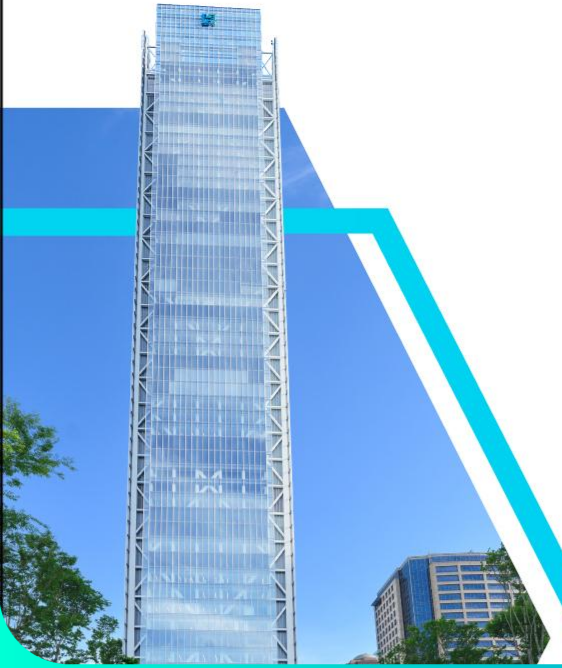
Fubon Financial



1H26 Interim Results

2026.08.24

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Fubon Financial

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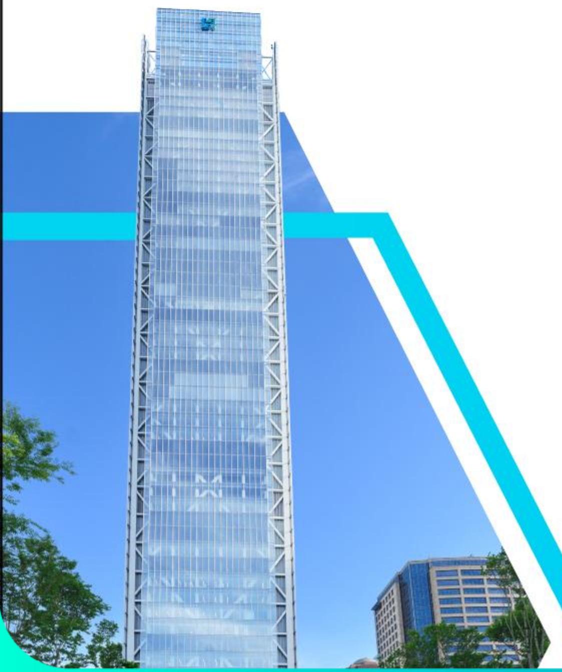


Fubon Financial Holdings operational highlights

Business highlights in 1H26

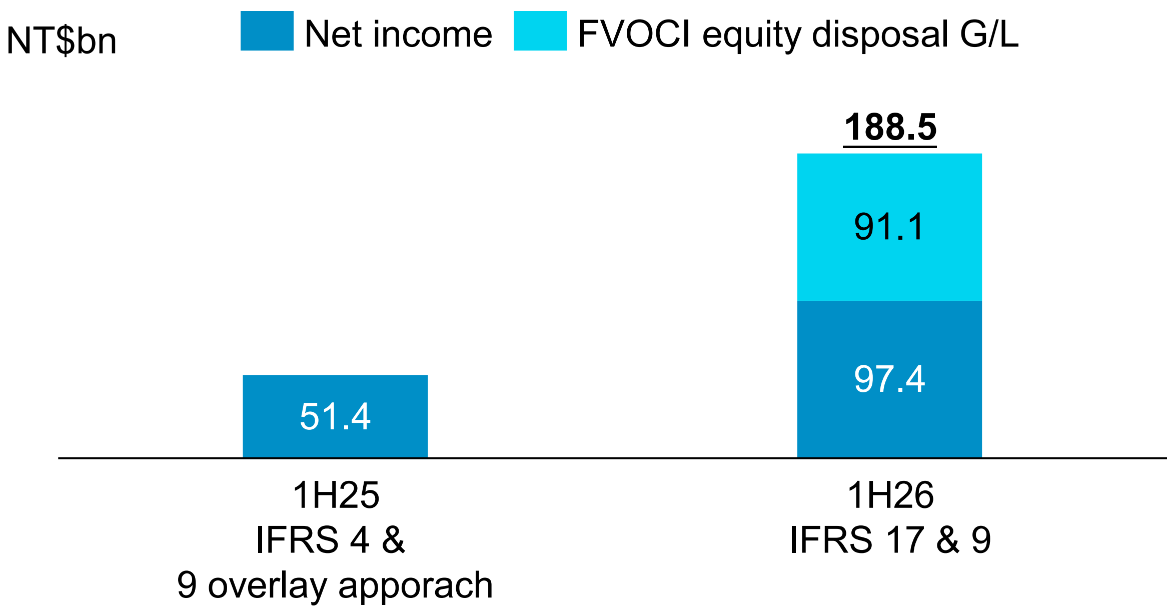
Fubon FHC	• Net income of NT$97.39bn and EPS of NT$6.67 • FVOCI equity disposal G/L of NT$91.07bn. Combined net income and FVOCI equity disposal G/L reached NT$188.46bn, equivalent to NT$13.17 per share • Total assets exceeded NT$13.7tn, up 15.7% YoY • Net worth exceeded NT$1.2tn, up 55.3% YoY, and BVPS reached NT$83.7 • Adjusted net worth(1) exceeded NT$1.6tn, with adjusted BVPS reaching NT$109.3
Fubon Life	• Net income of NT$55.63bn. Combined net income and FVOCI equity disposal G/L reached NT$143.29bn, setting a historical high for the same period • Second largest in FYP, total premiums, and FYPE in Taiwan • Investment return of 5.35%. Total investment return reached 9.18%, including FVOCI equity disposal G/L • FX reserve balance reached NT$153.7bn, the highest level in the industry
Taipei Fubon Bank	• Net income of NT$25.74bn, up 31.9% YoY and setting another historical high • Net interest income up 27.3% YoY, driven by steady growth in loan and deposit balances and higher NIM • Net fee income up 39.5% YoY, mainly supported by wealth management • Asset quality remained stable, with benign NPL and coverage ratios
Fubon Securities	• Net income reached NT$11.02bn in 1H26, up 171.8% YoY and setting a historical high, benefiting from active trading in Taiwan stock market • Top 3 market share in major businesses. Continue to lift market share in core businesses, promote wealth management business transformation, and optimize digital services
Fubon Insurance	• Net income of NT$5.58bn. Combined net income and FVOCI equity disposal G/L reached NT$7.41bn, supported by strong underwriting profitability and investment performance • Direct written premiums up 8.2% YoY with a market share of 24.9%, maintaining market-leading position • Net combined ratio improved YoY to 86.9%, reflecting business mix optimization and enhanced risk control • Investment return of 5.7%. Total investment return reached 10.7%, including FVOCI equity disposal G/L

Note: (1) Adjusted net worth = net worth + CSM (after tax)

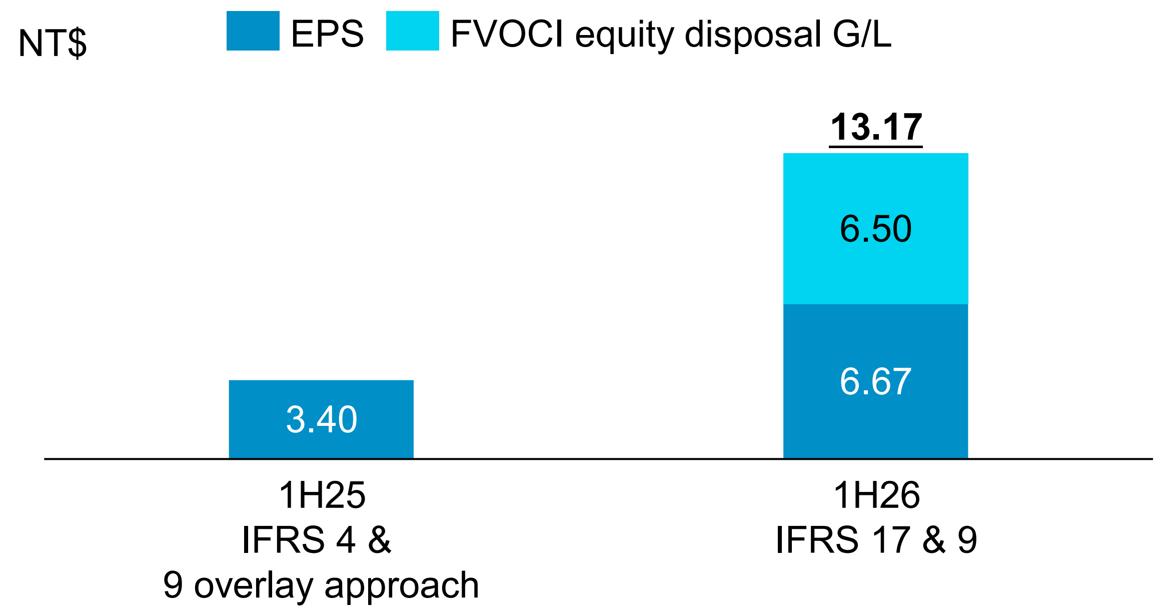
Profitability

- Net income of NT$97.39bn and EPS of NT$6.67
- FVOCI equity disposal G/L of NT$91.07bn, which are available for earnings distribution. Combined net income and FVOCI equity disposal G/L reached NT$188.46bn, equivalent to NT$13.17 per share, setting a record high for the same period

Net income and FVOCI equity disposal G/L



EPS

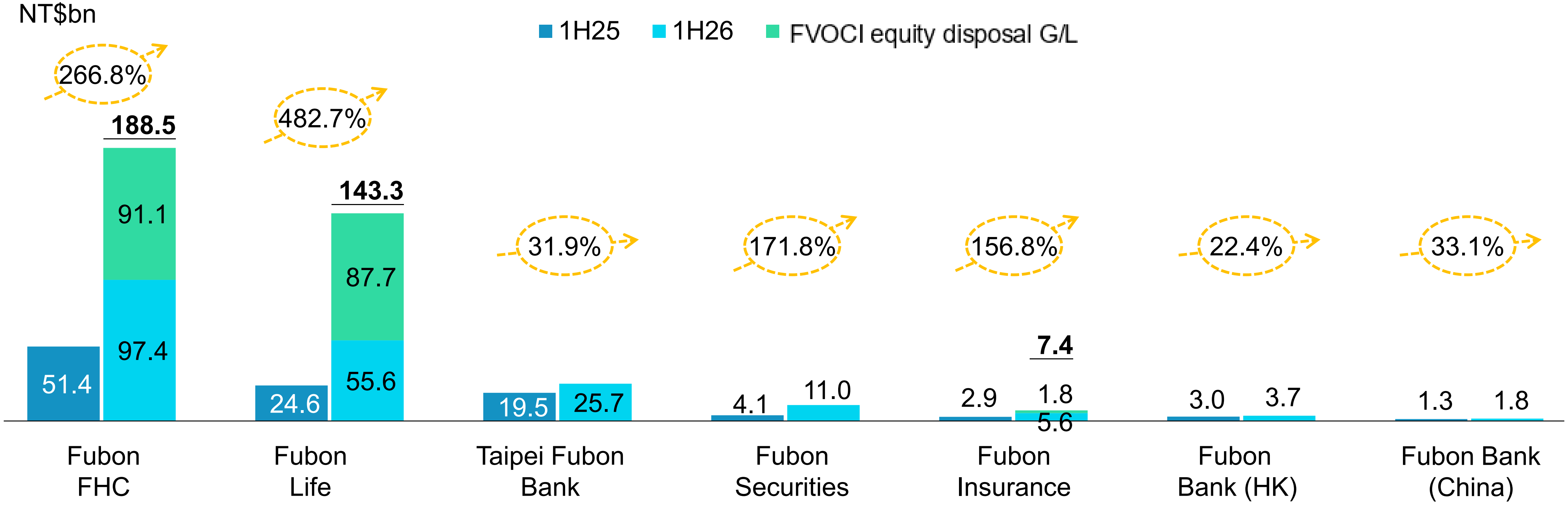


Note: FVOCI equity disposal G/L in 1H25 is NT$-492.6mn, equivalent to NT$-0.03 per share

Net income from major subsidiaries in 1H26

- All subsidiaries delivered earnings growth YoY. Net income of Taipei Fubon Bank, Fubon Securities, Fubon Insurance, Fubon Bank (HK), and Fubon Bank (China) all reached record highs for the same period. Fubon Life also reached a record high for the same period based on combined net income and FVOCI equity disposal G/L

Net income from subsidiaries

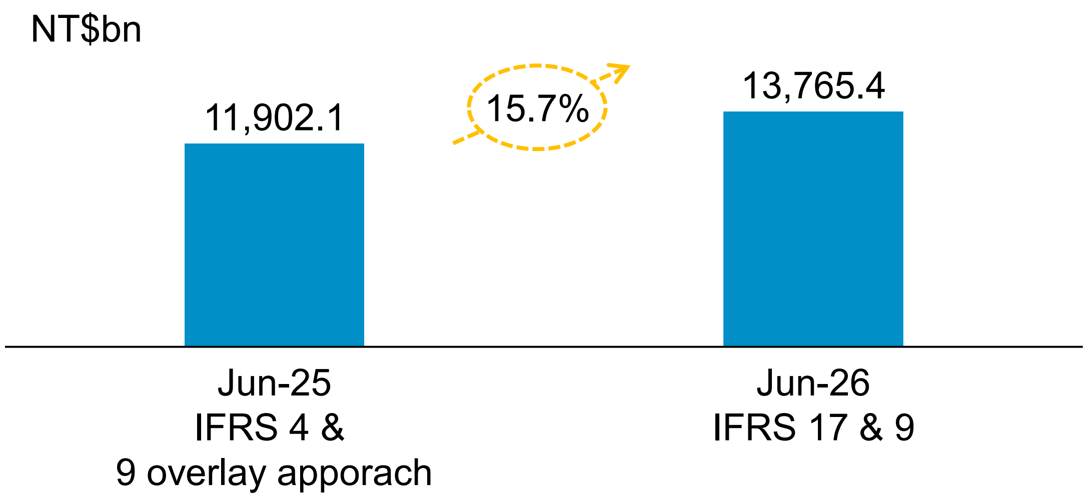


Note:
(1) 1H25 data are under IFRS 4 and the IFRS 9 overlay approach, while 1H26 data are under IFRS 17 and IFRS 9. FVOCI equity disposal G/L are presented only for entities affected by the adoption of IFRS 17 and the removal of the overlay approach, which led to the redesignation of certain financial assets as FVOCI. These entities include Fubon FHC, Fubon Life, and Fubon Insurance.
(2) Following the adoption of IFRS 17 and the removal of the IFRS 9 overlay approach in 2026, restated 1H25 net income was -NT$56.68bn for Fubon FHC, -NT$80.63bn for Fubon Life, and NT$2.00bn for Fubon Insurance.
(3) Including FVOCI equity disposal G/L of -NT$492.6mn, NT$9.0mn, and -NT$9.1mn in the 1H25 earnings of Fubon FHC, Fubon Life, and Fubon Insurance, respectively, the corresponding YoY growth rates in 1H26 would be 270.3%, 482.5%, and 157.6%.

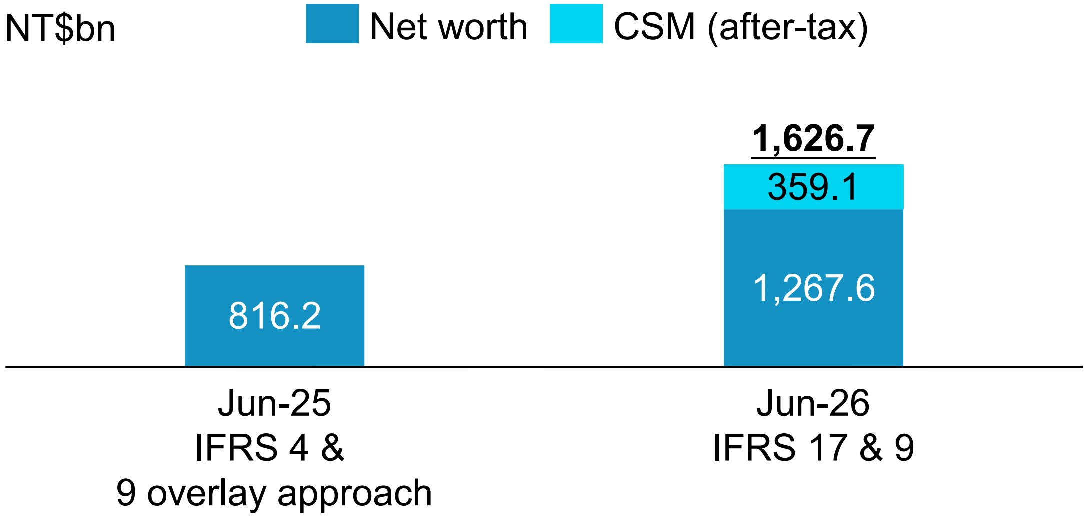
Assets and net worth

- Total assets exceeded NT$13.7tn, up 15.7% YoY
- Net worth exceeded NT$1.2tn, up 55.3% YoY, with BVPS of NT$83.7. Adjusted net worth exceeded NT$1.6tn, with adjusted BVPS of NT$109.3

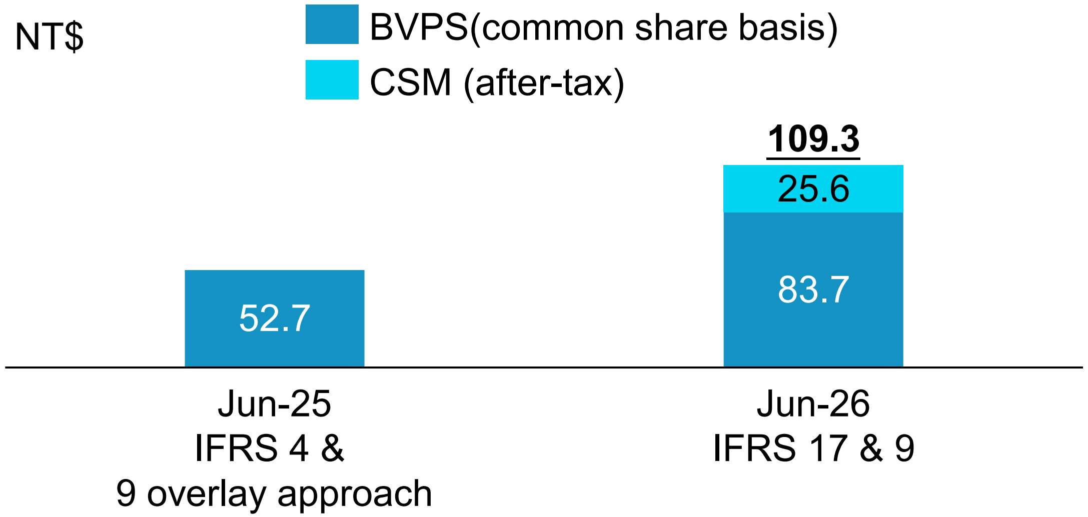
Total assets



Net worth and adjusted net worth



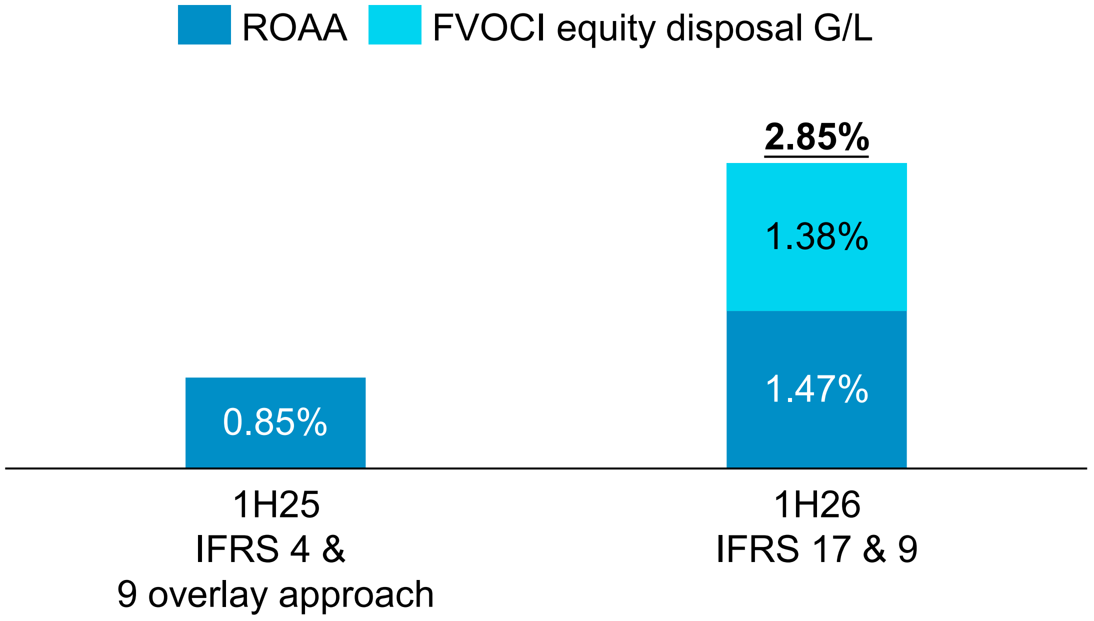
BVPS and adjusted BVPS



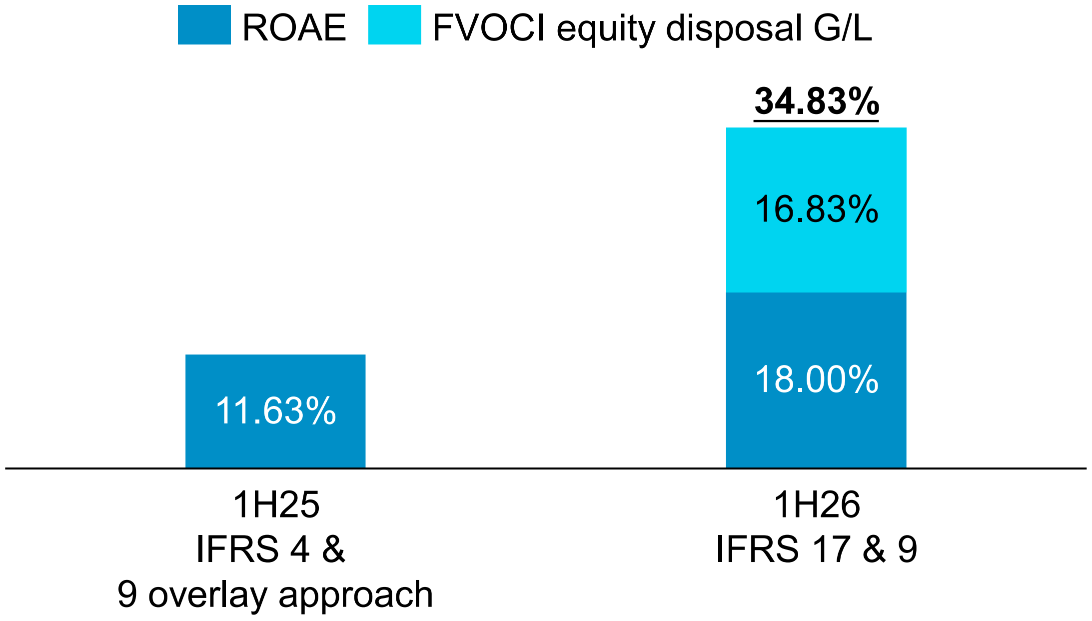
ROAA and ROAE

- ROAA and ROAE at 1.47% and 18.00%, respectively. Adjusted ROAA and ROAE at 2.85% and 34.83%, respectively, including FVOCI equity disposal G/L

