

## Fubon Financial - Financial summary

<i>NT\$ millions, except for percentages</i>	9M24	9M23	YoY	3Q24	2Q24	1Q24	2023	2022	YoY
<b>Income Statement Data</b>									
Net interest income	134,450	125,936	6.8%	45,400	45,163	43,887	169,017	165,212	2.3%
Insurance income	(31,969)	(50,414)	N.M.	(15,897)	(18,312)	2,239	(60,512)	(49,521)	N.M.
Net gains (losses) on FX and financial assets	145,164	77,009	88.5%	41,782	54,242	49,140	60,626	137,399	-55.9%
Others	(3,635)	1,070	N.M.	(1,291)	3,716	(6,061)	(1,332)	6,369	N.M.
Net revenue	244,009	153,600	58.9%	69,995	84,809	89,205	167,799	259,458	-35.3%
Bad debt expense and reserve for guarantee	(8,817)	(6,480)	36.1%	(3,510)	(2,315)	(2,992)	(9,983)	(5,768)	73.1%
Net change in insurance reserve	(31,961)	(9,853)	224.4%	3,692	(5,409)	(30,245)	(921)	(122,853)	-99.3%
Operating expense	(66,552)	(58,526)	13.7%	(23,060)	(22,523)	(20,969)	(82,451)	(69,891)	18.0%
Income before tax	136,679	78,741	73.6%	47,118	54,562	34,999	74,444	60,946	22.1%
Net income	121,379	67,242	80.5%	40,119	50,824	30,436	65,042	47,864	35.9%
Net income to parent company	121,309	67,813	78.9%	39,995	50,907	30,408	66,017	46,926	40.7%
<b>Balance Sheet Data</b>									
Total assets	11,815,240	11,082,302	6.6%	11,815,240	11,774,231	11,526,386	11,106,312	10,587,757	4.9%
Equity attributable to parent company	940,975	737,435	27.6%	940,975	937,583	896,450	802,437	565,691	41.9%
Outstanding common shares (million shares)	13,666	13,015		13,666	13,015	13,015	13,015	12,395	5.0%
<b>Key Metrics</b>									
ROA	1.41%	0.83%		1.40%	1.78%	1.08%	0.60%	0.45%	
ROE *	18.56%	13.88%		18.35%	23.41%	14.32%	9.65%	6.19%	
Equity / assets	8.10%	6.77%		8.10%	8.09%	7.90%	7.35%	5.42%	
Double leverage	115.09%	118.52%		115.09%	115.09%	115.53%	117.29%	121.72%	
Capital adequacy ratio					130.59%		128.91%	125.29%	
Cash dividend per share							2.50	1.50	
Stock dividend per share							0.50	0.50	

