

Monthly Operating Highlights

January 2025

HNFHC posted a consolidated income before tax of NT\$2,472mn, after tax of NT\$1,977mn for the month. Year-to-date EPS after tax was NT\$0.14, book value per share was NT\$16.20.

Earnings breakdown by major subsidiaries :

➤ HNCB

HNCB posted a consolidated income before tax of NT\$2,390mn, after tax of NT\$1,924mn for the month. Year-to-date EPS after tax was NT\$0.18, book value per share was NT\$23.29.

Unaudited Consolidated Income of HNFHC and major subsidiaries in January 2025 :

	Consolidated Income Before Tax (NT\$mn)	Consolidated Net Income (NT\$mn)	YTD Consolidated Income Before Tax (NT\$mn)	YTD Consolidated Net Income (NT\$mn)	YTD Consolidated EPS Before Tax	YTD Consolidated EPS After Tax
HNFHC	2,472	1,977	2,472	1,977	0.18	0.14
HNCB	2,390	1,924	2,390	1,924	0.23	0.18
HNSC	96	83	96	83	0.15	0.13
SCIC	108	93	108	93	0.54	0.46

Note:

1. The numbers in this Highlights are preliminary.
2. Impact on earnings of HNFHC and its subsidiaries if Natural Catastrophe Insurance Reserve is unaccounted as follows:
HNFHC: 2025 YTD Consolidated EPS after tax \$0.14. SCIC: 2025 YTD Consolidated EPS after tax \$0.34.

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