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Providing the Best Financial Solutions
In the Asia-Pacific Region



元大金控

Yuanfa
Financial Holdings



4Q2024

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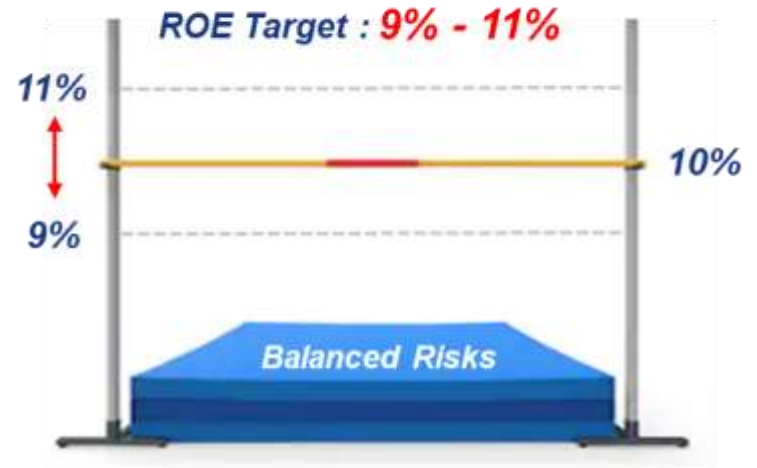
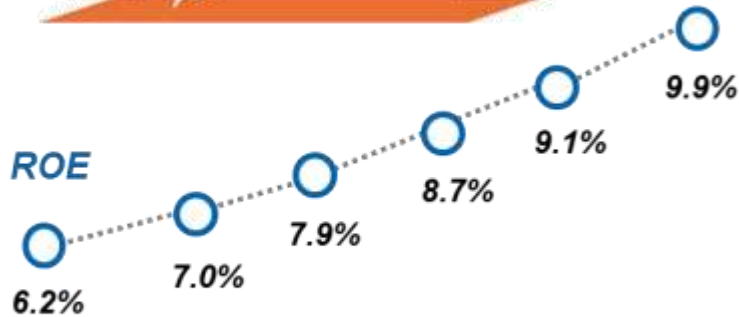
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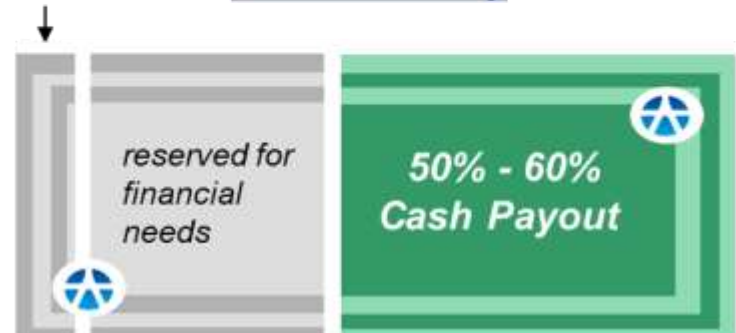
Yuanta Profile

ROE Target & Dividend Policy (2021-2025)

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

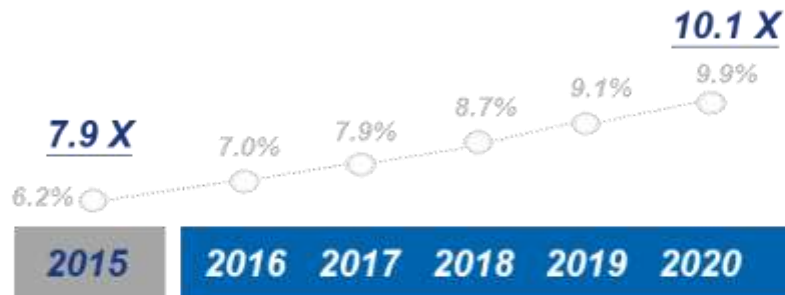


10% legal reserve Dividend Policy



Elevated Leverage Boosts ROE Growth

Financial Leverage



Equity Weighting

■ Pan-Sec. Businesses ■ Bank
■ Life Insurance ■ Others



Note:

- 1) Pan-Sec. subsidiaries include Yuanta Securities, Yuanta Futures and Yuanta Funds.
- 2) The equity weighting reflects the distribution among all subsidiaries only.

12 X

Priority : Organic Growth

2021 2022 2023 2024 2025

Sufficient Capital in Support of Future Growth

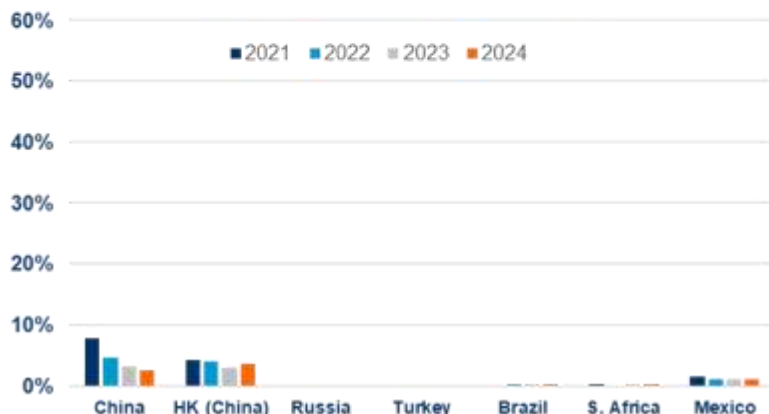
	CAR	Minimum Requirement	Leverage
Yuanta FHC (consolidated)	135.5%	100%	11.1
Yuanta Sec. (standalone)	399.9%	250%*	4.4
Yuanta Bank	13.9%	10.5%	14.8
Yuanta Life	395.9%	200%	13.2

Note:

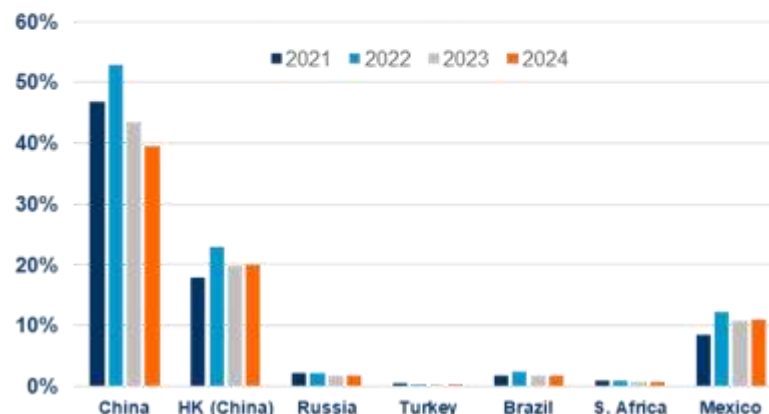
- 1) * Application for new business will be constrained if CAR is below 250%.
- 2) Data as of December 31, 2024.

Overseas Exposures to Shareholders' Equity

Yuanta Financial Holdings



All Financial Holdings (By Country)



Note: Overseas exposures include lending and investments.

Fixed Income Positions of Yuanta FHC (4Q24)

Credit Rating	Securities		Bank		Life		Yuanta FHC	
	NTD	FCY	NTD	FCY	NTD	FCY	NTD	FCY
AAA ~ A	97%	86%	100%	99.6%	95%	84%	99%	90%
A- ~ BBB-	3%	14%	0%	0.4%	5%	16%	1%	10%
Non-Investment Grade	0%	0%	0%	0%	0%	0%	0%	0%
Duration (Year)	2.0	5.0	3.6	2.1	11.3	13.2	4.7	8.3

Source: Yuanta FHC ; Banking Bureau

Results Overview

FHC Financial Performance

Unit: NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Total Assets	3,298,660	3,719,199	13%	3,298,660	3,763,164	3,719,199	-1%	13%
Common Shares (mn)	12,689	12,943	2%	12,689	12,943	12,943	0%	2%
Shareholders' Equity (standalone)	287,007	314,239	9%	287,007	311,881	314,239	1%	9%
BVPS	22.62	24.28	7%	22.62	24.10	24.28	1%	7%
Double Leverage Ratio	112.18%	112.92%	1%	112.18%	112.79%	112.92%	0%	1%
Net Income (standalone)	26,566	35,830	35%	3,034	9,434	8,735	-7%	188%
EPS (NT\$)	2.09	2.77	32%	0.24	0.74	0.68	-8%	181%
ROE (%) YTD annualized	9.8%	11.9%	22%	9.8%	12.1%	11.9%		