Note: Data are consolidated basis and data mark with \* are stand-alone basis

## Fubon Life - Financial summary

<i>NT\$ millions, except for percentages</i>	9M24	9M23	YoY	3Q24	2Q24	1Q24	2023	2022	YoY
<b>Income statement data</b>									
First year premium*	84,250	72,869	15.6%	28,644	27,329	28,277	94,453	106,297	-11.1%
Retained earned premium	246,239	238,694	3.2%	80,168	77,093	88,977	329,215	341,224	-3.5%
Total investment income	206,372	159,429	29.4%	70,275	78,012	58,085	187,196	213,800	-12.4%
Recurring investment income	133,150	134,530	-1.0%	48,282	43,601	41,267	174,382	163,712	6.5%
Other investment income	73,222	24,899	194.1%	21,993	34,412	16,818	12,814	50,088	-74.4%
Realized gains (losses) from fixed income	922	(1,770)	N.M.	667	101	154	(2,045)	(4,193)	N.M.
Realized gains (losses) from equity	118,884	31,524	277.1%	42,279	43,786	32,819	46,100	62,307	-26.0%
FX and others	(38,501)	(3,990)	N.M.	(19,594)	(10,265)	(8,642)	(27,803)	(2,698)	N.M.
Investment property fair value movement	(8,983)	(865)	N.M.	(1,359)	791	(7,514)	(3,437)	(5,328)	N.M.
Other income	3,928	3,587	9.5%	1,123	1,292	1,513	4,594	5,232	-12.2%
Total operating revenue	456,539	401,710	13.6%	151,566	156,398	148,575	521,005	560,256	-7.0%
Retained claim payment	(293,765)	(286,187)	2.6%	(101,158)	(100,335)	(92,271)	(390,947)	(360,950)	8.3%
Net commission expense	(24,916)	(18,298)	36.2%	(8,223)	(7,942)	(8,752)	(24,143)	(18,005)	34.1%
Net change in insurance liability	(25,913)	(28,708)	-9.7%	(3,112)	(2,085)	(20,716)	(39,021)	(88,258)	-55.8%
General and administrative expense	(16,979)	(14,695)	15.5%	(5,577)	(6,005)	(5,397)	(21,137)	(18,719)	12.9%
Other operating costs	(6,815)	(6,770)	0.7%	(3,201)	(1,970)	(1,645)	(10,925)	(4,793)	127.9%
Total operating costs and expenses	(368,389)	(354,659)	3.9%	(121,270)	(118,337)	(128,781)	(486,173)	(490,726)	-0.9%
Net non-operating income / (expenses)	985	767	28.4%	281	369	335	1,005	4,564	-78.0%
Income before tax	89,135	47,818	86.4%	30,577	38,430	20,129	35,837	74,094	-51.6%
Net income	77,534	42,391	82.9%	26,029	34,020	17,485	34,964	65,682	-46.8%
Net income to parent company	77,922	43,132	80.7%	26,356	34,103	17,463	36,091	65,537	-44.9%
<b>Balance sheet data</b>									
Total assets	6,066,387	5,841,525	6.1%	6,066,387	6,124,859	5,978,420	5,812,094	5,602,830	3.7%
Total assets (general account)	5,567,802	5,374,850	6.3%	5,567,802	5,637,621	5,501,193	5,341,015	5,133,025	4.1%
Insurance liabilities	4,659,531	4,648,865	1.4%	4,659,531	4,679,244	4,661,550	4,595,802	4,588,879	0.2%
Total liabilities	5,448,182	5,404,595	3.3%	5,448,182	5,497,719	5,407,574	5,313,881	5,327,819	-0.3%
Total liabilities (general account)	4,933,802	4,909,748	3.4%	4,933,802	4,990,867	4,910,156	4,824,783	4,830,330	-0.1%
Equity attributable to parent company	610,868	432,162	38.2%	610,868	620,247	564,918	492,038	270,918	81.6%
<b>Key Metrics</b>									
ROA	1.74%	0.99%		1.71%	2.25%	1.19%	0.61%	1.16%	
ROE*	18.84%	16.36%		17.13%	23.02%	13.22%	9.46%	15.06%	
Equity / Assets (general account)	11.10%	8.13%		11.10%	11.12%	10.38%	9.33%	5.36%	
Expense ratio	6.90%	6.16%		6.96%	7.79%	6.07%	6.42%	5.49%	
Persistency ratio - 13th month*	97.01%	96.20%		97.01%	96.79%	96.95%	96.03%	95.85%	
Persistency ratio - 25th month*	95.71%	92.50%		95.71%	95.67%	95.79%	93.10%	95.97%	
RBC*					371%		336%	315%	

