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Providing the Best Financial Solutions
In the Asia-Pacific Region



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Yuanfa
Financial Holdings



3Q2024

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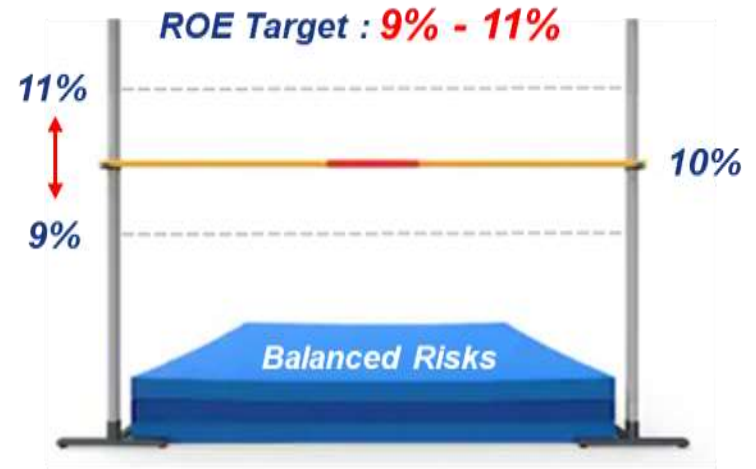
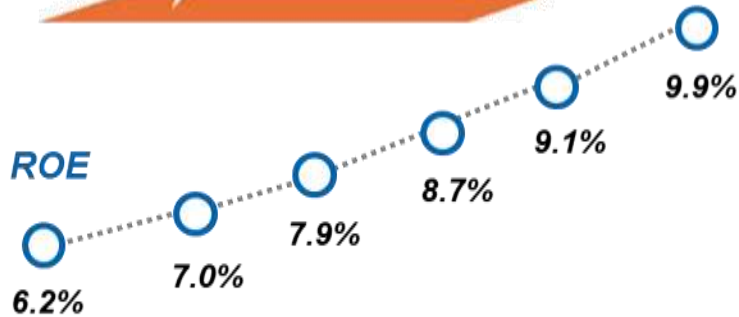
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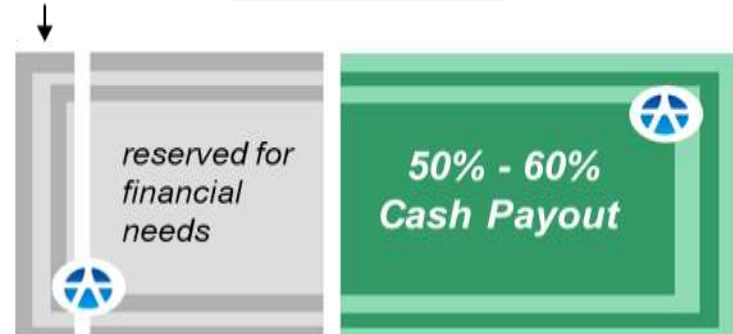
Yuanta Profile

ROE Target & Dividend Policy (2021-2025)

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

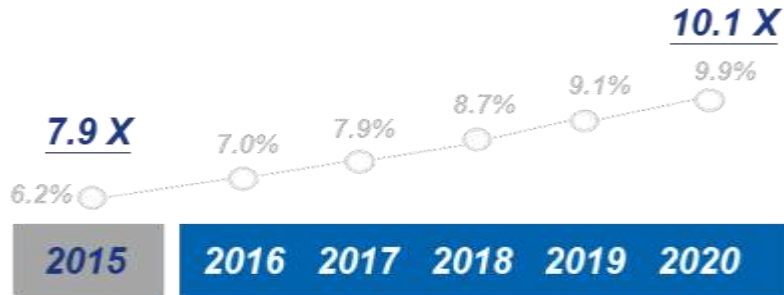


10% legal reserve Dividend Policy

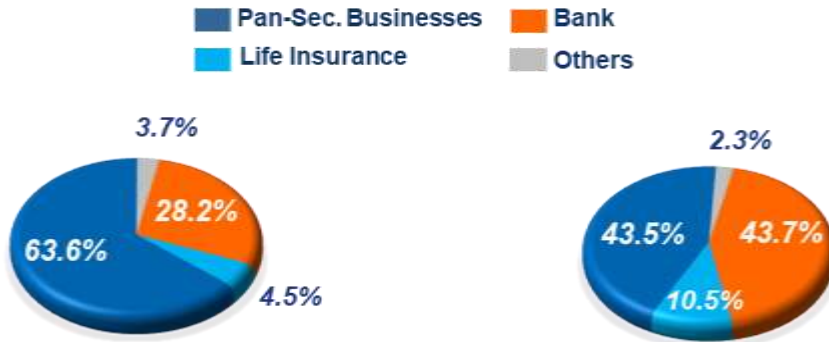


Elevated Leverage Boosts ROE Growth

Financial Leverage



Equity Weighting



Note:

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

12 X

Priority : Organic Growth

2021 2022 2023 2024 2025

Sufficient Capital in Support of Future Growth

	CAR	Minimum Requirement	Leverage
Yuanta FHC (consolidated)	133.0%	100%	11.3
Yuanta Sec. (standalone)	349.8%	250%*	4.5
Yuanta Bank	14.1%	10.5%	15.0
Yuanta Life	N/A	200%	12.0

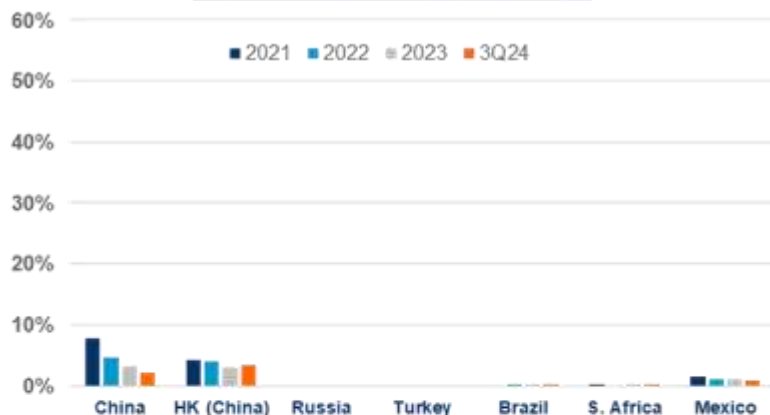
Note:

- 1) * Application for new business will be constrained if CAR is below 250%.
- 2) Data as of September 30, 2024.

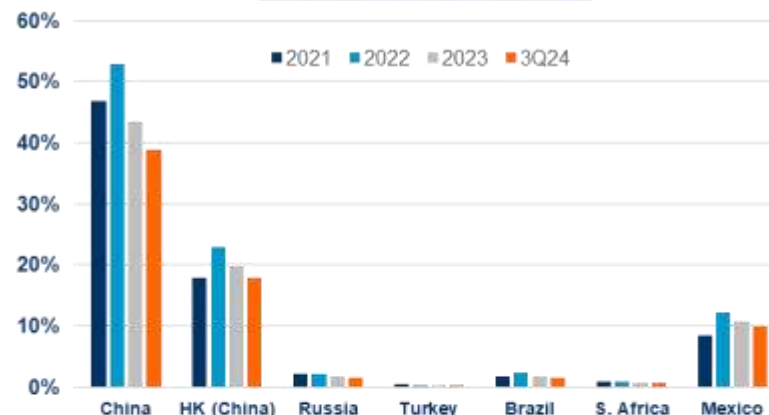
Overseas Exposures to Shareholders' Equity

(By Country)

Yuanta Financial Holdings



All Financial Holdings



Note: Overseas exposures include lending and investments.

