

永豐金控

CEO Forum by HSBC

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Agenda

- 一、整體營運報告 (p.3 ~ p.4)
- 二、金控財務概況 (p.5 ~ p.10)
- 三、銀行營運摘要 (p.11 ~ p.25)
- 四、證券營運摘要 (p.26 ~ p.31)
- 五、未來營運展望 (p.32)

一、金控整體營運報告^{1/2}

3Q營運表現

■ 景氣下修疑慮，各國持續寬鬆政策

- G3央行聯手寬鬆，歐元區推OMT、日本APP、美國QE3，短期危機暫除，但情勢並非大好
- 歐元區景氣未脫衰退、美國經濟出現短彈但復甦力道不強、中國成長放緩，加上美國財政懸崖疑慮未除，景氣不確定性仍高
- 台灣九月景氣對策信號出現久違的黃藍燈，終結連十藍的低迷，3Q大盤指數漲5.7%，成交量增加8%

■ 金控整體營運成果

- 前三季稅後淨利7,443百萬元(其中銀行6,331百萬元、證券1,068百萬元)，YoY成長了81%，QoQ成長20%

一、金控整體營運報告^{2/2}

3Q業務發展重點

銀行業務

- 聚焦中小企業，授信餘額穩健成長
- 擴大收單業務，推展金流服務
- 運用3D擴增實境技術，首推「永豐AR好康雲」金融雲端行銷平台

證券業務

- 經紀業務現貨市佔YoY成長排名前十大券商第一、平均融資餘額市佔YoY成長排名前十大券商第一*
- 加計太平洋證券，經紀業務站穩前四大，續朝挑戰前三大目標邁進
- 承銷業務包銷金額、主辦件數及手續費收入均排名市場第一
- 權證業務發行檔數排名同業第二

中國佈局

- 銀行－南京子行設立案獲金管會核可(10/23取得核准)
- 租賃－繼東莞分公司後，已取得廈門與昆山分公司營業執照，預計4Q開業
- 投信－與廈門國際信託合資設立基金公司，向大陸證監會申請中

*排除同業合併影響

二、金控Financial Highlights-2012/3Q ^{1/6}

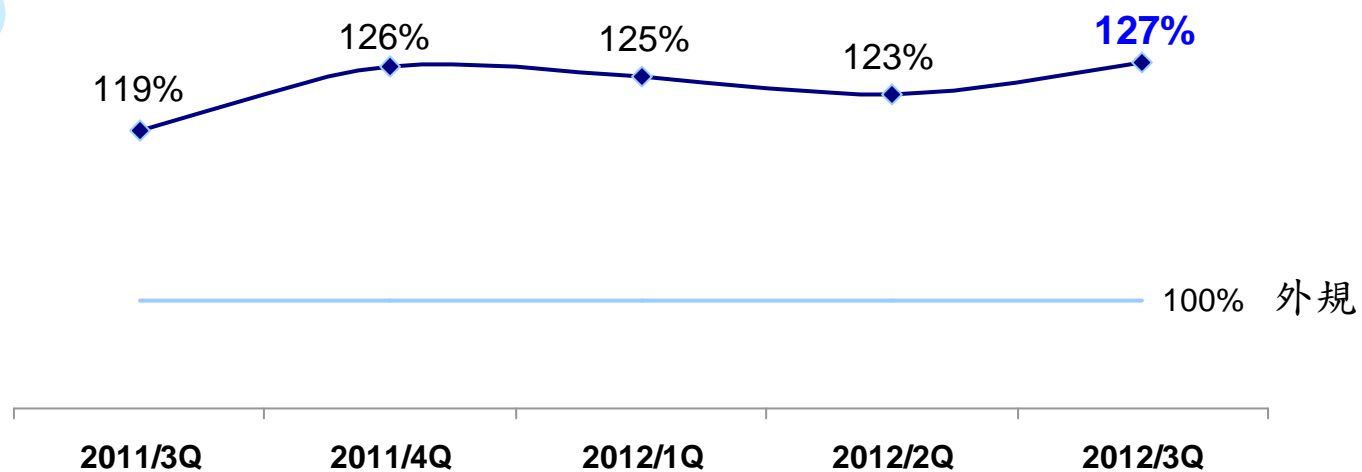
單位：NT百萬元； 百萬股	2011/3Q	2011/4Q	2012/1Q	2012/2Q	2012/3Q	QoQ	YoY
股本	73,112	73,112	73,112	75,423	75,454	0.0%	3.2%
流通股數	7,311	7,311	7,311	7,311	7,543	3.2%	3.2%
合併資產	1,282,691	1,299,962	1,296,051	1,323,880	1,329,583	0.4%	3.7%
淨值	90,387	90,089	92,794	93,975	96,591	2.8%	6.9%
稅後淨利	792	-1,053	2,704	2,156	2,583	20%	226%
ROAE	3.51%	-4.64%	11.77%	9.19%	10.79%	1.6%	7.3%
EPS (元)	0.10	-0.14	0.36	0.29	0.34	0.05	0.24
每股淨值 (元)	12.36	12.32	12.69	12.85	12.80	-0.05	0.44