ROAA



ROAE



Note：Annualized basis

ESG highlights in 1H26

TIME's World's Most Sustainable Companies for 3 consecutive years

- Ranked No.158 globally
- Ranked No.17 in Banking, Insurance & Financial Services industry globally

MSCI Selection Indexes Constituent for 9 consecutive years

- Maintained an AA rating

FTSE4Good TIP Taiwan ESG Index Constituent for 12 consecutive years

Global Views Monthly ESG Corporate Sustainability Award for 5 consecutive years

- Excellence Award in the "Overall Performance – Financial and Insurance Industry" for the seventh time

Global Finance's The Innovators 2026: The most awarded Taiwanese financial institution

- Fubon FHC: Best Financial Innovation Labs
- TPFB & Fubon Insurance: Top Innovations, Asia-Pacific

Performance review by subsidiary

Fubon Life

Key operational metrics

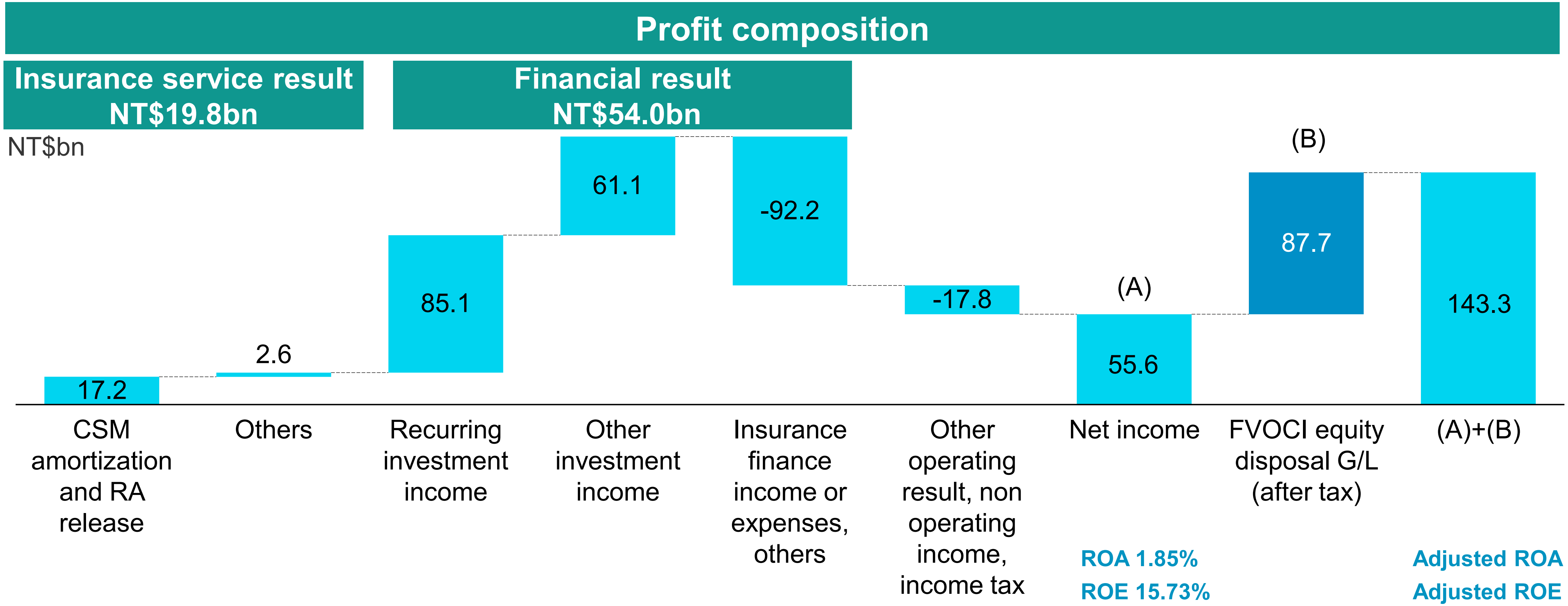
NT$bn

Business Performance	FYP*	NB CSM*	CSM balance*	
	85.0 (+35.1% yoy)	34.9 (+11.4% yoy)	428.9 (+6.4% YTD)	
Financial Performance	Net income to parent company (A)	FVOCI equity disposal G/L (B)	(A)+(B)	
	55.6	87.7	143.3	
Net worth	Net worth attributable to parent company	Adjusted net worth(2)*	Equity / Assets ratio*	Adjusted E/A ratio*
	883.4	1,226.5	15.3%	21.2%

Note: (1) Data are presented on a consolidated basis and data mark with * are standalone basis; (2) Adjusted net worth: Net worth + CSM (after-tax)

Profit composition in 1H26

- CSM release supported the insurance service result, while recurring investment income, valuation and disposal gains on financial assets contributed to the financial result
- Net income reached NT$55.63bn. Combined net income and FVOCI equity disposal G/L reached a record high of NT$143.29bn for the same period



ROA 1.85%
ROE 15.73%
(Annualized)

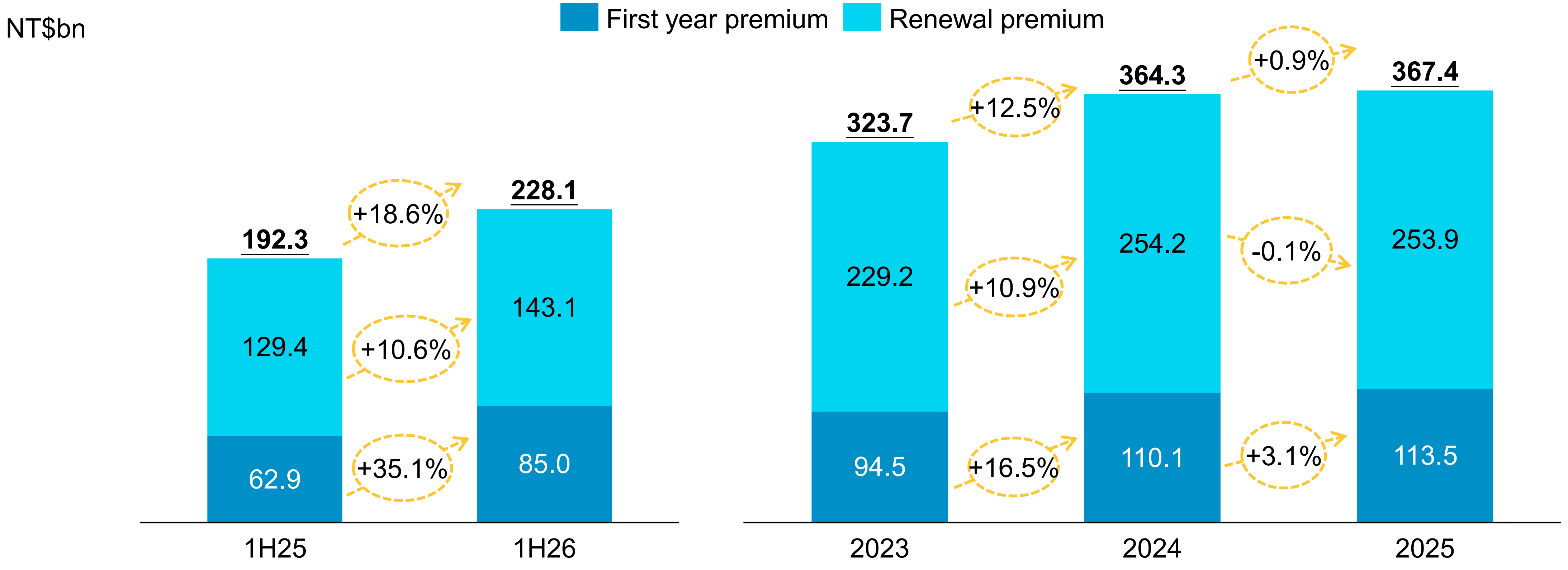
Adjusted ROA 4.56%
Adjusted ROE 40.53%
(Annualized)

Note: Data are presented on a consolidated basis. ROE is calculated based on equity attributable to parent company. Adjusted ROA and ROE reflected investment gains mainly from strong capital market performance in Taiwan

Total premiums

- FYP grew 35.1% YoY, driven by growth in participating and investment-linked products
- Renewal premiums and total premiums grew 10.6% and 18.6% YoY, respectively
- Second largest in FYP, renewal premiums, and total premiums among peers

Total premium composition



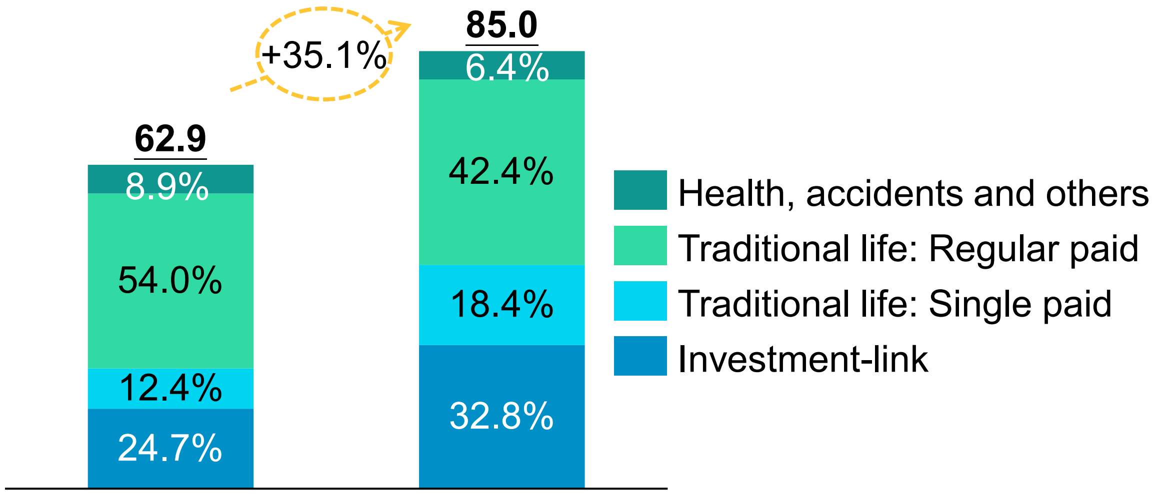
Note: Data on this and subsequent pages are presented on a standalone basis

First year premiums (FYP)

- Robust capital markets supported sales of participating and investment-linked single-premium products
- Strong sales of USD participating products lifted the share of non-NTD policies, excluding investment-linked products, from 61.5% to 76.1%, improving currency matching between assets and liabilities
- FYP from tied agents and Taipei Fubon Bank grew 42.3% and 82.7% YoY, respectively. Together with other affiliated channels under the FHC, including Fubon Securities and Fubon Insurance, internal channels contributed approximately 85.5% of total FYP

FYP composition

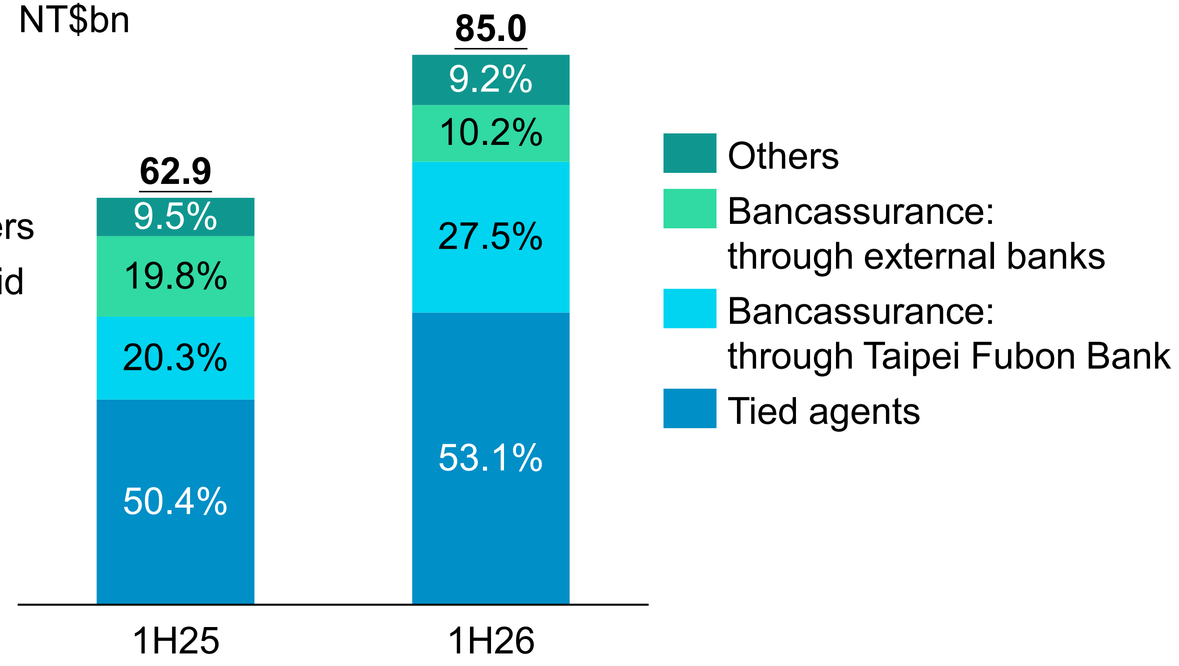
NT$bn



	1H25	1H26
Non-NTD (Exclusive of investment-link)	61.5%	76.1%
Regular-Paid	63.2%	49.3%

FYP by channel

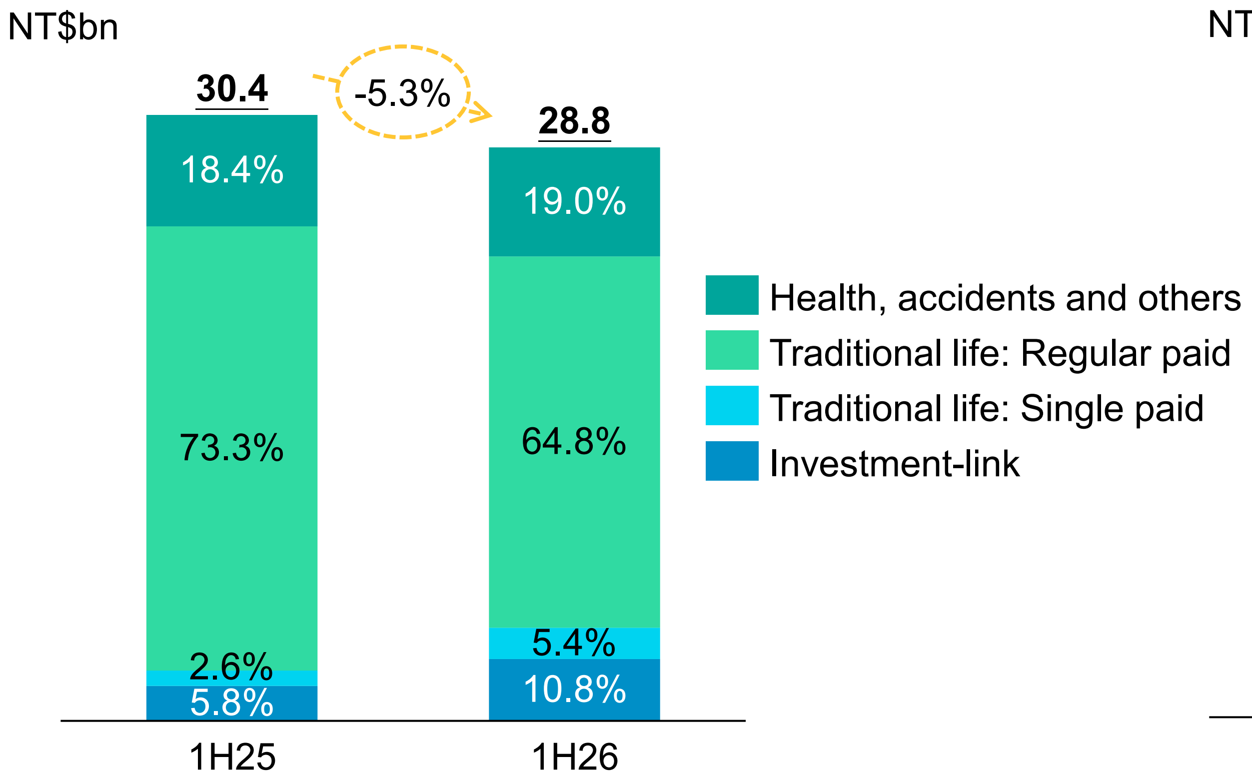
NT$bn



FYPE

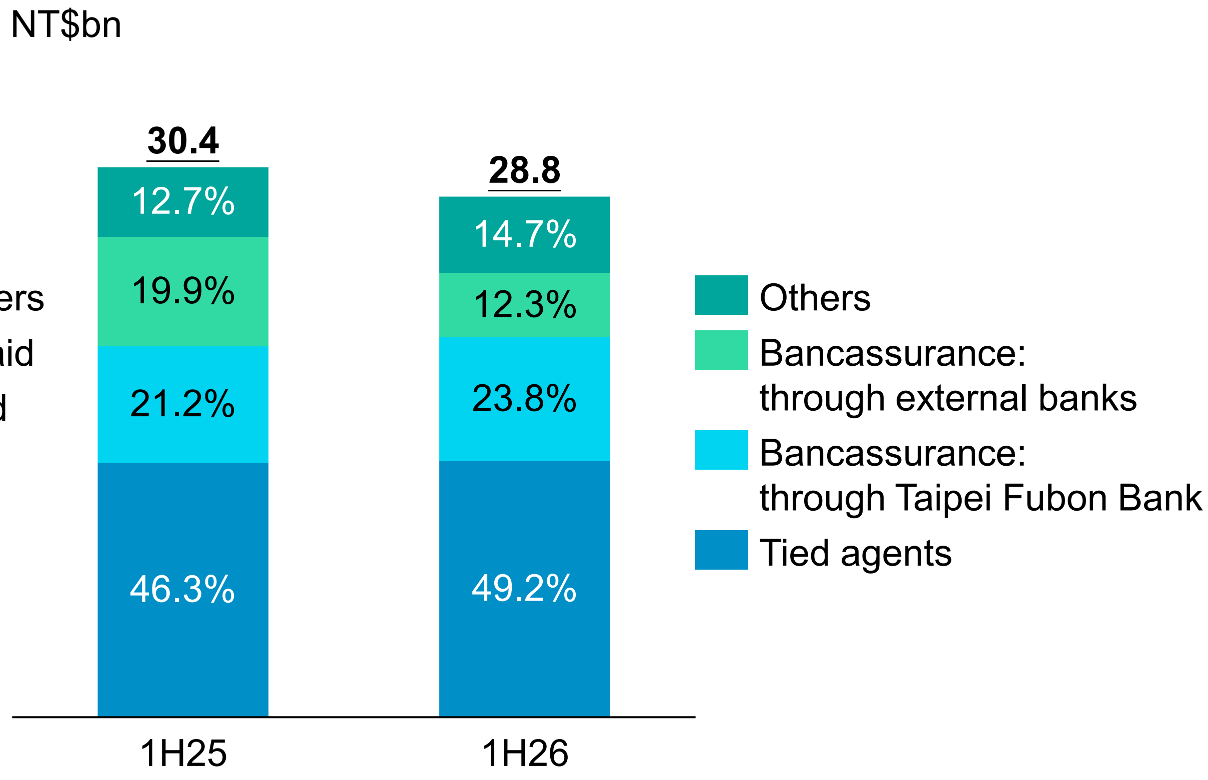
- Higher mix of single-premium and short-term payment products led to a 5.3% decline in FYPE, while the FYPE/FYP ratio remained at 33.9%, still above the industry average of 25.6%

