



SKFH

Q3 2018 Results Update

2018/11/29

Disclaimer

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Figures of 9M 2017 and 9M 2018 in this presentation and the presentation materials distributed herewith are reviewed numbers.

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- Life Premium Summary
- Capital Adequacy

SKFH – 9M 2018 Overview

- SKFH recorded consolidated after-tax profit of NT\$19.46bn for 9M 2018; profit attributable to SKFH was NT\$18.76bn. EPS was NT\$1.76, and book value per share was NT\$14.56.
- Subsidiaries' core business remained robust.
 - Shin Kong Life:
 - ◆ Consolidated after-tax profit for 9M 2018 was NT\$15.50bn, driven by solid investment income and lowered cost of liabilities.
 - ◆ FYP was NT\$83.87bn, representing market share of 8.1%. Annualized cost of liabilities declined 10 bps to 4.13% compared to 2017.
 - Shin Kong Bank:
 - ◆ Consolidated after-tax profit for 9M 2018 reached NT\$3.90bn, up 25.9% YoY.
 - ◆ NPL ratio and coverage ratio were 0.24% and 565.75%, respectively, better than industry average.
 - MasterLink Securities:
 - ◆ Consolidated after-tax profit for 9M 2018 grew 39.5% YoY to NT\$0.99bn.
 - ◆ Brokerage market share was 3.85%, ranked 6th place in industry.

Financial Highlights – 9M 2018

	9M 2017	9M 2018	YoY Growth
NT\$m (except per share data), %			
Consolidated net income	10,837	19,463	79.6%
Consolidated comprehensive income	17,721	-1,375	-
First year premium (Insurance)	84,077	83,875	-0.2%
Loans (Bank)	525,680	558,485	6.2%
Consolidated total assets	3,327,797	3,639,473	9.4%
Shareholders' equity ⁽¹⁾	136,935	161,693	18.1%
Consolidated ROA (unannualized)	0.33%	0.55%	
Consolidated ROE (unannualized)	7.55%	11.67%	
Earnings per share ⁽²⁾	1.03	1.76	

Note:

- (1) Consolidated shareholders' equity 9M 2017 and 9M 2018 were NT\$151,477mn and NT\$177,598mn, respectively
- (2) The after-tax earnings per share (EPS) in 9M 2017 and 9M 2018 would be NT\$1.01 and NT\$1.80, respectively, if the foreign exchange valuation reserve mechanism were not adopted
- (3) Reviewed numbers

Net Income – 9M 2018

Net income contribution

NT\$bn

Subsidiaries	9M 2017	9M 2018	YoY Growth
Shin Kong Life	7.26	15.46	112.9%
Shin Kong Bank	3.10	3.90	25.9%
MasterLink Securities	0.24	0.33	38.4%
Shin Kong Investment Trust	0.02	0.02	-26.9%
Shin Kong Venture Capital International	0.05	0.05	2.5%
Shin Kong Property Insurance Agency	0.04	0.04	1.8%
Others ⁽¹⁾	-0.38	-1.04	-
Net income ⁽²⁾	10.33	18.76	81.6%

Note:

- (1) As of the end of 9M 2018, SKFH held 33.18% stake in MasterLink Securities
- (2) Includes other income of SKFH and income taxes
- (3) Net income attributable to SKFH
- (4) Reviewed numbers

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Shin Kong Life – 9M 2018 Overview

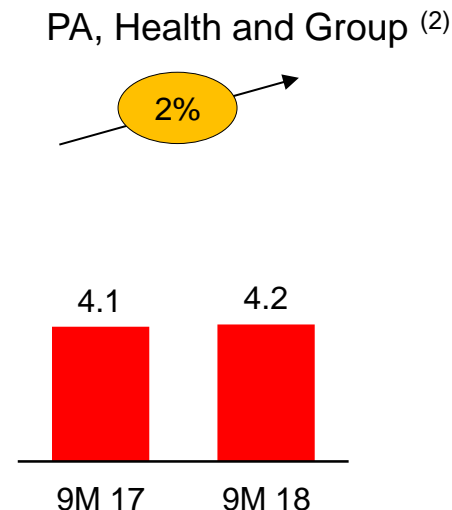
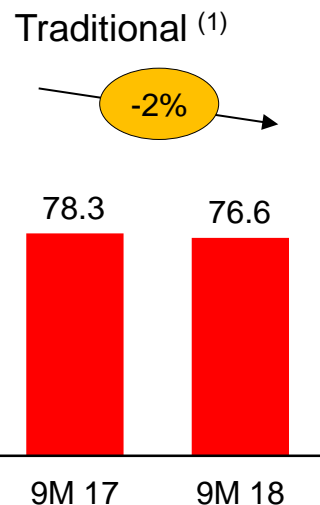
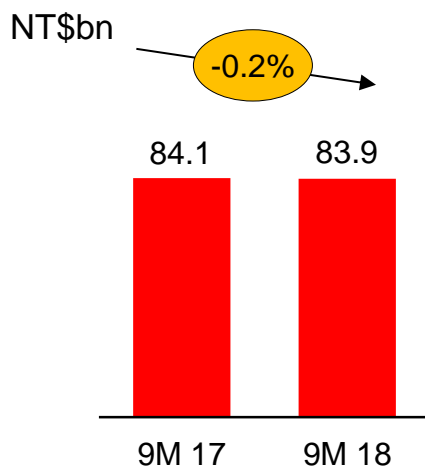
- Consolidated after-tax profit for 9M 2018 increased 112.5% to NT\$15.50bn with solid investment income and lowered cost of liabilities.
- FYP for 9M 2018 reached NT\$83.87bn, while market share rose from 7.8% in 1H 2018 to 8.1%.
- Sales momentum for FX policies continued into third quarter, as FYP of such policies for 9M 2018 grew 20.9% YoY to NT\$46.14bn, accounting for 55.0% of total FYP.
- Annualized cumulative cost of liabilities decreased 3 bps in Q3 to 4.13%.
- Investment income reached NT\$84.95bn, 24.0% higher year-on-year. Annualized investment return was 4.40% for 9M 2018. Recurring yield before hedging reached 4.04%, up 7 bps YoY.
- With increased exposure to low-beta, high-dividend yield stocks, domestic and foreign cash dividend income expected to reach NT\$13.5bn for 2018, NT\$3.0bn higher YoY.

Financial Highlights – 9M 2018

	9M 2017	9M 2018	YoY Growth
NT\$mn, %			
First year premium	84,077	83,875	-0.2%
Total premium	209,855	217,510	3.6%
Investment income	68,487	84,952	24.0%
Consolidated net income	7,291	15,497	112.5%
Consolidated total assets	2,468,456	2,692,596	9.1%
Consolidated total shareholders' equity	88,306	105,120	19.0%
ROE (unannualized)	9.00%	15.82%	
ROA (unannualized)	0.30%	0.60%	

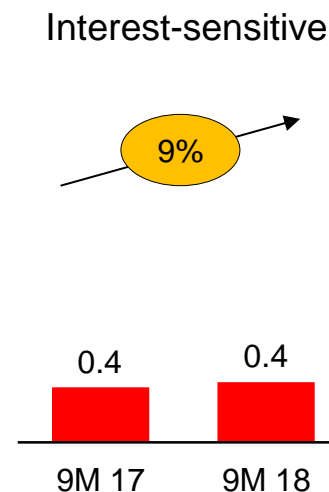
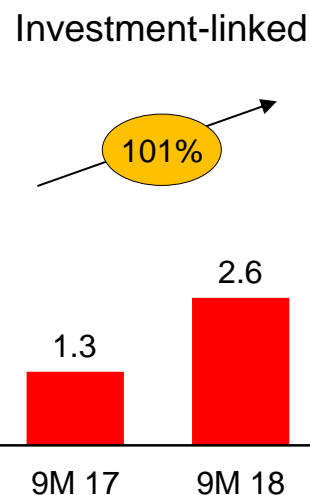
Note: Reviewed numbers

First Year Premium – 9M 2018



Comments

- FYP for 9M 2018 decreased 0.2% YoY to NT\$83.87bn; market share rose 0.3% QoQ to 8.1%
- FX policies remained strategic focus, growing 20.9% YoY to NT\$46.14bn and accounting for 55.0% of total FYP
- Traditional products contributed 91.4% of total FYP, driving down annualized cost of liabilities for 9M 2018 by 10 bps to 4.13% compared to 2017. Recurring yield before hedging expected to cover cost of liabilities in 2018
- FX policies and protection products to be actively promoted for ALM matching and VNB growth



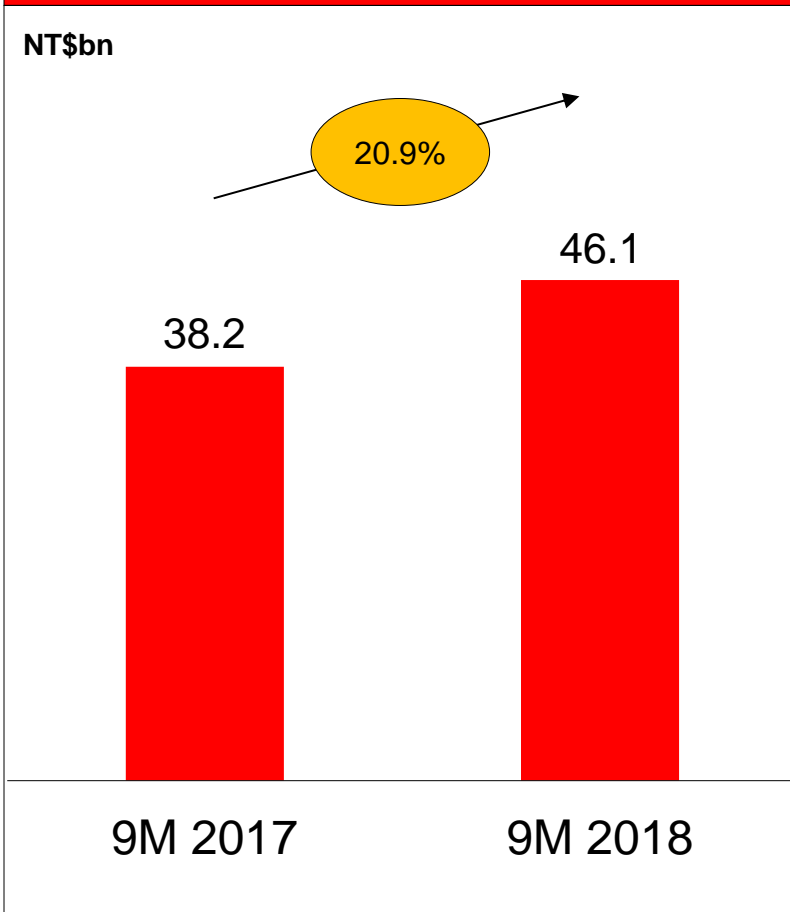
Note:

(1) Includes interest-sensitive life insurance

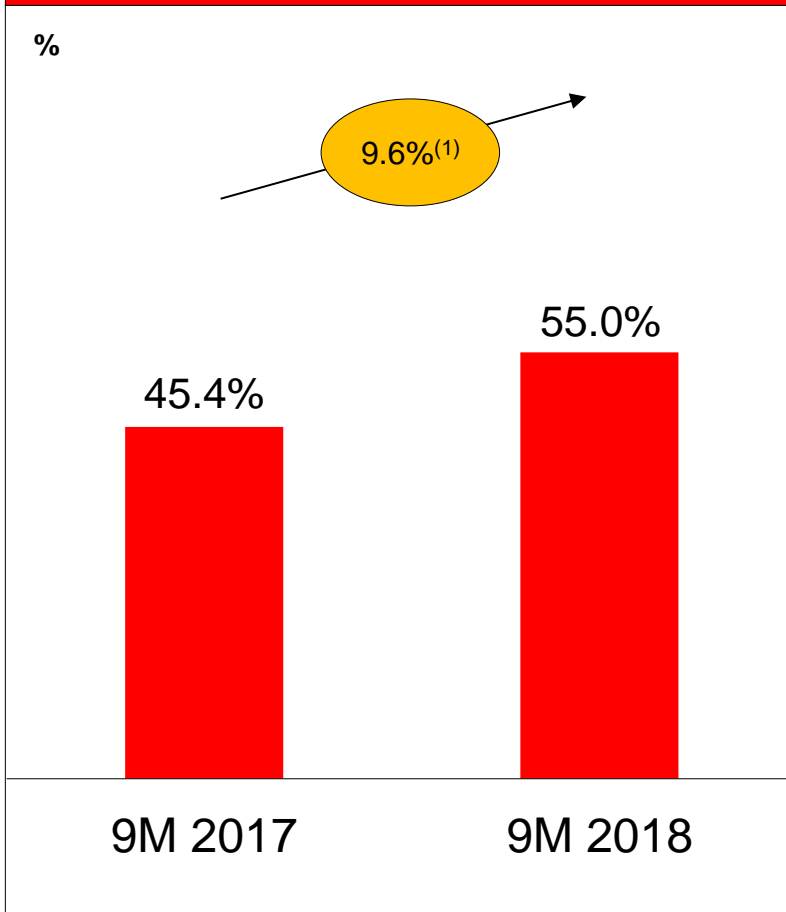
(2) Long-term disability Type A policies are classified as health insurance

Continued Growth in Focus Products

FYP of FX Policies



FX Policies as % of Total FYP

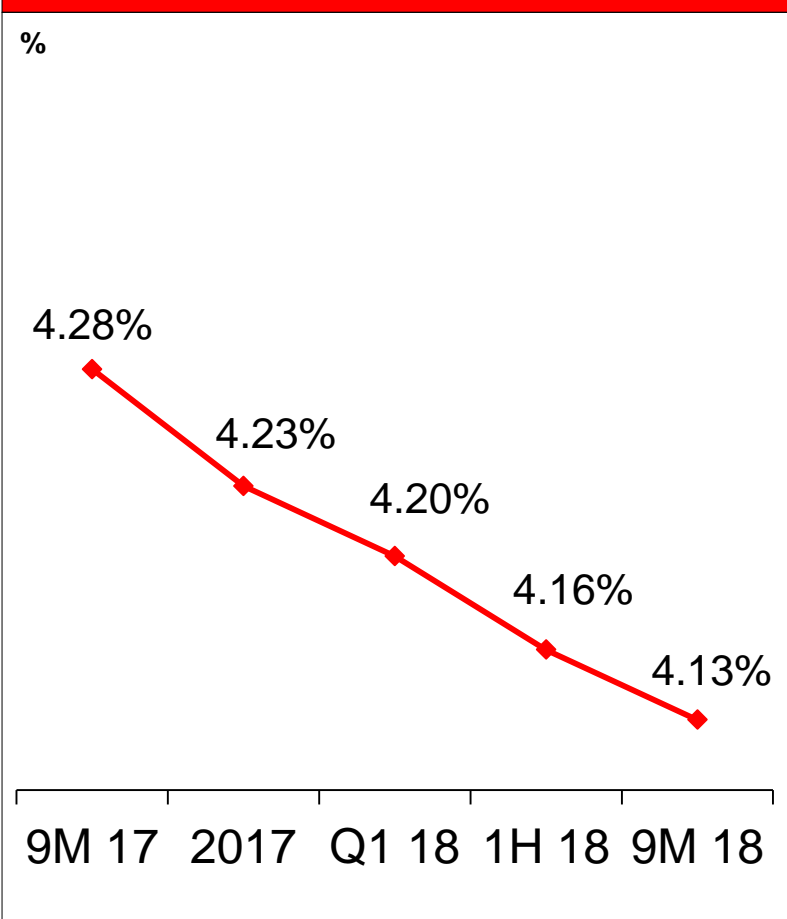


Note:

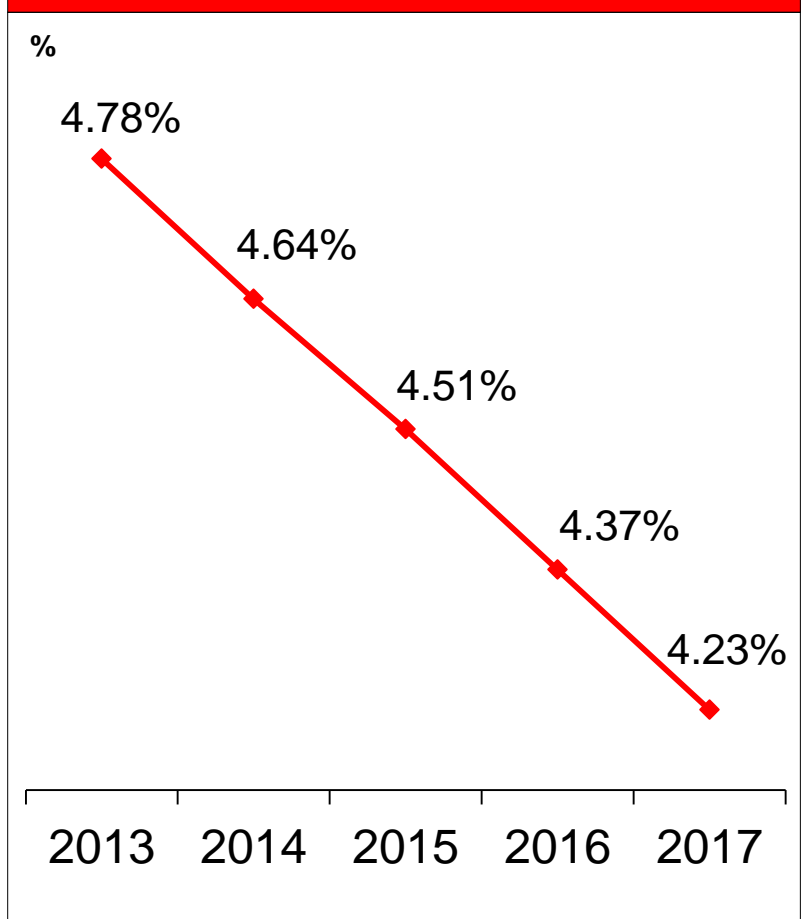
(1) Percentage point change between 9M 2017 and 9M 2018

Cost of Liabilities

Cost of Liabilities (quarterly)



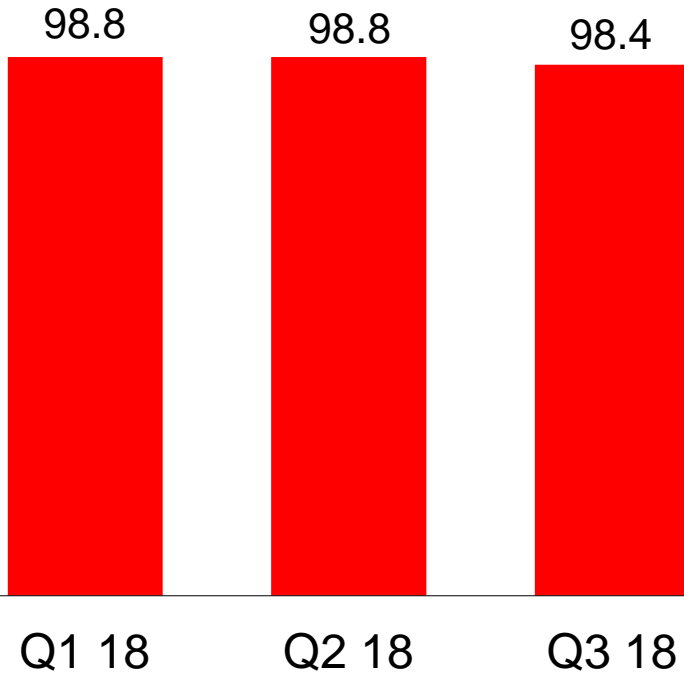
Cost of Liabilities (annual)



