provisions), 0.01% to 0.5% was appropriated as employees' compensation and an amount less than 0.9% was appropriated as directors' and supervisors' remuneration. No less than 75% of the amount set forth in the range specified for the aforementioned employees' compensation shall be set aside for the compensation of rank-and-file employees.
- B. For the three months and nine months ended September 30, 2025 and 2024, employees' compensation was accrued at \$9,420, \$8,491, \$24,025 and \$24,386, respectively; directors' and supervisors' remuneration were accrued at \$84,777, \$76,416, \$216,226 and \$219,470, respectively. The aforementioned amounts were recognised in salary expenses. The employees' compensation and directors' and supervisors' remuneration of 2024 as resolved by the shareholders' meeting were in agreement with those amounts recognised in the 2024 financial statements. Information is available at the website of the Market Observation Post System provided by the Taiwan Stock Exchange Corporation (TWSE).

(43) Depreciation and amortisation

For the three months ended September 30,		
	2025	2024
Investment property depreciation	\$ 53,019	\$ 42,276
Property and equipment depreciation	428,176	359,180
Right-of-use asset depreciation	364,532	378,511
Intangible asset amortisation	124,621	157,278
Deferred asset amortisation	15,011	6,159
Total	<u>\$ 985,359</u>	<u>\$ 943,404</u>
For the nine months ended September 30,		
	2025	2024
Investment property depreciation	\$ 154,601	\$ 73,633
Property and equipment depreciation	1,218,770	1,043,198
Right-of-use asset depreciation	1,126,062	1,174,192
Intangible asset amortisation	370,225	461,879
Deferred asset amortisation	43,739	18,072
Total	<u>\$ 2,913,397</u>	<u>\$ 2,770,974</u>

(44) Other business and administrative expenses

For the three months ended September 30,		
	2025	2024
Tax	\$ 2,073,586	\$ 2,138,345
Security borrowing expenses	511,799	542,021
Computer science expense	484,728	461,271
Postage and telephone costs	268,945	241,736
Miscellaneous expenses	287,664	273,121
Others	2,055,053	1,723,088
Total	<u>\$ 5,681,775</u>	<u>\$ 5,379,582</u>
For the nine months ended September 30,		
	2025	2024
Tax	\$ 5,651,665	\$ 5,664,245
Security borrowing expenses	1,593,415	1,488,118
Computer science expense	1,500,659	1,359,181
Postage and telephone costs	799,112	707,076
Miscellaneous expenses	823,406	694,714
Others	5,524,119	4,971,286
Total	<u>\$ 15,892,376</u>	<u>\$ 14,884,620</u>

(45) Income tax

The details of the Yuanta Group's income tax expense are as follows:

A. Income tax expense

(A) Components of income tax expense:

	For the three months ended September 30,	
	2025	2024
Current tax:		
Income tax from current income period	\$ 2,279,370	\$ 2,498,985
Adjustments in respect of prior years	54,033	(72,270)
Total current tax	<u>2,333,403</u>	<u>2,426,715</u>
Deferred tax:		
Origination and reversal of temporary differences	(196,580)	(645,367)
Total deferred tax	<u>(196,580)</u>	<u>(645,367)</u>
Income tax expense	<u>\$ 2,136,823</u>	<u>\$ 1,781,348</u>
	For the nine months ended September 30,	
	2025	2024
Current tax:		
Income tax from current income period	\$ 6,945,852	\$ 5,995,867
Income tax on unappropriated earnings	521,462	831,182
Adjustments in respect of prior years	(413,491)	(653,107)
Total current tax	<u>7,053,823</u>	<u>6,173,942</u>
Deferred tax:		
Origination and reversal of temporary differences	(1,420,847)	(387,863)
Total deferred tax	<u>(1,420,847)</u>	<u>(387,863)</u>
Income tax expense	<u>\$ 5,632,976</u>	<u>\$ 5,786,079</u>

(B) The income tax charge/(credit) relating to components of other comprehensive income is as follows:

	For the three months ended September 30,	
	2025	2024
Unrealised gain or loss from investments in debt instruments measured at fair value through other comprehensive income	\$ 60,055	\$ 233,598
Unrealised gain or loss from investments in equity instruments measured at fair value through other comprehensive income	50,572	(48,444)
Other comprehensive income or loss on reclassification under the overlay approach	17,458	(2,811)
Share of profit or loss of associates and joint ventures accounted for under the equity method	(100)	(4)
Gain or loss on remeasurements of defined benefit plans	14,659	(12,275)
Total	<u>\$ 142,644</u>	<u>\$ 170,064</u>
	For the nine months ended September 30,	
	2025	2024
Unrealised gain or loss from investments in debt instruments measured at fair value through other comprehensive income	\$ 175,629	\$ 152,114
Unrealised gain or loss from investments in equity instruments measured at fair value through other comprehensive income	113,169	(50,226)
Other comprehensive income or loss on reclassification under the overlay approach	(20,239)	24,200
Share of profit or loss of associates and joint ventures accounted for under the equity method	(55)	(1,425)
Gain or loss on remeasurements of defined benefit plans	(36,114)	(75,929)
Total	<u>\$ 232,390</u>	<u>\$ 48,734</u>

- B. As of September 30, 2025, the information on the Yuanta Group's income tax returns that have been assessed by the Tax Authority is as follows:

	Assessment Information
Yuanta Financial Holdings	Assessed through 2019
Yuanta Securities	Assessed through 2019
Yuanta Bank	Assessed through 2019
Yuanta Securities Finance	Assessed through 2023
Yuanta Venture Capital	Assessed through 2019
Yuanta Asset Management	Assessed through 2019
Yuanta Securities Investment Consulting	Assessed through 2019
Yuanta Futures	Assessed through 2020 and 2023
Yuanta Securities Investment Trust	Assessed through 2023
Yuanta Life	Assessed through 2019
Yuanta International Insurance Brokers	Assessed through 2023
Yuanta I Venture Capital	Assessed through 2023

- C. The Yuanta Group is within the scope of the Pillar Two model rules published by the Organisation for Economic Co-operation and Development (OECD). Pillar Two legislation was enacted in Korea, Hong Kong, Singapore, Thailand, Vietnam and Indonesia, the jurisdiction in which foreign subsidiaries (branches) are incorporated. Under the Pillar Two legislation, the Yuanta Group was liable to pay a top-up tax for the difference between its GloBE effective tax rate per jurisdiction and the 15% minimum rate.
- D. The Yuanta Group has applied the exception on recognising and disclosing information about deferred tax assets and liabilities related to Pillar Two income taxes.
- E. The Yuanta Group has assessed that the primary income tax exposure related to Pillar Two arises from the subsidiaries (and branches) operating in the Hong Kong tax jurisdiction. Accordingly, the relevant top-up tax expense has been recognised as a current income tax expense.

(46) Earnings per share

For the three months ended September 30, 2025			
		Weighted average number of ordinary shares outstanding (share in thousands)	Earnings per share (in dollars)
	Amount after tax		
<u>Basic and diluted earnings per share</u>			
Profit attributable to ordinary shareholders of the parent	\$ 10,466,337	13,331,150	\$ 0.79
For the three months ended September 30, 2024			
		Weighted average number of ordinary shares outstanding (share in thousands)	Earnings per share (in dollars)
	Amount after tax		
<u>Basic and diluted earnings per share</u>			
Profit attributable to ordinary shareholders of the parent	\$ 9,434,032	13,331,150	\$ 0.71
For the nine months ended September 30, 2025			
		Weighted average number of ordinary shares outstanding (share in thousands)	Earnings per share (in dollars)
	Amount after tax		
<u>Basic and diluted earnings per share</u>			
Profit attributable to ordinary shareholders of the parent	\$ 26,694,596	13,331,150	\$ 2.00
For the nine months ended September 30, 2024			
		Weighted average number of ordinary shares outstanding (share in thousands)	Earnings per share (in dollars)
	Amount after tax		
<u>Basic and diluted earnings per share</u>			
Profit attributable to ordinary shareholders of the parent	\$ 27,095,015	13,331,150	\$ 2.03

The above weighted-average outstanding stocks have been adjusted retrospectively according to the ratio of capital increase from retained earnings on August 18, 2025 (the effective date of stock grants). Basic earnings per share before the adjustment were \$0.73 and \$2.09 for the three months and nine months ended September 30, 2024 which were calculated according to the ratio of capital increase from retained earnings (the effective date of stock grants) on August 18, 2024.

(47) Changes in liabilities from financing activities

	2025				
	Bills and bonds payable under repurchase agreements	Commercial paper payable	Bonds payable	Other borrowings	Lease liability
At January 1	\$273,112,894	\$154,619,336	\$111,032,794	\$ 63,585,186	\$ 5,941,224
Changes in cash flow from financing activities	(29,312,357)	(36,212,726)	8,742,560	8,438,778	(1,164,179)
Impact of changes in foreign exchange rate	-	-	(180,951)	-	(98,784)
Amortisation of a premium or a discount on interest expense	-	304,527	8,187	-	-
Changes in other non-cash items	-	-	-	-	1,476,760
At September 30	<u>\$243,800,537</u>	<u>\$118,711,137</u>	<u>\$119,602,590</u>	<u>\$ 72,023,964</u>	<u>\$ 6,155,021</u>
	2024				
	Bills and bonds payable under repurchase agreements	Commercial paper payable	Bonds payable	Other borrowings	Lease liability
At January 1	\$251,838,703	\$ 83,155,165	\$104,904,691	\$ 48,439,167	\$ 6,191,253
Changes in cash flow from financing activities	17,153,190	52,428,708	3,575,964	16,457,541	(1,129,531)
Impact of changes in foreign exchange rate	-	(287,870)	124,386	-	(19,094)
Amortisation of a premium or a discount on interest expense	-	-	7,614	-	-
Changes in other non-cash items	-	-	-	-	1,118,523
At September 30	<u>\$268,991,893</u>	<u>\$135,296,003</u>	<u>\$108,612,655</u>	<u>\$ 64,896,708</u>	<u>\$ 6,161,151</u>

7. Related party transactions

Any related party transactions amongst the Yuanta Group are eliminated upon consolidation and therefore no disclosure is made. Except for Note 7(2) and other additional notes provided, significant transactions with the related parties and the relationships to the Company are summarized below:

(1) Names and relationships of related parties

Names of related parties	Relationship with the Group
Funds managed by Yuanta Securities Investment Trust	Security investment trust fund raised by the Yuanta Securities Investment Trust (Note 1)
SYF Information Co., Ltd. (SYF Information)	Associate of Yuanta Futures (Note 2) (No longer a related party since April 18, 2025.)
Yuanta International Leasing Co., Ltd. (Yuanta International Leasing)	Associate of Yuanta Bank (Note 3)
Yuanta Construction Development Co., Ltd. (Yuanta Construction Development)	Related party in substance
Greatness Trading Co., Ltd.	"
Yuanta Cultural & Education Foundation (Yuanta Foundation)	"
Manager in charge of Yuanta Financial Plaza	"
Shun Fung Holdings (Private) Limited	"
Yuanta Diamond Funds SPC	"(Note 4)
Sino-American Silicon Products Inc. (Sino-American Silicon)	" (Has become a related party since June 2, 2025.)
Taiwan Speciality Chemicals Corporation (Taiwan Speciality Chemicals)	" (Has become a related party since June 2, 2025.)
Securities Investment Trust & Advisory Association of Taipei, R.O.C. (SITCA)	The group management is its main management level (No longer a related party since July 3, 2025.)
Yuanta Diamond Funds SPC's Funds	Funds managed by Yuanta Securities (Hong Kong)
Global Growth Investment, L.P.	Funds managed by Yuanta Asia Investment (Hong Kong)
Yuanta Asia Growth Investment, L.P.	"
Yuanta Secondary No.3 Private Equity Fund	Investments in associates accounted for under the equity method
Kiwoom-Yuanta 2019 Scale-up Fund	"
Yuanta Innovative Growth MPE Fund	"
Yuanta Innovative Job Creation Fund	"
Yuanta Great Unicorn No.1 Fund	"
Yuanta Quantum Jump No.1 Fund	"
Yuanta SPAC IX	" (No longer a related party since July 7, 2025.)
Yuanta SPAC X	" (No longer a related party since September 5, 2025.)
Yuanta SPAC XI	"
Yuanta SPAC XII	"
Yuanta SPAC XIII	"
Yuanta SPAC XIV	"
Yuanta SPAC XV	"

Names of related parties	Relationship with the Group
Yuanta SPAC XVI	Investments in associates accounted for under the equity method
Yuanta SPAC XVII	" (Has become a related party since September 13, 2024.)
Alpha-Harvest Summit Private Equity Fund	" (Has become a related party since January 23, 2024; no longer a related party since March 10, 2025.)
Yuanta K-Bio Vaccine Blockbuster Private Equity Fund	"
Astra Buy-out General Private Equity Trust 1	" (Has become a related party since February 19, 2025.)
Other related parties	The Yuanta Group, funds managed by consolidated subsidiaries, related parties in substance, major shareholders of affiliated entities, key management and invested enterprise and consolidated company of its close relatives, employees' welfare committee which was established by consolidated company and key management which was related with group.

Note 1: In accordance with the regulations issued by the competent authority on July 11, 2025, regarding the Q&A on whether the IFRS Q&A titled "Issues in identifying related parties" published by the Accounting Research and Development Foundation should be applied retrospectively, the Group has early adopted the regulation for the consolidated financial statements from the third quarter of 2025. For the funds managed by Yuanta Securities Investment Trust prior to the issuance of this Q&A, the Group has re-identified its relationships and transactions with such funds and determined that these funds are not related parties. Therefore, there is no need to restate comparative period information or retrospectively adjust previously identified and disclosed related party relationships and transactions in prior financial statements.

Note 2: On June 26, 2024, Yuanta Futures resolved in a board meeting to set the dissolution date of SYF Information as July 31, 2024, and the liquidation was completed on April 18, 2025.

Note 3: On April 22, 2024, the Board of Directors of Yuanta International Leasing acting on behalf of the shareholders' meeting approved the dissolution of April 30, 2024, as the record date for the dissolution.

Note 4: Yuanta Diamond Funds SPC is a segregated portfolio company registered in the Cayman Islands, under the laws of the Cayman Islands. There can be one or multiple segregated portfolios under SPC (hereinafter called funds). For each fund, assets and liabilities are separated.

Yuanta International Investment (Hong Kong) holds the management shares issued by Yuanta Diamond Funds SPC. The rights of management shares include maintaining the functions of a SPC, but excluding participating in profit sharing and asset and earnings distribution.

(2) Significant transactions and balances with related parties

A. Deposits

September 30, 2025			
Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	\$ 15,342,127	0.81	0.00~6.68
December 31, 2024			
Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	\$ 25,238,660	1.50	0.00~6.68
September 30, 2024			
Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	\$ 17,060,783	1.00	0.00~6.68

Apart from an interest rate limit on staff demand savings deposits of 6.68% and 6.56%~6.68%, respectively, for the nine months ended September 30, 2025 and 2024, the range of interest rates on other related parties' demand savings deposits were 0.00%~6.00% and 0.00%~5.80%, respectively. The interest rates and other terms provided to the above related parties were the same as the terms offered to the general public.

For the three months and nine months ended September 30, 2025 and 2024, interest expense on the above deposits were \$11,349, \$67,869, \$188,347 and \$268,206, respectively.

(BLANK)

B. Loans

September 30, 2025

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status		Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
				Normal loans	Overdue accounts		
Consumer loans	188	\$ 151,977	\$ 101,700	\$ 101,700	\$ -	Movables, deposits and credit loans	None
Residential mortgage loans	526	5,882,033	5,238,912	5,238,912	-	Real estate	None
Other loans	Taiwan Speciality Chemicals Corporation	2,410,000	2,370,000	2,370,000	-	Deposits	None
	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	205	640,528	363,031	363,031	-	Real estate, deposits, policy, beneficiary certificates and credit loans	None
Total			\$ 8,093,643	\$ 8,093,643	\$ -		

December 31, 2024

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status		Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
				Normal loans	Overdue accounts		
Consumer loans	179	\$ 134,672	\$ 80,920	\$ 80,920	\$ -	Movables, deposits and credit loans	None
Residential mortgage loans	523	5,603,203	4,790,760	4,790,760	-	Real estate	None
Other loans	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	101	598,904	342,006	342,006	-	Real estate, stock, deposits, policy and credit loans	None
Total			\$ 5,233,686	\$ 5,233,686	\$ -		

September 30, 2024

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status		Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
				Normal loans	Overdue accounts		
Consumer loans	163	\$ 114,216	\$ 75,160	\$ 75,160	\$ -	Movables, deposits and credit loans	None
Residential mortgage loans	512	5,347,802	4,728,217	4,728,217	-	Real estate	None
Other loans	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	95	548,377	291,690	291,690	-	Real estate, stock, deposits, policy and credit loans	None
Total			\$ 5,115,067	\$ 5,115,067	\$ -		

Loans to related parties are under the same terms as those to other customers, except for interest rates on loans to affiliated companies were 1.71%~2.27% and 2.15%~2.27% for the nine months ended September 30, 2025 and 2024, respectively, the interest rates on the remaining loans are both ranging from 0.00%~12.00% for the nine months ended September 30, 2025 and 2024, which are the same with the terms of general loans. For the three months and nine months ended September 30, 2025 and 2024, interest income resulting from the above loans amounted to \$38,262, \$27,484, \$95,913 and \$75,293, respectively.

C. Property transactions

(A) The details of the Yuanta Group investments in funds and beneficiary certificates were as follows (recorded as “Financial assets at fair value through profit or loss”):

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	\$ -	\$ 27,629,797	\$ 26,511,019
Global Growth Investment, L.P.	12,329	13,901	15,599
Yuanta Asia Growth Investment, L.P.	175,030	250,373	273,988
	<u>\$ 187,359</u>	<u>\$ 27,894,071</u>	<u>\$ 26,800,606</u>
	<u>Proceeds on disposal</u>		
	<u>For the three months ended September 30,</u>		
	<u>2025</u>	<u>2024</u>	
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	\$ -	\$ 210,769,896	
Yuanta Asia Growth Investment, L.P.	38,630	28,143	
	<u>\$ 38,630</u>	<u>\$ 210,798,039</u>	
	<u>Proceeds on disposal</u>		
	<u>For the nine months ended September 30,</u>		
	<u>2025</u>	<u>2024</u>	
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	\$ -	\$ 472,113,387	
Yuanta Asia Growth Investment, L.P.	43,858	28,143	
	<u>\$ 43,858</u>	<u>\$ 472,141,530</u>	

		Realised gain or loss			
		For the three months ended September 30,			
		2025	2024		
Other related parties:					
Funds managed by Yuanta Securities Investment Trust		\$ -	\$ 903,437		
Yuanta Asia Growth Investment, L.P.		12,983	1,809		
		<u>\$ 12,983</u>	<u>\$ 905,246</u>		
		Realised gain or loss			
		For the nine months ended September 30,			
		2025	2024		
Other related parties:					
Funds managed by Yuanta Securities Investment Trust		\$ -	\$ 2,282,449		
Yuanta Asia Growth Investment, L.P.		14,851	1,809		
		<u>\$ 14,851</u>	<u>\$ 2,284,258</u>		
(B) The Yuanta Group had bills and bonds transactions under repurchase agreements with the related parties (recorded as “Bills and bonds sold under repurchase agreements”)					
September 30, 2025					
	Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)	
Key management personnel:					
Others	\$ 13,100	\$ -	0.65		
	6,094	6,094	3.60~3.75 (Note : USD)	USD	200
Others	17,523	4,266	3.80 (Note : USD)	USD	140
Other related parties:					
Others	147,001	<u>46,801</u>	0.65		
		<u>\$ 57,161</u>			

		December 31, 2024					
		Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)		
Key management personnel:							
Others	\$	50,013	\$ -	0.55			
Others		45,049	-	4.20~4.95 (Note : USD)	-		
Other related parties:							
Funds managed by Yuanta Securities Investment							
Trust		99,965	-	1.47~1.48			
Others		746,108	146,591	0.55~0.65			
			<u>\$ 146,591</u>				
		September 30, 2024					
		Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)		
Key management personnel:							
Others	\$	50,013	\$ -	0.55			
Others		43,789	34,183	4.20~4.95 (Note : USD)	USD	1,080	
Other related parties:							
Funds managed by Yuanta Securities Investment							
Trust		99,965	-	1.47~1.48			
Others		746,029	46,513	0.55~0.65			
			<u>\$ 80,696</u>				

Note: For foreign currency repo trade.

(C)The Yuanta Group had bills and bonds transactions under resale agreements with the related parties (recorded as “Bills and bonds sold under resale agreements”)

September 30, 2025				
	Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)
Key management personnel:			5.46 (Note : USD) 1.60~1.75 (Note : JPY) 1.30~1.50 (Note : CHF)	USD 50 JPY 10,000 CHF 190
Others	\$ 16,208	\$ <u>10,855</u>		
December 31, 2024				
	Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)
Key management personnel:			1.20~1.35 (Note : JPY) 2.20 (Note : CHF)	JPY 43,000 CHF 200
Others	\$ 17,682	\$ <u>16,280</u>		
September 30, 2024				
	Highest balance	Ending balance	Interest rate (%)	Foreign currency ending balance (in thousands)
Key management personnel:			1.20~1.35 (Note : JPY) 2.20 (Note : CHF)	JPY 43,000 CHF 200
Others	\$ 17,066	\$ <u>17,066</u>		

Note: For foreign currency reverse repo trade.

(D)The Yuanta Group had bills and bonds transactions in the open market with related parties:

For the nine months ended September 30, 2024				
	Transactions type	Buyout price	Outright sale price	
Other related parties:				
Others	Bonds	\$ <u>-</u>	\$ <u>27,929</u>	

No transactions for the nine months ended September 30, 2025.

D. Futures traders' equity

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	\$ -	\$ 59,254,295	\$ 60,576,708
Others	107,468	89,671	114,785
	<u>\$ 107,468</u>	<u>\$ 59,343,966</u>	<u>\$ 60,691,493</u>

E. Accounts receivable

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Funds managed by Yuanta Securities Investment Trust (Note)	\$ -	\$ 7,527	\$ 15,648
Yuanta Construction Development	60	599	779
Yuanta Foundation	1	2	-
Others	1,337	2,230	1,832
	<u>\$ 1,398</u>	<u>\$ 10,358</u>	<u>\$ 18,259</u>

Please refer to Note 7(2)S for fund management fee receivables.

F. Settlement payable

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	\$ -	\$ 2,457	\$ 9,431

G. Accounts payable

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Others	\$ -	\$ 23	\$ 30

H. Other payables

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Key management personnel:			
Others	\$ 1	\$ 32	\$ -
Other related parties:			
SITCA	-	103	56
Others	688	556	508
	<u>\$ 689</u>	<u>\$ 691</u>	<u>\$ 564</u>

I. Securities lending

	Receivables from deposits on securities borrowed		
	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Funds managed by Yuanta			
Securities Investment Trust	<u>\$ -</u>	<u>\$ 226,813</u>	<u>\$ 200,344</u>
		Security borrowing expenses	
		For the three months ended September 30,	
		2025	2024
Other related parties:			
Funds managed by Yuanta			
Securities Investment Trust		<u>\$ -</u>	<u>\$ 13,857</u>
		For the nine months ended September 30,	
		2025	2024
Other related parties:			
Funds managed by Yuanta			
Securities Investment Trust		<u>\$ -</u>	<u>\$ 37,427</u>

J. Receivable of securities business money lending

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Key management personnel:			
Others	<u>\$ 46,421</u>	<u>\$ 7,074</u>	<u>\$ 6,591</u>
Other related parties:			
Others	<u>73,423</u>	<u>73,631</u>	<u>69,949</u>
	<u>\$ 119,844</u>	<u>\$ 80,705</u>	<u>\$ 76,540</u>

K. Receivables from loans to employees

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Key management personnel:			
Others	<u>\$ 426</u>	<u>\$ 907</u>	<u>\$ 1,090</u>
Other related parties:			
Others	<u>155,148</u>	<u>157,208</u>	<u>172,192</u>
	<u>\$ 155,574</u>	<u>\$ 158,115</u>	<u>\$ 173,282</u>

L. Income from distribution fee

	For the three months ended September 30,	
	2025	2024
Key management personnel:		
Others	\$ 1,425	\$ 978
Other related parties:		
Others	384	344
	<u>\$ 1,809</u>	<u>\$ 1,322</u>
	For the nine months ended September 30,	
	2025	2024
Key management personnel:		
Others	\$ 2,880	\$ 3,284
Other related parties:		
Others	1,077	1,430
	<u>\$ 3,957</u>	<u>\$ 4,714</u>

M. Income from transfer-agent services

	For the three months ended September 30,	
	2025	2024
Other related parties:		
Others	<u>\$ 660</u>	<u>\$ 30</u>
	For the nine months ended September 30,	
	2025	2024
Other related parties:		
Others	<u>\$ 1,742</u>	<u>\$ 91</u>

N. Investment refund receivable

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Kiwoom-Yuanta 2019 Scale-up Fund	\$ 27,200	\$ 26,315	\$ 28,525
SYF Information (Note)	-	-	295,394
Yuanta International Leasing	104,508	104,508	104,508
	<u>\$ 131,708</u>	<u>\$ 130,823</u>	<u>\$ 428,427</u>

Note: In November 2024, Yuanta Group fully collected the respective investment refund receivable.

O. Lease transactions—Lessee

(A) Acquisition of right-of-use assets

	For the nine months ended September 30,	
	2025	2024
Other related parties:		
Shun Fung Holdings (Private) Limited	<u>\$ -</u>	<u>\$ 40,457</u>

(B) Lease liabilities

A. Ending balance

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Shun Fung Holdings (Private) Limited	<u>\$ 19,815</u>	<u>\$ 31,761</u>	<u>\$ 36,373</u>

B. Financial cost

	<u>For the three months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Other related parties:		
Shun Fung Holdings (Private) Limited	<u>\$ 309</u>	<u>\$ 530</u>
	<u>For the nine months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Other related parties:		
Shun Fung Holdings (Private) Limited	<u>\$ 1,094</u>	<u>\$ 857</u>

P. Other financial liabilities

Customers' deposits of Yuanta Securities and its subsidiaries recorded as other financial liabilities were as follows:

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Key management personnel:			
Others	<u>\$ 9,676</u>	<u>\$ 13,221</u>	<u>\$ 17,328</u>
Other related parties:			
Others	<u>10</u>	<u>11</u>	<u>10</u>
	<u>\$ 9,686</u>	<u>\$ 13,232</u>	<u>\$ 17,338</u>

Q. Holding the securities issued by related parties (recorded as "Financial assets at fair value through profit or loss")

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Yuanta SPAC IX	<u>\$ -</u>	<u>\$ 22,026</u>	<u>\$ 23,875</u>
Yuanta SPAC X	<u>-</u>	<u>22,026</u>	<u>23,875</u>
Yuanta SPAC XI	<u>21,508</u>	<u>22,026</u>	<u>23,875</u>
Yuanta SPAC XII	<u>17,163</u>	<u>17,576</u>	<u>19,052</u>
Yuanta SPAC XIII	<u>21,508</u>	<u>22,026</u>	<u>23,875</u>
Yuanta SPAC XIV	<u>21,508</u>	<u>22,025</u>	<u>23,875</u>
Yuanta SPAC XV	<u>21,508</u>	<u>22,025</u>	<u>23,875</u>
Yuanta SPAC XVII	<u>21,508</u>	<u>22,025</u>	<u>23,875</u>
Sino-American Silicon	<u>38,063</u>	<u>-</u>	<u>-</u>
Taiwan Speciality Chemicals	<u>72,512</u>	<u>-</u>	<u>-</u>
Others	<u>14,880</u>	<u>15,240</u>	<u>16,518</u>
	<u>\$ 250,158</u>	<u>\$ 186,995</u>	<u>\$ 202,695</u>

For the three months ended September 30, 2025		
	<u>Proceeds on disposal</u>	<u>Realised gain or loss</u>
Other related parties:		
Sino-American Silicon	\$ 435,138	\$ 1,059
Taiwan Speciality Chemicals	773,141	6,052
Others	486	(8)
	<u>\$ 1,208,765</u>	<u>\$ 7,103</u>
For the nine months ended September 30, 2025		
	<u>Proceeds on disposal</u>	<u>Realised gain or loss</u>
Other related parties:		
Sino-American Silicon	\$ 945,471	(\$ 2,990)
Taiwan Speciality Chemicals	780,996	8,130
Others	2,061	13
	<u>\$ 1,728,528</u>	<u>\$ 5,153</u>

No transactions for the nine months ended September 30, 2024.

R. Credit transaction

Deposit for short sales			
	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Key management personnel:			
Others	\$ 31,709	\$ 7,702	\$ 11,992
Other related parties:			
Others	72,712	2,296	14,964
	<u>\$ 104,421</u>	<u>\$ 9,998</u>	<u>\$ 26,956</u>
Margin loans			
	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Key management personnel:			
Others	\$ 101,963	\$ 103,853	\$ 90,211
Other related parties:			
Others	63,753	50,091	56,906
	<u>\$ 165,716</u>	<u>\$ 153,944</u>	<u>\$ 147,117</u>

S. Fund management fee income and fund management fee receivables

		<u>Fund management fee income</u>	
		<u>For the three months ended September 30,</u>	
		<u>2025</u>	<u>2024</u>
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	\$	-	\$ 1,884,370
Yuanta Asia Growth Investment, L.P.		7,595	9,147
Yuanta Diamond Funds SPC's Funds		3,364	4,370
Others		-	(343)
	\$	<u>10,959</u>	<u>\$ 1,897,544</u>
		<u>Fund management fee income</u>	
		<u>For the nine months ended September 30,</u>	
		<u>2025</u>	<u>2024</u>
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	\$	-	\$ 5,094,639
Yuanta Asia Growth Investment, L.P.		24,436	29,302
Yuanta Diamond Funds SPC's Funds		10,048	10,790
Others		-	(249)
	\$	<u>34,484</u>	<u>\$ 5,134,482</u>
<u>Fund management fee receivables</u>			
	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	\$ -	\$ 684,517	\$ 622,302
Yuanta Asia Growth Investment, L.P.	15,832	8,852	8,989
	<u>\$ 15,832</u>	<u>\$ 693,369</u>	<u>\$ 631,291</u>

T. Details on the performance fee and management fee receivable for fund investments accounted for under the equity method and receipts of performance fee and management fee income are as follows:

	Receivables from performance fee and management fee income		
	September 30, 2025	December 31, 2024	September 30, 2024
Other related parties:			
Yuanta Innovative Growth MPE Fund	\$ 19,547	\$ 17,818	\$ 12,724
Kiwoom-Yuanta 2019 Scale-up Fund	9,590	13,154	10,752
Yuanta K-Bio Vaccine Blockbuster Private Equity Fund	9,774	8,573	9,293
Yuanta Innovative Job Creation Fund	11,984	15,416	12,666
Yuanta Great Unicorn No.1 Fund	12,589	7,552	6,150
Others	8,397	9,953	10,788
	<u>\$ 71,881</u>	<u>\$ 72,466</u>	<u>\$ 62,373</u>
Performance fee and management fee income			
For the three months ended September 30,			
	2025	2024	
Other related parties:			
Yuanta Innovative Job Creation Fund	\$ 3,971	\$ 4,021	
Yuanta Innovative Growth MPE Fund	6,738	5,885	
Yuanta Secondary No.3 Private Equity Fund	5,439	7,454	
Yuanta K-Bio Vaccine Blockbuster Private Equity Fund	9,720	9,183	
Yuanta Quantum Jump NO.1 Fund	270	165,324	
Others	9,213	6,941	
	<u>\$ 35,351</u>	<u>\$ 198,808</u>	

	Performance fee and management fee income	
	For the nine months ended September 30,	
	2025	2024
Other related parties:		
Yuanta Innovative Job Creation Fund	\$ 12,195	\$ 13,112
Yuanta Innovative Growth MPE Fund	19,890	10,953
Yuanta Secondary No.3 Private Equity Fund	16,517	22,067
Yuanta K-Bio Vaccine Blockbuster Private Equity Fund	29,515	27,166
Yuanta Quantum Jump NO.1 Fund	829	166,609
Others	24,366	20,201
	<u>\$ 103,312</u>	<u>\$ 260,108</u>
U. <u>Premium income</u>		
	For the three months ended September 30,	
	2025	2024
Other related parties:		
Others	<u>\$ 67,499</u>	<u>\$ 36,564</u>
	For the nine months ended September 30,	
	2025	2024
Other related parties:		
Others	<u>\$ 536,695</u>	<u>\$ 151,543</u>
There is no significant difference between a related party and a non-related party in terms of underwriting and fee condition.		
V. <u>The details of the brokerage service fee income from the Yuanta Group and its related parties</u>		
	For the three months ended September 30,	
	2025	2024
Key management personnel:		
Others	\$ 6,907	\$ 7,675
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	-	125,972
Others	6,250	7,458
	<u>\$ 13,157</u>	<u>\$ 141,105</u>
	For the nine months ended September 30,	
	2025	2024
Key management personnel:		
Others	\$ 15,897	\$ 24,009
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	-	581,722
Others	15,838	24,250
	<u>\$ 31,735</u>	<u>\$ 629,981</u>

W. Guarantee deposits received - rental deposit from leasing the Yuanta Group's own assets to related parties

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Yuanta Foundation	\$ 11	\$ 11	\$ 11
Yuanta Construction Development	1,527	1,527	1,527
	<u>\$ 1,538</u>	<u>\$ 1,538</u>	<u>\$ 1,538</u>

X. Profit or loss from investment property

(A) Rental income

For the three months ended September 30,

<u>2025</u>	<u>2024</u>
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Other related parties:

Yuanta Construction Development	\$ 2,008	\$ 2,007
Yuanta Foundation	16	16
	<u>\$ 2,024</u>	<u>\$ 2,023</u>

For the nine months ended September 30,

<u>2025</u>	<u>2024</u>
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Other related parties:

Yuanta Construction Development	\$ 6,025	\$ 6,023
Yuanta Foundation	48	48
	<u>\$ 6,073</u>	<u>\$ 6,071</u>

(B) Imputed interest on rental deposits

For the three months ended September 30,

<u>2025</u>	<u>2024</u>
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Other related parties:

Yuanta Construction Development	\$ 7	\$ 6
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For the nine months ended September 30,

<u>2025</u>	<u>2024</u>
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Other related parties:

Yuanta Construction Development	\$ 20	\$ 18
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(C) Other income

For the nine months ended September 30,

<u>2025</u>	<u>2024</u>
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Other related parties:

Yuanta Construction Development	\$ -	\$ 113
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No transactions for the three months ended September 30, 2025 and 2024.

Y. Dividend income and distribution income

For the three months ended September 30,

	2025	2024
Other related parties:		
Funds managed by Yuanta Securities		
Investment Trust	\$ -	\$ 237,626
Yuanta Asia Growth Investment, L.P.	-	797
Sino-American Silicon	1,324	-
Others	104	-
	<u>\$ 1,428</u>	<u>\$ 238,423</u>

For the nine months ended September 30,

	2025	2024
Other related parties:		
Funds managed by Yuanta Securities		
Investment Trust	\$ -	\$ 669,411
Yuanta Asia Growth Investment, L.P.	30	797
Sino-American Silicon	2,098	-
Others	104	-
	<u>\$ 2,232</u>	<u>\$ 670,208</u>

Z. Other operating income

(A) Underwriting service income

(a) Consignment income

For the three months ended September 30,

	2025	2024
Other related parties:		
Taiwan Speciality Chemicals	<u>\$ 2,856</u>	<u>\$ -</u>

For the nine months ended September 30,

	2025	2024
Other related parties:		
Taiwan Speciality Chemicals	<u>\$ 2,856</u>	<u>\$ -</u>

(b) Revenue from underwriting securities on a firm commitment basis

For the three months ended September 30,

	2025	2024
Other related parties:		
Yuanta SPAC XV	\$ -	\$ 9
Yuanta SPAC XVI	-	11
Alpha-Harvest Summit Private Equity Fund	-	59
	<u>\$ -</u>	<u>\$ 79</u>

		For the nine months ended September 30,	
		2025	2024
Other related parties:			
Yuanta SPAC XV	\$	-	\$ 3,198
Yuanta SPAC XVI		-	3,660
Yuanta SPAC XVII		3,316	-
Astra Buy-out General Private Equity Trust 1		22,107	-
Alpha-Harvest Summit Private Equity Fund		-	19,509
	\$	<u>25,423</u>	<u>\$ 26,367</u>
(B) Borrowed stock revenue			
		For the three months ended September 30,	
		2025	2024
Other related parties:			
Funds managed by Yuanta Securities			
Investment Trust	\$	-	\$ 22,040
		For the nine months ended September 30,	
		2025	2024
Other related parties:			
Funds managed by Yuanta Securities			
Investment Trust	\$	-	\$ 48,466
AA. <u>Operating expenses</u>			
		For the nine months ended September 30,	
		2025	2024
Other related parties:			
Yuanta Foundation	Donation expenditure	\$ 70,000	\$ -
No donations were made to other related parties for the three months ended September 30, 2025 and 2024.			
AB. <u>Futures commissions expense</u>			
		For the three months ended September 30,	
		2025	2024
Other related parties:			
Others	\$	-	\$ 124
		For the nine months ended September 30,	
		2025	2024
Other related parties:			
Others	\$	<u>221</u>	<u>\$ 313</u>

AC. Other operating expenses

(A) ETF redemption fees

For the three months ended September 30,

2025	2024
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Other related parties:

Funds managed by Yuanta Securities
Investment Trust

\$ -	\$ 38,059
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For the nine months ended September 30,

2025	2024
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Other related parties:

Funds managed by Yuanta Securities
Investment Trust

\$ -	\$ 77,982
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(B) Financial costs

For the nine months ended September 30,

2025	2024
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Other related parties:

Funds managed by Yuanta Securities
Investment Trust

\$ -	\$ 138,287
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No transactions for the three months ended September 30, 2025 and 2024.

