



# Shin Kong Financial

## 新光金控

十一月份營業收入說明會  
Nov. 2004 Earnings Update

Dec.16, 2004



# Asset Contribution by Subsidiaries

Unit: NT\$Billion

	2004	2003	YoY Growth
Shin Kong Financial	929.21	713.90	30.16%
Shin Kong Life	823.18	702.56	17.17%
Shin Kong Securities	10.03	10.70	-6.26%
Shin Kong Insurance Brokerage	0.04	0.01	169.23%
New Light AM	0.31	-	-
Shin Kong Bank (As of Nov. 04)	94.20	70.66	33.31%



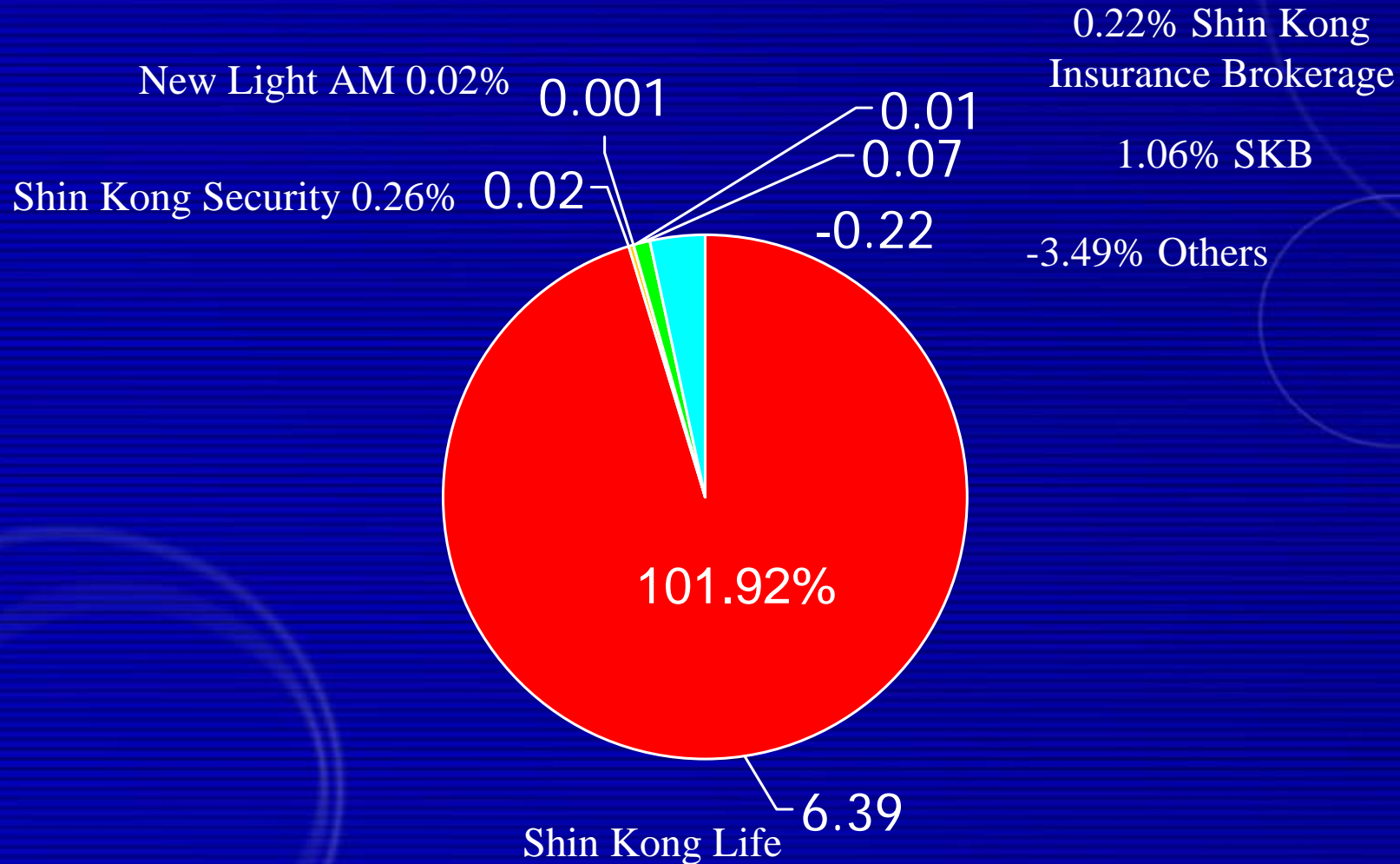
# Operating Income (Jan. ~ Nov. 2004)