Persistency Ratio

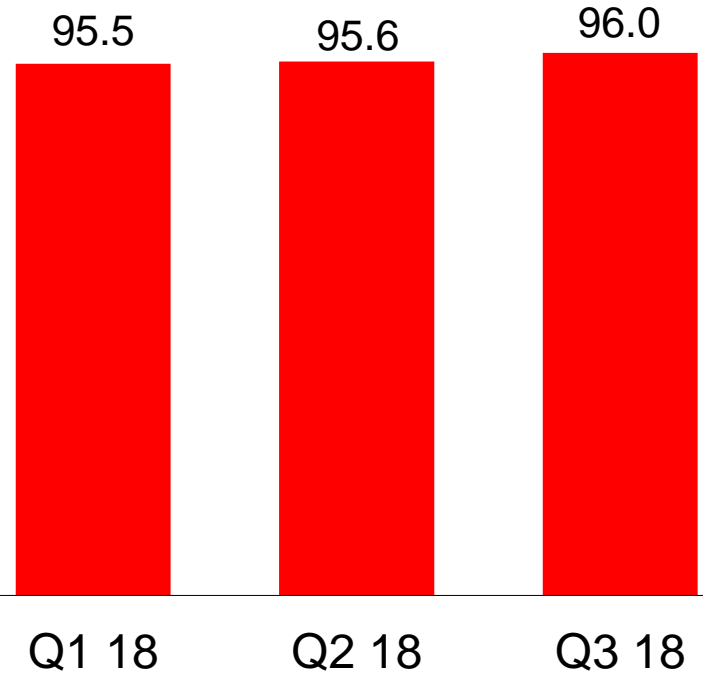
13 Month Persistency

%



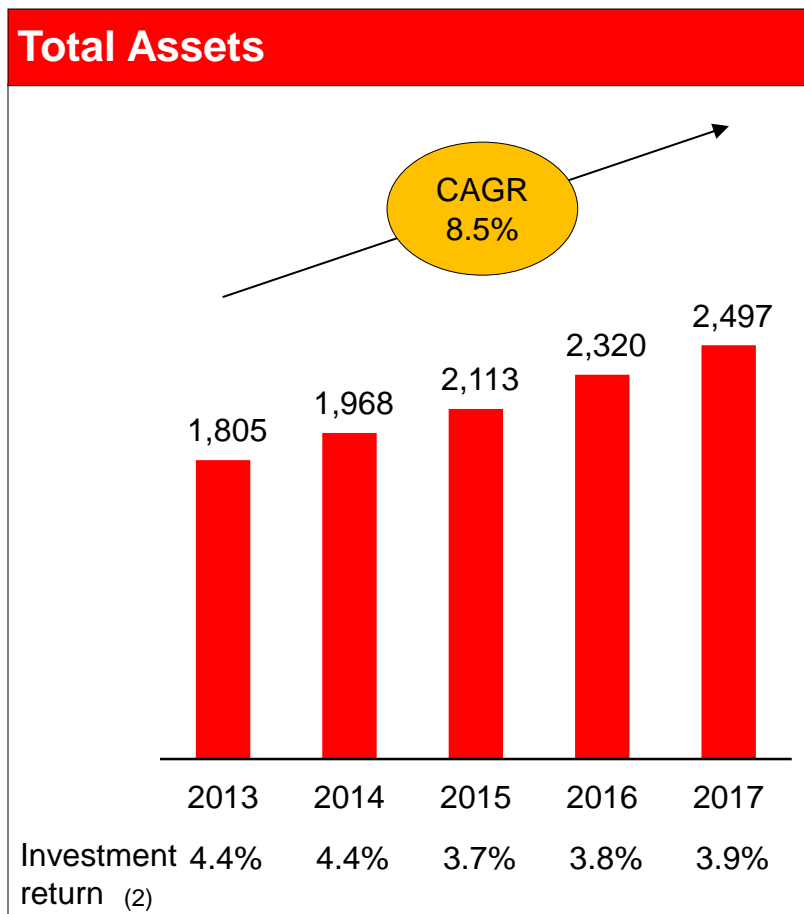
25 Month Persistency

%



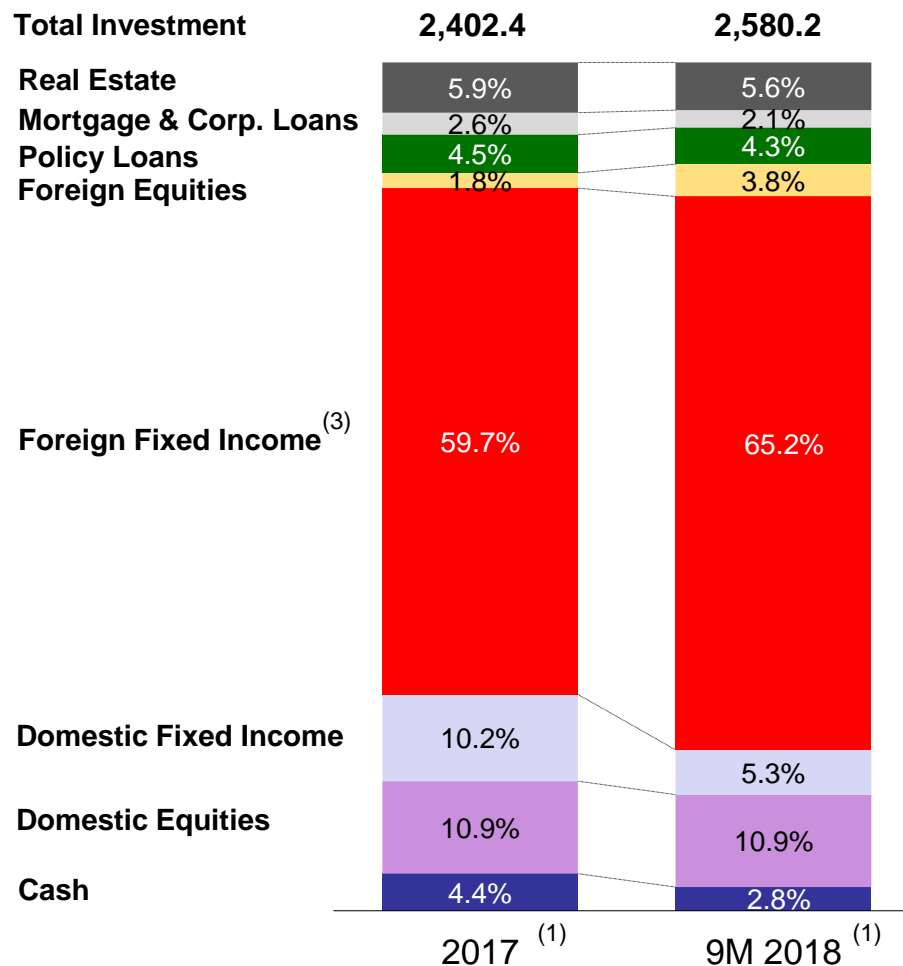
Investment Portfolio

NT\$bn



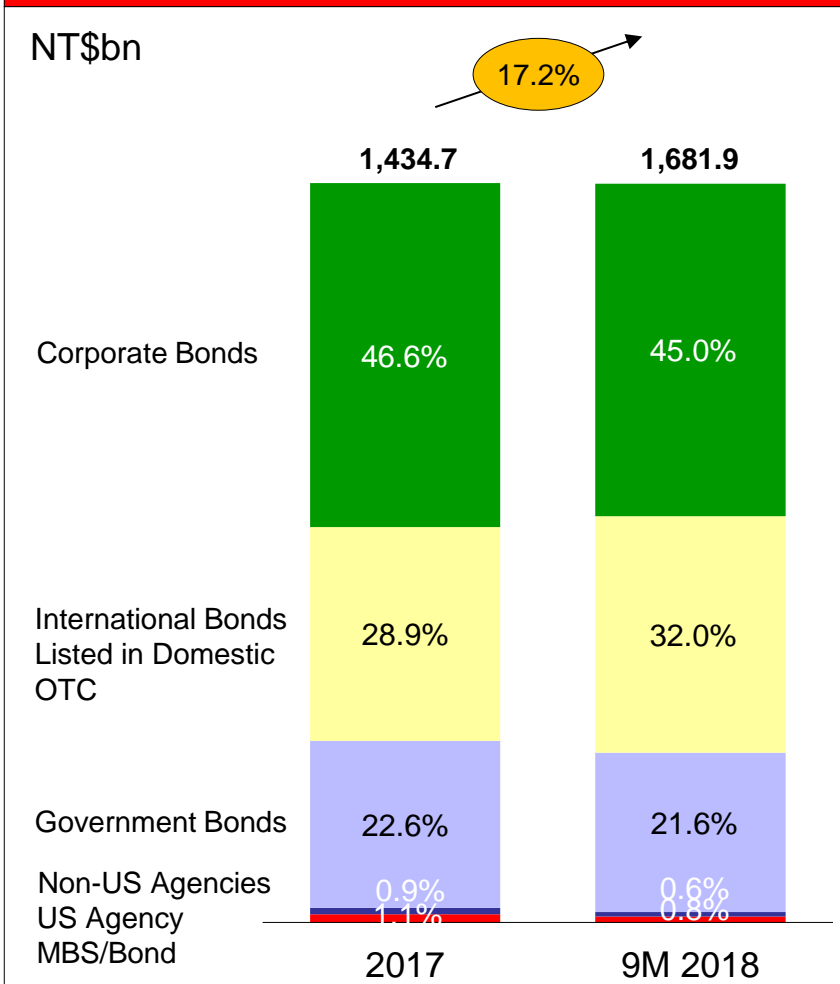
Note:

- (1) Due to rounding, asset allocation figures may not add up to 100%
- (2) Includes capital gains and FX hedging cost
- (3) Includes international bonds listed in domestic OTC