FYPE



FYPE/FYP	48.4%	33.9%

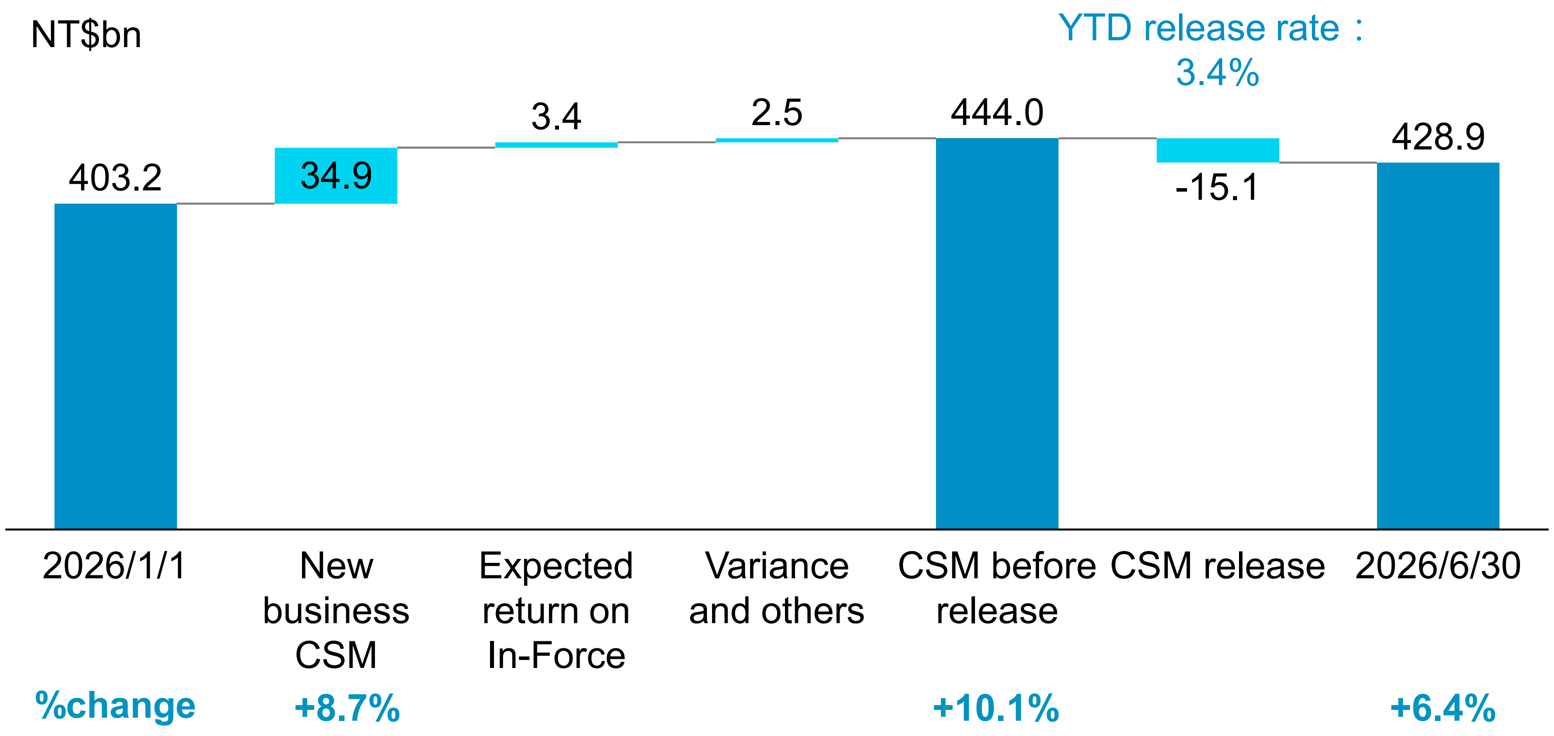
FYPE by channel



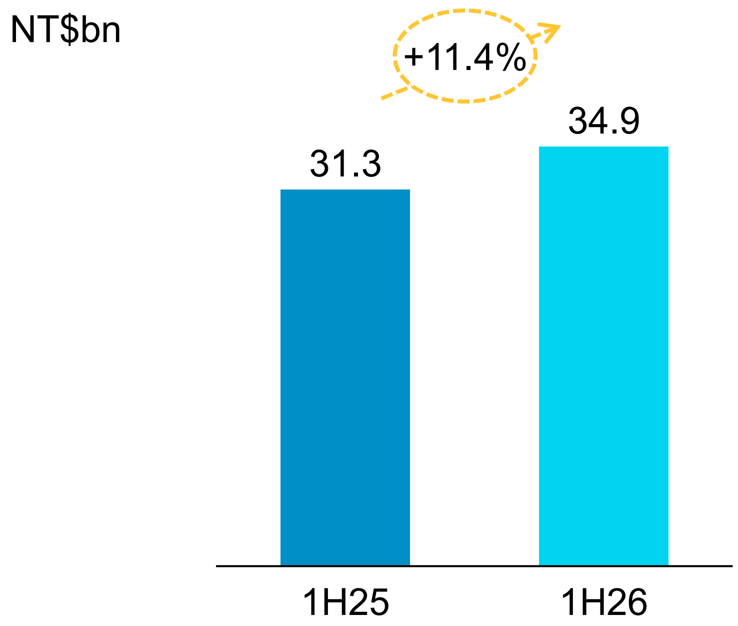
Contractual service margin (CSM)

- CSM balance reached NT$428.9bn as of June 2026, up NT$25.7bn (6.4% YTD)
- CSM growth was mainly driven by new business contribution. CSM release contributed to underwriting profit, with a release rate of approximately 3.4% in 1H26
- New business CSM grew 11.4% YoY, while the new business CSM margin declined, reflecting increased sales of short-term payment products

Movement of contractual service margin



New business CSM



	1H25	1H26
NB CSM margin	76.3%	65.7%
AFYP (NT$bn)	41.1	53.1

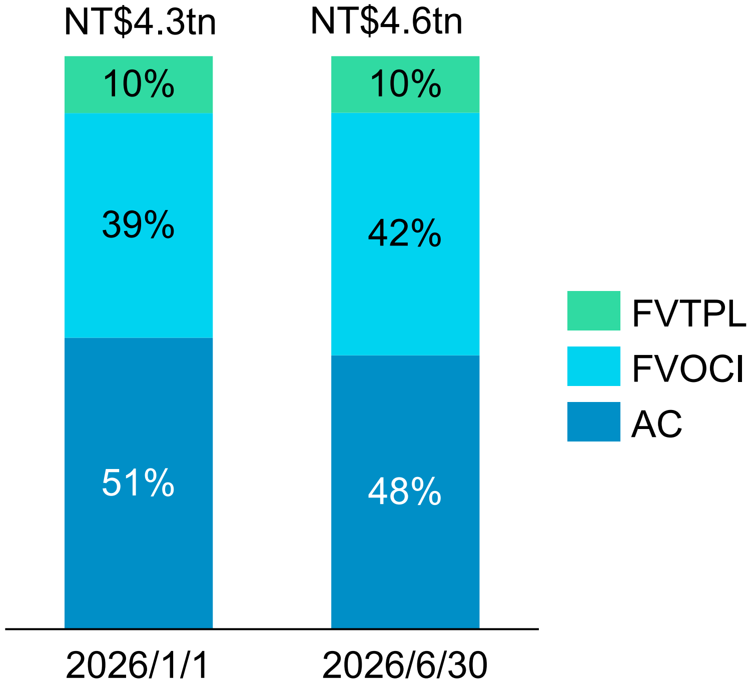
Note: (1) NB CSM margin is defined as NB CSM divided by AFYP (Annualized First Year Premium). (2) AFYP refers to the total annualized first year premium under IFRS 17 contracts, calculated by multiplying annual / semi-annual / quarterly / monthly premiums by 1 / 2 / 4 / 12. It excludes investment contracts outside the scope of IFRS 17 and short-duration contracts measured under the premium allocation approach.

Investment portfolio

- Maintain higher cash levels and dynamically adjust asset allocation in response to market conditions

NT$bn	2026/1/1		2026/6/30		
	Amount	%	Amount	%	Return
Deposit and cash equivalent	327.4	6.3%	280.3	5.1%	1.30%
Domestic fixed income(1)	818.7	15.9%	873.0	16.0%	3.55%
Overseas fixed income(2)	2,693.5	52.1%	2,729.7	50.0%	3.98%
Domestic equity	439.9	8.5%	662.5	12.1%	65.25%
Overseas equity	360.6	7.0%	342.3	6.3%	18.81%
Loans(3)	147.0	2.8%	184.1	3.4%	2.60%
Real estate	377.9	7.3%	390.9	7.2%	1.87%
Total investment	**5,165.0**	**100.0%**	**5,462.7**	**100.0%**	**9.18%**
Domestic	1,912.6	37.0%	2,138.1	39.1%	17.52%
Overseas	3,252.4	63.0%	3,324.6	60.9%	4.13%

Financial assets classification

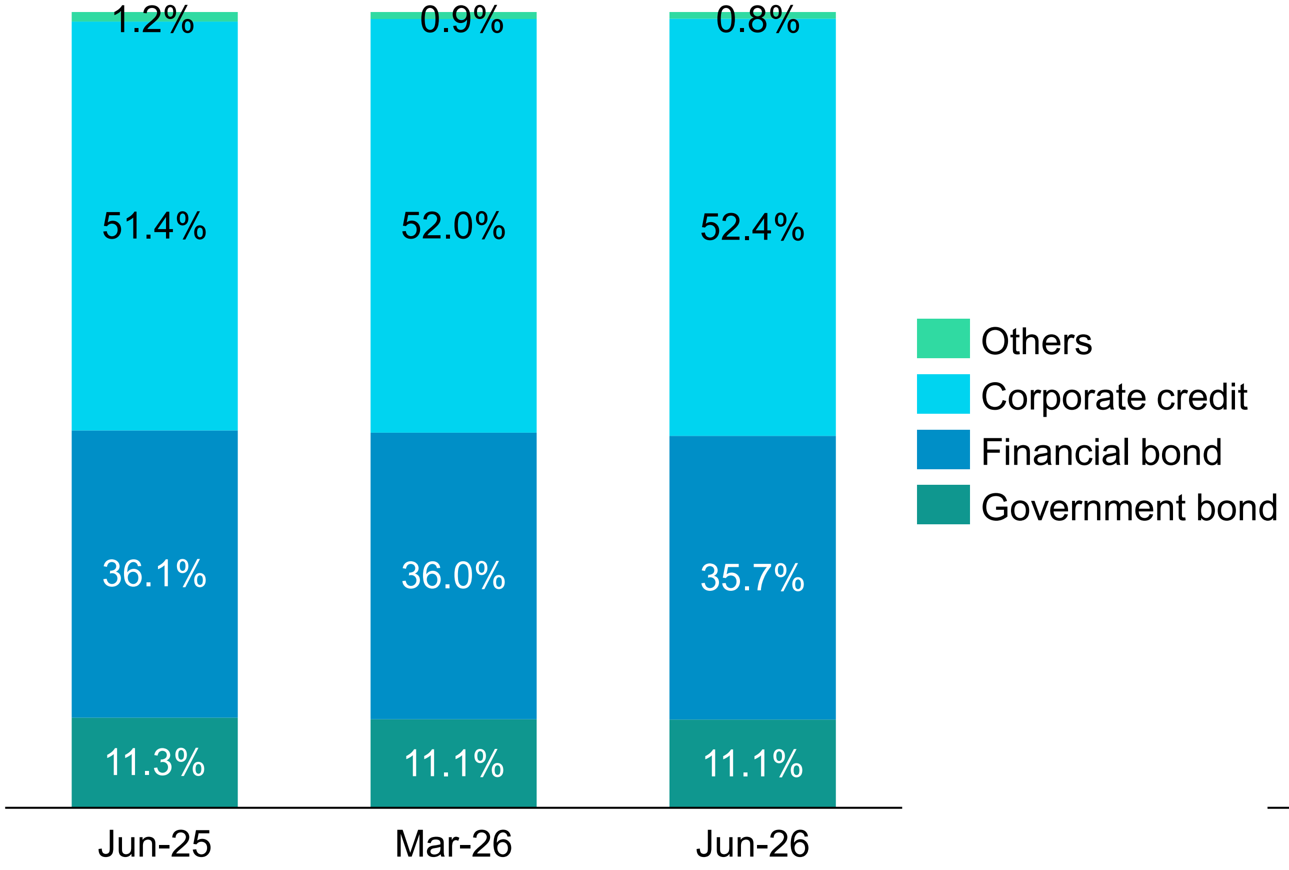


Note: (1) Inclusive of NTD-denominated bond ETFs; (2) Inclusive of OTC-listed international bonds; (3) Under IFRS 17, policy loans that meet the definition are deducted from insurance contract liabilities; therefore, loans only include policy loans related to investment contracts and mortgage loans; (4) The total investment return and the aggregate return on overseas investments are calculated after hedging and FX effects, while the returns on other individual asset classes are calculated before hedging and FX effects.

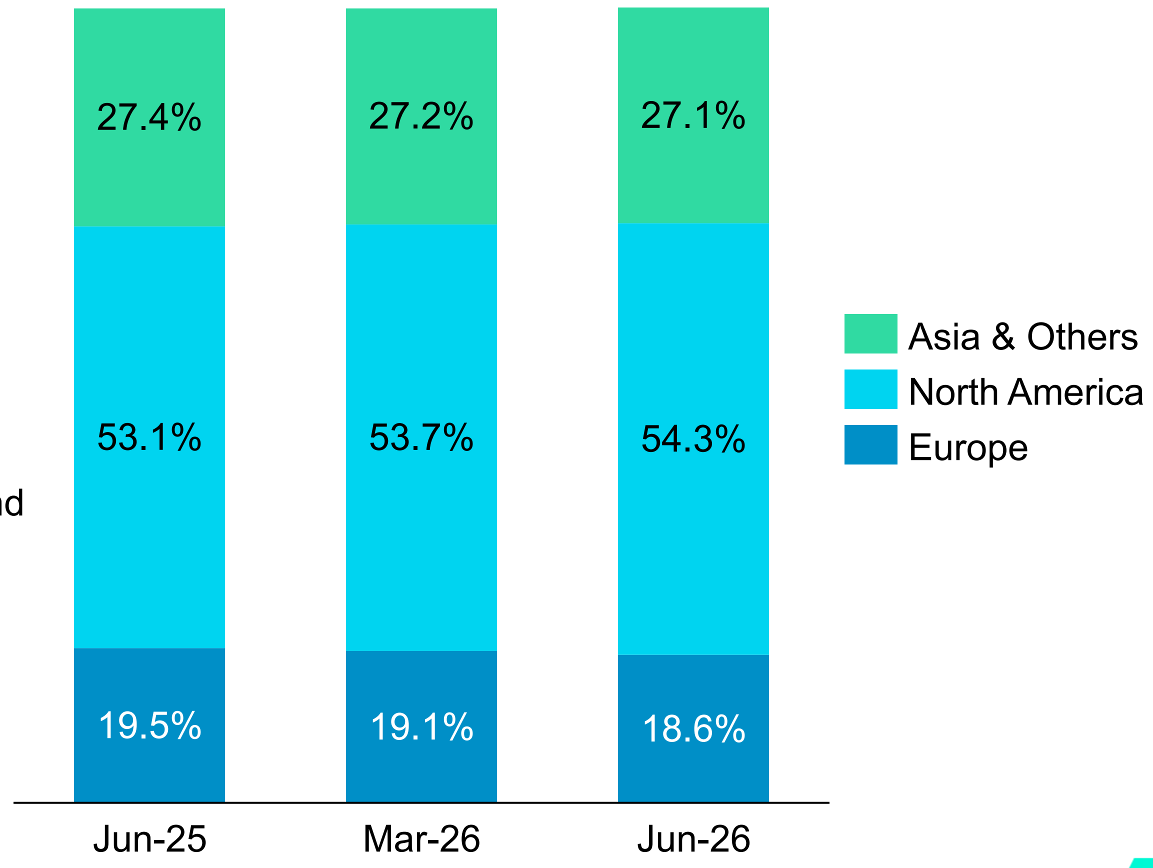
Overseas fixed income portfolio

- Continue to focus on investment grade corporate credit and financial bonds
- Investments are primarily in North America

Overseas fixed income by asset type



Overseas fixed income by region



Composition of investment income

- Benefiting from gains in domestic and overseas equity markets, equity investment income increased, driving total investment return above the same period last year
- FX-related costs declined, with both recurring hedging costs and FX losses lower than the same period last year

NT$bn

Financial assets subject to the overlay approach	1H25
Recurring investment income	79.1
Interest income	58.0
Cash dividend income from equity investment	6.5
Rental and others	14.6
Realized gains from fixed income investment	-0.4
Realized gains from equity investment	74.2
FX and others[1]	-63.4
Investment income	**89.5**
Total investment assets	**4,972.4**
Investment return (before hedge & FX)	**6.24%**
Investment return (after hedge & FX)	**3.76%**

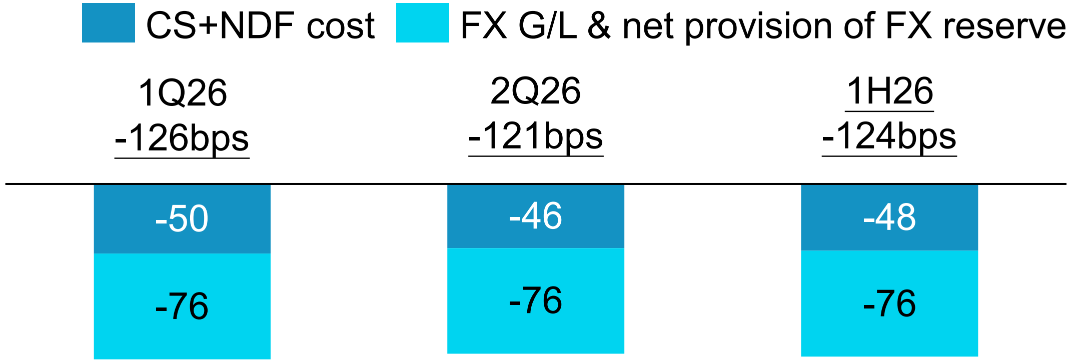
Cancellation of overlay approach	1H26
Recurring investment income	**79.6**
Interest income	72.8
Cash dividend income from equity investment	5.0
Rental and others	1.7
FVTPL assets valuation gains or losses	42.0
Realized gains from fixed income investment	-5.0
Realized gains from equity investment	41.8
FX and others[1]	-20.1
(A) Net investment income[2]	**138.3**
Investment return (before hedge & FX)	**6.11%**
Investment return (after hedge & FX)	**5.35%**
(B) FVOCI equity disposal G/L (before tax)	99.6
Total investment income (A) + (B)	**237.9**
Total investment assets	**5,462.7**
Total investment return (before hedge & FX)	**9.94%**
Total investment return (after hedge & FX)[3]	**9.18%**

Note: (1) FX and others include derivatives. (2) Investment income excludes gains and losses from separate account assets, investment contract liabilities-related gains and losses, and FX-related gains and losses from investment-linked insurance products. Net investment income (A) excluding the portion from participating policy portfolio would be approximately NT$99.1bn. (3) Total investment return after hedge and FX excluding portion from participating policy portfolio would be approximately 8.20%.