金控累計Financial Highlights-2012/1~9M ^{2/6}

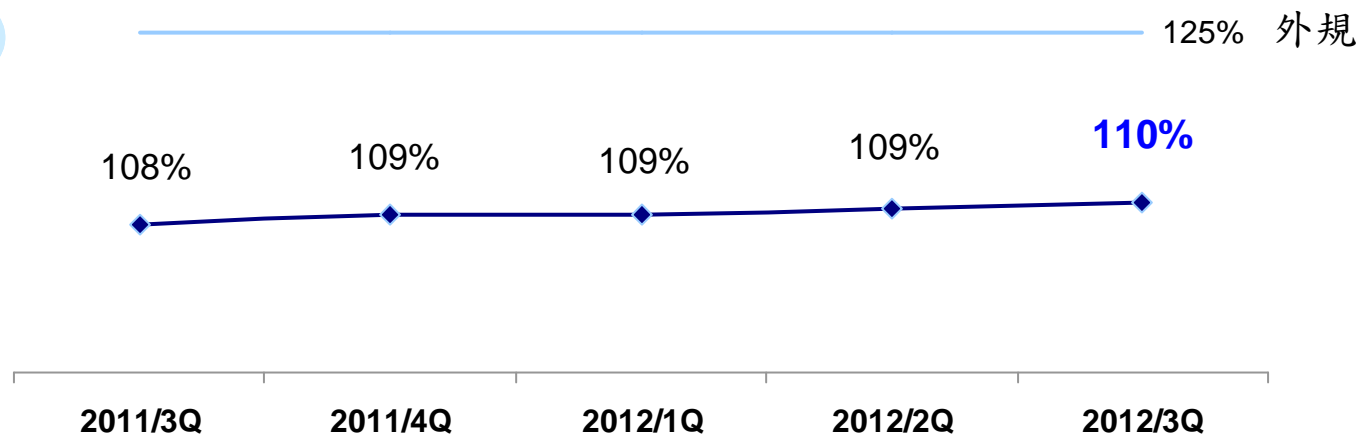
單位：NT百萬元； 百萬股	2011/1~9M	2012/1~9M	+/-	YoY
股本	73,112	75,454	2,343	3.2%
流通股數	7,311	7,543	232	3.2%
合併資產	1,282,691	1,329,583	46,892	3.7%
淨值	90,387	96,591	6,204	6.9%
稅後淨利	4,122	7,443	3,321	80.6%
ROAE	6.15%	10.58%	4.4%	4.4%
EPS (元)	0.55	0.99	0.44	0.44
每股淨值 (元)	12.36	12.80	0.44	0.44

金控資本結構 3/6

CAR (%)



DLR (%)