(C) Rental expense

For the three months ended September 30,

2025	2024
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Other related parties:

Manager in charge of Yuanta Financial Plaza

\$ 112	\$ -
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For the nine months ended September 30,

2025	2024
------	------

Other related parties:

Manager in charge of Yuanta Financial Plaza

\$ 177	\$ -
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(D) Miscellaneous expenses

For the three months ended September 30,

2025	2024
------	------

Other related parties:

SITCA

\$ -	\$ 723
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Manager in charge of Yuanta Financial Plaza

200	-
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\$ 200	\$ 723
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For the nine months ended September 30,

2025	2024
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Other related parties:

SITCA

\$ 1,696	\$ 2,258
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Manager in charge of Yuanta Financial Plaza

523	-
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\$ 2,219	\$ 2,258
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(E) Employee training expenses

		For the three months ended September 30,	
		2025	2024
Other related parties:			
Manager in charge of Yuanta Financial Plaza	\$	55	\$ -
		For the nine months ended September 30,	
		2025	2024
Other related parties:			
Manager in charge of Yuanta Financial Plaza	\$	138	\$ -
AD. <u>Information on compensations to the Yuanta Group's key management</u>			
		For the three months ended September 30,	
		2025	2024
Salaries and other short-term employee benefits	\$	2,355,483	\$ 2,424,709
Termination benefits		13,099	1,927
Other long-term benefits		3,371	3,194
Post-employment benefit		43,589	100,428
Total	\$	2,415,542	\$ 2,530,258
		For the nine months ended September 30,	
		2025	2024
Salaries and other short-term employee benefits	\$	6,762,737	\$ 6,469,808
Termination benefits		32,077	5,705
Other long-term benefits		9,781	9,390
Post-employment benefits		165,005	188,166
Share-based payments		16,304	-
Total	\$	6,985,904	\$ 6,673,069

(3) Transactions and balances with related parties exceeding \$100 million:

A. Yuanta Bank and its subsidiaries

(A) Deposits

September 30, 2025			
Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	\$ 208,184,855	10.04	0.00~6.68
December 31, 2024			
Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	\$ 164,753,123	9.00	0.00~6.68
September 30, 2024			
Name	Ending balance	Percentage of deposits (%)	Interest rate (%)
All related parties	\$ 156,575,246	8.50	0.00~6.68

Apart from an interest rate limit on staff demand savings deposits of 6.68 % and 6.56%~6.68%, respectively, for the nine months ended September 30, 2025 and 2024, the range of interest rates on other related parties' demand savings deposits were 0.00%~6.00% and 0.00%~5.86%, respectively. The interest rates and other terms provided to the above related parties were the same as the terms offered to the general public.

For the three months and nine months ended September 30, 2025 and 2024, interest expense on the above deposits were \$638,453, \$521,109, \$1,971,939 and \$1,336,487, respectively.

(BLANK)

(B) Loans

September 30, 2025

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status		Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
				Normal loans	Overdue accounts		
Consumer loans	188	\$ 151,977	\$ 101,700	\$ 101,700	\$ -	Movables, deposits and credit loans	None
Residential mortgage loans	526	5,882,033	5,238,912	5,238,912	-	Real estate	None
Other loans	Yuanta Securities	2,846,346	-	-	-	Real estate, stock, and deposit	None
	Yuanta Securities Finance	1,723,000	300,000	300,000	-	Real estate, stock, and deposit	None
	Taiwan Speciality Chemicals Corporation	2,410,000	2,370,000	2,370,000	-	Deposits	None
	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	205	640,528	363,031	363,031	-	Real estate, deposits, policy, beneficiary certificates and credit loans	None
Total			\$ 8,393,643	\$ 8,393,643	\$ -		

December 31, 2024

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status		Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
				Normal loans	Overdue accounts		
Consumer loans	179	\$ 134,672	\$ 80,920	\$ 80,920	\$ -	Movables, deposits and credit loans	None
Residential mortgage loans	523	5,603,203	4,790,760	4,790,760	-	Real estate	None
Other loans	Yuanta Securities	1,500,000	-	-	-	Real estate and stock	None
	Yuanta Securities Finance	1,623,000	1,623,000	1,623,000	-	Real estate and stock	None
	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	101	598,904	342,006	342,006	-	Real estate, stock, deposits, policy and credit loans	None
Total			\$ 6,856,686	\$ 6,856,686	\$ -		

September 30, 2024

Unit: In thousands of NT dollars

Types	Number of accounts or name of related party	Highest balance	Ending balance	Loan status		Collateral	Whether terms and conditions of the related party transactions are different from those of transactions with third parties.
				Normal loans	Overdue accounts		
Consumer loans	163	\$ 114,216	\$ 75,160	\$ 75,160	\$ -	Movables, deposits and credit loans	None
Residential mortgage loans	512	5,347,802	4,728,217	4,728,217	-	Real estate	None
Other loans	Yuanta Securities	1,500,000	-	-	-	Real estate	None
	Yuanta Securities Finance	1,173,000	1,173,000	1,173,000	-	Real estate	None
	Greatness Trading Co., Ltd.	20,000	20,000	20,000	-	Real estate	None
	95	548,377	291,690	291,690	-	Real estate, sotck, deposits, policy and credit loans	None
Total			\$ 6,288,067	\$ 6,288,067	\$ -		

Loans to related parties are under the same terms as those to other customers, except for interest rates on loans to affiliated companies were 1.71%~2.27% and 1.82%~2.27% for the nine months ended September 30, 2025 and 2024, respectively, the interest rates on the remaining loans are both ranging from 0.00%~12.00% for the nine months ended September 30, 2025 and 2024, which are the same with the terms of general loans. For the three months and nine months ended September 30, 2025 and 2024, interest income resulting from the above loans amounted to \$40,006, \$32,405, \$109,543 and \$85,895, respectively.

(C) Service fee income

		For the three months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Life	\$	799,696	\$ 383,814
Yuanta Securities Investment Trust		31,285	35,396
Yuanta Securities (Hong Kong)		11,724	29,541
Yuanta Securities		8,417	12,978
	\$	<u>851,122</u>	<u>\$ 461,729</u>
		For the nine months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Life	\$	2,473,013	\$ 1,232,736
Yuanta Securities Investment Trust		96,722	107,667
Yuanta Securities (Hong Kong)		41,375	77,285
Yuanta Securities		27,994	28,219
	\$	<u>2,639,104</u>	<u>\$ 1,445,907</u>

The following are the related receivables arising from service fee income generated through brokerage of funds, insurance, and ancillary trust business:

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Fellow subsidiary:			
Yuanta Life	\$ 258,738	\$ 123,990	\$ 146,016
Yuanta Securities			
Investment Trust	9,825	11,405	11,054
Yuanta Securities			
(Hong Kong)	4,544	1,016	10,429
Yuanta Securities	1,541	18	2,709
	<u>\$ 274,648</u>	<u>\$ 136,429</u>	<u>\$ 170,208</u>

(D) Rental income

		For the three months ended September 30,	
Name of related parties	Usage	2025	2024
Parent company:			
Yuanta Financial Holdings	Office rental/ parking space rental	\$ 20,797	\$ 22,415
Fellow subsidiary:			
Yuanta Securities	Office rental/ place rental/ parking space rental	17,908	5,633
Yuanta Futures	Office rental/ parking space rental	623	622
Yuanta Life	Office rental/ parking space rental	1,501	353
Yuanta Securities Investment Consulting	Office rental/ parking space rental	5,551	5,727
Yuanta Securities Investment Trust	Office rental/ parking space rental	11,787	3,632
Yuanta Venture Capital	Office rental/ parking space rental	1,311	-
		<u>\$ 59,478</u>	<u>\$ 38,382</u>
		For the nine months ended September 30,	
Name of related parties	Usage	2025	2024
Parent company:			
Yuanta Financial Holdings	Office rental/ parking space rental	\$ 61,794	\$ 47,972
Fellow subsidiary:			
Yuanta Securities	Office rental/ place rental/ parking space rental	44,052	13,843
Yuanta Futures	Office rental/ parking space rental	1,868	1,858
Yuanta Life	Office rental/ parking space rental	4,893	745
Yuanta Securities Investment Consulting	Office rental/ parking space rental	17,050	11,439
Yuanta Securities Investment Trust	Office rental/ parking space rental	35,360	3,632
Yuanta Venture Capital	Office rental/ parking space rental	1,311	-
		<u>\$ 166,328</u>	<u>\$ 79,489</u>

(E) Rental expense		For the three months ended September 30,	
Name of related parties	Usage	2025	2024
Fellow subsidiary:			
Yuanta Securities	Office rental/ place rental	\$ 55,076	\$ 55,972
		For the nine months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Securities	Office rental/ place rental	\$ 152,938	\$ 171,655
(F) Current income tax assets/liabilities		September 30, 2025	December 31, 2024
Parent company:			September 30, 2024
Yuanta Financial Holdings			
Consolidated income tax return receivable	\$ 54,209	\$ 54,209	\$ 54,209
Consolidated income tax return payable	\$ 398,827	\$ 1,324,625	\$ 938,036
(G) Property transactions		September 30, 2025	December 31, 2024
The futures transactions conducted by Yuanta Bank and its subsidiaries with related parties in the open market were as follows:			September 30, 2024
Fellow subsidiary:			
Yuanta Futures			
Futures Margin	\$ 460,822	\$ 643,110	\$ 608,535
(H) Receivables		September 30, 2025	December 31, 2024
Parent company:			September 30, 2024
Yuanta Financial Holdings	\$ 26,603	\$ 33,044	\$ 32,789
Fellow subsidiary:			
Yuanta Securities	41,414	11,994	7,795
Yuanta Life	3,118	769	556
Yuanta Securities			
Investment Trust	3,616	5,336	3,625
Yuanta Securities			
Investment Consulting	7,708	9,259	9,294
Other related parties:			
Yuanta International			
Leasing	104,508	104,508	104,508
Others	1,337	2,230	1,832
	\$ 188,304	\$ 167,140	\$ 160,399

(I) Others (recorded as bank debentures payable)

Yuanta Securities subscribed to Yuanta Bank's bank debentures as follows for the nine months ended September 30, 2025: \$600,000 of the first issue of general bank debentures in 2025, \$5,300,000 of the second issue of subordinate bank debentures in 2025, and \$3,800,000 of the third issue of subordinate bank debentures in 2025.

B. Yuanta Securities and its subsidiaries

(A) Futures transactions

a. Details of futures margins of Yuanta Securities and its subsidiaries arising from futures transactions are as follows:

		September 30, 2025	
		Futures margins	
		Own funds	Excess margins
Fellow subsidiary:			
Yuanta Futures	\$	1,515,812	\$ 1,462,166
Others		13,007	137,058
	\$	<u>1,528,819</u>	<u>\$ 1,599,224</u>
		December 31, 2024	
		Futures margins	
		Own funds	Excess margins
Fellow subsidiary:			
Yuanta Futures	\$	2,238,182	\$ 1,993,990
Others		16,646	110,144
	\$	<u>2,254,828</u>	<u>\$ 2,104,134</u>
		September 30, 2024	
		Futures margins	
		Own funds	Excess margins
Fellow subsidiary:			
Yuanta Futures	\$	1,766,811	\$ 2,212,728
Others		36,459	77,648
	\$	<u>1,803,270</u>	<u>\$ 2,290,376</u>
b. Commission income—futures arising from futures introducing broker transactions on behalf of related parties are as follows:		For the three months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Futures	\$	<u>59,614</u>	<u>\$ 79,685</u>
		For the nine months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Futures	\$	<u>180,799</u>	<u>\$ 211,865</u>

(B) Bank deposits, loans and interest income

- a. Details of deposits of Yuanta Securities and its subsidiaries with related parties are as follows:

		September 30, 2025	
		Bank deposits	Other receivables – interest receivable (Note)
Fellow subsidiary:			
Yuanta Bank		\$ 140,010,706	\$ 510,632
		December 31, 2024	
		Bank deposits	Other receivables – interest receivable (Note)
Fellow subsidiary:			
Yuanta Bank		\$ 80,424,685	\$ 242,138
		September 30, 2024	
		Bank deposits	Other receivables – interest receivable (Note)
Fellow subsidiary:			
Yuanta Bank		\$ 78,962,720	\$ 181,932
		Other gains and losses – interest income (Note)	
		For the three months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Bank		\$ 421,848	\$ 235,134
		For the nine months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Bank		\$ 1,134,468	\$ 689,214

Note: Including the interest of demand deposits, time deposits and operating guarantee deposits.

- b. As of September 30, 2025, December 31, 2024 and September 30, 2024, the certificates of deposit that Yuanta Securities and its subsidiaries provided to Yuanta Bank (recorded as other current assets) as collateral for credit facility and guarantee deposits of structured products and guarantee deposits on money lending amounted to \$4,667,276, \$944,764 and \$730,139, respectively.
- c. As of September 30, 2025, December 31, 2024 and September 30, 2024, the short-term loans that Yuanta Securities and its subsidiaries borrowed from Yuanta Bank amounted to \$300,000, \$1,623,000 and \$1,173,000, respectively.

(C) Consolidated income tax return - receivables/ payables (recorded as “current income tax assets/liabilities”)

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Parent company:			
Yuanta Financial Holdings			
Consolidated income			
tax return receivables	<u>\$ 66,009</u>	<u>\$ 66,009</u>	<u>\$ 66,009</u>
Consolidated income			
tax return payables	<u>\$ 857,543</u>	<u>\$ 2,126,970</u>	<u>\$ 1,594,483</u>

(D) Operating guarantee deposits

Yuanta Securities and its subsidiaries provided time deposits to a related party as operating guarantee deposits for engaging in securities and futures business. Details were as follows:

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Fellow subsidiary:			
Yuanta Bank	<u>\$ 1,280,000</u>	<u>\$ 1,280,000</u>	<u>\$ 1,280,000</u>

(E) Refundable deposits for securities lending auction

Yuanta Securities and its subsidiaries made refundable deposits with related parties for securities lending auction. Details were as follows:

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Fellow subsidiary:			
Yuanta Bank	<u>\$ 250,000</u>	<u>\$ 304,000</u>	<u>\$ 304,000</u>

(F) Securities lending

	<u>Receivable from deposits on securities borrowed</u>		
	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Funds managed by Yuanta			
Securities Investment			
Trust	<u>\$ -</u>	<u>\$ 226,813</u>	<u>\$ 200,344</u>

(G) Receivables of securities business money lending

Please refer to Note 7(2)J.

(H) Receivables from loans to employees

Please refer to Note 7(2)K.

(I) Commission receivable and commission income

	<u>Commission receivable</u>		
	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Fellow subsidiary:			
Yuanta Life	<u>\$ 205,050</u>	<u>\$ 31,019</u>	<u>\$ 51,593</u>

		Commission income	
		For the three months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Life		\$ 463,192	\$ 137,736
		For the nine months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Life		\$ 718,417	\$ 423,688
(J) Trust income			
		For the three months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Securities Investment Trust		\$ 50,953	\$ 56,003
		For the nine months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Securities Investment Trust		\$ 151,854	\$ 177,889
(K) Amounts held for settlement			
As of September 30, 2025, December 31, 2024 and September 30, 2024, Yuanta Securities and its subsidiaries had amounts held for settlement of \$548,442, \$344,201 and \$363,987, respectively, which were deposited at its fellow subsidiary, Yuanta Bank.			
(L) Property transactions			
a. Bills and bonds transactions under repurchase agreements (recorded as bills and bonds payable under repurchase agreements)			
Please refer to Note 7(2)C(B).			
b. Bills and bonds transactions under resale agreements (recorded as investments in bills and bonds under resale agreements)			
Please refer to Note 7(2)C(C).			
c. Bonds sold and purchased (recorded as financial assets at fair value through profit or loss)			
		For the three months ended September 30, 2025	
		Purchased	Sold
Fellow subsidiary:			
Yuanta Bank		\$ 3,800,000	\$ -
Yuanta Futures		-	5,076,243
		\$ 3,800,000	\$ 5,076,243

		For the nine months ended September 30, 2025	
		Purchased	Sold
Parent company:			
Yuanta Financial Holdings		\$ 900,000	\$ -
Fellow subsidiary:			
Yuanta Bank		9,700,000	-
Yuanta Futures		-	5,076,243
		<u>\$ 10,600,000</u>	<u>\$ 5,076,243</u>
		For the three months ended September 30, 2024	
		Purchased	Sold
Parent company:			
Yuanta Financial Holdings		<u>\$ 4,600,000</u>	<u>\$ -</u>
		For the nine months ended September 30, 2024	
		Purchased	Sold
Parent company:			
Yuanta Financial Holdings		<u>\$ 4,600,000</u>	<u>\$ -</u>
(M) Lease transactions—Lessee			
a. Yuanta Securities and its subsidiaries lease buildings from related parties. Rental contracts are typically made for periods of 3 to 5 years and rental payments are made at the beginning of each month.			
b. Acquisition of right-of-use assets			
		For the nine months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Bank		\$ 114,345	\$ 68,561
Yuanta Life		29,330	7,640
Other related parties:			
Shun Fung Holdings (Private) Limited		-	23,495
		<u>\$ 143,675</u>	<u>\$ 99,696</u>
c. Lease liabilities			
	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Fellow subsidiary:			
Yuanta Life	\$ 38,413	\$ 93,757	\$ 121,593
Yuanta Bank	216,549	142,548	84,949
Other related parties:			
Shun Fung Holdings (Private) Limited	11,640	18,689	21,409
	<u>\$ 266,602</u>	<u>\$ 254,994</u>	<u>\$ 227,951</u>

(N) Customer margin accounts

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Fellow subsidiary:			
Yuanta Futures	\$ 403,615	\$ 349,127	\$ 380,970
Others	<u>1,174</u>	<u>1,264</u>	<u>1,229</u>
	<u>\$ 404,789</u>	<u>\$ 350,391</u>	<u>\$ 382,199</u>

(O) Brokerage service fee income

	<u>For the three months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Fellow subsidiary:		
Yuanta Bank	\$ 4,139	\$ 11,647
Yuanta Life	4,447	4,179
Others	<u>1,578</u>	<u>1,121</u>
Key management personnel:		
Others	6,907	7,675
Other related parties:		
Funds managed by Yuanta Securities		
Investment Trust	-	81,284
Others	<u>5,174</u>	<u>6,508</u>
	<u>\$ 22,245</u>	<u>\$ 112,414</u>
	<u>For the nine months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Fellow subsidiary:		
Yuanta Bank	\$ 15,750	\$ 25,959
Yuanta Life	11,682	10,238
Others	<u>2,977</u>	<u>2,729</u>
Key management personnel:		
Others	15,897	24,009
Other related parties:		
Funds managed by Yuanta Securities		
Investment Trust	-	364,941
Others	<u>12,070</u>	<u>20,560</u>
	<u>\$ 58,376</u>	<u>\$ 448,436</u>

The above stock brokerage transaction terms are equivalent to arm's length transaction terms.

(P) Other operating income

a. Dividend income:

Other related parties:

Funds managed by Yuanta Securities

Investment Trust

Sino-American Silicon

For the three months ended September 30,

2025

2024

\$ - \$ 96,964

1,324

-

\$ 1,324 \$ 96,964

For the nine months ended September 30,

2025

2024

Other related parties:

Funds managed by Yuanta Securities

Investment Trust

Sino-American Silicon

\$ - \$ 112,488

2,098

-

\$ 2,098 \$ 112,488

b. ETF interest income:

Other related parties:

Funds managed by Yuanta Securities

Investment Trust

\$ - \$ 55,498

For the nine months ended September 30,

2025

2024

Other related parties:

Funds managed by Yuanta Securities

Investment Trust

\$ - \$ 130,450

(Q) Other operating expenses

a. Professional fee:

Fellow subsidiary:

Yuanta Securities Investment Consulting

For the three months ended September 30,

2025

2024

\$ 64,253 \$ 51,555

For the nine months ended September 30,

2025

2024

Fellow subsidiary:

Yuanta Securities Investment Consulting

\$ 191,842 \$ 154,665

Professional fees are calculated based on contractual agreements by both parties.

b. ETF redemption fees:

	For the three months ended September 30,	
	2025	2024
Fellow subsidiary:		
Yuanta Securities Investment Trust	\$ 10,476	\$ 17,497
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	-	38,059
	<u>\$ 10,476</u>	<u>\$ 55,556</u>
	For the nine months ended September 30,	
	2025	2024
Fellow subsidiary:		
Yuanta Securities Investment Trust	\$ 40,165	\$ 36,868
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	-	77,982
	<u>\$ 40,165</u>	<u>\$ 114,850</u>

(R) Non-operating income—rebate income

The rebate income received from related parties for using Yuanta Securities and its subsidiaries' facilities (recorded as other gains and losses) is as follows:

	For the three months ended September 30,	
	2025	2024
Fellow subsidiary:		
Yuanta Bank	<u>\$ 57,478</u>	<u>\$ 69,783</u>
	For the nine months ended September 30,	
	2025	2024
Fellow subsidiary:		
Yuanta Bank	<u>\$ 159,876</u>	<u>\$ 196,448</u>

(S) Funds and beneficiary certificates managed by fellow subsidiary (recorded as financial assets at fair value through profit or loss)

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	<u>\$ -</u>	<u>\$ 16,525,244</u>	<u>\$ 13,258,404</u>

For the three months ended September 30,				
2025		2024		
	Proceeds on disposal	Realised gain	Proceeds on disposal	Realised gain
Other related parties:				
Fund managed by Yuanta Securities Investment Trust	\$ -	\$ -	\$ 207,437,730	\$ 789,491
For the nine months ended September 30,				
2025		2024		
	Proceeds on disposal	Realised gain	Proceeds on disposal	Realised gain
Other related parties:				
Fund managed by Yuanta Securities Investment Trust	\$ -	\$ -	\$ 467,328,598	\$ 2,067,540
(T) Securities issued by related parties (recorded as financial assets at fair value through profit or loss)				
	September 30, 2025	December 31, 2024	September 30, 2024	
Other related parties:				
Yuanta SPAC IX	\$ -	\$ 22,026	\$ 23,875	
Yuanta SPAC X	-	22,026	23,875	
Yuanta SPAC XI	21,508	22,026	23,875	
Yuanta SPAC XII	17,163	17,576	19,052	
Yuanta SPAC XIII	21,508	22,026	23,875	
Yuanta SPAC XIV	21,508	22,025	23,875	
Yuanta SPAC XV	21,508	22,025	23,875	
Yuanta SPAC XVII	21,508	22,025	23,875	
Sino-American Silicon	38,063	-	-	
Taiwan Speciality Chemicals	72,512	-	-	
Others	14,880	15,240	16,518	
	<u>\$ 250,158</u>	<u>\$ 186,995</u>	<u>\$ 202,695</u>	

For the three months ended September 30,				
2025		2024		
	Proceeds on disposal	Realised (loss) gain	Proceeds on disposal	Realised (loss) gain
Parent company:				
Yuanta Financial Holdings	\$ 792,352	(\$ 689)	\$ 921,630	\$ 691
Other related parties:				
Sino-American Silicon	421,107	724	-	-
Taiwan Speciality Chemicals	773,141	6,052	-	-
Others	486	(8)	-	-
	<u>\$ 1,987,086</u>	<u>\$ 6,079</u>	<u>\$ 921,630</u>	<u>\$ 691</u>

For the nine months ended September 30,				
2025		2024		
	Proceeds on disposal	Realised (loss) gain	Proceeds on disposal	Realised (loss) gain
Parent company:				
Yuanta Financial Holdings	\$ 3,450,505	(\$ 15,879)	\$ 2,068,729	(\$ 1,216)
Fellow subsidiary:				
Yuanta Futures	8,149	749	-	-
Other related parties:				
Sino-American Silicon	931,440	(3,325)	-	-
Taiwan Speciality Chemicals	780,996	8,130	-	-
Others	2,061	13	-	-
	<u>\$ 5,173,151</u>	<u>(\$ 10,312)</u>	<u>\$ 2,068,729</u>	<u>(\$ 1,216)</u>

(U) Credit transaction

Please refer to Note 7(2)R.

(V) Others

- a. As of September 30, 2025, December 31, 2024 and September 30, 2024, the credit facilities granted by fellow subsidiary - Yuanta Bank to Yuanta Securities and its subsidiaries with land and buildings as collateral were \$15,550,000, \$14,050,000 and \$14,050,000, respectively. The carrying amounts of land and buildings amounting to \$3,291,930, \$3,319,370 and \$3,328,310, respectively, and unlisted stocks (recorded as financial assets at fair value through other comprehensive income - non-current) amounting to \$12,447,652, \$22,190,337 and \$22,244,527, respectively, were designated as collateral.

- b. Fund balances managed by Yuanta Securities and its subsidiaries (recorded as financial assets at fair value through profit or loss)

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Yuanta Asia Growth Investment, L.P.	\$ 87,515	\$ 125,187	\$ 136,994
Global Growth Investment, L.P.	12,329	13,901	15,599
	<u>\$ 99,844</u>	<u>\$ 139,088</u>	<u>\$ 152,593</u>

- c. For details of the performance fee and management fee income received by Yuanta securities and its subsidiaries for fund investments accounted for under the equity method, please refer to Note 7(2)T.

C. Yuanta Futures and its subsidiaries

(A) Cash and cash equivalents / operating guarantee deposits / customer margin deposits

	<u>September 30, 2025</u>		
	<u>Bank deposits ending balance</u>	<u>Operating guarantee deposits</u>	<u>Customer margin deposits</u>
Fellow subsidiary:			
Yuanta Bank	\$ 1,661,261	\$ 140,000	\$ 32,492,914
Yuanta Securities (Korea)	-	-	5,924
Yuanta Securities (Hong Kong)	-	-	485,706
Yuanta Securities (Vietnam)	-	-	135,900
Yuanta Securities (Thailand)	-	-	1,520
	<u>\$ 1,661,261</u>	<u>\$ 140,000</u>	<u>\$ 33,121,964</u>
	<u>December 31, 2024</u>		
	<u>Bank deposits ending balance</u>	<u>Operating guarantee deposits</u>	<u>Customer margin deposits</u>
Fellow subsidiary:			
Yuanta Bank	\$ 3,892,032	\$ 140,000	\$ 41,670,054
Yuanta Securities (Korea)	-	-	17,795
Yuanta Securities (Hong Kong)	-	-	343,811
Yuanta Securities (Vietnam)	-	-	164,528
Yuanta Securities (Thailand)	-	-	1,636
	<u>\$ 3,892,032</u>	<u>\$ 140,000</u>	<u>\$ 42,197,824</u>

	September 30, 2024		
	Bank deposits ending balance	Operating guarantee deposits	Customer margin deposits
Fellow subsidiary:			
Yuanta Bank	\$ 2,514,627	\$ 140,000	\$ 43,352,103
Yuanta Securities (Korea)	-	-	14,108
Yuanta Securities (Vietnam)	-	-	163,190
Yuanta Securities (Thailand)	-	-	1,579
	<u>\$ 2,514,627</u>	<u>\$ 140,000</u>	<u>\$ 43,530,980</u>

Yuanta Futures and its subsidiaries purchased book-entry central government bond (CGS) through Yuanta Securities for \$5,067,382 and \$0 under customer margin accounts for the nine months ended September 30, 2025 and 2024, respectively.

(B) Customer margin accounts for leverage contracts

	September 30, 2025	December 31, 2024	September 30, 2024
Fellow subsidiary:			
Yuanta Bank	<u>\$ 488,731</u>	<u>\$ 533,798</u>	<u>\$ 493,568</u>

(C) Fund receivable for investments

	September 30, 2025	December 31, 2024	September 30, 2024
Other related parties:			
SYF Information Co., Ltd.	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 295,394</u>

Yuanta Futures and its subsidiaries fully collected the investment refund receivable from SYF Information in November 2024.

(D) Equity of futures traders

	September 30, 2025	December 31, 2024	September 30, 2024
Fellow subsidiary:			
Yuanta Securities	\$ 3,046,029	\$ 4,273,051	\$ 4,019,910
Yuanta Bank	460,659	643,121	608,634
Yuanta Securities (Hong Kong)	82,664	75,636	64,846
Yuanta Securities (Korea)	405,327	362,632	390,512
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	-	59,254,295	60,576,708
Others	107,468	89,671	114,785
	<u>\$ 4,102,147</u>	<u>\$ 64,698,406</u>	<u>\$ 65,775,395</u>

(E) Brokerage service fee income

		For the three months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Securities	\$	23,656	\$ 30,275
Yuanta Bank		633	1,369
Yuanta Securities (Hong Kong)		1,271	1,456
Yuanta Securities (Korea)		615	563
Other related parties:			
Funds managed by Yuanta Securities Investment Trust		-	44,688
Others		1,076	950
	\$	<u>27,251</u>	<u>\$ 79,301</u>
		For the nine months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Securities	\$	72,139	\$ 77,105
Yuanta Bank		2,327	3,314
Yuanta Securities (Hong Kong)		4,657	5,289
Yuanta Securities (Korea)		2,089	1,578
Other related parties:			
Funds managed by Yuanta Securities Investment Trust		-	216,781
Others		3,768	3,690
	\$	<u>84,980</u>	<u>\$ 307,757</u>

(F) Futures commissions expense

		For the three months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Securities	\$	<u>59,614</u>	<u>\$ 79,685</u>
		For the nine months ended September 30,	
		2025	2024
Fellow subsidiary:			
Yuanta Securities	\$	<u>180,799</u>	<u>\$ 211,865</u>

(G) Interest income

	For the three months ended September 30,	
	2025	2024
Fellow subsidiary:		
Yuanta Bank	\$ 218,125	\$ 282,339
	For the nine months ended September 30,	
	2025	2024
Fellow subsidiary:		
Yuanta Bank	\$ 777,947	\$ 622,768
Interest income includes the interest from demand deposits, time deposits, customer margin deposits, and operating guarantee deposits.		

(H) Financial cost

	For the three months ended September 30,	
	2025	2024
Fellow subsidiary:		
Yuanta Securities	\$ 2,762	\$ 3,117
Yuanta Securities (Korea)	733	860
	\$ 3,495	\$ 3,977
	For the nine months ended September 30,	
	2025	2024
Fellow subsidiary:		
Yuanta Securities	\$ 9,061	\$ 7,866
Yuanta Securities (Korea)	1,964	2,354
Other related parties:		
Funds managed by Yuanta Securities		
Investment Trust	-	138,287
	\$ 11,025	\$ 148,507

(I) Property transactions

Disposal of financial assets

	For the three months ended September 30,			
	2025		2024	
	Proceeds on disposal	Realised gain	Proceeds on disposal	Realised gain
Other related parties:				
Funds managed by Yuanta Securities Investment Trust	\$ -	\$ -	\$ 432,731	\$ 30,603
	For the nine months ended September 30,			
	2025		2024	
	Proceeds on disposal	Realised gain	Proceeds on disposal	Realised gain
Other related parties:				
Funds managed by Yuanta Securities Investment Trust	\$ -	\$ -	\$ 438,781	\$ 30,743

- (J) On December 18, 2024, the Board of Directors of Yuanta Futures approved a cash capital increase by issuing 30,000 thousand ordinary shares in total, where 16,004,776 shares were subscribed by the parent company, Yuanta Financial Holdings, with a par value of \$10 dollars per share and issuing price of \$74 dollars per share. The purpose of this capital increase is to strengthen working capital. The actual paid-in capital was \$2,220,000. The cash capital increase record date was March 11, 2025. The paid-in capital after the capital increase was \$3,199,763.

D. Yuanta Securities Investment Consulting

(A) Bank deposits

As of September 30, 2025, December 31, 2024 and September 30, 2024, Yuanta Securities Investment Consulting deposited \$186,525, \$235,247 and \$216,466, respectively, to Yuanta Bank, amongst which, the operating guarantee deposits were \$15,000, \$15,000 and \$5,000, respectively, and annual interest rates were 1.655%, 1.665% and 1.66%, respectively.

(B) Lease transactions—Lessee

A. Yuanta Securities Investment Consulting leases buildings from related parties. Rental contracts are made for periods of 5 years and rental payments are made at the beginning of each month.

B. Acquisition of right-of-use assets

	For the nine months ended September 30,	
	2025	2024
Fellow subsidiary: Yuanta Bank	\$ -	\$ 110,025

C. Lease liabilities

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Fellow subsidiary:			
Yuanta Bank	<u>\$ 81,893</u>	<u>\$ 103,026</u>	<u>\$ 108,857</u>

(C) Operating income (Investing advisory service income)

	<u>For the three months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Fellow subsidiary:		
Yuanta Securities	\$ 61,320	\$ 49,845
Yuanta Bank	10,200	8,175
Yuanta Securities Investment Trust	6,937	5,438
Yuanta Futures	3,524	1,147
Yuanta Securities Finance	1,710	1,710
Yuanta Securities (Hong Kong)	724	-
	<u>\$ 84,415</u>	<u>\$ 66,315</u>
	<u>For the nine months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Fellow subsidiary:		
Yuanta Securities	\$ 183,960	\$ 149,535
Yuanta Bank	30,600	24,525
Yuanta Securities Investment Trust	20,812	16,313
Yuanta Futures	10,571	3,442
Yuanta Securities Finance	5,130	5,130
Yuanta Securities (Hong Kong)	2,271	-
	<u>\$ 253,344</u>	<u>\$ 198,945</u>

E. Yuanta Securities Investment Trust

(A) Bank deposits

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Fellow subsidiary:			
Yuanta Bank	<u>\$ 2,646,889</u>	<u>\$ 6,220,720</u>	<u>\$ 4,123,743</u>

(B) Accounts receivable

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	<u>\$ -</u>	<u>\$ 692,044</u>	<u>\$ 637,950</u>

(C) Management fee income

	For the three months ended September 30,	
	2025	2024
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	\$ -	\$ 1,884,370
	For the nine months ended September 30,	
	2025	2024
Other related parties:		
Funds managed by Yuanta Securities Investment Trust	\$ -	\$ 5,094,639
As of September 30, 2025, December 31, 2024 and September 30, 2024, Yuanta Securities Investment Trust has signed securities investment and futures trust contracts for various funds, with management fee rates ranging from 0.05% to 2.00%, 0.07% to 2.00% and 0.07% to 2.00%.		

(D) Fund transactions

Securities investment trust funds managed by Yuanta Securities Investment Trust which are held by Yuanta Securities Investment Trust and its related parties are as follows:

	September 30, 2025	December 31, 2024	September 30, 2024
Yuanta Securities Investment Trust	\$ -	\$ 411,205	\$ 412,162
Fellow subsidiary:			
Yuanta Securities	-	16,469,280	13,221,575
Yuanta Futures	-	60,593	-
Yuanta Life	-	10,227,691	12,557,484
Yuanta Securities Finance	-	55,964	36,829
Yuanta Asset Management	-	279,950	232,424
Yuanta Venture Capital	-	125,114	124,813
	<u>\$ -</u>	<u>\$ 27,629,797</u>	<u>\$ 26,585,287</u>

(E) Leasing arrangements — lessee

a. Yuanta Securities Investment Trust lease buildings from related parties. Rental contracts are typically made for periods of 3 to 5 years and rental payments are made at the beginning of each month.

b. Acquisition of right-of-use assets

	For the nine months ended September 30,	
	2025	2024
Fellow subsidiary:		
Yuanta Securities Finance	\$ -	\$ 3,061
Yuanta Bank	-	126,881
	<u>\$ -</u>	<u>\$ 129,942</u>

c. Lease liabilities

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Fellow subsidiary:			
Yuanta Securities	\$ -	\$ -	\$ 4,359
Yuanta Securities Finance	1,293	2,057	2,310
Yuanta Bank	91,173	125,945	127,054
	<u>\$ 92,466</u>	<u>\$ 128,002</u>	<u>\$ 133,723</u>

(F) Sales handling fee

	<u>For the three months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Fellow subsidiary:		
Yuanta Securities	\$ 64,549	\$ 69,366
Yuanta Bank	30,097	34,148
	<u>\$ 94,646</u>	<u>\$ 103,514</u>
	<u>For the nine months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Fellow subsidiary:		
Yuanta Securities	\$ 189,633	\$ 218,311
Yuanta Bank	93,076	103,348
	<u>\$ 282,709</u>	<u>\$ 321,659</u>

F. Yuanta Life

(A) Bank deposits and time deposits

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Fellow subsidiary:			
Yuanta Bank (Note)	<u>\$ 5,187,583</u>	<u>\$ 7,776,731</u>	<u>\$ 2,883,684</u>
Note: Including other financial assets.			