Fixed Income Positions of Yuanta FHC (3Q24)

Credit Rating	Securities		Bank		Life		Yuanta FHC	
	NTD	FCY	NTD	FCY	NTD	FCY	NTD	FCY
AAA ~ A	96%	89%	100%	99%	94%	77%	99%	86%
A- ~ BBB-	4%	11%	0%	1%	6%	23%	1%	14%
Non-Investment Grade	0%	0%	0%	0%	0%	0%	0%	0%
Duration (Year)	2.2	5.3	3.7	2.5	11.4	13.2	4.8	8.8

Source: Yuanta FHC ; Banking Bureau

Results Overview

FHC Financial Performance

Unit: NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Total Assets	3,188,702	3,765,786	18%	3,188,702	3,591,287	3,765,786	5%	18%
Common Shares (mn)	12,689	12,943	2%	12,689	12,943	12,943	0%	2%
Shareholders' Equity (standalone)	278,306	311,881	12%	278,306	296,364	311,881	5%	12%
BVPS	21.93	24.10	10%	21.93	22.90	24.10	5%	10%
Double Leverage Ratio	112.45%	112.79%	0%	112.45%	112.26%	112.79%	0%	0%
Net Income (standalone)	23,532	27,095	15%	8,562	8,426	9,434	12%	10%
EPS (NT\$)	1.85	2.09	13%	0.67	0.63	0.74	17%	10%
ROE (%) YTD annualized	11.7%	12.1%	3%	11.7%	12.1%	12.1%		

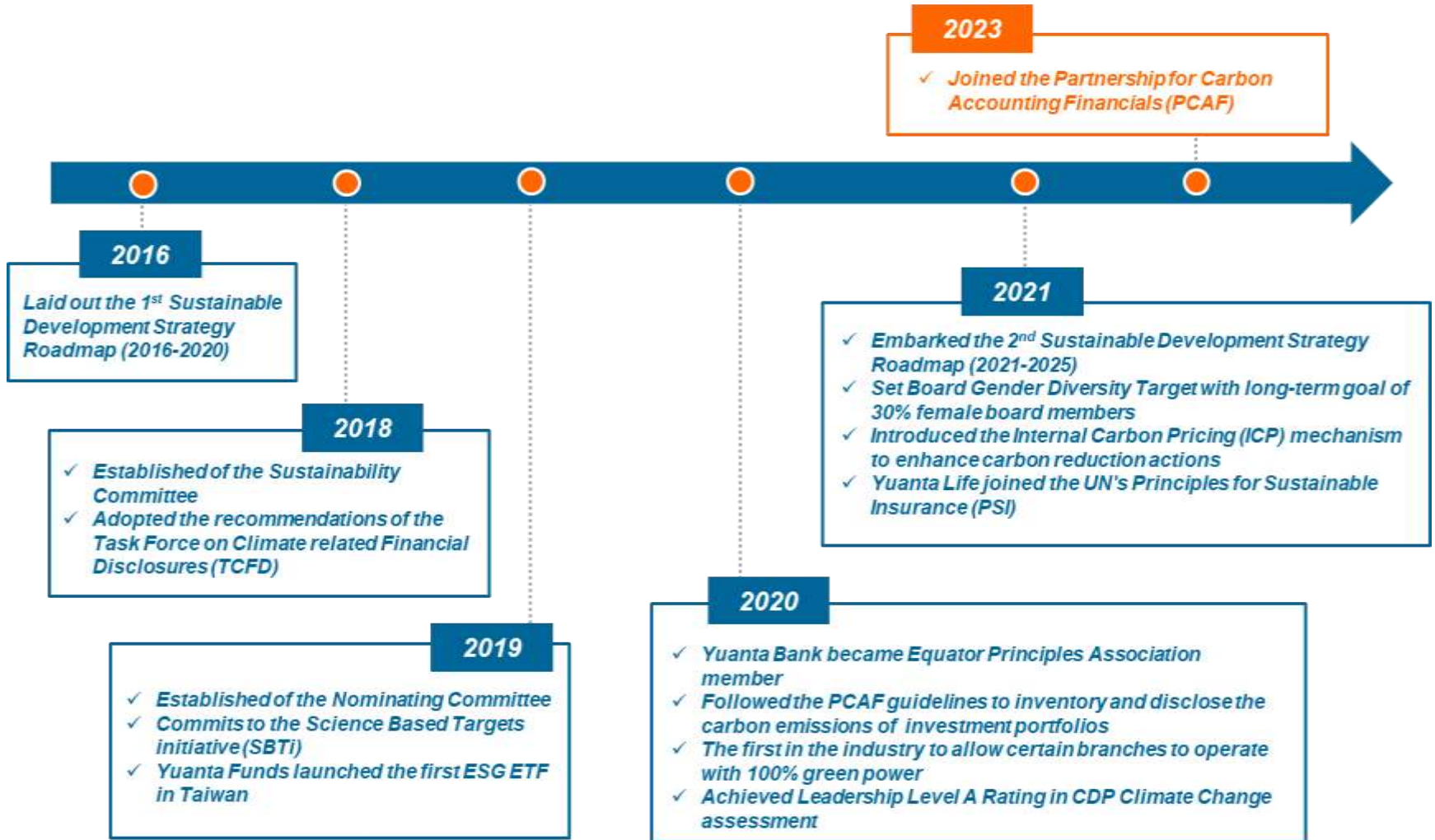
Note:

1) 3Q24 numbers are un-audited.

Net Income by Subsidiary (standalone)

Unit: NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Yuanta Securities	11,046	15,276	38%	3,908	4,800	5,997	25%	53%
Yuanta Bank	7,452	7,650	3%	2,206	2,552	2,464	-3%	12%
Yuanta Futures (66.27%)	1,418	1,604	13%	488	451	624	38%	28%
Yuanta Funds (74.71%)	1,833	2,778	52%	664	924	1,038	12%	56%
Yuanta AMC	106	262	147%	40	121	100	-17%	150%
Yuanta Venture Capital	275	728	165%	(34)	(13)	98	-854%	-388%
Yuanta Life	3,615	2,060	-43%	1,995	926	141	-85%	-93%