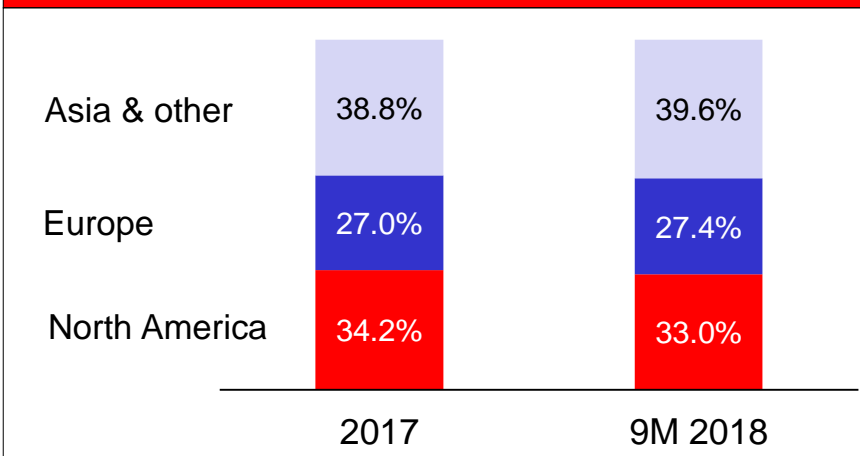


Overseas Fixed Income

Overseas Fixed Income Portfolio



Overseas Fixed Income by Region



Comments

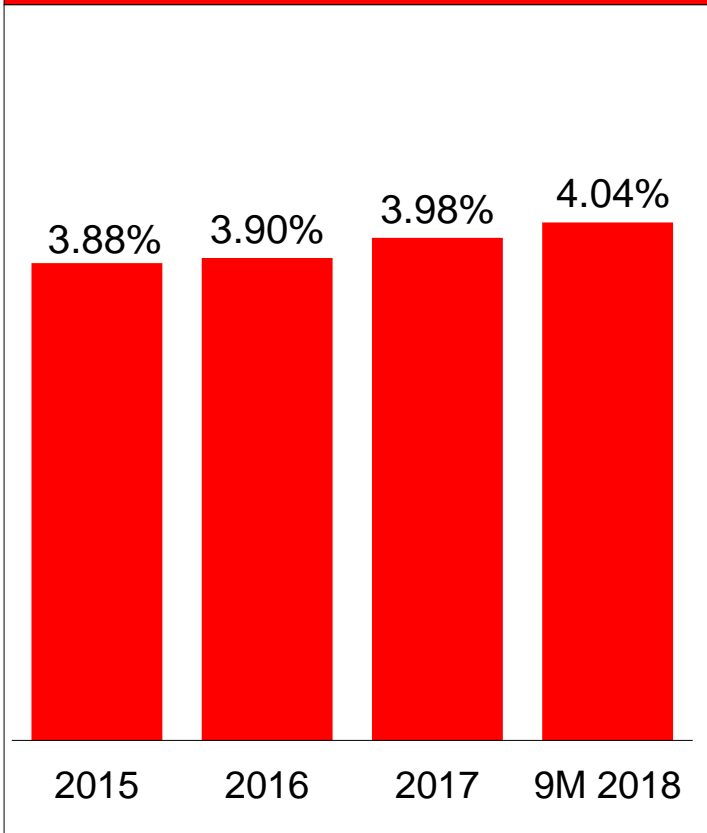
- Overseas fixed income position grew 17.2% YTD, mainly deployed in corporate bonds and international bonds listed in domestic OTC
- Average yield before hedging of overseas fixed incomes was around 4.7% for 9M 2018
- SKL holds corporate bonds with stable credit quality across sectors, including communication, consumer, utilities and financials

Note:

(1) Due to rounding, asset allocation figures may not add up to 100%

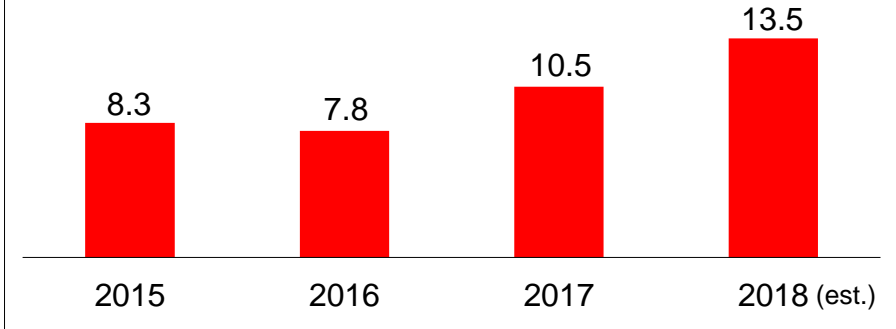
Recurring Income

Recurring Yield Before Hedging



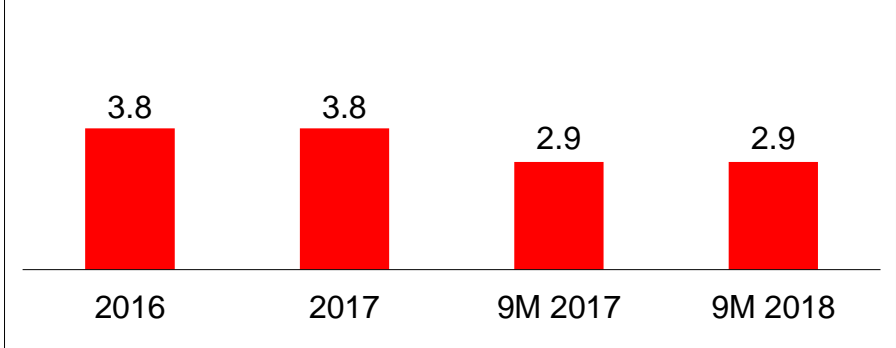
Domestic and Foreign Cash Dividend

NT\$bn



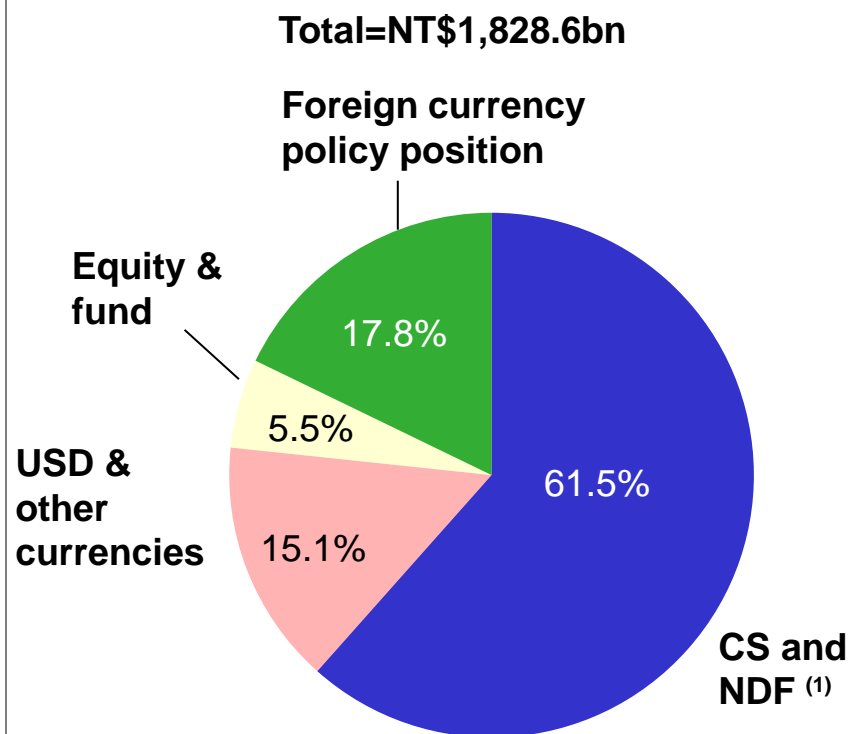
Real Estate Rental Income

NT\$bn



Hedging Strategy

Mix of Hedging Strategies Used



Comments

- Annualized hedging cost for 9M 2018 was 1.76%; FX volatility reserve was NT\$3.14bn
- Hedging ratio was 79.3%, including CS, NDF, and naturally-hedged foreign currency policy position
- Among traditional hedges, CS and NDF accounted for 68% and 32%, respectively

Note:

(1) Currency swaps and non-delivery forwards

Investment Strategy

Strong ALM Discipline

- Promote FX policies to control hedging cost and enhance recurring income
- Develop Strategic Asset Allocation based on liability profile and capital budget

Well-diversified Portfolio

- Diversification by asset class (equity, credit, currency, commodity, real estate)
- Achieve diversification and yield pick-up through overseas investments. Continue to deploy in investment grade bonds to grow interest income
- Increase exposure to low beta, high-dividend yield stocks classified as FVOCI for cash dividend income

Cost-effective Currency Hedging

- Dynamically adjust FX hedging ratio
- Target higher sales of FX policies, accounting for more than 50% of total FYP

Enhance Investment Risk Management

- Consider current situations and characteristics of asset and liability to effectively manage overall investment risks through stringent SAA and TAA plans
- Enhance VAR models under risk management system to cope with changes in financial markets and strictly manage market, credit and business risks

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SKB – 9M 2018 Overview

- Net interest income for 9M 2018 was NT\$8.85bn, up 6.5% YoY and provision expense for 9M 2018 decreased 36.5% YoY to NT\$1.07bn; consolidated net income for 9M 2018 was NT\$3.90bn, up 25.9% YoY.
- Loan balance grew 4.4% YTD to NT\$558.49bn, driven by overseas syndicated loans and consumer loans.
- US rate hike drove up funding cost: average FX deposit rate for 9M 2018 was around 30 bps higher than that for 2017, causing NIM and NIS for Q3 2018 to decrease 4 bps QoQ to 1.53% and 1.94%, respectively.
- Wealth management income for 9M 2018 was NT\$1.58bn, up 6.5% YoY. Momentum contributed by bancassurance and mutual funds, with fee income up 8.5% and 9.3% YoY, respectively.
- Asset quality remained solid. As of Q3 2018, NPL and coverage ratios were 0.24% and 565.75%, better than industry average.