(B) Current income tax assets/liabilities

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Parent company:			
Yuanta Financial Holdings			
Consolidated income			
tax return receivable	<u>\$ 6,489,124</u>	<u>\$ 6,418,236</u>	<u>\$ 5,844,629</u>

(C) Holdings of funds and beneficiary certificates managed by related parties (recorded as financial assets at fair value through profit or loss)

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	\$ -	\$ 10,227,691	\$ 12,557,484
Yuanta Asia Growth Investment, L.P.	<u>87,515</u>	<u>125,186</u>	<u>136,994</u>
	<u>\$ 87,515</u>	<u>\$ 10,352,877</u>	<u>\$ 12,694,478</u>
	<u>For the nine months ended September 30, 2025</u>		
	<u>Purchase price</u>	<u>Proceeds on disposal</u>	<u>Realised gain or loss</u>
Other related parties:			
Yuanta Asia Growth Investment, L.P.	<u>\$ -</u>	<u>\$ 43,858</u>	<u>\$ 14,851</u>
	<u>For the nine months ended September 30, 2024</u>		
	<u>Purchase price</u>	<u>Proceeds on disposal</u>	<u>Realised gain or loss</u>
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	\$ 5,757,247	\$ 3,213,841	\$ 177,732
Yuanta Asia Growth Investment, L.P.	<u>-</u>	<u>28,144</u>	<u>1,809</u>
	<u>\$ 5,757,247</u>	<u>\$ 3,241,985</u>	<u>\$ 179,541</u>
Dividend distribution from investments in funds and beneficiary certificates were as follows (recorded as profit or loss on financial assets at fair value through profit or loss):			
	<u>For the three months ended September 30,</u>		
	<u>2025</u>	<u>2024</u>	
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	<u>\$ -</u>	<u>\$ 140,502</u>	
	<u>For the nine months ended September 30,</u>		
	<u>2025</u>	<u>2024</u>	
Other related parties:			
Funds managed by Yuanta Securities Investment Trust	<u>\$ -</u>	<u>\$ 426,059</u>	

(D) Payables

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Parent company:			
Yuanta Financial Holdings	\$ 2,291	\$ 1,743	\$ 3,853
Fellow subsidiary:			
Yuanta Bank	205,475	127,368	119,897
Yuanta International Insurance Brokers	205,050	31,019	51,593
	<u>\$ 412,816</u>	<u>\$ 160,130</u>	<u>\$ 175,343</u>

(E) Premium income

	<u>For the three months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Parent company:		
Yuanta Financial Holdings	\$ 1,687	\$ 1,595
Fellow subsidiary:		
Yuanta Bank	28,763	27,333
Yuanta Securities	33,101	31,325
Yuanta Securities Investment Trust	1,872	1,778
Yuanta Futures	2,426	2,370
Other related parties:		
Others	67,499	36,564
	<u>\$ 135,348</u>	<u>\$ 100,965</u>
	<u>For the nine months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Parent company:		
Yuanta Financial Holdings	\$ 1,693	\$ 1,595
Fellow subsidiary:		
Yuanta Bank	28,909	27,573
Yuanta Securities	33,244	31,384
Yuanta Securities Investment Trust	1,886	1,794
Yuanta Futures	2,435	2,377
Other related parties:		
Others	536,695	151,543
	<u>\$ 604,862</u>	<u>\$ 216,266</u>

(F) Commission expense

	For the three months ended September 30,	
	2025	2024
Fellow subsidiary:		
Yuanta Bank	\$ 810,547	\$ 378,707
Yuanta International Insurance Brokers	463,192	137,736
	<u>\$ 1,273,739</u>	<u>\$ 516,443</u>
	For the nine months ended September 30,	
	2025	2024
Fellow subsidiary:		
Yuanta Bank	\$ 2,373,537	\$ 1,223,006
Yuanta International Insurance Brokers	718,417	423,688
	<u>\$ 3,091,954</u>	<u>\$ 1,646,694</u>

(G) Information on investments entrusted to related parties

Yuanta Life entered into a discretionary investment agreement with Yuanta Securities Investment Trust to entrust Yuanta Securities Investment Trust to serve as the trustee of discretionary investment-linked insurance. The entrusted investment items are mainly funds, beneficiary certificates and ETFs. The amount of investments as of September 30, 2025 December 31, 2024 and September 30, 2024 were \$24,933,622, \$22,267,288 and \$23,213,102, respectively; the trustee's compensation for the commissioned services during the nine months ended September 30, 2025 and 2024 amounted to \$9,224 and \$11,725, respectively.

In addition, Yuanta Life entrusted Yuanta Bank to serve as the custody institution of discretionary investment-linked insurance. The custody institution's compensation for the commissioned services during the nine months ended September 30, 2025 and 2024 amounted to \$15,555 and \$19,820, respectively.

(H) Capital increase in cash

On July 30, 2024, the Board of Directors of Yuanta Life approved the capital increase by issuing shares for cash consideration of \$3 billion, with per-share price of \$10, amounting to 300 million shares. The new shares were fully subscribed by the sole shareholder, the parent company Yuanta Financial Holdings. This capital increase plan was approved by the FSC on August 29, 2024, with the capital increase record date set for September 24, 2024. The amendment registration was completed by the Ministry of Economic Affairs on October 18, 2024.

On July 29, 2025, the Board of Directors of Yuanta Life approved the cash capital increase by issuing shares for cash consideration of \$2 billion, with a per-share price of \$10 dollars, amounting to 200 million shares. The new shares were fully subscribed by the sole shareholder, the parent company Yuanta Financial Holdings. This capital increase plan was approved by the FSC on August 13, 2025, with the capital increase record date set for September 15, 2025. The amendment registration was completed by the Ministry of Economic Affairs on October 14, 2025.

(I) Rental income

Yuanta Life leases buildings and parking spaces to related parties. Rental contracts are typically made for periods of 1 to 5 years. Rents are collected monthly according to the contracts.

	<u>For the three months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Parent company:		
Yuanta Financial Holdings	\$ 427	\$ 599
Fellow subsidiary:		
Yuanta Securities	25,190	24,101
Yuanta Futures	8,853	8,851
Yuanta Bank	2,652	2,766
Yuanta Asset Management	1,019	1,019
Other related parties:		
Yunta Construction Development	2,008	2,008
	<u>\$ 40,149</u>	<u>\$ 39,344</u>
	<u>For the nine months ended September 30,</u>	
	<u>2025</u>	<u>2024</u>
Parent company:		
Yuanta Financial Holdings	\$ 1,280	\$ 2,940
Fellow subsidiary:		
Yuanta Securities	76,420	70,382
Yuanta Futures	26,560	26,554
Yuanta Bank	7,958	9,428
Yuanta Asset Management	3,058	3,077
Other related parties:		
Yunta Construction Development	6,025	6,023
	<u>\$ 121,301</u>	<u>\$ 118,404</u>

G. Yuanta Ventures and its subsidiary

(A) Bank deposits

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Fellow subsidiary:			
Yuanta Bank	\$ 347,846	\$ 975,252	\$ 863,665
Yuanta Securities (Hong Kong)	-	6,034	5,824
	<u>\$ 347,846</u>	<u>\$ 981,286</u>	<u>\$ 869,489</u>

(B) Property transactions – Holding financial assets (recorded as financial assets at fair value through profit or loss)

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Other related parties:			
Funds managed by			
Yuanta Securities			
Investment Trust	<u>\$ -</u>	<u>\$ 125,114</u>	<u>\$ -</u>

H. Yuanta Asset Management

(A) Bank deposits

	September 30, 2025	December 31, 2024	September 30, 2024
Fellow subsidiary:			
Yuanta Bank	\$ 519,232	\$ 583,094	\$ 436,380

(B) Property transactions—Beneficiary certificates (recorded as financial assets at fair value through profit or loss)

	September 30, 2025	December 31, 2024	September 30, 2024
Other related parties:			
Funds managed by Yuanta			
Securities Investment Trust	\$ -	\$ 279,950	\$ 280,824

There were no property transactions—Beneficiary certificates for the nine months ended September 30, 2024.

8. Pledged assets

The Yuanta Group's assets pledged as collateral are as follows:

Items	September 30, 2025	December 31, 2024	September 30, 2024	Purpose of pledge
Due from Central Bank and call loans to other banks	\$ 217,250	\$ 222,480	\$ 241,160	Operating guarantee deposits
Financial assets at fair value through profit or loss	188,585,276	188,334,079	193,760,422	Bonds and bills under repurchase agreements, operating activities and futures options trading margin, collateral for securities lending, OTC trading and collective fund for compensation loss
	345,600	860,000	765,600	Futures trading margin
	59,332,717	48,330,671	54,270,269	Brokerage business
	701,736	812,097	928,557	Guarantee deposits for notes and collective fund for compensation loss
Financial assets at fair value through other comprehensive income	12,331,510	4,708,534	27,170,194	Operating guarantee deposits, claim reserve from trust business, collateral for securities lending business, default customer account, short-term loans, guarantees on asset disposal and margin for structured products
	83,336,139	77,024,431	69,470,887	Bonds and bills under repurchase agreements, operating guarantee deposits, OTC performance bonds, guarantees on asset disposal and claims reserve from trust fund
	684,088	-	-	Initial margin for derivative transactions
	357,634	433,735	352,465	Money market limit guarantee
Investments in debt instruments at amortised cost	4,383,178	4,141,835	4,141,938	Operating guarantee deposits
	300,323	-	-	Settlement reserves for foreign exchanges
	262,751	205,873	206,370	Deposits of guarantees with the Central Bank, deposit for securities lending auction, and operating guarantee deposits for securities firm
	273,764	243,230	243,663	Claim reserve from trust business
	11,209,501	10,000,000	10,000,000	Overdraft guarantee for foreign currency settlement

Items	September 30, 2025	December 31, 2024	September 30, 2024	Purpose of pledge
Investments in debt instruments at amortised cost	\$ 106,083	\$ 106,635	\$ 106,822	Settlement reserves for Electronic Bond Trading System (EBTS) issued by OTC
	53,041	53,318	53,411	Deposit guarantees of bills merchants
	240,384	270,854	268,016	Collateral for provisional seizure
	6,259	6,291	6,089	VISA international card payment reserves
	53,041	53,318	53,411	Settlement reserves for Taiwan Futures Exchange
	-	56,690	56,480	Money market limit guarantee
Restricted assets — net	3,668,925	3,486,824	2,329,168	Collateral for settlement limit, short-term loans, payable short-term bills, and collateral for OTC derivative transactions
	166,912	160,134	163,581	Operating guarantee deposits-exchange, structured products, interest rate swap segregated accounts, repo trade and money lending refundable
	2,422,048	4,875,793	1,151,283	Overdraft guarantee, dividends to be paid for transfer-agent services business and brokerage business
	27,213	27,491	26,960	Dividends to be paid for transfer-agent services business
	3,507	-	-	Collateral for provisional seizure
Other assets — net	1,054,343	1,114,254	783,788	Operating guarantee deposits
	2,586,431	6,367,866	3,709,915	Performance bond, rental deposits, deposit for securities lending auction, deposits of guarantees with the Central Bank and other deposits
	739,345	176,874	1,766,994	Underwriting share proceeds collected on behalf of customers
	20,000	20,000	20,000	Claim reserve from trust business
	69,893	7,000	7,000	Interest rate swap settlement reserve
Property and equipment and investment property -net	2,292,883	2,324,414	2,590,554	Collateral for settlement limit and short-term loans; collateral for mortgage loans and leases
Treasury share of Yuanta Securities (Korea)	551,641	403,734	484,225	Collateral for securities lending business

9. Significant contingent liabilities and unrecognised contract commitments

- (1) As of September 30, 2025, December 31, 2024 and September 30, 2024, capital expenditure contracted for at the balance sheet date but not yet incurred were \$2,834,612, \$3,488,454 and \$4,505,052, respectively.
- (2) As of September 30, 2025, the upper limit of remaining capital commitment for the investment agreement signed by Yuanta Life of the Yuanta Group was USD 984 thousand dollars; the upper limit of the remaining capital commitment for the private equity funds and common stock investment agreements signed by Yuanta Securities (Korea) and its subsidiaries was KRW 146.2 billion (approximately NTD 3.2 billion).
- (3) Stocks entrusted to custody
As of September 30, 2025, December 31, 2024 and September 30, 2024, the stocks entrusted to the custody of Yuanta Securities Finance of the Yuanta Group by clients were all 7,483 thousand shares. The market value of these entrusted stocks was approximately \$77,781, \$77,969 and \$78,721, respectively.
- (4) Transactions on behalf of customers
Yuanta Securities had several proxy delivery agreements with certain securities companies. In accordance with these agreements, these securities companies have agreed to be Yuanta Securities' first and second proxy. If Yuanta Securities is unable to fulfil its settlement obligations to the

TWSE, the proxies must then act pursuant to said obligations and responsibilities.

(5) Other lawsuits- Yuanta Securities

A. With respect to the land and parking space sales dispute, Seventh-Day Adventist Church Taiwan Conference and Taiwan Adventist Hospital initiated a mediation procedure against Yuanta Securities and another party. On January 17, 2018, the claimants raised their claim to \$952,511 thousand (the amount of \$950,861 thousand of which was claimed on a jointly-liaible basis). The mediation failed before the Taiwan Taipei District Court. On July 11, 2018, Seventh-Day Adventist Church Taiwan Conference and Taiwan Adventist Hospital initiated a separate suit for the same matter and claimed the same compensation. The Taiwan Taipei District Court ruled to reject all the plaintiffs' claims on January 27, 2022 (i.e., Yuanta Securities and another party won the lawsuit). The plaintiffs appealed and reduced the claim amount to \$722,378 thousand (the amount of \$512,454 thousand of which is claimed by Seventh-Day Adventist Church Taiwan Conference and the amount of \$209,924 thousand of which is claimed by Taiwan Adventist Hospital). Yuanta Securities is responding to the lawsuit in accordance with the law.

B. As of September 30, 2025, there were 7 litigations against Yuanta Securities (Korea), with compensation claims totaling KRW9,124 million (approximately NTD0.2 billion). As of September 30, 2025, Yuanta Securities (Korea) has made provisions totaling approximately KRW 1,895 million (approximately NTD 41 million) for the 7 aforementioned litigations. Also, please refer to the explanation in Note 6(26) for an arbitration result which Yuanta Securities (Korea) is subject to.

Separately, Yuanta Securities (Korea) filed 11 lawsuits as the plaintiff with a total claimed amount of KRW195,302 million (approximately NTD4.2 billion).

C. Due to the alleged fraudulent act committed by a former employee of KK Trade Securities Co., Ltd., the affected clients filed a civil lawsuit against Yuanta Securities (Thailand) and the former employee for a joint liability to pay the compensation of THB 301 million (approximately NTD0.3 billion). In August 2017, Yuanta Securities (Thailand) received a civil complaint of the lawsuit. As part of the claimed amount was not remitted to the account of KK Trade Securities Co., Ltd., but rather directly remitted to the former employee's private account from the plaintiffs, the liability is denied by Yuanta Securities (Thailand). The claims made by the plaintiffs were all dismissed by the court of the first instance on October 8, 2020. The court of the second instance also dismissed all the plaintiffs' claims on April 7, 2022. The plaintiffs appealed the case to the court of the third instance for review and reduced the claim amount from THB301 million to THB149 million (approximately NTD0.1 billion).

D. As of September 30, 2025, Yuanta Securities (Hong Kong)'s receivables from certain margin loans amounting to HKD147,504 thousand (approximately NTD0.6 billion) were secured by listed securities that were suspended for trading. These margin clients were served by an account executive who entered into a guarantee agreement with Yuanta Securities (Hong Kong) (the "Guarantee Agreement") under which the account executive agreed to guarantee against all losses incurred by Yuanta Securities (Hong Kong) in relation to the accounts of these margin clients. Considering that Yuanta Securities (Hong Kong) had exercised its right of set-off under the Guarantee Agreement against the account executive's assets amounting to HKD68,552 thousand (approximately NTD0.3 billion) and received the first repayment distributed by certain clients' liquidator amounting to HKD44 thousand (approximately NTD170 thousand), the remaining loss of HKD78,908 thousand (approximately NTD0.3 billion) has been recognised. Yuanta Securities (Hong Kong) has raised a litigation proceeding against the account executive claiming the full amount of the debt owed by those margin clients based on the Guarantee Agreement. The claim amount is HKD135,191 thousand (approximately NTD0.5 billion) including the interest calculated as of the date of filing the lawsuit. The account executive claimed that she has no liability for losses in relation to the accounts of these margin clients. On February 22, 2021, the

court of the first instance issued a summary judgment, ruling that the account executive should bear full guarantee liabilities. However, the account executive filed an appeal against such decision on March 22, 2021. As at the date of the approval of the financial statements, Yuanta Securities (Hong Kong) has considered the external legal advice, and deemed that no provision in relation to the above set-off is necessary.

(6) Other lawsuits- Yuanta Life Insurance

As of September 30, 2025, Yuanta Life Insurance still had several insurance claim litigations in process. Yuanta Life Insurance handled these cases by itself or with assistance of legal counsels and has provisioned an appropriate amount of claim reserves.

(7) Other lawsuits- Yuanta Futures

A client, Ms. Ma, claimed that Yuanta Futures hired a salesperson, Mr. Hsu (former employee), with negative qualifications, and Mr. Hsu used exaggerated and false advertising materials, falsely claimed that the transactions would be conducted through program trading, but, in fact, the transactions were executed discretionarily by Mr. Hsu, which resulting in losses. On March 12, 2012, Ms. Ma filed a civil lawsuit against Yuanta Futures and Mr. Hsu for joint and several liability. The case was remanded to the Taiwan High Court for the third time, and on June 24, 2025, the court rendered a judgement finding Yuanta Futures and Mr. Hsu jointly and severally liable for compensating Ms. Ma in an amount of (1)USD172,617.525 plus interest calculated at an annual rate of 5% from December 12, 2012 to the date of repayment; and (2)USD1,399.95 plus interest calculated at an annual rate of 5% from April 16, 2019 to the date of repayment, respectively. Yuanta Futures has appealed the judgement to the third instance, which was dismissed by a final ruling on October 8, 2025. Yuanta Futures has made provision of NTD9,075 thousand.

(8) Others

	September 30, 2025	December 31, 2024	September 30, 2024
Commitment of the securities under a repurchase agreement	\$ 253,463,247	\$ 282,935,768	\$ 276,722,622
Commitment of the securities under a resale agreement	60,393,334	85,257,859	90,746,961
Unused loan commitments	43,080,072	37,588,750	32,374,641
Credit commitment on credit card	105,060,643	124,539,874	124,629,043
Unused L/C balance	3,516,412	2,774,663	3,688,263
Other guarantees	24,095,979	15,765,262	15,284,160
Consignment collection for others	13,592,883	12,532,427	13,034,045
Trust assets	394,641,912	380,817,950	368,306,381
Book entry government bonds under entrustment	93,152,200	91,322,800	91,276,100
Items under custody	69,696,238	69,910,261	75,063,758

(9) In accordance with Article 17 of the Trust Enterprise Act, the Yuanta Group discloses its trust balance sheet, trust income statement and schedule of trust property as follows: Not applicable.

(10) According to Ministry of Finance, Ruling No.1030026386, disclose the information as follows:

Offshore Securities Unit of Yuanta Securities engaged in custody and investment of funds affairs on behalf of customers. Related bank deposits under such affairs on September 30, 2025, December 31, 2024 and September 30, 2024 were USD5,588 thousand dollars, USD4,169 thousand dollars and USD3,758 thousand dollars, respectively.

10. Significant losses from disasters

(1) The Company:

None.

(2) Subsidiaries:

None.

11. Significant subsequent events

The Company and its subsidiaries

- (1) On July 3, 2025, the Boards of Directors of Yuanta Financial Holdings and Yuanta Bank approved Yuanta Financial Holdings' acquisition of all shares of Yuanta Savings Bank (Korea) from Yuanta Bank as part of the Group's organisational restructuring. The total consideration was KRW162.067 billion (approximately NTD3.54 billion). The case has been approved by the Taiwan FSC, the Ministry of Economic Affairs, and the Korea Financial Services Commission ("Korea FSC") on July 21, 2025, July 30, 2025, and October 1, 2025, respectively. The effective date for the equity transfer was set for November 3, 2025.
- (2) As of September 30, 2025, Yuanta Securities (Korea) issued a financing commitment letter with a total amount not exceeding KRW80 billion (approximately NTD1.7 billion). This commitment was fully fulfilled and subsequently terminated after the reporting period. Yuanta Securities (Korea) also acquired common stock positions totaling KRW70 billion (approximately NTD1.5 billion) and entered in a Price Return Swap (PRS) contract.
- (3) On November 6, 2025, the Board of Directors of Yuanta Securities (Korea) approved an issuance limit of KRW300 billion (approximately NTD6.5 billion) for unsecured hybrid bonds. The offering is expected to be completed in November 2025 with a total issuance of KRW200 billion (approximately NTD4.3 billion).
- (4) With the approval of the Taiwan FSC pursuant to Jin-Guan-Yin-Kong-Zi Letter No.1130229894 dated December 2, 2024, Yuanta Bank scheduled the issuance on October 28, 2025, of its 2025 fourth issue of senior unsecured, three-year, U.S. dollar-denominated callable interest rate-linked range-accrual bank debentures in the aggregate principal amount of USD4.59 million, to be issued at par.
- (5) On October 31, 2025, Yuanta Life signed the "Contract for Establishment of Superficies Rights on National Non-public Land" with the Northern Region Branch of the National Property Administration, Ministry of Finance, to acquire the surface rights of land parcel at No. 138, Section 1, Rui'an Section, Daan District, Taipei City. The total contract price of NTD2.197 billion was determined with reference to an appraisal report issued by a real estate appraiser.

12. Others

(1) Capital risk management

A. The objectives of capital management of the Yuanta Group:

- (A) Meeting the minimum regulated capital adequacy ratio is the most basic objective for the qualifying self-owned capital of the financial group controlled by the Yuanta Group. The calculation of qualifying self-owned capital and legal capital should be made in compliance with regulations of competent authorities.
- (B) In order to process sufficient capital to assume various risks, the Yuanta Group assesses the required capital with consideration of the risk portfolio it faces and the risk characteristic, and manages risk through capital allocation to realise utilization of capital allocation.

B. Capital management procedure:

- (A) The Yuanta Group regularly monitors the overall capital adequacy ratio, which is maintained and reported to the competent authorities every 6 or 12 months in compliance with the regulations from both competent authorities and internal requirements.
- (B) Calculation and control procedures related to capital adequacy of the financial group are all in compliance with "Regulations Governing the Consolidated Capital Adequacy of Financial Holding Companies" and "Regulations Governing the Capital Adequacy management for

Yuanta Financial Holdings”.

- (C) The objective of capital management of the Yuanta Group shall be agreed by the Board of Directors, of which an appropriate capital projection is scheduled by the finance management according to the long-term developing strategies, operating plan and characteristics of assets and liabilities. The consolidated capital adequacy ratio of the Yuanta Group is assessed and calculated by month. The Risk Management Department regularly monitors the overall capital adequacy and analyses the impact to the capital adequacy arising from the Yuanta Group’s business development and the change of regulations. The Business Departments shall consider the impact of each transaction or task on the capital adequacy when conducting such transaction or task according to the annual risk limits authorised by the Yuanta Group.
- (D) The Yuanta Group also sets up a warning indicator in relation to the above managing objectives, that is, when the capital adequacy ratio drops to the warning indicator, the risk management shall call a meeting to discuss a responding solution which is handed to the finance management for the following executive operations.

(2) Fair value information of financial instruments

A. Information on fair value of financial instruments and fair value hierarchy

(A) Outline

Fair value refers to the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Financial instruments are initially recognised at fair value. For subsequent measurements, except for those measured at amortised cost, financial instruments are measured at fair value. For active markets, fair value is measured according to quoted prices. For non-active markets, the Yuanta Group utilises valuation techniques or references quoted prices from Reuters, Bloomberg or counterparties to determine the fair value of financial instruments.

(B) Definition for the hierarchy classification of financial instruments measured at fair value

a. Level 1

Level 1 refers to quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date. An active market refers to the market in which transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis. The fair value of the investments of the Yuanta Group, such as listed stocks investment, beneficiary certificates, popular Taiwan government bonds and the derivatives with a quoted price in an active market, are deemed as Level 1.

b. Level 2

Level 2 refers to prices in active markets other than quoted market prices that are observable, including direct (e.g. prices) or indirect (i.e. derived from prices) observable inputs from active markets. Investment of the Yuanta Group such as non-popular government bonds, corporate bonds, bank debentures, convertible corporate bonds, most derivatives and bank debentures issued by the Yuanta Group are all classified within Level 2.

c. Level 3

Level 3 refers to situations that measure fair value by using unobservable inputs for assets and liabilities with very few (occasional) market activities. However, it has the same fair value measurement purpose which is the exit price at the measurement date for a market participant who holds the assets or owes the liabilities. Thus, the unobservable inputs reflect the assumptions (including assumptions in relation to risks) used by the market participant during the pricing of assets and liabilities.

B. Financial instruments measured at fair value

(A) Hierarchy of fair value estimation of financial instruments:

Recurring fair value measurements	September 30, 2025			
	Total	Level 1	Level 2	Level 3
<u>Non-derivative financial instruments</u>				
Assets				
Financial assets at fair value through profit or loss				
Equity instruments	\$ 65,833,942	\$ 63,216,976	\$ 9,289	\$ 2,607,677
Debt instruments	428,283,838	147,500,938	280,567,759	215,141
Others	188,972,556	88,272,526	96,584,230	4,115,800
Financial assets at fair value through other comprehensive income				
Equity instruments	55,636,222	11,055,582	-	44,580,640
Debt instruments	294,101,810	154,787,400	139,314,410	-
Other financial assets				
Purchase of claim receivable	1,689,857	-	-	1,689,857
Liabilities				
Financial liabilities at fair value through profit or loss	\$ 65,078,713	\$ 64,934,519	\$ 144,194	\$ -
<u>Derivative instruments and structured products</u>				
Assets				
Financial assets at fair value through profit or loss	\$ 17,828,246	\$ 7,946,609	\$ 8,930,277	\$ 951,360
Liabilities				
Financial liabilities at fair value through profit or loss	\$ 137,942,052	\$ 3,544,192	\$ 79,515,717	\$ 54,882,143

December 31, 2024				
Recurring fair value measurements	Total	Level 1	Level 2	Level 3
<u>Non-derivative financial instruments</u>				
Assets				
Financial assets at fair value through profit or loss				
Equity instruments	\$ 64,391,776	\$ 59,737,787	\$ 11,015	\$ 4,642,974
Debt instruments	357,994,989	128,133,068	229,618,803	243,118
Others	162,096,471	76,158,476	80,552,915	5,385,080
Financial assets at fair value through other comprehensive income				
Equity instruments	46,775,809	7,659,278	-	39,116,531
Debt instruments	282,810,349	161,375,767	121,434,582	-
Other financial assets				
Purchase of claim receivable	1,712,511	-	-	1,712,511
Liabilities				
Financial liabilities at fair value through profit or loss	\$ 49,148,743	\$ 49,033,426	\$ 115,317	\$ -
<u>Derivative instruments and structured products</u>				
Assets				
Financial assets at fair value through profit or loss	\$ 16,677,293	\$ 7,684,575	\$ 7,422,171	\$ 1,570,547
Liabilities				
Financial liabilities at fair value through profit or loss	\$ 136,891,715	\$ 2,823,640	\$ 73,059,467	\$ 61,008,608

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	September 30, 2024			
	Total	Level 1	Level 2	Level 3
Recurring fair value measurements				
<u>Non-derivative financial instruments</u>				
Assets				
Financial assets at fair value through profit or loss				
Equity instruments	\$ 63,908,170	\$ 60,284,922	\$ 10,272	\$ 3,612,976
Debt instruments	389,179,733	133,964,961	254,948,155	266,617
Others	184,073,009	84,074,214	94,185,783	5,813,012
Financial assets at fair value through other comprehensive income				
Equity instruments	51,654,282	12,303,689	-	39,350,593
Debt instruments	262,917,846	138,212,546	124,705,300	-
Other financial assets				
Purchase of claim receivable	1,718,034	-	-	1,718,034
Liabilities				
Financial liabilities at fair value through profit or loss	\$ 48,257,663	\$ 48,151,451	\$ 106,212	\$ -
<u>Derivative instruments and structured products</u>				
Assets				
Financial assets at fair value through profit or loss	\$ 16,217,064	\$ 7,179,895	\$ 6,887,501	\$ 2,149,668
Liabilities				
Financial liabilities at fair value through profit or loss	\$ 132,012,450	\$ 3,655,127	\$ 64,122,059	\$ 64,235,264

- (B) When quotes of financial instruments are obtained from the Stock Exchange, Reuters, Bloomberg, dealers or competent authorities and the prices represent arm's length transactions with sufficient frequency, the financial instruments are regarded as active market quotes. If the aforementioned requirements are not met, then the financial instruments are regarded as quotes without an active market. Large bid-ask spreads or low trade volumes are features of quotes without an active market. Whenever the financial instruments held by the Yuanta Group have active market quotes, the active market quotes are regarded as fair value. Publicly listed and over-the-counter traded equity instruments of primary stock exchanges along with central government bonds that are popular securities all regard active market quotes as the basis of fair value. Excluding the above-mentioned financial instruments with active market quotes, the fair value of the remaining financial instruments is obtained by financial valuation models or referencing counterparty quotes. Fair value obtained through the calculations of financial valuation models include, but are not limited to, fair value references of substantive factors and characteristics from similar financial instruments, those obtained from the cash flow discounting method or those obtained by other financial valuation techniques. Fair values obtained through financial valuation techniques are derived from market information on the balance sheet date, and utilises the fair values derived from the calculations of financial valuation models (for example referencing the yield curve from the Taipei Exchange, Reuters' average commercial paper interest, etc.).

(C) Fair value adjustment

a. Limits and adjustments of financial valuation models

Financial valuation techniques do not necessarily completely reflect all relevant elements of financial instruments held by the Yuanta Group. Thus, the outputs of financial valuation models may need necessary adjustments in line with important relevant elements. For example, adjustments on model risk or adjustments on liquidity risk etc. In accordance with the Yuanta Group's financial valuation model management policy, management believes in order to fairly present the fair value of financial instruments within the consolidated balance sheet, valuation adjustments are pertinent and appropriate.

b. Credit risk valuation adjustment

The credit risk valuation adjustment is included in the computation of fair value of financial instruments in order to reflect counterparty's credit risk and the Yuanta Group's credit quality.

(D) Transfer between Level 1 and Level 2

As of September 30, 2025, December 31, 2024 and September 30, 2024, there were no transfers between Level 1 and Level 2 within the Yuanta Group.

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(E) Details of changes in fair value measurements of financial instruments classified as Level 3:

a. Details of changes in fair value measurements of financial assets classified as Level 3:

For the nine months ended September 30, 2025								
Items	Beginning balance	Gain and loss on valuation		Addition		Reduction		Ending balance
		Gain and loss	Other comprehensive income	Purchased or issued	Transferred to Level 3 (Note)	Sold, disposed or settled	Transferred from Level 3 (Note)	
Financial assets at fair value through profit or loss	\$ 11,841,719	(\$ 675,044)	(\$ 50,247)	\$ 44,214,087	\$ -	(\$ 44,025,898)	(\$ 3,414,639)	\$ 7,889,978
Financial assets at fair value through other comprehensive income	39,116,531	(127,443)	5,591,552	-	-	-	-	44,580,640
Other financial assets- purchase of claim receivable	1,712,511	(3,422)	-	-	-	(19,232)	-	1,689,857
Total	<u>\$ 52,670,761</u>	<u>(\$ 805,909)</u>	<u>\$ 5,541,305</u>	<u>\$ 44,214,087</u>	<u>\$ -</u>	<u>(\$ 44,045,130)</u>	<u>(\$ 3,414,639)</u>	<u>\$ 54,160,475</u>
For the nine months ended September 30, 2024								
Items	Beginning balance	Gain and loss on valuation		Addition		Reduction		Ending balance
		Gain and loss	Other comprehensive income	Purchased or issued	Transferred to Level 3 (Note)	Sold, disposed or settled	Transferred from Level 3 (Note)	
Financial assets at fair value through profit or loss	\$ 9,659,822	(\$ 1,092,757)	\$ 20,604	\$ 17,486,274	\$ 28,316	(\$ 13,864,672)	(\$ 395,314)	\$ 11,842,273
Financial assets at fair value through other comprehensive income	34,665,636	88,399	4,599,413	-	-	(2,855)	-	39,350,593
Other financial assets- purchase of claim receivable	1,765,701	(8,109)	-	-	-	(39,558)	-	1,718,034
Total	<u>\$ 46,091,159</u>	<u>(\$ 1,012,467)</u>	<u>\$ 4,620,017</u>	<u>\$ 17,486,274</u>	<u>\$ 28,316</u>	<u>(\$ 13,907,085)</u>	<u>(\$ 395,314)</u>	<u>\$ 52,910,900</u>

In relation to the above, valuation gains and losses are recognised in profit or loss in the period. The net losses belonging to assets as of September 30, 2025, December 31, 2024 and September 30, 2024 were (\$1,101,584), (\$1,595,310) and (\$844,497), respectively.

In relation to the above, valuation gains and losses are recognised in other comprehensive income. The net gains belonging to assets as of September 30, 2025, December 31, 2024 and September 30, 2024 were \$5,546,092, \$4,814,979 and \$4,619,600, respectively.

b. Details of changes in fair value measurements of financial liabilities classified as Level 3:

For the nine months ended September 30, 2025								
Items	Beginning balance	Gain and loss on valuation		Addition		Reduction		Ending balance
		Gain and loss	Other comprehensive income	Purchased or issued	Transferred to Level 3 (Note)	Sold, disposed or settled	Transferred from Level 3 (Note)	
Financial liabilities at fair value through profit or loss	\$ 61,008,608	(\$ 601,837)	(\$ 1,562)	\$ 100,451,111	\$ -	(\$ 104,735,834)	(\$ 1,238,343)	\$ 54,882,143

For the nine months ended September 30, 2024								
Items	Beginning balance	Gain and loss on valuation		Addition		Reduction		Ending balance
		Gain and loss	Other comprehensive income	Purchased or issued	Transferred to Level 3 (Note)	Sold, disposed or settled	Transferred from Level 3 (Note)	
Financial liabilities at fair value through profit or loss	\$ 51,297,275	\$ 2,632,687	(\$ 2,073)	\$ 62,986,310	\$ -	(\$ 52,533,962)	(\$ 144,973)	\$ 64,235,264

In relation to the above, valuation gains and losses are recognised in profit or loss in the period. The net losses belonging to liabilities as of September 30, 2025, December 31, 2024 and September 30, 2024 were (\$216,584), (\$841,125) and (\$868,150), respectively.

In relation to the above, valuation gains and losses are recognised in other comprehensive income. The net gains (losses) belonging to liabilities as of September 30, 2025, December 31, 2024 and September 30, 2024 were \$3,404, (\$1,115) and \$3,000, respectively.

Note: For the nine months ended September 30, 2025 and 2024, transfers from Level 1 to Level 3 involved emerging stocks whose trading volumes were initially active but were reclassified due to inactive trading volumes subsequently. Also, some investments were transferred into Level 3 because there was insufficient observable market information available. Transfers from Level 3 to Level 1 involved emerging stocks whose trading volumes were initially inactive but were reclassified due to active trading volumes or becoming listing stocks subsequently.

(F) Sensitivity analysis of reasonable possible alternative assumptions for Level 3 fair value measurements

The fair value measurement that the Yuanta Group made onto the financial instruments is considered reasonable; however, different valuation input could result in different valuation results. The impact on profit or loss or other comprehensive income for the period is as follows:

Items	Change in fair value recognised in current profit and loss		Change in fair value recognised in other comprehensive income	
	Favorable movements	Unfavorable movements	Favorable movements	Unfavorable movements
September 30, 2025				
<u>Assets</u>				
Financial assets at fair value through profit or loss	\$ 38,397	(\$ 35,343)	\$ -	\$ -
Derivative instruments	4,071	(4,071)	-	-
Financial assets at fair value through other comprehensive income	-	-	199,665	(428,660)
Other financial assets- purchase of claim receivable	65,189	(65,189)	-	-
<u>Liabilities</u>				
Financial liabilities at fair value through profit or loss	(\$ 4,438)	\$ 4,438	\$ -	\$ -
Derivative instruments and structured products	(29,402)	29,402	-	-
December 31, 2024				
<u>Assets</u>				
Financial assets at fair value through profit or loss	\$ 83,481	(\$ 79,398)	\$ -	\$ -
Derivative instruments	40,307	(40,307)	-	-
Financial assets at fair value through other comprehensive income	-	-	199,665	(428,660)
Other financial assets- purchase of claim receivable	65,549	(65,549)	-	-
<u>Liabilities</u>				
Financial liabilities at fair value through profit or loss	(\$ 25,009)	\$ 25,009	\$ -	\$ -
Derivative instruments and structured products	(44,397)	44,397	-	-

Items	Change in fair value recognised in current profit and loss		Change in fair value recognised in other comprehensive income	
	Favorable movements	Unfavorable movements	Favorable movements	Unfavorable movements
September 30, 2024				
<u>Assets</u>				
Financial assets at fair value through profit or loss	\$ 123,385	(\$ 127,195)	\$ -	\$ -
Derivative instruments	56,610	(56,610)	-	-
Financial assets at fair value through other comprehensive income	-	-	640,053	(158,603)
Other financial assets- purchase of claim receivable	68,927	(68,927)	-	-
<u>Liabilities</u>				
Financial liabilities at fair value through profit or loss	(\$ 3,355)	\$ 3,355	\$ -	\$ -
Derivative instruments and structured products	(142,500)	142,500	-	-

Favorable and unfavorable movements of the Yuanta Group refer to the favorable and unfavorable movements of fair value. Movements in fair value are derived from financial valuation techniques based on different unobservable valuation parameters. If the fair value of financial instruments is affected by more than one input, the above table will only reflect the impact of changes in the single input without considering the correlations and variability between inputs.