Note: Data are consolidated basis and data mark with \* are stand-alone basis

## Taipei Fubon Bank - Financial summary

<i>NT\$ millions, except for percentages</i>	9M24	9M23	YOY	3Q24	2Q24	1Q24	2023	2022	YOY
<b>Income statement data</b>									
Interest income	104,439	88,052	18.6%	36,367	34,974	33,098	121,080	83,391	45.2%
Interest expense	(69,608)	(57,038)	22.0%	(23,770)	(23,575)	(22,263)	(78,762)	(39,144)	101.2%
Net interest income	34,832	31,014	12.3%	12,597	11,399	10,836	42,318	44,247	-4.4%
Net fee income	13,451	10,652	26.3%	4,202	4,081	5,168	13,351	8,693	53.6%
Other income	15,985	13,289	20.3%	6,253	5,198	4,534	16,243	9,756	66.5%
Total net revenue	64,268	54,955	16.9%	23,053	20,678	20,538	71,912	62,696	14.7%
Operating expenses	(30,001)	(27,074)	10.8%	(10,273)	(10,067)	(9,661)	(37,992)	(30,030)	26.5%
Pre-provision profits	34,267	27,881	22.9%	12,779	10,611	10,877	33,920	32,666	3.8%
Provision for credit losses	(4,542)	(4,549)	-0.2%	(2,135)	(1,020)	(1,388)	(6,049)	(3,273)	84.8%
Income before tax	29,725	23,331	27.4%	10,645	9,591	9,490	27,871	29,393	-5.2%
Net income	25,857	20,252	27.7%	9,324	8,307	8,225	24,448	24,964	-2.1%
Net income to parent company and former owner of business combination under common control	25,105	20,245	24.0%	8,857	8,084	8,164	24,473	23,934	2.3%
<b>Balance sheet data</b>									
Loans and discounts, net	2,481,272	2,238,427	10.8%	2,481,272	2,413,948	2,373,444	2,264,295	2,076,747	9.0%
Deposits and remittances	3,811,174	3,423,285	11.3%	3,811,174	3,695,268	3,623,054	3,511,264	3,325,903	5.6%
Allowance for loan losses*	29,121	26,202	11.1%	29,121	28,438	27,740	26,687	24,440	9.2%
Total assets	4,677,343	4,373,640	6.9%	4,677,343	4,601,639	4,555,473	4,401,733	4,203,034	4.7%
Equity attributable to parent company and former owner of business combination under common control	292,338	280,915	4.1%	292,338	284,073	298,889	286,708	261,897	9.5%
<b>Key metrics</b>									
ROA	0.76%	0.63%		0.80%	0.73%	0.73%	0.57%	0.61%	
ROE*	11.56%	9.95%		12.29%	11.09%	11.15%	8.92%	9.33%	
Equity / assets	6.85%	7.03%		6.85%	6.77%	7.16%	7.11%	6.77%	
Cost / income ratio	-46.68%	-49.27%		-44.56%	-48.69%	-47.04%	-52.83%	-47.90%	
NPL ratio*	0.11%	0.11%		0.11%	0.11%	0.11%	0.12%	0.17%	
Reserve / NPL*	1140.89%	1147.09%		1140.89%	1140.85%	1143.73%	1071.06%	744.54%	
Tier 1 ratio*	13.49%	14.02%		13.49%	12.92%	13.94%	14.17%	13.03%	
BIS ratio*	15.58%	16.28%		15.58%	15.18%	16.19%	16.41%	15.49%	
Tier 1 ratio					11.68%		12.65%	11.65%	
BIS ratio					13.86%		14.83%	13.92%	

Note:  
(1) Data are consolidated basis and data mark with \* are stand-alone basis  
(2) The consolidation with JihSun completed in 2Q23. The above table includes Taipei Fubon Bank, JihSun Bank and JihSun Insurance Agent. The capital ratio as of 2022 don't consolidate JihSun-related entities