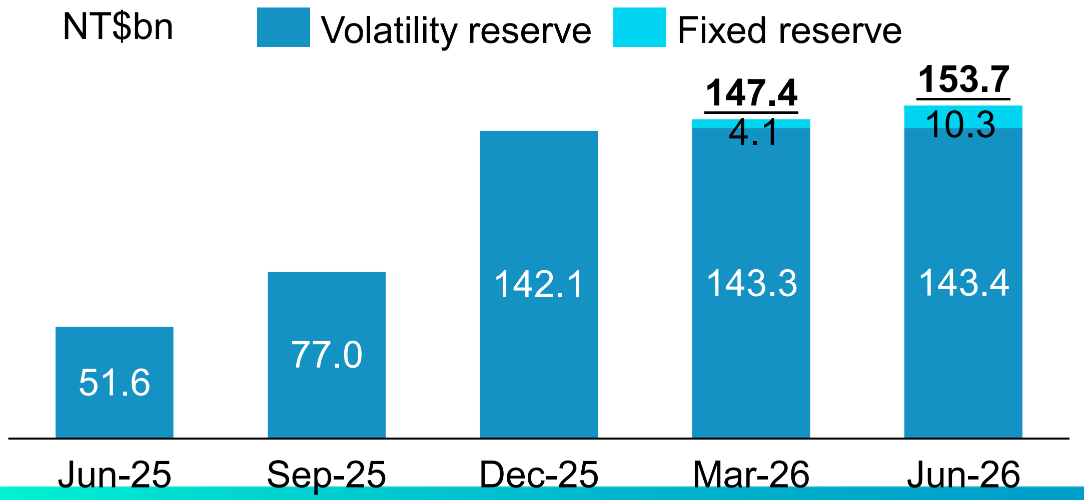
Hedging portfolio and FX reserve

- As the narrowing of interest rate differential between NTD and USD slowing, swap costs improved mildly. FX gains/losses and net provisions for the FX reserve became more stable
- FX reserve accumulated to NT$153.7bn in 1H26

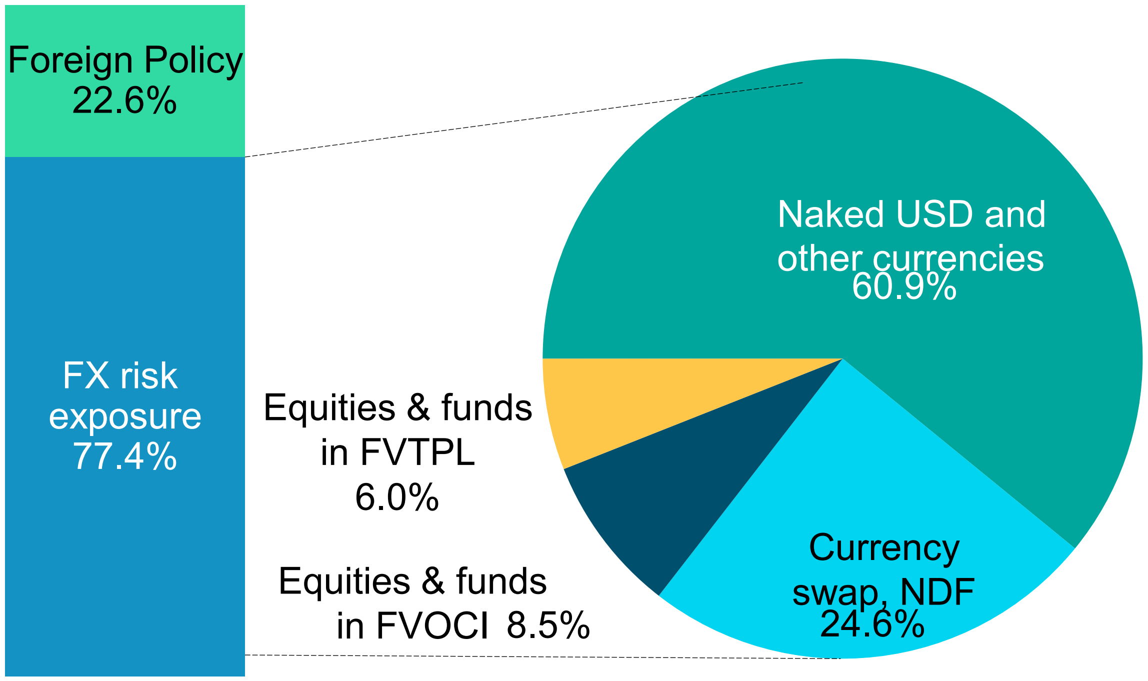
Hedging cost & FX gain/loss



Balance of FX reserve



FX position

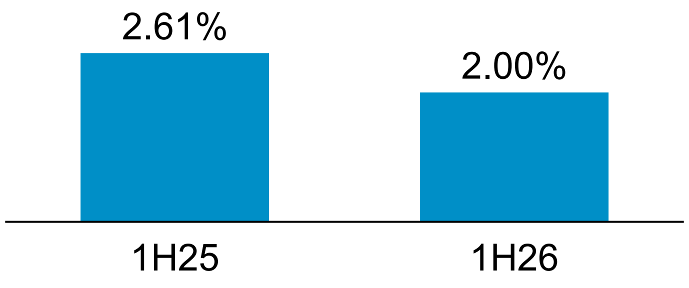


Note: Naked USD account for 59.1% and other currencies account for 1.8% in the pie chart

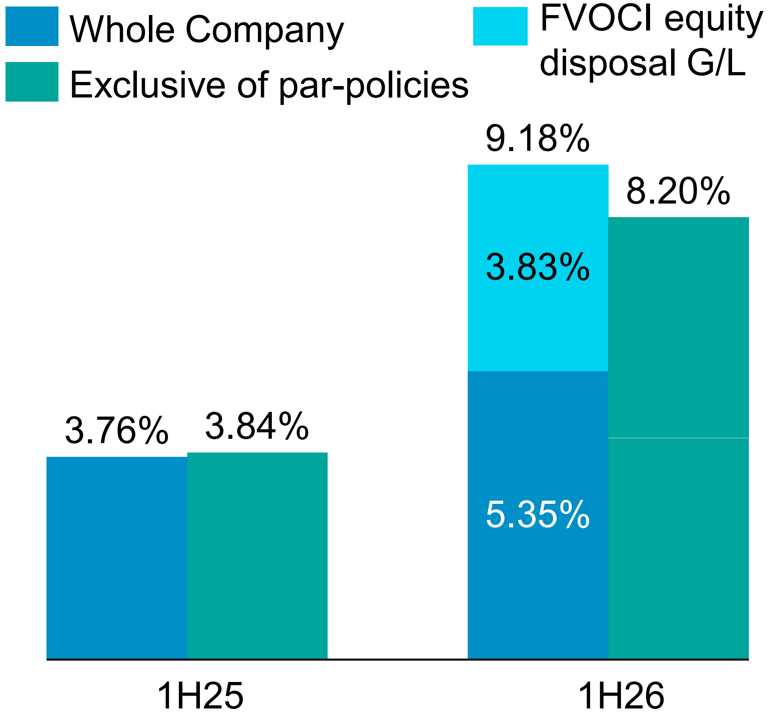
Cost of liabilities & investment return

- Cost of liabilities improved YoY, reflecting the adoption of IFRS 17 under current rate basis. Spreads between investment returns and cost of liabilities remained positive
- Total investment return including FVOCI equity disposal G/L outperformed the same period last year
- Recurring investment yield after hedge improved, mainly reflecting a lower hedging ratio and reduced hedging costs

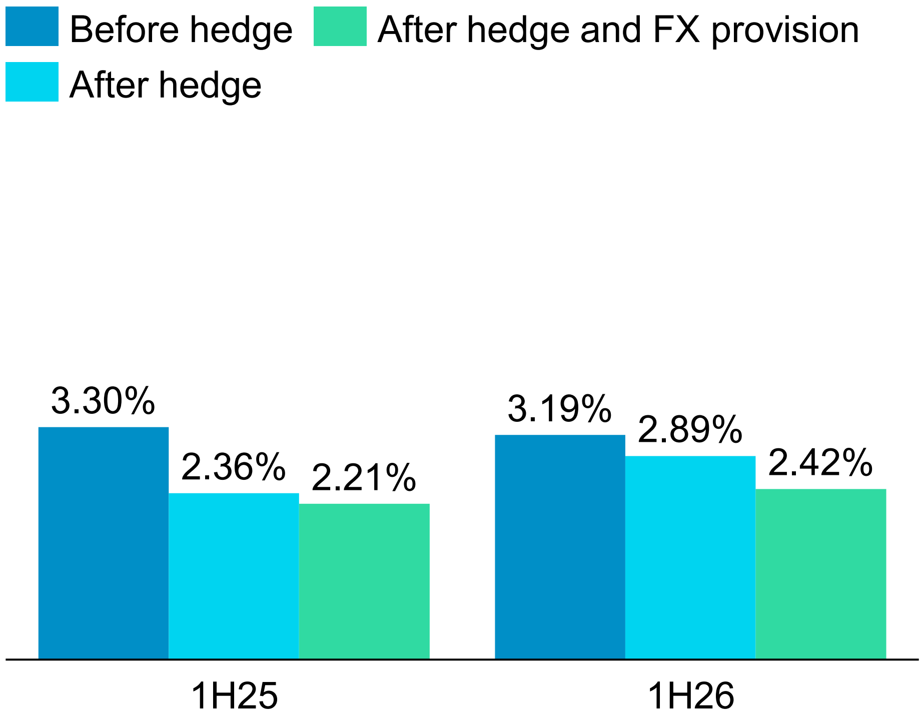
Cost of liabilities (COL)



Total investment return



Recurring investment return

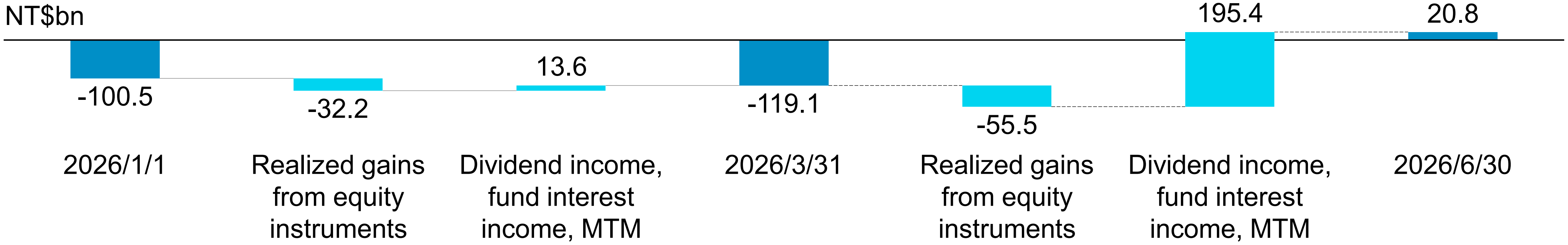


Note: (1) The cost of liabilities for 1H25 is calculated on an IFRS 4 AUM basis; (2) 1H26 COL and investment returns presented above exclude policy loans (3) 1H26 COL excludes VFA products (participating and investment-linked products)

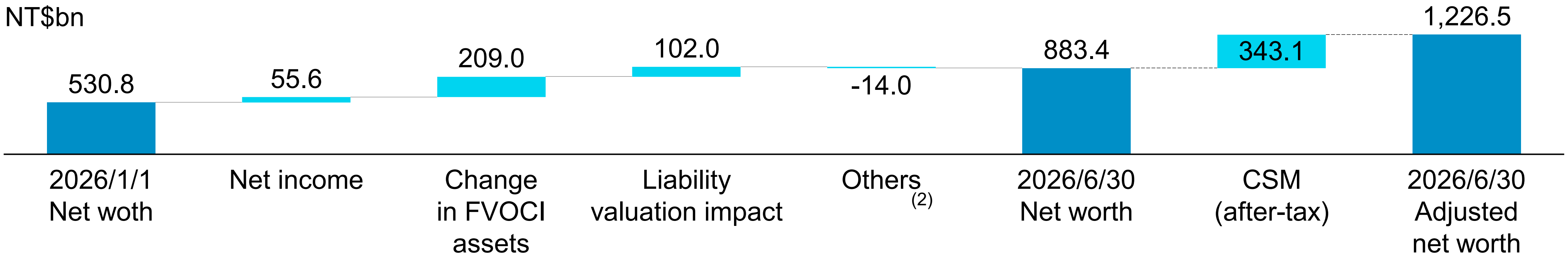
FVOCI unrealized balance and net worth

- Net worth rose in 1H26, driven by net income contribution, higher FVOCI assets amid equity market gains, and lower insurance contract liabilities due to higher Taiwan and U.S. risk-free rates. Adjusted net worth reached NT$1,226.5bn

Change in unrealized balance of FVOCI financial assets



Changes in net worth



equity-to-asset ratio 9.7%

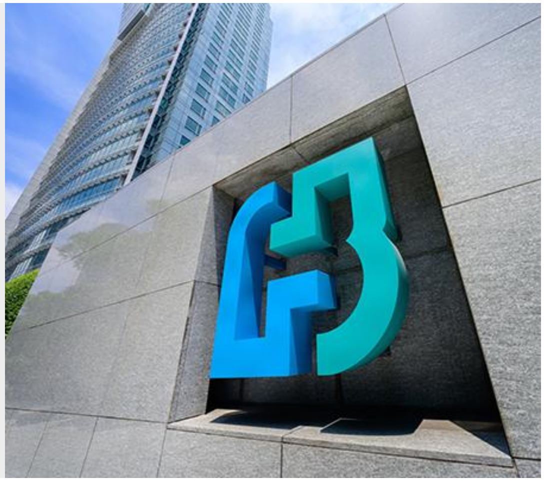
equity-to-asset ratio 15.3%

Adjusted equity-to-asset ratio 21.2%

Note: (1) Includes realized gains/losses from disposals of FVOCI bonds; (2) Others include common share cash dividends, cumulative translation adjustments, property revaluation surplus, and changes in capital surplus; (3) All figures are after-tax basis

Performance review by subsidiary

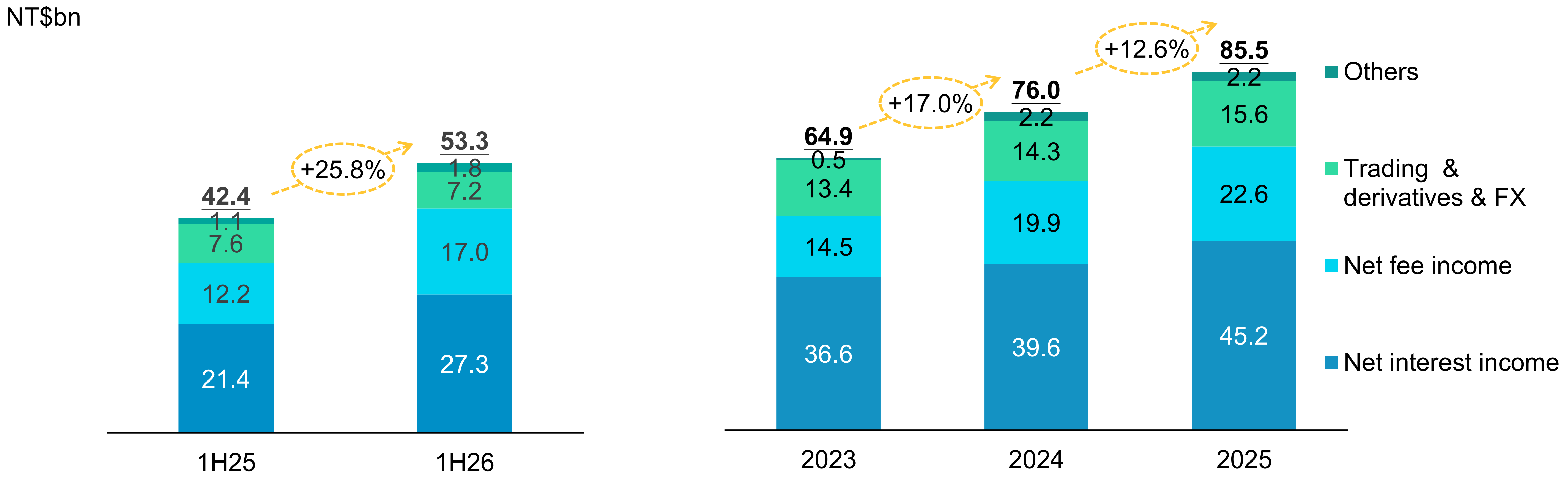
Taipei Fubon Bank



Revenue composition

- Total net revenue up 25.8% YoY, mainly supported by net interest income and net fee income growth of 27.3% and 39.5%, respectively
- Net interest income growth reflected the expansion in deposits and loans and higher NIM
- Net fee income accounted for 31.9% of total net revenue, with solid growth across all major business lines

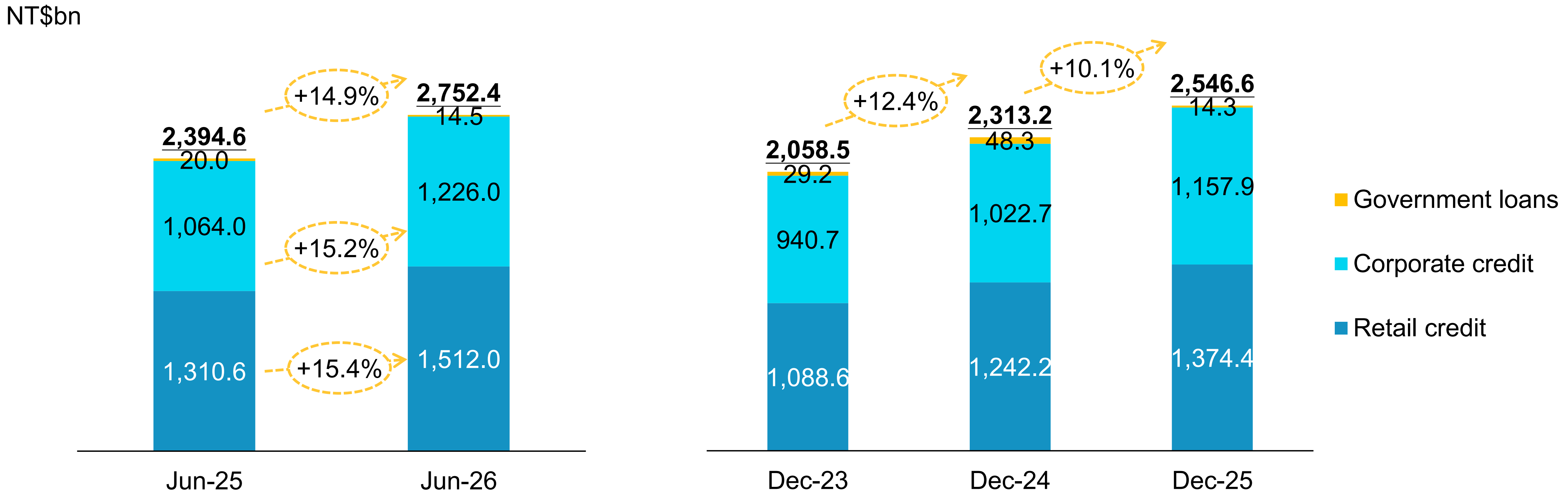
Revenue composition



Credit composition

- Total credit balance up 14.9% YoY. Both corporate and retail credit grew double-digit YoY excluding government loans

Credit composition

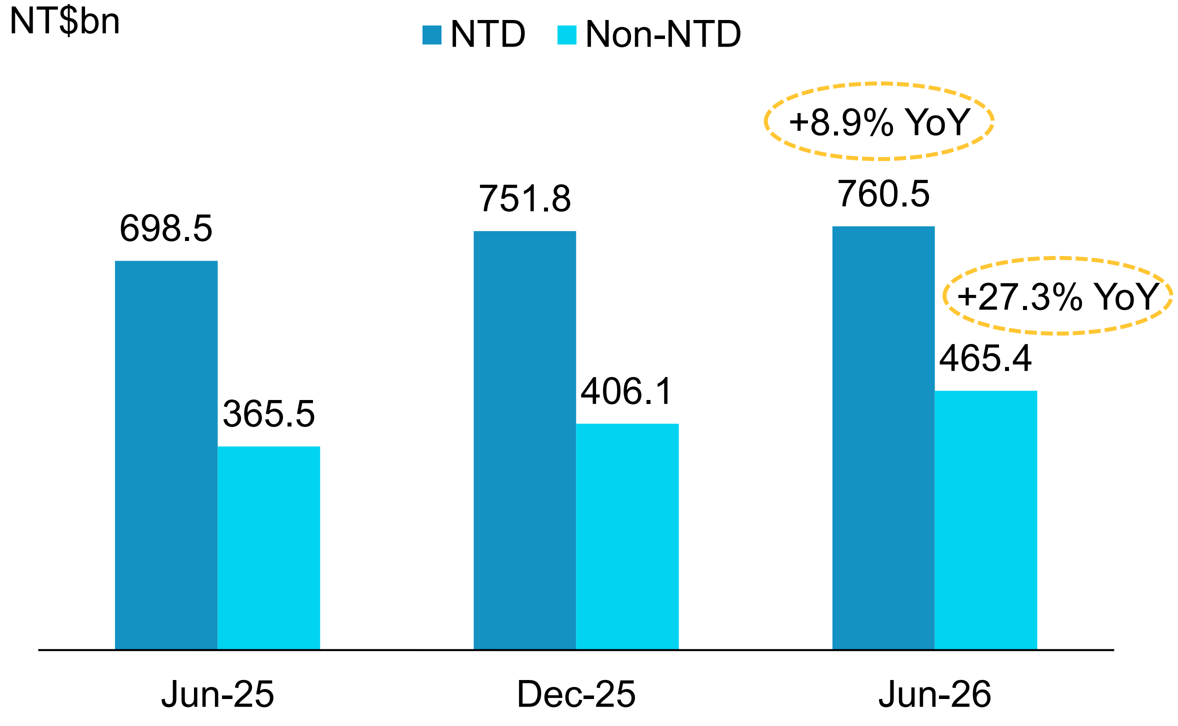


Note: Corporate credit includes corporate loans, forfaiting, and factoring. Retail credit includes mortgage, other personal loans, student loans and other financial asset lending, etc.