(G) The following is the qualitative information of significant unobservable inputs and the sensitivity analysis of changes in significant unobservable inputs to valuation model used in Level 3 fair value measurement:

September 30, 2025	Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Financial assets at fair value through profit or loss				
Equity instruments \$ 2,607,677	1. Market method	Discount for marketability	<=40%	The higher the discount for marketability, the lower the fair value
	2. Income method			
	3. Equity Model by L. Anderson and D. Buffum	Discount rate	11.66%~14.69%	The higher the discount rate, the lower the fair value
	4. Discounted Cash Flow	Stock price volatility	25.63%~55.55%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
		Credit Spread	5.53%~75.73%	The higher the credit spread, the lower the fair value
		Recovery rate	20.00%~20.00%	The higher the recovery rate, the higher the fair value

September 30, 2025		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Debt instruments	\$ 215,141	1.Hybrid Model 2.Discounted cash flow	Stock price volatility	56.90%~56.90%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Credit Spread	75.68%~75.68%	The higher the credit spread, the lower the fair value
			Recovery rate	20.00%~20.00%	The higher the recovery rate, the higher the fair value
			Discount rate	1.08%~6.61%	The higher the discount rate, the lower the fair value
Derivative instruments (including futures and options trade in futures market)	951,360	1.Option Model 2.FDM 3.Monte Carlo Simulation	Stock price volatility	17.36%~26.11%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.13~0.98	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	0.55~0.55	The higher the recovery rate, the higher the fair value
Others	4,115,801	1.Net asset value 2.Option Model 3.FDM 4.Monte Carlo Simulation	Discount for marketability	<=10%	The higher the discount for marketability, the lower the fair value
			Stock price volatility	17.36%~26.11%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.13~0.98	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	0.55~0.55	The higher the recovery rate, the higher the fair value
Other financial assets					
Purchase of claim receivable	1,689,857	Recoverable amount	Contact rate	6.90%~37.29%	The higher the contact rate, the higher the fair value
			Payment rate	5.38%~35.12%	The higher the payment rate, the higher the fair value
			Discount rate	7.81%~41.77%	The higher the discount rate, the lower the fair value
Financial assets at fair value through other comprehensive income					
Equity instruments	44,580,639	1.Market method 2.Residual income valuation model 3.Discounted cash flow	Discount for marketability	<=40%	The higher the discount for marketability, the lower the fair value
			Expected growth rate	0%~1%	The higher the growth rate, the higher the fair value
			Discount rate	13.14%~13.14%	The higher the discount rate, the lower the fair value

September 30, 2025		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Financial liabilities at fair value through profit or loss					
Derivative instruments and structured products (including futures and options trade in futures market)	\$ 54,882,143	1.FDM 2.Option Model 3.IR Model 4.Hybrid Model 5.Monte Carlo Simulation	Stock price volatility	0.24%~95.28%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both. The higher the correlation coefficient, the higher the fair value The higher the default rate, the lower the fair value The higher the recovery rate, the higher the fair value
			Correlation coefficient	0.13~0.98	
			Probability of Default (PD)	0.03%~100%	
			Recovery rate	0.55~0.55	
December 31, 2024		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Financial assets at fair value through profit or loss					
Equity instruments	\$ 4,642,974	1.Market method 2.Income method 3.Equity Model by L. Anderson and D. Buffum 4.Discounted Cash Flow	Discount for marketability	<=40%	The higher the discount for marketability, the lower the fair value The higher the discount rate, the lower the fair value The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both. The higher the credit spread, the lower the fair value The higher the recovery rate, the higher the fair value
			Discount rate	11.59%~12.26%	
			Stock price volatility	15.67%~72.97%	
			Credit Spread	5.39%~75.73%	
			Recovery rate	20.00%~20.00%	
Debt instruments	243,118	1.Hybrid Model 2.Discounted cash flow	Stock price volatility	51.79%~53.79%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both. The higher the credit spread, the lower the fair value The higher the recovery rate, the higher the fair value The higher the discount rate, the lower the fair value
			Credit Spread	75.67%~75.69%	
			Recovery rate	20.00%~20.00%	
			Discount rate	0.16%~3.04%	
Derivative instruments (including futures and options trade in futures market)	1,570,547	1.Option Model 2.FDM 3.Monte Carlo Simulation	Stock price volatility	17.27%~25.73%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both. The higher the correlation coefficient, the higher the fair value The higher the default rate, the lower the fair value The higher the recovery rate, the higher the fair value
			Correlation coefficient	0.15~0.98	
			Probability of Default (PD)	0.03%~100%	
			Recovery rate	0.55~0.55	

December 31, 2024		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Others	\$ 5,385,080	1.Net asset value 2.Option Model 3.FDM 4.Monte Carlo Simulation	Discount for marketability Stock price volatility	<=10% 17.27%~25.73%	The higher the discount for marketability, the lower the fair value The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.15~0.98	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	0.55~0.55	The higher the recovery rate, the higher the fair value
Other financial assets					
Purchase of claim receivable	1,712,511	Recoverable amount	Contact rate	7.40%~37.18%	The higher the contact rate, the higher the fair value
			Payment rate	5.67%~34.95%	The higher the payment rate, the higher the fair value
			Discount rate	7.41%~40.76%	The higher the discount rate, the lower the fair value
Financial assets at fair value through other comprehensive income					
Equity instruments	39,116,531	1.Market method 2.Residual income valuation model 3.Discounted cash flow	Discount for marketability Expected growth rate Discount rate	<=40% 0%~1% 15.31%~15.31%	The higher the discount for marketability, the lower the fair value The higher the growth rate, the higher the fair value The higher the discount rate, the lower the fair value
Financial liabilities at fair value through profit or loss					
Derivative instruments and structured products (including futures and options trade in futures market)	61,008,608	1.FDM 2.Option Model 3.IR Model 4.Hybrid Model 5.Monte Carlo Simulation	Stock price volatility	17.15%~25.93%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.15~0.98	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	0.55~0.55	The higher the recovery rate, the higher the fair value
September 30, 2024		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Financial assets at fair value through profit or loss					
Equity instruments	\$ 3,612,976	1.Market method 2.Income method 3.Equity Model by L. Anderson and D. Buffum 4.Discounted Cash Flow	Discount for marketability Discount rate Stock price volatility	<=40% 11.59%~12.26% 29.65%~65.06%	The higher the discount for marketability, the lower the fair value The higher the discount rate, the lower the fair value The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Credit Spread	5.52%~75.73%	The higher the credit spread, the lower the fair value
			Recovery rate	20.00%~20.00%	The higher the recovery rate, the higher the fair value

September 30, 2024		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Debt instruments	\$ 266,617	1.Hybrid Model 2.Discounted cash flow	Stock price volatility	52.07%~54.07%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Credit Spread	77.67%~77.69%	The higher the credit spread, the lower the fair value
			Recovery rate	20.00%~20.00%	The higher the recovery rate, the higher the fair value
			Discount rate	1.18%~5.56%	The higher the discount rate, the lower the fair value
Financial assets at fair value through profit or loss					
Derivative instruments (including futures and options trade in futures market)	2,149,668	1.Option Model 2.FDM 3.Monte Carlo Simulation	Stock price volatility	17.52%~25.06%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.15~0.97	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	0.55~0.55	The higher the recovery rate, the higher the fair value
Others	5,813,012	1.Net asset value 2.Option Model 3.FDM 4.Monte Carlo Simulation	Discount for marketability	<=10%	The higher the discount for marketability, the lower the fair value
			Stock price volatility	17.52%~25.06%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both.
			Correlation coefficient	0.15~0.97	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	0.55~0.55	The higher the recovery rate, the higher the fair value
Other financial assets					
Purchase of claim receivable	1,718,034	Recoverable amount	Contact rate	7.78%~37.69%	The higher the contact rate, the higher the fair value
			Payment rate	4.99%~34.97%	The higher the payment rate, the higher the fair value
			Discount rate	7.10%~40.48%	The higher the discount rate, the lower the fair value
Financial assets at fair value through other comprehensive income					
Equity instruments	39,350,593	1.Market method 2.Residual income valuation model 3.Discounted cash flow	Discount for marketability	<=40%	The higher the discount for marketability, the lower the fair value
			Expected growth rate	0%~1%	The higher the growth rate, the higher the fair value
			Discount rate	15.31%~15.31%	The higher the discount rate, the lower the fair value

September 30, 2024		Valuation technique	Significant unobservable input	Range	Relationship of inputs to fair value
Financial liabilities at fair value through profit or loss					
Derivative instruments and structured products (including futures and options trade in futures market)	64,235,264	1.FDM	Stock price volatility	0.39%~108.84%	The relationship of volatility degree and fair value will be different with the changes of term structure and characteristic and the degree of in or out-of-money in the duration or knock out event, thus, there was no consistency between both. The higher the correlation coefficient, the higher the fair value
		2.Option Model			
		3.IR Model			
		4.Hybrid Model			
		5.Monte Carlo Simulation			
			Correlation coefficient	0.15~0.97	The higher the correlation coefficient, the higher the fair value
			Probability of Default (PD)	0.03%~100%	The higher the default rate, the lower the fair value
			Recovery rate	0.55~0.55	The higher the recovery rate, the higher the fair value

(H) Valuation procedure of financial instruments classified into Level 3

The Yuanta Group established the unobservable inputs by taking into account all information in relation to market participants assumption which is reasonably available to meet the purpose of fair value measurement, and analyzed changes in fair value measurement periodically in accordance with the internal valuation management policy and procedure to ensure that valuation procedure and results comply with the requirements of the International Financial Reporting Standards.

C. Financial instruments not measured at fair value

(A) Fair value information:

Except for those listed in the table below, the carrying amounts of the Yuanta Group's financial instruments not measured at fair value are approximate to their fair values.

September 30, 2025					
	Book value	Fair value			
		Total	Level 1	Level 2	Level 3
<u>Financial assets</u>					
Investments in debt instruments at amortised cost (Notes 1 and 2)	\$ 416,458,146	\$ 356,807,705	\$ 32,100,905	\$ 324,509,745	\$ 197,055
<u>Financial liabilities</u>					
Bonds payable	119,602,590	118,072,790	-	118,072,790	-
December 31, 2024					
	Book value	Fair value			
		Total	Level 1	Level 2	Level 3
<u>Financial assets</u>					
Investments in debt instruments at amortised cost (Notes 1 and 2)	\$ 442,380,726	\$ 370,283,890	\$ 39,105,464	\$ 330,974,570	\$ 203,856
<u>Financial liabilities</u>					
Bonds payable	111,032,794	108,353,314	-	108,353,314	-

	September 30, 2024				
	Book value	Fair value			
		Total	Level 1	Level 2	Level 3
<u>Financial assets</u>					
Investments in debt instruments at amortised cost (Notes 1 and 2)	\$ 425,014,918	\$ 373,128,936	\$ 32,781,429	\$ 340,267,655	\$ 79,852
<u>Financial liabilities</u>					
Bonds payable	108,612,655	106,758,382	-	106,758,382	-

Note 1: Including the statutory deposits of \$4,380,200, \$4,080,200 and \$4,080,200, respectively, of Yuanta Life of the Yuanta Group as of September 30, 2025, December 31, 2024 and September 30, 2024.

Note 2: The government bonds, corporate bonds, and bank debentures which are classified as debt instruments without active market.

(B) Financial valuation technique:

The assumptions and methods used to estimate the financial instruments not measured by fair value:

- The financial instruments such as cash and cash equivalents, due from Central Bank and call loans to other banks, investments in bills and bonds under resale agreements, receivables - net, other financial assets - net (not including debt instruments without an active market), refundable deposits, due to Central Bank and other banks, payables, short-term borrowings and deposits received. As the short maturities or future payment or receipt is close to the carrying amount, the carrying amount at the consolidated balance sheet date is used to estimate the fair value.
- Bills discounted and loans (including non-performing loans): The effective interest rates of loans are generally based on the benchmark interest rate plus or minus certain adjustment (equivalent to floating rate) to reflect the market interest rate. As a result, it is reasonable to assume that the carrying amount, after adjustments of estimated recoverability, approximates the fair value. Fair values for long-term loans with fixed interest rates shall be estimated using their discounted values of expected future cash flows. However, as such loans account for only a small portion of all loans, book value was used to estimate the fair value.
- Investments in debt instruments at amortised cost: When there is a quoted market price available in an active market, the fair value is determined using the market price. If there is no quoted market price for reference, a valuation technique or quoted price offered by the counterparties will be adopted to measure the fair value.
- Deposits and remittances: The duration between the commencement date and maturity date for deposits and remittances is usually within one year. As a result, the carrying amount is a reasonable basis to estimate the fair value. The fair value of long-term fixed rate deposits should be estimated by discounting expected future cash flows; however, since the duration between the commencement date and the maturity date is within three years, it is reasonable to use the carrying amount to estimate the fair value.
- Bonds payable: The coupon rate for bank debentures issued by the Yuanta Group is approximate to the market interest rate. Thus, the present value of its expected future cash flows for estimating fair value is approximate to carrying value.

(3) Management objective and policy for financial risk

A. Risk management policy and structural organization

(A) The Yuanta Group's risk management organization structure includes the Board of Directors, the Risk Management Committee, senior management, and the three lines of defense in risk management. The Board of Directors is the highest decision-making unit for risk management. Its primary responsibilities include approving the Yuanta Group's risk management policy, important risk management systems, approving annual risk limits, as well as supervising the enforcement of the risk management system. The Risk Management Committee should assist the Board of Directors in overseeing the operations related to risk management involving main responsibilities such as reviewing risk management policies and systems, evaluating annual risk limits and monitoring indicator thresholds, examining reports on the implementation of risk management, overseeing the management of existing or potential risks within the company, and assisting the Board of Directors in supervising the execution of risk management decisions. Senior management should examine risks involved in operating activities and ensure the Yuanta Group's risk management system can thoroughly and effectively control related risks. The Risk Management Department is an independent department subordinated under the Board of Directors. The Risk Management Department's primary responsibilities include developing the risk management system, establishing a method to effectively measure risk, establishing the risk management system, monitoring and analyzing risk and alerting and reporting significant risks in a timely manner. The Legal Compliance department should implement legal compliance risk management. It should ensure that all businesses and management regulations are updated in time in accordance with the relevant laws and regulations, supervise Legal Compliance Management of all units to carry out introduction, establishment and implement of related internal measures, as well as assist in evaluating possible legal compliance risks that all business units may be involved with. The Legal Department should implement legal risks management. It should assist in evaluating possible legal risks that business units, legal documents and contracts may be involved with. The Information Department's primary responsibilities are to implement information security risk control and assist in preventing damage to the related information system and impact on information security risk of normal operations caused by external deliberate cyber-attack or internal improper use, leakage, tampering and destruction of information assets.

(B) Risk management policy

In order to establish the Yuanta Group's risk management standard, ensuring the completeness, effectiveness and reasonableness of risk management, the Risk Management Policy was devised to act as the highest guiding principle for the Yuanta Group's risk management. All risk management systems should comply with the risk management policy and consider the attributes of all risk and its impact degree on the Yuanta Group's operating stability capital soundness to respectively establish appropriate risk management systems.

The Yuanta Group's risk management system has covered the Yuanta Group's main operational risks, including financial risks (such as market risk, credit risk, market liquidity risk, funding liquidity risk, asset-liability matching risk, large exposure concentration risk, insurance risk and operational risk), business operational risk, legal compliance risk, and climate change risk.

Each subsidiary has established an appropriate risk management policy which aligns with its business portfolio, operating scale and capital scale, and the Yuanta Group consistently reviews the risk management policies of each subsidiary to ensure they can effectively manage the various types of risks they undertake.

B. Methods for risks measurement and controlling and exposure to quantitative information

(A) Credit risk

a. Source and definition of credit risk

Credit risks occur when the bond issuer, borrower or counterparty fails to fulfil its obligation and results in a loss of default. Credit risk may happen due to accounts on and off the balance sheet. For accounts on the balance sheet, credit risk exposure of the Yuanta Group mainly comprises of bills discounted and loans and credit card business, debt instrument and derivatives and call loans from banks, etc. Off-balance-sheet accounts include financial guarantee, acceptance bill, letter of credit and loan commitments that could give rise to credit risk exposure to the Yuanta Group.

b. Principle of credit risk management

In order to effectively consolidate credit distribution and control change in credit exposure, except for establishment of internal credit rating system and implementation of credit risk rating system, the Yuanta Group also establishes credit pre-warning program, carries out escalation procedures and effectively improves the time efficiency of credit incidence. Secondly, to benefit the control of credit risk concentration, the Yuanta Group has developed an information system for significant amount exposure, which covers credit risks of credit and investment transactions, cross-analyses and cross-consolidates by issuer and trading counterparty and monitors overall credit exposure. In addition, the Yuanta Group also conducts research and development of various credit risk models to strengthen quantitative mechanism of the Yuanta Group's credit rating. As such, the credit limits of the subsidiaries can be dynamically and reasonably allocated and transferred according to different business risks and asset characteristics.

The measurement of credit risks, risk limits, limits exceeding response and exception regulation should be treated in compliance with related credit risk regulations. Business units, before the underwriting of a transaction, should assess internal credit rating, credit limit and current limit usage ratio of a company upon the receipt of executed transaction.

c. Methods used in credit risk management

Procedures and methods used in credit risk management for the core businesses of the Yuanta Group are as follows:

(a) Credit business (including loan commitment and guarantees)

Credit assets are classified into five types. Other than normal credit assets shall be classified as Category One, the remaining non-performing loans are assessed based on the collateral provided and the time period of overdue payment as follows: Category Two for assets requiring special mention. Category Three for assets deemed recoverable. Category Four for assets that are doubtful. Category Five for assets that are not recoverable.

In response to the characteristics and scale of business, the Yuanta Group sets up credit quality rating for risk management purposes (such as implementing an internal evaluation model of credit risk, setting up credit rating table or other relevant regulations).

The Yuanta Group, mainly based on the statistics and professional judgement of experts and consideration of client information, developed a business credit rating model for the purpose of evaluating the credit risk of corporate clients. The model is regularly reviewed to check if the calculation result is consistent with the actual situation. And adjustment on various inputs should be calibrated to optimize the calculation result.

Credit rating of corporate finance is categorised into 11 levels upon underwriting according to the risks assessment on each credit extension case. When a loan is granted, in addition to the credit quality of the client, fund purpose, repayment source, protection of claims and credit prediction should be considered, credit risk by credit account and facility should also be respectively assessed and rated based on the corporate or consumer risk rating referencing standards.

Credit risk rating of the consumer finance is categorised by client superiority, client profession and the rating of collateral threshold.

(b) Debt instruments investment and derivatives

The Yuanta Group manages the credit risk of debt instruments through consolidating external credit rating and internal credit rating models to establish an internal credit rating system and sets up credit limits for issuers and counterparties accordingly. Credit risk exposure of related business is consolidated for calculation to ensure that the overall credit risks are in compliance with limits as approved by the Yuanta Group. In addition to the establishment of credit risk management and procedures, the credit risk model is also used to quantify credit risk so that credit risk can be reasonably and effectively controlled and evaluated, so the overall credit risk will be within reasonable bearable capacity of the Yuanta Group's capital.

(c) Margin purchase and short sale

Other than the compliance with regulations governing the margin sale and short sale business from SEC and the decreased ratio or allocated securities for warning of abnormal individual stock as defined by OTC, the Yuanta Group also sets up risk management structures such as quota allocation, pre-warning indicators and process standards and credit diversification standards with specific associate being responsible for related risk control. In addition, the comprehensively computerized risk information system can help assist with enhancing the pre-warning function of margin sale and short sale credit so that awareness of market movement at an early stage may be achieved.

d. Analysis on credit quality and overdue impairment of financial assets held by the Yuanta Group

(a) Credit risk rating is categorised into Excellent, Acceptable, Weak, and Credit-impaired, and the definitions are illustrated below:

- I. Excellent: This level shows that the counterparty or the underlying asset is equipped with a strong capability of fulfilling financial commitments, even under significantly uncertain or adverse conditions.
- II. Acceptable: This level shows that the counterparty's or the underlying asset's capability of fulfilling financial commitments is weak. Any adverse operation, financial or economic conditions will reduce its capability.
- III. Weak: This level shows that the counterparty's or the underlying asset's capability of fulfilling financial commitments is extremely low. The counterparty is able to fulfill financial commitments only when the operating circumstances and its financial condition are favorable.
- IV. Credit-impaired: This level shows that the financial asset has been impaired in the credit risk since initial recognition.

The comparison between internal credit risk ratings and external credit ratings is provided below. However, these two credit risk ratings do not have any direct relation. The comparison chart is just for disclosing approximate level of credit risk ratings.

Credit quality	Corporate finance	Consumer finance	Debt instruments and others	
	Internal and external credit rating	Credit rating	Taiwan Ratings	Standard & Poor's Ratings
Excellent	Level 1~6	Excellent	twAAA ~ twBBB-	AAA ~ BBB-
Acceptable	Level 7~8	Acceptable	twBB+ ~ twBB	BB+ ~ BB
Weak	Level 9~11	Weak	twBB- ~ twC	BB- ~ C
Credit impaired	Level D	Credit impairment	Credit impairment	Credit impairment

(b) Expected credit losses calculation

Impairment assessment is based on the calculation of expected credit losses, taking into account reasonable and supportable information about past events, current conditions and forecasts of future economic conditions, which is available without undue cost or effort, including forecastable information. The Yuanta Group determines at the balance sheet date whether there has been a significant increase in credit risk since initial recognition or whether credit impairment has occurred, and recognises expected credit losses according to which stage the asset belongs: no significant increase in credit risk or low credit risk at balance sheet date (Stage 1), significant increase in credit risk (Stage 2), and credit-impaired (Stage 3). 12-month expected credit losses are recognised for assets in Stage 1, and lifetime expected credit losses are recognised for assets in Stage 2 and Stage 3.

The definition of and expected credit losses recognised for each stage are as follows:

	Stage 1	Stage 2	Stage 3
Definition	Financial assets with no significant increase in credit risk since initial recognition or low credit risk on balance sheet date	Financial assets with significant increase in credit risk since initial recognition	Financial assets that became credit-impaired after initial recognition
Recognition of expected credit losses	12-month expected credit losses are recognized	Lifetime expected credit losses are recognized	Lifetime expected credit losses are recognized

The Yuanta Group uses the following key judgements and assumptions when estimating expected credit losses in accordance with IFRS 9:

I. Determining whether there has been a significant increase in credit risk since initial recognition.

At every balance sheet date, the Yuanta Group and its subsidiaries assess the change in default risk over the lifetime of each financial asset to determine whether there has been a significant increase in credit risk since initial recognition.

(I) Credit business

The Yuanta Group considers reasonable and supportable information (including forecastable information) when determining whether there has been significant increase in credit risk. The main indicators taken into account are as follows:

- i. The borrower is over 30 days past due.
- ii. Significant deterioration in credit quality and placed on the Yuanta Group's warning list.
- iii. Deterioration in credit rating:
Credit rating: The Yuanta Group's internal credit rating of the asset is equivalent to a non-investment grade rating by an external agency, and the rating has dropped by more than two scales since initial recognition.
- iv. Records of bad credit are confirmed after assessment.

(II) Investments in debt instruments

At the balance sheet date, a debt instrument is considered to have a significant increase in credit risk when the internal credit ratings of the credit reference subject are of non-investment grade and any one of the following conditions is met:

- i. The internal ratings of the credit reference subject have dropped by more than one scale since initial recognition.
- ii. The implied credit spread of the debt instrument has increased by a certain number of basis points since initial recognition.

(III) Other financial assets

Except for credit business and debt instruments investment, the criteria that the Yuanta Group uses to determine that there has been a significant increase in credit risk at balance sheet date is as follows:

- i. Guarantee deposits: At the balance sheet date, the deposit has not been returned at maturity, and the number of past-due days is lower than the terms recorded in the contract, unless the contractual terms specify it.
- ii. Call loans to (from) banks and due from the Central Bank, banks overdrafts, bills with a reverse repo and bond, commercial paper and time deposit and its interest receivable: At the balance sheet date, the date that the Yuanta Group received the payment from counterparties is over the collection date, unless the contractual terms specify it.
- iii. Remaining receivables: At the balance sheet date, the number of past-due days is over the days recorded in the contract, receivables have been transferred to overdue receivables or have been provided the bad debt expense, or the number of past-due days is not over the days recorded in the contract but it meets the terms of default.

II. Definitions of financial assets in default and credit-impaired financial assets

According to the definition stated in IFRS 9, a financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred.

(I) Credit business

- i. Principal or interest payments over 3 months (90 days) past due, or the bank has begun collection procedures or liquidation of collateral.
- ii. New payment schedule is negotiated so that loan is not classified as non-performing.

- iii. Non-performing loans in negotiation according to the rules of the Debt Negotiation Mechanism issued by the Bankers Association in 2006 (including pre-mediation).
 - iv. Loans that have gone through pre-mediation and have signed agreements in accordance with the Consumer Debt Clearance Act (excluding secured loans where the original terms of the loans are enforced).
 - v. Cases where the court has initiated reorganization or liquidation proceedings.
 - vi. Declaration of bankruptcy in court.
 - vii. Reclassified as non-accrual.
 - viii. Special criterion for credit card products: credit card accounts closed by the issuer.
 - ix. Debtor's loans from other banking institutions have been recognised as non-performing, and reclassified as non-accrual or written off as bad debt.
 - x. Debtor has filed for bankruptcy, reorganization, or other debt clearance proceedings.
 - xi. Debtor renews, extends the length of, and negotiates new payment terms on the loan in accordance with the Bankers Association Self-regulatory Rules for Debt Workouts.
 - xii. Non-performing loans where a payment installment plan has been negotiated.
 - xiii. Loans classified as "in default" according to the Yuanta Group's internal credit rating model.
- (II) Investments in debt instruments
- An investment in a debt instrument by the Yuanta Group is considered credit-impaired if any of the following conditions apply:
- i. Both internal and external credit ratings of the instrument are "in default."
 - ii. Principal or interest payments are not made in accordance with the agreement.
 - iii. Bankruptcy, reorganization, or other debt clearance proceedings have been filed.
 - iv. Other breaches of contract by the debtor as assessed on a case-by-case basis.
- (III) Other financial assets
- i. Guarantee deposits: At the balance sheet date, the deposit has not been returned at maturity, and the number of past-due days is in line with the days recorded in the contract.
 - ii. Call loans to (from) banks and due from the Central Bank, banks overdrafts, bills with a reverse repo and bond, commercial paper and time deposit and its interest receivable: At the balance sheet date, the date that the Yuanta Group received the payment from counterparties is over the collection date, unless the contractual terms specify it.
 - iii. Remaining receivables: At the balance sheet date, the number of past-due days is over the days recorded in the contract, and receivables have been transferred to overdue receivables or have been provided the bad debt expense.

(IV) Definition of default

When assessing whether the borrower is in default, the Yuanta Group selects among the multiple loans held by the borrower the one with the lowest credit quality. The borrower is considered in default if the principal and interest payments on this selected loan is over 90 days past due or if the selected loan is reclassified as non-accrual or bad debt during the observation period.

III. Write off policy

If any of the following conditions apply, the Yuanta Group writes off its non-performing and non-accrual loans as bad debt, less the estimated recoverable amount:

- (I) The loan cannot be fully or partially recovered due to the dissolution of, disappearance of, settlement with, or declaration of bankruptcy by the debtor.
- (II) The collateral and assets of the primary and secondary debtors cannot be used to recover the loan due to low appraisal value, liquidity preference, or high administrative costs associated with seizure and liquidation.
- (III) The collateral and assets of the primary and secondary debtors could not be auctioned off after multiple attempts.
- (IV) The non-performing and non-accrual loans are two years past due, and could not be recovered from collection procedures.

IV. Measurement of expected credit losses

The model of expected credit losses (ECL) is based on the following three parameters: probability of default (PD), loss given default (LGD), and exposure at default (EAD).

(I) Credit business

i. Probability of default

The estimation of PD is based on the product type and internal credit ratings of the Yuanta Group, with the one-year PD and multi-year PD estimated separately.

- (i) One-year PD: Calculate the actual one-year PD from historical data and use it to estimate the one-year PD parameter.
- (ii) Multi-year PD: The multi-year PD is estimated using historical data on annual marginal default rates. Applying the multi-year PD to each loan requires selecting the corresponding lifetime. The lifetime of the loan is estimated based on the length of the remaining contract.

ii. Loss given default

Loans are grouped according to type (corporate or consumer) and whether they are secured with collateral, and the LGD of each group is calculated based on historical recovery experience.

iii. Exposure at default (EAD)

- (i) On balance sheet—Loans and loan receivables: calculated from credit balance.
- (ii) Off balance sheet—Loan commitments and financial guarantees: off balance sheet figures multiplied by the credit conversion factor (CCF). The CCF is estimated according to the rules described in the “Calculation Method of Equity Capital and Risky Assets and Accompanying Forms—Credit Risk Standard Rules.”

(II) Investments in debt instruments

- i. Probability of default: Calculated based on the internal credit ratings of the credit reference subject determined using external credit rating which has taken into consideration the forecast ability, such as macroeconomics, incorporating default rates published by external credit rating agencies.
- ii. Loss given default: Calculated based on the collateral and order of compensation of the debt instrument, incorporating the average recovery rate disclosed by external credit rating agencies.
- iii. Exposure at default: Total carrying amount, including interest receivable. Total carrying amount is the amortised cost of the financial asset before any adjustment to the loss allowance.

V. Consideration of forecastable information

The Yuanta Group incorporates forecastable information when determining whether there has been a significant increase in credit risk in relation to the credit reference subject since initial recognition and measuring expected credit losses.

(I) For determining significant increase in credit risk

- i. The Yuanta Group's credit approval process includes evaluation of forecastable information such as business potential, financial condition, industry outlook, loan collateral, and ability to repay.
- ii. Identify customers with potential risk using the early warning list of the Yuanta Group. The early warning system of the Yuanta Group involves the assessment of the credit risk of the customer by reviewing the following five factors: management, financial statements, cash flows, source of repayment, and past performance.

(II) For measuring expected credit losses

At least reflected in the forecastable adjustments of PD and LGD: In order to predict future probabilities of default, historical performances of PD, current trends in PD, the correlation between PD and macroeconomic factors, and other relevant information is considered by experts to give an overall assessment of forecastable scenarios of PD. The PD parameters are then adjusted accordingly to produce the forecastable PD parameters.

(III) Other

Forecastable adjustments are not made if the results from such adjustments are not expected to differ significantly from the original results, assuming there are no significant changes in current economic conditions and the future macroeconomic environment. However, if significant changes in the future macroeconomic environment are predicted, the loss rates have to be adjusted accordingly; for example, adjusting the loss rate by a certain percentage according to expected changes in GDP.

e. Hedging or mitigation of credit risk

(a) Collateral

The Yuanta Group adopts a series of policies and measures to mitigate credit risk in relation to credit extension business. Amongst those, requesting borrowers to provide collateral is one of the most usual means. The Yuanta Group has specific criteria for acceptable collateral and collateral valuation, management and disposing procedures regarding the collateral valuation management, collateral assessment for credit facility in order to protect the credit right. In addition, protection of creditor's right, collateral terms and offsetting terms are all addressed in the credit extension contract in case of any occurrence of credit event, of which the amount may be deductible, loan repayment schedule may be shortened or deemed as matured, or various types of deposits can be used to offset its liabilities to mitigate credit risks.

(b) Credit risk limit and credit risk concentration control

The Yuanta Group controls the concentration risk of various assets in order to avoid high risk concentration. The Yuanta Group has set up credit extension limits for a single counterparty or a single group, and set up investment standards and risk controlling regulations for stock investment for a single person (entity) or affiliated enterprises' (group) various investment limit. In addition, in order to control concentration risk of various assets, the Yuanta Group has also set up credit limits based on the industry, enterprise of group, country, pledged stocks for credit extension and monitored risk concentration of each asset. Through the system consolidation, single counterparty, group's enterprises, affiliated enterprise, industry, nationality, ultimate risk and various credit risk concentration can be monitored.

(c) Net-settled general agreement

The transactions of the Yuanta Group are usually gross-settled. However, net-settled agreements are signed with certain counterparties to further mitigate credit risk in case of any default and all transactions shall be terminated with the counterparties and settled by net amount.

(d) Others

The Yuanta Group regularly assesses the credit status in relation to the issuers or the counterparties and hedges or mitigates its credit risks through the following procedures:

- I. Additional credit exposure limit;
- II. Credit limits reduction;
- III. Hedging through credit derivatives;
- IV. Credit enhancement, such as guarantee from qualifying bank or obtaining collateral.

f. Maximum risk exposure of the Yuanta Group

The maximum risk exposure of assets on the consolidated balance sheet, without consideration of the collateral or other credit enhancements, is equivalent to the carrying amount. Please see Note 9(7) for the maximum credit risk exposure of the consolidated balance sheet.

The management of the Yuanta Group believes that through a series of stringent evaluation procedures and follow-up reviews, credit risk exposure off the balance sheet of the Yuanta Group can be minimized and continuously controlled. The total carrying value of the Yuanta Group's financial assets with the maximum credit risk exposed is as follows:

Bills discounted and loans

	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	Total
September 30, 2025					
Credit ratings					
Internal ratings — excellent	\$ 1,112,999,940	\$ 2,406,033	\$ -	\$ -	\$ 1,115,405,973
Internal ratings — acceptable	241,274,590	1,513,621	-	-	242,788,211
Internal ratings — weak	55,063,587	1,127,912	-	-	56,191,499
Internal ratings — not rated	7,320,689	1,260,055	-	-	8,580,744
Internal ratings — credit impairment	-	62,920	8,284,362	-	8,347,282
The total carrying amount	1,416,658,806	6,370,541	8,284,362	-	1,431,313,709
Allowance for credit losses	(2,542,010)	(238,629)	(3,699,972)	-	(6,480,611)
Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/ Non-accrual Loans	-	-	-	(12,182,631)	(12,182,631)
Total (Note)	<u>\$ 1,414,116,796</u>	<u>\$ 6,131,912</u>	<u>\$ 4,584,390</u>	<u>(\$ 12,182,631)</u>	<u>\$ 1,412,650,467</u>

Note: Including interest receivable and short-term advances amounting to \$2,003,550, with an allowance for credit losses of \$25,554.

Additionally, the total cost amounts of receivables and debt instruments (recorded as “financial assets at fair value through other comprehensive income” and “financial assets measured at amortised cost”) are \$307,841,117 and \$866,353,556, respectively, and 12-month expected credit losses (Stage 1) are recognised for the majority of these items. The internal ratings of these items are all excellent and acceptable.

Bills discounted and loans

				Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	
December 31, 2024	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)		Total
Credit ratings					
Internal ratings— excellent	\$ 992,287,861	\$ 1,607,366	\$ -	\$ -	\$ 993,895,227
Internal ratings— acceptable	233,026,436	1,570,843	-	-	234,597,279
Internal ratings— weak	50,793,474	1,871,675	-	-	52,665,149
Internal ratings— not rated	8,001,709	3,759,925	-	-	11,761,634
Internal ratings— credit impairment	-	62,920	7,036,463	-	7,099,383
The total carrying amount	1,284,109,480	8,872,729	7,036,463	-	1,300,018,672
Allowance for credit losses	(2,345,101)	(563,123)	(3,084,673)	-	(5,992,897)
Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/ Non-accrual Loans	-	-	-	(11,538,883)	(11,538,883)
Total (Note)	<u>\$1,281,764,379</u>	<u>\$ 8,309,606</u>	<u>\$3,951,790</u>	<u>(\$ 11,538,883)</u>	<u>\$1,282,486,892</u>

Note: Including interest receivable and short-term advances amounting to \$1,855,974, with an allowance for credit losses of \$26,469.

Additionally, the total cost amounts of receivables and debt instruments (recorded as “financial assets at fair value through other comprehensive income” and “financial assets measured at amortised cost”) are \$283,970,682 and \$853,480,364, respectively, and 12-month expected credit losses (Stage 1) are recognised for the majority of these items. The internal ratings of these items are all excellent and acceptable.

Bills discounted and loans

	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing /Non-accrual Loans	Total
September 30, 2024					
Credit ratings					
Internal ratings— excellent	\$ 956,092,459	\$ 1,725,595	\$ -	\$ -	\$ 957,818,054
Internal ratings— acceptable	234,999,478	1,960,460	-	-	236,959,938
Internal ratings— weak	47,477,794	2,569,054	-	-	50,046,848
Internal ratings— not rated	4,478,351	4,787,032	-	-	9,265,383
Internal ratings— credit impairment	-	62,920	6,657,714	-	6,720,634
The total carrying amount	1,243,048,082	11,105,061	6,657,714	-	1,260,810,857
Allowance for credit losses (	2,413,471)	(686,465)	(2,697,686)	-	(5,797,622)
Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/ Non-accrual Loans	-	-	-	(11,262,840)	(11,262,840)
Total (Note)	\$ 1,240,634,611	\$ 10,418,596	\$ 3,960,028	(\$ 11,262,840)	\$ 1,243,750,395

Note: Including interest receivable and short-term advances amounting to \$1,785,815, with an allowance for credit losses of \$24,725.

Additionally, the total cost amounts of receivables and debt instruments (recorded as “financial assets at fair value through other comprehensive income” and “financial assets measured at amortised cost”) are \$286,776,071 and \$835,484,116, respectively, and 12-month expected credit losses (Stage 1) are recognised for the majority of these items. The internal ratings of these items are all excellent and acceptable.

The financial impact related to the maximum credit risk exposure of collateral and net settlement amounts held as security for assets on the balance sheets and items off the balance sheets of the Group. The table summarizes the relevant information:

September 30, 2025	Collateral (Note)	Net-settled general agreement	Total
<u>For on-balance sheet accounts</u>			
Receivables-other	\$ 14,837	\$ -	\$ 14,837
Bills discounted and loans	978,268,188	-	978,268,188
Financial assets at fair value through profit or loss	175,666	2,049,964	2,225,630
<u>For off-balance sheet accounts</u>			
Unused loan commitments	4,841,397	-	4,841,397
Unused credit commitment	117,810	-	117,810
Guarantees (including for non-performing loans)	4,588,942	-	4,588,942

December 31, 2024	Collateral (Note)	Net-settled general agreement	Total
<u>For on-balance sheet accounts</u>			
Receivables-other	\$ 12,199	\$ -	\$ 12,199
Bills discounted and loans	928,891,727	-	928,891,727
Financial assets at fair value through profit or loss	348,134	2,660,210	3,008,344
<u>For off-balance sheet accounts</u>			
Unused loan commitments	3,853,283	-	3,853,283
Unused credit commitment	157,648	-	157,648
Guarantees (including for non-performing loans)	3,699,964	-	3,699,964

September 30, 2024	Collateral (Note)	Net-settled general agreement	Total
<u>For on-balance sheet accounts</u>			
Receivables-other	\$ 17,194	\$ -	\$ 17,194
Bills discounted and loans	902,758,020	-	902,758,020
Financial assets at fair value through profit or loss	300,824	2,471,703	2,772,527
<u>For off-balance sheet accounts</u>			
Unused loan commitments	4,061,450	-	4,061,450
Unused credit commitment	72,084	-	72,084
Guarantees (including for non-performing loans)	2,528,971	-	2,528,971

Note: The value of collaterals, except for cash items, is started at present value, the others are allocated based on amount of loans.

g. Credit risk concentration

The credit risks are deemed significantly concentrated when the financial instrument transactions significantly concentrate on a single person, or when there are multiple trading counterparties engaging in similar business activities with similar economic characteristics making the effects on their abilities of fulfilling the contractual obligation due to the economy or other similar forces.