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

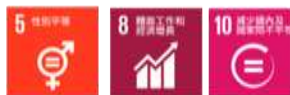
Exchange



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

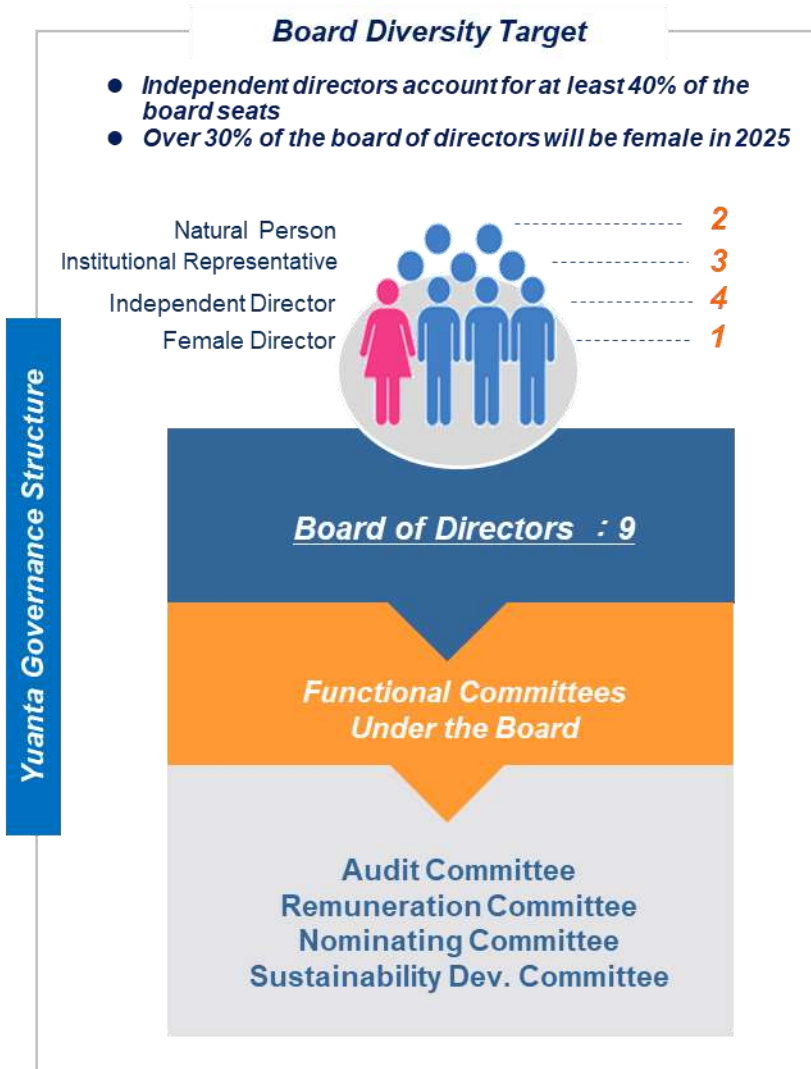
Motivation



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

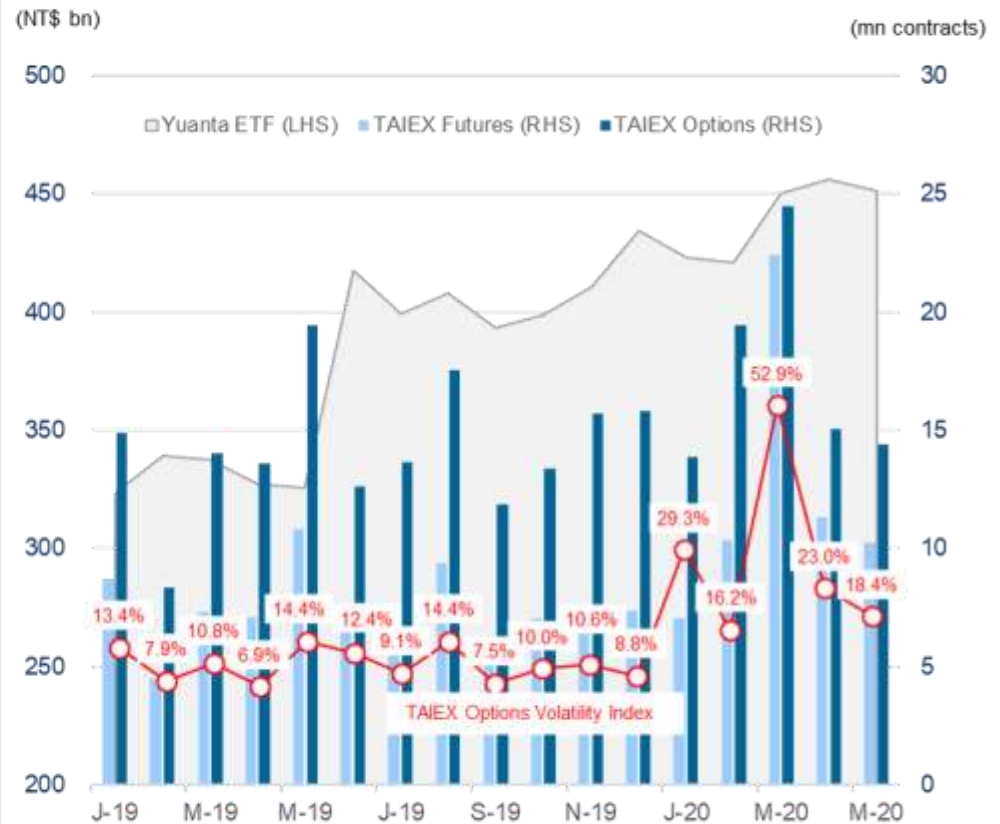
Stunning Performance Driven by Natural Hedge Model



Historical ROE Performance

	2020	2021	2022	2023	9M24
Yuanta Sec.	13.6%	19.4%	9.1%	9.9%	13.6%
Yuanta Futures	10.3%	7.1%	9.1%	13.5%	14.3%
Yuanta Funds	33.5%	33.9%	30.5%	41.7%	57.4%
Pan-Sec. Subsidiaries	14.1%	18.9%	10.0%	11.4%	15.3%

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



Note: 9M24 numbers are un-audited

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

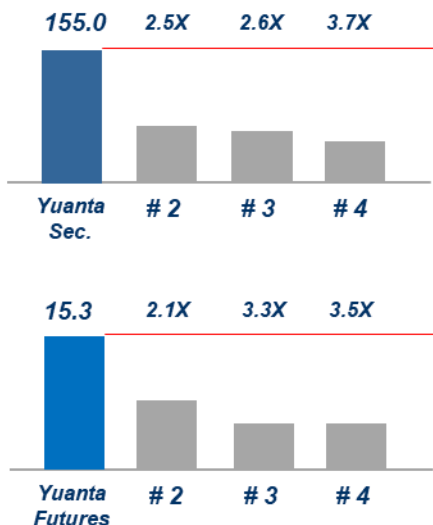
Yuanta Unsurpassably Leads TWN's Sec. Market

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

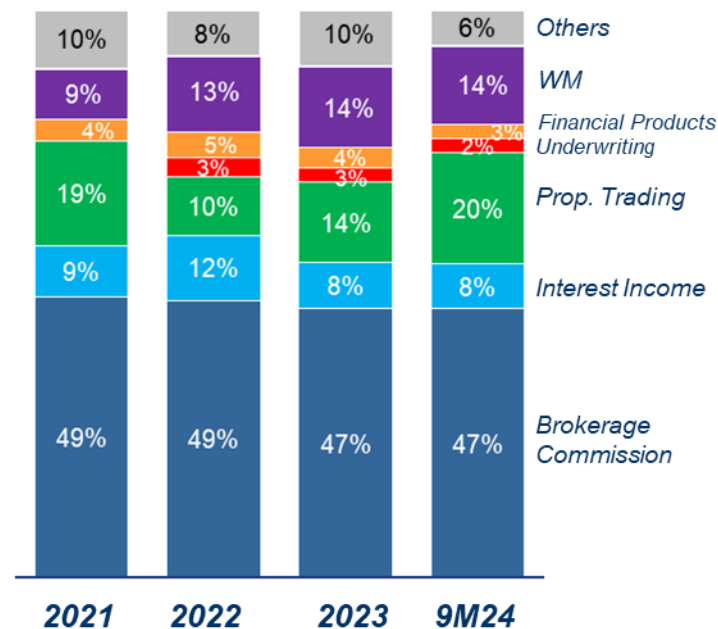
Yuanta Sec.	Market share
Brokerage	13.3%
Margin Financing	17.5%
Online Trading	16.9%
SBL	26.6%
Non Purpose Lending	40.0%
Market Maker in COMM Futures	35.7%
Yuanta Futures	
Futures	23.2%
Options	18.2%
Yuanta Funds	
Public Funds	22.1%
ETF Funds	31.1%

➤ **Strong Balance Sheet**

(NT\$ bn)



Revenue Breakdown for Pan-Sec. Businesses



NT\$ mn

Total Net Revenue

2021	2022	2023	9M24
54,461	35,985	42,497	44,789

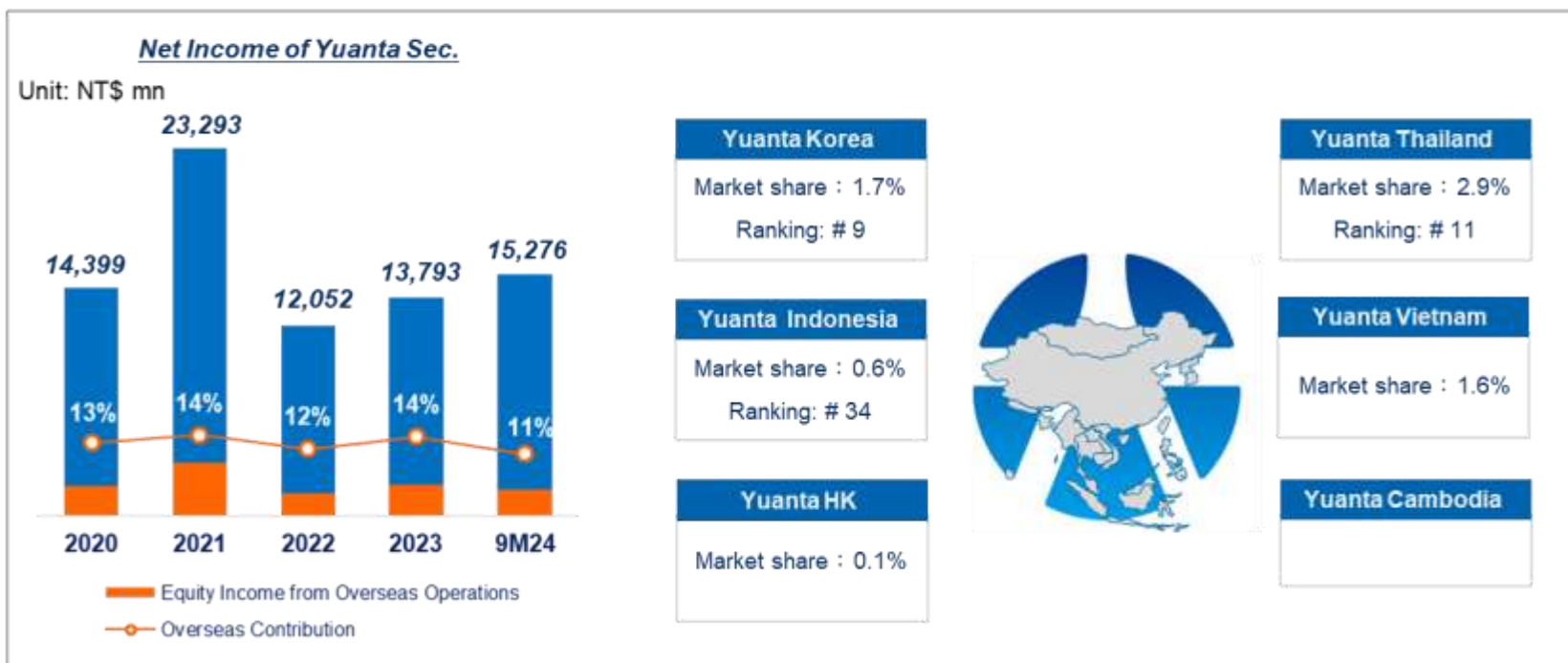
Note:

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

Domestic Brokerage Business Diversified



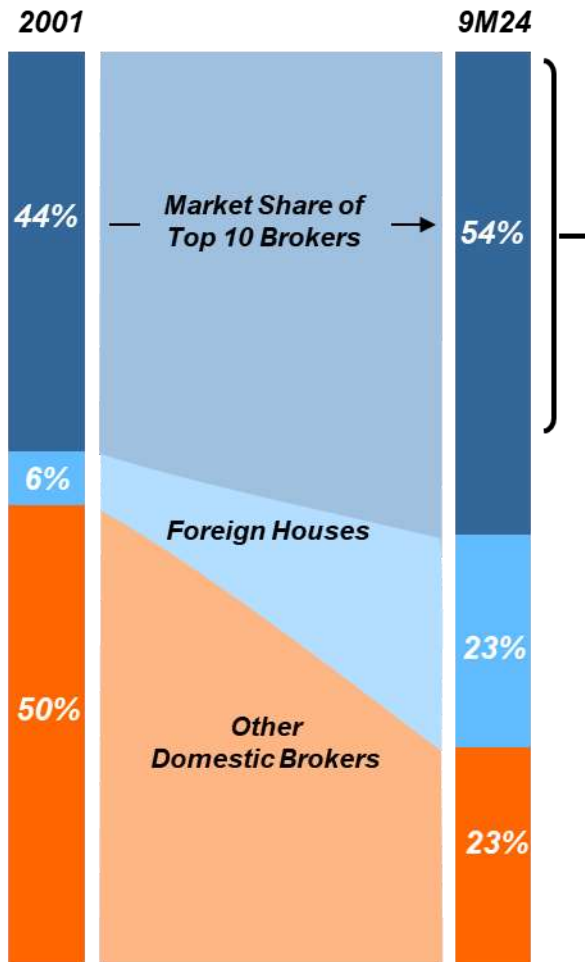
Becoming an Asia-Pacific Regional Broker



Note: Data as of Sept. 30, 2024 and 9M24 numbers are un-audited.

Brokerage Mkt Share Boost by New Retail Investors

Change in Brokerage Market Share

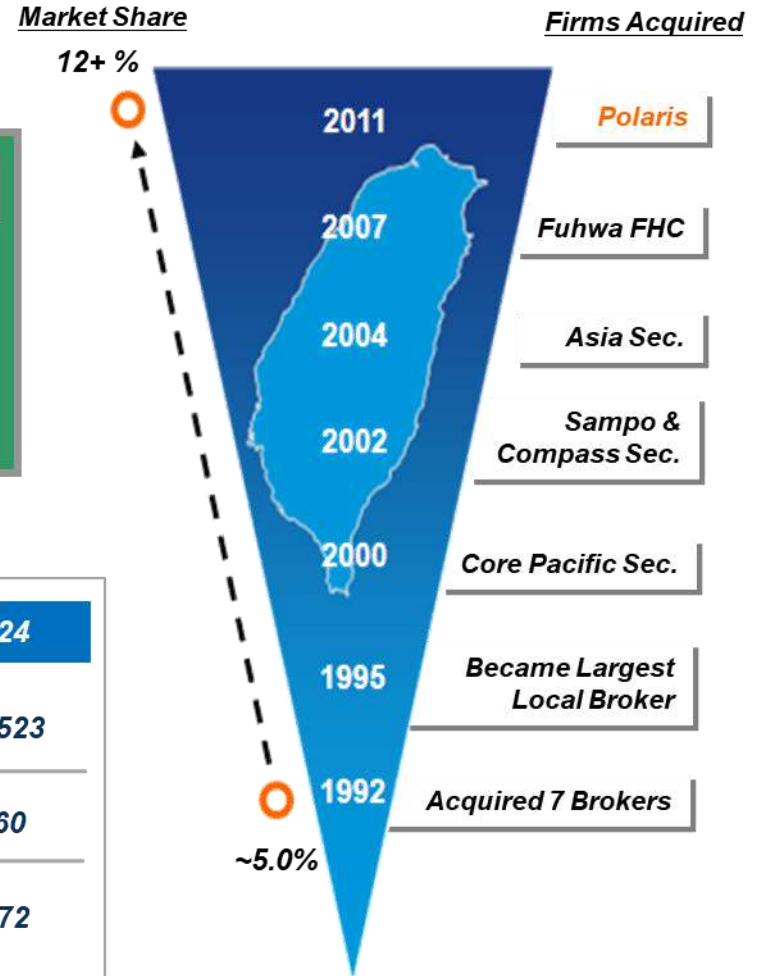


	2023	9M24
Yuanta	12.8%	13.3%
KGI	11.1%	10.5%
Fubon	7.6%	7.2%
SinoPac	4.8%	4.7%
Cathay	4.0%	4.1%

Yuanta Securities

	2023	9M24
New Accounts Opened (monthly avg.)	13,502	23,523
Active Accounts (mn)	1.40	1.60
Big Punters (monthly transactions over NTD 50 mn)	4,025	5,872

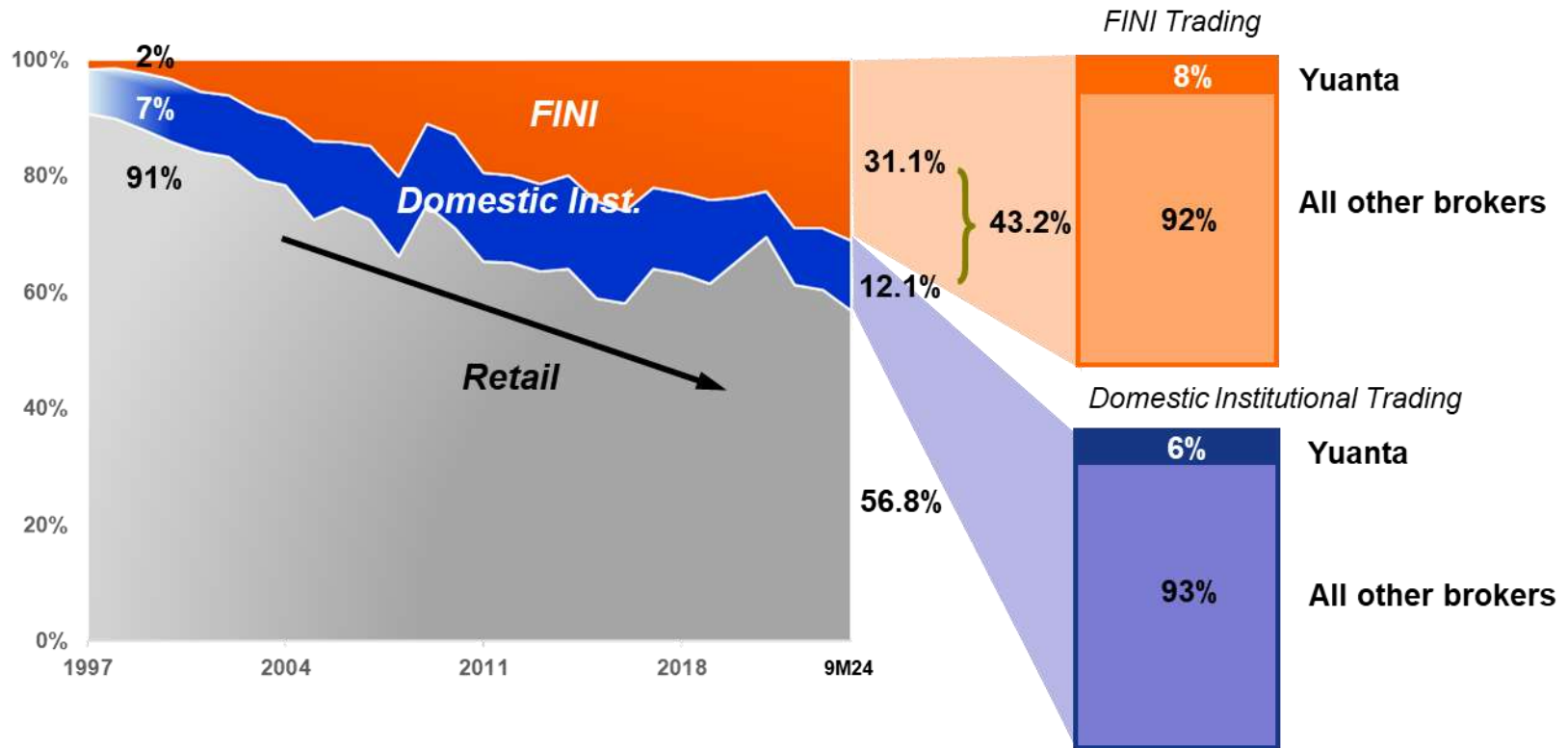
Yuanta's Rise to Dominance



Retail Participation Has Bottomed Out Since 2016

Market Participation

Yuanta's Inst. Mkt. Share (9M24)