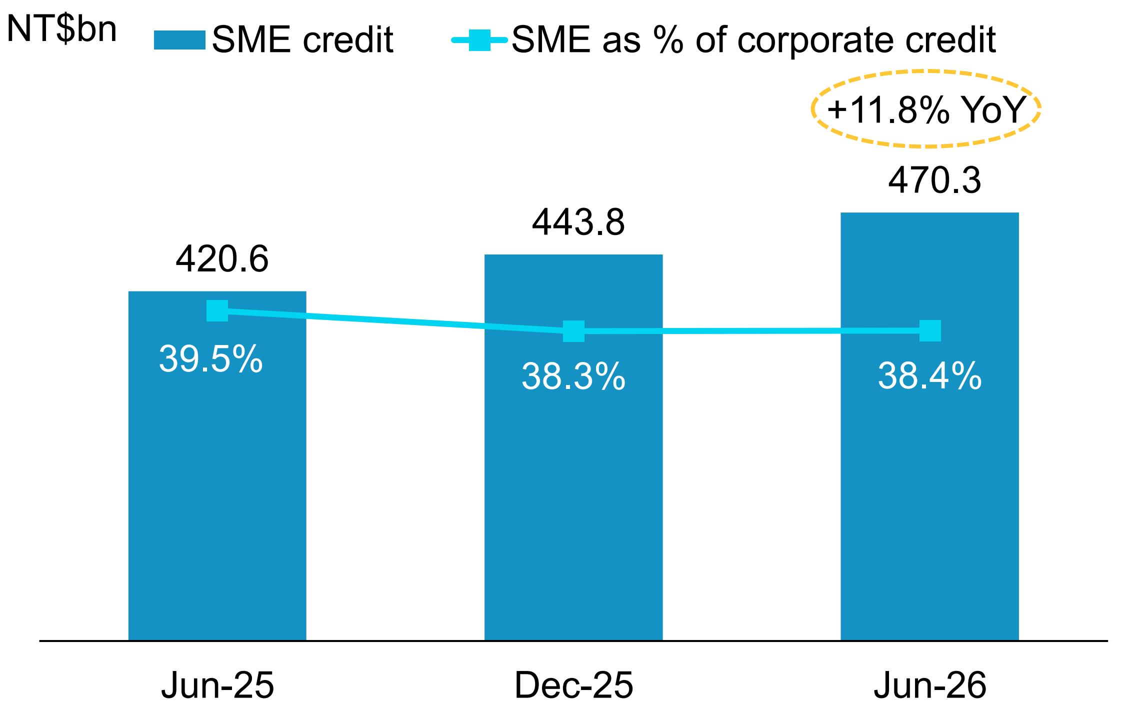
Corporate credit

- NTD loans up 8.9% YoY, driven by 11.8% YoY growth in SME credit
- FX loans up 27.3% YoY, accounting for 38.0% of total corporate credit, up 3.6% from the same period last year

Corporate credit by currency



SME credit

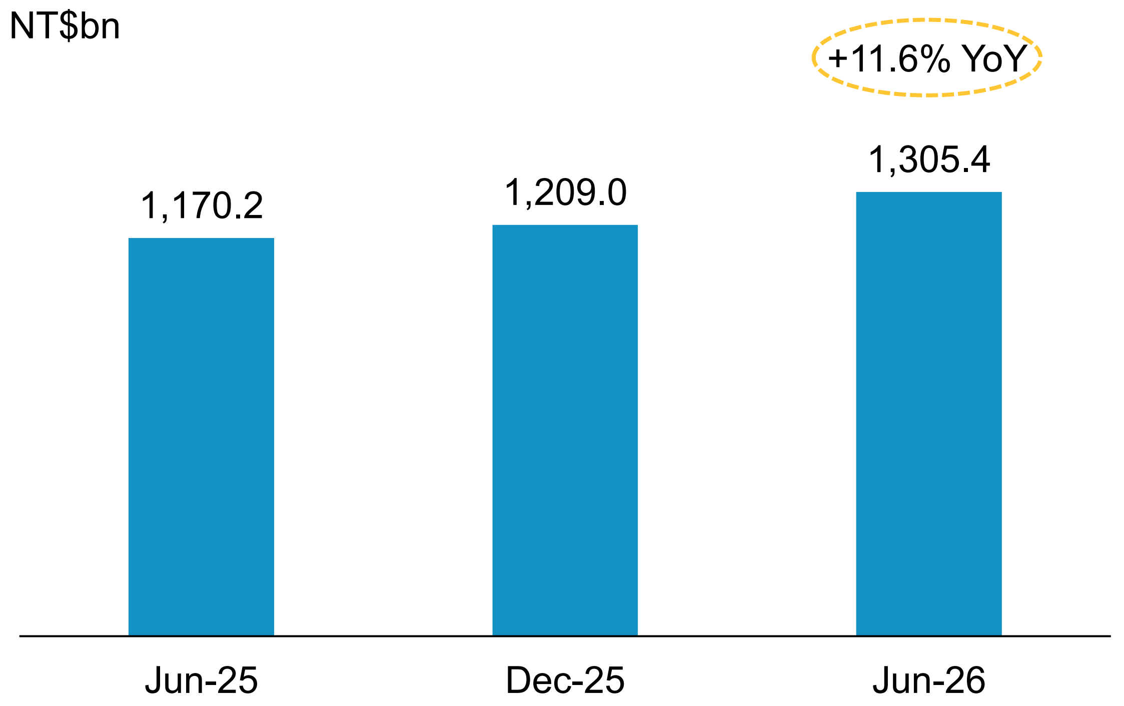


Note: The definition of SMEs is based on the criteria set by the Ministry of Economic Affairs on June 24, 2020, referring to enterprises with paid-in capital of less than NT$100mn or fewer than 200 regular employees.

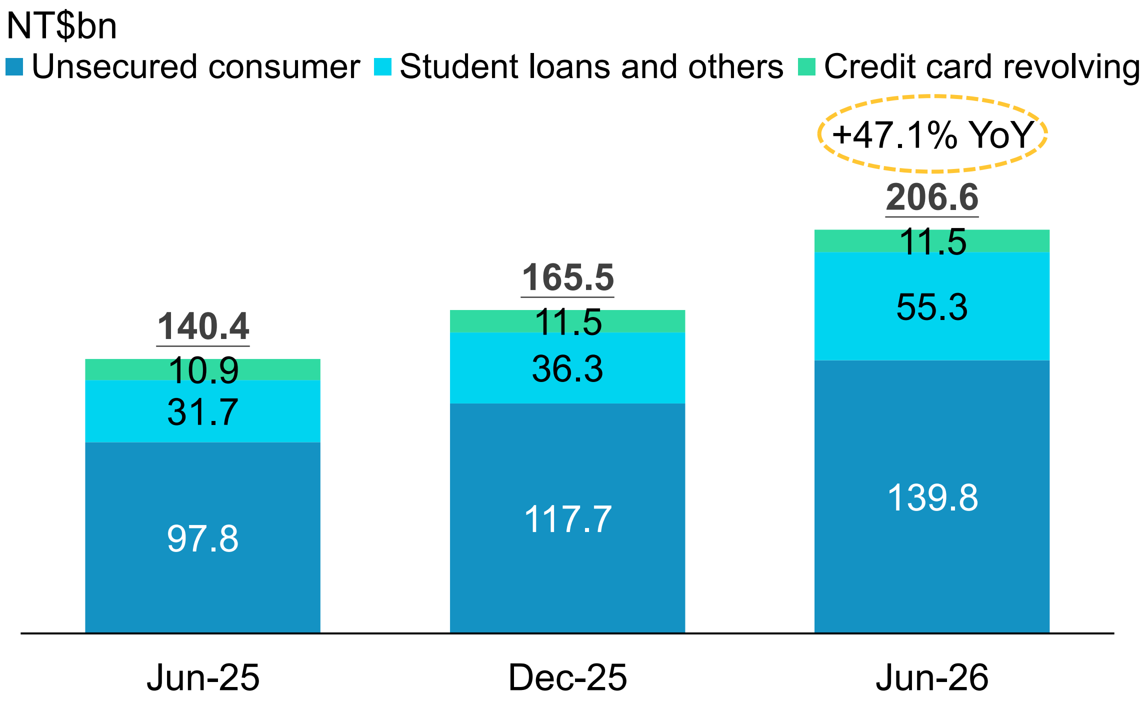
Retail credit

- Mortgage balance up 11.6% YoY, mainly driven by 27.6% YoY growth in home equity loans
- Other personal loans up 47.1% YoY, reflecting 42.9% YoY growth in unsecured consumer loans

Mortgage



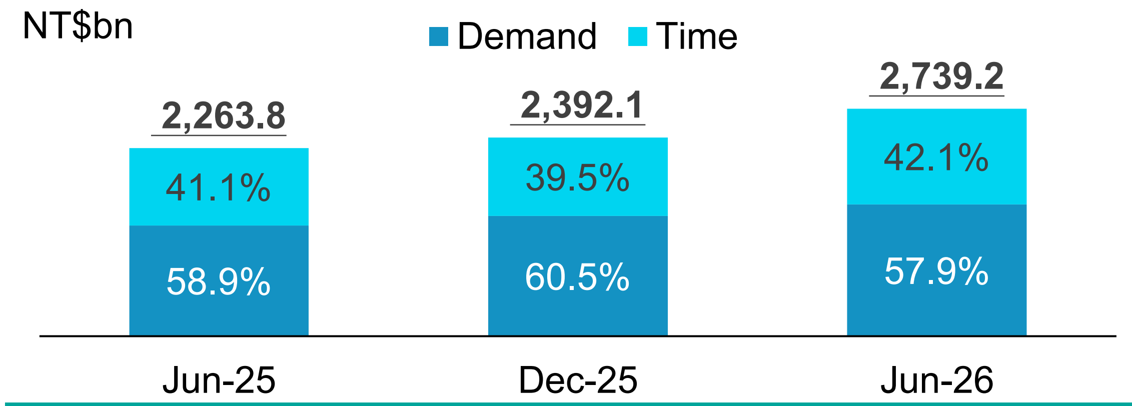
Other personal loans



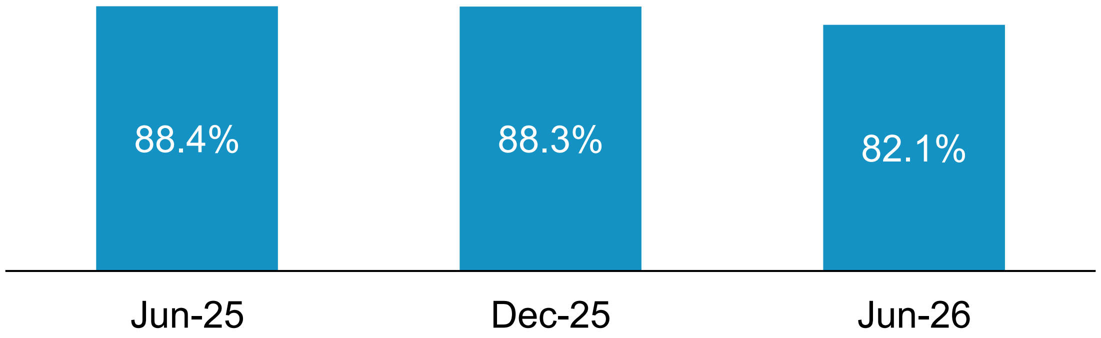
Deposit mix and LDR

- Overall deposits up 15.3% YoY, mainly driven by 21.0% YoY growth in NTD deposits
- FX loan-to-deposit ratio reached 35.8%, up 5.5% from 30.3% in 2025

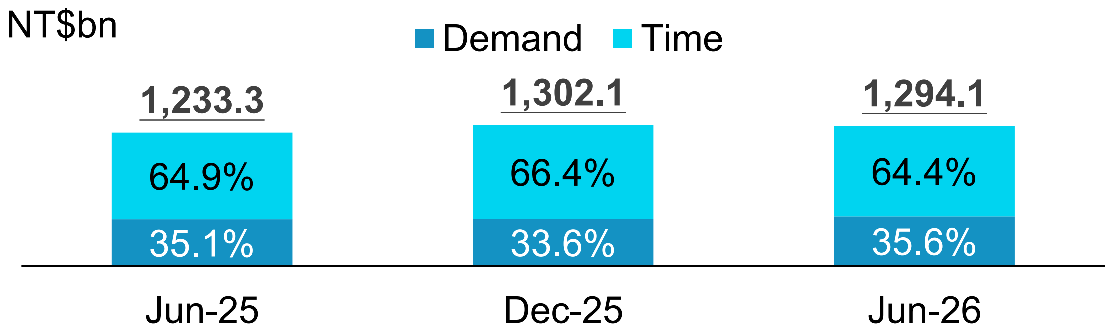
Deposit mix in NTD



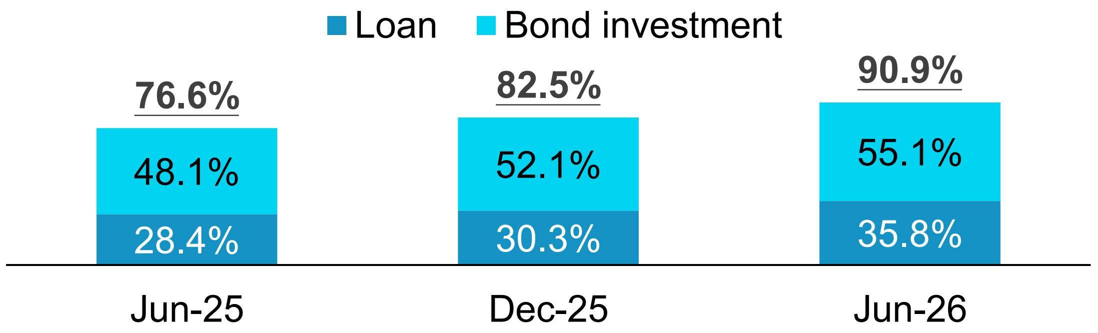
Loan-to-deposit ratio (LDR) in NTD



Deposit mix in FX



Loan and bond investment to deposit in FX

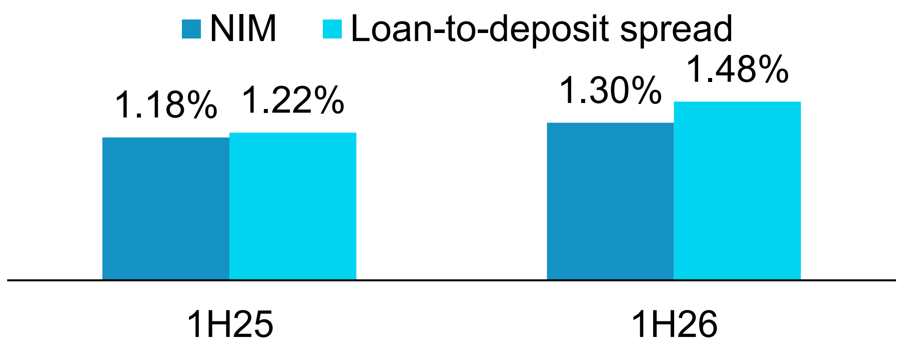


Note: Ending balance

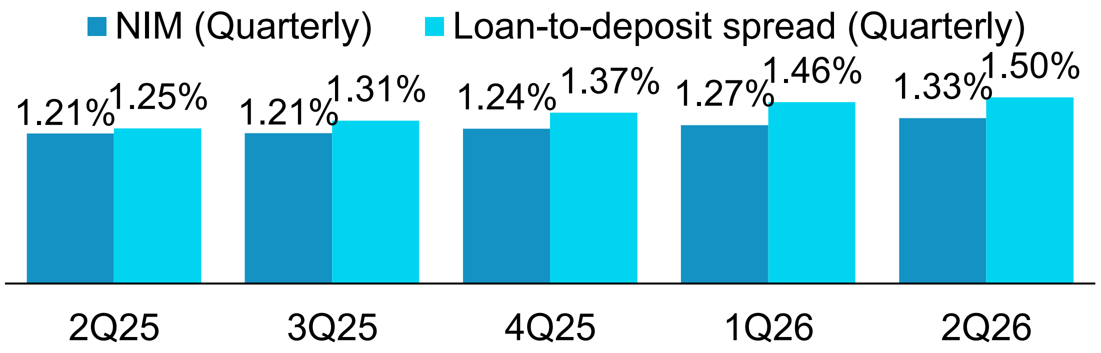
Interest spread and margin

- NIM up 12bps YoY in 1H26, mainly benefiting from loan-to-deposit spread widening
- Loan-to-deposit spread up 26bps YoY in 1H26, reflecting the effectiveness of deposit and loan structure optimization and lower USD funding costs

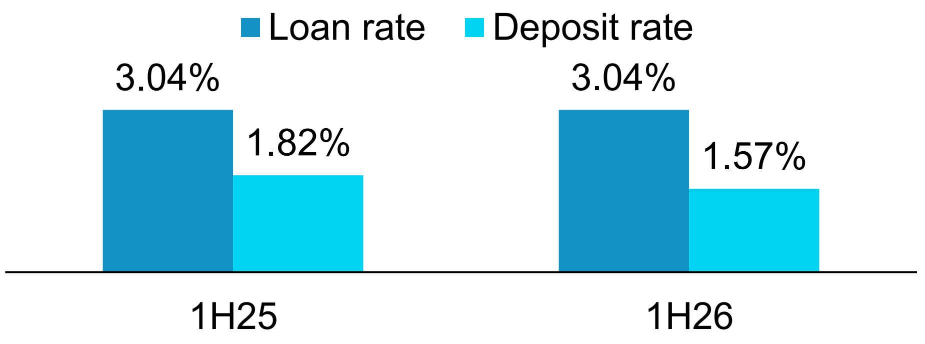
NIM and loan-to-deposit spread



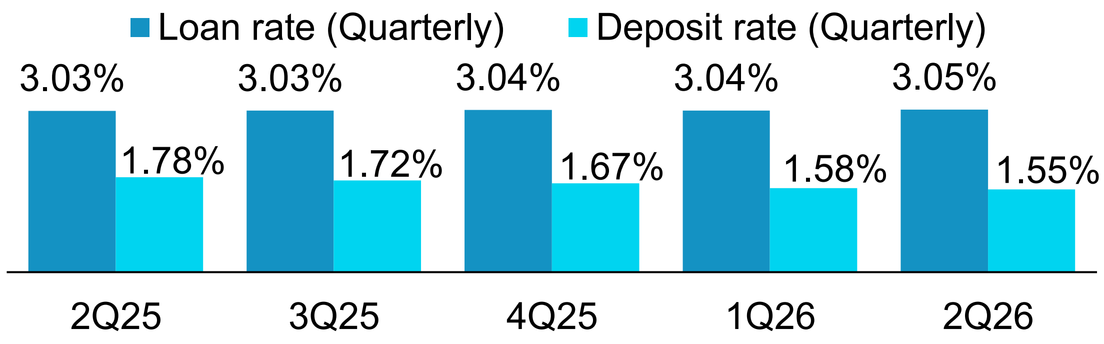
NIM and loan-to-deposit spread (quarterly)



Loan rate and deposit rate



Loan rate and deposit rate (quarterly)

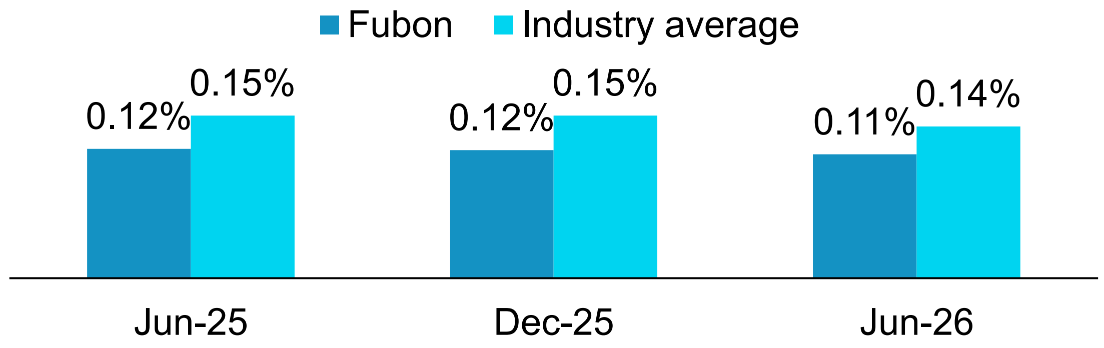


Note: Loan rate calculation inclusive of revolving credit cards

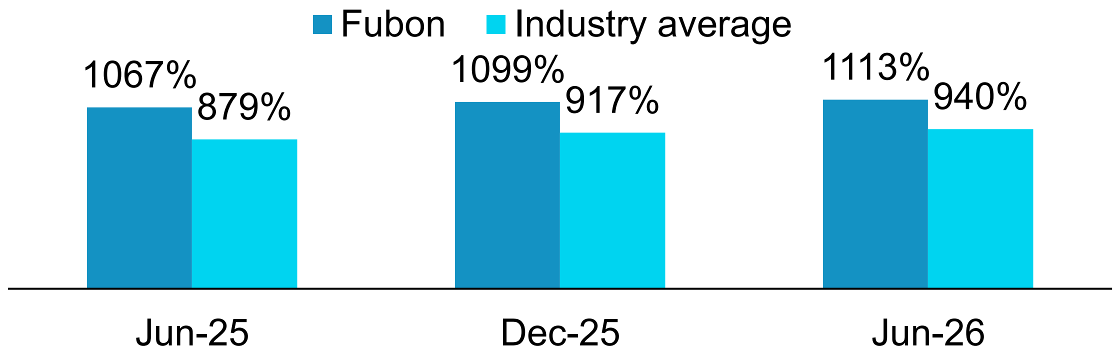
Asset quality and credit cost

- Benign NPL ratio and coverage ratio. Asset quality remained stable across business segments and outperformed the industry average
- Provisions mainly reflected general provisions, with annualized credit cost of 0.11%