Unit: NT\$Billion

	2004	2003	YoY Growth
Shin Kong Financial	6.62	4.66	42.08%
Shin Kong Life	206.97	186.72	10.84%
Shin Kong Securities	0.41	0.48	-15.16%
Shin Kong Insurance Brokerage	0.10	0.02	263.25%
New Light AM	0.03	-	-
Shin Kong Bank	2.40	2.25	6.65%



# Net Income Contribution by Subsidiaries



Total Net Income : NT\$6.27 Billion (Jan. ~ Nov. 04)



# SKL- Jan. ~ Nov. Operating Income

Unit: NT\$Billion ; %

Categories			Period	2004	2003	Change	% Change
O p e r a t i n g	P r e m i u m	First-Year	J a n . ~ N o v .	36.57	24.20	12.37	51.14%
		Renewal		92.61	89.20	3.41	3.82%
		Group		1.06	1.06	0.01	0.48%
		Accident		0.74	0.70	0.03	4.83%
		Sub-Total		130.98	115.16	15.82	13.74%
I n c o m e	Separate Account Revenue	7.77	0.97	6.80	702.27%		
	Release Reserve	32.93	35.55	(2.62)	-7.36%		
	Investment Income	35.29	35.05	0.24	0.69%		
	Total	206.97	186.72	20.24	10.84%		

\* Premium Income in Nov. is NT\$6.13 Billion.



# Jan. ~ Nov. 04 First- Year Premium

Market Share : 11.4%

Unit: NT\$Billion

First-Year Premium	<u>Jan. ~ Nov. 04</u>		<u>Jan. ~ Nov. 03</u>		YoY Growth
Traditional	\$7.7	16.9%	\$10.6	38.9%	-27.4%
Interest-Sensitive	27.6	60.2%	11.7	42.9%	135.9%
Investment-Linked	7.4	16.1%	1.0	3.7%	640.0%
Health, Accident, Group, and Others	<u>3.1</u>	<u>6.8%</u>	<u>4.0</u>	<u>14.5%</u>	-22.5%
Total	\$45.8	100%	\$27.3	100%	67.8%