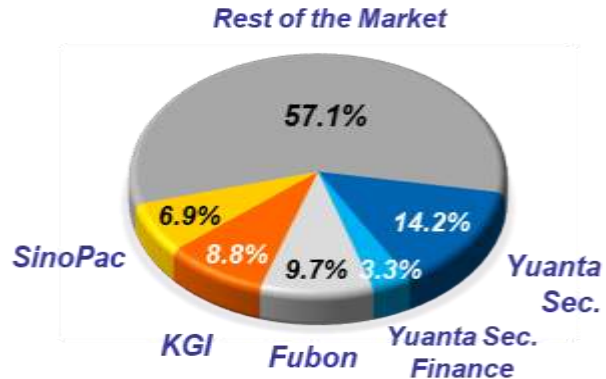


Note: Calculated using TAIEX plus OTC trading volume

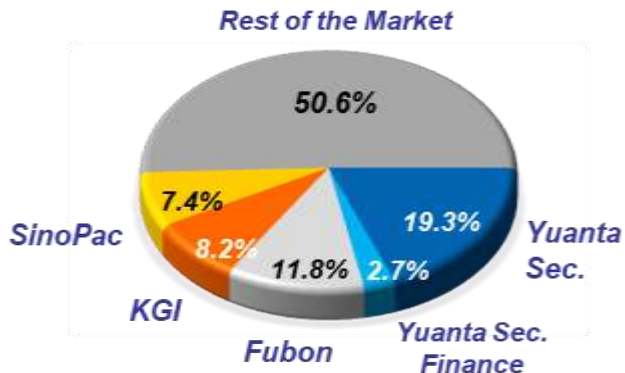
Source: Securities and Futures Bureau (Taiwan) ; Yuanta Securities

Dominant Leader in Margin Financing

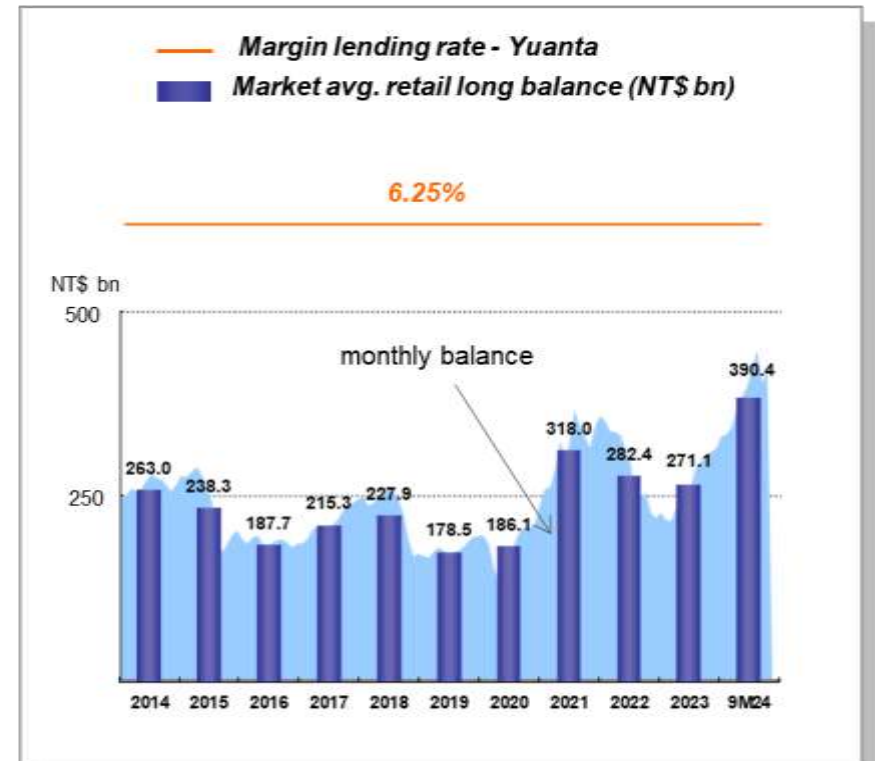
Long Margin Market Share (9M24)



Short Margin Market Share (9M24)



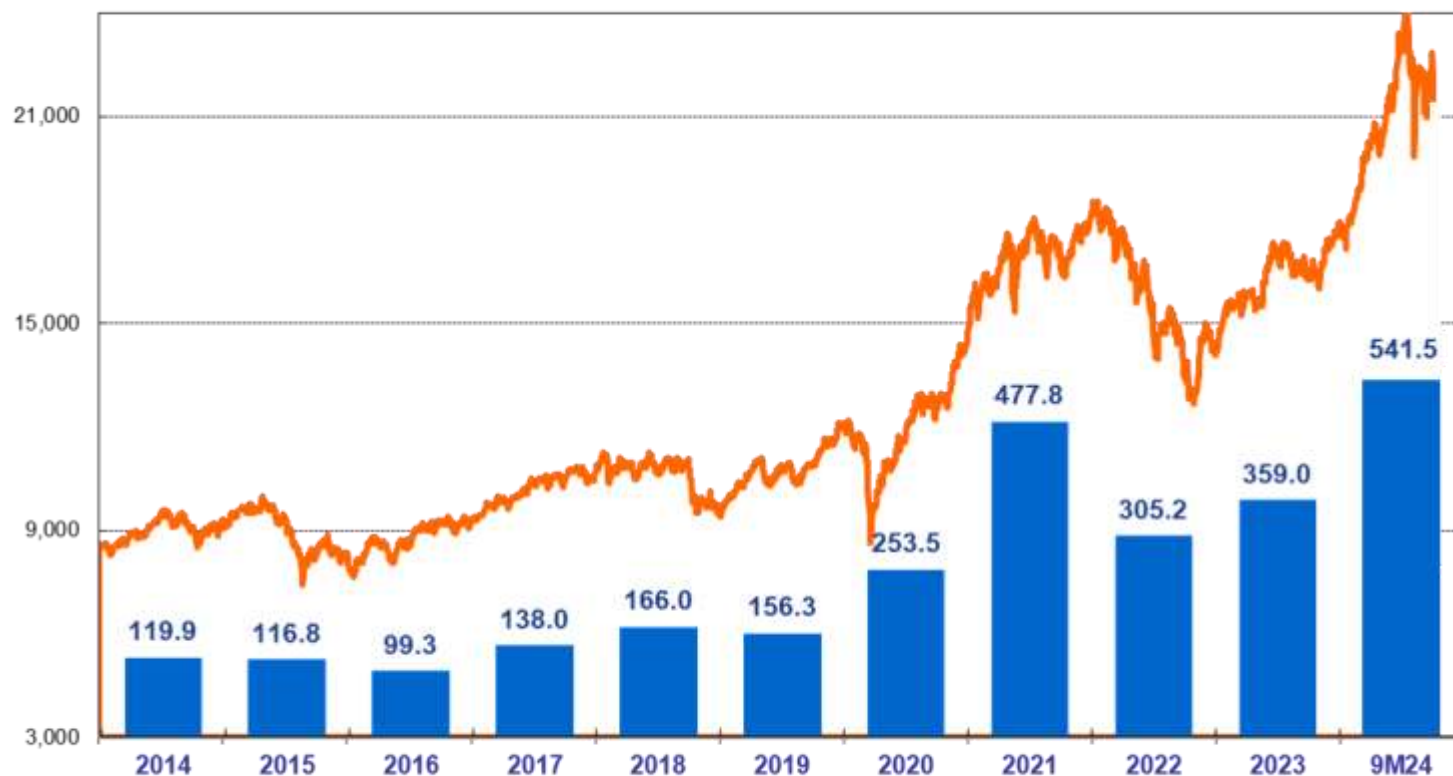
Long Margin Trends



Source: Taiwan Stock Exchange; Taipei Exchange

Taiwan Historical Index and Trading Volume

Securities Average Daily Turnover Volume (NT\$ bn)



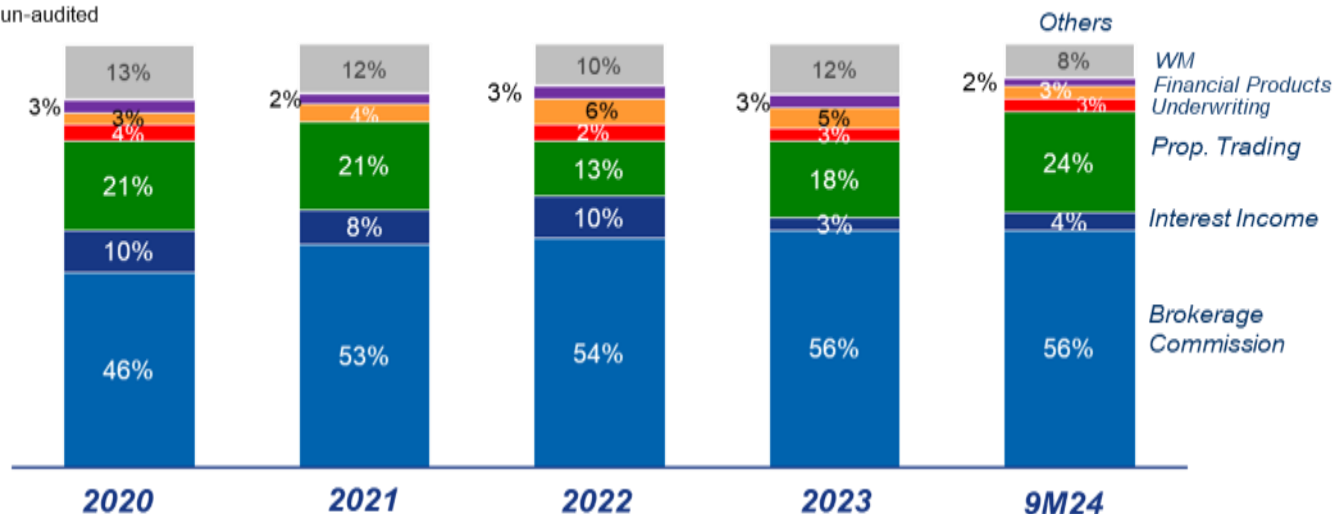
Source: Taiwan Stock Exchange; Taipei Exchange