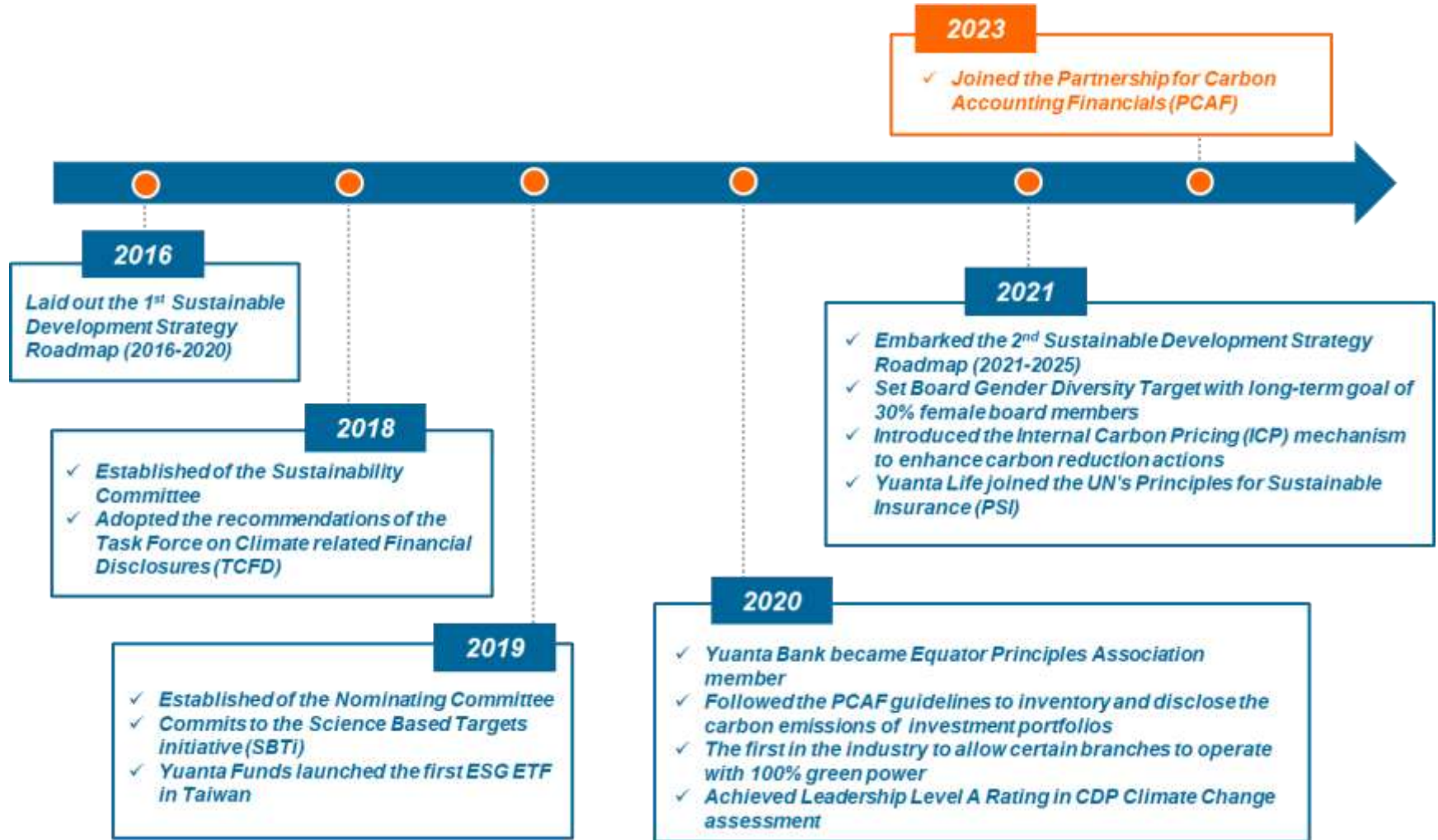
Note:

1) 4Q24 numbers are un-audited.

Net Income by Subsidiary (standalone)

Unit: NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Yuanta Securities	13,793	21,158	53%	2,747	5,997	5,882	-2%	114%
Yuanta Bank	8,657	10,015	16%	1,205	2,464	2,365	-4%	96%
Yuanta Futures (66.27%)	1,853	2,167	17%	435	624	563	-10%	29%
Yuanta Funds (74.71%)	2,547	3,948	55%	714	1,038	1,170	13%	64%
Yuanta AMC	147	321	118%	41	100	59	-41%	44%
Yuanta Venture Capital	361	701	94%	86	98	(27)	-128%	-131%
Yuanta Life	2,019	1,923	-5%	(1,596)	141	(137)	-197%	-91%

ESG Sustainability Roadmap



Yuanta Commitment to Sustainability

Net-Zero Carbon Emissions

Sustainable Finance

Talent Cultivation

Commitments

- Supporting Paris Climate Agreement's "50% global carbon reduction by 2030 & net-zero carbon emissions by 2050" target.
- Group-wide carbon governance and carbon reduction target setting with reference to SBT and PCAF.

- Incorporating environmental and social risk considerations in the evaluation of financial instruments and projects, and strengthening the assessment of climate risks according to TCFD framework.

- Besides using our financial expertise to train employees to perform multiple functions internally, Yuanta also spreads financial knowledge to students, the general public, and the senior community, so that Yuanta, the public, and our customers can grow together.

Initiatives

1) Green Energy Procurement and Use

- Signed Renewable Energy PPA
- 4 green-power sites supply electricity and will expand the use of green power to other subsidiaries
- Joined the RE10x10 Climate Pledge initiative with a declaration of 10% of our total electricity consumption using green energy by 2023 and 100% renewable energy by 2050

2) Carbon Governance

- Inventoried and disclosed the carbon emissions of each investment and financing portfolio according to SBT and PCAF
- Completed the setting of long-term carbon reduction targets for Scopes 1 and 2
- Introduced the ICP mechanism to evaluate the benefits of energy-saving and carbon-reduction projects by carbon pricing

1) Climate Risks, Opportunities & Financial Disc.

- Promoting a project to quantify the financial impact of climate risk in investment and credit according to the framework for climate scenario analysis proposed by UNEP Finance Initiative.
- Completed the TCFD initiative signature and introduced climate transition risk analysis tools

2) Responsible Crediting

- Based on "Sustainable Finance Guidelines" each subsidiary incorporates ESG factors according to its business characteristics to control its investment portfolio
- Became a member bank of Equator Principles Association and established the operating methods and procedures based on Equator Principles, carried out environmental and social risk classification, and integrated the review process into the original credit granting process.

1) Green Financial Talent Devel. Program

- All employees are required to attend sustainability and green finance promotion training
- For staff involved in green finance business, we arrange participation in green finance forums, seminars, sustainable finance courses, and certifications

2) New Generation Financial Literacy

- Disseminating financial knowledge through industry-academia collaboration
- Holding various simulation contests for university students to help them to accumulate trading experience and establish correct investment concepts and financial habits

Sustainability Goals (2021-2025)

- Devotion : Comprehensive Social Engagement
- Reliability : Trusted Brand
- Exchange : Green Pioneer in Environmental Change
- Achievement : Happy Workplace
- Motivation : Corporate Governance Leader





Sustainability Goals (2021-2025)

Devotion



Comprehensive Social Engagement

- With “Philanthropic Platform” at the center, connecting the stakeholders and utilizing the financial expertise & capability to help solve social & environmental issues and becoming a sound & dependable partner of social welfare groups
- Expanding the accessibility & use of financial services via Fin-Tech to allow all customers to have reasonable access to financial services

Reliability



Trusted Brand

- Implementation of ESG criteria into investment & financing decisions including adding environmental & social risks assessment to the process to enhance responsible investment practices; guiding & encouraging customers to place greater attention to going green, environmental, & social issues
- Products & services innovation, cultivating a paperless culture with development in digital finance
- Enhancement of information security defense system with adoption of the security operation center mechanism

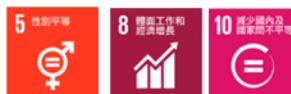
Exchange



Green Pioneer in Environmental Change

- Integration of climate change risks into operational decisions
- Alignment with global trends in energy conservation & carbon reduction including maintaining CDP A list performance; compliance with ISO20400 sustainable procurement guidance; adoption of Science Based Targets framework to manage overall group carbon emissions goal; reducing average waste per person across the group & water usage and increasing usage of renewable energy
- Encouraging suppliers to promote environmental sustainability and upholding basic human rights

Achievement



Happy Workplace

- Providing a comprehensive salary & benefits system and creating a sound career development system with a comprehensive edge to attract & retain employees
- Building an equal, friendly, healthy & safe workplace
- Encouraging the management & employees to commit to ESG corporate sustainability through linkage between sustainability KPIs & long-term rewards