The credit risks of the Yuanta Group concentrate on accounts on and off-balance sheet that occurs through obligation fulfilling or implementation of transactions (either product or service), or through trans-type exposure portfolio, including cash and cash equivalents, loans, placements and call loan from the banks, securities investment, receivables and derivatives. The Yuanta Group does not significantly carry out transactions with single client or single counterparty, and the credit risk concentration by industry and location are shown as follows:

(a) Industry:

Industry	September 30, 2025		December 31, 2024	
	Amount	%	Amount	%
Privately owned businesses	\$ 1,029,874,930	27.10	\$ 942,308,150	27.35
Natural person	1,050,606,282	27.64	993,446,727	28.84
Financial institutions	1,038,892,297	27.33	935,174,020	27.15
Governmental institutions	551,672,705	14.51	507,279,639	14.72
Government-owned businesses	56,448,427	1.49	44,239,294	1.28
Others	73,314,081	1.93	22,636,241	0.66
Total	<u>\$ 3,800,808,722</u>	<u>100.00</u>	<u>\$ 3,445,084,071</u>	<u>100.00</u>

Industry	September 30, 2024	
	Amount	%
Privately owned businesses	\$ 937,462,514	26.87
Natural person	979,082,244	28.06
Financial institutions	977,458,920	28.02
Governmental institutions	530,903,793	15.22
Government-owned businesses	42,732,617	1.22
Others	21,402,548	0.61
Total	<u>\$ 3,489,042,636</u>	<u>100.00</u>

(b) Geographic location:

Geography location	September 30, 2025		December 31, 2024	
	Amount	%	Amount	%
Taiwan	\$ 2,817,975,034	74.14	\$ 2,464,970,028	71.55
Asia	552,080,140	14.53	530,675,774	15.41
America	281,434,337	7.40	291,169,342	8.45
Europe	92,224,748	2.43	102,317,183	2.97
Oceania	56,956,719	1.50	55,847,756	1.62
Africa	137,744	-	103,988	-
Total	<u>\$ 3,800,808,722</u>	<u>100.00</u>	<u>\$ 3,445,084,071</u>	<u>100.00</u>

Geography location	September 30, 2024	
	Amount	%
Taiwan	\$ 2,517,137,054	72.15
Asia	549,859,778	15.76
America	279,542,811	8.01
Europe	85,933,736	2.46
Oceania	56,476,027	1.62
Africa	93,230	-
Total	<u>\$ 3,489,042,636</u>	<u>100.00</u>

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h. Changes in the Yuanta Group's allowance for credit losses and accumulative impairment

(a) Credit business

For the nine months ended September 30, 2025 and 2024, the reconciliation of the balance of allowance for credit losses are as follows:

Bills discounted and loans

	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non- performing /Non-accrual Loans	Total
For the nine months ended September 30, 2025						
Beginning balances	\$ 2,341,931	\$ 562,991	\$ 3,065,784	\$ 5,970,706	\$ 11,534,605	\$ 17,505,311
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(11,537)	22,854	(11,317)	-	-	-
-Transferred to credit-impaired financial asset	(9,184)	(111,932)	121,116	-	-	-
-Transferred to 12-month expected credit losses	61,689	(4,543)	(57,146)	-	-	-
-Financial assets derecognised in the current period	(812,388)	(217,936)	(197,110)	(1,227,434)	-	(1,227,434)
Impairment allowance for purchased or originated financial assets	1,148,547	11,920	51,639	1,212,106	-	1,212,106
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans	-	-	-	-	643,039	643,039
Write-off as bad debt	(51,788)	(14,303)	(161,004)	(227,095)	-	(227,095)
Change in exchange and others	(128,759)	(10,533)	871,053	731,761	-	731,761
Ending balances	<u>\$ 2,538,511</u>	<u>\$ 238,518</u>	<u>\$ 3,683,015</u>	<u>\$ 6,460,044</u>	<u>\$ 12,177,644</u>	<u>\$ 18,637,688</u>

					Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non- performing /Non-accrual Loans	
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9		Total
For the nine months ended September 30, 2024						
Beginning balances	\$ 2,075,841	\$ 753,959	\$ 2,521,691	\$ 5,351,491	\$ 9,914,633	\$ 15,266,124
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(23,027)	30,460	(7,433)	-	-	-
-Transferred to credit-impaired financial asset	(8,867)	(17,255)	26,122	-	-	-
-Transferred to 12-month expected credit losses	72,212	(4,672)	(67,540)	-	-	-
-Financial assets derecognised in the current period	(685,257)	(184,492)	(123,713)	(993,462)	-	(993,462)
Impairment allowance for purchased or originated financial assets	1,124,398	6,493	40,382	1,171,273	-	1,171,273
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans	-	-	-	-	1,345,076	1,345,076
Write-off as bad debt	(51,421)	(7,392)	(133,038)	(191,851)	-	(191,851)
Change in exchange and others	(94,017)	109,150	423,444	438,577	-	438,577
Ending balances	<u>\$ 2,409,862</u>	<u>\$ 686,251</u>	<u>\$ 2,679,915</u>	<u>\$ 5,776,028</u>	<u>\$ 11,259,709</u>	<u>\$ 17,035,737</u>

For the nine months ended September 30, 2025, significant changes in the total carrying amount that affected allowance for credit losses are as follows:

Bills discounted and loans	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Total
Beginning balances	\$ 1,282,295,082	\$ 8,858,130	\$ 7,009,486	\$ 1,298,162,698
Changes from financial instruments recognised at the beginning:				
-Transferred to lifetime expected credit losses	(1,690,334)	1,724,790	(34,456)	-
-Transferred to credit-impaired financial asset	(787,015)	(1,818,932)	2,605,947	-
-Transferred to 12-month expected credit losses	703,425	(577,646)	(125,779)	-
-Financial assets derecognised in the current period	(444,705,407)	(2,540,011)	(877,569)	(448,122,987)
Impairment allowance for purchased or originated financial assets	629,149,200	934,919	82,878	630,166,997
Write-off as bad debt	(51,788)	(14,303)	(161,004)	(227,095)
Change in exchange and others	(50,222,682)	(209,368)	(237,404)	(50,669,454)
Ending balances	<u>\$ 1,414,690,481</u>	<u>\$ 6,357,579</u>	<u>\$ 8,262,099</u>	<u>\$ 1,429,310,159</u>

For the nine months ended September 30, 2024, significant changes in the total carrying amount that affected allowance for credit losses are as follows:

Bills discounted and loans	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Total
Beginning balances	\$ 1,084,811,880	\$ 11,155,269	\$ 5,848,979	\$ 1,101,816,128
Changes from financial instruments recognised at the beginning:				
-Transferred to lifetime expected credit losses	(3,464,751)	3,498,003	(33,252)	-
-Transferred to credit-impaired financial asset	(506,355)	(914,279)	1,420,634	-
-Transferred to 12-month expected credit losses	598,519	(422,605)	(175,914)	-
-Financial assets derecognised in the current period	(382,221,933)	(2,557,531)	(361,467)	(385,140,931)
Impairment allowance for purchased or originated financial assets	581,620,597	322,381	82,471	582,025,449
Write-off as bad debt	(51,421)	(7,392)	(133,038)	(191,851)
Change in exchange and others	(39,480,972)	13,422	(16,203)	(39,483,753)
Ending balances	<u>\$ 1,241,305,564</u>	<u>\$ 11,087,268</u>	<u>\$ 6,632,210</u>	<u>\$ 1,259,025,042</u>

(b) Receivables and other financial assets

I. The Yuanta Group applies the simplified approach to estimate expected credit loss for certain accounts receivable (including receivables from securities purchased and settlement receivable). Expected credit loss rate is determined by assessing historical information and examining whether a significant changes in past events, current conditions and future economic conditions are incurred. As of September 30, 2025, December 31, 2024 and September 30, 2024, the carrying amount of accounts receivable amounted to \$110,468,883, \$60,728,919 and \$97,429,581, respectively. For the nine months ended September 30, 2025 and 2024, movements in relation to the Yuanta group applying the simplified approach to provide allowance for credit losses of accounts receivable, are as follows:

	2025	2024
January 1	(\$ 103)	(\$ 102)
(Reversal of) provision for impairment loss	(29)	13
September 30	<u>(\$ 132)</u>	<u>(\$ 89)</u>

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II. For the nine months ended September 30, 2025 and 2024, movements in relation to providing allowance for credit losses of receivables and other financial assets are not stated as above accounts receivable, are as follows:

	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non- performing /Non-accrual Loans	Total
For the nine months ended September 30, 2025						
The beginning balances	\$ 156,195	\$ 110,352	\$ 2,749,788	\$ 3,016,335	\$ 105,223	\$ 3,121,558
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(22,450)	33,383	(10,933)	-	-	-
-Transferred to credit-impaired financial asset	(2,294)	(24,747)	27,041	-	-	-
-Transferred to 12-month expected credit losses	41,724	(30,357)	(11,367)	-	-	-
-Financial assets derecognised in the current period	(5,711)	(928)	(19,364)	(26,003)	-	(26,003)
Impairment allowance for purchased or originated financial assets	26,011	3,674	15,391	45,076	-	45,076
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans	-	-	-	-	(10,033)	(10,033)
Write-off as bad debt	(25,416)	(12,913)	(613,778)	(652,107)	-	(652,107)
Change in exchange and others	(22,556)	22,972	(153,116)	(152,700)	-	(152,700)
The ending balances	<u>\$ 145,503</u>	<u>\$ 101,436</u>	<u>\$ 1,983,662</u>	<u>\$ 2,230,601</u>	<u>\$ 95,190</u>	<u>\$ 2,325,791</u>

					Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non- performing /Non-accrual Loans	
For the nine months ended September 30, 2024	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9		Total
The beginning balances	\$ 106,145	\$ 66,524	\$ 2,595,421	\$ 2,768,090	\$ 66,411	\$ 2,834,501
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(14,778)	23,219	(8,441)	-	-	-
-Transferred to credit-impaired financial asset	(13,818)	(1,503)	15,321	-	-	-
-Transferred to 12-month expected credit losses	32,960	(22,744)	(10,216)	-	-	-
-Financial assets derecognised in the current period	(25,762)	(388)	(2,468)	(28,618)	-	(28,618)
Impairment allowance for purchased or originated financial assets	11,538	4,365	12,236	28,139	-	28,139
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans	-	-	-	-	11,906	11,906
Write-off as bad debt	(38,450)	(13,698)	(23,830)	(75,978)	-	(75,978)
Change in exchange and others	81,440	24,817	159,044	265,301	-	265,301
The ending balances	<u>\$ 139,275</u>	<u>\$ 80,592</u>	<u>\$ 2,737,067</u>	<u>\$ 2,956,934</u>	<u>\$ 78,317</u>	<u>\$ 3,035,251</u>

For the nine months ended September 30, 2025 and 2024, there were no significant changes to allowance for credit losses for receivables and other financial assets.

(c) Guarantee reserve, loan commitment reserve and others

	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9	Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non- performing /Non-accrual Loans	Total
For the nine months ended September 30, 2025						
The beginning balances	\$ 42,677	\$ 11,991	\$ 76,078	\$ 130,746	\$ 135,213	\$ 265,959
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(24)	49	(25)	-	-	-
-Transferred to credit-impaired financial asset	(1)	(23)	24	-	-	-
-Transferred to 12-month expected credit losses	7,415	(7,248)	(167)	-	-	-
-Financial assets derecognised in the current period	(9,386)	(1,647)	(16,246)	(27,279)	-	(27,279)
Impairment allowance for purchased or originated financial assets	30,555	189	15,018	45,762	-	45,762
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans	-	-	-	-	75,301	75,301
Change in exchange and others	3,103	7,948	1,135	12,186	-	12,186
The ending balances	<u>\$ 74,339</u>	<u>\$ 11,259</u>	<u>\$ 75,817</u>	<u>\$ 161,415</u>	<u>\$ 210,514</u>	<u>\$ 371,929</u>

					Differences in impairment provided in accordance with the Regulation Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non- performing /Non-accrual Loans	
	12-month expected credit losses (Stage 1)	Lifetime expected credit losses (Stage 2)	Lifetime expected credit losses (Stage 3)	Impairment recognised in accordance with IFRS 9		Total
For the nine months ended September 30, 2024						
The beginning balances	\$ 39,276	\$ 12,775	\$ 79,005	\$ 131,056	\$ 104,727	\$ 235,783
Changes from financial instruments recognised at the beginning:						
-Transferred to lifetime expected credit losses	(175)	200	(25)	-	-	-
-Transferred to credit-impaired financial asset	(1)	(64)	65	-	-	-
-Transferred to 12-month expected credit losses	8,862	(8,518)	(344)	-	-	-
-Financial assets derecognised in the current period	(5,943)	(1,802)	(17,521)	(25,266)	-	(25,266)
Impairment allowance for purchased or originated financial assets	17,478	371	15,752	33,601	-	33,601
Differences in impairment provided in accordance with the Regulations Governing the Procedures for Banking/Insurance Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans	-	-	-	-	33,525	33,525
Change in exchange and others	(12,346)	8,256	699	(3,391)	-	(3,391)
The ending balances	<u>\$ 47,151</u>	<u>\$ 11,218</u>	<u>\$ 77,631</u>	<u>\$ 136,000</u>	<u>\$ 138,252</u>	<u>\$ 274,252</u>

Information relating to credit risk is provided in Note 12(3).

(d) Bills and bonds investments

For the nine months ended September 30, 2025 and 2024, the beginning balances of the accumulative impairment of financial assets measured at fair value through other comprehensive income were \$44,232 and \$45,063; the ending balances were \$43,930 and \$40,957, respectively. For the nine months ended September 30, 2025 and 2024, the beginning balances of the accumulative impairment of financial assets measured at amortised cost were \$164,715 and \$159,669; the ending balances were \$158,808 and \$160,309, respectively. The changes are attributed to changes in 12-month expected credit losses and were immaterial. In addition, there were no material changes to the related total carrying amounts.

(B) Market risk

a. Source and definition of risk

Market risks refer to the losses on and off the balance sheet as a result of the change in market price, such as interest rate, exchange rate, equity securities and commodity price. Market risk management is there to identify, evaluate, monitor and report the risks for the purpose of ensuring that market risk of all kinds should be controlled within acceptable risk levels.

The market risks that the Yuanta Group faces mainly are equity securities risk, interest rate risk and foreign exchange risk. Market risk position of equity securities mainly includes listed stocks, emerging stocks, unlisted stock, stock index options and stock index futures, etc. Positions of interest rate risk mainly include bonds and interest-derivative instruments, such as interest rate swaps and bond options, etc. Foreign exchange risk is investment position denominated in foreign currency mainly including spot exchange, FX exchange, foreign exchange options and other derivatives business.

b. Risk management principle

The risk management principle of the Yuanta Group is to establish a comprehensive and effective risk managing program, including the setting up of risk limits, duty segregation, completed risk managing execution procedure and timely risk monitor, etc. Risk limits are set up in order to effectively control the market risk under the capital capacity and the duty segregation can help regulate management and approval authorisation of various risks. Risk management conducts all kinds of evaluation and monitoring over all kinds of market risk and, at the same time, uses VaR model to coordinate quantification management of market risks together with timely monitoring during trading hours and after trading hour analysis to actually control any abnormal signal of trading risks. Risk management regularly provides risk management reports to managers of each line to ensure that the entity's market risk can be timely and completely controlled in depth.

c. Market risk assessment

- (a) The Yuanta Group adopts the Value at risk (VaR) valuation model for the trading position as a major instrument to monitor market risk. In a 99% confidence interval, the estimated possible maximum loss of the trading position in one day is the benchmark for market risk assessment.

VaR for a trading purpose:

Instrument type	For the nine months ended September 30, 2025			
	September 30, 2025	VaR Average	VaR Minimum	VaR Maximum
Interest rate	156,343	163,857	110,212	222,007
Equity securities	336,457	380,000	270,658	538,135
Foreign exchange	200,287	144,483	93,693	207,654
Commodity	28,082	46,121	17,907	82,794
Less: diversification effects	(350,565)	(356,532)	-	-
Total VaR	370,604	377,929	298,274	580,139

Instrument type	For the nine months ended September 30, 2024			
	September 30, 2024	VaR Average	VaR Minimum	VaR Maximum
Interest rate	257,000	190,338	125,096	284,228
Equity securities	475,140	294,970	155,686	873,961
Foreign exchange	125,600	153,452	121,274	194,355
Commodity	10,174	14,594	5,542	76,781
Less: diversification effects	(510,348)	(349,330)	-	-
Total VaR	357,566	304,024	166,253	788,108

- (b) Non-trading purpose

Sensitivity analysis on interest rate:

		<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
		Effect on other comprehensive income	Effect on other comprehensive income	Effect on other comprehensive income
		<u>Interest rate shift</u>		
Financial assets at fair value through other comprehensive income-Bonds				
Yuanta Bank	Increase of 1 basis point	(\$ 25,180)	(\$ 20,617)	(\$ 22,337)
Yuanta Life	Increase of 1 basis point	(43,994)	(46,122)	(42,981)

- d. As of September 30, 2025, December 31, 2024 and September 30, 2024, the USD-denominated foreign currency financial instruments of the Yuanta Group whose balances are greater than 5% of the balance of total assets or liabilities or which are important are presented based on foreign exchange risk concentration by the carrying amount below:

	September 30, 2025		December 31, 2024		September 30, 2024	
	USD position (in thousands)	Carrying amount (NTD)	USD position (in thousands)	Carrying amount (NTD)	USD position (in thousands)	Carrying amount (NTD)
Foreign currency denominated financial assets						
Investments in debt instruments at amortised cost	\$ 9,453,661	\$ 288,043,611	\$ 9,341,061	\$ 306,209,308	\$ 9,150,415	\$ 289,619,772
Bills discounted and loans - net	2,713,638	82,681,845	1,974,294	64,719,340	1,875,449	59,359,842
Foreign currency denominated financial liabilities						
Deposits and remittances	7,392,535	225,243,137	6,891,928	225,924,284	7,261,063	229,819,890

Note: As of September 30, 2025, December 31, 2024 and September 30, 2024, USD to TWD exchange rates were 30.469, 32.781 and 31.651, respectively.

- e. As of September 30, 2025, December 31, 2024 and September 30, 2024, the KRW-denominated foreign currency financial instruments of Yuanta Securities of the Yuanta Group whose balances are greater than 5% of the balance of the Yuanta Group's total assets or liabilities or which are important are presented based on foreign exchange risk concentration by the carrying amount below:

	September 30, 2025		December 31, 2024		September 30, 2024	
	KRW position (in thousands)	Carrying amount (NTD)	KRW position (in thousands)	Carrying amount (NTD)	KRW position (in thousands)	Carrying amount (NTD)
<u>Effect on profit or loss</u>						
Financial assets						
Financial assets at fair value through profit or loss	\$ 10,968,646,933	\$ 238,293,855	\$ 10,135,671,410	\$ 225,498,418	\$ 10,082,131,661	\$ 243,140,687
Financial liabilities						
Bonds sold under repurchase agreements	5,533,431,994	120,213,810	6,029,673,040	134,148,166	5,859,089,172	141,297,794

Note: As of September 30, 2025, December 31, 2024 and September 30, 2024, the KRW to TWD exchange rates were 0.022, 0.022 and 0.024, respectively.

(C) Liquidity risk

- a. Source and definition of liquidity risk

Liquidity risk includes market liquidity risk and funding liquidity risk. Market liquidity risk refers to risk arising from insufficient market depth or market disruptions, which prevents settlement or closing of positions at normal market prices within a reasonable time frame and therefore necessitates buying at a much higher price or selling at a discount. Funding liquidity risk refers to risk arising from the inability to obtain sufficient capital within the expected time leading to a failure of fulfilling the capital required as maturity comes due.

- b. Liquidity risk management principle

To mitigate the market liquidity risk, the Yuanta Group has set up separate standards on position liquidity limits for different operations and different securities to ensure sufficient market liquidity for all positions. For funding liquidity risk management, the Yuanta Group has set appropriate limits and ratios on liquidity supply and demand according to the nature of each operational sector, and evaluates in advance the potential capital gaps of each time period to effectively control overall liquidity risk. Pre-established capital transferring plan is also ready in case of systematic risk event and abnormal capital liquidity to sufficiently respond to overall liquidity risk and enhance overall funding liquidity risk management.

- c. Assessment on liquidity risk
 - (a) Set up liquidity risk indicator and warning in order to control adverse elements to the liquidity. At the same time, analysis and appropriate measures are made to mitigate the extent of effects.
 - (b) Assessments are regularly made to the assets and liabilities denominated in major currencies on the balance sheet and the cash inflow, cash outflow and liquidity gap off the balance sheet by different time period.
- d. Maturity analysis for the financial assets and non-derivative liabilities held for liquidity risk management:
 - (a) Financial assets held for liquidity risk management

In order to fulfil the payment obligation and potential emergent fund demand in the market, as well as manage the liquidity risk at the same time, sound earning assets with high liquidity were held by the Yuanta Group, including cash and cash equivalents, due from Central Bank and call loans to other banks, financial assets at fair value through profit or loss, bills discounted and loans, financial assets at fair value through other comprehensive income and financial assets at amortised cost, etc..
 - (b) Maturity analysis on non-derivative assets and liabilities

The following table illustrates the analysis made on cash outflow of non-derivative financial assets and liabilities of the Yuanta Group by the remaining maturity from the consolidated balance sheet date to the contract expiration date. While the amounts disclosed in the table are not made based on the consolidated cash flow, certain accounts may differ from the responding accounts in the balance sheet.
 - (c) Maturity analysis on derivative financial assets and financial liabilities by date
 - I. Derivative financial instruments settled on a net basis

Derivative financial instruments of the Yuanta Group settled on a net basis include: options, non-delivery forward, interest swap settled by net cash flow and other interest contracts.
 - II. Derivative financial instruments settled on a gross basis

Derivative financial instruments of the Yuanta Group settled on a gross basis include: FX options, foreign exchange forward contract, cross currency swaps, and foreign exchange swaps.

The following table illustrates the analysis made on cash inflow and outflow of financial assets and financial liabilities held by the Yuanta Group for liquidity risk management of major currencies by the remaining maturity from the financial reporting date to the contract expiration date.

September 30, 2025								
Financial assets	0~90 days		91 days~1 year		Over 1 year	Total		
Non-derivative financial instruments								
Cash and cash equivalents	\$	71,287,915	\$	12,082,655	\$	50,000	\$	83,420,570
Due from Central Bank and call loans to other banks		90,208,630		20,305,165		30,337,033		140,850,828
Financial assets at fair value through profit or loss		553,108,528		45,075,144		117,394,084		715,577,756
Financial assets at fair value through other comprehensive income		33,954,694		47,228,011		259,853,850		341,036,555
Investments in bills and bonds under resale agreements		60,277,774		-		-		60,277,774
Receivables		337,589,374		63,104,205		16,194,653		416,888,232
Bills discounted and loans		390,387,312		285,913,677		751,035,034		1,427,336,023
Reinsurance contract assets		305,033		1,016,313		45,271		1,366,617
Financial assets at amortised cost		119,481,477		48,489,534		393,062,730		561,033,741
Restricted assets		-		-		6,288,605		6,288,605
Other financial assets		126,229,113		33,471		31,971,827		158,234,411
Other assets		52,699,860		766,419		20,061,571		73,527,850
Derivative financial instruments								
Financial assets at fair value through profit or loss								
Gross settlement								
Cash inflow		101,662,214		32,591,050		1,218,758		135,472,022
Cash outflow	(	99,759,567)	(	31,945,172)	(	310,784)	(	132,015,523)
Net settlement		1,203,102		1,155,009		1,348,011		3,706,122
Total	\$	1,838,635,459	\$	525,815,481	\$	1,628,550,643	\$	3,993,001,583
Financial liabilities								
Non-derivative financial instruments								
Deposits from Central Bank and other banks	\$	9,614,123	\$	-	\$	-	\$	9,614,123
Financial liabilities at fair value through profit or loss		51,536,393		-		14,173,786		65,710,179
Bills and bonds payable under repurchase agreements		161,463,946		40,996,016		41,340,575		243,800,537
Commercial paper payable		85,158,539		33,552,598		-		118,711,137
Payables		224,677,659		20,744,747		39,006,761		284,429,167
Deposits and remittances		432,077,402		607,147,697		844,198,059		1,883,423,158
Bonds payable		79,283		5,363,935		111,960,935		117,404,153
Other borrowings		58,088,763		1,815,475		12,119,726		72,023,964
Other financial liabilities		152,883,520		1,282,555		37,709,464		191,875,539
Other liabilities		197,302,404		7		699,444		198,001,855
Lease liabilities		309,488		962,159		6,274,991		7,546,638
Derivative financial instruments								
Financial liabilities at fair value through profit or loss								
Gross settlement								
Cash inflow	(	136,902,590)	(	40,854,840)	(	914,070)	(	178,671,500)
Cash outflow		140,213,138		41,812,999		4,323,799		186,349,936
Net settlement		515,646		1,569,620		472,523		2,557,789
Total	\$	1,377,017,714	\$	714,392,968	\$	1,111,365,993	\$	3,202,776,675

December 31, 2024					
Financial assets	0~90 days	91 days~1 year	Over 1 year	Total	
Non-derivative financial instruments					
Cash and cash equivalents	\$ 77,614,273	\$ 5,561,981	\$ 50,000	\$	83,226,254
Due from Central Bank and call loans to other banks	53,605,361	18,154,845	27,230,198		98,990,404
Financial assets at fair value through profit or loss	471,942,484	39,710,796	96,664,604		608,317,884
Financial assets at fair value through other comprehensive income	29,536,078	28,092,352	266,692,320		324,320,750
Investments in bills and bonds under resale agreements	85,047,944	-	-		85,047,944
Receivables	255,726,289	65,522,879	21,391,467		342,640,635
Bills discounted and loans	335,956,942	258,297,289	702,526,523		1,296,780,754
Reinsurance contract assets	406,017	826,688	110,677		1,343,382
Financial assets at amortised cost	113,760,102	27,830,465	413,361,424		554,951,991
Restricted assets	-	-	8,550,242		8,550,242
Other financial assets	106,119,029	33,108	26,535,479		132,687,616
Other assets	48,419,573	606,392	25,550,499		74,576,464
Derivative financial instruments					
Financial assets at fair value through profit or loss					
Gross settlement					
Cash inflow	98,136,229	42,600,328	1,524,498		142,261,055
Cash outflow	(95,384,444)	(40,971,585)	(524,021)	(	136,880,050)
Net settlement	380,079	71,741	204,803		656,623
Total	\$ 1,581,265,956	\$ 446,337,279	\$ 1,589,868,713	\$	3,617,471,948
Financial liabilities					
Non-derivative financial instruments					
Deposits from Central Bank and other banks	\$ 2,310,340	\$ -	\$ -	\$	2,310,340
Financial liabilities at fair value through profit or loss	38,811,248	-	11,066,031		49,877,279
Bills and bonds payable under repurchase agreements	200,134,812	36,611,370	36,366,712		273,112,894
Commercial paper payable	104,515,926	50,103,410	-		154,619,336
Payables	126,962,501	16,546,689	33,053,546		176,562,736
Deposits and remittances	403,464,968	550,268,853	730,990,221		1,684,724,042
Bonds payable	35,232	11,036,760	95,160,580		106,232,572
Other borrowings	47,024,082	1,957,294	14,603,810		63,585,186
Other financial liabilities	144,266,747	980,779	27,984,663		173,232,189
Other liabilities	136,733,360	1,527	748,525		137,483,412
Lease liabilities	319,096	1,001,880	6,008,550		7,329,526
Derivative financial instruments					
Financial liabilities at fair value through profit or loss					
Gross settlement					
Cash inflow	(106,283,151)	(25,717,625)	(388,463)	(	132,389,239)
Cash outflow	109,823,193	26,696,309	1,642,360		138,161,862
Net settlement	2,588,622	2,987,683	1,692,162		7,268,467
Total	\$ 1,210,706,976	\$ 672,474,929	\$ 958,928,697	\$	2,842,110,602

September 30, 2024				
Financial assets	0~90 days	91 days~1 year	Over 1 year	Total
Non-derivative financial instruments				
Cash and cash equivalents	\$ 81,531,241	\$ 9,654,514	\$ 50,000	\$ 91,235,755
Due from Central Bank and call loans to other banks	58,320,471	16,279,829	26,383,905	100,984,205
Financial assets at fair value through profit or loss	519,318,209	43,377,502	98,172,266	660,867,977
Financial assets at fair value through other comprehensive income	35,154,138	28,673,823	242,306,035	306,133,996
Investments in bills and bonds under resale agreements	90,455,974	-	-	90,455,974
Receivables	295,662,791	66,724,025	19,919,070	382,305,886
Bills discounted and loans	351,282,382	221,840,035	684,538,993	1,257,661,410
Reinsurance contract assets	369,155	864,562	-	1,233,717
Financial assets at amortised cost	114,882,698	45,564,824	400,560,610	561,008,132
Restricted assets	-	-	3,670,992	3,670,992
Other financial assets	104,170,993	33,316	27,464,488	131,668,797
Other assets	40,386,798	416,855	26,706,965	67,510,618
Derivative financial instruments				
Financial assets at fair value through profit or loss				
Gross settlement				
Cash inflow	122,395,914	42,844,999	788,369	166,029,282
Cash outflow	(120,549,650)	(41,537,839)	(56,466)	(162,143,955)
Net settlement	649,208	1,155,197	295,747	2,100,152
Total	\$ 1,694,030,322	\$ 435,891,642	\$ 1,530,800,974	\$ 3,660,722,938
Financial liabilities				
Non-derivative financial instruments				
Deposits from Central Bank and other banks	\$ 4,471,009	\$ -	\$ -	\$ 4,471,009
Financial liabilities at fair value through profit or loss	38,936,463	-	10,074,913	49,011,376
Bills and bonds payable under repurchase agreements	189,476,007	35,312,811	44,203,075	268,991,893
Commercial paper payable	94,162,136	41,133,867	-	135,296,003
Payables	179,578,702	18,550,411	35,048,129	233,177,242
Deposits and remittances	410,802,831	531,126,704	763,460,596	1,705,390,131
Bonds payable	54,171	7,642,802	99,123,060	106,820,033
Other borrowings	52,408,854	803,652	11,684,202	64,896,708
Other financial liabilities	143,630,315	1,747,755	29,931,940	175,310,010
Other liabilities	139,605,203	-	805,044	140,410,247
Lease liabilities	295,753	992,392	6,289,481	7,577,626
Derivative financial instruments				
Financial liabilities at fair value through profit or loss				
Gross settlement				
Cash inflow	(130,446,137)	(48,942,909)	(1,005,520)	(180,394,566)
Cash outflow	135,062,770	49,896,981	2,145,226	187,104,977
Net settlement	1,433,898	1,159,842	1,145,084	3,738,824
Total	\$ 1,259,471,975	\$ 639,424,308	\$ 1,002,905,230	\$ 2,901,801,513

Maturity analysis for the above demand deposits under “Deposits and Remittances” are amortised to each period based on historical experience. Given that all the deposits and remittances have to be paid in the shortest possible time, as of September 30, 2025, December 31, 2024 and September 30, 2024, expenses on period of 0-90 days will increase by \$878,831,683, \$761,535,102 and \$788,007,372, respectively.

- e. Maturity analysis for items off the balance sheet and capital expenditure commitment
Items off the balance sheet, while the client may choose when to make a payment, are classified into the earliest time category.

Capital expenditure commitment of the Yuanta Group refers to the capital expenses spent on the contract commitment in order to acquire the building and equipment.

Please refer to the table below for maturity analysis on off balance sheet items and capital expenditure commitment of the Yuanta Group:

September 30, 2025				
	Less than 1 year	1 ~5 years	More than 5 years	Total
Off balance sheet				
Unused loan commitment	\$ 43,078,149	\$ 1,923	\$ -	\$ 43,080,072
Unused credit commitment	3,516,412	-	-	3,516,412
Guarantees	24,095,979	-	-	24,095,979
Capital expenditure commitment	1,056,502	1,778,110	-	2,834,612
December 31, 2024				
	Less than 1 year	1 ~5 years	More than 5 years	Total
Off balance sheet				
Unused loan commitment	\$ 37,507,058	\$ 81,692	\$ -	\$ 37,588,750
Unused credit commitment	2,774,663	-	-	2,774,663
Guarantees	15,765,262	-	-	15,765,262
Capital expenditure commitment	1,379,032	2,109,422	-	3,488,454
September 30, 2024				
	Less than 1 year	1 ~5 years	More than 5 years	Total
Off balance sheet				
Unused loan commitment	\$ 32,356,038	\$ 18,603	\$ -	\$ 32,374,641
Unused credit commitment	3,688,263	-	-	3,688,263
Guarantees	15,284,160	-	-	15,284,160
Capital expenditure commitment	1,731,562	2,773,490	-	4,505,052

(D) Insurance risk

- a. Measurement and management of insurance risk

Insurance risks refer to insufficient estimates over the frequency, severity and lapse rate of the insured incidents, such as death rate, morbidity rate, lapse rate, interest rate, expense rate and so on. These ratios could be influenced by random variable risks and therefore lead to the risks of additional payment exceeding the original estimated values. The Yuanta Group engages in business of life insurance, variable life insurance, accident insurance, and health insurance. The risks and management for the above products are as follows:

- (a) Life insurance

The main risk of life insurance comprises of death rate and interest rate. The Yuanta Group assesses the premium rate of main insurance product on the market, makes related statistical measurement and analysis of death rate, such as cash flow test and experience test. Inspections are used to determine whether the death rate is higher than

pricing basis in order to evaluate the impact toward the overall operation or the extent of negative impact arising accordingly, and to further determine whether or not to cease the sale of the product and adjust the premium rate of the new product.

As for interest risks, the interest rates of long-term contracts were all locked-in before sales in compliance with regulation. If there is an objective gap of fluctuation between long-term interest rate and the estimated policy interest rate, and the investment income fails to reach the promised policy interest rate, the Yuanta Group will then face a problem of negative spread. Therefore, the Yuanta Group evaluates the investment income in various committees on a regular basis to further evaluate investment portfolios. The Yuanta Group shall review investment allocation, insurance combination and (or) preset interest rates to mitigate risks of negative spread if there is obvious adverse development in the problem of negative spread.

(b) Variable life insurance

The main risk of variable life insurance mainly comprises of death rate. Explanation of death rate risks shall be the same as the life insurance.

(c) Accident insurance and health insurance

The main risks of accident insurance and health insurance comprise of the occurrence of the accident rate and the morbidity rate. The Yuanta Group tracks loss rate of each insurance type, assesses the premium rate of main insurance products on the market, and makes related statistical measurement of occurrence of the accident rate and the morbidity rate, such as cash flow test and experience test in order to evaluate the impact toward the overall operation or the extent of negative impact arising accordingly, and to further determine whether or not to cease the sale of the product and adjust the premium rate of the new product. The Yuanta Group could also arrange reinsurance ceded to mitigate overall potential risk of loss from claims in the future.

(d) Management of insurance risk

I. Risk management of policy underwriting

Underwriting risk refers to the risk of unexpected losses arising from soliciting insurance policies, assessing policy underwritings and related expenses etc. In accordance with “Regulations Governing Business Solicitation, Policy Underwriting and Claim Adjusting of Insurance Enterprises”, the Yuanta Group has established an appropriate risk management mechanism, which includes the establishment of policy underwriting systems and procedures, the establishment of policy underwriting manuals and standards, and the establishment of policy underwriting risk management indicators, as well as their faithful implementation, in order to regulate the underwriting limit of policy underwriters and control the accuracy and timeliness of policy underwritings.

II. Risk management of payment of claims

Risk arising from payment of claims refers to the risk of unexpected losses arising from improper assessment of claims or negligence when handling policy claims. In accordance with “Regulations Governing Business Solicitation, Policy Underwriting and Claim Adjusting of Insurance Enterprises”, the Yuanta Group has established an appropriate risk management mechanism, which includes the establishment of policy underwriting systems and procedures, the establishment of policy underwriting manuals and standards, and the establishment of policy underwriting risk management indicators, as well as their faithful implementation, in order to regulate the underwriting limit of policy underwriters and control the accuracy, timeliness, policy claim rate and rate of actual policy payments of policy claims.

III. Risk of product designing and pricing

Risk of product designing and pricing refers to risks arising from the improper or inconsistent design of a product's content, stipulated terms or cited fees, or unexpected changes etc. The Yuanta Group has established related operation procedures pursuant to "Regulations Governing Business Solicitation, Policy Underwriting and Claim Adjusting of Insurance Enterprises", complying with the operation procedures in each developing phase of an insurance product and controlling product designing and pricing by putting in place quantitative mechanisms such as probability testing.

b. Insurance risk concentration

The insurances covered by the Yuanta Group are distributed over the country and have no specific concentration over any specific location, target client, age group, or type of occupation. Reinsurance arrangement is still made after assessment in order to mitigate the covered insurance risks and avoid the overall cumulative risks exceeding the Yuanta Group's risk capacity. Additionally, through catastrophe reinsurance, the Yuanta Group transfers catastrophic risks to highly secure reinsurance companies appropriately to further mitigate the risks of large claims and catastrophe claims.

c. Liability adequacy test

According to the relevant insurance regulation, the assumption factors adopted have been locked-in during pricing. However, the assumption may vary from the actual experience as time goes by. Pursuant to IFRS 4, 'Insurance contracts', the Yuanta Group should perform liability adequacy test accordingly to determine whether or not the recognised insurance liability is adequate. In respect of overall insurance contracts of the Yuanta Group as of September 30, 2025, December 31, 2024 and September 30, 2024, the liabilities will still be adequate on the assumption that the mortality, lapse, and expense rates all change by 10% and inflation rate changes by 1%.

If the discount rate of the liability adequacy test decreases by 10 basis points, the liability recognised is still deemed to be adequate and should not influence income before tax and other comprehensive income. If the discount rate of the adequacy test decreases significantly, the change would impact on income before tax and other comprehensive income.

d. Credit risk, liquidity risk and market risk of insurance contracts

(a) Credit risk

Credit risks primarily refer to the risk of a reinsurer's failure to fulfil its obligations on the ceded business, which leads to its inability to share its stake of the premiums, claims and other expenses. To manage this risk, the Yuanta Group will, all conditions being equal, foremost consider the distribution to different reinsurers to mitigate the concentration risk. The reinsurers will be selected prudently in accordance with the reinsurance risk management plan as set by the Yuanta Group. To mitigate the credit risk, the reinsurance agreement will require that reinsurance fees shall be paid on a net basis by deducting any receivables or share of payments recoverable from the reinsurer. In addition, the Yuanta Group will demand the inclusion of a special termination clause in the reinsurance agreement, allowing the Yuanta Group to terminate the agreement in the circumstances that the reinsurer defaults on its obligations to limit further credit risk.