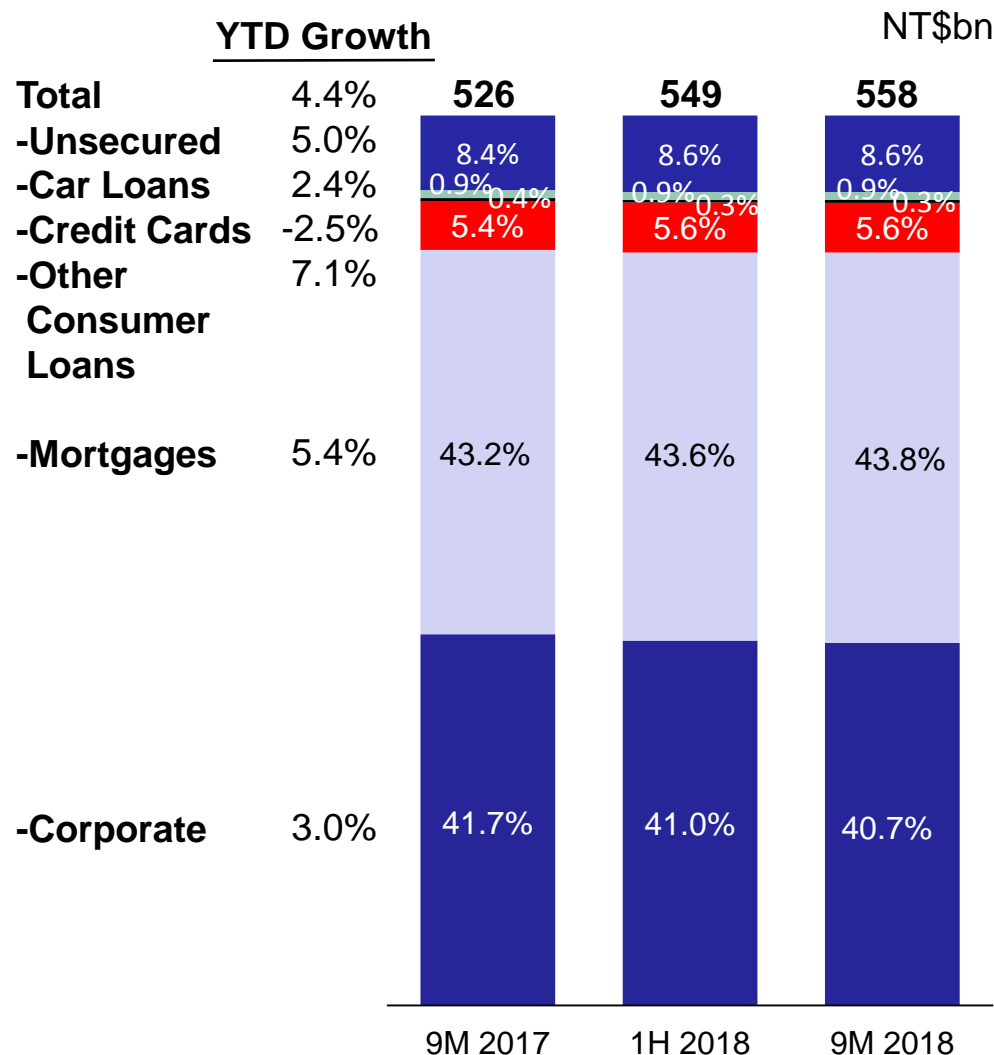
Net Income – 9M 2018

	9M 2017	9M 2018	YoY Growth
NT\$m, %			
Net interest income	8,314	8,851	6.5%
Net fee income	2,386	2,382	-0.2%
Investment income and other income	888	850	-4.3%
Operating expense	-6,181	-6,377	3.2%
Pre-provision operating income	5,408	5,706	5.5%
Provision expense	-1,690	-1,073	-36.5%
Income tax benefit (expense)	-619	-731	18.2%
Consolidated Net Income	3,099	3,902	25.9%

Note:

- (1) Total may not add up exactly due to rounding
- (2) Reviewed numbers

Loan Mix



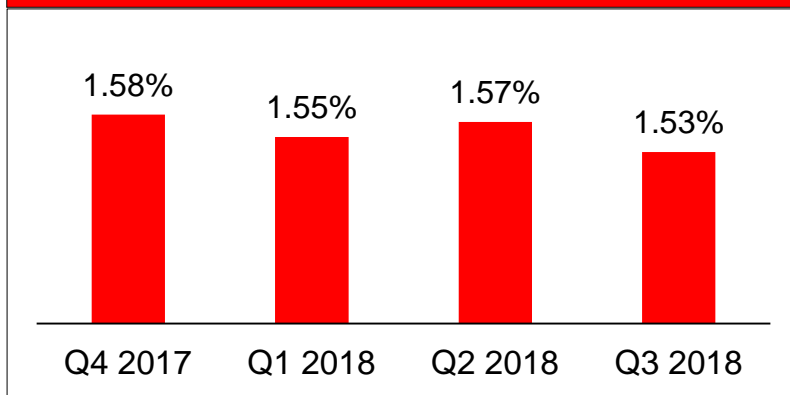
Comments

- Loan balance as of 9M 2018 was NT\$558.49bn, up 4.4% YTD. Loan growth targeted at 6% for 2018
- Corporate loan growth mainly driven by overseas syndicated loans, with loan balance as of Q3 2018 reaching NT\$23.17bn, up 33.4% YTD
- Mortgage and unsecured loans remained growth driver for consumer loans, up 5.4% and 5.0% YTD, respectively

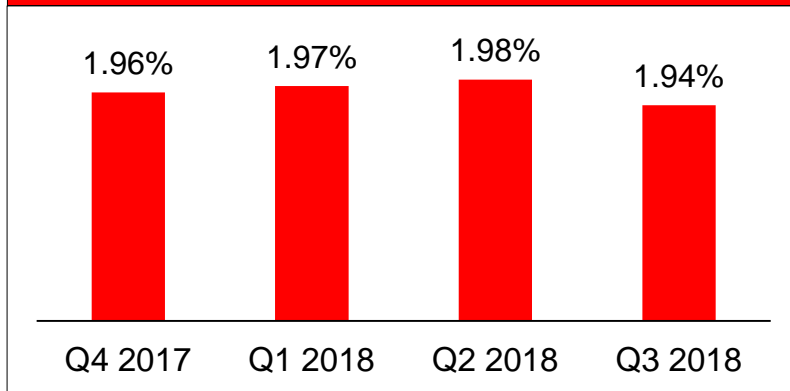
Note: Due to rounding, loan mix may not add up to 100%

Interest Income

Net Interest Margin



Net Interest Spread

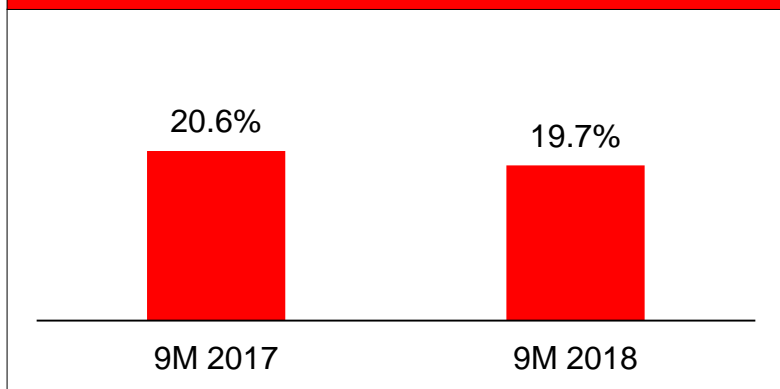


Comments

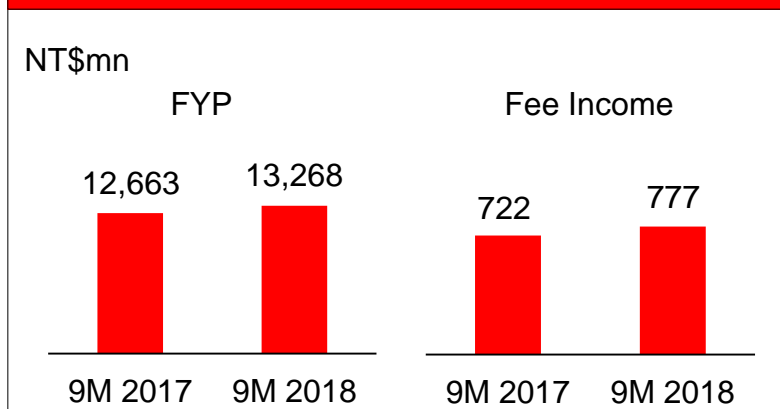
- NIM and NIS for Q3 2018 were 1.53% and 1.94%, respectively
- NIM and NIS for 2018 expected to be lower than 2017, due to higher USD funding cost
- SKB will continue to:
 - Increase demand deposit to control funding cost
 - Stably expand investments and overseas loans to sustain interest spread
 - Continuously promote foreign deposit to expand wealth management and overseas business