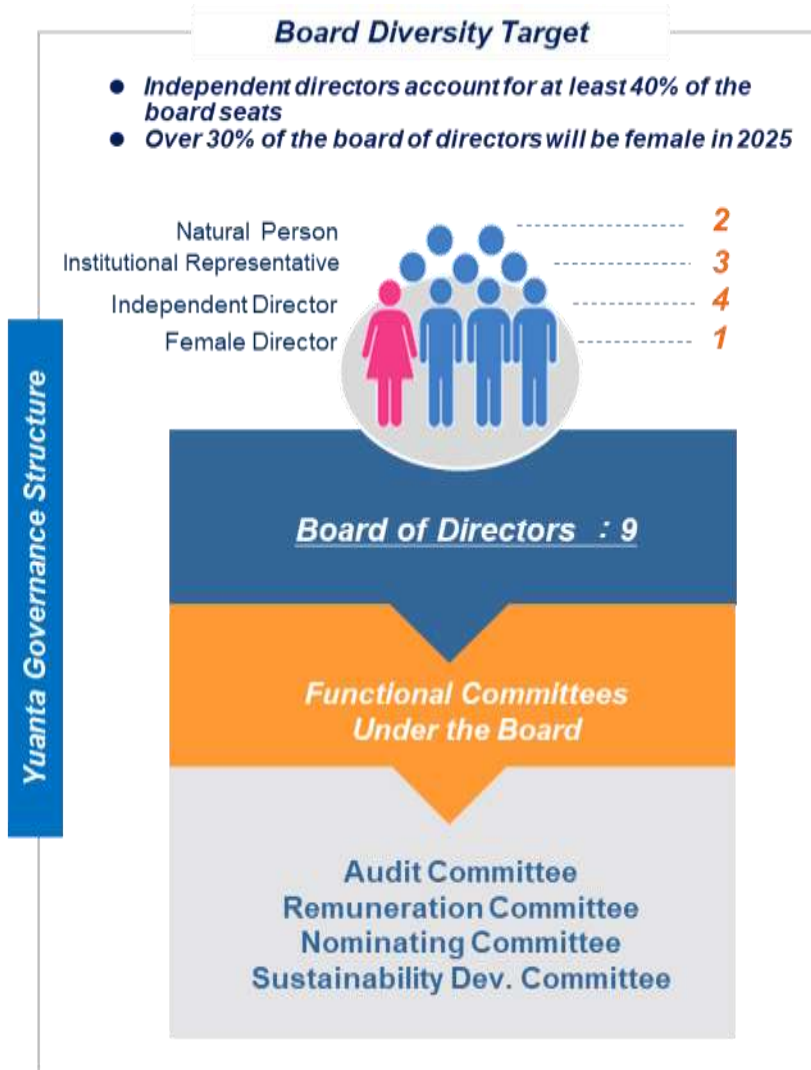
Motivation



Corporate Governance Leader

- Improving the corporate governance structure, strengthening the functions & effectiveness of the board of directors, and enhancing the transparency to ensure corporate sustainability & sound management of the company
- Engaging regulatory compliance to reduce operational risks
- Establishing a comprehensive risk identification system including assessment of impact level from climate change risks to enhance the quality of risk management, and ensure sustainable & sound business operations

Operation Based on ESG Sustainability



Global Recognitions

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



Business Review

Pan-Securities Businesses

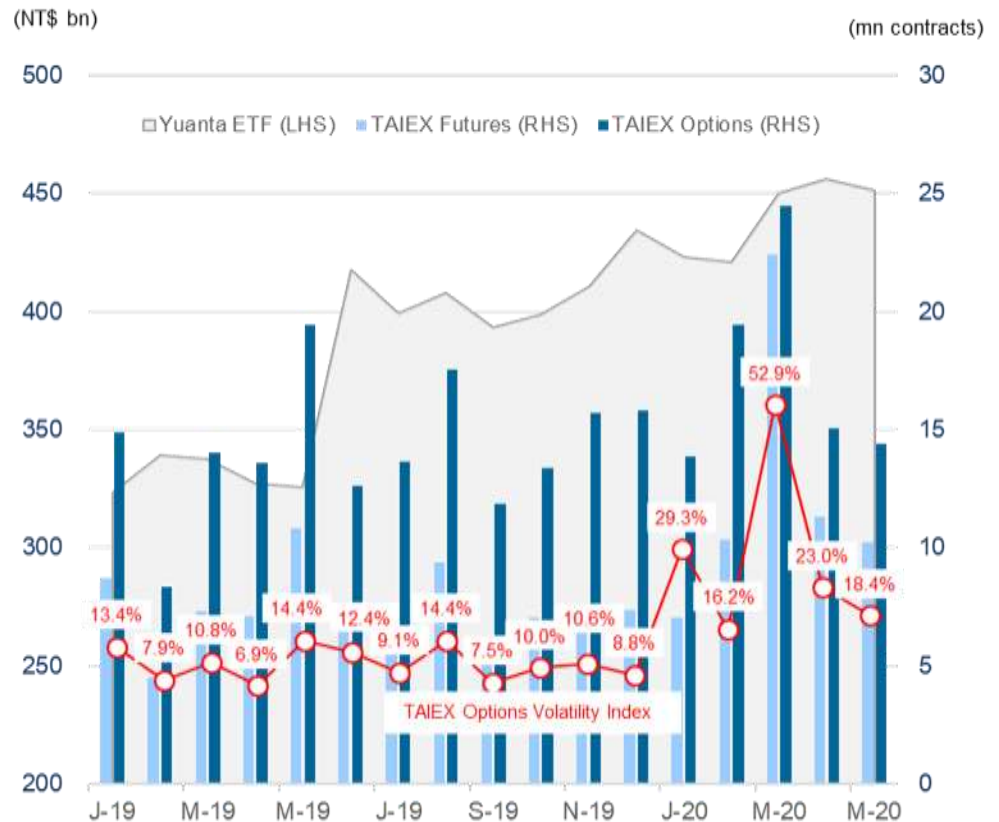
Stunning Performance Driven by Natural Hedge Model



Historical ROE Performance

	2020	2021	2022	2023	2024
Yuanta Sec.	13.6%	19.4%	9.1%	9.9%	14.0%
Yuanta Futures	10.3%	7.1%	9.1%	13.5%	14.2%
Yuanta Funds	33.5%	33.9%	30.5%	41.7%	56.0%
Pan-Sec. Subsidiaries	14.1%	18.9%	10.0%	11.4%	15.7%

Intense Volatility Drove Up Hedging Demands of ETF, Futures & Options Products



Note: 2024 numbers are un-audited

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

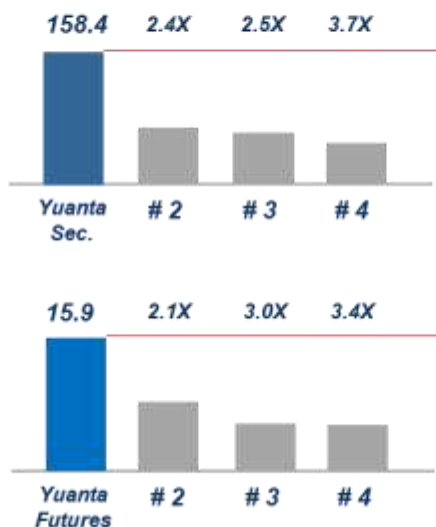
Yuanta Unsurpassably Leads TWN's Sec. Market

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

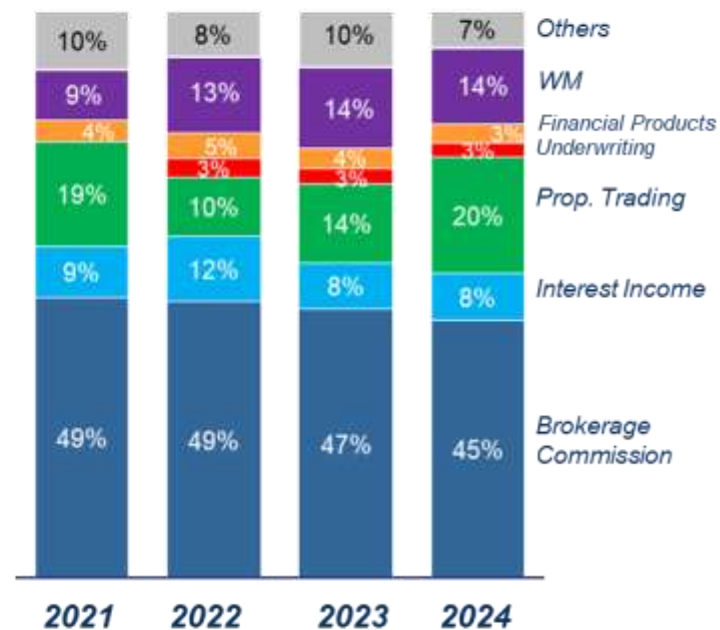
Yuanta Sec.	Market share
Brokerage	13.3%
Margin Financing	17.4%
Online Trading	16.9%
SBL	27.9%
Non Purpose Lending	39.2%
Market Maker in COMM Futures	37.6%
Yuanta Futures	
Futures	22.6%
Options	18.1%
Yuanta Funds	
Public Funds	22.3%
ETF Funds	31.0%

➤ **Strong Balance Sheet**

(NTS bn)



Revenue Breakdown for Pan-Sec. Businesses



NTS mn

Total Net Revenue

2021	2022	2023	2024
54,461	35,985	42,497	60,981

Note:

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

Note: Data as of Dec. 31, 2024

Source: Yuanta Securities, Yuanta Funds, Yuanta Futures

Domestic Brokerage Business Diversified



Becoming an Asia-Pacific Regional Broker



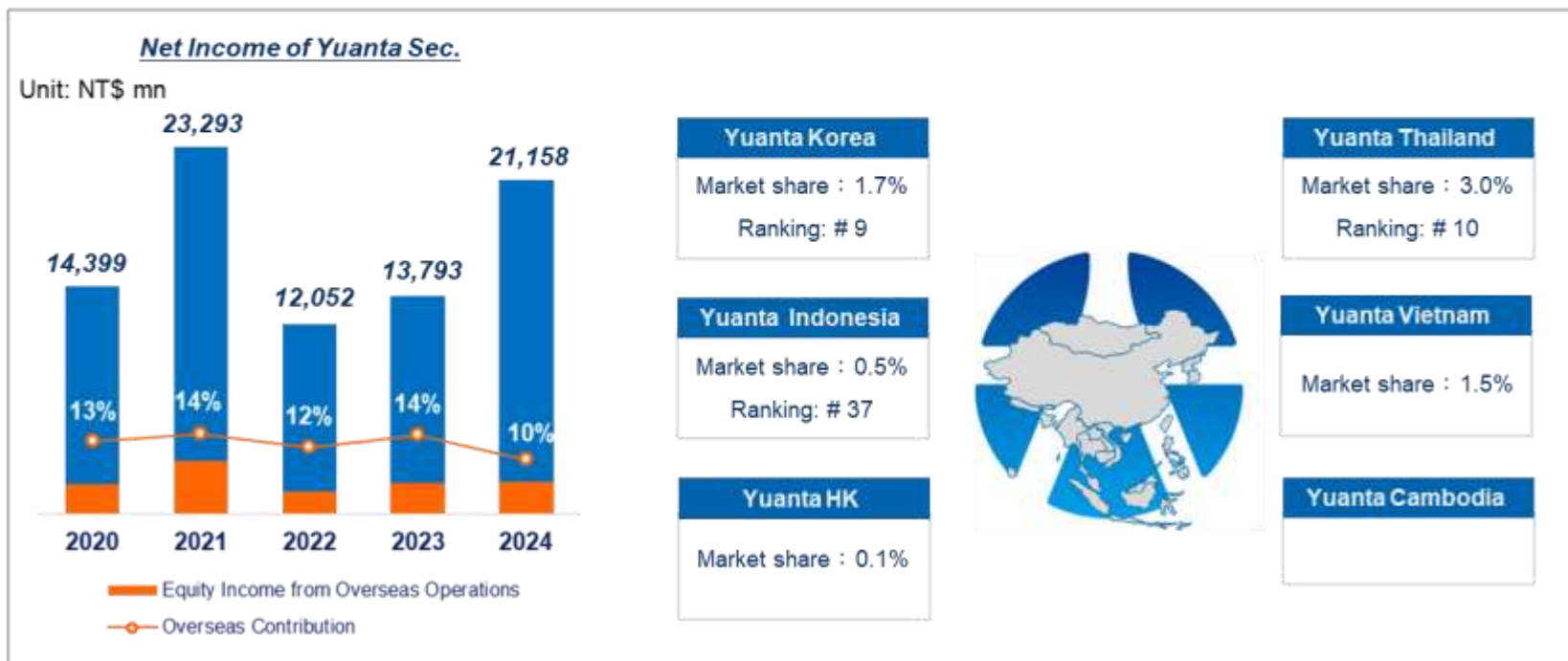
Building up Asia-Pacific Platform



Scaling up Market Position



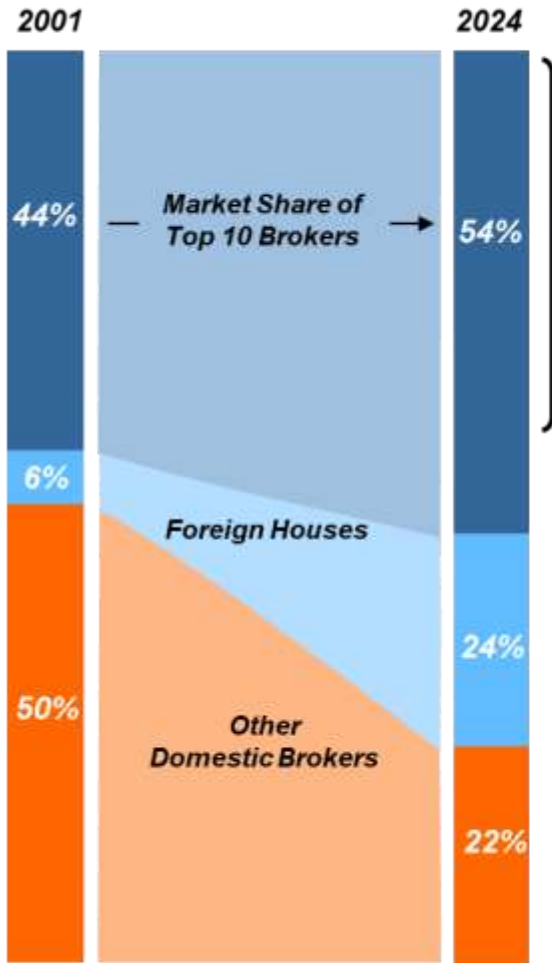
Enhancing Overseas Contribution



Note: Data as of Dec. 31, 2024 and 2024 numbers are un-audited.

Brokerage Mkt Share Boost by New Retail Investors

Change in Brokerage Market Share

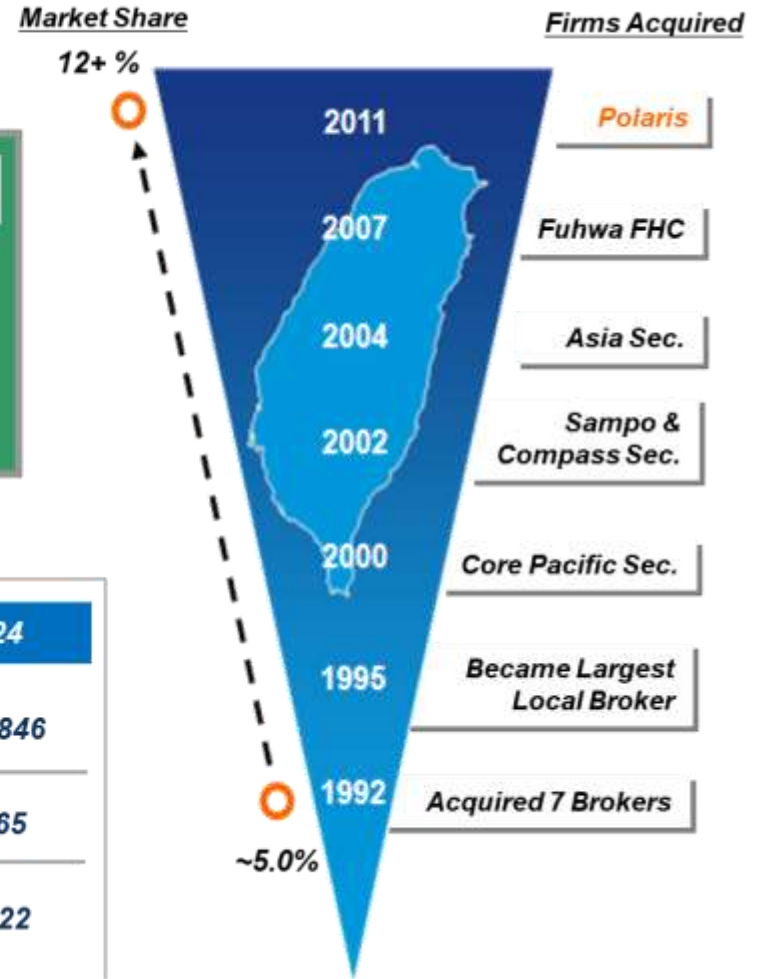


	2023	2024
Yuanta	12.8%	13.3%
KGI	11.1%	10.4%
Fubon	7.6%	7.1%
SinoPac	4.8%	4.8%
Cathay	4.0%	4.2%