Securities Revenue Sources Diversified

Notes:

1) 9M24 numbers are un-audited

Yuanta Securities' Revenue Breakdown




NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Brokerage Commission	13,608	19,918	46%	5,411	7,177	6,976	-3%	29%
Interest Income	734	1,220	66%	120	366	472	29%	294%
Prop. Trading	5,521	8,522	54%	1,866	2,804	2,856	2%	53%
Underwriting	800	1,102	38%	233	322	519	61%	123%
Financial Products	967	1,179	22%	349	480	464	-3%	33%
WM Fee Income	661	861	30%	311	247	260	5%	-16%
Others	2,759	2,833	3%	952	191	1,879	884%	97%
Total Net Revenue	25,049	35,635	42%	9,242	11,586	13,426	16%	45%

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

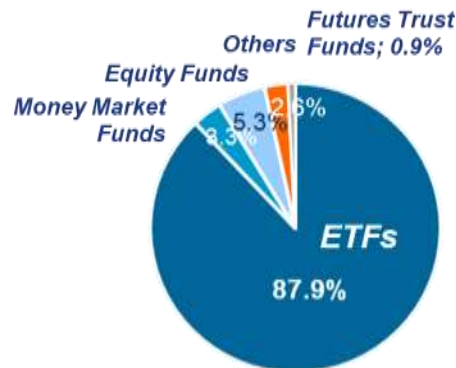
- Money Market Funds
- ETFs
- REITs Funds
- Int'l Multi-asset Funds
- Futures-based Funds
- Feeder Funds
- Private Equity Funds



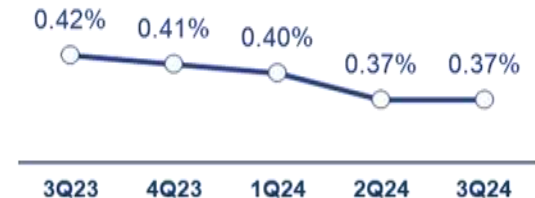
AUM of Public Funds



3Q24 Public Funds Structure



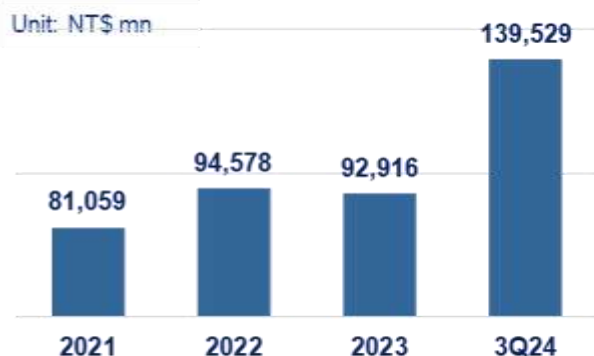
Avg. Margin Trend



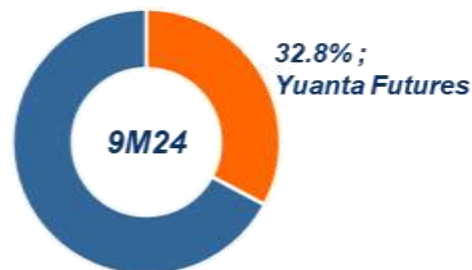
Link from Equities to Futures ; Taiwan to World



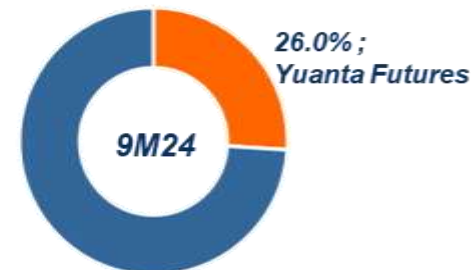
Margin Deposits (standalone)



Margin Deposits Market Share



Int'l Futures Market Share



Business Review

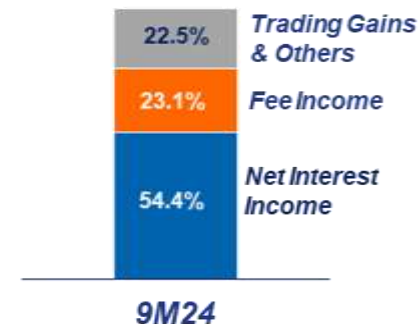
Yuanta Bank

Financial Overview

Financial Snapshot – Yuanta Bank

NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Net interest income	10,516	11,051	5%	3,673	3,706	3,912	6%	7%
Fee income	3,390	4,701	39%	1,211	1,439	1,660	15%	37%
Trading gains & others	3,948	4,564	16%	977	1,285	1,909	49%	95%
ECB FX gains or losses	341	281	-18%	247	45	0	-100%	-100%
Operating income	18,195	20,597	13%	6,108	6,475	7,481	16%	22%
Operating expenses	(8,995)	(10,465)	16%	(3,055)	(3,506)	(3,712)	6%	22%
Pre-provision profit	9,200	10,132	10%	3,053	2,969	3,769	27%	23%
Net provision	(142)	(1,084)	663%	(190)	(258)	(713)	176%	275%
Income before tax	9,058	9,048	0%	2,863	2,711	3,056	13%	7%
Net income	7,452	7,650	3%	2,206	2,552	2,464	-3%	12%
EPS	1.01	0.96	-5%	0.30	0.29	0.31	7%	4%
ROA (YTD annualized)	0.57%	0.52%	-9%	0.57%	0.54%	0.52%		
ROE (YTD annualized)	8.5%	7.7%	-9%	8.5%	8.0%	7.7%		

Revenue Breakdown



* NT\$ 281 mn of FX gains were excluded from 9M24 revenue breakdown

Capital Adequacy

	2022	2023	9M24
CET1	11.26%	11.77%	11.34%
Tier I	12.02%	12.47%	11.95%
BIS	14.65%	14.82%	14.14%

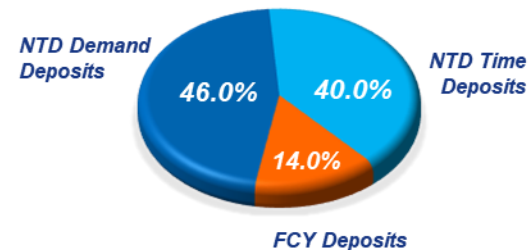
Note:

- 1) As of the end of May, 2024, Yuanta Bank has fully converted all of TC Bank's USD assets into NTD.
- 2) 3Q24 numbers are un-audited.

Loan and Deposit Breakdown

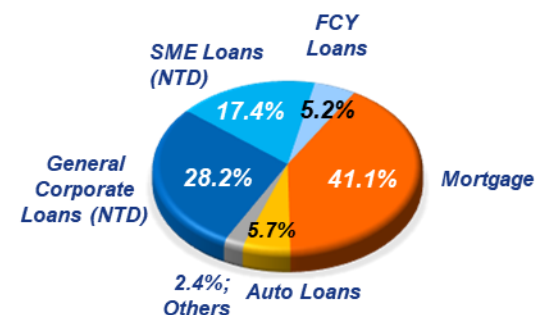
Deposit Breakdown

NT\$ mn	3Q23	2Q24	3Q24	QoQ	YoY
NTD Demand Deposits	760,181	871,560	841,745	-3%	11%
NTD Time Deposits	587,217	637,625	725,867	14%	24%
Subtotal	1,347,398	1,509,185	1,567,612	4%	16%
Foreign Currency Deposits	210,353	235,762	262,734	11%	25%
Total	1,557,751	1,744,947	1,830,346	5%	17%