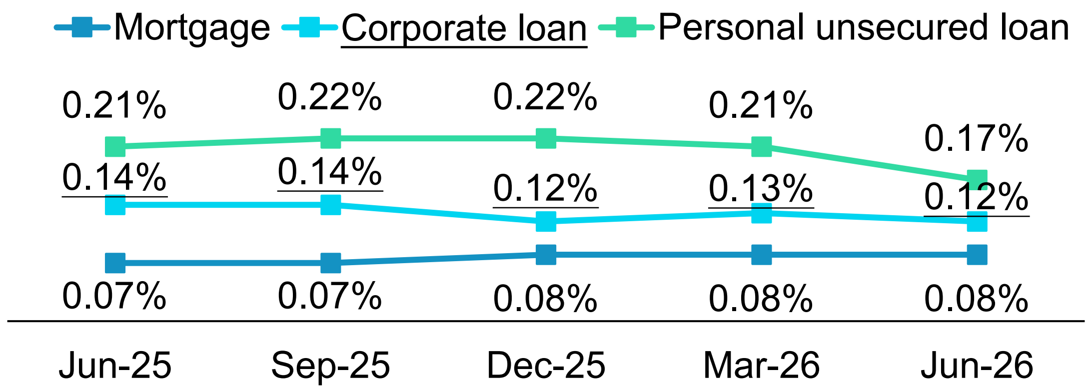
NPL ratio



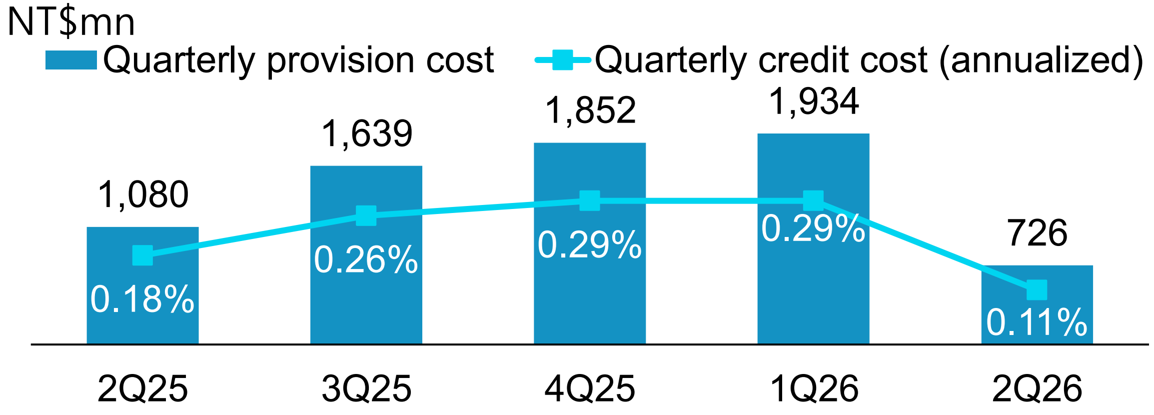
Coverage ratio



NPL ratio by product line



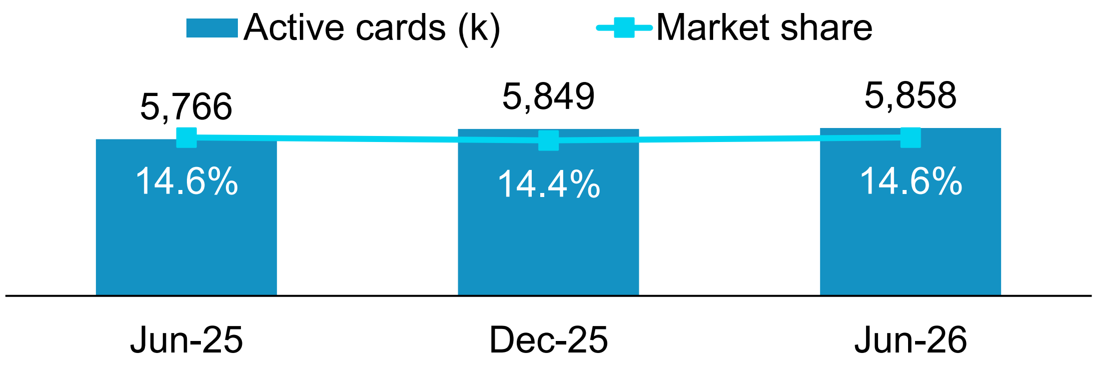
Provision & credit cost



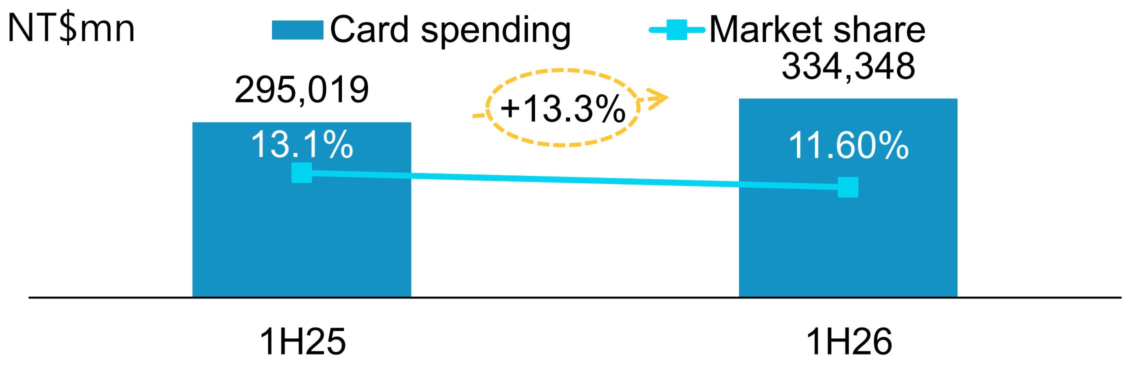
Credit card business

- Card spending up 13.3% YoY, mainly driven by growth in overseas spending and Costco affinity card spending
- Credit card NPL ratio remained benign and outperformed the industry average

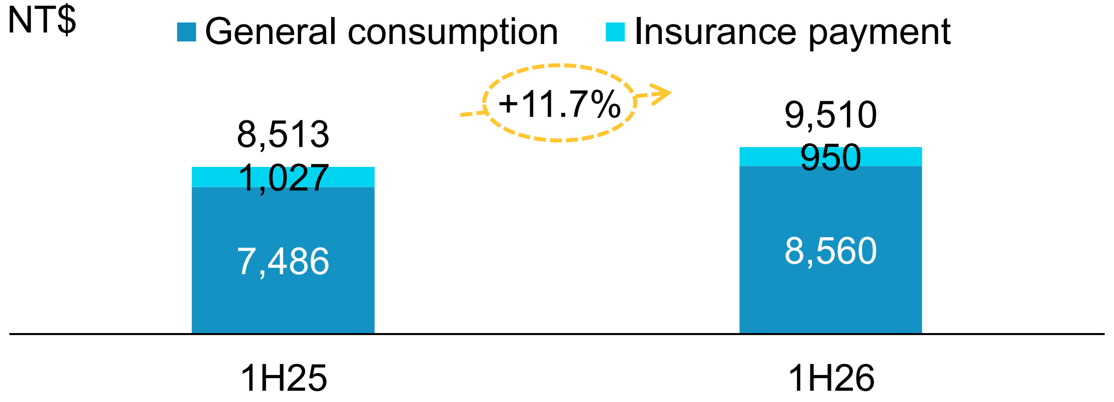
Active cards



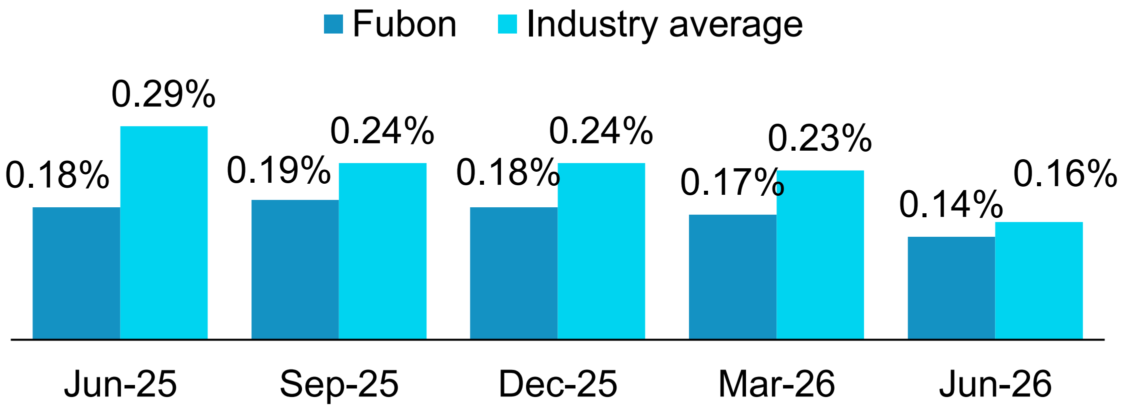
Card spending



Per card spending (monthly)



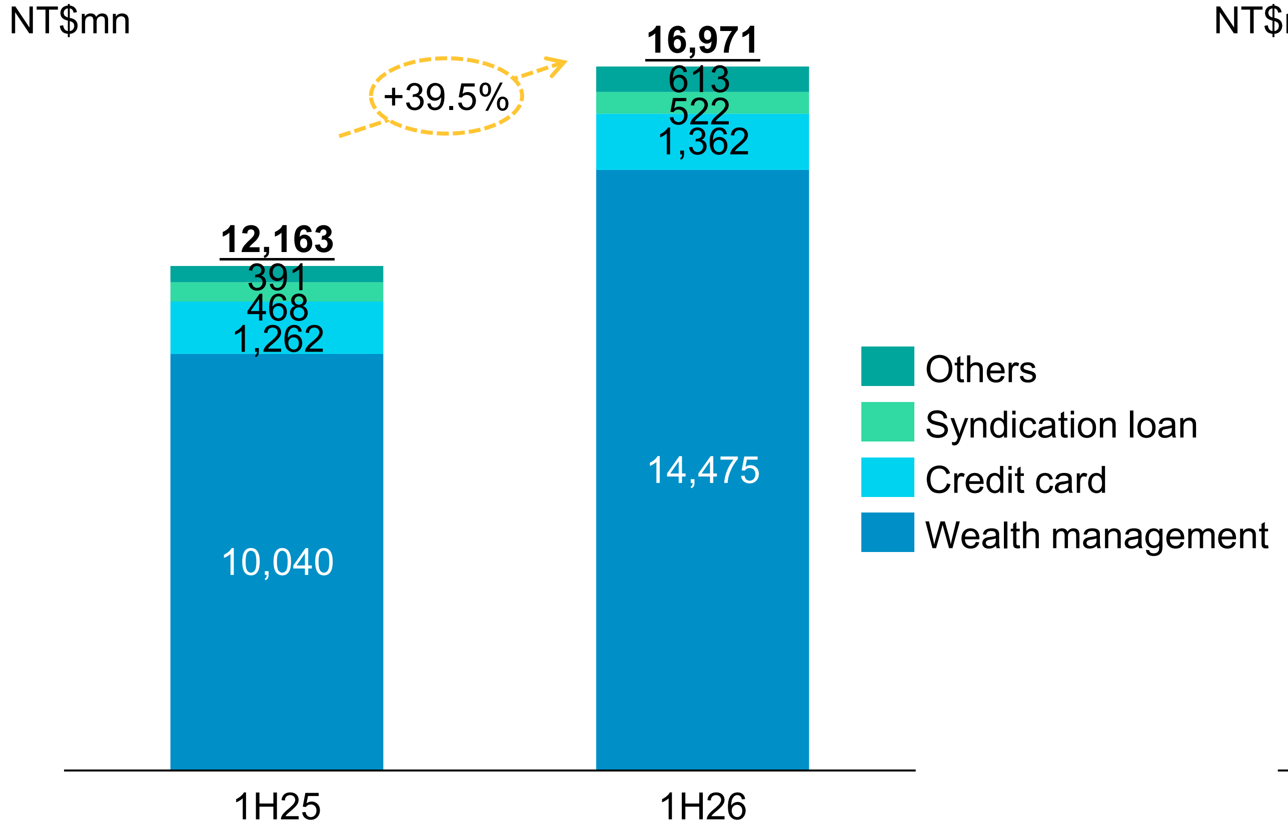
Credit card NPL ratio



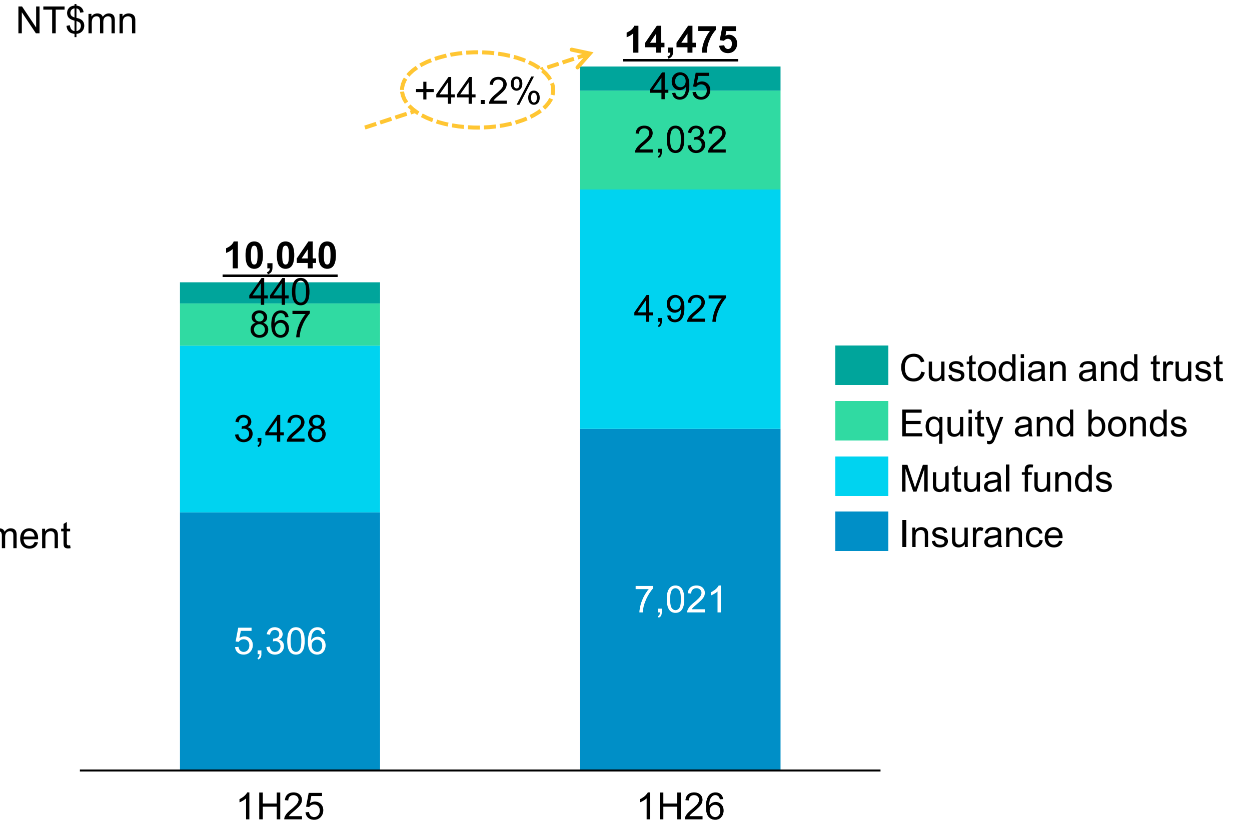
Fee income

- Total net fee income up 39.5% YoY, with growth across all major business lines
- Net wealth management fee income up 44.2% YoY, reflecting growth in mutual fund, bancassurance, and equity and bond product sales

Net fee income



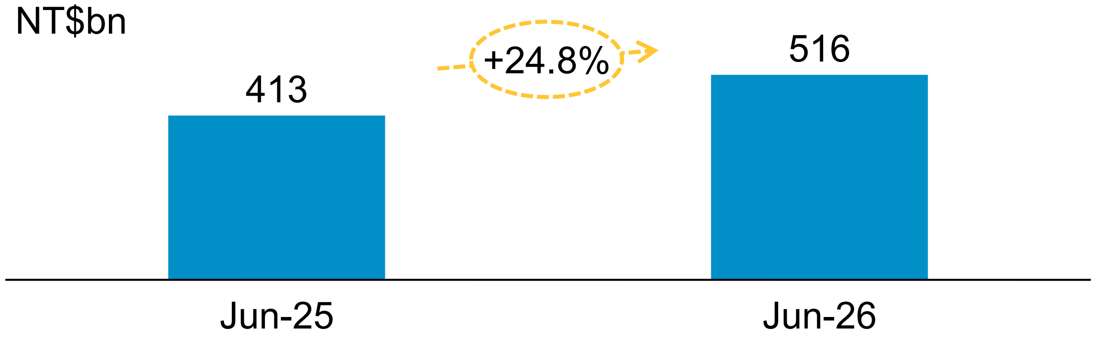
Wealth management fees



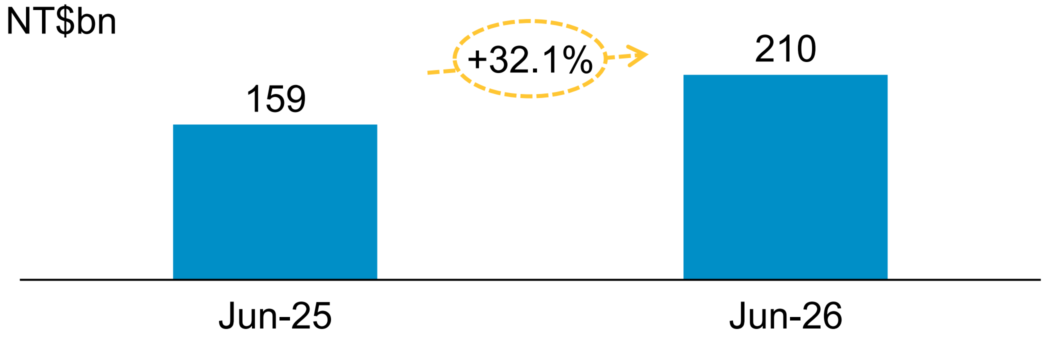
Overseas branches: Financial highlights

- Expansion in overseas branches with deposits and loans up 24.8% and 32.1% YoY, respectively
- Deepening coverage of Taiwanese clients and regional markets through Hong Kong, Singapore, and Vietnam branches. Tokyo branch commenced operations in May, followed by Sydney branch in July. India branch is scheduled to commence operations by the end of 2026

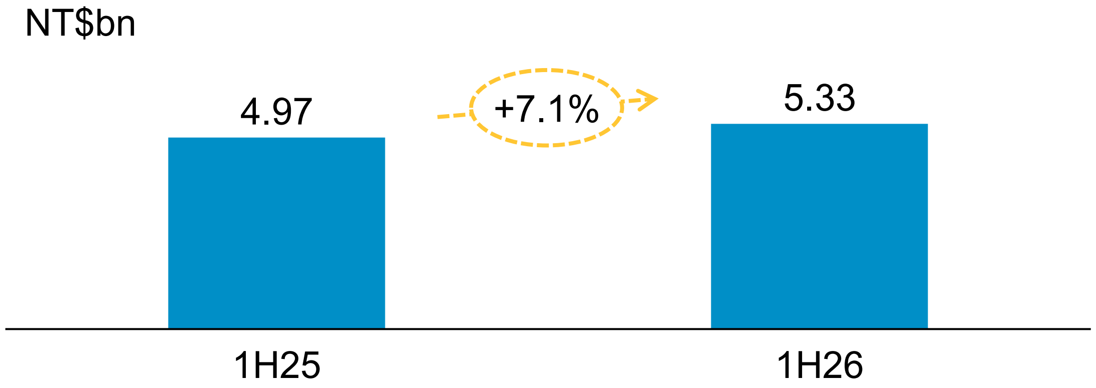
Deposits from overseas branches



Loans from overseas branches



Net revenue from overseas branches



Net income from overseas branches

Performance review by subsidiary

Fubon Securities

Financial highlights

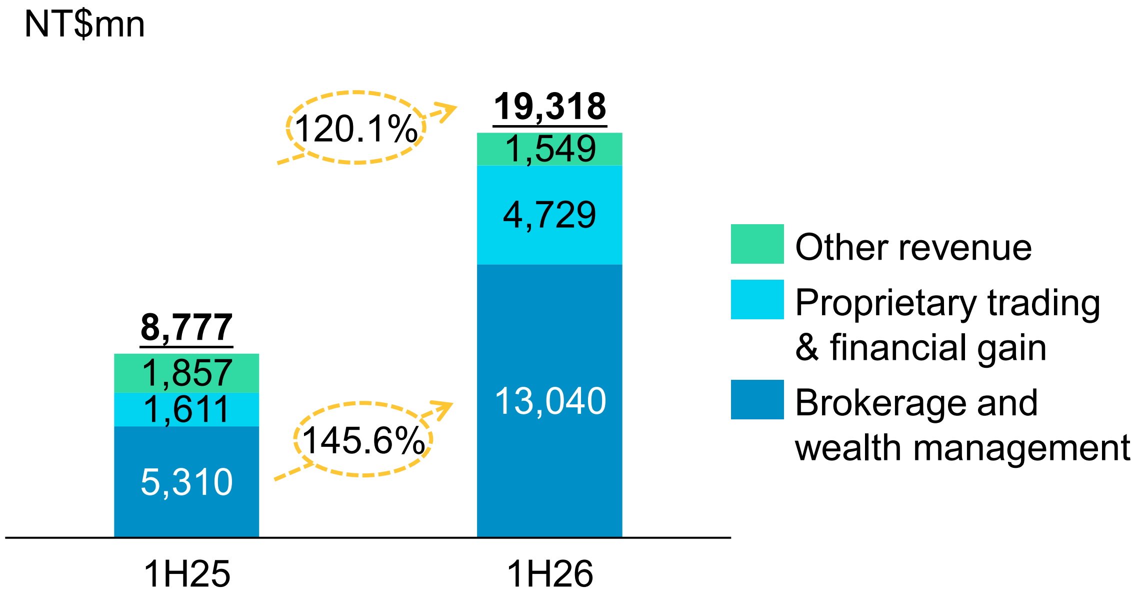
- Net income reached NT$11.02bn in 1H26, up 171.8% YoY, surpassing 2025 full-year earnings with a record high, due to robust trading and record-high index levels
- Top 3 market share in major businesses. Continue to lift market share in core businesses, promote wealth management business transformation, and optimize digital services. Promote “Fubon AI PRO” app to enhance customer experience and user engagement