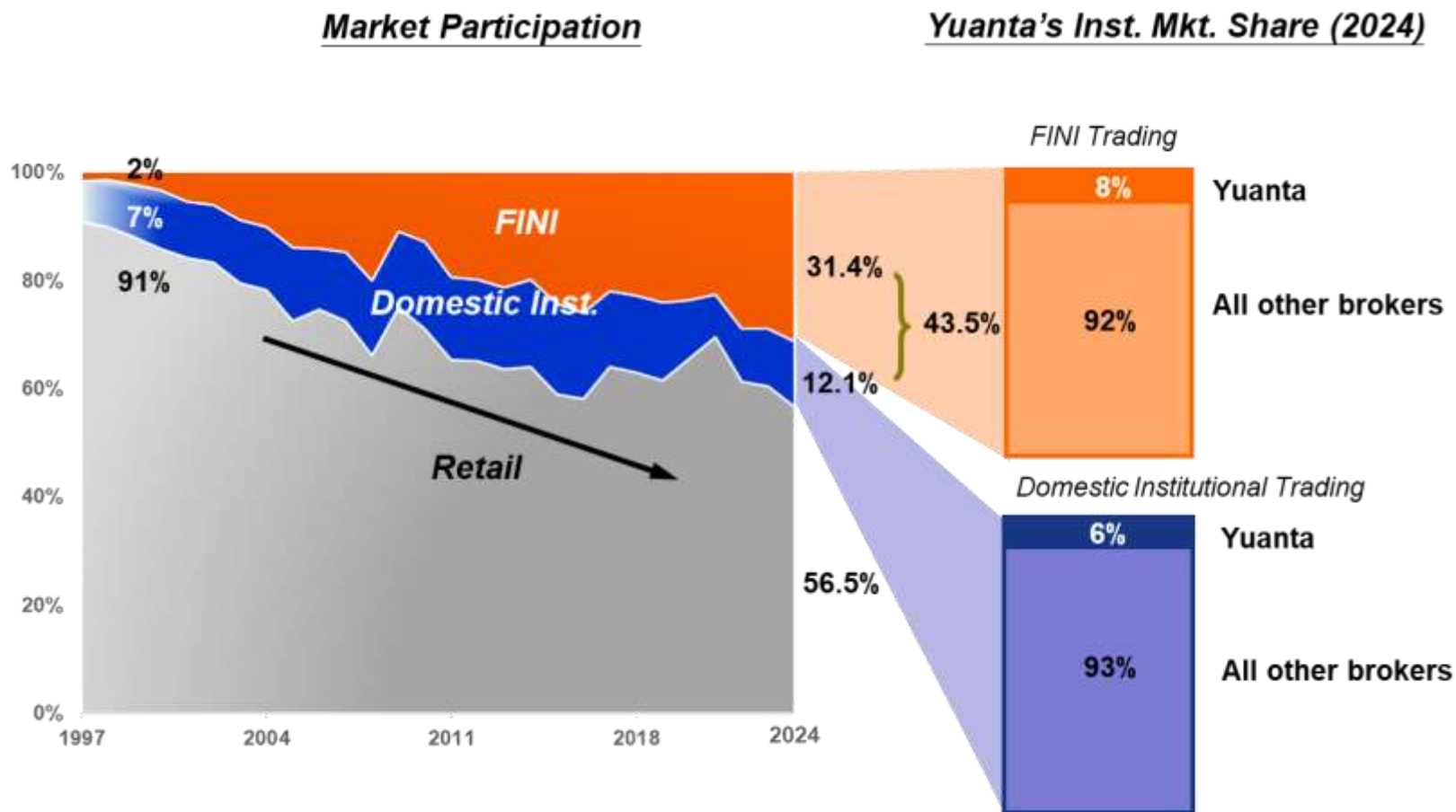
Yuanta Securities

	2023	2024
New Accounts Opened (monthly avg.)	13,502	20,846
Active Accounts (mn)	1.40	1.65
Big Punters (monthly transactions over NTD 50 mn)	4,025	5,722

Yuanta's Rise to Dominance



Retail Participation Has Bottomed Out Since 2016



Note: Calculated using TAIEX plus OTC trading volume

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

Dominant Leader in Margin Financing

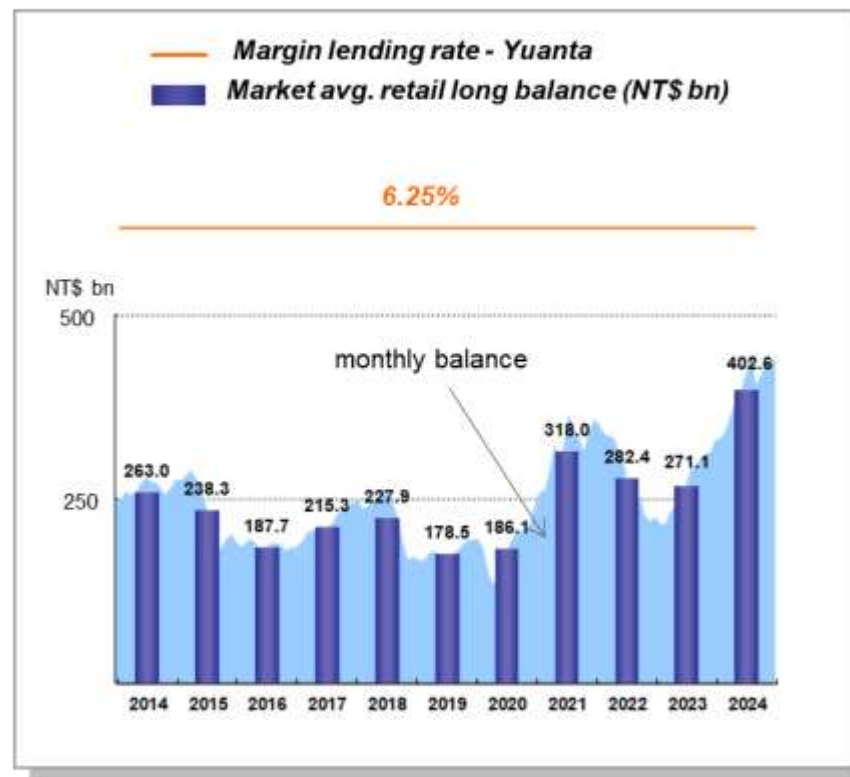
Long Margin Market Share (2024)



Short Margin Market Share (2024)



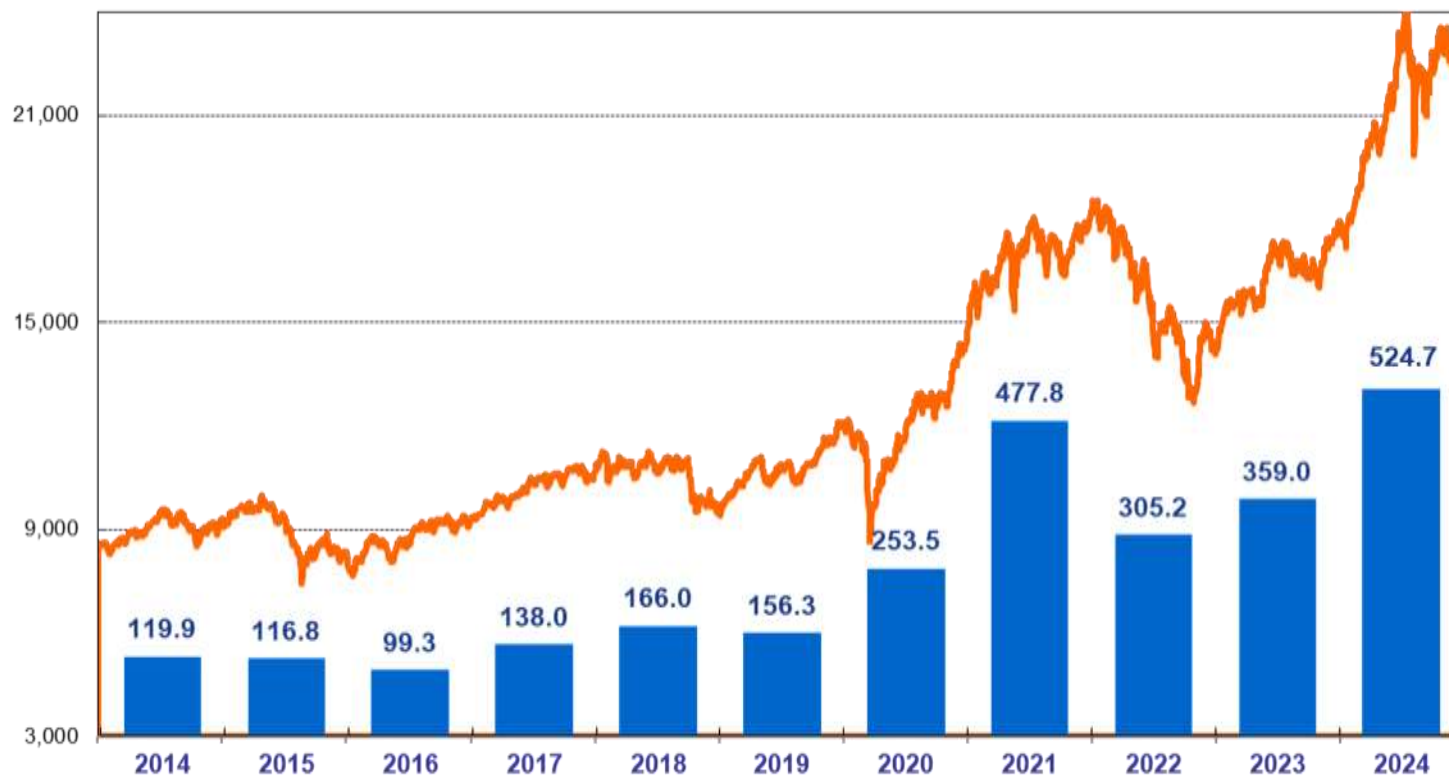
Long Margin Trends



Source: Taiwan Stock Exchange; Taipei Exchange

Taiwan Historical Index and Trading Volume

Securities Average Daily Turnover Volume (NT\$ bn)