Loan Breakdown

NT\$ mn	3Q23	2Q24	3Q24	QoQ	YoY
Corporate Banking	521,604	583,938	625,258	7%	20%
General Corporate Loans	294,918	328,424	346,801	6%	18%
SME Loans	173,765	193,633	214,017	11%	23%
Foreign Currency Loans	52,600	61,680	64,201	4%	22%
Non-Accrual Loans	321	201	239	19%	-26%
Consumer Banking	511,843	575,098	602,908	5%	18%
Mortgage Loans	429,457	480,293	504,928	5%	18%
Auto Loans	60,779	69,238	70,270	1%	16%
Unsecured Personal Loans	19,622	23,990	26,126	9%	33%
Others	1,860	1,354	1,426	5%	-23%
Non-Accrual Loans	125	223	158	-29%	26%
Total	1,033,447	1,159,036	1,228,166	6%	19%



Note:

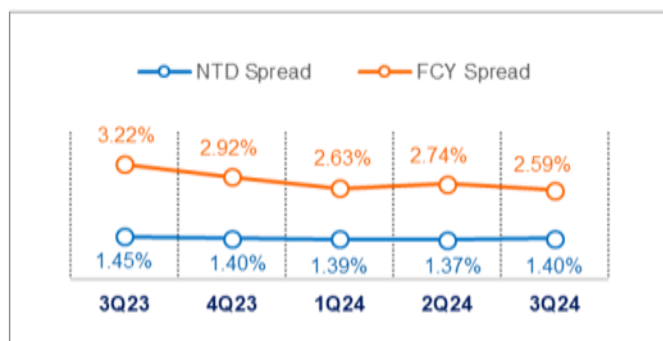
1) 3Q24 numbers are un-audited

NIM and Spread

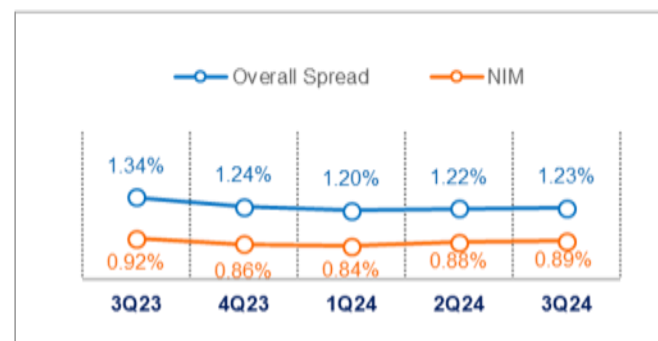
Interest Income Breakdown

NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Interest Income	23,843	27,958	17%	8,480	9,262	9,999	8%	18%
Loan interest	17,577	20,772	18%	6,183	6,887	7,486	9%	21%
Interest income from marketable securities	5,598	6,424	15%	2,041	2,118	2,250	6%	10%
Other interest	668	762	14%	256	257	263	2%	3%
Interest Expenses	(13,327)	(16,907)	27%	(4,807)	(5,556)	(6,087)	10%	27%
Net Interest Income	10,516	11,051	5%	3,673	3,706	3,912	6%	7%
Loan to Deposit Ratio	66.3%	67.1%	1%	66.3%	66.4%	67.1%	1%	1%

NTD Spread & FCY Spread



NIM and Overall Spread



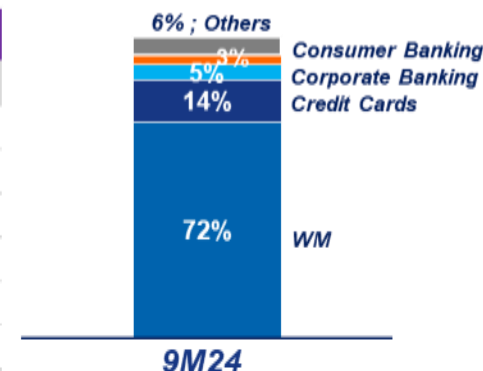
Note:

1) 3Q24 numbers are un-audited

Fee Income Breakdown

Fee Income Breakdown

NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Fee Income	4,502	5,878	31%	1,600	1,828	2,064	13%	29%
Wealth Management	2,932	4,241	45%	1,045	1,277	1,507	18%	44%
Credit Cards	886	819	-8%	297	280	266	-5%	-10%
Corporate Banking	241	285	18%	87	94	93	-1%	7%
Consumer Banking	151	194	28%	54	67	68	1%	26%
Others	292	339	16%	117	110	130	18%	11%
Fee Expenses	(1,112)	(1,177)	6%	(389)	(389)	(404)	4%	4%
Net Fee Income	3,390	4,701	39%	1,211	1,439	1,660	15%	37%



WM Fee Breakdown

NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Mutual Funds	597	1,055	77%	235	302	438	45%	86%
Bancassurance	1,148	1,728	51%	378	496	548	10%	45%
Trust	667	807	21%	239	272	289	6%	21%
Structured & Others	520	651	25%	193	207	232	12%	20%
WM fee Income	2,932	4,241	45%	1,045	1,277	1,507	18%	44%



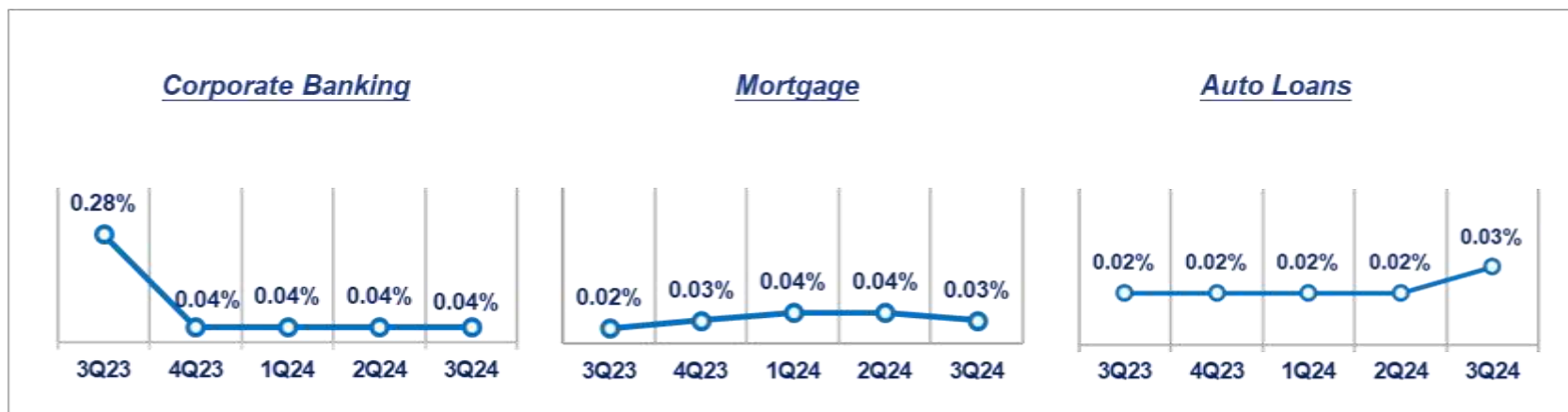
Note:

1) 3Q24 numbers are un-audited

Asset Quality

NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Net Provisions	142	1,084	663%	190	258	713	176%	275%
NPL	1,581	433	-73%	1,581	437	433	-1%	-73%
Loan Loss Reserves	14,189	15,362	8%	14,189	14,594	15,362	5%	8%
NPL Ratio	0.15%	0.04%	-73%	0.15%	0.04%	0.04%	0%	-73%
NPL Coverage Ratio	897.7%	3545.2%	295%	897.7%	3341.7%	3545.2%	6%	295%
Reserve to Loan Ratio	1.38%	1.27%	-8%	1.38%	1.28%	1.27%	-1%	-8%

NPL Ratio by Major Business



Note:

1) 3Q24 numbers are un-audited

Appendix

Balance Sheet of Yuanta FHC & Major Subsidiaries

Data as of Sept. 30, 2024

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Cash and due from banks	51,781	119,392	10,485	2,829	192,220
Financial assets at FVTPL	169,928	170,791	45,713	0	653,378
Financial assets at FVOCI	67,471	183,511	21,830	74	314,572
Financial assets at AC	0	261,559	297,159	0	561,113
Bills and bonds sold under RS	0	53,467	4,595	0	90,456
Loans (net)	0	1,212,803	8,400	0	1,241,957
A/R (net)	232,264	24,112	3,482	36	382,109
LT investments under equity method	64,766	4,935	0	351,710	2,224
Other assets	114,787	43,884	55,410	3,383	327,756
Total assets	700,997	2,074,454	447,074	358,032	3,765,786
Financial liabilities at FVTPL	99,233	5,362	3,250	0	180,270
Bills and bonds sold under RP	76,876	33,985	0	0	268,992
A/P (net)	104,511	25,403	1,755	6,106	233,840
Deposits and remittances	0	1,830,601	0	0	1,705,390
Bonds payable	34,000	25,000	0	35,650	108,613
Provisions	1,176	969	375,475	13	389,321
Other liabilities	230,226	14,811	31,496	4,382	545,383
Total liabilities	546,022	1,936,131	411,976	46,151	3,431,809
Common shares (mn)	6,593	7,995	2,720	12,943	12,943
Total shareholders' equity	154,975	138,323	35,098	311,881	333,976

