

Monthly Operating Highlights

February 2025

HNFHC posted a consolidated income before tax of NT\$2,104mn, after tax of NT\$1,698mn for the month. Accumulated consolidated income before tax was NT\$4,576mn, and after tax was NT\$3,676mn for the month ended February 2025. Year-to-date EPS after tax was NT\$0.27, book value per share was NT\$16.55.

Earnings breakdown by major subsidiaries:

> HNCB

HNCB posted a consolidated income before tax of NT\$1,981mn, after tax of NT\$1,606mn for the month. Accumulated consolidated income before tax was NT\$4,371mn and after tax was NT\$3,530mn for the month ended February 2025. Year-to-date EPS after tax was NT\$0.34, book value per share was NT\$23.71.

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

	Consolidated	Consolidated	YTD	YTD	YTD	YTD
	Income Before	Net Income	Consolidated	Consolidated	Consolidated	Consolidated
	Tax	(NT\$mn)	Income Before	Net Income	EPS Before	EPS After
	(NT\$mn)		Tax (NT\$mn)	(NT\$mn)	Tax	Tax
HNFHC	2,104	1,698	4,576	3,676	0.33	0.27
HNCB	1,981	1,606	4,371	3,530	0.42	0.34
HNSC	119	102	215	184	0.33	0.28
SCIC	126	113	234	206	1.17	1.03

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 EPS after tax \$0.27. SCIC: 2025 YTD EPS after tax \$1.02.

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