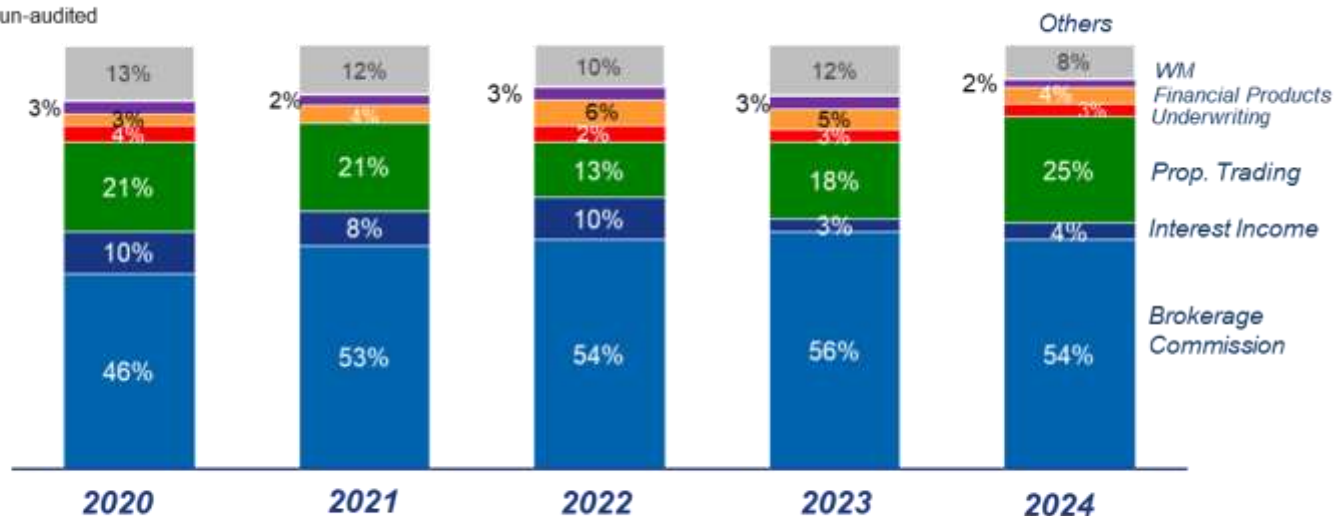
Source: Taiwan Stock Exchange; Taipei Exchange

Securities Revenue Sources Diversified

Notes:

1) 4Q24 numbers are un-audited

Yuanta Securities' Revenue Breakdown



NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Brokerage Commission	18,614	25,928	39%	5,006	6,976	6,011	-14%	20%
Interest Income	1,026	1,841	79%	292	472	622	32%	113%
Prop. Trading	5,810	12,184	110%	289	2,856	3,662	28%	1165%
Underwriting	1,064	1,550	46%	264	519	448	-14%	69%
Financial Products	1,551	2,046	32%	585	464	867	87%	48%
WM Fee Income	872	1,118	28%	211	260	258	-1%	22%
Others	4,019	3,756	-7%	1,261	1,879	923	-51%	-27%
Total Net Revenue	32,958	48,425	47%	7,909	13,426	12,790	-5%	62%

Key Role in Branding & Production

Comprehensive Product Line

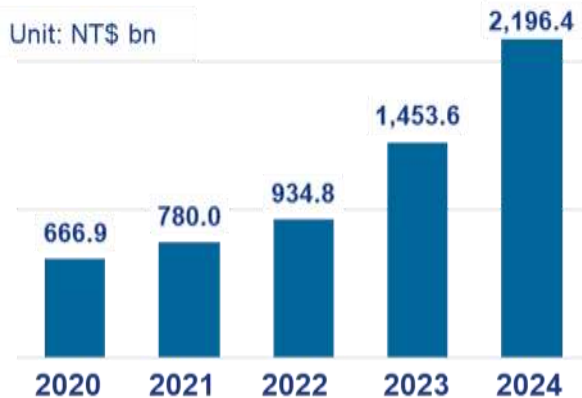
Best Asset Mgmt Company in Taiwan
The Leading ETF Issuer in Asia



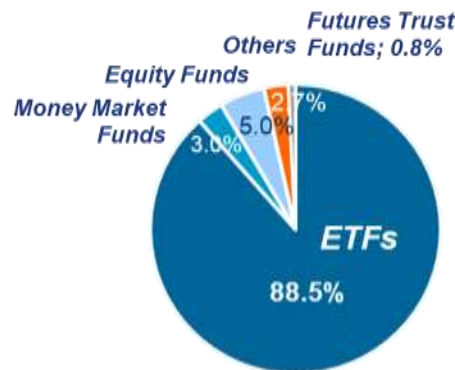
- Domestic Equity Funds
- Int'l Equity Funds
- Balanced Funds
- Fund of Funds
- Fixed-income Funds
- Index Funds
- Futures Trust Funds
- Discretionary Mandate
- Money Market Funds
- ETFs
- REITs Funds
- Int'l Multi-asset Funds
- Futures-based Funds
- Feeder Funds
- Private Equity Funds



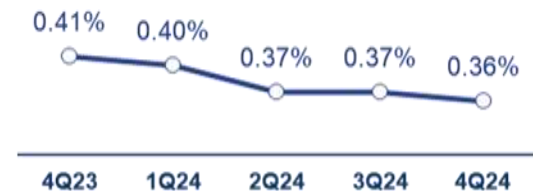
AUM of Public Funds



2024 Public Funds Structure



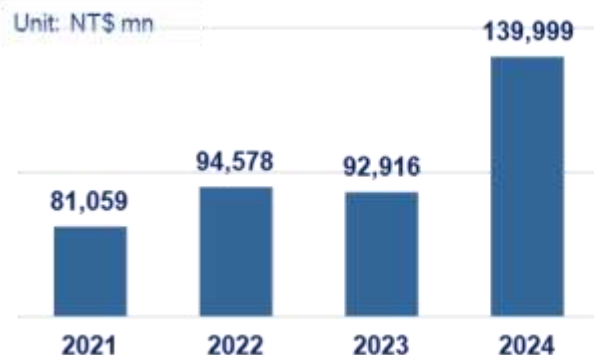
Avg. Margin Trend



Link from Equities to Futures ; Taiwan to World



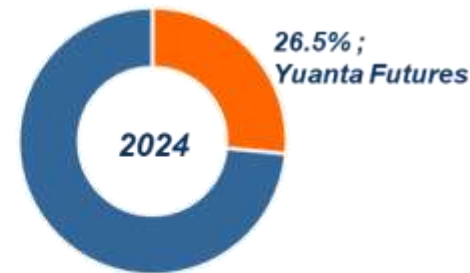
Margin Deposits (standalone)



Margin Deposits Market Share



Int'l Futures Market Share



Business Review

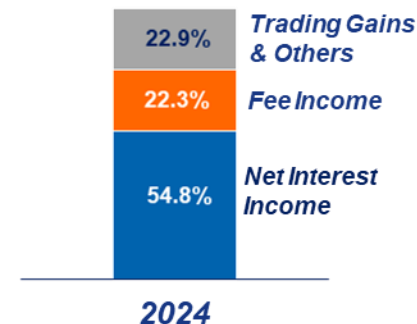
Yuanta Bank

Financial Overview

Financial Snapshot – Yuanta Bank

NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Net interest income	13,971	15,054	8%	3,455	3,912	4,003	2%	16%
Fee income	4,532	6,111	35%	1,142	1,660	1,410	-15%	23%
Trading gains & others	4,672	6,276	34%	723	1,909	1,712	-10%	137%
ECB FX gains or losses	7	281	3914%	(333)	0	0	N/A	-100%
Operating income	23,182	27,722	20%	4,987	7,481	7,125	-5%	43%
Operating expenses	(12,241)	(14,368)	17%	(3,246)	(3,712)	(3,903)	5%	20%
Pre-provision profit	10,941	13,354	22%	1,741	3,769	3,222	-15%	85%
Net provision	(197)	(1,447)	635%	(55)	(713)	(363)	-49%	560%
Income before tax	10,744	11,907	11%	1,686	3,056	2,859	-6%	70%
Net income	8,657	10,015	16%	1,205	2,464	2,365	-4%	96%
EPS	1.17	1.25	7%	0.16	0.31	0.29	-6%	81%
ROA (YTD annualized)	0.49%	0.52%	6%	0.49%	0.52%	0.52%		
ROE (YTD annualized)	7.3%	7.5%	4%	7.3%	7.7%	7.5%		

Revenue Breakdown



* NT\$ 281 mn of FX gains were excluded from 2024 revenue breakdown

Capital Adequacy

	2022	2023	2024
CET1	11.26%	11.77%	11.19%
Tier I	12.02%	12.47%	11.79%
BIS	14.65%	14.82%	13.87%

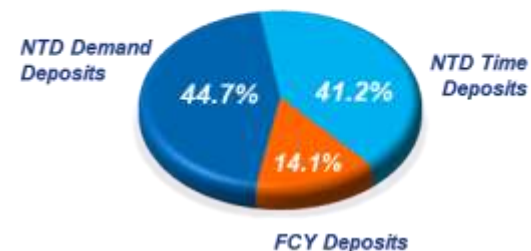
Note:

- 1) As of the end of May, 2024, Yuanta Bank has fully converted all of TC Bank's USD assets into NTD.
- 2) 4Q24 numbers are un-audited.