Fee Income

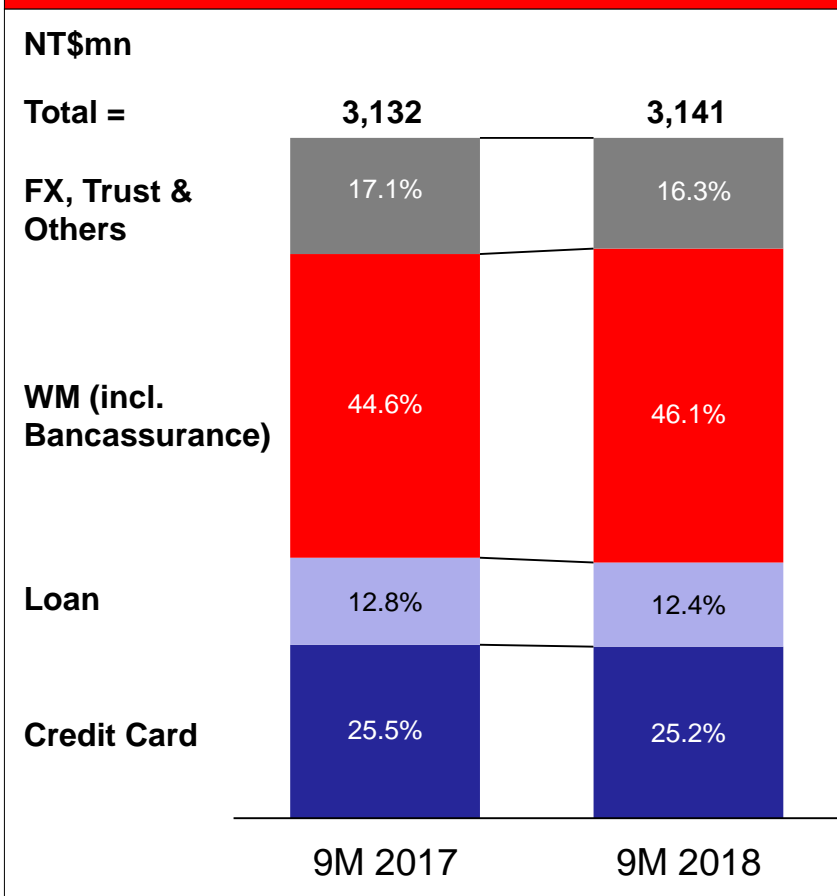
Net Fee Income / Total Income



Bancassurance



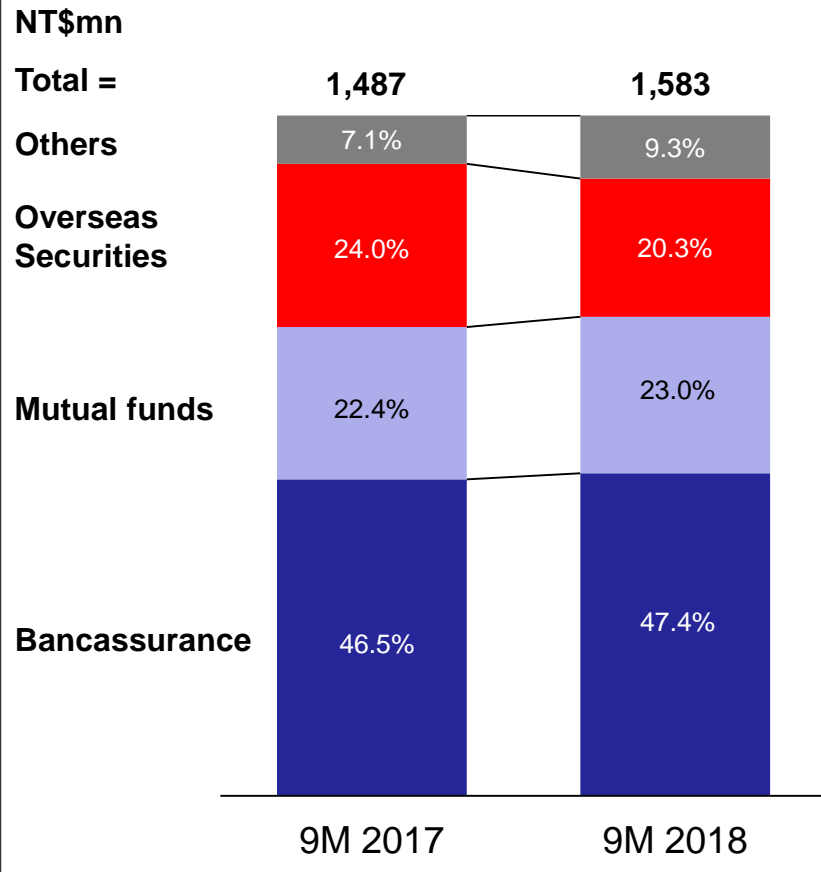
Fee Income Breakdown



Note: Due to rounding, fee income breakdown may not add up to 100%

Wealth Management

Wealth Management Income Breakdown



Note: Due to rounding, WM income breakdown may not add up to 100%

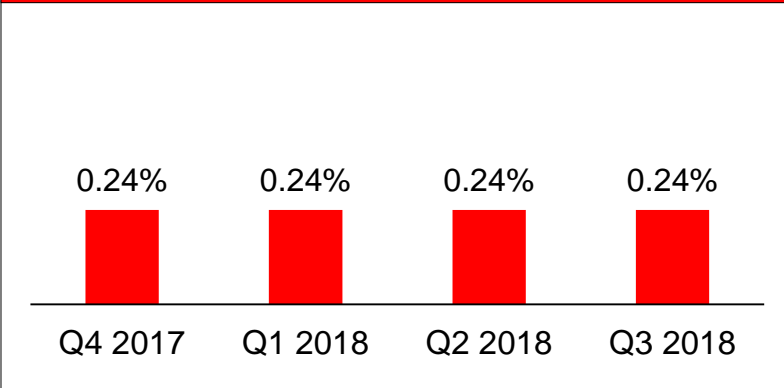
Wealth Management Center



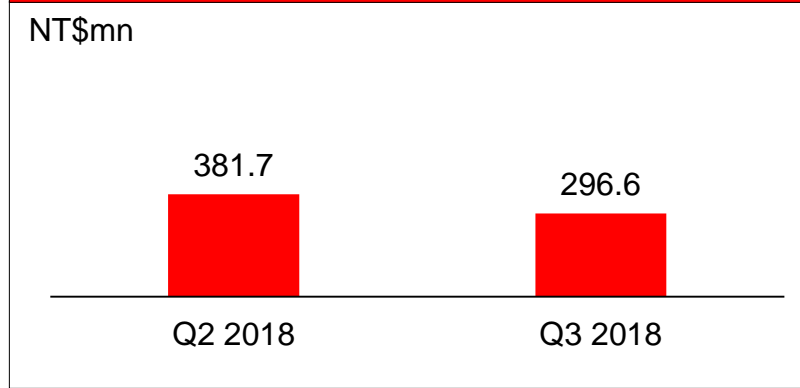
- Wealth management income for 9M 2018 was NT\$1.58bn, up 6.5% YoY. Momentum contributed by bancassurance and mutual funds, with fee income up 8.5% and 9.3% YoY, respectively
- Higher margin products including regular premium and FX policies to be actively promoted for fee income growth
- Wealth management income targeted to grow 5-10% for 2018

Asset Quality

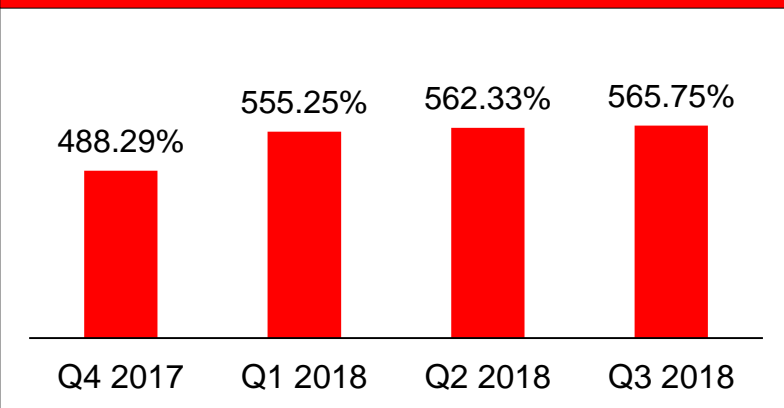
NPL Ratio



New NPL Generation



Coverage Ratio

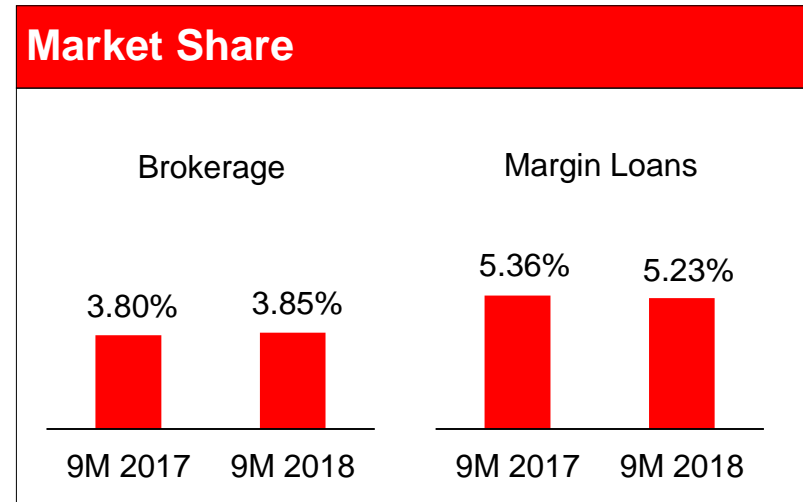
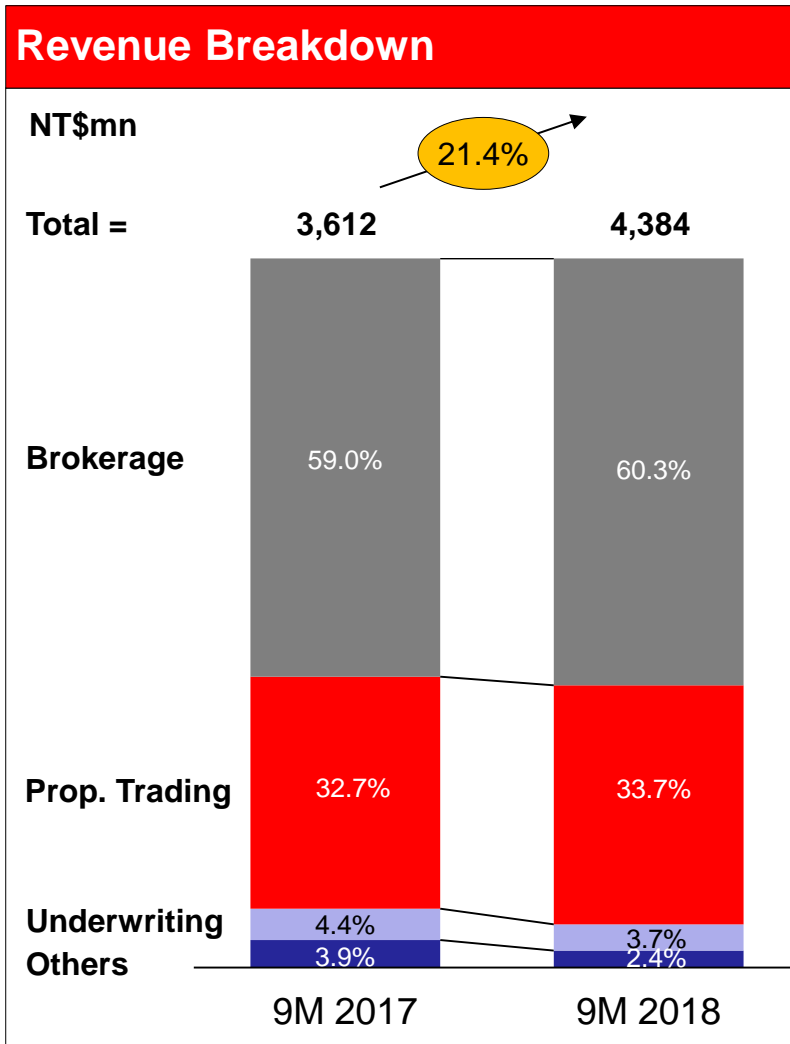