Note: 9M24 numbers are un-audited

P&L of Yuanta FHC & Major Subsidiaries

Data as of Sept. 30, 2024

NT\$ mn	Yuanta Sec. (Standalone)	Yuanta Bank (Standalone)	Yuanta Life	Yuanta FHC (Standalone)	Yuanta FHC (Consolidated)
Net interest income	1,089	11,051	9,256	(263)	24,203
Net fee income	17,250	4,701	(2,452)	0	26,023
Net insurance income	0	0	4,396	0	4,351
Other income	14,911	4,842	795	63	35,307
LT investment income	2,405	2	0	29,157	113
Total operating income	35,655	20,596	11,995	28,957	89,997
Provision for bad debt and reserve for guarantee policy	(20)	(1,084)	0	0	(1,629)
Net change in insurance reserve	0	0	(8,886)	0	(8,803)
Operating expenses	(18,084)	(10,464)	(1,308)	(1,301)	(44,786)
Income before tax	17,551	9,048	1,801	27,656	34,779
Net income	15,276	7,650	2,060	27,095	28,993
EPS	2.32	0.96	0.76	2.09	
ROE (YTD annualized)	13.6%	7.7%	8.5%	12.1%	12.0%

Note: 9M24 numbers are un-audited

Yuanta FHC Financial Summary

(Consolidated Base)

NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Net interest income	22,839	24,203	6%	7,950	8,189	8,405	3%	6%
Net fee income	19,562	26,023	33%	7,714	9,242	9,134	-1%	18%
Net insurance income	7,529	4,351	-42%	1,543	660	437	-34%	-72%
Other income	27,892	35,421	27%	10,482	9,893	13,022	32%	24%
Total operating income	77,822	89,998	16%	27,689	27,984	30,998	11%	12%
Provision for bad debt	(269)	(1,629)	506%	(106)	(440)	(874)	99%	725%
Net change in insurance reserve	(11,706)	(8,803)	-25%	(3,683)	(2,300)	(2,367)	3%	-36%
Operating expenses	(36,582)	(44,786)	22%	(13,079)	(14,397)	(15,816)	10%	21%
Income before tax	29,265	34,780	19%	10,821	10,847	11,941	10%	10%
Net income	24,989	28,993	16%	9,149	8,876	10,159	14%	11%
Net Income attr. to parent company	23,532	27,095	15%	8,562	8,426	9,434	12%	10%
Total assets	3,188,702	3,765,786	18%	3,188,702	3,591,287	3,765,786	5%	18%
Common shares (mn)	12,689	12,943	2%	12,689	12,943	12,943	0%	2%
Total shareholders' equity	299,286	333,976	12%	299,286	317,316	333,976	5%	12%
Equity attr. to parent company	278,306	311,881	12%	278,306	296,364	311,881	5%	12%
BVPS	21.93	24.10	10%	21.93	22.90	24.10	5%	10%

Note: 3Q24 numbers are un-audited

Yuanta Sec. Financial Summary

(Consolidated Base)

NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Net fee income	19,280	25,356	32%	7,566	8,951	8,884	-1%	17%
Net interest income	3,035	4,647	53%	1,078	1,594	1,710	7%	59%
Net investment income	8,097	10,780	33%	2,116	2,783	3,312	19%	57%
Other income	5,365	6,635	24%	2,286	1,636	3,473	112%	52%
Total net revenue	35,776	47,419	33%	13,046	14,964	17,378	16%	33%
Operating expenses	(22,641)	(28,574)	26%	(8,231)	(9,097)	(10,008)	10%	22%
Income before tax	13,136	18,845	43%	4,815	5,867	7,370	26%	53%
Net income	11,539	15,911	38%	4,162	4,864	6,250	28%	50%
Net income attr. to parent company	11,046	15,276	38%	3,907	4,800	5,997	25%	53%
EPS	1.68	2.32	38%	0.59	0.73	0.91	25%	53%
ROE (YTD annualized)	10.6%	13.6%	28%	10.6%	12.8%	13.6%		
Total assets	895,470	1,192,936	33%	895,470	1,090,394	1,192,936	9%	33%
Common shares (mn)	6,592	6,592	0%	6,592	6,592	6,592	0%	0%
Total shareholders' equity	156,660	170,420	9%	156,660	160,356	170,420	6%	9%
Equity attr. to parent company	141,609	154,975	9%	141,609	145,448	154,975	7%	9%

Note:

- 1) 3Q24 numbers are un-audited
- 2) EPS and ROE calculations are standalone

Yuanta Bank Financial Summary

(Consolidated Base)

NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Net interest income	10,871	11,445	5%	3,790	3,840	4,041	5%	7%
Net fee income	3,393	4,702	39%	1,211	1,439	1,661	15%	37%
Other income	4,272	4,849	14%	1,239	1,323	1,941	47%	57%
Total operating income	18,536	20,996	13%	6,240	6,602	7,643	16%	22%
Operating expenses	(9,264)	(10,742)	16%	(3,151)	(3,601)	(3,811)	6%	21%
Pre-provision operating income	9,272	10,254	11%	3,089	3,001	3,832	28%	24%
Net provision	(208)	(1,199)	476%	(224)	(289)	(773)	167%	245%
Net income before tax	9,064	9,055	0%	2,865	2,712	3,059	13%	7%
Net income	7,452	7,650	3%	2,206	2,552	2,464	-3%	12%
Total assets	1,801,058	2,086,271	16%	1,801,058	1,990,605	2,086,271	5%	16%
Common shares (mn)	7,394	7,995	8%	7,394	7,394	7,995	8%	8%
Total shareholders' equity	122,420	138,323	13%	122,420	132,756	138,323	4%	13%

Note:

- 1) 3Q24 numbers are un-audited.

Yuanta Life Financial Summary

NT\$ mn	9M23	9M24	YoY	3Q23	2Q24	3Q24	QoQ	YoY
Retained earned premium	25,364	26,039	3%	7,907	8,029	8,341	4%	5%
Retained claim payment	(17,776)	(21,595)	21%	(6,340)	(7,353)	(7,847)	7%	24%
Net change in insurance liability	(11,795)	(8,886)	-25%	(3,713)	(2,330)	(2,394)	3%	-36%
Total investment income	11,174	10,022	-10%	5,213	3,557	2,998	-16%	-42%
Others	(1,887)	(2,470)	31%	(494)	(620)	(834)	35%	69%
General and administrative expenses	(1,221)	(1,309)	7%	(410)	(433)	(466)	8%	14%
Income before tax	3,859	1,801	-53%	2,163	850	(202)	-124%	-109%
Net income	3,615	2,060	-43%	1,995	926	141	-85%	-93%
General account	410,325	421,596	3%	410,325	422,822	421,596	0%	3%
Seperated account	31,123	25,478	-18%	31,123	28,142	25,478	-9%	-18%
Total assets	441,448	447,074	1%	441,448	450,964	447,074	-1%	1%
Reserves for life insurance liabilities	366,776	375,433	2%	366,776	375,839	375,433	0%	2%
Total liabilities	413,376	411,976	0%	413,376	418,185	411,976	-1%	0%
Total shareholders' equity	28,072	35,098	25%	28,072	32,779	35,098	7%	25%
First year premium *	5,184	5,311	2%	1,511	1,348	2,000	48%	32%
Total premium *	26,304	27,233	4%	8,264	8,338	8,859	6%	7%

Note:

- 1) 3Q24 numbers are un-audited
- 2) * FYP & Total premium include investment-linked policies.

Yuanta Life Investment Portfolio

NT\$ mn	3Q23		2Q24		3Q24		QoQ	YoY
	Amount	%	Amount	%	Amount	%		
Overseas Fixed Income	279,231	71.5%	288,804	71.8%	281,053	69.4%	-3%	1%
Overseas Equity	847	0.2%	1,324	0.3%	1,555	0.4%	17%	84%
Domestic Fixed Income	47,968	12.3%	37,351	9.3%	37,362	9.2%	0%	-22%
Domestic Equity	29,633	7.6%	39,107	9.7%	31,692	7.8%	-19%	7%
Loans	7,863	2.0%	8,254	2.1%	8,400	2.1%	2%	7%
Real Estate	13,621	3.5%	14,850	3.7%	15,307	3.8%	3%	12%
Others	493	0.1%	440	0.1%	415	0.1%	-6%	-16%
Deposits and Cash Equivalent	10,769	2.8%	12,061	3.0%	29,141	7.2%	142%	171%
Total	390,425	100%	402,191	100%	404,925	100%	1%	4%
RBC Ratio	N/A		368.1%		N/A			

Note: 3Q24 numbers are un-audited