After ceding the business, the Yuanta Group will review the credit rating of the reinsurers regularly in accordance with its reinsurance risk management plan. In the event of a credit rating downgrade of a reinsurer leading to its failure to meet the minimum requirement of being an eligible reinsurer as stipulated by the "Regulations Governing Insurance Enterprises Engaging in Operating Reinsurance and Other Risk

Spreading Mechanisms”, the Yuanta Group will disclose reinsurance reserve as required to monitor the adverse impacts from the downgraded reinsurer on the Yuanta Group.

Currently, the credit ratings of all reinsurance counterparties of the Yuanta Group have met the eligibility standards as stipulated by the regulations.

(b) Liquidity risk

The liquidity risk of the insurance contract arises mainly from the Yuanta Group’s failure to realise the assets or to obtain sufficient funding in time to fulfil its obligations on insurance benefits payment. To manage the risk, the Yuanta Group regularly conducts maturity analysis on the insurance contracts and reviews the matching of assets and liabilities.

The table below shows the net liability cash flow analysis on the insurance portfolio of the Yuanta Group by maturity (excluding net cash flow from investing activities). The figures reflect, for the in-force policies as at the valuation date, the estimation of undiscounted total insurance benefit payments, expense and other outflows, net of insurance premiums and other income at each future time point. The future actual amounts may vary as the actual experience may be different from the expected amounts.

Net cash flows used in (provided by) the insurance contracts:

	<u>September 30, 2025</u>	<u>December 31, 2024</u>	<u>September 30, 2024</u>
Less than 1 year	(\$ 1,390,990)	(\$ 2,367,444)	(\$ 3,093,666)
1 ~5 years	26,479,373	14,676,120	13,840,472
6 ~15 years	159,983,009	142,440,599	133,764,996
More than 15 years	605,943,607	614,246,866	599,362,187
Total	<u>\$ 791,014,999</u>	<u>\$ 768,996,141</u>	<u>\$ 743,873,989</u>

(c) Market risk

Pursuant to the “Regulations Governing the Setting Aside of Various Reserves by Insurance Enterprises” and relevant regulations, the Yuanta Group calculates and sets aside statutory reserves in accordance with assumed interest rate and incidence rate regulated by the supervisors. As the assumed interest rate is pre-determined as at policy issuance, the statutory reserves will not change with market interest rate fluctuations. The regulator will regularly review the discount rate assumption, which however may not necessarily correspond to the market risk factors (e.g. market interest rate) in terms of time, amount, or direction, and it is only applicable to the new policies. Therefore, the impact of probable changes in market risks on the statutory reserves of the Yuanta Group’s in-force insurance policies is negligible. In case the regulator changes the discount rate assumption, its impact on profit/loss or equity will vary depending on the range of the change and the Yuanta Group’s overall product mix. Furthermore, reasonable and probable variations in market risks may affect the liability adequacy test, which requires the future cash flows for insurance contracts and financial instruments with discretionary participation features to be estimated based on the current information as at the balance sheet date to assess whether recognised insurance liabilities are adequate. Please refer to the liability adequacy test for the impact of market risk variables on the current liability adequacy of the Yuanta Group.

C. Climate-related Risk Management:

The Yuanta Group has established three lines of defense for risk management and an Enterprise Risk Management (ERM) mechanism. Each line of defense has clearly defined organization, responsibilities, and functions to ensure the effective operation of the risk management mechanism. The assessment and management of transition risk or physical risk related to climate risk are integrated into the existing risk management framework, including qualitative and quantitative analysis.

The climate risk and opportunity management process of our group mainly consists of four steps, from risk and opportunity identification, measurement, monitoring to reporting, and the responsibilities and management actions of each step are described as follows:

(A) Risk and opportunity identification:

- a. Each subsidiary conducts climate risk and opportunity identification annually based on its business characteristics.
- b. The Risk Management Department and General Planning Department of the Yuanta Financial Holdings integrate overall risk and opportunity identification.
- c. Refers to international organizations' climate risk reports.

(B) Risk and opportunity measurement:

- a. Each subsidiary evaluates the impact and influence of each risk and opportunity based on its business characteristics.
- b. The scope of measurement includes impact pathways, impact time and geographical scope, the position of the impact value chain, and financial impact.
- c. The Risk Management Department of Yuanta Financial Holdings establishes a climate risk value measurement model to enhance quantitative management of climate risk.

(C) Risk and opportunity monitoring:

- a. Include environmental and social risk factors of each industry into the industry risk level assessment mechanism.
- b. The Sustainability Office of the Yuanta Financial Holdings formulates sustainability-related regulations and policies to manage climate opportunities.
- c. Yuanta Financial Holdings and its five major subsidiaries establish climate change risk monitoring indicators and thresholds, conducting measurement, monitoring, and reporting monthly.

(D) Risk and Opportunity Reporting:

- a. Develop response strategies for each risk and opportunity and report to the Sustainability Development Committee.
- b. Regularly report on the usage of climate change risk monitoring indicators and thresholds to the Risk Management Committee and the Board of Directors.
- c. Report the planning and execution results of climate change-related initiatives to the Sustainability Development Committee and the Board of Directors on a regular basis.

D. Transfer of financial assets

Transferred financial assets not fully derecognised

- (A) The Yuanta Group has financial assets that are fully or partially derecognised through transactions of transfer of financial assets to others. When the Yuanta Group receives the contract right of cash flow from the financial assets, or retains the above rights but bears obligation to pay the cash flow to one or more recipients and the risks and compensation of rights are mostly transferred, the assets should be derecognised. If the Yuanta Group still retains most of the risks and compensation of rights, the Yuanta Group should continue recognises the financial assets. If the Yuanta Group does not transfer or retains most of the risks and compensation of rights and maintains control over the assets, the Yuanta Group should continue recognise the part of financial assets that are involved.

- (B) Financial assets that do not meet the derecognition conditions are mainly: (1) convertible bonds transferred to counterparties during transactions of exchanging assets and (2) bills and bonds sold under repurchase agreements. The targeted assets exchanged in the transactions are either acquired through public subscription, book building, auctions or others by the Yuanta Group or owned by the Yuanta Group for proprietary trading, and are sold to counterparties in order to receive consideration. During the contract period, the contracted interest compensation is exchanged for bond interest and interest refund arising from the convertible bonds held by the counterparties. The Yuanta Group obtains the right to repurchase the convertible bonds before the end of the contract expiration date. As the options are neither deep-in-the-money nor deep-out-of-the-money at transactions, the Yuanta Group must further assess whether to retain control over the convertible bonds. Since the convertible bonds cannot be easily obtained in markets, the Yuanta Group still keeps its control over the assets and continuing involvement. Because transactions in respect to the repurchase agreements of debt instruments and bills had transferred their receivable contractual cash flows to other parties, and are reflected in the Yuanta Group's related liabilities, which indicate the obligation to repurchase transferred financial assets in a specified future period within a fixed price, the Yuanta Group, within the effective period of the transaction, cannot use, sell or pledge the already transferred financial asset, but must still bear interest risk and credit risk. Thus, such financial assets were not derecognised in their entirety.

Financial assets that do not meet the derecognition conditions and related financial liabilities are analysed as below:

September 30, 2025		
Financial assets category	Carrying amount of transferred financial assets	Carrying amount of related financial liabilities
Convertible corporate bonds transferred to the trading counterparties through asset swap	\$ 36,894,238	\$ 32,314,775
Bonds sold under repurchase agreements	201,356,469	220,331,531
Bills sold under repurchase agreements	18,250,595	18,269,006
December 31, 2024		
Financial assets category	Carrying amount of transferred financial assets	Carrying amount of related financial liabilities
Convertible corporate bonds transferred to the trading counterparties through asset swap	\$ 32,094,881	\$ 28,058,863
Bonds sold under repurchase agreements	257,096,268	254,829,863
Bills sold under repurchase agreements	18,220,094	18,283,030

September 30, 2024			
Financial assets category	Carrying amount of transferred financial assets	Carrying amount of related financial liabilities	
Convertible corporate bonds transferred to the trading counterparties through asset swap	\$ 31,711,691	\$ 26,068,008	
Bonds sold under repurchase agreements	250,871,782	248,024,340	
Bills sold under repurchase agreements	18,930,176	18,967,201	

E. Offsetting financial assets and financial liabilities

The Yuanta Group has transactions that are or are similar to net settled master netting arrangements but do not meet the offsetting criteria. The above transactions are settled on a net basis after offsetting financial assets with financial liabilities if both parties of the transaction choose to use net settlement; the above transactions are settled on a gross basis if both parties do not choose to use net settlement. However, if one party breaches the contract, the counterparty can choose to use net settlement.

The offsetting of financial assets and financial liabilities are as follows:

(A) Financial assets

September 30, 2025							
Financial assets that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements							
Description	Gross amounts of recognised financial assets(a)	Gross amounts of recognised financial liabilities set off in the balance sheet(b)	Net amounts of financial assets presented in the balance sheet (c)=(a)-(b)	Related amounts not set off in the balance sheet(d)(Note 1)			
				Financial instruments (Note 2)	Cash collateral received	Net amount (e)=(c)-(d)	
Derivative instruments	\$ 9,781,447	\$ -	\$ 9,781,447	\$ 6,656,756	\$ 1,298,980	\$ 1,825,711	
Bonds purchased under resale agreements	48,663,188	-	48,663,188	45,513,188	3,129,728	20,272	
Bills purchased under resale agreements	11,614,586	-	11,614,586	7,721,794	-	3,892,792	

December 31, 2024

Financial assets that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements						
				Related amounts not set off in the balance sheet(d)(Note 1)		
Description	Gross amounts of recognised financial assets(a)	Gross amounts of recognised financial liabilities set off in the balance sheet(b)	Net amounts of financial assets presented in the balance sheet (c)=(a)-(b)	Financial instruments (Note 2)	Cash collateral received	Net amount (e)=(c)-(d)
Derivative instruments	\$ 9,031,948	\$ -	\$ 9,031,948	\$ 6,602,253	\$ 350,994	\$ 2,078,701
Bonds purchased under resale agreements	68,534,532	-	68,534,532	65,384,532	3,095,435	54,565
Bills purchased under resale agreements	16,513,412	-	16,513,412	16,094,447	-	418,965
September 30, 2024						

Financial assets that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements						
				Related amounts not set off in the balance sheet(d)(Note 1)		
Description	Gross amounts of recognised financial assets(a)	Gross amounts of recognised financial liabilities set off in the balance sheet(b)	Net amounts of financial assets presented in the balance sheet (c)=(a)-(b)	Financial instruments (Note 2)	Cash collateral received	Net amount (e)=(c)-(d)
Derivative instruments	\$ 9,111,107	\$ -	\$ 9,111,107	\$ 6,660,970	\$ 275,262	\$ 2,174,875
Bonds purchased under resale agreements	88,053,435	-	88,053,435	83,458,435	4,555,331	39,669
Bills purchased under resale agreements	2,402,539	-	2,402,539	2,158,876	-	243,663

(B) Financial liabilities

September 30, 2025

Financial liabilities that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements						
				Related amounts not set off in the balance sheet(d)(Note 1)		
Description	Gross amounts of recognised financial liabilities(a)	Gross amounts of recognised financial assets set off in the balance sheet(b)	Net amounts of financial liabilities presented in the balance sheet (c)=(a)-(b)	Financial instruments (Note 3)	Cash collateral pledged	Net amount (e)=(c)-(d)
Derivative instruments	\$ 19,288,960	\$ -	\$ 19,288,960	\$ 10,652,986	\$ 5,139,406	\$ 3,496,568
Bonds sold under repurchase agreements	225,531,531	-	225,531,531	205,605,179	194,562	19,731,790
Bills sold under repurchase agreements	18,269,006	-	18,269,006	18,250,595	-	18,411

December 31, 2024

Financial liabilities that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements

Description	Gross amounts of recognised financial liabilities(a)	Gross amounts of recognised financial assets set off in the balance sheet(b)	Net amounts of financial liabilities presented in the balance sheet (c)=(a)-(b)	Related amounts not set off in the balance sheet(d)(Note 1)			Net amount (e)=(c)-(d)
				Financial instruments (Note 3)	Cash collateral pledged		
Derivative instruments	\$ 22,460,721	\$ -	\$ 22,460,721	\$ 11,511,777	\$ 6,620,664		\$ 4,328,280
Bonds sold under repurchase agreements	254,829,863	-	254,829,863	254,484,994	344,869		-
Bills sold under repurchase agreements	18,283,031	-	18,283,031	18,220,094	-		62,937

September 30, 2024

Financial liabilities that are offset, or can be settled under agreements of net settled master netting arrangements or similar arrangements

Description	Gross amounts of recognised financial liabilities(a)	Gross amounts of recognised financial assets set off in the balance sheet(b)	Net amounts of financial liabilities presented in the balance sheet (c)=(a)-(b)	Related amounts not set off in the balance sheet(d)(Note 1)			Net amount (e)=(c)-(d)
				Financial instruments (Note 3)	Cash collateral pledged		
Derivative instruments	\$ 18,175,059	\$ -	\$ 18,175,059	\$ 11,075,596	\$ 3,847,684		\$ 3,251,779
Bonds sold under repurchase agreements	250,024,692	-	250,024,692	249,953,095	71,597		-
Bills sold under repurchase agreements	18,967,201	-	18,967,201	18,930,176	-		37,025

Note 1: The related offsetting amount shall not exceed the recognised financial assets or liabilities.

Note 2: Including net settled master netting arrangements and non-cash collaterals.

Note 3: Including net settled master netting arrangements.

(4) Capital adequacy ratio:

Not applicable.

(5) In accordance with Article 46 of the Financial Holding Company Act, the following table represents the Company and its subsidiaries' provision of business credit or endorsements to, or other transactions with, the same individual, the same related party, or the same affiliated company.

Not applicable.

(6) Significant impact arising from changes in government laws and regulations:

None.

(7) Information for discontinued operations:

None.

(8) Major operating assets or liabilities transferred from (or to) other financial institutions:

None.

(9) Allocation of expenses between the Company and its subsidiaries and among subsidiaries

According to Article 7 of the Yuanta Group's Cross-Marketing Management System, contracts regarding legal responsibility and the allocation method for expenses arising from the mutual use of business facilities and cross-sales between the Company's subsidiaries should be formulated and signed.

(10) Information for private placement securities:

None.

(BLANK)

(11) Financial information by business segments

Information by business segments for the nine months ended September 30, 2025 is as follows:

(Expressed In Thousands of New Taiwan Dollars)

Item	Bank business	Securities business	Futures business	Insurance business	Other businesses	Consolidated
Net interest income (loss)	\$ 15,922,042	\$ 2,450,492	\$ 1,643,986	\$ 9,287,833	(\$ 420,556)	\$ 28,883,797
Net non-interest income	6,210,867	44,448,141	1,794,861	1,877,913	6,591,903	60,923,685
Net profit	22,132,909	46,898,633	3,438,847	11,165,746	6,171,347	89,807,482
(Provision for) reversal of bad debt expenses, commitment and guarantee policy reserve	(538,719)	(586,026)	(4,645)	520	-	(1,128,870)
Net change in provisions for insurance liabilities	-	-	-	(7,608,359)	-	(7,608,359)
Operating expenses	(11,697,044)	(28,488,997)	(1,628,543)	(1,598,487)	(3,293,698)	(46,706,769)
Net income from continuing operations before income tax	9,897,146	17,823,610	1,805,659	1,959,420	2,877,649	34,363,484
Income tax expense	(1,892,666)	(2,893,191)	(441,806)	694,691	(1,100,004)	(5,632,976)
Consolidated net income, net of tax	<u>\$ 8,004,480</u>	<u>\$ 14,930,419</u>	<u>\$ 1,363,853</u>	<u>\$ 2,654,111</u>	<u>\$ 1,777,645</u>	<u>\$ 28,730,508</u>

Information by business segments for the nine months ended September 30, 2024 is as follows:

(Expressed In Thousands of New Taiwan Dollars)

Item	Bank business	Securities business	Futures business	Insurance business	Other businesses	Consolidated
Net interest income (loss)	\$ 12,861,955	\$ 1,194,755	\$ 1,208,932	\$ 9,248,888	(\$ 311,184)	\$ 24,203,346
Net non-interest income	8,032,825	45,083,977	1,795,782	4,193,944	6,686,687	65,793,215
Net profit	20,894,780	46,278,732	3,004,714	13,442,832	6,375,503	89,996,561
(Provision for) reversal of bad debt expenses, commitment and guarantee policy reserve	(1,199,599)	(430,237)	1,476	(422)	-	(1,628,782)
Net change in provisions for insurance liabilities	-	-	-	(8,802,817)	-	(8,802,817)
Operating expenses	(10,397,204)	(28,409,441)	(1,463,008)	(1,289,462)	(3,226,784)	(44,785,899)
Net income from continuing operations before income tax	9,297,977	17,439,054	1,543,182	3,350,131	3,148,719	34,779,063
Income tax expense	(1,404,093)	(2,934,430)	(411,751)	258,794	(1,294,599)	(5,786,079)
Consolidated net income, net of tax	<u>\$ 7,893,884</u>	<u>\$ 14,504,624</u>	<u>\$ 1,131,431</u>	<u>\$ 3,608,925</u>	<u>\$ 1,854,120</u>	<u>\$ 28,992,984</u>

(12) Financial statements of the Company and condensed financial statements of its subsidiaries:

A. Financial statements of the Company

Yuanta Financial Holding Co., Ltd.

Yuanta Financial Holding Co., Ltd.
Individual Balance Sheets
September 30, 2025 and 2024

(Expressed In Thousands of New Taiwan Dollars)

ASSETS	September 30, 2025	September 30, 2024	LIABILITIES AND EQUITY	September 30, 2025	September 30, 2024
Cash and cash equivalents	\$ 35,665	\$ 2,829,282	Commercial paper payable - net	\$ 8,145,028	\$ 1,399,786
Financial assets at fair value through other comprehensive income	84,098	73,616	Payables	8,342,586	7,317,911
Investments in bills and bonds under resale agreements	3,693,318	-	Current income tax liabilities	3,950,940	3,522,146
Receivables - net	1,926,424	2,590,806	Bonds payable	33,500,000	35,650,000
Current income tax assets	2,592,064	2,591,632	Other borrowings	-	100,000
Equity investments accounted for under the equity method - net	374,439,726	351,709,778	Provisions	14,817	12,573
Property and equipment - net	178,721	45,530	Lease liabilities	304,205	381,163
Right-of-use assets - net	274,260	346,865	Other liabilities	6,667	19,315
Intangible assets - net	18,705	14,360	Total liabilities	54,264,243	48,402,894
Deferred income tax assets	73,584	54,436	Equity		
Other assets - net	21,768	27,347	Common stock	133,311,499	129,428,640
			Additional paid-in capital	38,337,636	38,192,619
			Retained earnings		
			Legal reserve	29,217,058	25,415,714
			Special reserve	6,549,233	6,549,233
			Undistributed earnings	105,882,636	96,848,175
			Other equity	15,776,028	15,446,377
			Total equity	329,074,090	311,880,758
Total assets	<u>\$ 383,338,333</u>	<u>\$ 360,283,652</u>	Total liabilities and equity	<u>\$ 383,338,333</u>	<u>\$ 360,283,652</u>

Yuanta Financial Holding Co., Ltd.
Individual Statements of Comprehensive Income
For the nine months ended September 30, 2025 and 2024
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

	For the nine months ended September 30,	
	2025	2024
Revenues		
Share of the profit or loss of subsidiaries, associates and joint ventures accounted for under the equity method	\$ 28,747,296	\$ 29,157,230
Realised gain on financial assets at fair value through other comprehensive income	1,938	1,574
Other revenues	87,732	120,166
	<u>28,836,966</u>	<u>29,278,970</u>
Expenses and losses		
Operating expenses	(1,443,533)	(1,300,422)
Other expenses and losses	(443,200)	(322,340)
	<u>(1,886,733)</u>	<u>(1,622,762)</u>
Income from continuing operations before income tax	26,950,233	27,656,208
Income tax expense	(255,637)	(561,193)
Net income	<u>26,694,596</u>	<u>27,095,015</u>
Other comprehensive income		
Components of other comprehensive income that will not be reclassified to profit or loss (net of tax)		
Gain or loss on valuation of investments in equity instruments measured at fair value through other comprehensive income	10,960	9,741
Share of other comprehensive (loss) income of subsidiaries, associates and joint ventures accounted for under the equity method, components of other comprehensive income that will not be reclassified to profit or loss	5,143,432	6,431,631
Components of other comprehensive income that will be reclassified to profit or loss (net of tax)		
Share of other comprehensive income of subsidiaries, associates and joint ventures accounted for under the equity method, components of other comprehensive income that will be reclassified to profit or loss	2,908,341	5,290,908
Other comprehensive income	<u>8,062,733</u>	<u>11,732,280</u>
Total comprehensive income	<u>\$ 34,757,329</u>	<u>\$ 38,827,295</u>
Earnings per share (in dollars)		
Basic and diluted earnings per share	<u>\$ 2.00</u>	<u>\$ 2.03</u>

Yuanta Financial Holding Co., Ltd.
Individual Statements of Changes in Equity
For the nine months ended September 30, 2025 and 2024
(Expressed In Thousands of New Taiwan Dollars)

	Retained earnings					Other equity					
	Common stock	Additional paid-in capital	Legal reserve	Special reserve	Undistributed earnings	Exchange differences on translation of foreign financial statements	Unrealised gains (losses) on financial assets at fair value through other comprehensive income	Change in fair value of financial liability attributable to change in credit risk	Other comprehensive income (loss) on reclassification under the overlay approach	Total equity	
<u>For the nine months ended September 30, 2024</u>											
Balance, January 1, 2024	\$ 126,890,824	\$ 38,188,103	\$ 22,561,044	\$ 13,517,403	\$ 80,901,931	(\$ 6,961,608)	\$ 14,117,852	(\$ 48,964)	(\$ 2,159,647)	\$ 287,006,938	
Appropriation of 2023 earnings											
Legal reserve	-	-	2,854,670	-	(2,854,670)	-	-	-	-	-	
Special reserve	-	-	-	(6,968,170)	6,968,170	-	-	-	-	-	
Cash dividend	-	-	-	-	(13,957,991)	-	-	-	-	(13,957,991)	
Stock dividend	2,537,816	-	-	-	(2,537,816)	-	-	-	-	-	
Net income for the period	-	-	-	-	27,095,015	-	-	-	-	27,095,015	
Other comprehensive (loss) income for the period	-	-	-	-	(147,749)	1,248,510	10,167,740	1,844	461,935	11,732,280	
Total comprehensive income for the period	-	-	-	-	26,947,266	1,248,510	10,167,740	1,844	461,935	38,827,295	
Changes in equity of associates and joint ventures accounted for using equity method	-	4,516	-	-	-	-	-	-	-	4,516	
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	1,381,285	-	(1,381,285)	-	-	-	
Balance, September 30, 2024	<u>\$ 129,428,640</u>	<u>\$ 38,192,619</u>	<u>\$ 25,415,714</u>	<u>\$ 6,549,233</u>	<u>\$ 96,848,175</u>	<u>(\$ 5,713,098)</u>	<u>\$ 22,904,307</u>	<u>(\$ 47,120)</u>	<u>(\$ 1,697,712)</u>	<u>\$ 311,880,758</u>	
<u>For the nine months ended September 30, 2025</u>											
Balance, January 1, 2025	\$ 129,428,640	\$ 38,198,040	\$ 25,415,714	\$ 6,549,233	\$ 106,533,061	(\$ 7,694,423)	\$ 18,843,746	(\$ 48,552)	(\$ 2,986,855)	\$ 314,238,604	
Appropriation of 2024 earnings											
Legal reserve	-	-	3,801,344	-	(3,801,344)	-	-	-	-	-	
Cash dividend	-	-	-	-	(20,061,439)	-	-	-	-	(20,061,439)	
Stock dividend	3,882,859	-	-	-	(3,882,859)	-	-	-	-	-	
Net income for the period	-	-	-	-	26,694,596	-	-	-	-	26,694,596	
Other comprehensive (loss) income for the period	-	-	-	-	(76,863)	(1,949,920)	10,713,782	408	(624,674)	8,062,733	
Total comprehensive income (loss) for the period	-	-	-	-	26,617,733	(1,949,920)	10,713,782	408	(624,674)	34,757,329	
Changes in equity of associates and joint ventures accounted for under the equity method	-	139,596	-	-	-	-	-	-	-	139,596	
Disposal of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	477,484	-	(477,484)	-	-	-	
Balance, September 30, 2025	<u>\$ 133,311,499</u>	<u>\$ 38,337,636</u>	<u>\$ 29,217,058</u>	<u>\$ 6,549,233</u>	<u>\$ 105,882,636</u>	<u>(\$ 9,644,343)</u>	<u>\$ 29,080,044</u>	<u>(\$ 48,144)</u>	<u>(\$ 3,611,529)</u>	<u>\$ 329,074,090</u>	

Yuanta Financial Holding Co., Ltd.
Individual Statements of Cash Flows
For the nine months ended September 30, 2025 and 2024
(Expressed In Thousands of New Taiwan Dollars)

	For the nine months ended September 30,	
	2025	2024
<u>Cash Flows From Operating Activities</u>		
Profit before tax	\$ 26,950,233	\$ 27,656,208
Adjustments		
Adjustments to reconcile profit (loss)		
Depreciation	82,566	81,621
Amortization	5,230	3,723
Interest expense	442,088	319,756
Interest income	(66,827)	(56,362)
Share of the profit or loss of subsidiaries, associates and joint ventures accounted for under the equity method	(28,747,296)	(29,157,230)
Loss (gain) on lease modification	705	444)
(Gain) loss on disposal or retirement of property and equipment	(300)	2,320
Changes in operating assets and liabilities		
Receivables	(44,230)	(14,710)
Other assets	(2,189)	(7,327)
Payables	(187,445)	(22,425)
Provisions	132	170
Other liabilities	(11,319)	6,853
Interest received	66,205	58,500
Dividend received	20,451,617	14,076,270
Interest paid	(310,576)	(171,093)
Income tax paid	1,648,651	702,867
Net cash flows from operating activities	<u>20,277,245</u>	<u>13,478,697</u>
<u>Cash Flows From Investing Activities</u>		
Acquisition of equity investments accounted for under the equity method	(3,184,354)	(3,000,000)
Acquisition of property and equipment	(149,416)	(19,566)
Proceeds from disposal of property and equipment	300	-
Acquisition of intangible assets	(4,227)	(4,440)
Acquisition of right-of-use assets	(36)	(43)
Net cash flows used in investing activities	<u>(3,337,733)</u>	<u>(3,024,049)</u>
<u>Cash Flows From Financing Activities</u>		
Increase in commercial paper payable	6,750,000	1,400,000
Increase in other borrowings	-	100,000
Proceeds from issuance of bonds	2,100,000	6,300,000
Repayments of bonds	(4,250,000)	(4,250,000)
Cash dividends paid	(20,061,439)	(13,957,991)
Principal payment for lease liabilities	(63,945)	(37,297)
Net cash flows used in financing activities	<u>(15,525,384)</u>	<u>(10,445,288)</u>
Net increase in cash and cash equivalents	1,414,128	9,360
Cash and cash equivalents at beginning of period	2,314,855	2,819,922
Cash and cash equivalents at end of period	<u>\$ 3,728,983</u>	<u>\$ 2,829,282</u>
The components of cash and cash equivalents		
Cash and cash equivalents reported in the balance sheet	\$ 35,665	\$ 2,829,282
Investments in bills and bonds under resale agreements qualified as cash and cash equivalents as defined by IAS 7	3,693,318	-
Cash and cash equivalents at end of reporting period	<u>\$ 3,728,983</u>	<u>\$ 2,829,282</u>

B. Condensed financial statements of subsidiaries and significant components

(A) Yuanta Bank

Yuanta Bank
Individual Balance Sheets
September 30, 2025 and 2024

(Expressed In Thousands of New Taiwan Dollars)

ASSETS	September 30, 2025	September 30, 2024	LIABILITIES AND EQUITY	September 30, 2025	September 30, 2024
Cash and cash equivalents	\$ 9,445,483	\$ 21,235,840	Deposits from Central Bank and other banks	\$ 9,614,123	\$ 4,471,009
Due from Central Bank and call loans to other banks	138,260,779	98,156,485	Financial liabilities at fair value through profit or loss	7,641,703	5,362,194
Financial assets at fair value through profit or loss	214,965,513	170,790,751	Bills and bonds payable under repurchase agreements	16,372,613	33,985,375
Financial assets at fair value through other comprehensive income	203,965,616	183,510,516	Payables	20,730,324	25,403,426
Investments in debt instruments at amortised cost	264,518,737	261,558,714	Current income tax liabilities	812,196	1,419,540
Investments in bills and bonds under resale agreements	24,545,733	53,467,272	Deposits and remittances	2,061,936,118	1,830,600,631
Receivables- net	27,210,494	24,112,484	Bank debentures payable	33,000,000	25,000,000
Current income tax assets	54,209	54,371	Other financial liabilities	1,842,303	2,082,720
Assets held for sale- net	-	609,363	Provisions	1,026,312	968,697
Bills discounted and loans- net	1,378,298,855	1,212,803,385	Lease liabilities	2,556,202	2,560,041
Equity investments accounted for under the equity method- net	4,531,037	4,934,837	Deferred income tax liabilities	867,443	691,352
Other financial assets- net	111,963	62,700	Other liabilities	2,661,959	2,427,106
Property and equipment- net	14,534,759	15,518,419	Total liabilities	2,159,061,296	1,934,972,091
Right-of-use assets- net	7,633,746	8,300,011			
Investment property- net	7,470,369	5,314,618	Common stock	87,303,496	79,953,548
Intangible assets- net	8,290,758	8,413,151	Additional paid-in capital	25,960,441	25,960,441
Deferred income tax assets	1,148,376	1,193,724	Retained earnings	39,226,906	35,744,857
Other assets - net	5,861,382	3,258,593	Other equity	(704,330)	(3,335,703)
Total assets	\$ 2,310,847,809	\$ 2,073,295,234	Total equity	151,786,513	138,323,143
			Total liabilities and equity	\$ 2,310,847,809	\$ 2,073,295,234

Yuanta Bank
Individual Condensed Statements of Comprehensive Income
For the nine months ended September 30, 2025 and 2024

(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

	For the nine months ended September 30,			
	2025		2024	
	Amount	%	Amount	%
Interest income	\$ 32,273,558	144	\$ 27,957,558	136
Less: Interest expense	(18,792,559)	(84)	(16,906,533)	(82)
Net interest income	13,480,999	60	11,051,025	54
Net non-interest income	8,952,005	40	9,545,507	46
Net profit	22,433,004	100	20,596,532	100
Provision for bad debt expenses, commitment and guarantee policy reserve	(432,249)	(2)	(1,084,342)	(5)
Operating expenses	(11,709,418)	(52)	(10,464,388)	(51)
Income from continuing operations before income tax	10,291,337	46	9,047,802	44
Income tax expense	(1,875,530)	(8)	(1,397,308)	(7)
Net income	8,415,807	38	7,650,494	37
Other comprehensive income (net of tax)	4,435,757	20	3,853,319	19
Total comprehensive income	\$ 12,851,564	58	\$ 11,503,813	56
Earnings per share (in dollars)				
Basic and diluted earnings per share	\$ 0.96		\$ 0.88	

(B) Yuanta Securities

Yuanta Securities
Individual Condensed Balance Sheets
September 30, 2025 and 2024

(Expressed In Thousands of New Taiwan Dollars)

ASSETS	September 30, 2025	September 30, 2024	LIABILITIES AND EQUITY	September 30, 2025	September 30, 2024
Current assets	\$ 699,937,974	\$ 596,869,641	Current liabilities	\$ 606,835,206	\$ 508,942,027
Financial assets at fair value through profit or loss - non-current	49,740	49,193	Bonds payable	35,900,000	34,000,000
Financial assets at fair value through other comprehensive income - non-current	18,647,857	16,366,992	Provisions - non-current	72,405	67,080
Equity investments accounted for under the equity method	65,466,685	64,766,233	Lease liabilities - non-current	475,588	378,401
Property and equipment	5,131,397	5,132,831	Deferred income tax liabilities	1,464,356	1,468,096
Right-of-use assets	729,505	681,912	Other non-current liabilities	1,311,297	1,166,316
Investment property	2,145,833	1,828,726	Total liabilities	646,058,852	546,021,920
Intangible assets	11,574,917	11,574,917	Common stock	65,924,526	65,924,526
Deferred income tax assets	544,063	632,241	Additional paid-in capital	1,344,867	1,287,111
Other non-current assets	4,348,318	3,094,478	Retained earnings	74,058,652	66,320,987
Total assets	\$ 808,576,289	\$ 700,997,164	Other equity	21,189,392	21,442,620
			Total equity	162,517,437	154,975,244
			Total liabilities and equity	\$ 808,576,289	\$ 700,997,164

Yuanta Securities
Individual Condensed Statements of Comprehensive Income
For the nine months ended September 30, 2025 and 2024
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

Item	For the nine months ended September 30,			
	2025		2024	
	Amount	%	Amount	%
Revenues	\$ 39,859,465	100	\$ 39,459,676	100
Service fee expense	(1,542,267)	(4)	(1,678,118)	(4)
Employee benefit expense	(9,429,714)	(24)	(10,104,433)	(26)
Share of the profit or loss of subsidiaries, associates and joint ventures accounted for under the equity method	2,638,136	6	2,404,522	6
Operating expenses	(12,939,323)	(32)	(12,530,945)	(31)
Income from continuing operations before income tax	18,586,297	46	17,550,702	45
Income tax expense	(2,091,536)	(5)	(2,274,591)	(6)
Net income	16,494,761	41	15,276,111	39
Other comprehensive income (net of tax)	3,459,177	9	6,683,132	17
Total comprehensive income	\$ 19,953,938	50	\$ 21,959,243	56
Earnings per share (in dollars)				
Basic and diluted earnings per share	\$ 2.50		\$ 2.32	

(C) Yuanta Securities (Korea)

Yuanta Securities (Korea)
Individual Condensed Balance Sheets
September 30, 2025 and 2024

(Expressed In Thousands of New Taiwan Dollars)

ASSETS	September 30, 2025	September 30, 2024	LIABILITIES AND EQUITY	September 30, 2025	September 30, 2024
Current assets	\$ 38,921,675	\$ 45,489,183	Current liabilities	\$ 140,525,017	\$ 134,585,665
Financial assets at fair value through profit or loss - non-current	242,352,763	250,360,098	Bonds payable	173,402,631	187,037,959
Financial assets at fair value through other comprehensive income - non-current	15,210,153	14,624,306	Provisions - non-current	179,369	4,711,503
Equity investments accounted for under the equity method	2,436,154	2,177,439	Lease liabilities	1,597,596	1,734,103
Property and equipment	1,133,562	1,318,579	Other non-current liabilities	41,455,782	21,611,067
Right-of-use assets	1,604,930	1,811,816	Total liabilities	357,160,395	349,680,297
Investment property	531,073	677,915	Common stock	23,083,767	25,624,309
Intangible assets	1,051,606	1,033,398	Additional paid-in capital	(1,230,290)	(1,365,693)
Deferred income tax assets	1,894,530	1,973,620	Retained earnings	10,527,149	10,861,069
Other non-current assets	87,620,673	68,223,998	Other equity	3,216,098	2,890,370
Total assets	\$ 392,757,119	\$ 387,690,352	Total equity	35,596,724	38,010,055
			Total liabilities and equity	\$ 392,757,119	\$ 387,690,352

Note: Individual condensed financial statements of Yuanta Securities (Korea) have been prepared in accordance with Korea IFRS.

Yuanta Securities (Korea)
Individual Condensed Statements of Comprehensive Income
For the nine months ended September 30, 2025 and 2024
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

Item	For the nine months ended September 30,			
	2025		2024	
	Amount	%	Amount	%
Revenues	\$ 49,010,280	100	\$ 47,730,171	100
Service fee expense	(327,403)	(1)	(300,623)	(1)
Employee benefit expense	(5,167,232)	(10)	(5,010,947)	(10)
Operating expenses	(41,719,553)	(85)	(40,042,757)	(84)
Income from continuing operations before income tax	1,796,092	4	2,375,844	5
Income tax expense	(427,286)	(1)	(565,002)	(1)
Net income	1,368,806	3	1,810,842	4
Other comprehensive income (loss) (net of tax)	272,322	-	(494,160)	(1)
Total comprehensive income	\$ 1,641,128	3	\$ 1,316,682	3
Earnings per share (in dollars)				
Basic earnings per share - ordinary share	\$ 6.65		\$ 8.81	
Diluted earnings per share - ordinary share	\$ 6.65		\$ 8.81	
Basic earnings per share - preferred share	\$ 6.65		\$ 8.81	
Diluted earnings per share - preferred share	\$ 6.65		\$ 8.81	

Note: Individual condensed financial statements of Yuanta Securities (Korea) have been prepared in accordance with Korea IFRS.