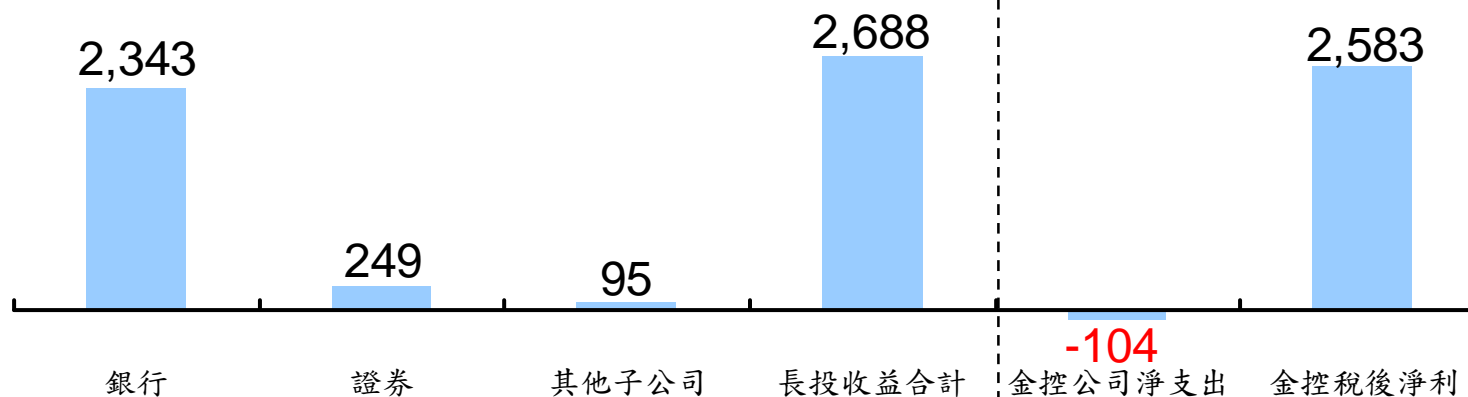
註1：CAR = 集團合格資本淨額 / 集團法定資本需求

註2：DLR = 股權投資 / 淨值

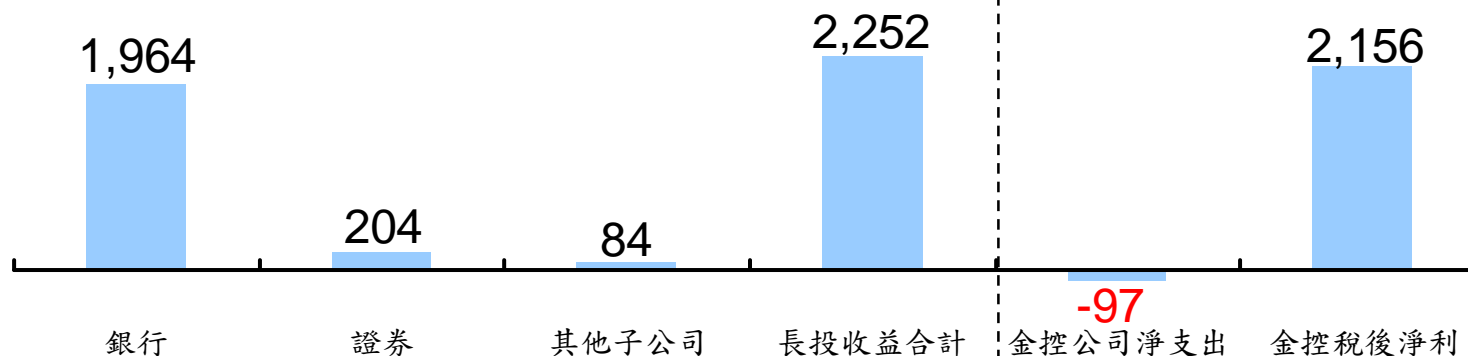
金控各子公司獲利貢獻-2012/3Q (QoQ) ^{4/6}

2012/3Q

單位：NT百萬元



2012/2Q



(+/-)	379	45	12	435	-8	427
QoQ	👍 19%	👍 22%	👍 14%	👍 19%	👎 8%	👍 20%

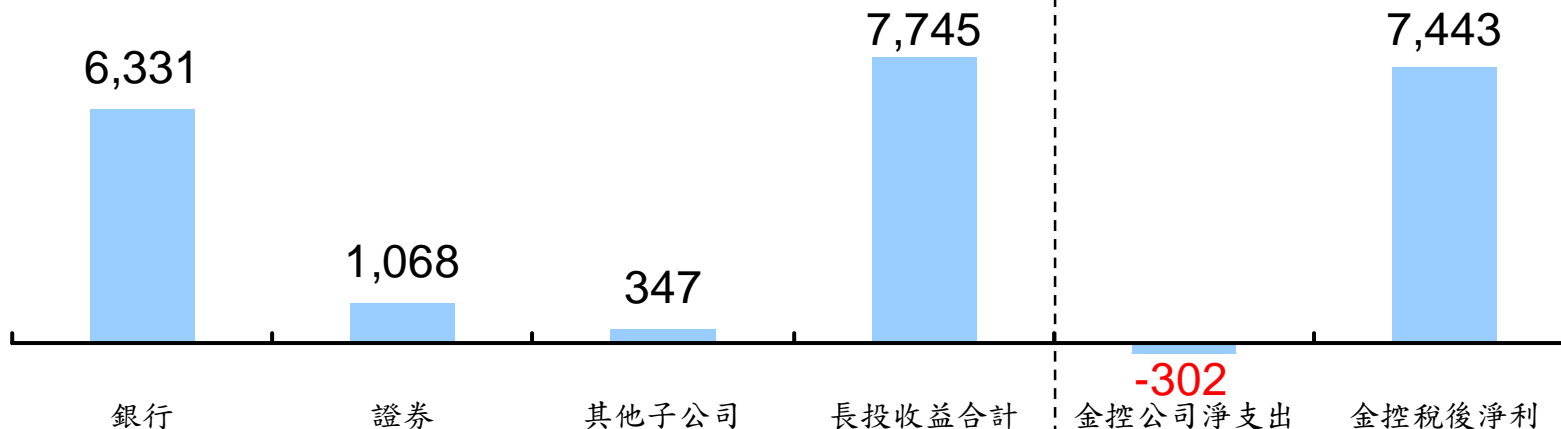
註1：金控公司淨支出為扣除金控本身收入後之利息支出及營業費用

註2：👍：較好 👎：較差

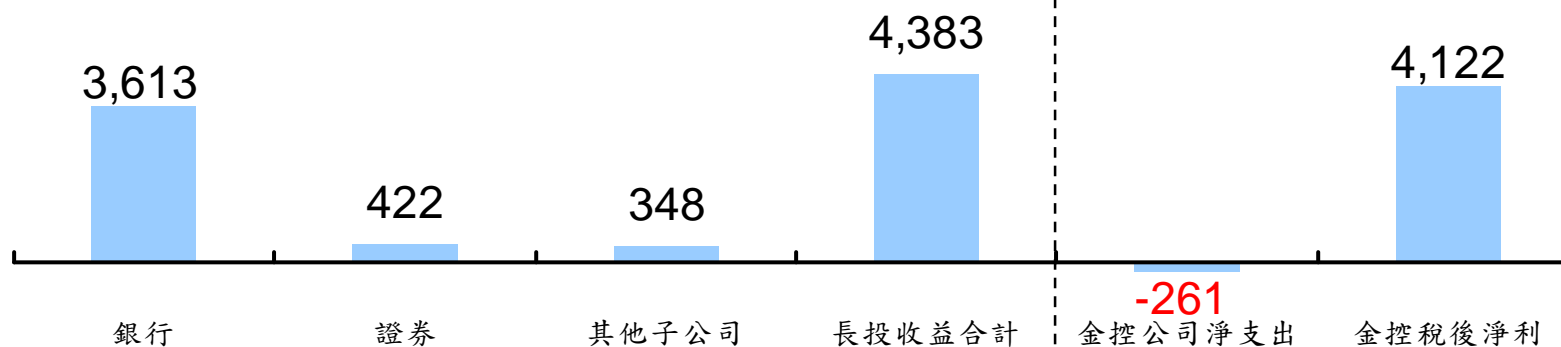
金控各子公司獲利貢獻-2012/1~9M (YoY) ^{5/6}

2012/1~9M

單位：NT百萬元



2011/1~9M



(+/-) **2,718** **646** **-1** **3,362** **-41** **3,321**

YoY **75%** **153%** **0%** **77%** **16%** **81%**

註1：金控公司淨支出為扣除金控本身收入後之利息支出及營業費用

註2：：較好 ：較差

金控各子公司績效表現-2012/1~9M 6/6

單位： NT百萬元	平均長投餘額	累計長投收益	投資報酬率 (年化)	長投佔比	獲利貢獻度	獲利率 就其組成
銀行	71,360	6,331	11.8%	69.5%	81.7%	8.2%
證券	22,717	1,068	6.3%	22.1%	13.8%	1.4%
其他	8,596	347	5.4%	8.4%	4.5%	0.5%
合計	102,673	7,745	10.1%	100.0%	100.0%	10.1%