## Fubon Insurance - Financial summary

<i>NT\$ millions, except for percentages</i>	9M24	9M23	YoY	3Q24	2Q24	1Q24	2023	2022	YoY
<b>Income statement data</b>									
Direct written premiums	53,053	46,805	13.3%	17,398	18,129	17,526	61,034	57,014	7.0%
Retention of earned premiums	34,209	33,229	2.9%	11,445	11,200	11,563	44,292	43,656	1.5%
Net income from investment	1,812	1,397	29.8%	359	764	690	1,516	2,708	-44.0%
Other operating revenue	2,090	2,216	-5.7%	598	764	727	2,672	2,374	12.6%
Retained insurance payments	(17,505)	(35,102)	-50.1%	(5,992)	(5,903)	(5,610)	(41,226)	(71,627)	-42.4%
Net change in liability reserve	(994)	9,540	N.M.	23	(509)	(508)	9,540	(8,416)	N.M.
Commission and operating expenses	(15,274)	(14,296)	6.8%	(5,148)	(4,969)	(5,157)	(19,579)	(18,598)	5.3%
Non-operating income	(234)	(55)	N.M.	(82)	(72)	(80)	(133)	(391)	N.M.
Income before tax	4,105	(3,072)	N.M.	1,203	1,276	1,626	(2,917)	(50,294)	N.M.
Net income	3,442	(2,447)	N.M.	990	1,089	1,363	(2,327)	(39,961)	N.M.
Net income to parent company	3,434	(2,410)	N.M.	993	1,094	1,348	(2,230)	(39,983)	N.M.
<b>Balance sheet data</b>									
Total assets	128,425	120,464	6.6%	128,425	128,672	118,089	115,773	113,840	1.7%
Investment assets	38,972	38,695	0.7%	38,972	37,202	40,357	40,378	40,404	-0.1%
Policy reserve	78,874	68,097	15.8%	78,874	78,922	69,094	66,360	77,450	-14.3%
Equity attributable to parent company	22,293	17,725	25.8%	22,293	21,529	20,281	18,804	4,485	319.2%
<b>Key Metrics</b>									
ROA	3.76%	-2.78%		3.08%	3.53%	4.66%	-2.03%	-32.57%	
ROE *	22.28%	-28.94%		18.13%	20.92%	27.59%	-19.15%	-162.71%	
Total investment return	6.09%	4.71%		3.77%	7.88%	6.83%	3.75%	4.20%	
Solvency margin (NWP/equity)	215.75%	254.01%		215.12%	215.16%	246.60%	237.21%	986.14%	
Retention ratio	65.31%	68.94%		66.52%	62.01%	67.46%	69.84%	73.21%	
RBC							278%	-37%	

Note: Data are consolidated basis and data mark with \* are stand-alone basis

## Fubon Securities - Financial summary

<i>NT\$ millions, except for percentages</i>	9M24	9M23	YoY	3Q24	2Q24	1Q24	2023	2022	YoY
<b>Income statement data</b>									
Brokerage commissions	9,932	7,077	40.3%	3,390	3,538	3,004	9,527	9,049	5.3%
Net interest income	1,643	1,480	11.0%	558	555	530	2,047	1,957	4.6%
Fee income	2,262	1,483	52.5%	804	878	580	2,091	1,514	38.1%
Net principal transactions and financial products gains	3,375	2,176	55.1%	1,619	827	929	2,995	1,768	69.4%
Other income	204	230	-11.3%	115	51	38	258	413	-37.5%
Total operating revenue	17,417	12,445	40.0%	6,486	5,850	5,081	16,918	14,702	15.1%
Total operating expense	(9,024)	(7,479)	20.7%	(3,228)	(3,133)	(2,663)	(10,495)	(9,530)	10.1%
Net non-operating income / (expenses)	948	1,020	-7.1%	483	288	177	1,337	550	143.1%
Income before tax	9,341	5,986	56.0%	3,740	3,006	2,595	7,761	5,722	35.6%
Net income	8,122	5,489	48.0%	3,149	2,629	2,344	7,054	4,450	58.5%
Net income to parent company and former owner of business combination under common control	8,122	5,489	48.0%	3,150	2,628	2,344	7,054	4,022	75.4%
<b>Balance sheet data</b>									
Margin loans	42,123	29,174	44.4%	42,123	41,935	37,193	32,000	21,506	48.8%
Total assets	340,193	223,764	52.0%	340,193	317,037	301,768	243,640	191,450	27.3%
Equity attributable to parent company and former owner of business combination under common control	59,948	52,921	13.3%	59,948	56,825	57,487	54,527	66,610	-18.1%
<b>Key Metrics</b>									
ROA	3.71%	3.53%		3.83%	3.40%	3.44%	3.24%	1.98%	
ROE	18.92%	16.71%		21.58%	18.40%	16.74%	15.87%	7.65%	
Equity / assets	17.62%	23.65%		17.62%	17.92%	19.05%	22.38%	17.32%	
Expenses / revenues	-51.81%	-60.10%		-49.78%	-53.54%	-52.42%	-62.03%	-64.82%	
Margin loans / total assets	12.38%	13.04%		12.38%	13.23%	12.32%	13.13%	11.23%	
Margin loans / shareholders' equity	70.27%	55.13%		70.27%	73.80%	64.70%	58.69%	64.85%	
Capital adequacy ratio					280.06%		361.89%	361.23%	