(D) Yuanta Futures

Yuanta Futures
Individual Condensed Balance Sheets
September 30, 2025 and 2024

(Expressed In Thousands of New Taiwan Dollars)

ASSETS	September 30, 2025	September 30, 2024	LIABILITIES AND EQUITY	September 30, 2025	September 30, 2024
Current assets	\$ 160,791,347	\$ 152,229,223	Current liabilities	\$ 147,027,458	\$ 140,634,397
Financial assets at fair value through other comprehensive income			Non-current liabilities	1,588,515	1,605,800
- non-current	2,884,499	2,623,509	Total liabilities	148,615,973	142,240,197
Equity investments accounted for under the equity method	1,874,326	1,206,618			
Property and equipment	679,317	646,884	Common stock	3,199,763	2,899,763
Right-of-use assets	12,222	52,165	Additional paid-in capital	5,029,279	3,070,484
Intangible assets	85,125	83,734	Retained earnings	8,081,197	6,954,628
Deferred income tax assets	25,257	24,604	Other equity	2,505,680	2,411,112
Other non-current assets	1,079,799	709,447	Total equity	18,815,919	15,335,987
Total assets	\$ 167,431,892	\$ 157,576,184	Total liabilities and equity	\$ 167,431,892	\$ 157,576,184

Yuanta Futures
Individual Condensed Statements of Comprehensive Income
For the nine months ended September 30, 2025 and 2024
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

Item	For the nine months ended September 30,			
	2025		2024	
	Amount	%	Amount	%
Operating revenue	\$ 2,630,878	100	\$ 3,077,163	100
Service fee expense	(476,668)	(18)	(608,256)	(20)
Employee benefit expense	(856,970)	(33)	(786,899)	(26)
Operating expenses	(1,976,185)	(75)	(2,042,801)	(66)
Share of the profit or loss of subsidiaries, associates and joint ventures accounted for under the equity method	(35,655)	(1)	20,133	1
Non-operating revenue and expenses	3,165,730	120	2,356,726	76
Income from continuing operations before income tax	2,451,130	93	2,016,066	65
Income tax expense	(441,806)	(16)	(411,751)	(13)
Net income	2,009,324	77	1,604,315	52
Other comprehensive income (net of tax)	163,383	6	668,844	22
Total comprehensive income	\$ 2,172,707	83	\$ 2,273,159	74
Earnings per share (in dollars)				
Basic and diluted earnings per share	\$ 6.43		\$ 5.53	

(E) Yuanta Life

Yuanta Life
Individual Condensed Balance Sheets
September 30, 2025 and 2024

(Expressed In Thousands of New Taiwan Dollars)

ASSETS	September 30, 2025	September 30, 2024	LIABILITIES AND EQUITY	September 30, 2025	September 30, 2024
Cash and cash equivalents	\$ 17,413,104	\$ 15,080,216	Payables	\$ 7,092,361	\$ 1,755,298
Receivables	7,457,963	3,482,055	Current income tax liabilities	585,203	9,276
Current income tax assets	6,504,507	5,860,013	Financial liabilities at fair value through profit or loss	2,398,297	3,250,294
Financial assets at fair value through profit or loss	51,518,201	45,712,599	Insurance liabilities	380,875,991	372,866,947
Financial assets at fair value through other comprehensive income	22,101,919	21,830,423	Reserve for insurance contract with the nature of financial products	237,753	200,179
Financial assets at amortised cost	290,857,800	294,859,363	Foreign exchange reserve	3,607,872	2,365,484
Other financial assets	5,300,000	2,300,000	Provisions	34,619	42,507
Right-of-use assets	83,543	155,862	Lease liabilities	1,201,598	978,396
Investment property	17,929,019	15,307,181	Deferred income tax liabilities	1,301,605	2,570,555
Loans	9,118,306	8,400,147	Other liabilities	4,368,055	2,458,872
Reinsurance contract assets	1,366,617	1,233,717	Investment-linked insurance products liabilities	31,350,195	25,477,915
Property and equipment	114,902	106,742	Total liabilities	433,053,549	411,975,723
Intangible assets	211,727	161,275	Common stock	29,201,072	27,201,072
Deferred income tax assets	379,823	632,752	Retained earnings	10,265,108	10,715,061
Other assets	5,866,160	6,473,587	Other equity	(4,945,943)	(2,818,009)
Investment-linked insurance products assets	31,350,195	25,477,915	Total equity	34,520,237	35,098,124
Total assets	\$ 467,573,786	\$ 447,073,847	Total liabilities and equity	\$ 467,573,786	\$ 447,073,847

Yuanta Life
Individual Condensed Statements of Comprehensive Income
For the nine months ended September 30, 2025 and 2024

(Expressed in Thousands of New Taiwan Dollars, Except for Earnings Per Share)

Item	For the nine months ended September 30,			
	2025		2024	
	Amount	%	Amount	%
Operating revenue	\$ 37,648,481	100	\$ 37,616,125	100
Operating costs	(37,098,521)	(99)	(34,507,042)	(92)
Operating expenses	(1,556,909)	(4)	(1,308,901)	(3)
Net operating (loss) income	(1,006,949)	(3)	1,800,182	5
Non-operating revenue and expenses	754	-	1,177	-
(Loss) income from continuing operations before income tax	(1,006,195)	(3)	1,801,359	5
Income tax benefit	694,690	2	258,794	-
Net income	(311,505)	(1)	2,060,153	5
Other comprehensive income (net of tax)	36,116	-	692,557	2
Total comprehensive (loss) income	(\$ 275,389)	(1)	\$ 2,752,710	7
Earnings per share (in dollars)				
Basic and diluted (loss) earnings per share	(\$ 0.11)		\$ 0.85	

(F) Yuanta Securities Investment Trust

Yuanta Securities Investment Trust
Individual Condensed Balance Sheets
September 30, 2025 and 2024

(Expressed In Thousands of New Taiwan Dollars)

ASSETS	September 30, 2025	September 30, 2024	LIABILITIES AND EQUITY	September 30, 2025	September 30, 2024
Current assets	\$ 6,604,286	\$ 6,238,290	Current liabilities	\$ 1,063,398	\$ 1,387,291
Financial assets at fair value through other comprehensive income	504,789	452,762	Deferred income tax liabilities	159,202	158,181
Equity investments accounted for under the equity method	214,197	363,321	Lease liabilities - non-current	44,335	85,535
Property and equipment	314,105	282,967	Other non-current liabilities	35,444	33,874
Intangible assets	768,582	768,582	Total liabilities	1,302,379	1,664,881
Prepaid pension cost	36,026	29,121	Common stock	2,269,235	2,269,235
Deferred income tax assets	840	940	Additional paid-in capital	296,729	296,729
Right-of-use assets	92,671	140,694	Retained earnings	4,631,092	3,933,317
Other non-current assets	242,459	132,652	Other equity	278,520	245,167
Total assets	<u>\$ 8,777,955</u>	<u>\$ 8,409,329</u>	Total equity	<u>7,475,576</u>	<u>6,744,448</u>
			Total liabilities and equity	<u>\$ 8,777,955</u>	<u>\$ 8,409,329</u>

Yuanta Securities Investment Trust
Individual Condensed Statements of Comprehensive Income
For the nine months ended September 30, 2025 and 2024
(Expressed in Thousands of New Taiwan Dollars, Except for Earnings per Share)

Item	For the nine months ended September 30,			
	2025		2024	
	Amount	%	Amount	%
Operating revenue	\$ 5,817,960	100	\$ 5,291,863	100
Operating expenses	(1,986,495)	(34)	(1,921,884)	(36)
Operating income	3,831,465	66	3,369,979	64
Non-operating revenue and expenses	9,562	(1)	93,449	2
Income from continuing operations before income tax	3,841,027	65	3,463,428	66
Income tax expense	(779,218)	(13)	(685,340)	(13)
Net income	3,061,809	52	2,778,088	53
Other comprehensive income (net of tax)	31,125	1	73,218	1
Total comprehensive income	<u>\$ 3,092,934</u>	<u>53</u>	<u>\$ 2,851,306</u>	<u>54</u>
Earnings per share (in dollars)				
Basic and diluted earnings per share	<u>\$ 13.49</u>		<u>\$ 12.24</u>	

(G) Yuanta Asset Management

Yuanta Asset Management
Individual Condensed Balance Sheets
September 30, 2025 and 2024

(Expressed In Thousands of New Taiwan Dollars)

ASSETS	September 30, 2025	September 30, 2024	LIABILITIES AND EQUITY	September 30, 2025	September 30, 2024
Current assets	\$ 3,857,766	\$ 3,682,629	Current liabilities	\$ 114,487	\$ 128,247
Financial assets at fair value through other comprehensive income	50,588	55,041	Non-current liabilities	9,325	11,617
Property and equipment	2,365	4,457	Total liabilities	123,812	139,864
Right-of-use assets	329	4,273	Common stock	3,346,138	3,346,138
Investment property	391,642	576,275	Additional paid-in capital	1,047	1,047
Deferred income tax assets	1,538	2,329	Retained earnings	804,034	801,747
Other non-current assets	3,362	804	Other equity	32,559	37,012
Total assets	<u>\$ 4,307,590</u>	<u>\$ 4,325,808</u>	Total equity	4,183,778	4,185,944
			Total liabilities and equity	<u>\$ 4,307,590</u>	<u>\$ 4,325,808</u>

Yuanta Asset Management
Individual Condensed Statements of Comprehensive Income
For the nine months ended September 30, 2025 and 2024
(Expressed in Thousands of New Taiwan Dollars)

Item	For the nine months ended September 30,			
	2025		2024	
	Amount	%	Amount	%
Operating revenue	\$ 393,798	100	\$ 476,702	100
Operating expenses	(177,150)	(45)	(198,477)	(42)
Operating income	216,648	55	278,225	58
Non-operating revenue and expenses	32,132	8	17,262	4
Income from continuing operations before income tax	248,780	63	295,487	62
Income tax expense	(16,193)	(4)	(33,118)	(7)
Net income	232,587	59	262,369	55
Other comprehensive (loss) income (net of tax)	(4,830)	(1)	8,187	2
Total comprehensive income	<u>\$ 227,757</u>	<u>58</u>	<u>\$ 270,556</u>	<u>57</u>

(H) Yuanta Venture Capital

Yuanta Venture Capital
Individual Condensed Balance Sheets
September 30, 2025 and 2024

(Expressed In Thousands of New Taiwan Dollars)

ASSETS	September 30, 2025	September 30, 2024	LIABILITIES AND EQUITY	September 30, 2025	September 30, 2024
Current assets	\$ 2,136,168	\$ 2,183,518	Current liabilities	\$ 128,765	\$ 141,178
Financial assets at fair value through other comprehensive income	16,787	26,128	Lease liabilities - non-current	6,486	429
Equity investments accounted for under the equity method	1,098,540	1,389,413	Other non-current liabilities	2,200	8,500
Property and equipment	1,045	612	Total liabilities	137,451	150,107
Right-of-use assets	14,130	4,329	Common stock	2,715,220	2,715,220
Deferred income tax assets	43,310	68,041	Additional paid-in capital	918	918
Other non-current assets	1,664	644	Retained earnings	436,242	772,217
Total assets	\$ 3,311,644	\$ 3,672,685	Other equity	21,813	34,223
			Total equity	3,174,193	3,522,578
			Total liabilities and equity	\$ 3,311,644	\$ 3,672,685

Yuanta Venture Capital
Individual Condensed Statements of Comprehensive Income
For the nine months ended September 30, 2025 and 2024
(Expressed in Thousands of New Taiwan Dollars)

Item	For the nine months ended September 30,			
	2025		2024	
	Amount	%	Amount	%
Operating revenue	\$ 440,032	100	\$ 814,189	100
Operating expenses	(98,185)	(22)	(84,500)	(10)
Operating income	341,847	78	729,689	90
Non-operating revenue and expenses	26,279	6	10,687	1
Income from continuing operations before income tax	368,126	84	740,376	91
Income tax expense	(36,560)	(8)	(12,414)	(2)
Net income	331,566	76	727,962	89
Other comprehensive loss (net of tax)	(3,877)	(1)	(12,602)	(1)
Total comprehensive income	\$ 327,689	75	\$ 715,360	88

(I) Yuanta Securities Investment Consulting

Yuanta Securities Investment Consulting
Individual Condensed Balance Sheets
September 30, 2025 and 2024

(Expressed In Thousands of New Taiwan Dollars)

ASSETS	September 30, 2025	September 30, 2024	LIABILITIES AND EQUITY	September 30, 2025	September 30, 2024
Current assets	\$ 186,111	\$ 222,157	Current liabilities	\$ 120,884	\$ 125,261
Property and equipment	54,116	6,323	Non-current liabilities	71,929	97,013
Right-of-use assets	73,840	99,022	Total liabilities	192,813	222,274
Intangible assets	4,253	5,935	Common stock	100,000	100,000
Deferred income tax assets	2,705	7,898	Additional paid-in capital	6,017	6,017
Other non-current assets	25,192	16,070	Retained earnings	47,387	29,114
			Total equity	153,404	135,131
Total assets	<u>\$ 346,217</u>	<u>\$ 357,405</u>	Total liabilities and equity	<u>\$ 346,217</u>	<u>\$ 357,405</u>

Yuanta Securities Investment Consulting
Individual Condensed Statements of Comprehensive Income
For the nine months ended September 30, 2025 and 2024
(Expressed in Thousands of New Taiwan Dollars)

Item	For the nine months ended September 30,			
	2025		2024	
	Amount	%	Amount	%
Operating revenues	\$ 255,048	100	\$ 200,515	100
Operating costs	(806)	-	(780)	(1)
Operating expenses	(237,100)	(93)	(203,327)	(101)
Operating income	17,142	7	(3,592)	(2)
Non-operating revenues and expenses	766	-	(324)	-
Income from continuing operations before income tax	17,908	7	(3,916)	(2)
Income tax expense	(3,079)	(1)	783	-
Net income	14,829	6	(3,133)	(2)
Total comprehensive income	<u>\$ 14,829</u>	<u>6</u>	<u>(\$ 3,133)</u>	<u>(2)</u>

(13) Profitability, asset quality, management information, and liquidity and market risk sensitivity of the Yuanta Group and its subsidiaries:

A. Profitability

(A) Yuanta Financial Holdings

Unit: %

		For the nine months ended September 30,	
		2025	2024
Return on total assets	Before tax	7.21	8.01
	After tax	7.15	7.85
Return on equity	Before tax	8.38	9.24
	After tax	8.30	9.05
Net profit margin ratio		94.02	93.57

(B) Yuanta Financial Holdings and its subsidiaries

		For the nine months ended September 30,	
		2025	2024
Return on total assets	Before tax	0.88	0.98
	After tax	0.74	0.82
Return on equity	Before tax	10.00	10.83
	After tax	8.36	9.03
Net profit margin ratio		31.99	32.22

(C) Yuanta Bank

		For the nine months ended September 30,	
		2025	2024
Return on total assets	Before tax	0.47	0.46
	After tax	0.39	0.39
Return on equity	Before tax	7.08	6.82
	After tax	5.79	5.77
Net profit margin ratio		37.52	37.14

(D) Yuanta Securities

		For the nine months ended September 30,	
		2025	2024
Return on total assets	Before tax	2.48	2.93
	After tax	2.20	2.55
Return on equity	Before tax	11.58	11.74
	After tax	10.28	10.22
Net profit margin ratio		40.28	38.01

(E) Yuanta Life

		For the nine months ended September 30,	
		2025	2024
Return on total assets	Before tax	(0.22)	0.41
	After tax	(0.07)	0.47
Return on equity	Before tax	(2.99)	5.59
	After tax	(0.93)	6.39
Net profit margin ratio		(56.56)	66.24

Note 1: Return on total assets = Income (loss) before (after) income tax/average total assets.

Note 2: Return on equity = Income (loss) before (after) income tax / average equity.

Note 3: Net profit margin ratio = Income (loss) after income tax / net revenues.

Note 4: The term "Income (loss) before (after) income tax" represents net income (loss) from January 1 to the balance sheet date of the reporting period.

Note 5: The profitability of Yuanta Financial Holdings, Yuanta Financial Holdings and its subsidiaries, Yuanta Bank, Yuanta Securities, and Yuanta life insurance agency shall be respectively specified in the said table.

B. Information of Yuanta Bank is as follows:

(A) Non-performing loans and non-performing loan asset quality

Unit: In thousands of NT Dollars

Month / Year			September 30, 2025					September 30, 2024				
Business / Items			Amount of non-performing loans	Gross loans	Non-performing loan ratio	Allowance for doubtful accounts	Coverage ratio	Amount of non-performing loans	Gross loans	Non-performing loan ratio	Allowance for doubtful accounts	Coverage ratio
Corporate banking	Secured loans		530,156	338,588,261	0.16%	4,314,636	813.84%	742,209	301,977,773	0.25%	3,919,796	528.13%
	Unsecured loans		114,092	423,379,825	0.03%	4,096,431	3,590.46%	104,564	333,451,948	0.03%	3,942,534	3,770.45%
Consumer banking	Residential mortgage loans (Note 4)		186,045	332,923,136	0.06%	4,999,595	2,687.30%	97,280	330,210,655	0.03%	4,955,929	5,094.50%
	Cash card services		12	6,314	0.19%	136	1,133.33%	-	9,798	-	158	-
	Small amount of credit loans (Note 5)		25,614	32,519,102	0.08%	357,776	1,396.80%	19,603	26,145,116	0.07%	273,350	1,394.43%
	Others (Note 6)	Secured loans	241,044	272,454,526	0.09%	2,836,266	1,176.66%	108,072	243,158,662	0.04%	2,538,588	2,348.98%
		Unsecured loans	2,056	5,721,790	0.04%	58,711	2,855.59%	2,023	4,070,752	0.05%	41,749	2,063.72%
Gross loan business			1,099,019	1,405,592,954	0.08%	16,663,551	1,516.22%	1,073,751	1,239,024,704	0.09%	15,672,104	1,459.57%

Month / Year		September 30, 2025					September 30, 2024				
		Amount of overdue accounts	Balance of accounts receivable	Overdue account ratio	Allowance for doubtful accounts	Coverage ratio	Amount of overdue accounts	Balance of accounts receivable	Overdue account ratio	Allowance for doubtful accounts	Coverage ratio
Credit card services		8,491	9,476,881	0.09%	141,212	1,663.08%	8,377	9,368,567	0.09%	127,218	1,518.66%
Without recourse factoring (Note 7)		-	9,981,437	-	108,450	-	-	4,170,182	-	72,950	-

Note 1: The amount recognised as non-performing loans is in compliance with the "Regulation Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans".

The amount included in overdue accounts for credit cards is in compliance with Jin-Guan-Yin (4) Letter No. 0944000378 dated July 6, 2005.

Note 2: Non-performing loan ratio=non-performing loans/gross loans. Overdue account ratio for credit cards=overdue accounts/balance of accounts receivable.

Note 3: Coverage ratio for loans=allowance for doubtful accounts of loans/non-performing loans. Coverage ratio for accounts receivable of credit cards=allowance for doubtful accounts for accounts receivable of credit cards/overdue accounts.

Note 4: For residential mortgage loans, the borrower provides his/her (or spouses) house as collateral in full and mortgages it to the financial institution for the purpose of obtaining funds to purchase or add improvements to a house.

Note 5: Small amount of credit loans apply to the norms of Jin-Guan-Yin (4) Letter No. 09440010950 dated December 19, 2005, excluding credit card and cash card services.

Note 6: Other consumer banking is specified as secured or unsecured consumer loans other than residential mortgage loan, cash card services and small amount of credit loans, and excluding credit card services.

Note 7: Pursuant to Jin-Guan-Yin-Wai Letter No. 09850003180 dated August 24, 2009, the amount of without recourse factoring will be recognised as overdue accounts within three months after the factor or insurance company resolves not to compensate the loss.

(B) Non-performing loans and overdue receivables exempted from reporting to the competent authority

Unit: In thousands of NT Dollars

	September 30, 2025		September 30, 2024	
	Total amount of non-performing loans exempted from reporting to the competent authority	Total amount of overdue receivables exempted from reporting to the competent authority	Total amount of non-performing loans exempted from reporting to the competent authority	Total amount of overdue receivables exempted from reporting to the competent authority
Amounts exempted from reporting to the competent authority under debt negotiation (Note 1)	7,351	5,998	6,424	8,029
Perform in accordance with debt liquidation program and restructuring program (Note 2)	412,854	234,462	453,650	238,333
Total	420,205	240,460	460,074	246,362

Note 1: The additional disclosure requirement pertaining to way and information disclosure of the total amount of non-performing loan is in accordance with the Explanatory Jin-Guan-Yin (1) Letter No. 09510001270 of the FSC dated April 25, 2006.

Note 2: The additional disclosure requirement pertaining to the way and information disclosure of loan in the process of debt liquidation and restructuring program is in accordance with the Explanatory Jin-Guan-Yin (1) Letter No. 09700318940 of the FSC dated September 15, 2008 and Jin-Guan-Yin-Fa Letter No. 10500134790 of the FSC dated September 20, 2016.

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(C) Contract amounts of significant credit risk concentration are as follows:

Unit: In thousands of NT Dollars, %

September 30, 2025			
Ranking (Note 1)	Name of Enterprise Group (Note 2)	Total outstanding loan amount (Note 3)	Total outstanding loan amount / Total equity
1	Group A–Packaging and Testing of Semi-conductors	\$ 16,860,859	11.11
2	Group B–Real Estate Development	11,544,470	7.61
3	Group C–Computer Manufacturing	9,504,982	6.26
4	Group D–Financial Holding Companies	8,439,685	5.56
5	Group E–Site Preparation, Foundation, and Structural Construction	7,623,559	5.02
6	Group F–Real Estate Development	7,307,818	4.81
7	Group G–Manufacture of Metal Die	6,900,000	4.55
8	Group H–Air Transportation	6,674,000	4.40
9	Group I–Wholesale of Chemical Materials and Chemical Products	6,650,139	4.38
10	Group J–Retail Sale of Computers, Computer Peripheral Equipment and Software in Specialized Stores	6,093,800	4.01

Unit: In thousands of NT Dollars, %

September 30, 2024			
Ranking (Note 1)	Name of Enterprise Group (Note 2)	Total outstanding loan amount (Note 3)	Total outstanding loan amount / Total equity
1	Group A–Smelting and Refining of Iron and Steel	\$ 11,595,134	8.38
2	Group B–Real Estate Development	11,055,070	7.99
3	Group C–Financial Holding Companies	8,487,465	6.14
4	Group D–Retail Sale of Computers, Computer Peripheral Equipment and Software in Specialized Stores	8,410,289	6.08
5	Group E–Financial Holding Companies	8,109,761	5.86
6	Group F–Mold and Die Manufacturing	6,300,000	4.55
7	Group G–Computers Manufacturing	5,711,724	4.13
8	Group H–Real Estate Development	5,571,912	4.03
9	Group I–Wholesale of Chemical Materials and Chemical Products	5,503,186	3.98
10	Group J–Quarrying of Stone and Sand and Other Mining	5,043,100	3.65

Note 1: Ranking the top ten enterprise groups other than government and government enterprise according to their total amounts of outstanding loans. If an outstanding loan belongs to an enterprises group, the outstanding loan of enterprise group should be categorised and listed in total, and disclosed by “code” plus “industry type” (for example, company (or group) A – Liquid Crystal Panel and Components Manufacturing). If it is an enterprise group, industry type of maximum exposure of the enterprise group should be disclosed. Industry type should be filled

in accordance with “Standard Industrial Classification System” of Directorate-General of Budget, Accounting and Statistics, Executive Yuan.

Note 2: Definition of enterprise group is based on the Article 6 of “Supplementary Provisions to the Taiwan Stock Exchange Corporation Rules for Reviews of Securities Listings”.

Note 3: Total amounts of credit extensions were various loans (including import negotiations, export negotiations, bills discounted, overdrafts, short-term loans, short-term loans secured, securities financing receivable, mid-term loans, mid-term loan secured, long-term loans, long-term loans secured, and overdue accounts), remittances purchased, advance accounts for factoring receivable, acceptances receivable, and guarantees receivable.

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(D) Structure analysis of time to maturity

a. Structure analysis of time to maturity (NTD)

September 30, 2025

(Expressed in Thousands of New Taiwan Dollars)

	Total	0 ~ 10 days	11 ~ 30 days	31 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year
Primary funds inflow upon maturity	2,125,950,924	364,509,967	222,894,279	262,434,542	146,833,045	246,050,980	883,228,111
Primary funds outflow upon maturity	2,617,276,123	104,363,765	199,543,669	373,765,397	468,836,361	395,270,683	1,075,496,248
Gap	(491,325,199)	260,146,202	23,350,610	(111,330,855)	(322,003,316)	(149,219,703)	(192,268,137)

September 30, 2024

(Expressed in Thousands of New Taiwan Dollars)

	Total	0 ~ 10 days	11 ~ 30 days	31 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year
Primary funds inflow upon maturity	1,890,051,475	299,840,847	199,990,189	236,722,721	141,946,190	174,074,133	837,477,395
Primary funds outflow upon maturity	2,280,287,952	77,303,792	170,378,554	336,072,396	365,730,300	364,390,696	966,412,214
Gap	(390,236,477)	222,537,055	29,611,635	(99,349,675)	(223,784,110)	(190,316,563)	(128,934,819)

b. Structure analysis of time to maturity (USD)

September 30, 2025

(Expressed in Thousands of US Dollars)

	Total	0 ~ 30 days	31 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year
Primary funds inflow upon maturity	9,329,377	1,595,855	964,514	238,687	755,288	5,775,033
Primary funds outflow upon maturity	9,980,019	2,815,559	2,056,409	1,142,496	1,744,467	2,221,088
Gap	(650,642)	(1,219,704)	(1,091,895)	(903,809)	(989,179)	3,553,945

September 30, 2024

(Expressed in Thousands of US Dollars)

	Total	0 ~ 30 days	31 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year
Primary funds inflow upon maturity	8,276,550	2,306,546	522,007	221,682	461,644	4,764,671
Primary funds outflow upon maturity	11,658,465	4,235,305	2,421,347	1,509,319	2,141,880	1,350,614
Gap	(3,381,915)	(1,928,759)	(1,899,340)	(1,287,637)	(1,680,236)	3,414,057

(E) Sensitivity analysis of interest rate for assets and liabilities

a. Sensitivity analysis of interest rate for assets and liabilities (NTD)

September 30, 2025

(Expressed in Thousands of New Taiwan Dollars, %)

Item	1 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year	Total
Interest-rate-sensitive assets	1,486,696,976	99,912,861	47,395,417	235,659,745	1,869,664,999
Interest-rate-sensitive liabilities	475,313,607	1,111,248,744	203,910,407	46,813,214	1,837,285,972
Interest-rate-sensitive gap	1,011,383,369	(1,011,335,883)	(156,514,990)	188,846,531	32,379,027
Total equity					154,055,314
Ratio of interest-rate-sensitive assets to liabilities					101.76
Ratio of interest-rate-sensitive gap to equity					21.02

September 30, 2024

(Expressed in Thousands of New Taiwan Dollars, %)

Item	1 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year	Total
Interest-rate-sensitive assets	1,322,384,235	89,561,724	27,411,284	224,848,205	1,664,205,448
Interest-rate-sensitive liabilities	444,113,444	940,441,387	164,596,299	37,079,204	1,586,230,334
Interest-rate-sensitive gap	878,270,791	(850,879,663)	(137,185,015)	187,769,001	77,975,114
Total equity					142,773,570
Ratio of interest-rate-sensitive assets to liabilities					104.92
Ratio of interest-rate-sensitive gap to equity					54.61

Note 1: The above amounts include only New Taiwan Dollars held by Yuanta Bank, excluding contingent assets and contingent liabilities.

Note 2: Interest-rate-sensitive assets and liabilities are those interest earned assets and interest bearing liabilities, revenues and costs which are sensitive to changes in interest rates.

Note 3: Interest-rate-sensitive gap = Interest-rate-sensitive assets - interest-rate-sensitive liabilities.

Note 4: Ratio of interest-rate-sensitive assets to interest-rate-sensitive liabilities = Interest-rate-sensitive assets / interest-rate-sensitive liabilities (refer to NTD denominated interest-rate-sensitive assets and interest-rate-sensitive liabilities).

b.Sensitivity analysis of interest rate for assets and liabilities (USD)

September 30, 2025

(Expressed in Thousands of US Dollars, %)

Item	1 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year	Total
Interest-rate-sensitive assets	3,592,957	516,931	679,577	3,990,592	8,780,057
Interest-rate-sensitive liabilities	4,072,558	686,204	706,002	2,054,561	7,519,325
Interest-rate-sensitive gap	(479,601)	(169,273)	(26,425)	1,936,031	1,260,732
Total equity					(77,550)
Ratio of interest-rate-sensitive assets to liabilities					116.77
Ratio of interest-rate-sensitive gap to equity					(1,625.70)

September 30, 2024

(Expressed in Thousands of US Dollars, %)

Item	1 ~ 90 days	91 ~ 180 days	181 days ~ 1 year	Over 1 year	Total
Interest-rate-sensitive assets	2,935,540	364,565	369,195	3,579,470	7,248,770
Interest-rate-sensitive liabilities	4,671,183	1,048,627	1,036,819	1,273,281	8,029,910
Interest-rate-sensitive gap	(1,735,643)	(684,062)	(667,624)	2,306,189	(781,140)
Total equity					(137,849)
Ratio of interest-rate-sensitive assets to liabilities					90.27
Ratio of interest-rate-sensitive gap to equity					566.66

Note 1: The above amounts include only US Dollars amounts held by Yuanta Bank, excluding contingent assets and contingent liabilities.

Note 2: Interest-rate-sensitive assets and liabilities are those earning assets, interest bearing liabilities, revenues or costs which are sensitive to changes in interest rates.

Note 3: Interest-rate-sensitive gap = Interest-rate-sensitive assets - interest-rate-sensitive liabilities.

Note 4: Ratio of interest-rate-sensitive assets to interest-rate-sensitive liabilities = Interest-rate-sensitive assets / interest-rate-sensitive liabilities (refer to USD denominated interest-rate-sensitive assets and interest-rate-sensitive liabilities).

(14) Information with respect to the subsidiary holding the capital share of the parent company.

None.

13. Other disclosure items

(1) Related information on material transaction items

A. Information regarding stock of long-term equity investment for which the purchase or sale amount for the period exceeded \$300 million or 10% of the Company's paid-in capital:

Investor	Category and name of securities	Account	Counterparty	Relationship	Balance as January 1, 2025		Addition (Note)		Disposal				Balance as September 30, 2025	
					Number of share (in thousands)	Amount	Number of share (in thousands)	Amount	Number of share (in thousands)	Price	Book Value	Gain (loss) on disposal	Number of share (in thousands)	Amount
Yuanta Financial Holdings	Stocks: Yuanta Futures	Equity investments accounted for under the equity method	Yuanta Futures	Subsidiary	192,167	\$ 4,934,977	16,005	\$ 1,184,353	-	-	-	-	208,172	\$ 6,119,330
Yuanta Financial Holdings	Stocks: Yuanta Life	Equity investments accounted for under the equity method	Yuanta Life	Subsidiary	2,720,107	25,817,720	200,000	2,000,000	-	-	-	-	2,920,107	27,817,720

Note: The issuance of stock for cash.

B. Information on the acquisition and disposal of real estate for which the purchase amount exceeded \$300 million or 10% of the Company's paid-in capital: None.

C. Information regarding discounted processing fees on transactions with related parties for which the amount exceeded \$5 million: None.

D. Information regarding receivables from related parties exceeding \$300 million or 10% of the Company's paid-in capital:

Creditor	Counterparty	Relationship	Accounts receivable from related party	Turnover rate	Amount overdue		Amount collected subsequent to the balance sheet date	Amount of credit losses
					Amount	Action taken		
Yuanta Financial Holdings	Yuanta Securities	Subsidiary of the Company	\$ 862,842 (Note)	-	\$ -	-	\$ -	\$ -
Yuanta Financial Holdings	Yuanta Bank	Subsidiary of the Company	401,485 (Note)	-	-	-	-	-
Yuanta Financial Holdings	Yuanta Life	Subsidiary of the Company	579,149 (Note)	-	-	-	-	-

Note: Income tax refundable arising from filing consolidated income tax returns which has been eliminated.

E. Information regarding selling non-performing loans: None.

F. Information on and categories of securitized assets which are approved by the authority pursuant to Financial Asset Securitization Act or the Real Estate Securitization Act: None.

G. Other material transaction items which were significant to the users of the financial statements: None.

(2) Supplementary disclosure regarding investee companies:

For the first quarter and third quarter financial statements, the table is not required to be disclosed.

(3) Significant transactions regarding investee companies

A. Information regarding stocks of equity investment for which the purchase or sale amount for the period exceeded \$300 million or 10% of the Company's paid-in capital: Disclosure may be exempt for subsidiaries in the financial industry, insurance industry and securities Industry. Not applicable for all the other subsidiaries and indirect subsidiaries.

B. Information on the acquisition of real estate for which the purchase amount exceeded \$300 million or 10% of the Company's paid-in capital:

Property name	Occurrence date	Transaction amount	Payment status	Counterparty	Relationship	Previous transfer information where counterparty is a related party				Pricing reference	Purpose of acquisition and current use	Other terms
						Owner	Relationship with company	Transfer date	Amount			
Superficies rights to land parcel No.271-2 and three others, Section 3, Chang'an Section, Zhongshan District, Taipei City	2025.08.04	\$ 2,177,700	Payment completed	Northern Region Branch, National Property Administration, MOF	Not a related party	-	-	-	-	Appraisal report	For real estate investment with development in progress	Business tax included in transaction amount

C. Information on the disposal of real estate for which the purchase amount exceeded \$300 million or 10% of the Company's paid-in capital: None.

D. Information regarding discounted processing fees on transactions with related parties for which the amount exceeded \$5 million: None.

E. Information regarding receivables from related parties for which the amount exceeding \$300 million or 10% of Company's paid-in capital:

Creditor	Counterparty	Relationship	Accounts receivable from related party	Turnover rate	Amount overdue		Amount collected subsequent to the balance sheet date	Amount of credit losses
					Amount	Action taken		
Yuanta Life	The Company	Parent Company	\$ 6,490,850 (Note)	-	\$ -	-	\$ -	\$ -
Yuanta Securities	Yuanta Bank	Affiliated company	504,127	-	-	Not applicable	504,127	-

Note: Income tax refundable arising from filing consolidated income tax returns.

F. Information regarding selling non-performing loans:

Company	Transaction date	Counterparty	Contents of right of claim	Carrying value	Sale price	Gain or loss from disposal	Attached conditions	Relationship with the Bank	Note
Yuanta Savings Bank (Korea)	2025/2/26	KAMCO	Loans and Advance	\$ 4,367	\$ 4,417	\$ 50	None	None	Note 2
Yuanta Savings Bank (Korea)	2025/3/26	KAMCO	Loans and Advance	-	14	14	None	None	Note 3
Yuanta Savings Bank (Korea)	2025/4/30	SM AMC	Loans and Advance	13,147	18,017	4,870	None	None	Note 4
Yuanta Savings Bank (Korea)	2025/5/28	KAMCO	Loans and Advance	4,088	4,391	303	None	None	Note 5
Yuanta Savings Bank (Korea)	2025/6/25	MIRAE ASSET SECURITIES	Loans and Advance	35,869	26,726	(9,143)	None	None	Note 6
Yuanta Savings Bank (Korea)	2025/6/25	MIRAE ASSET SECURITIES	Loans and Advance	33,320	38,908	5,588	None	None	Note 7
Yuanta Savings Bank (Korea)	2025/6/27	KAMCO	Loans and Advance	-	-	-	None	None	Note 8
Yuanta Savings Bank (Korea)	2025/6/27	KB SECURITIES	Loans and Advance	59,755	63,646	3,891	None	None	Note 9
Yuanta Savings Bank (Korea)	2025/7/30	KAMCO	Loans and Advance	5,372	4,161	(1,211)	None	None	Note 10
Yuanta Savings Bank (Korea)	202/8/12	NH INVESTMENT& SECURITIES	Loans and Advance	82,405	76,490	(5,915)	None	None	Note 11
Yuanta Savings Bank (Korea)	2025/8/27	KAMCO	Loans and Advance	-	1	1	None	None	Note 12
Yuanta Savings Bank (Korea)	2025/9/24	MIRAE ASSET SECURITIES	Loans and Advance	32,668	45,441	12,773	None	None	Note 13
Yuanta Savings Bank (Korea)	2025/9/24	KB SECURITIES	Loans and Advance	45,349	53,093	7,744	None	None	Note 14

Company	Transaction date	Counterparty	Contents of right of claim	Carrying value	Sale price	Gain or loss from disposal	Attached conditions	Relationship with the Bank	Note
Yuanta Savings Bank (Korea)	2025/9/24	KB SECURITIES	Loans and Advance	\$ 41,183	\$ 39,743	(\$ 1,440)	None	None	Note 15
Yuanta Savings Bank (Korea)	2025/9/24	KB SECURITIES	Loans and Advance	36,326	39,925	3,599	None	None	Note 16
Yuanta Savings Bank (Korea)	2025/9/26	KAMCO	Loans and Advance	6,489	7,019	530	None	None	Note 17
Yuanta Savings Bank (Korea)	2025/9/26	CSC2509 ABS	Loans and Advance	-	609	609	None	None	Note 18

Note 1: Book value is the balance after deducting the amount of the allowance for doubtful debts to the original creditor's right.

Note 2: The carrying amount and the sale price of the loan was KRW197,574 thousand and KRW199,812 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 3: The carrying amount and the sale price of the loan was KRW0 thousand and KRW648 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 4: The carrying amount and the sale price of the loan was KRW594,712 thousand and KRW815,000 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 5: The carrying amount and the sale price of the loan was KRW184,915 thousand and KRW198,635 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 6: The carrying amount and the sale price of the loan was KRW1,622,523 thousand and KRW1,208,918 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 7: The carrying amount and the sale price of the loan was KRW1,507,228 thousand and KRW1,760,006 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 8: The carrying amount and the sale price of the loan was KRW0 thousand and KRW17 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 9: The carrying amount and the sale price of the loan was KRW2,702,988 thousand and KRW2,879,014 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 10: The carrying amount and the sale price of the loan was KRW243,014 thousand and KRW188,209 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 11: The carrying amount and the sale price of the loan was KRW3,727,551 thousand and KRW3,460,000 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 12: The carrying amount and the sale price of the loan was KRW0 thousand and KRW53 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 13: The carrying amount and the sale price of the loan was KRW1,477,724 thousand and KRW2,055,500 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 14: The carrying amount and the sale price of the loan was KRW2,051,327 thousand and KRW2,401,616 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 15: The carrying amount and the sale price of the loan was KRW1,862,902 thousand and KRW1,797,765 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 16: The carrying amount and the sale price of the loan was KRW1,643,209 thousand and KRW1,806,000 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 17: The carrying amount and the sale price of the loan was KRW293,510 thousand and KRW317,501 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

Note 18: The carrying amount and the sale price of the loan was KRW0 thousand and KRW27,527 thousand, using the exchange rate of 1 KRW to 0.022107 NTD.

G. Information on and categories of securitized assets which are approved by the authority pursuant to Financial Asset Securitization Act or the Real Estate Securitization Act: None.