Market share & ranking

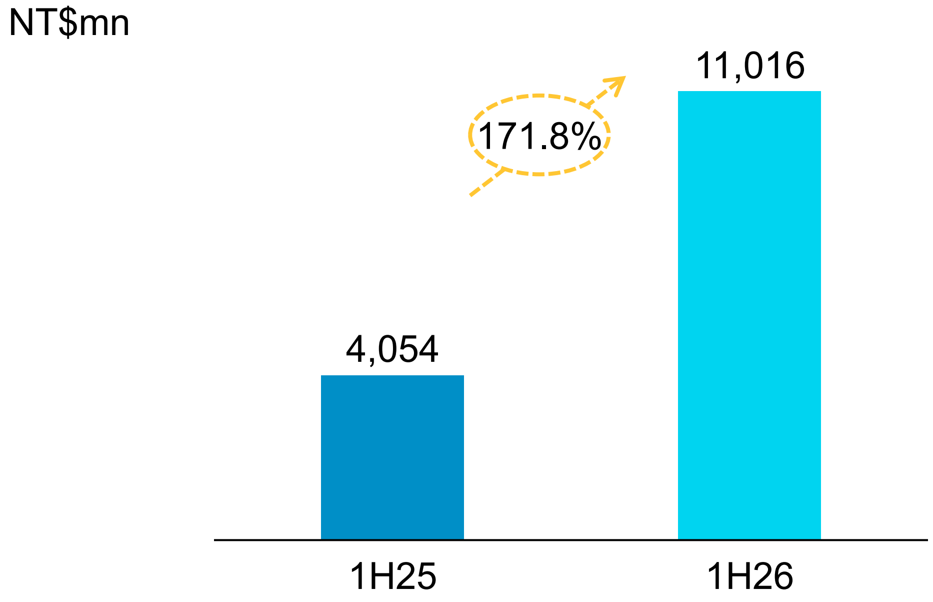
	1H25		1H26	
	Market Share	Ranking	Market Share	Ranking
Brokerage	6.70%	3	7.14%	3
Margin Loans	9.83%	2	10.11%	2
Securities Lending	19.40%	2	21.26%	2

Note: Data does not include foreign brokers

Operating revenue



Net income



Performance review by subsidiary

Fubon Insurance

Key operational metrics

NT$mn

Business Performance	Market share of written premium*	Net combined ratio*		
	24.9%	**86.9%**		
Financial Performance	Insurance service result	Financial result	Net income to parent company (A) FVOCI equity disposal G/L (B)	(A)+(B)
	4,796.9	**1,944.8**	**5,581.5** **1,832.2**	**7,413.7**
Net worth & TIS	Net worth attributable to parent company	Equity / Assets ratio	TIS ratio*	
	38,163.7	**29.8%**	**253.9%**	

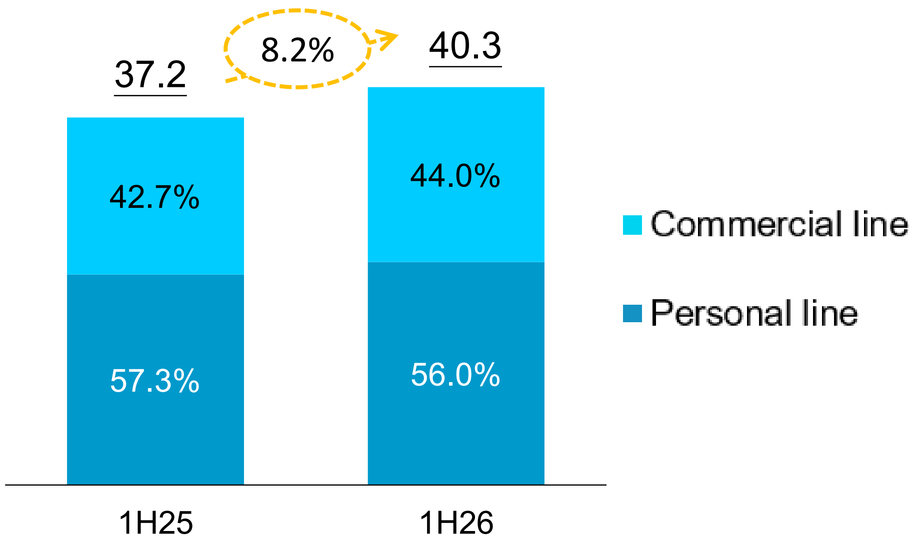
Note: Data are presented on a consolidated basis and data mark with * are standalone basis

Financial highlights

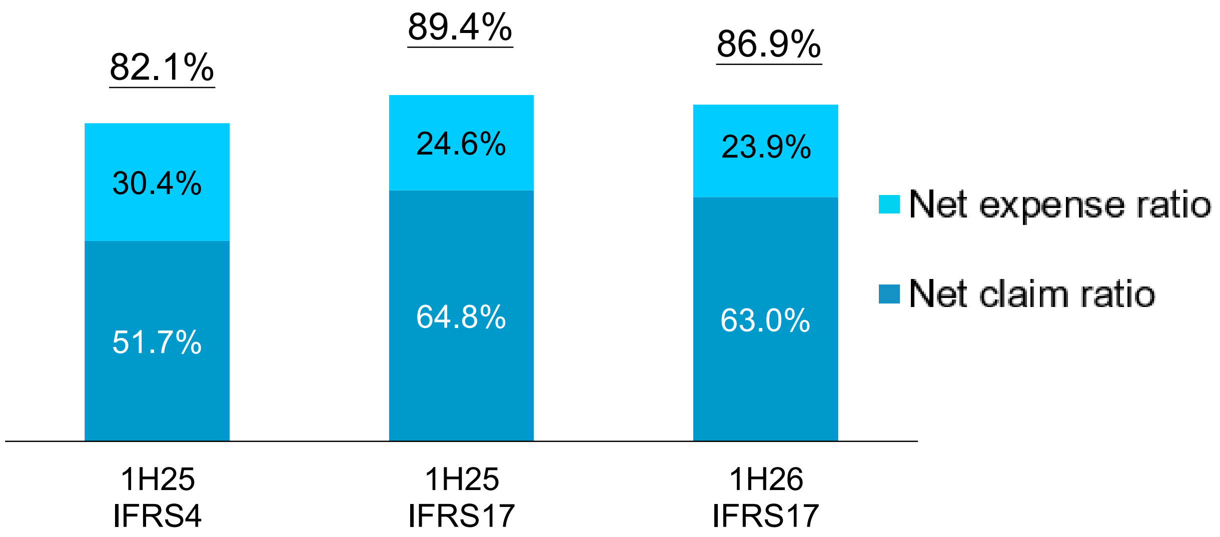
- Direct written premiums up 8.2% YoY in 1H26, with a market share of 24.9%, maintaining its leading position in the industry
- Net combined ratio improved by 2.5% YoY to 86.9% in 1H26 from 89.4%, reflecting continued business mix optimization and effective risk control

Direct written premiums by product

NT$bn



Net combined ratio



Note: (1) Standalone basis
(2) Key change in net combined ratio reflects reinsurance expenses are deducted from the denominator under IFRS 4, while it is add-on item to the numerator under IFRS 17

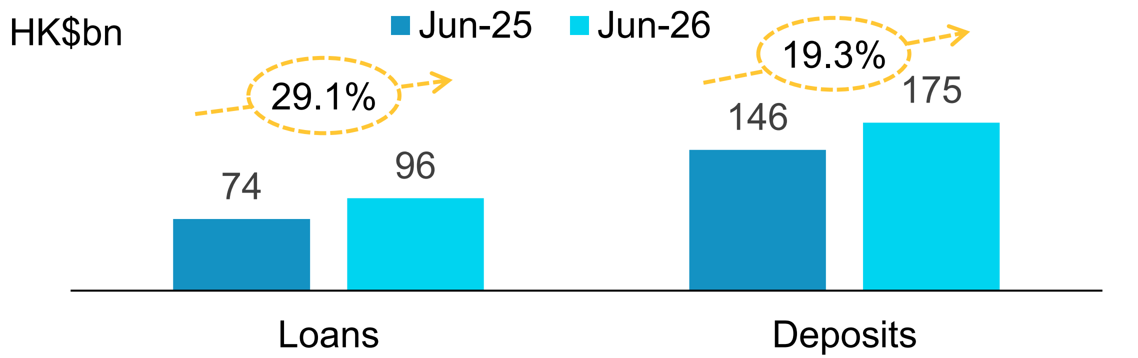
Performance Review by Subsidiary

Overseas banking subsidiaries

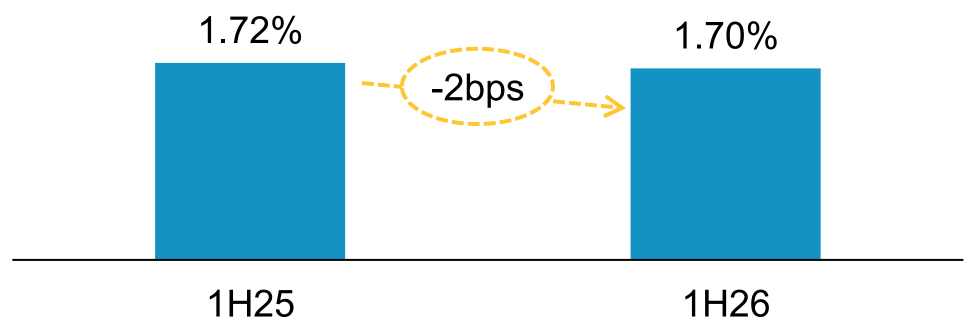
Fubon Bank (Hong Kong): Financial Highlights

- Loans up 29.1% YoY, mainly driven by growth in corporate and financial institution lending. Deposits up 19.3% YoY, mainly supported by retail deposits
- Net income up 24.3% YoY, mainly driven by growth in scale and higher operating revenue

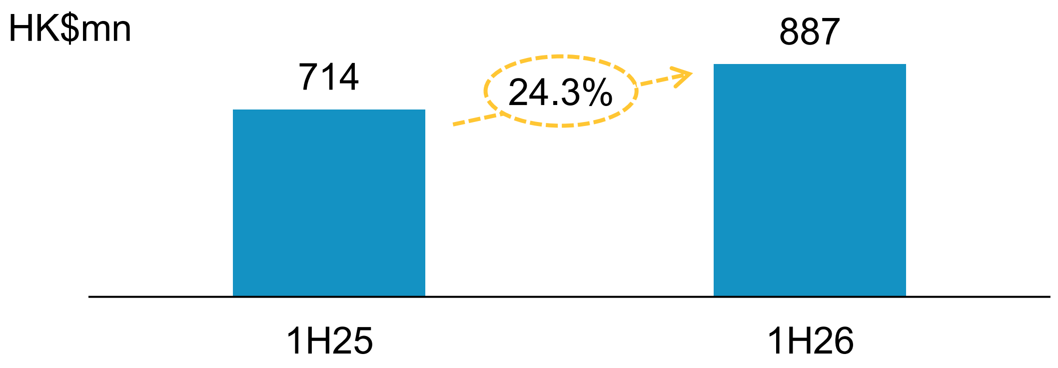
Loans & deposits



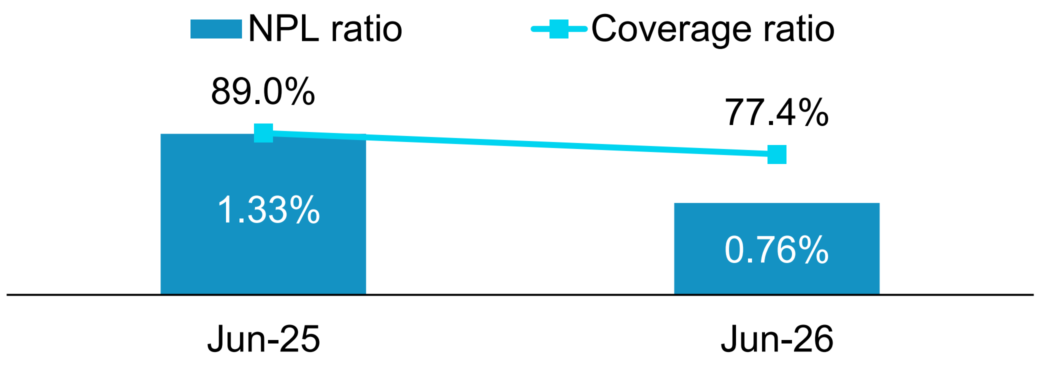
NIM



Net income



NPL ratio and coverage ratio

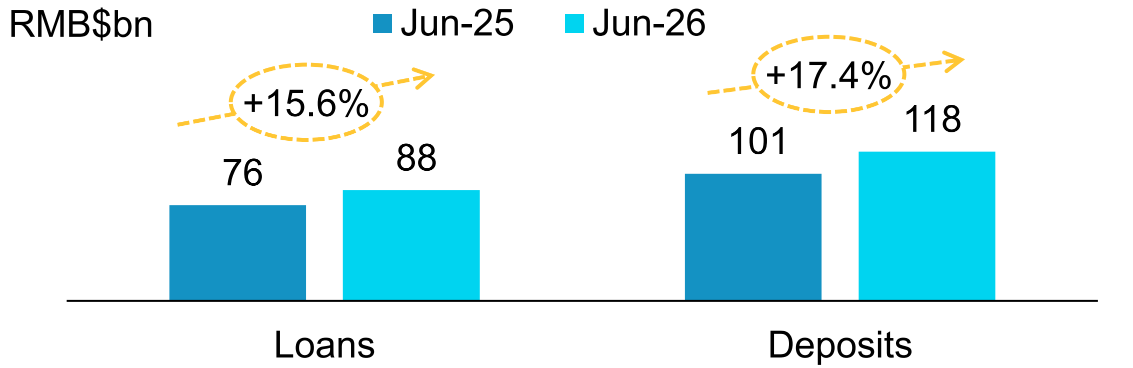


Note: Definition of NPL ratio includes trade bills; definition of coverage ratio follows the general practice in HK, which is (Allowance for loan losses - stage 3 allowance + collateral balance) / NPL

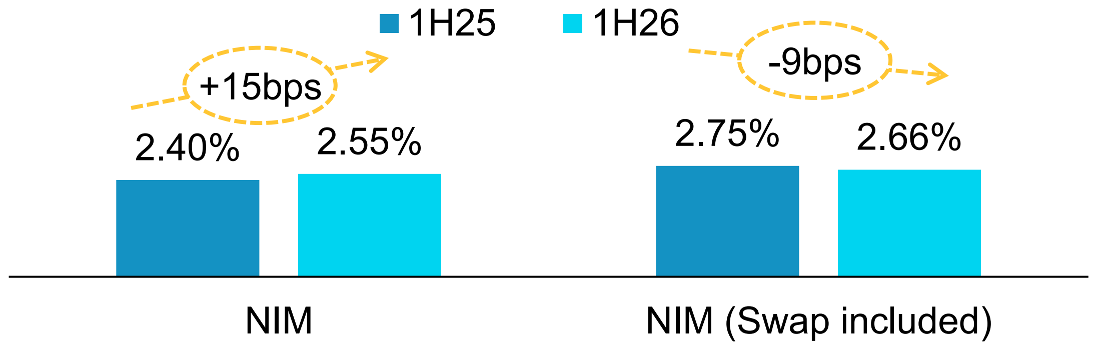
Fubon Bank (China): Financial highlights

- Loans up 15.6% YoY, with double-digit growth in both corporate and retail loans. Deposits up 17.4% YoY, mainly driven by corporate deposits
- NIM up 15bps YoY, mainly reflecting growth in online retail lending and reduced USD deposits to manage funding costs. NIM including swap income contracted by 9bps YoY, due to USD rate cuts and the narrowing interest rate differential between China and the U.S.
- Net income up 26.6% YoY, mainly driven by higher NII and lower provisions, with stable asset quality

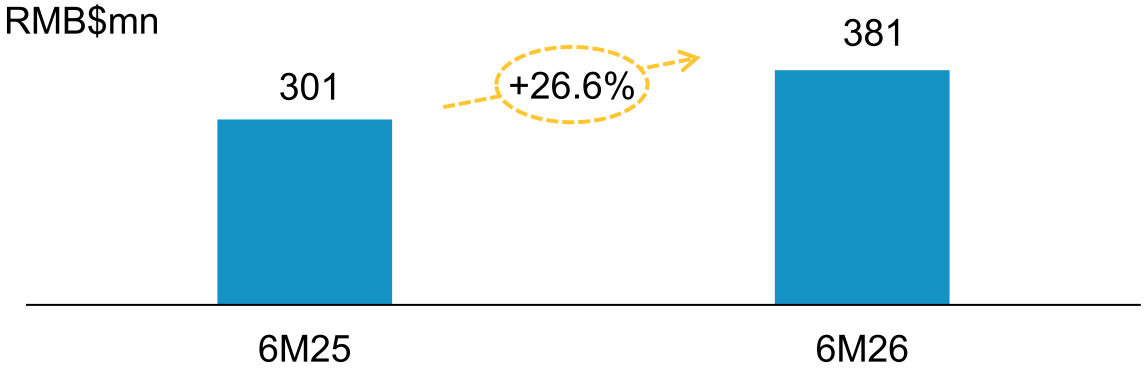
Loans & deposits



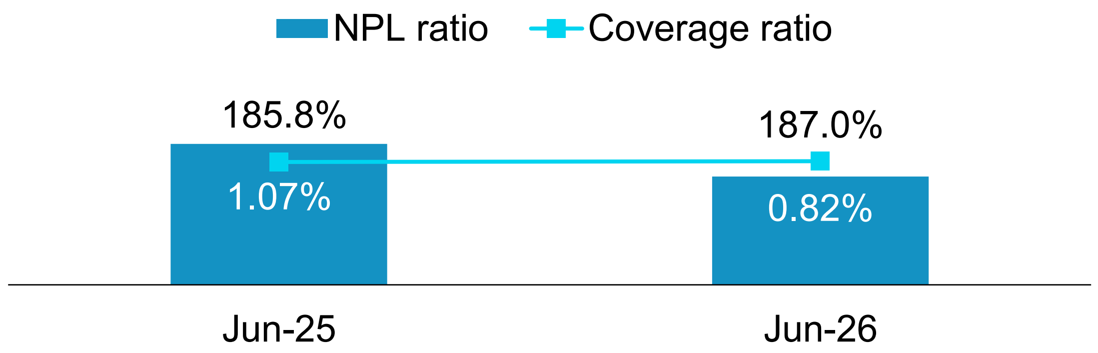
NIM



Net income



NPL ratio and coverage ratio



Fubon Financial

IR Contact

TWSE
Common Stocks:
2881.TT

LUXSE
GDRs-RegS:
FFHCR LX

LUXSE
GDRs-144A:
FUISY US

ESG strategy: Goals and results

✓ Indicates the annual target has been achieved

Decarbonization

Helping clients through sustainable finance

Indicators	1H26 results	2026 goals	2030 goals
● Green finance (NT$bn)	✓ 3,475.3	3,008.0	3,242.1
● Participation in green bond underwriting cases (%)	✓ 75	40	50
● Climate-related products and services (NT$bn)	✓ 7.75	7.02	7.37
● Number of loss prevention services	400	700	750
● Operational carbon reduction (baseline year: 2020) (%)	-17	-25.29	-42.16

Digitalization

Providing the best financial services

Indicators		1H26 results	2026 goals	2030 goals
Customer satisfaction (%)[1]		89.8	90	90
Life	● Cumulative Adoption Rate of E-Notifications (%)[1]	44.73	46	58
	● Share of all policies that are e-policies and e-terms and conditions policies(%)	✓ 77.86	72	76
Bank	● Share of credit cards / personal loans / account openings processed online(%)	✓ 91.22	90	90
	● Growth of mobile banking monthly active user (%)	✓ 14.78	10	10
Securities	● Share of all active accounts using digital trading system (%)	✓ 90	89	91
Insurance	● E-policies and electronic compulsory auto liability insurance certificates issued (%)	✓ 84.9	74	77

Note: (1) New indicator added in 2026, replacing the previous indicator, “Growth in Applications for E-Notifications (YoY).”