# Jan. ~ Nov. 04 Total Premium Income

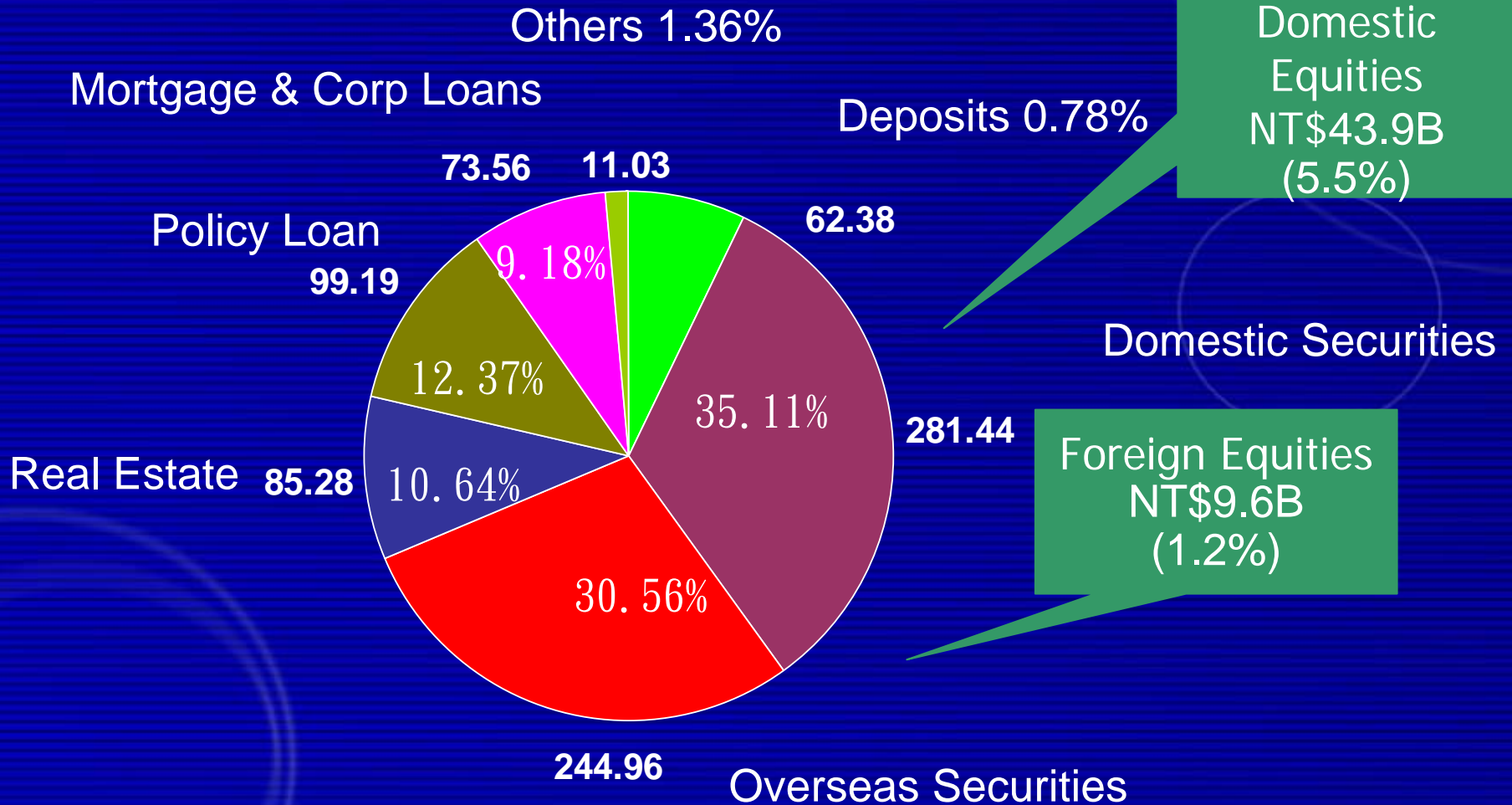
Market Share : 12%

Unit: NT\$Billion

Total Premium	<u>Jan. ~ Nov. 04</u>		<u>Jan. ~ Nov. 03</u>		YoY Growth
Traditional	\$84.1	60.8%	\$85.6	73.7%	-1.8%
Interest-Sensitive	27.6	19.9%	10.4	9.0%	165.4%
Investment-Linked	7.4	5.3%	1.0	0.9%	640.0%
Health, Accident, Group and Others	<u>19.3</u>	<u>14.0%</u>	<u>19.1</u>	<u>16.5%</u>	1.0%
Total	\$138.4	100%	\$116.1	100%	19.2%



# SKL-Asset Allocation (as of Nov. 04)



Total Investment : NT\$801.7Billion





# SKB- Operating Information

Unit: NT\$Billion

	<u>2004.11.30</u>	<u>2004.9.30</u>
Deposits	\$72.66	\$68.26
Loans	\$53.11	\$53.37
Ratios of Deposit to Loan	73.09%	78.18%
Interest Spread	2.41%	2.37%
NPL	\$1.50	\$1.62
NPL Ratio	2.83%	3.04%
General NPL	\$1.74	\$1.78
Coverage Rate	46.17%	32.72%
BIS	19.45%	10.17%*

\*as of June. 30, 04



# Disclaimer

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The material contains forward looking statements. Such forward looking statements are subject to risks, uncertainties and assumptions. Actual results may differ from those in the forward looking statements as a result of various factors.