H. Other material transaction items which were significant to the users of the financial statements: None.

I. Funds lent to other: Not applicable to subsidiaries in a financial or securities industries. For non-financial and non-securities subsidiaries, no fund has been lent except for the following:

Number	Lending company	Borrower	Account	Related-party	Maximum balance at current period	Ending balance	Actual used amount	Interest rate	Characteristic of fund lent to others	Amount	Reason for short-term loans	Provision for credit loss	Collateral		Limit of individual lending	Total limit of funds lent to others
													Item	Value		
1	Yuanta Securities Asia Financial Service	PT Yuanta Sekuritas Indonesia	Accounts receivable-related party	Yes	\$ 639,849	\$ 213,283	\$ 213,283	5.10%	Short-term loans	\$ -	Fulfill operating cost and working capital	\$ -	-	\$ -	\$ 46,297,543 (Note)	\$ 46,297,543 (Note)
2	Yuanta Securities Asia Financial Service	Yuanta Securities (Thailand)	Accounts receivable-related party	Yes	1,523,450	1,523,450	-	-	Short-term loans	-	Fulfill operating cost and working capital	-	-	-	46,297,543 (Note)	46,297,543 (Note)
3	Yuanta Securities Asia Financial Service	Yuanta Securities (Vietnam)	Accounts receivable-related party	Yes	914,070	914,070	-	-	Short-term loans	-	Working capital	-	-	-	46,297,543 (Note)	46,297,543 (Note)
4	Yuanta Securities Asia Financial Service	Yuanta Securities (Korea)	Accounts receivable-related party	Yes	2,437,520	2,437,520	-	-	Short-term loans	-	Working capital	-	-	-	46,297,543 (Note)	46,297,543 (Note)

Note: The ceiling on total loans granted and limit to loans granted to a single party by Yuanta Securities Asia Financial Services should not exceed the net worth of its latest audited/reviewed financial statements.

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J. Endorsements and guarantees provided for others:

Number	Endorsing and guarantee company	Endorsed and guaranteed company		Limit for endorsement and guarantee for single enterprise	Maximum outstanding endorsements and guarantee amount during for the nine months ended September 30, 2025	Ending balance of endorsement and guarantee	Actual used amount	Property-backed endorsement and guarantee	The ratio of accumulated endorsement and guarantee amount and the net value of the latest financial statement	Maximum limit	Provision of endorsements and guarantees by parent company to subsidiary	Provision of endorsements and guarantees by subsidiary to parent company	Provision of endorsements and guarantees to the party in Mainland China
		Name of company	Relationship										
1	Yuanta Securities	PT Yuanta Sekuritas Indonesia	More than 50% common stock-directly-owned subsidiary	\$ 32,503,487 (Note 1)	\$ 106,642	\$ 106,642	\$ 45,139	\$ -	0.07%	\$ 65,006,975 (Note 1)	Yes	No	No
2	Yuanta Securities	Yuanta International Investment (Hong Kong) (Note 2)	More than 50% common stock-directly-owned subsidiary	32,503,487 (Note 1)	1,523,450	1,523,450	42,657	-	0.94%	65,006,975 (Note 1)	Yes	No	No
3	Yuanta Securities Asia Financial Service	PT Yuanta Sekuritas Indonesia	More than 50% common stock-directly-owned subsidiary	46,297,543 (Note 3)	438,788	73,160	-	-	0.16%	46,297,543 (Note 3)	Yes	No	No
4	Yuanta Securities Asia Financial Service	Yuanta Securities (Vietnam)	More than 50% common stock-directly-owned subsidiary	46,297,543 (Note 3)	369,280	138,480	138,480	-	0.30%	46,297,543 (Note 3)	Yes	No	No

Note 1: In accordance with the Company's "Procedures for Provision of Endorsements and Guarantees", the ceiling on total loans granted and limit to loans granted to a single party by Yuanta Securities should not exceed 40% and 20% of net worth of the company's latest audited/reviewed financial statements, respectively.

Note 2: To become a local agent and guarantee institution of foreign structure instruments which are issued by the reinvested company, Yuanta International Investment (Hong Kong), on September 24, 2020, Yuanta Securities' Board of Directors resolved to provide a guarantee with a limit of USD50 million. On December 16, 2020, Yuanta Securities obtained the approval from Gin-Gwen-Zheng-Quan-Zi Letter No. 1090372253 of the FSC in Taiwan. On February 25, 2021, both parties finished signing the guarantee contract after the relating process has been completed.

Note 3: According to the Company's "Procedures for Provision of Endorsements and Guarantees", total endorsements and guarantees provided to others cannot exceed the net assets value in Yuanta Securities Asia Financial Services' latest financial statements audited or reviewed by an independent auditor.

K. Engagement in derivatives trading: Disclosure may be exempt for subsidiaries in the financial industry, insurance industry and securities industry. Not applicable for all the other subsidiaries and indirect subsidiaries.

L. Securities held at the end of period:

(Expressed in Thousands of New Taiwan Dollars)

				September 30, 2025				
Name of company which holds securities	Category and name of securities (or name of issuer of securities)	Relationship between issuer of securities and the company	Account	Number of shares (In thousands)	Book value	Percentage of ownership (%)	Fair value	Note
Yuanta Securities Investment Trust	Beneficiary certificates:							
	Yuanta/P-shares Taiwan Top 50 ETF	The managing company of the fund	Financial assets at fair value through profit or loss	31	\$ 1,811	-	\$ 1,811	
	Yuanta/P-shares Taiwan Mid-Cap 100 ETF	"	"	18	1,587	-	1,587	
	Yuanta/P-shares Taiwan Electronics Tech ETF	"	"	27	3,377	-	3,377	
	Yuanta/P-shares MSCI Taiwan Financials ETF	"	"	28	862	-	862	
	Yuanta/P-shares Taiwan Dividend Plus ETF	"	"	36	1,313	-	1,313	
	W.I.S.E. Yuanta/P-shares CSI 300 ETF	"	"	27	602	-	602	
	Yuanta S&P500 ETF	"	"	7	451	-	451	
	Yuanta Taiwan Value High Dividend ETF	"	"	18	172	-	172	
	Yuanta/P-shares Taiwan GreTai 50 ETF	"	"	21	496	-	496	
	Yuanta/P-shares MSCI Taiwan ETF	"	"	14	1,437	-	1,437	
	Yuanta/P-shares SSE50 ETF	"	"	19	670	-	670	
	Yuanta S&P GSCI Gold ER Futures ETF	"	"	7	278	-	278	
	Yuanta S&P GSCI Crude Oil ER Futures ETF	"	"	-	5	-	5	
	Yuanta EURO STOXX 50 ETF	"	"	10	382	-	382	
	Yuanta Nikkei 225 ETF	"	"	10	575	-	575	
	Yuanta U.S. Treasury 20+ Year Bond ETF	"	"	17	469	-	469	
	Yuanta S&P US Dollar ER Futures ETF	"	"	1	16	-	16	
	Yuanta U.S. Treasury 7-10 Year Bond ETF	"	"	8	289	-	289	
	Yuanta Taiwan High Dividend Low Volatility ETF	"	"	22	1,123	-	1,123	
	Yuanta U.S. Treasury 1-3 Year Bond ETF	"	"	17	516	-	516	
	Yuanta US 20+ Year BBB Corporate Bond ETF	"	"	10	345	-	345	

				September 30, 2025				
Name of company	Category and name of securities (or name of issuer of securities)	Relationship between issuer of securities and the company	Account	Percentage of				
which holds securities				Number of shares (In thousands)	Book value	ownership (%)	Fair value	Note
Yuanta Securities Investment Trust	Beneficiary certificates:							
	Yuanta DJCI Silver ER Futures ETF	The managing company of the fund	Financial assets at fair value through profit or loss	-	\$ 12	-	\$ 12	
	Yuanta MSCI China A ETF	"	"	8	198	-	198	
	Yunata US 20+ Year AAA-A Corporate Bond ETF	"	"	8	248	-	248	
	Yunata STOXX Global Artificial Intelligence ETF	"	"	21	1,703	-	1,703	
	Yunata S&P U.S. High Yield Preferred Stock ETF	"	"	-	2	-	2	
	Yunata US 10+ Investment Grade Bank Bond ETF	"	"	12	396	-	396	
	Yunata US 10+ Investment Grade Healthcare Bond ETF	"	"	12	386	-	386	
	Yunata US 10+ Investment Grade Utility Electric Power Bond ETF	"	"	12	347	-	347	
	Yuanta FTSE4Good TIP Taiwan ESG ETF	"	"	13	677	-	677	
	Yuanta Global NextGen Communications ETF	"	"	20	973	-	973	
	Yuanta 15+ Year Emerging Markets Sovereign Bond ETF	"	"	-	1	-	1	
	Yuanta Global 5G & NexGen Telecommunication Components ETF	"	"	19	870	-	870	
	Yuanta Global Aerospace and Defense Technology ETF	"	"	9	205	-	205	
	Yuanta U.S. Treasury 10+ Yr Enhanced Yield and Cpn Select ETF	"	"	6	51	-	51	
	Yuanta Enhanced Yield 10+ Yr Coupon Select Investment Grade US Developed Markets Corporate Bond ETF	"	"	10	94	-	94	
	Yuanta U.S. Strips 25+ Year Select ETF	"	"	8	72	-	72	
	Yuanta De-Li Money Market Fund	"	"	22,873	393,142	-	393,142	
	Yuanta De-Bao Money Market Fund	"	"	31,066	393,219	-	393,219	
	Yuanta Wan Tai Money Market Fund	"	"	24,598	392,173	-	392,173	
	Yuanta Japan Leaders Equity Fund-(I)	"	"	10,243	127,215	-	127,215	
	Fubon Chi-Hsiang Money Market Fund	-	"	23,664	390,883	-	390,883	
	Fubon Money Market Fund	-	"	24,953	390,475	-	390,475	
	PGIM Money Market Fund	-	"	9,599	160,078	-	160,078	
	UPAMC JAMES BOND MONEY MARKET Fund	-	"	22,252	391,524	-	391,524	
	Taishin Ta-Chong Money Market Fund	-	"	26,101	391,240	-	391,240	
					<u>\$ 3,052,960</u>		<u>\$ 3,052,960</u>	

				September 30, 2025				
Name of company which holds securities	Category and name of securities (or name of issuer of securities)	Relationship between issuer of securities and the company	Account	Number of shares (In thousands)	Book value	Percentage of ownership (%)	Fair value	Note
Yuanta Securities Investment Trust	Stocks:							
	Taiwan Futures Exchange	-	Financial assets at fair value through other comprehensive income	6,351	\$ 478,837	0.88	\$ 478,837	
	FundRich Securities Co. Ltd.	-	"	945	25,952	1.36	25,952	
					\$ 504,789		\$ 504,789	
	CR Yuanta Fund Management Company Limited	Investee company accounted for under the equity method	Equity investments accounted for under the equity method	147,000	\$ 214,197	24.50	\$ 214,197	
Yuanta Asset Management	Beneficiary certificates:							
	Yuanta Japan Leaders Equity Fund-(A)	-	Financial assets at fair value through profit or loss	3,021	\$ 37,069	\$ -	\$ 37,069	
	Yuanta Taiwan Value High Dividend ETF	-	"	5,000	47,150	-	47,150	
	Fubon Chi-Hsiang Money Market Fund	-	"	12,199	201,499	-	201,499	
	Franklin Templeton Sinoam Money Market Fund	-	"	22,186	241,989	-	241,989	
	PGIM Money Market Fund	-	"	6,092	101,600	-	101,600	
	FSITC Taiwan Money Market Fund	-	"	12,522	202,221	-	202,221	
	UPAMC JAMES BOND MONEY MARKET Fund	-	"	13,844	243,584	-	243,584	
	Taishin Ta-Chong Money Market Fund	-	"	13,557	203,215	-	203,215	
	Taishin 1699 Money Market Fund	-	"	15,421	220,738	-	220,738	
					\$ 1,499,065		\$ 1,499,065	
	Stocks:							
	Taiwan Finance Corporation	-	Financial assets at fair value through other comprehensive income	828	\$ 7,183	0.16	\$ 7,183	
	Sunsino Development. Associate Inc.	-	"	466	6,358	0.93	6,358	
	Dai Yeh Development Co., Ltd.	-	"	67	397	1.67	397	
	Chung Yi Development Co., Ltd.	-	"	2,278	-	6.63	-	
	China Investment and Development Co.,Ltd	-	"	1,980	23,859	1.23	23,859	
	China Trade And Development Corporation	-	"	500	12,791	0.76	12,791	
					\$ 50,588		\$ 50,588	

				September 30, 2025				
Name of company which holds securities	Category and name of securities (or name of issuer of securities)	Relationship between issuer of securities and the company	Account	Number of shares (In thousands)	Percentage of ownership			
					Book value	(%)	Fair value	Note
Yuanta Venture Capital	Stocks:							
	United Renewable Energy Co., Ltd.	-	Financial assets at fair value through profit or loss	513	\$ 2,798	0.03	\$ 2,798	
	Eurocharm Holdings Co., Ltd.	-	"	624	69,264	0.89	69,264	
	Ever Fortune. AI Co. , Ltd.	-	"	650	46,930	0.68	46,930	
	Pharmosa Biopharm Inc.	-	"	1,500	70,275	1.16	70,275	
	Center Laboratories, Inc.	-	"	1,470	57,107	0.20	57,107	
	Mega Union Technology Incorporated	-	"	101	53,137	0.13	53,137	
	BioDlink International Company Limited	-	"	15,606	137,507	2.02	137,507	
	Jing-Jan Retail Business Co., Ltd.	-	"	1,408	46,380	2.35	46,380	
	Taiwan Microloops Co., Ltd.	-	"	10	1,779	0.02	1,779	
	Shine-On BioMedical Co., Ltd.	-	"	300	19,728	0.60	19,728	
	IOVTEC Co., Ltd.	-	"	721	53,606	2.93	53,606	
	Song Chuan Precision Co., Ltd.	-	"	620	73,544	0.85	73,544	
	ETERNAL PRECISION MECHANICS CO., LTD.	-	"	261	58,824	0.37	58,824	
	AM-POWER MACHINE INTERNATIONAL ENTERPRISE CO.	-	"	1,000	215,080	2.34	215,080	
	YU-CHEN SYSTEM Technology Corp.	-	"	1,000	89,870	5.35	89,870	
	CHENG MEI INSTRUMENT TECHNOLOGY CO., LTD	-	"	400	29,252	0.83	29,252	
	CGK International Co., Ltd (Cayman)	-	"	877	5,840	2.00	5,840	
	Aprevent Medical Inc.	-	"	1,808	14,697	6.30	14,697	Preferred stock B
	GRAID Technology Inc.	-	"	682	55,851	1.83	55,851	Preferred stock A
	GRAID Technology Inc.	-	"	1,570	151,302	4.21	151,302	Preferred stock B

				September 30, 2025				
Name of company				Percentage of				
which holds securities	Category and name of securities (or name of issuer of securities)	Relationship between issuer of securities and the company	Account	Number of shares (In thousands)	Book value	ownership (%)	Fair value	Note
Yuanta Venture Capital	Stocks:							
	Certain Micro Application Technology Inc.	-	Financial assets at fair value through profit or loss	1,775	\$ 63,652	8.25	\$ 63,652	
	Ye Siang enterprise CO., LTD.	-	"	58	9,145	0.08	9,145	
	TEST RITE RETAIL CO., LTD.	-	"	500	32,085	0.52	32,085	
	DA YI CHENG Technology CO. , LTD.	-	"	900	161,757	4.74	161,757	
	UWELL BIOPHARMA INC.	-	"	4,000	17,160	2.00	17,160	
	Li Ling Film Co., Ltd.	-	"	500	-	0.83	-	
	Aprevent Medical, Inc.	-	"	394	-	1.37	-	
	Veden Dental Group	-	"	246	-	0.50	-	
	Canal Biotech Corporation Inc.	-	"	533	-	5.75	-	
	Great Dream Pictures, Inc.	-	"	200	-	19.96	-	
	Asia Pacific Venture Invest II L.P.	-	"	-	681	10.00	681	
					<u>\$ 1,537,251</u>		<u>\$ 1,537,251</u>	
	Grand Cathay Venture Capital Co., Ltd.	-	Financial assets at fair value through other comprehensive income	800	\$ 9,368	0.50	\$ 9,368	
	Prudence Capital Management	-	"	191	1,840	9.00	1,840	
	CDIB BioScience Ventures I, Inc.	-	"	1,064	926	4.80	926	
	Harbinger Venture III. Capital Corp.	-	"	10	135	10.00	135	
	HWA VI Venture Capital Corp.	-	"	43	1,728	8.70	1,728	
	Huiyang Venture Capital Co., Ltd.	-	"	67	2,790	2.46	2,790	
					<u>\$ 16,787</u>		<u>\$ 16,787</u>	
	Yuanta I Venture Capital Co., Ltd.	Investee company accounted for under the equity method	Equity investments accounted for under the equity method	85,000	<u>\$ 1,098,540</u>	100	<u>\$ 1,098,540</u>	

(4) Investments in Mainland China

A. Information of investment in Mainland China

Yuanta Venture Capital

(Expressed in thousands of dollars)

Investee in Mainland China	Main business activities	Paid-in capital	Investment method (Note 1)	Accumulated amount of remittance from Taiwan to Mainland China as of January 1, 2025	Amount remitted from Taiwan to Mainland China/Amount remitted back to Taiwan for the nine months ended September 30, 2025		Accumulated amount of remittance from Taiwan to Mainland China as of September 30, 2025	Net income of investee for the nine months ended September 30, 2025	Ownership held by the Company (direct or indirect)	Investment income (loss) recognised by the Company for the nine months ended September 30, 2025 (Note 4)	Book value of investments in Mainland China as of September 30, 2025	Accumulated amount of investment income remitted back to Taiwan as of September 30, 2025
					Remitted to Mainland China	Remitted back to Taiwan						
BioDlink International Company Limited	Pharmaceutical company specializes in cancer treatment	\$ 8,458,194 (USD 277,600)	(2) HONG KONG TOT BIOPHARM INTERNATIONAL COMPANY LIMITED	\$ 164,620	\$ -	\$ -	\$ 164,620	Note 5	2.02%	\$ -	\$ 164,620	\$ -
Jhong Shan Dong Yi Technology Co., Ltd.	Protection glass grinding and sales	243,752 (USD 8,000)	(2) CAYMAN ISLANDS CGK INTERNATIONAL CO., LTD.	5,599	-	-	5,599	Note 5	2.00%	-	5,599	-
Orient Optical Crystal Mfg. Co	Protection glass grinding and sales	19,581 (HKD 5,000)	(2) CAYMAN ISLANDS CGK INTERNATIONAL CO., LTD.	452	-	-	452	Note 5	2.00%	-	452	-
Veden Dental Labs Inc.	Manufacturing dental restoration	325,045 (HKD 83,000)	(2) CAYMAN ISLANDS VEDEN DENTAL GROUP	22,762	-	-	22,762	Note 5	0.50%	-	22,762	-

Yuanta I Venture Capital

(Expressed in thousands of dollars)

Investee in Mainland China	Main business activities	Paid-in capital	Investment method (Note 1)	Accumulated amount of remittance from Taiwan to Mainland China as of January 1, 2025	Amount remitted from Taiwan to Mainland China/Amount remitted back to Taiwan for the nine months ended September 30, 2025		Accumulated amount of remittance from Taiwan to Mainland China as of September 30, 2025	Net income of investee for the nine months ended September 30, 2025	Ownership held by the Company (direct or indirect)	Investment income (loss) recognised by the Company for the nine months ended September 30, 2025 (Note 4)	Book value of investments in Mainland China as of September 30, 2025	Accumulated amount of investment income remitted back to Taiwan as of September 30, 2025
					Remitted to Mainland China	Remitted back to Taiwan						
Jie Qun Electronic Technology (Dong Guan) Ltd.	Transistors	\$ 2,684,825 (USD 88,117)	(2) VIRGIN ISLANDS GREAT TEAM BACKEND FOUNDRY, INC.	\$ 36,585	\$ -	\$ -	\$ 36,585	Note 5	3.25%	\$ -	\$ 22,575	\$ 30,179

Yuanta Securities

(Expressed in thousands of dollars)

Investee in Mainland China	Main business activities	Paid-in capital	Investment method (Note 1)	Accumulated amount of remittance from Taiwan to Mainland China as of January 1, 2025	Amount remitted from Taiwan to Mainland China/Amount remitted back to Taiwan for the nine months ended September 30, 2025		Accumulated amount of remittance from Taiwan to Mainland China as of September 30, 2025	Net income of investee for the nine months ended September 30, 2025	Ownership held by the Company (direct or indirect)	Investment income (loss) recognised by the Company for the nine months ended September 30, 2025 (Note 2)	Book value of investments in Mainland China as of September 30, 2025	Accumulated amount of investment income remitted back to Taiwan as of September 30, 2025
					Remitted to Mainland China	Remitted back to Taiwan						
GC Investment Consultant (Shanghai)	Investment consultation	\$ 17,686 (CNY 4,138)	(3)	\$ -	\$ -	\$ -	\$ -	\$ 98	100.00%	\$ - In liquidation	\$ 22,198	\$ -
Yuanta Investment Consulting (Beijing)	Investment management consulting service, financial consulting service, business administration consulting service, business information consulting service, economic and trade consulting service, marketing and planning, technical promotion and services	78,772 (CNY 18,428)	(2) Yuanta Securities Asia Financial Service	-	-	-	-	(2,113)	100.00%	(2,113) (2)B	18,465	-

Investee in Mainland China	Main business activities	Paid-in capital	Investment method (Note 1)	Accumulated amount of remittance from Taiwan to Mainland China as of January 1, 2025	Amount remitted from Taiwan to Mainland China/Amount remitted back to Taiwan for the nine months ended September 30, 2025		Accumulated amount of remittance from Taiwan to Mainland China as of September 30, 2025	Net income of investee for the nine months ended September 30, 2025	Ownership held by the Company (direct or indirect)	Investment income (loss) recognised by the Company for the nine months ended September 30, 2025 (Note 2)	Book value of investments in Mainland China as of September 30, 2025	Accumulated amount of investment income remitted back to Taiwan as of September 30, 2025
					Remitted to Mainland China	Remitted back to Taiwan						
CR Yuanta Fund Management Company Limited	Fund raising and sale	\$ 2,564,700 (CNY 600,000)	(1)	\$ 705,666	\$ -	\$ -	\$ 705,666	(\$ 3,396)	24.50%	(\$ 130,820)	\$ 214,197	\$ -

B. Limitation on investment in Mainland China (Expressed in thousands of dollars)

Company name	Accumulated amount of remittance from Taiwan to Mainland China as of September 30, 2025	Investment amount approved by the Investment Commission of the Ministry of Economic Affairs (MOEA)	Ceiling on investments in Mainland China imposed by the Investment Commission of MOEA (Note)
Yuanta Venture Capital and its subsidiaries	\$ 230,018	\$ 229,747	\$ 1,904,516
GC Investment Consultant (Shanghai)	-	Note 6	Note 6
Yuanta Investment Consulting (Beijing)	-	91,973	106,077,694
Yuanta Securities Investment Trust	705,666	705,666	4,485,346

Note: The abovementioned limitations on investments in Mainland China were based on 60% of Yuanta Venture Capital's net worth of \$3,174,193.

The abovementioned limitations on investments in Mainland China were based on 60% of Yuanta Securities' net worth of \$176,796,156.

The abovementioned limitations on investments in Mainland China were based on 60% of Yuanta Securities Investment Trust's net worth of \$7,475,576.

Note 1: Investment methods are classified into the following three categories; fill in the number of the category each case belongs to:

- (1) Directly invest in a company in Mainland China.
- (2) Through investing in an existing company in the third area, which then invested in the investee in Mainland China.
- (3) Others.

Note 2: In the 'Investment income (loss) recognised by the Company for the nine months ended September 30, 2025' column:

- (1) It should be indicated if the investee was still in the incorporation arrangements and had not yet any profit during this period.
- (2) Indicate the basis for investment income (loss) recognition in the number of one of the following three categories:
 - a. The financial statements that are audited and attested by international accounting firm which has cooperative relationship with accounting firm in R.O.C.
 - b. The financial statements that are audited and attested by R.O.C. parent company's CPA.
 - c. Others.

Note 3: The numbers in this table are expressed in New Taiwan Dollars.

Note 4: The investment targets are Yuanta Venture Capital and Yuanta I Venture Capital's information of investment in Mainland China and are recognised as financial assets at fair value through profit or loss, therefore, there was no investment income (loss) recognised.

Note 5: The Company's subsidiary does not have significant influence over the investee. Thus, financial information on the investee is unattainable.

Note 6: Yuanta Securities absorbed Polaris Securities and therefore indirectly acquired USD16 million capital of GC Investment Consultant (Shanghai) Co., Ltd., a subsidiary of GC Investment Consultant (Asian) Co., Ltd. (renamed as Polaris Capital afterwards), being reinvested by Polaris Holdings (Cayman) Ltd., the direct overseas investment of Polaris Securities. GC Investment Consultant (Shanghai) Co., Ltd. was approved to liquidate, the Yuanta Group has no significant influence over the company, therefore, the equity method was no longer applicable.

(5) Significant commitments or contingency of subsidiaries

Please refer to Note 9.

(6) Significant loss from disasters of subsidiaries

Please refer to Note 10.

(7) Significant subsequent events of subsidiaries

Please refer to Note 11.

(8) Major shareholders information

No shareholder held shares above 5% as of September 30, 2025.

(9) Related party transactions of subsidiaries amounting to at least \$100 million

Please refer to Note 7.

(BLANK)

(10) Significant transactions between parent company and subsidiaries

No. (Note 1)	Company	Counterparty	Relationship (Note 2)	Details of transactions			
				Account	Amount	Conditions	Percentage of total consolidated net revenues or assets (Note 3)
0	Yuanta Financial Holdings	Yuanta Securities	1	Receivables – net	857,543	No significant difference from general customers	0.02%
0	Yuanta Financial Holdings	Yuanta Bank	1	Receivables – net	398,827	"	0.01%
0	Yuanta Financial Holdings	Yuanta Life	1	Receivables – net	576,858	"	0.01%
0	Yuanta Financial Holdings	Yuanta Life	1	Payables	6,489,124	"	0.16%
0	Yuanta Financial Holdings	Yuanta Bank	1	Right-of-use assets – net	274,027	"	0.01%
1	Yuanta Securities	Yuanta Futures	3	Cash and cash equivalents	1,462,161	"	0.04%
1	Yuanta Securities	Yuanta Futures	3	Financial assets at fair value through profit or loss	1,515,061	"	0.04%
1	Yuanta Securities	Yuanta Bank	3	Receivables – net	478,543	"	0.01%
1	Yuanta Securities	Yuanta Bank	3	Right-of-use assets – net	207,322	"	0.01%
1	Yuanta Securities	Yuanta Securities Investment Trust	3	Net service fee and commission income	151,854	"	0.17%
1	Yuanta Securities	Yuanta Bank	3	Interest income	697,344	"	0.78%
1	Yuanta Securities	Yuanta Futures	3	Net service fee and commission income	180,799	"	0.20%
1	Yuanta Securities	Yuanta Securities Investment Consulting	3	Other business and administrative expenses	183,960	"	0.20%
1	Yuanta Securities	Yuanta Bank	3	Net other miscellaneous income (loss)	152,916	"	0.17%
1	Yuanta Securities	Yuanta International Insurance Brokers	3	Net other miscellaneous income (loss)	224,486	"	0.25%
1	Yuanta Securities	Yuanta Securities (Hong Kong)	3	Payables	150,821	"	0.00%
2	Yuanta Bank	Yuanta Futures	3	Cash and cash equivalents	306,628	"	0.01%
2	Yuanta Bank	Yuanta Futures	3	Financial assets at fair value through profit or loss	159,559	"	0.00%
2	Yuanta Bank	Yuanta Life	3	Receivables – net	203,728	"	0.00%
2	Yuanta Bank	Yuanta Securities Finance	3	Bills discounted and loans – net	300,000	"	0.01%
2	Yuanta Bank	Yuanta Futures	3	Deposits and remittances	138,664	"	0.00%
2	Yuanta Bank	Yuanta Life	3	Deposits and remittances	1,770,267	"	0.04%

No. (Note 1)	Company	Counterparty	Relationship (Note 2)	Details of transactions			
				Account	Amount	Conditions	Percentage of total consolidated net revenues or assets (Note 3)
2	Yuanta Bank	Yuanta Securities	3	Deposits and remittances	1,942,865	No significant difference from general customers	0.05%
2	Yuanta Bank	Yuanta International Insurance Brokers	3	Deposits and remittances	404,911	"	0.01%
2	Yuanta Bank	Yuanta Futures	3	Deposits and remittances	161,400	"	0.00%
2	Yuanta Bank	Yuanta Life	3	Deposits and remittances	367,704	"	0.01%
2	Yuanta Bank	Yuanta Securities	3	Deposits and remittances	20,155,084	"	0.49%
2	Yuanta Bank	Yuanta Futures	3	Deposits and remittances	1,303,600	"	0.03%
2	Yuanta Bank	Yuanta Securities (Hong Kong)	3	Deposits and remittances	216,543	"	0.01%
2	Yuanta Bank	Yuanta Securities Investment Trust	3	Deposits and remittances	2,620,000	"	0.06%
2	Yuanta Bank	Yuanta Securities Investment Consulting	3	Deposits and remittances	154,100	"	0.00%
2	Yuanta Bank	Yuanta Life	3	Deposits and remittances	3,000,000	"	0.07%
2	Yuanta Bank	Yuanta Venture Capital	3	Deposits and remittances	100,000	"	0.00%
2	Yuanta Bank	Yuanta I Venture Capital	3	Deposits and remittances	220,000	"	0.01%
2	Yuanta Bank	Yuanta Asset Management	3	Deposits and remittances	503,500	"	0.01%
2	Yuanta Bank	Yuanta Securities	3	Deposits and remittances	116,756,091	"	2.85%
2	Yuanta Bank	Yuanta Securities Asia Financial Services	3	Deposits and remittances	1,176,103	"	0.03%
2	Yuanta Bank	Yuanta Asia Investment (Hong Kong)	3	Deposits and remittances	249,874	"	0.01%
2	Yuanta Bank	Yuanta Securities (Hong Kong)	3	Deposits and remittances	5,647,897	"	0.14%
2	Yuanta Bank	Yuanta Futures	3	Deposits and remittances	8,230,806	"	0.20%
2	Yuanta Bank	Yuanta Life	3	Net service fee and commission income	2,282,133	"	2.54%
2	Yuanta Bank	Yuanta Life	3	Net service fee and commission income	136,170	"	0.15%
2	Yuanta Bank	Yuanta Futures	3	Interest expense	767,994	"	0.86%
2	Yuanta Bank	Yuanta Securities	3	Interest expense	208,350	"	0.23%
2	Yuanta Bank	Yuanta Securities (Hong Kong)	3	Interest expense	169,757	"	0.19%
3	Yuanta Futures	Yuanta Futures (Hong Kong)	3	Other financial assets – net	313,677	"	0.01%
3	Yuanta Futures	Yuanta Futures (Singapore)	3	Other financial assets – net	4,009,935	"	0.10%

No. (Note 1)	Company	Counterparty	Relationship (Note 2)	Details of transactions			
				Account	Amount	Conditions	Percentage of total consolidated net revenues or assets (Note 3)
3	Yuanta Futures	Yuanta Futures (Hong Kong)	3	Other financial liabilities	524,034	No significant difference from general customers	0.01%
3	Yuanta Futures	Yuanta Securities (Korea)	3	Other financial liabilities	404,152	"	0.01%
4	Yuanta Life	Yuanta International Insurance Brokers	3	Payables	205,050	"	0.01%
4	Yuanta Life	Yuanta International Insurance Brokers	3	Net service fee and commission income	718,417	"	0.80%
5	Yuanta Venture Capital	Yuanta I Venture Capital	3	Receivables – net	400,196	"	0.01%
6	Yuanta Securities Asia Financial Services	Yuanta Securities (Indonesia)	3	Receivables – net	213,283	"	0.01%
7	Yuanta Securities (Hong Kong)	Yuanta Futures (Hong Kong)	3	Other financial liabilities	485,315	"	0.01%
7	Yuanta Securities (Hong Kong)	Yuanta Securities	3	Payables	319,544	"	0.01%
8	Yuanta Futures (Hong Kong)	Yuanta Securities (Vietnam)	3	Other financial assets – net	135,900	"	0.00%

Note 1: The numbers in the No. column represent as follows:

1. 0 for the parent company.
2. According to the sequential order, subsidiaries are numbered from 1.

Note 2: There are three types of relationships with the counterparties and they are labeled as follows (If transactions between parent company and subsidiaries or between subsidiaries refer to the same transaction, it is not required to disclose twice. For example, if the parent company has already disclosed its transactions with a subsidiary, then the subsidiary is not required to disclose the transactions; for transactions between two subsidiaries, if one of the subsidiaries has disclosed the transactions, then the other is not required to disclose the transactions) :

1. Parent company to subsidiary.
2. Subsidiary to parent company.
3. Subsidiary to subsidiary.

Note 3: The calculation basis of the trading amount accounting for the total consolidated net revenues or assets is that the account ending balance is divided by the total consolidated assets if it is attributed to the balance sheet accounts, and the accumulated trading amount of the interim period is divided by the total consolidated net revenues if it is attributed to the profit or loss accounts.

Note 4: The transactions disclosed are those over \$100,000.

14. Segment information

(1) General information

A. Recognition elements of reporting segment

The Yuanta Group is mainly engaged in the investment and management of its investees; therefore, the management reports are provided to the Chief Operating Decision-Maker (“CODM”) to allocate resources to operating segments and evaluate their performance. The Yuanta Group’s management recognised reporting segments based on the policies adopted by the CODM.

B. The income sources and service types of each reporting segment

The management has recognised reporting segments based on the reporting information used by the CODM. The Yuanta Group has five reporting segments according to the types of income sources: banking, securities, futures, insurance and others. The products and types of service of the income sources are as follows:

(A) Banking: corporate banking, personal banking and wealth management in accordance with the Banking Act.

(B) Securities: securities dealing or consignment trading, underwriting securities, registration and transfer agency service for securities, assistance of futures trading, futures dealing, and issuing call (put) warrants, derivative financial instrument transactions including interest rate swap, asset swap and structured notes.

(C) Futures: domestic and foreign futures merchant business, self-operating business, futures consultation business, futures agency, self-operating securities business and other futures relating business as approved by authorities.

(D) Insurance: the main activities comprise life insurance enterprises and provision of life, medical, accident injury and investment-oriented insurance products.

(E) Others: includes those not mentioned above, for example, investment trust, investment consulting, venture capital and asset management businesses.

(2) Measurement of segment information – measurement of the profit and loss of operating segments

The Yuanta Group’s measurement principles for profit and loss of operating segments is consistent with the significant accounting policies stated in Note 4, and the measurement of profit and loss performance is based on pre-tax profit and loss.

Inter-segmental transactions are arm’s-length transactions, and the gain and loss arising from such transactions are eliminated by the parent company in the consolidated financial statements. Profit and loss directly attributable to various segments have been considered when segment performance is being evaluated.

Expressed in Thousands of New Taiwan Dollars

For the nine months ended September 30, 2025

	Banking	Securities	Futures	Insurance	Others	Adjustment and elimination	Consolidated
Revenue from external customers	\$ 22,132,909	\$ 46,898,633	\$ 3,438,847	\$ 11,165,746	\$ 6,171,347	\$ -	\$ 89,807,482
Revenue (loss) from transactions with other operating segments of the same entity	<u>680,072</u>	<u>2,262,932</u>	<u>679,095</u>	<u>(2,928,137)</u>	<u>736,045</u>	<u>(1,430,007)</u>	<u>-</u>
Net revenues (Note)	<u>22,812,981</u>	<u>49,161,565</u>	<u>4,117,942</u>	<u>8,237,609</u>	<u>6,907,392</u>	<u>(1,430,007)</u>	<u>89,807,482</u>
Provision for bad debt expenses, commitment and guarantee policy reserve	(538,719)	(586,026)	(4,645)	520	-	-	(1,128,870)
Net change in provisions for insurance liabilities	-	-	-	(7,686,895)	-	78,536	(7,608,359)
Operating expenses	<u>(11,965,789)</u>	<u>(28,641,055)</u>	<u>(1,662,167)</u>	<u>(1,557,429)</u>	<u>(3,942,809)</u>	<u>1,062,480</u>	<u>(46,706,769)</u>
Income from continuing operations before income tax	<u>\$ 10,308,473</u>	<u>\$ 19,934,484</u>	<u>\$ 2,451,130</u>	<u>(\$ 1,006,195)</u>	<u>\$ 2,964,583</u>	<u>(\$ 288,991)</u>	<u>\$ 34,363,484</u>

For the nine months ended September 30, 2024

	Banking	Securities	Futures	Insurance	Others	Adjustment and elimination	Consolidated
Revenue from external customers	\$ 20,894,780	\$ 46,278,732	\$ 3,004,714	\$ 13,442,832	\$ 6,375,503	\$ -	\$ 89,996,561
Revenue (loss) from transactions with other operating segments of the same entity	<u>100,906</u>	<u>1,570,390</u>	<u>506,187</u>	<u>(1,446,908)</u>	<u>805,287</u>	<u>(1,535,862)</u>	<u>-</u>
Net revenues (Note)	<u>20,995,686</u>	<u>47,849,122</u>	<u>3,510,901</u>	<u>11,995,924</u>	<u>7,180,790</u>	<u>(1,535,862)</u>	<u>89,996,561</u>
Provision for bad debt expenses, commitment and guarantee policy reserve	(1,199,599)	(430,237)	1,476	(422)	-	-	(1,628,782)
Net change in provisions for insurance liabilities	-	-	-	(8,885,655)	-	82,838	(8,802,817)
Operating expenses	<u>(10,741,500)</u>	<u>(28,573,864)</u>	<u>(1,496,311)</u>	<u>(1,308,488)</u>	<u>(3,709,013)</u>	<u>1,043,277</u>	<u>(44,785,899)</u>
Income from continuing operations before income tax	<u>\$ 9,054,587</u>	<u>\$ 18,845,021</u>	<u>\$ 2,016,066</u>	<u>\$ 1,801,359</u>	<u>\$ 3,471,777</u>	<u>(\$ 409,747)</u>	<u>\$ 34,779,063</u>

Note: Net revenues include gain and loss on financial assets and liabilities at fair value through profit or loss, realised gain and loss on financial assets at fair value through other comprehensive income, foreign exchange gains and losses, and other non-interest income.