- New NPL generated in Q3 2018 was NT\$297mn, accounting for only 0.05% of total loans
- Asset quality remained solid. NPL ratio for Q3 2018 was 0.24%, and coverage ratio was 565.75%, better than industry average

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MasterLink Securities – 9M 2018 Overview



- Consolidated net income for 9M 2018 was NT\$0.99bn, up 39.5% YoY
- Brokerage income grew 24.0% YoY to NT\$2.64bn. Brokerage market share increased to 3.85%, ranked 6th place in industry
- Proprietary trading income grew 25.4% YoY to NT\$1.48bn, driven by disposal gain and interest income from fixed incomes, up 52.8% YoY

Note: Due to rounding, revenue breakdown may not add up to 100%

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SP / RP Breakdown

NT\$bn

9M 2018 FYP	Single Premium	Regular Premium	Flexible Payment	Total
Traditional	56.22	20.41		76.63
Investment-linked				
VUL / VA	0.80	0.08	1.71	2.59
Structured note				
Interest sensitive				
Annuity / UL	0.18		0.25	0.42
PA, health and others ⁽¹⁾		4.23		4.23
Total	57.20	24.72	1.96	83.87
Share	68.2%	29.5%	2.3%	100.0%

Note :

(1) Long-term disability Type A policies are classified as health insurance

(2) Total may not add up exactly due to rounding

Total Premium – 9M 2018

NT\$bn

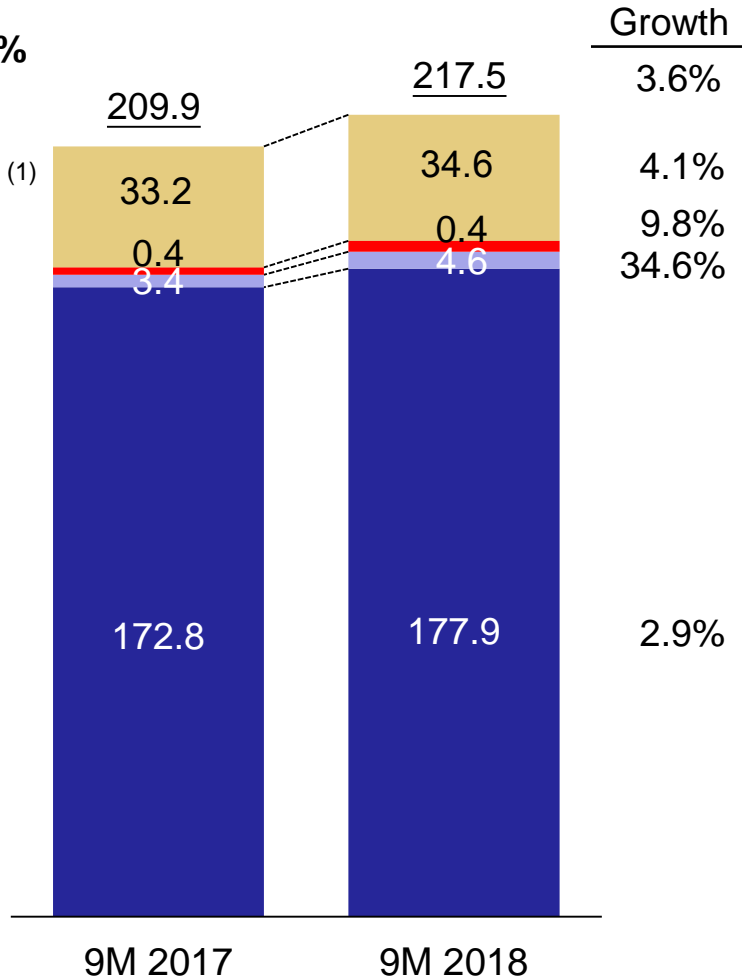
Market Share = 8.4%

Total

PA, Health & Group ⁽¹⁾

Interest Sensitive
Investment Linked

Traditional



Comments

- Driven by renewal premium up 6.2% YoY, total premium increased 3.6% YoY
- Total premium of FX policies for 9M 2018 reached NT\$69.09bn, up 18.9% YoY
- PA, Health & Group products continued to grow steadily, 4.1% higher YoY

Note :

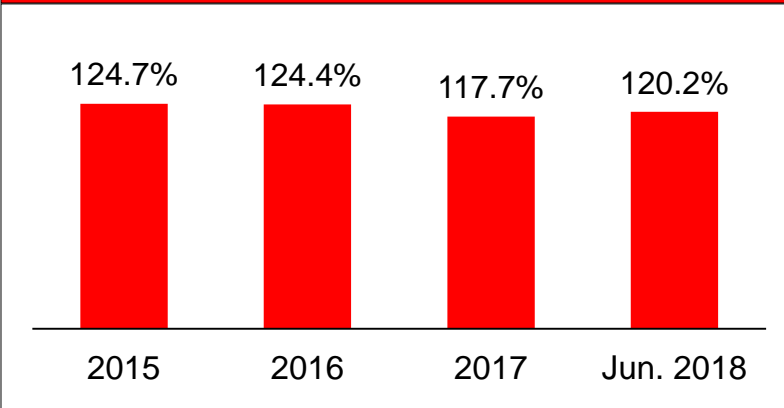
(1) Long-term disability Type A policies are classified as health insurance

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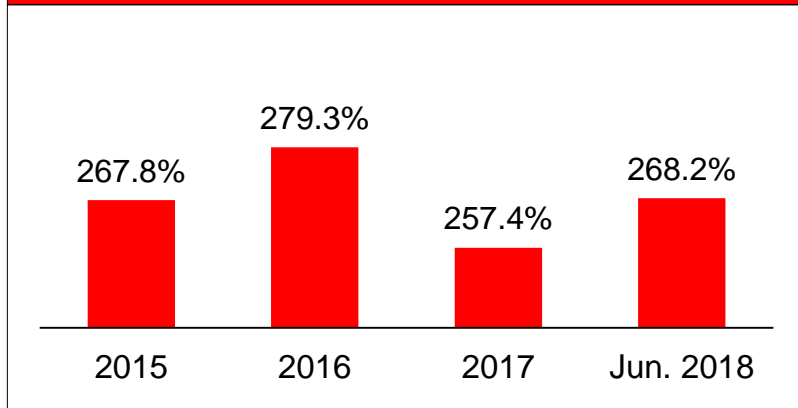
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 - **Capital Adequacy**

Capital Adequacy

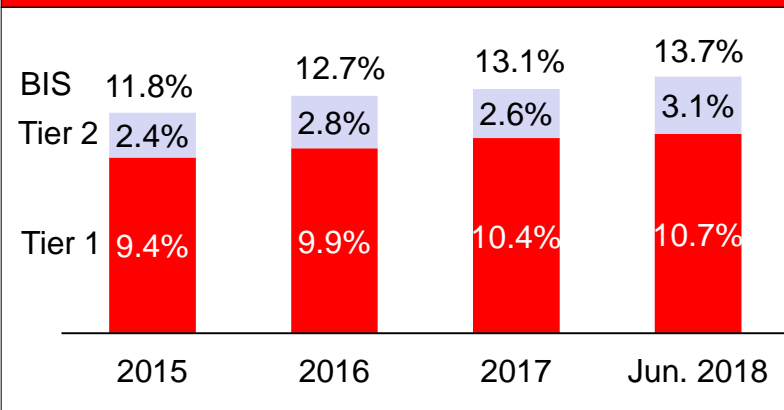
CAR of SKFH



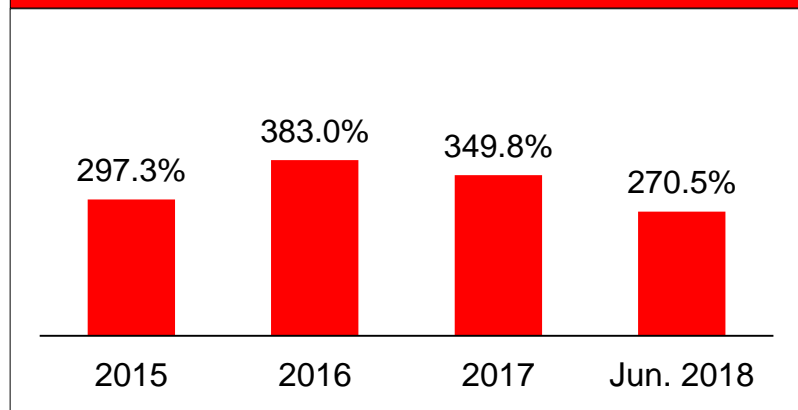
RBC of Shin Kong Life



BIS of Shin Kong Bank



BIS of MasterLink Securities





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Shin Kong Financial Holding

Financial Summary

(NT\$m)

Income Statement Data	2017	9M 2017	9M 2018	9M 18/9M 17		Q3 18/Q3 17	
				% change	Q3 2017	Q3 2018	% change
Net interest income	(191)	(141)	(101)	-27.9%	(48)	(24)	-48.9%
Income from subsidiaries							
Shin Kong Life	6,918	7,262	15,459	112.9%	7,650	1,224	-84.0%
Shin Kong Bank	4,059	3,099	3,902	25.9%	1,131	1,355	19.8%
MasterLink Securities	315	238	329	38.4%	96	75	-22.3%
Shin Kong Investment Trust	31	25	18	-26.9%	8	7	-17.8%
Shin Kong Venture Capital International	53	48	49	2.5%	19	21	11.9%
Shin Kong Property Insurance Agency	56	43	44	1.8%	14	14	-0.3%
Total income from subsidiaries	11,433	10,715	19,802	84.8%	8,919	2,695	-69.8%
Other income	247	226	49	-78.4%	17	24	46.1%
Administrative and general expenses	(522)	(199)	(238)	19.3%	(79)	(115)	45.0%
Income tax benefit (expense)	(436)	(272)	(755)	177.4%	13	10	-27.6%
Net income	10,531	10,329	18,756	81.6%	8,822	2,590	-70.6%
Other comprehensive income (loss), after tax	9,434	6,965	(21,078)	-402.6%	(5,147)	4,222	-182.0%
Total comprehensive income (loss)	19,965	17,294	(2,322)	-113.4%	3,674	6,812	85.4%

Balance Sheet Data	2017	9M 2017	9M 2018	9M 18/9M 17		Q3 18/Q3 17	
				% change	Q3 2017	Q3 2018	% change
Long term investment	153,482	150,296	171,113	13.9%	150,296	171,113	13.9%
Total assets	3,384,388	3,327,797	3,639,473	9.4%	3,327,797	3,639,473	9.4%
Shareholders' equity (excl. minority)	141,310	136,935	161,693	18.1%	136,935	161,693	18.1%

Note:

(1) Numbers have been reviewed by the auditors.