註1：DLR=110%

註2：2012/9 金控長投餘額為106,232百萬元；平均長投餘額計算採各月底長投餘額簡單平均

三、銀行Financial Highlights-2012/3Q ^{1/15}

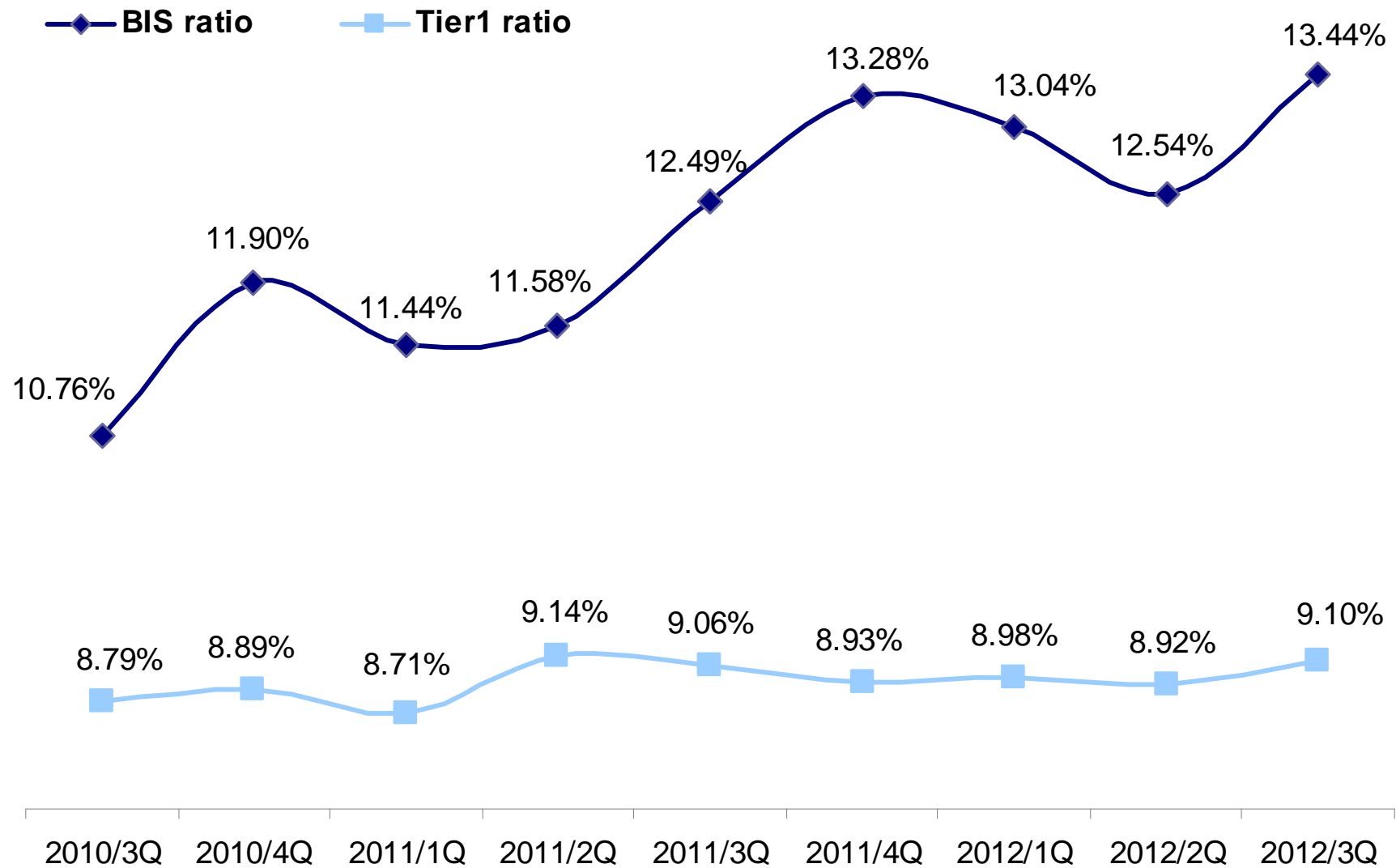
單位：NT百萬元	2011/3Q	2011/4Q	2012/1Q	2012/2Q	2012/3Q	QoQ	YoY
淨值	70,986	70,545	72,683	74,639	77,095	3.3%	8.6%
總資產	1,161,125	1,182,128	1,190,308	1,207,194	1,213,097	0.5%	4.5%
稅後淨利	877	-1,149	2,023	1,964	2,343	19.3%	167%
EPS (元)	0.17	-0.22	0.38	0.37	0.44	0.06	0.27
總存款	964,232	974,332	988,586	998,694	997,404	-0.1%	3.4%
總放款	719,676	719,402	725,743	740,290	751,386	1.5%	4.4%
放存比	75.4%	74.7%	74.2%	74.8%	75.9%	1.1%	0.5%
逾放比	0.44%	0.47%	0.44%	0.38%	0.33%	-0.05%	-0.11%
備抵覆蓋率	171.79%	210.62%	227.98%	263.73%	304.96%	41%	133%
放款覆蓋率	0.76%	1.00%	1.01%	1.01%	1.00%	-0.01%	0.24%
BIS Ratio	12.49%	13.28%	13.04%	12.54%	13.44%	0.90%	0.95%