Loan and Deposit Breakdown

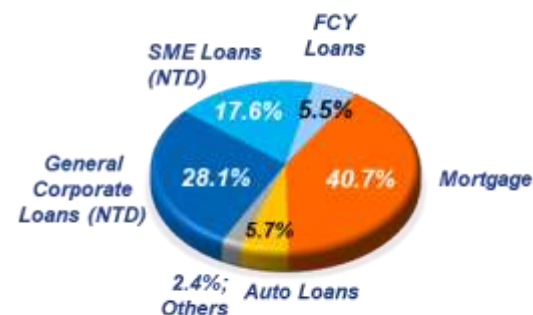
Deposit Breakdown

NT\$ mn	4Q23	3Q24	4Q24	QoQ	YoY
NTD Demand Deposits	797,925	841,745	813,416	-3%	2%
NTD Time Deposits	590,155	725,867	748,701	3%	27%
Subtotal	1,388,080	1,567,612	1,562,117	0%	13%
Foreign Currency Deposits	217,018	262,734	257,281	-2%	19%
Total	1,605,098	1,830,346	1,819,398	-1%	13%



Loan Breakdown

NT\$ mn	4Q23	3Q24	4Q24	QoQ	YoY
Corporate Banking	541,345	625,258	647,738	4%	20%
General Corporate Loans	310,828	346,801	354,924	2%	14%
SME Loans	184,141	214,017	222,919	4%	21%
Foreign Currency Loans	46,267	64,201	69,664	9%	51%
Non-Accrual Loans	109	239	231	-3%	112%
Consumer Banking	529,422	602,908	616,834	2%	17%
Mortgage Loans	443,354	504,928	514,250	2%	16%
Auto Loans	63,201	70,270	72,552	3%	15%
Unsecured Personal Loans	20,976	26,126	28,243	8%	35%
Others	1,771	1,426	1,607	13%	-9%
Non-Accrual Loans	120	158	182	15%	52%
Total	1,070,767	1,228,166	1,264,572	3%	18%



Note:

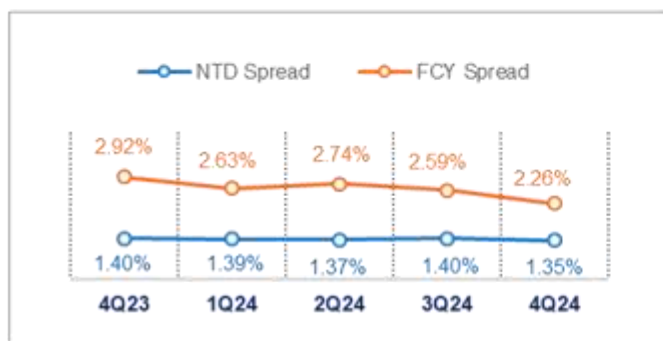
1) 4Q24 numbers are un-audited

NIM and Spread

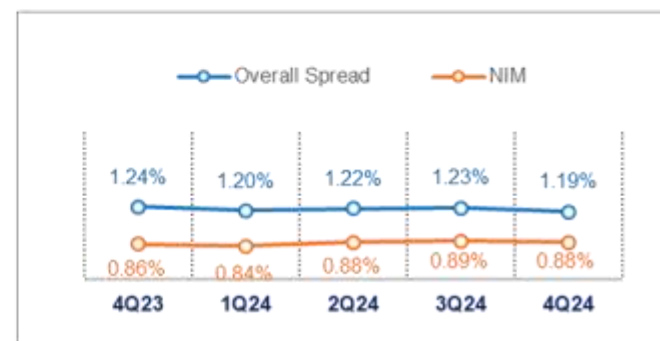
Interest Income Breakdown

NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Interest Income	32,528	38,374	18%	8,685	9,999	10,416	4%	20%
Loan interest	23,985	28,647	19%	6,408	7,486	7,875	5%	23%
Interest income from marketable securities	7,617	8,706	14%	2,019	2,250	2,282	1%	13%
Other interest	926	1,021	10%	258	263	259	-2%	0%
Interest Expenses	(18,557)	(23,320)	26%	(5,230)	(6,087)	(6,413)	5%	23%
Net Interest Income	13,971	15,054	8%	3,455	3,912	4,003	2%	16%
Loan to Deposit Ratio	66.7%	69.5%	4%	66.7%	67.1%	69.5%	4%	4%

NTD Spread & FCY Spread



NIM and Overall Spread



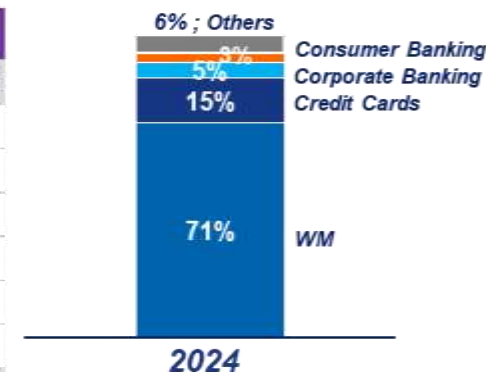
Note:

1) 4Q24 numbers are un-audited

Fee Income Breakdown

Fee Income Breakdown

NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Fee Income	6,051	7,681	27%	1,549	2,064	1,803	-13%	16%
Wealth Management	3,956	5,424	37%	1,024	1,507	1,183	-21%	16%
Credit Cards	1,192	1,150	-4%	306	266	331	24%	8%
Corporate Banking	305	396	30%	64	93	111	19%	73%
Consumer Banking	209	259	24%	58	68	65	-4%	12%
Others	389	452	16%	97	130	113	-13%	16%
Fee Expenses	(1,519)	(1,570)	3%	(407)	(404)	(393)	-3%	-3%
Net Fee Income	4,532	6,111	35%	1,142	1,660	1,410	-15%	23%



WM Fee Breakdown

NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Mutual Funds	774	1,429	85%	177	438	374	-15%	111%
Bancassurance	1,536	2,172	41%	388	548	444	-19%	14%
Trust	897	1,043	16%	230	289	236	-18%	3%
Structured & Others	749	780	4%	229	232	129	-44%	-44%
WM fee Income	3,956	5,424	37%	1,024	1,507	1,183	-21%	16%



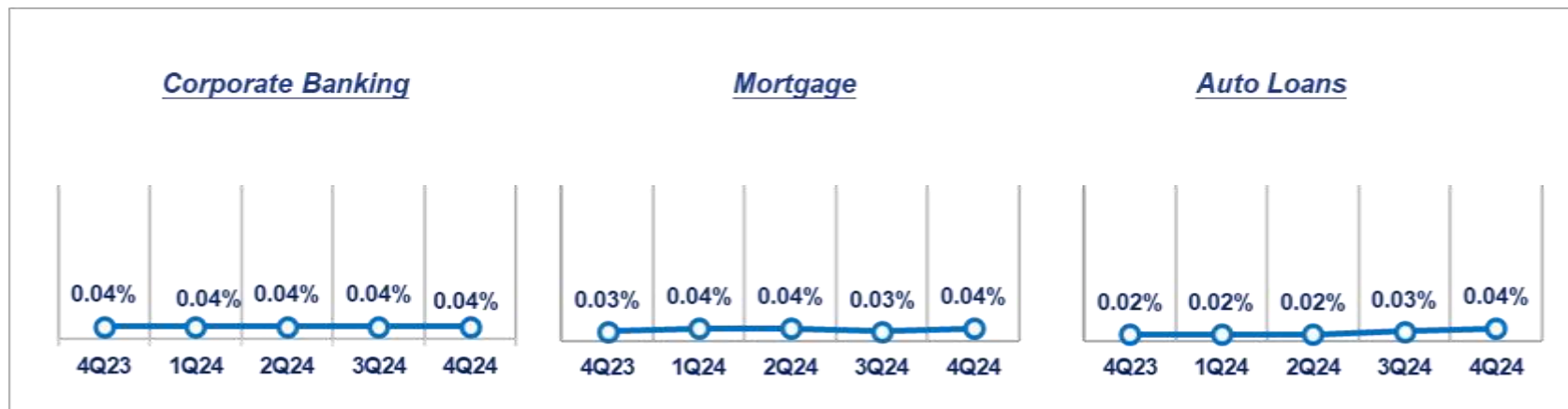
Note:

1) 4Q24 numbers are un-audited

Asset Quality

NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Net Provisions	197	1,447	635%	55	713	363	-49%	560%
NPL	332	517	56%	332	433	517	19%	56%
Loan Loss Reserves	14,047	15,830	13%	14,047	15,362	15,830	3%	13%
NPL Ratio	0.03%	0.04%	33%	0.03%	0.04%	0.04%	0%	33%
NPL Coverage Ratio	4229%	3061%	-28%	4229%	3545%	3061%	-14%	-28%
Reserve to Loan Ratio	1.33%	1.27%	-5%	1.33%	1.27%	1.27%	0%	-5%

NPL Ratio by Major Business



Note:

1) 4Q24 numbers are un-audited

Appendix

Balance Sheet of Yuanta FHC & Major Subsidiaries

Data as of Dec. 31, 2024

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Cash and due from banks	60,847	117,923	10,631	2,315	182,216
Financial assets at FVTPL	176,212	139,044	36,103	0	601,161
Financial assets at FVOCI	66,610	194,043	24,760	73	329,586
Financial assets at AC	0	246,042	310,856	0	554,950
Bills and bonds sold under RS	0	34,238	3,150	0	85,048
Loans (net)	0	1,248,742	8,601	0	1,280,633
A/R (net)	202,439	24,588	3,309	31	342,513
LT investments under equity method	63,747	4,685	0	354,768	2,260
Other assets	122,306	43,935	59,100	3,506	340,832
Total assets	692,161	2,053,240	456,510	360,693	3,719,199
Financial liabilities at FVTPL	102,319	5,526	6,892	0	186,040
Bills and bonds sold under RP	79,716	38,719	0	0	273,113
A/P (net)	73,744	11,320	1,930	6,392	177,159
Deposits and remittances	0	1,819,512	0	0	1,684,724
Bonds payable	34,000	25,000	0	35,650	111,033
Provisions	1,546	954	382,733	15	391,867
Other liabilities	242,456	13,274	32,159	4,397	559,410
Total liabilities	533,781	1,914,305	423,714	46,454	3,383,346
Common shares (mn)	6,593	7,995	2,720	12,943	12,943
Total shareholders' equity	158,380	138,935	32,796	314,239	335,853

Note: 2024 numbers are un-audited

P&L of Yuanta FHC & Major Subsidiaries

Data as of Dec. 30, 2024

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Net interest income	1,873	15,054	12,411	(381)	33,123
Net fee income	22,399	6,111	(3,331)	0	33,826
Net insurance income	0	0	6,179	0	6,115
Other income	21,226	6,510	771	64	47,573
LT investment income	2,948	47	0	38,590	62
Total operating income	48,446	27,722	16,030	38,273	120,699
Provision for bad debt and reserve for guarantee policy	(22)	(1,447)	0	0	(2,174)
Net change in insurance reserve	0	0	(12,717)	0	(12,605)
Operating expenses	(24,256)	(14,369)	(1,839)	(1,880)	(60,168)
Income before tax	24,168	11,906	1,474	36,393	45,752
Net income	21,158	10,015	1,923	35,830	38,312
EPS	3.21	1.25	0.71	2.77	
ROE (YTD annualized)	14.0%	7.5%	6.2%	11.9%	11.9%

Note: 2024 numbers are un-audited

Yuanta FHC Financial Summary

(Consolidated Base)

NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Net interest income	30,332	33,123	9%	7,493	8,405	8,920	6%	19%
Net fee income	25,770	33,826	31%	6,208	9,134	7,803	-15%	26%
Net insurance income	8,389	6,115	-27%	860	437	1,764	304%	105%
Other income	33,599	47,635	42%	5,707	13,021	12,215	-6%	114%
Total operating income	98,090	120,699	23%	20,268	30,997	30,702	-1%	51%
Provision for bad debt	(473)	(2,174)	360%	(204)	(874)	(545)	-38%	167%
Net change in insurance reserve	(14,471)	(12,605)	-13%	(2,765)	(2,367)	(3,802)	61%	38%
Operating expenses	(49,160)	(60,168)	22%	(12,578)	(15,816)	(15,382)	-3%	22%
Income before tax	33,986	45,752	35%	4,721	11,940	10,973	-8%	132%
Net income	28,528	38,312	34%	3,539	10,159	9,319	-8%	163%
Net Income attr. to parent company	26,566	35,830	35%	3,034	9,434	8,735	-7%	188%
Total assets	3,298,660	3,719,199	13%	3,298,660	3,765,786	3,719,199	-1%	13%
Common shares (mn)	12,689	12,943	2%	12,689	12,943	12,943	0%	2%
Total shareholders' equity	308,376	335,853	9%	308,376	333,976	335,853	1%	9%
Equity attr. to parent company	287,007	314,239	9%	287,007	311,881	314,239	1%	9%
BVPS	22.62	24.28	7%	22.62	24.10	24.28	1%	7%

Note: 4Q24 numbers are un-audited

Yuanta Sec. Financial Summary

(Consolidated Base)

NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Net fee income	25,636	33,322	30%	6,356	8,884	7,966	-10%	25%
Net interest income	4,257	6,346	49%	1,222	1,710	1,699	-1%	39%
Net investment income	9,946	15,477	56%	1,849	3,312	4,697	42%	154%
Other income	7,667	8,512	11%	2,302	3,474	1,877	-46%	-18%
Total net revenue	47,505	63,658	34%	11,729	17,378	16,239	-7%	38%
Operating expenses	(30,471)	(37,902)	24%	(7,830)	(10,009)	(9,328)	-7%	19%
Income before tax	17,035	25,756	51%	3,899	7,370	6,911	-6%	77%
Net income	14,466	21,892	51%	2,926	6,250	5,981	-4%	104%
Net income attr. to parent company	13,793	21,158	53%	2,748	5,997	5,882	-2%	114%
EPS	2.09	3.21	53%	0.42	0.91	0.89	-2%	114%
ROE (YTD annualized)	9.9%	14.0%	42%	9.9%	13.6%	14.0%		
Total assets	959,839	1,164,751	21%	959,839	1,192,936	1,164,751	-2%	21%
Common shares (mn)	6,592	6,592	0%	6,592	6,592	6,592	0%	0%
Total shareholders' equity	159,140	172,849	9%	159,140	170,420	172,849	1%	9%
Equity attr. to parent company	143,997	158,380	10%	143,997	154,975	158,380	2%	10%

Note:

- 1) 4Q24 numbers are un-audited
- 2) EPS and ROE calculations are standalone

Yuanta Bank Financial Summary

(Consolidated Base)

NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Net interest income	14,452	15,583	8%	3,581	4,041	4,138	2%	16%
Net fee income	4,536	6,112	35%	1,143	1,661	1,410	-15%	23%
Other income	4,667	6,516	40%	395	1,941	1,667	-14%	322%
Total operating income	23,655	28,211	19%	5,119	7,643	7,215	-6%	41%
Operating expenses	(12,604)	(14,737)	17%	(3,340)	(3,811)	(3,995)	5%	20%
Pre-provision operating income	11,051	13,474	22%	1,779	3,832	3,220	-16%	81%
Net provision	(303)	(1,570)	418%	(95)	(773)	(371)	-52%	291%
Net income before tax	10,748	11,904	11%	1,684	3,059	2,849	-7%	69%
Net income	8,657	10,015	16%	1,205	2,464	2,365	-4%	96%
Total assets	1,847,329	2,065,306	12%	1,847,329	2,085,112	2,065,306	-1%	12%
Common shares (mn)	7,394	7,995	8%	7,394	7,995	7,995	0%	8%
Total shareholders' equity	126,819	138,935	10%	126,819	138,323	138,935	0%	10%

Note:

- 1) 4Q24 numbers are un-audited.

Yuanta Life Financial Summary

NT\$ mn	2023	2024	YoY	4Q23	3Q24	4Q24	QoQ	YoY
Retained earned premium	34,035	35,686	5%	8,671	8,341	9,647	16%	11%
Retained claim payment	(25,504)	(29,442)	15%	(7,728)	(7,847)	(7,847)	0%	2%
Net change in insurance liability	(14,592)	(12,717)	-13%	(2,797)	(2,394)	(3,831)	60%	37%
Total investment income	12,098	13,138	9%	924	2,998	3,116	4%	237%
Others	(2,682)	(3,352)	25%	(795)	(834)	(882)	6%	11%
General and administrative expenses	(1,661)	(1,839)	11%	(440)	(466)	(530)	14%	20%
Income before tax	1,694	1,474	-13%	(2,165)	(202)	(327)	62%	-85%
Net income	2,019	1,923	-5%	(1,596)	141	(137)	-197%	-91%
General account	401,869	432,005	7%	401,869	421,596	432,005	2%	7%
Seperated account	31,504	24,505	-22%	31,504	25,478	24,505	-4%	-22%
Total assets	433,373	456,510	5%	433,373	447,074	456,510	2%	5%
Reserves for life insurance liabilities	363,093	382,690	5%	363,093	375,433	382,690	2%	5%
Total liabilities	404,027	423,714	5%	404,027	411,976	423,714	3%	5%
Total shareholders' equity	29,346	32,796	12%	29,346	35,098	32,796	-7%	12%
First year premium *	6,780	7,500	11%	1,596	2,000	2,188	9%	37%
Total premium *	35,260	37,123	5%	8,956	8,860	9,889	12%	10%

Note:

- 1) 4Q24 numbers are un-audited
- 2) * FYP & Total premium include investment-linked policies.

Yuanta Life Investment Portfolio

NT\$ mn	4Q23		3Q24		4Q24		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
Overseas Fixed Income	268,314	69.5%	281,053	69.4%	293,740	71.2%	5%	9%
Overseas Equity	721	0.2%	1,555	0.4%	1,680	0.4%	8%	133%
Domestic Fixed Income	38,616	10.0%	37,362	9.2%	37,966	9.2%	2%	-2%
Domestic Equity	25,672	6.7%	31,692	7.8%	28,730	7.0%	-9%	12%
Loans	8,122	2.1%	8,400	2.1%	8,601	2.1%	2%	6%
Real Estate	14,137	3.7%	15,307	3.8%	15,445	3.7%	1%	9%
Others	462	0.1%	415	0.1%	393	0.1%	-5%	-15%
Deposits and Cash Equivalent	29,742	7.7%	29,141	7.2%	25,874	6.3%	-11%	-13%
Total	385,786	100%	404,925	100%	412,429	100%	2%	7%
RBC Ratio	469.4%		N/A		395.9%			

Note: 4Q24 numbers are un-audited