Note:

- (1) Consolidated basis
- (2) The capital adequacy ratio as of 2022 don't consolidate JihSun-related entities

## Fubon Bank (China) - Financial summary

<i>RMB millions, except for percentages</i>	9M24	9M23	YoY	3Q24	2Q24	1Q24	2023	2022	YoY
<b>Income Statement Data</b>									
Interest income	4,174	3,692	13.06%	1,459	1,350	1,365	5,055	5,346	-5.4%
Interest expense	(2,978)	(2,758)	7.99%	(933)	(1,003)	(1,042)	(3,744)	(2,949)	26.9%
Net interest income	1,196	935	27.99%	526	348	323	1,311	2,397	-45.3%
Net fee income	(527)	(147)	N.M.	(211)	(163)	(152)	(241)	(376)	N.M.
Other income	817	356	129.24%	323	238	256	525	(197)	N.M.
Operating expenses	(848)	(820)	3.36%	(289)	(283)	(276)	(1,110)	(1,075)	3.3%
Pre-provision profits	638	324	97.18%	349	139	151	485	749	-35.2%
Provision for credit losses	(368)	(459)	-19.78%	(233)	4	(139)	(663)	(347)	90.9%
Income before tax	270	(135)	N.M.	115	143	12	(178)	402	N.M.
Net income	327	13	2513.69%	131	141	55	17	432	-96.1%
<b>Balance Sheet Data</b>									
Loans	63,371	59,944	5.72%	63,371	59,923	62,209	62,745	51,272	22.4%
Deposits	95,403	90,304	5.65%	95,403	97,559	93,440	93,668	87,331	7.3%
Total asset	138,983	138,258	0.52%	138,983	138,134	138,830	138,878	133,344	4.2%
Total equity	10,068	9,485	6.15%	10,068	10,061	9,829	9,682	8,606	12.5%
<b>Key Metrics</b>									
ROA	0.31%	0.01%		0.38%	0.41%	0.16%	0.01%	0.32%	
ROE	5.40%	0.22%		6.33%	6.94%	2.75%	0.22%	5.52%	
Equity / assets	7.24%	6.86%		7.24%	7.28%	7.08%	6.97%	6.45%	
Cost / income ratio	-54.73%	-69.89%		-43.61%	-64.44%	-61.70%	-67.43%	-56.99%	
NPL ratio	0.97%	0.87%		0.97%	1.08%	1.03%	0.81%	0.81%	
Reserve / NPL	191.87%	207.20%		191.87%	168.38%	179.86%	225.22%	186.20%	
Loan to deposit ratio	66.42%	66.38%		66.42%	61.42%	66.58%	66.99%	58.71%	
Tier 1 ratio	12.45%	12.34%		12.45%	12.39%	11.68%	12.41%	11.98%	
BIS ratio	13.17%	15.72%		13.17%	12.94%	13.50%	14.53%	15.32%	