

Fubon Financial Holding reported unaudited net profits of NT\$1,559 million for the month of June 2010. Cumulative earning for the first six months of the year reached NT\$10,635 million, translating into NT\$1.31 dollar per share. Earnings by subsidiaries are below for your reference:

NT\$ mn	June 2010		Year to June 2010		
	Pre-tax profits	Net income	Pre-tax profits	Net income	EPS(NT\$)
Fubon FHC	2,595	1,559	12,656	10,635	1.31
Taipei Fubon Bank	1,069	869	4,956	4,094	0.85
Fubon Life	1,065	325	4,749	4,006	2.67
Fubon P&C	190	120	1,815	1,485	1.82
Fubon Securities	91	116	723	600	0.40

Earnings highlight of major subsidiaries:

Taipei Fubon Bank

- Taipei Fubon Bank reported net profit of NT\$869 million in June, compared to NT\$642 million in May, up 35% mom.
- Revenue from marketable securities recorded a gain in June.
- Fee income reached YTD single-month record high. WM sales picked up in insurance and structure note products (ie. SD and DCD products); revenue increased 17% mom. Taipei Fubon Bank's PPop was NT\$1,109 million in June
- Asset quality remained sound at NPL of 0.43% and coverage ratio of 143.7%. Provision cost to be NT\$40 million.

Fubon Life

- Cumulative first year premium (FYP) for the first six months of the year reached NT\$138.7 billion, representing 69% yoy growth. Total premium for the first six months of the year reached NT\$201.2 billion, representing 46% yoy growth.
- FYP in June was NT\$25.6 billion, of which 34% from traditional products, 65% from interest sensitive products, and 1% from investment-linked products.
- On the investment side, Fubon Life delivered a stable interest income and trading gain, despite recent market volatility in June. Fubon Life manages to keep its 2Q hedge cost at similar level compares to 1Q10.

Fubon Insurance

- Underwriting profits of Fubon Insurance maintained stable in June. Investment income declined due to the market volatility.

Fubon Securities

- Fubon Securities reported net profit of NT\$116 million in June, brokerage fee remained stable.

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