Shin Kong LifeFinancial Summary
(NT\$m)

Income Statement Data	2017	9M 2017	9M 2018	9M 18/9M 17		Q3 18/Q3 17	
				% change	Q3 2017	Q3 2018	% change
Premium income	275,305	206,518	212,806	3.0%	65,205	70,089	7.5%
Investment income							
Interest income	77,226	57,212	62,471	9.2%	19,559	22,229	13.6%
Gains on investments in securities	31,232	25,640	41,751	62.8%	12,828	13,431	4.7%
Gains on real estate investments	3,849	2,884	2,929	1.5%	994	985	-0.9%
FX	(22,959)	(17,469)	(21,247)	21.6%	(1,689)	(9,244)	447.2%
FX gain or loss	(87,152)	(69,516)	26,399	-138.0%	(4,234)	(1,356)	-68.0%
Hedging	64,193	52,047	(47,647)	-191.5%	2,544	(7,887)	-410.0%
FX Reserve	555	240	(587)	-344.4%	(1,175)	716	-160.9%
Expected credit losses	(26)	(21)	(365)	1676.0%	0	432	
Total Investment income	89,877	68,487	84,952	24.0%	30,517	28,549	-6.4%
Other operating income	1,700	1,352	1,550	14.6%	317	275	-13.2%
Provisions for reserves							
Provisions	(320,849)	(237,573)	(248,190)	4.5%	(76,459)	(81,698)	6.9%
Recoveries	120,263	83,909	92,652	10.4%	33,965	28,370	-16.5%
Total provisions for reserves, net	(200,586)	(153,663)	(155,538)	1.2%	(42,494)	(53,327)	25.5%
Insurance payments	(133,935)	(95,882)	(109,500)	14.2%	(38,397)	(34,709)	-9.6%
Commission expenses	(11,480)	(8,692)	(7,951)	-8.5%	(2,572)	(2,606)	1.3%
Separate account revenues	7,782	5,676	4,332	-23.7%	2,669	1,537	-42.4%
Separate account expenses	(7,782)	(5,676)	(4,332)	-23.7%	(2,669)	(1,537)	-42.4%
General and administrative expenses	(13,730)	(10,140)	(11,036)	8.8%	(3,607)	(3,907)	8.3%
Other operating costs and expenses	(2,214)	(1,568)	(1,733)	10.5%	(513)	(593)	15.5%
Operating income	4,937	6,411	13,550	111.4%	8,455	3,771	-55.4%
Non-operating income and expenses	(404)	(205)	63	-130.7%	(300)	(63)	-78.9%
Income taxes	2,438	1,085	1,885	73.7%	(496)	(2,475)	399.4%
Net income	6,972	7,291	15,497	112.5%	7,659	1,232	-83.9%
Other comprehensive income (loss), after tax	9,798	6,984	(20,897)	-399.2%	(4,940)	4,037	-181.7%
Total comprehensive income (loss)	16,770	14,275	(5,399)	-137.8%	2,719	5,269	93.8%

Balance Sheet Data	2017	9M 2017	9M 2018	9M 18/9M 17		Q3 18/Q3 17	
				% change	Q3 2017	Q3 2018	% change
Total assets	2,496,691	2,468,456	2,692,596	9.1%	2,468,456	2,692,596	9.1%
Total shareholders' equity	90,801	88,306	105,120	19.0%	88,306	105,120	19.0%

Note:

(1) Numbers have been reviewed by the auditors.

Shin Kong Bank
Financial Summary
(NT\$m)

Income Statement Data	2017	9M 2017	9M 2018	9M 18/9M 17		Q3 18/Q3 17	
				% change	Q3 2017	Q3 2018	% change
Interest income	15,516	11,521	12,595	9.3%	3,906	4,330	10.9%
Interest expense	(4,325)	(3,206)	(3,745)	16.8%	(1,093)	(1,344)	22.9%
Net interest income	11,191	8,314	8,851	6.5%	2,812	2,986	6.2%
Fee income	4,247	3,132	3,141	0.3%	1,070	1,044	-2.4%
Fee expense	(1,044)	(746)	(759)	1.8%	(260)	(258)	-1.0%
Net fee income	3,203	2,386	2,382	-0.2%	809	786	-2.9%
Gains on bill & securities	938	851	240	-71.8%	373	336	-10.0%
Gains on foreign exchange, net	(3)	(67)	612	1016.3%	16	(3)	120.3%
Other gains or losses, net	108	104	(2)	-101.9%	41	8	-80.2%
Operating expense	(8,250)	(6,181)	(6,377)	3.2%	(2,105)	(2,131)	1.2%
Pre-provision income or loss	7,187	5,408	5,706	5.5%	1,947	1,982	1.8%
Provision expense	(2,322)	(1,690)	(1,073)	-36.5%	(607)	(355)	-41.5%
Income tax (expense) benefit	(806)	(619)	(731)	18.2%	(208)	(271)	30.3%
Net income	4,059	3,099	3,902	25.9%	1,131	1,355	19.8%
Other comprehensive income (loss), after tax	(269)	30	(260)	-963.4%	(207)	43	-120.7%
Total comprehensive income (loss)	3,790	3,130	3,642	16.4%	924	1,398	51.3%

Balance Sheet Data	2017	9M 2017	9M 2018	9M 18/9M 17		Q3 18/Q3 17	
				% change	Q3 2017	Q3 2018	% change
Total assets	812,488	788,908	858,239	8.8%	788,908	858,239	8.8%
Total shareholders' equity	52,488	51,827	55,302	6.7%	51,827	55,302	6.7%
Total loans, net ⁽¹⁾	527,759	517,997	550,282	6.2%	517,997	550,282	6.2%
Total deposits	712,253	693,289	732,508	5.7%	693,289	732,508	5.7%

Operating Metrics	2017	9M 2017	9M 2018	Q3 2017		Q3 2018	
Fee income ratio	20.7%	20.6%	19.7%	20.0%	19.1%		
Cost income ratio	53.2%	53.1%	52.5%	51.7%	51.5%		
Loan/deposit ratio (excl. credit card)	74.1%	74.7%	75.1%	74.7%	75.1%		
Loan/deposit ratio (incl. credit card)	74.3%	75.0%	75.4%	75.0%	75.4%		
Net interest margin	1.57%	1.57%	1.55%	1.55%	1.53%		
Net interest spread	1.96%	1.96%	1.96%	1.97%	1.94%		
Pre-provision earnings/assets	0.90%	0.69%	0.68%	0.25%	0.24%		
Pre-provision earnings/equity	14.14%	10.71%	10.59%	3.85%	3.68%		

Note:

(1) Excludes credit cards but include overdue receivables.

(2) Numbers have been reviewed by the auditors.

MasterLink Securities

Financial Summary

(NT\$m)

Income Statement Data	2017	9M 2017	9M 18/9M 17		Q3 2017	Q3 2018	Q3 18/Q3 17	
			9M 2018	% change			% change	
Brokerage commissions and fees	2,313	1,647	2,064	25.3%	674	662	-1.8%	
Security lending income	78	60	62	3.4%	19	23	17.6%	
Underwriting commissions and fees	200	120	120	-0.4%	38	21	-44.1%	
Wealth management commissions and fees	14	11	17	58.7%	6	10	57.1%	
Gains (Loss) on securities and valuation	1,988	1,756	561	-68.0%	723	(137)	-119.0%	
Gains (Loss) on warrants issued	(274)	(477)	436	-191.3%	(284)	221	-178.0%	
Gains (Loss) on derivative instruments	(782)	(534)	(102)	-80.9%	(98)	(29)	-70.7%	
Stock affairs agent fees	53	40	41	2.6%	13	14	4.5%	
Interest income	1,160	847	1,075	26.9%	298	383	28.4%	
Other income	171	142	109	-22.8%	(18)	82	-558.6%	
Total operating revenue	4,920	3,612	4,384	21.4%	1,371	1,249	-8.9%	
Fee expenses	(399)	(293)	(352)	20.3%	(114)	(112)	-1.3%	
Financial costs	(249)	(184)	(273)	48.1%	(61)	(100)	63.1%	
Other operating costs and expenses	(3,361)	(2,461)	(2,813)	14.3%	(931)	(893)	-4.1%	
Total operating expenses	(4,009)	(2,938)	(3,438)	17.0%	(1,106)	(1,105)	-0.1%	
Operating income	911	674	945	40.3%	265	144	-45.7%	
Non-operating gains or loss	159	133	121	-8.9%	59	69	16.2%	
Income tax (expense) benefit	(128)	(97)	(75)	-21.8%	(37)	12	-133.7%	
Net income	942	710	991	39.5%	288	225	-21.7%	
Other comprehensive income (loss), after tax	(235)	(123)	350	-384.0%	(38)	551	-1548.2%	
Total comprehensive income (loss)	707	587	1,340	128.4%	249	777	211.3%	

Balance Sheet Data	2017	9M 2017	9M 18/9M 17		Q3 2017	Q3 2018	Q3 18/Q3 17	
			9M 2018	% change			% change	
Total assets	95,954	99,700	117,613	18.0%	99,700	117,613	18.0%	
Total shareholders' equity	21,505	21,385	23,219	8.6%	21,385	23,219	8.6%	

Note:

(1) Numbers have been reviewed by the auditors.