ESG strategy: Goals and results

✓ Indicates the annual target has been achieved

Empowerment

Fostering a friendly, healthy workplace

Indicators		1H26 results	2026 goals	2030 goals
● Taiwan High Compensation 100 Index		✓ Selected	Selected	Selected
● Employee engagement survey(1)	Score	Under analysis	>77	>77
	Participation rate	✓ 94	>80	>80
● Employees participated in wellness and health-related activities	Total no. of times (10,000 person-times)	6.8	>12	>12
	Average no. of times each employee participated	3.6	>7.2	>7.2
● Diversity and Inclusion	% of female employees	✓ 62.3	≥50	≥50
	% of female managers	✓ 56.1	≥45	≥45

Connection

Connecting society's positive forces

Indicators		1H26 results	2026 goals	2030 goals
● Education promotion		1,763,285	2,770,700	3,359,100
● Health promotion(1)		220,869	376,620	391,445
● Care for the disadvantaged		58,455	195,251	229,079
● Employee volunteerism (No. of hours)		✓ 37,117	25,500	27,500
● Financial Inclusion	Number of financial inclusion products or services in Fubon Insurance	0	≥1	≥1
	Number of customers from Fubon Securities using the monthly contribution service in Taiwan listed stocks	✓ 236,450	220,000	322,102
	Financial education promotion	✓ 2,297	850	1,000
	Anti-fraud forum, lectures, DM and videos(2)	✓ 2,425,775	1,224,000	2,024,000
	Micro insurance cases	21,275	100,000	100,000

Fubon Financial - Financial summary

NT$ millions, except for percentages	IFRS 17 1H26	2Q26	1Q26
Income Statement Data			
Net interest revenue (expense)	112,077	56,959	55,118
Net insurance revenue (expense)	(48,460)	(24,100)	(24,360)
Gain (loss) on financial assets and foreign exchange gains (losses)	81,825	58,008	23,817
Others	27,027	15,409	11,618
Net revenue	172,468	106,275	66,193
Bad debts expense, commitment and guarantee liability provision	(5,447)	(2,024)	(3,423)
Other insurance service costs	(14,832)	(7,910)	(6,923)
Operating expenses	(37,940)	(20,717)	(17,223)
Net income before tax	114,249	75,624	38,625
Net income	97,781	64,218	33,562
Attributable to owners of parent:			
Net income (A)	97,391	63,840	33,551
FVOCI equity disposal G/L (After-tax) (B)	91,068	58,274	32,794
(A)+(B)	188,459	122,114	66,345
Balance Sheet Data			
Total assets	13,765,403	13,765,403	13,120,105
Equity attributable to parent company	1,267,650	1,267,650	1,019,121
Adjusted net worth	1,626,722	1,626,722	1,365,553
Number of common shares outstanding (mn)	14,007	14,007	14,007
Key Metrics			
ROA (annualized)	1.47%	1.94%	1.04%
Adjsuted ROA (annualized)	18.00%	23.60%	14.01%
ROE (annualized)*	2.85%	3.70%	2.05%
Adjsuted ROE (annualized)*	34.83%	45.13%	27.70%
Equity / assets	9.33%	9.33%	7.89%
Double leverage	114.50%	114.50%	116.48%
Capital adequacy ratio	142.30%	142.30%	128.04%

NT$ millions, except for percentages	1H25	IFRS 4 2025	2024	YoY
Income Statement Data				
Net interest revenue (expense)	92,410	190,389	181,745	4.8%
Net insurance revenue	7,574	2,042	(24,314)	N.M.
Gain (loss) on financial assets and foreign exchange gains (losses)	12,703	182,530	192,394	-5.1%
Others	82	6,345	(2,361)	N.M.
Net revenue	112,769	381,306	347,463	9.7%
Bad debts expense, commitment and guarantee liability provision	(4,561)	(11,514)	(12,927)	-10.9%
Net change in provisions for insurance liabilities	(3,149)	(135,254)	(68,383)	97.8%
Operating expenses	(45,176)	(97,476)	(93,846)	3.9%
Net income before tax	59,884	137,063	172,308	-20.5%
Net income	51,198	120,982	150,861	-19.8%
Net income attributable to owners of parent	51,384	120,944	150,820	-19.8%
Balance Sheet Data				
Total assets	11,902,139	12,875,478	12,067,311	6.7%
Equity attributable to parent company	816,197	982,582	951,126	3.3%
Number of common shares outstanding (mn)	13,666	14,007	13,666	
Key Metrics				
ROA (annualized)	0.85%	0.97%	1.30%	
ROE (annualized)*	11.63%	12.51%	17.20%	
Equity / assets	6.98%	7.75%	8.00%	
Double leverage	120.30%	116.94%	115.32%	
Capital adequacy ratio	139.13%	147.24%	141.05%	
Cash dividend per share	4.25	4.25	4.25	
Stock dividend per share			0.25	

Note: (1) Data are consolidated basis. Data mark with * denote figures attributable to owners of the parent.

(2) Under the basis of the amended Regulations Governing the Consolidated Capital Adequacy of Financial Holding Companies published on Aug. 4, 2026, which is effective from 2026/1/1, CAR of 1Q26 is updated

Fubon Life - Financial summary

IFRS 17

NT$ millions, except for percentages	1H26	2Q26	1Q26
Income statement data			
First year premium *	84,989	40,359	44,630
Insurance service result	19,764	11,360	8,404
CSM and RA release	17,212	8,937	8,275
Variance in Claims and Expenses	2,948	2,610	338
Others	(396)	(187)	(209)
Financial result	54,007	41,739	12,268
Recurring investment income	85,144	43,613	41,531
Other investment income	61,065	55,511	5,554
Valuation gains (losses) from FVTPL	42,899	25,201	17,698
Realized gains (losses) from fixed income	(5,027)	(1,081)	(3,947)
Realized gains (losses) from equity	48,012	41,487	6,525
FX and others	(24,819)	(10,096)	(14,723)
Insurance finance income or expenses and others(5)	(92,202)	(57,385)	(34,818)
Other operating result	(13,615)	(8,300)	(5,315)
Net non-operating income / (expenses)	582	311	271
Income before tax	60,738	45,111	15,627
Net income	55,979	40,859	15,120
Attributable to owners of parent:			
Net income (A)	55,625	40,504	15,121
FVOCI equity disposal G/L (After-tax) (B)	87,666	55,500	32,166
(A)+(B)	143,291	96,003	47,288
Balance sheet data			
Total assets	6,604,843	6,604,843	6,275,252
Total assets (general account)	6,083,231	6,083,231	5,798,897
Insurance contract liabilities	4,644,484	4,644,484	4,638,251
Contractual service margin(CSM)	435,132	435,132	420,750
Total liabilities	5,713,910	5,713,910	5,638,240
Total equity	890,933	890,933	637,012
Equity attributable to parent company	883,382	883,382	630,192
Adjusted net worth	1,239,039	1,239,039	973,612
Adjusted net worth attributable to parent company	1,226,511	1,226,511	961,921
Key Metrics			
ROA (annualized)	1.85%	2.67%	1.09%
ROE (annualized)*	15.73%	21.60%	10.42%
Adjusted ROA (annualized)	4.56%	6.11%	3.14%
Adjusted ROE (annualized)*	40.53%	50.93%	32.59%
Equity / Assets (general account)	14.65%	14.65%	10.99%
Persistency ratio - 13th month *	97.02%	97.02%	97.12%
Persistency ratio - 25th month *	95.47%	95.47%	95.35%
Adjusted Equity / Assets	21.25%	21.25%	17.52%

IFRS 4

NT$ millions, except for percentages	1H25	2025	2024	YoY
Income statement data				
First year premium *	62,895	113,535	110,080	3.1%
Retained earned premium	181,701	345,367	339,381	1.8%
Total investment income	97,616	227,110	274,492	-17.3%
Recurring investment income	84,999	174,266	176,428	-1.2%
Other investment income	12,617	52,844	98,064	-46.1%
Realized gains (losses) from fixed income	(364)	79	(444)	N.M.
Realized gains (losses) from equity	75,209	170,373	154,666	10.2%
FX and others	(62,219)	(117,300)	(47,321)	147.9%
Investment property fair value movement	(9)	(309)	(8,837)	-96.5%
Other income	2,462	4,828	5,345	-9.7%
Total operating revenue	281,779	577,305	619,218	-6.8%
Retained claim payment	(186,329)	(367,794)	(383,970)	-4.2%
Net commission expense	(19,131)	(33,039)	(32,689)	1.1%
Net change in insurance liability	(36,251)	(76,706)	(55,500)	38.2%
General and administrative expense	(11,122)	(24,440)	(24,330)	0.5%
Other operating costs	(6,594)	(12,617)	(8,661)	45.7%
Total operating costs and expenses	(259,427)	(514,596)	(505,150)	1.9%
Net non-operating income / (expenses)	557	1,140	1,500	-24.0%
Income before tax	22,908	63,849	115,568	-44.8%
Net income	24,190	62,029	102,239	-39.3%
Net income to parent company	24,591	62,655	102,658	-39.0%
Balance sheet data				
Total assets	5,977,708	6,388,705	6,203,993	3.0%
Total assets (general account)	5,518,522	5,893,474	5,713,823	3.1%
Insurance liabilities	4,632,061	4,805,762	4,708,510	2.1%
Total liabilities	5,457,165	5,751,543	5,583,779	3.0%
Total liabilities (general account)	4,982,520	5,239,888	5,075,587	3.2%
Equity attributable to parent company	514,233	630,402	613,848	2.7%
Key Metrics				
ROA (annualized)	0.79%	0.99%	1.70%	
ROE (annualized)*	8.72%	10.07%	18.57%	
Equity / Assets (general account)	9.43%	10.81%	10.85%	
Expense ratio	6.12%	7.08%	7.17%	
Persistency ratio - 13th month *	97.21%	97.12%	97.11%	
Persistency ratio - 25th month *	95.02%	95.29%	95.47%	
RBC *	405%	434%	388%	

Note: (1) Data are consolidated basis and data mark with * are stand-alone basis.
(2) Adjusted net worth = Equity attributable to parent company + CSM balance (After-tax)
(3) Adjusted ROA = [Adjusted net income+interest income*(1-tax rate)]/average total assets
(4) Adjusted ROE = Adjusted net income/average total equity
(5) Others include net G/L on separate account, G/L related to investment-linked liabilities, and FX G/L on investment-linked products

Taipei Fubon Bank - Financial summary

NT$ millions, except for percentages	1H26	1H25	YOY	2Q26	1Q26	2025	2024	YOY
Income statement data								
Interest income	79,368	70,812	12.1%	40,511	38,857	145,472	140,913	3.2%
Interest expense	(44,076)	(43,121)	2.2%	(22,267)	(21,809)	(86,975)	(92,766)	-6.2%
Net interest income	35,292	27,690	27.5%	18,244	17,048	58,498	48,147	21.5%
Net fee income	13,477	9,596	40.4%	6,269	7,208	16,159	15,974	1.2%
Other income	9,631	10,556	-8.8%	4,778	4,852	20,699	19,920	3.9%
Total net revenue	58,400	47,842	22.1%	29,292	29,108	95,355	84,040	13.5%
Operating expenses	(23,138)	(20,714)	11.7%	(11,593)	(11,545)	(43,510)	(41,515)	4.8%
Pre-provision profits	35,261	27,128	30.0%	17,698	17,563	51,846	42,525	21.9%
Provision for credit losses	(3,876)	(3,439)	12.7%	(1,301)	(2,575)	(7,974)	(6,508)	22.5%
Income before tax	31,385	23,689	32.5%	16,397	14,988	43,871	36,017	21.8%
Net income	26,400	19,998	32.0%	13,895	12,505	37,376	31,255	19.6%
Net income to parent company	25,744	19,521	31.9%	13,585	12,159	36,340	30,407	19.5%
Balance sheet data								
Loans and discounts, net	3,095,017	2,626,871	17.8%	3,095,017	3,031,610	2,845,266	2,540,894	12.0%
Deposits and remittances	4,649,790	3,977,426	16.9%	4,649,790	4,487,686	4,256,289	3,940,610	8.0%
Allowance for loan losses *	34,720	30,139	15.2%	34,720	34,450	32,723	29,881	9.5%
Total assets	5,658,374	4,874,818	16.1%	5,658,374	5,527,585	5,258,472	4,798,727	9.6%
Equity attributable to parent company	331,137	292,216	13.3%	331,137	330,677	317,910	298,249	6.6%
Key metrics								
ROA (annualized)	0.97%	0.83%		0.99%	0.93%	0.74%	0.68%	
ROE (annualized)*	15.87%	13.22%		16.42%	15.00%	11.80%	10.40%	
Equity / assets	6.40%	6.55%		6.40%	6.52%	6.59%	6.81%	
Cost / income ratio	-39.62%	-43.30%		-39.58%	-39.66%	-45.63%	-49.40%	
NPL ratio *	0.11%	0.12%		0.11%	0.12%	0.12%	0.12%	
Reserve / NPL *	1112.78%	1067.19%		1112.78%	1033.51%	1098.87%	1083.90%	
Tier 1 ratio *	13.29%	13.53%		13.29%	13.22%	13.35%	13.37%	
BIS ratio *	15.35%	15.59%		15.35%	15.16%	15.30%	15.43%	
Tier 1 ratio	0.1159	12.21%		11.59%		11.92%	12.04%	
BIS ratio	0.1369	14.30%		13.69%		13.93%	14.15%	

Note:(1) Data are consolidated basis and data mark with * are stand-alone basis.

Fubon Securities - Financial summary

NT$ millions, except for percentages	1H26	1H25	YOY	2Q26	1Q26	2025	2024	YOY
Income statement data								
Brokerage commissions	12,997	5,270	146.6%	7,948	5,049	12,783	12,829	-0.4%
Net interest income	1,428	1,389	2.8%	696	732	2,776	2,322	19.6%
Fee income	2,237	1,482	50.9%	1,427	810	3,316	3,145	5.4%
Net principal transactions and financial products gains	5,100	1,788	185.2%	3,018	2,082	4,361	4,214	3.5%
Other income	180	121	48.8%	236	(56)	357	281	27.0%
Total operating revenue	21,942	10,050	118.3%	13,326	8,616	23,593	22,791	3.5%
Total operating expense	(10,129)	(5,750)	76.2%	(5,935)	(4,194)	(12,812)	(12,002)	6.7%
Net non-operating income / (expenses)	611	534	14.4%	434	177	1,272	1,022	24.5%
Income before tax	12,424	4,835	157.0%	7,825	4,599	12,053	11,811	2.0%
Net income	11,016	4,054	171.7%	6,784	4,232	10,592	10,019	5.7%
Net income to parent company	11,016	4,054	171.7%	6,784	4,232	10,591	10,019	5.7%
Balance sheet data								
Margin loans	79,956	29,294	172.9%	79,956	51,003	46,586	44,970	3.6%
Total assets	626,207	308,146	103.2%	626,207	454,271	371,947	306,162	21.5%
Equity attributable to parent company	76,513	58,700	30.3%	76,513	72,456	66,307	62,133	6.7%
Key Metrics								
ROA (annualized)	4.41%	2.64%		5.02%	4.10%	3.12%	3.64%	
ROE (annualized)*	30.85%	13.42%		36.44%	24.40%	16.49%	17.18%	
Equity / assets	12.22%	19.05%		12.22%	15.95%	17.83%	20.29%	
Expenses / revenues	-46.16%	-57.21%		-44.54%	-48.68%	-54.31%	-52.66%	
Margin loans / total assets	12.77%	9.51%		12.77%	11.23%	12.52%	14.69%	
Margin loans / shareholders' equity	104.50%	49.91%		104.50%	70.39%	70.26%	72.38%	
Capital adequacy ratio	2.44	295%		244%	270%	299%	361%	

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

Fubon Insurance - Financial summary

NT$ millions, except for percentages	IFRS 17 1H26	IFRS 17 2Q26	IFRS 17 1Q26
Income statement data			
Insurance service result	4,797	2,476	2,321
Insurance revenue	37,948	19,303	18,645
Insurance service expenses	(26,752)	(13,277)	(13,475)
Income or expenses from reinsurance contracts held	(6,399)	(3,550)	(2,849)
Financial result	1,945	1,341	603
Net investment income	2,112	1,435	678
Insurance finance income or expenses	(205)	(104)	(102)
Finance income or expenses from reinsurance contracts held	38	10	27
Other operating result	(466)	(252)	(214)
Net non-operating income / (expenses)	461	134	327
Income before tax	6,736	3,699	3,037
Net income	5,670	3,057	2,613
Attributable to owners of parent:			
Net income (A)	5,581	2,996	2,586
FVOCI equity disposal G/L (After-tax) (B)	1,832	1,481	352
(A)+(B)	7,414	4,476	2,937
Balance sheet data			
Total assets	132,181	132,181	122,620
Investment assets	80,265	80,265	69,933
Insurance contract liabilities	75,074	75,074	73,759
Reinsurance contract liabilities	447	447	320
Total liabilities	92,731	92,731	89,336
Equity attributable to parent company	38,164	38,164	32,076
Key Metrics			
ROA (annualized)	8.97%	9.60%	8.59%
ROE (annualized)*	33.01%	34.12%	33.61%
Equity / Assets	29.85%	29.85%	27.14%
TIS	2.5391	2.5391	237%

NT$ millions, except for percentages	IFRS 4 1H25	2025	2024	YoY
Income statement data				
Direct written premiums	39,188	71,978	67,808	6.1%
Retention of earned premiums	24,471	49,931	45,891	8.8%
Net income from investment	1,494	3,236	2,296	40.9%
Other operating revenue	1,676	2,886	2,645	9.1%
Retained insurance payments	(11,514)	(23,506)	(23,739)	-1.0%
Net change in liability reserve	(1,194)	(2,551)	(1,229)	107.6%
Commission and operating expenses	(10,688)	(21,018)	(22,029)	-4.6%
Non-operating income	(163)	8	(319)	N.M.
Income before tax	4,081	8,985	3,517	155.5%
Net income	3,307	7,448	3,014	147.1%
Net income to parent company	2,887	6,966	3,017	130.9%
Balance sheet data				
Total assets	132,544	134,715	120,655	11.7%
Investment assets	54,821	67,834	48,311	40.4%
Policy reserve	85,313	83,904	77,415	8.4%
Equity attributable to parent company	22,367	28,840	21,794	32.3%
Key Metrics				
ROA (annualized)	5.22%	5.83%	2.55%	
ROE (annualized)*	26.15%	27.52%	14.86%	
Solvency margin (NWP/equity)	232.79%	177.27%	218.11%	
Retention ratio	64.38%	68.75%	67.38%	
RBC	315%	352%	335%	

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

Fubon Bank (Hong Kong) - Financial summary

HK$ millions, except for percentages	1H26	1H25	YoY	2025	2024	YoY
Income Statement Data						
Interest income	3,935	3,765	4.5%	7,546	7,734	-2.4%
Interest expense	(2,371)	(2,420)	-2.0%	(4,653)	(5,153)	-9.7%
Net interest income	1,564	1,345	16.3%	2,894	2,582	12.1%
Net fee income	304	222	36.8%	479	384	24.7%
Other income	(30)	13	-337.2%	(54)	(10)	467.1%
Total revenue	1,838	1,580	16.3%	3,318	2,956	12.3%
Operating expenses	(694)	(663)	4.7%	(1,397)	(1,286)	8.7%
Provision for loan losses/ write-back	(97)	(42)	128.3%	(279)	(569)	-51.0%
Net non-operating income	(1)	(26)	-95.4%	(35)	(27)	25.9%
Income before tax	1,046	849	23.2%	1,608	1,074	49.7%
Net income	887	714	24.3%	1,376	907	51.8%
Balance Sheet Data						
Loans	95,956	74,341	29.1%	86,559	70,342	23.1%
Deposits	174,551	146,373	19.3%	162,892	133,895	21.7%
Allowance for loan losses	341	322	5.6%	337	472	-28.5%
Total assets	206,040	172,320	19.6%	190,721	160,252	19.0%
Shareholders' equity	18,410	17,165	7.3%	17,846	16,549	7.8%
Key metrics						
Return on average assets	0.89%	0.86%		0.78%	0.60%	
Return on average equity	9.78%	8.47%		8.00%	5.58%	
Equity / assets	8.94%	9.96%		9.36%	10.33%	
Net fee income / total revenue	16.55%	14.07%		14.43%	12.99%	
Cost / income ratio	-37.75%	-41.93%		-42.11%	-43.50%	
NPL ratio	0.76%	1.33%		0.74%	1.70%	
Coverage ratio	77.44%	89.04%		81.00%	91.97%	
Loan to deposit ratio	54.98%	50.92%		53.50%	53.10%	
Tier 1 capital ratio	16.86%	18.27%		17.65%	17.45%	
BIS ratio	18.25%	19.76%		19.10%	18.89%	

Note: The table is based on the statements of the local competent authority

Fubon Bank (China) - Financial summary

RMB millions, except for percentages	1H26	1H25	YoY	2Q26	1Q26	2025	2024	YoY
Income Statement Data								
Interest income	3,212	3,000	7.1%	1,594	1,618	6,207	5,777	7.4%
Interest expense	(1,475)	(1,573)	-6.2%	(736)	(739)	(3,161)	(3,868)	-18.3%
Net interest income	1,737	1,427	21.7%	858	879	3,046	1,909	59.6%
Net fee income	(753)	(580)	30.0%	(388)	(366)	(1,457)	(864)	68.7%
Other income	329	657	-50.0%	165	164	979	958	2.3%
Operating expenses	(599)	(583)	2.7%	(295)	(304)	(1,211)	(1,151)	5.2%
Pre-provision profits	713	921	-22.6%	340	373	1,357	852	59.4%
Provision for credit losses	(274)	(540)	-49.3%	(126)	(148)	(795)	(526)	51.3%
Income before tax	439	381	15.2%	214	225	562	326	72.5%
Net income	381	301	26.6%	180	201	518	395	31.0%
Balance Sheet Data								
Deposits	118,197	100,709	17.4%	118,197	113,163	113,305	97,158	16.6%
Total asset	165,185	147,842	11.7%	165,185	156,285	156,656	143,426	9.2%
Total equity	11,025	10,681	3.2%	11,025	10,813	10,710	10,453	2.5%
Key Metrics								
ROA (annualized)	0.45%	0.41%		0.45%	0.51%	0.35%	0.28%	
ROE (annualized)	8.40%	6.86%		7.88%	8.97%	5.90%	4.78%	
NPL ratio	0.82%	1.07%		0.82%	0.90%	0.74%	0.79%	
Reserve / NPL	187.01%	185.79%		187.01%	176.26%	207.10%	228.79%	
Loan to deposit ratio	86.70%	75.20%		86.70%	75.91%	72.17%	70.74%	
Tier 1 ratio	10.94%	11.65%		10.94%	11.17%	11.24%	11.75%	
BIS ratio	13.98%	14.87%		13.98%	14.29%	14.32%	13.70%	

Note: The table is based on the statements of the local competent authority.