Tier 1 Ratio	9.06%	8.93%	8.98%	8.92%	9.10%	0.18%	0.04%
ROAA	0.30%	-0.39%	0.69%	0.66%	0.77%	0.11%	0.47%
ROAE	4.96%	-6.45%	11.24%	10.63%	12.29%	1.66%	7.33%
Leverage	16.53	16.54	16.29	16.14	15.98	-0.16	-0.55

註：計算ROAA、ROAE及Leverage之分母係採各月底餘額平均

銀行累計Financial Highlights-2012/1~9M ^{2/15}

	2011/1~9M	2012/1~9M	+/-	YoY
淨值	70,986	77,095	6,109	8.6%
總資產	1,161,125	1,213,097	51,972	4.5%
稅後淨利	3,613	6,331	2,718	75%
EPS (元)	0.71	1.19	0.48	0.48
總存款	964,232	997,404	33,172	3.4%
總放款	719,676	751,386	31,710	4.4%
放存比	75.36%	75.89%	0.5%	0.5%
逾放比	0.44%	0.33%	-0.11%	-0.11%
備抵覆蓋率	171.79%	304.96%	133%	133%
放款覆蓋率	0.76%	1.00%	0.24%	0.24%
BIS Ratio	12.49%	13.44%	0.95%	0.95%
Tier 1 Ratio	9.06%	9.10%	0.04%	0.04%
ROAA	0.42%	0.71%	0.28%	0.28%
ROAE	6.99%	11.40%	4.42%	4.42%
Leverage	16.56	16.15	-0.40	-0.40

銀行資本適足指標 3/15



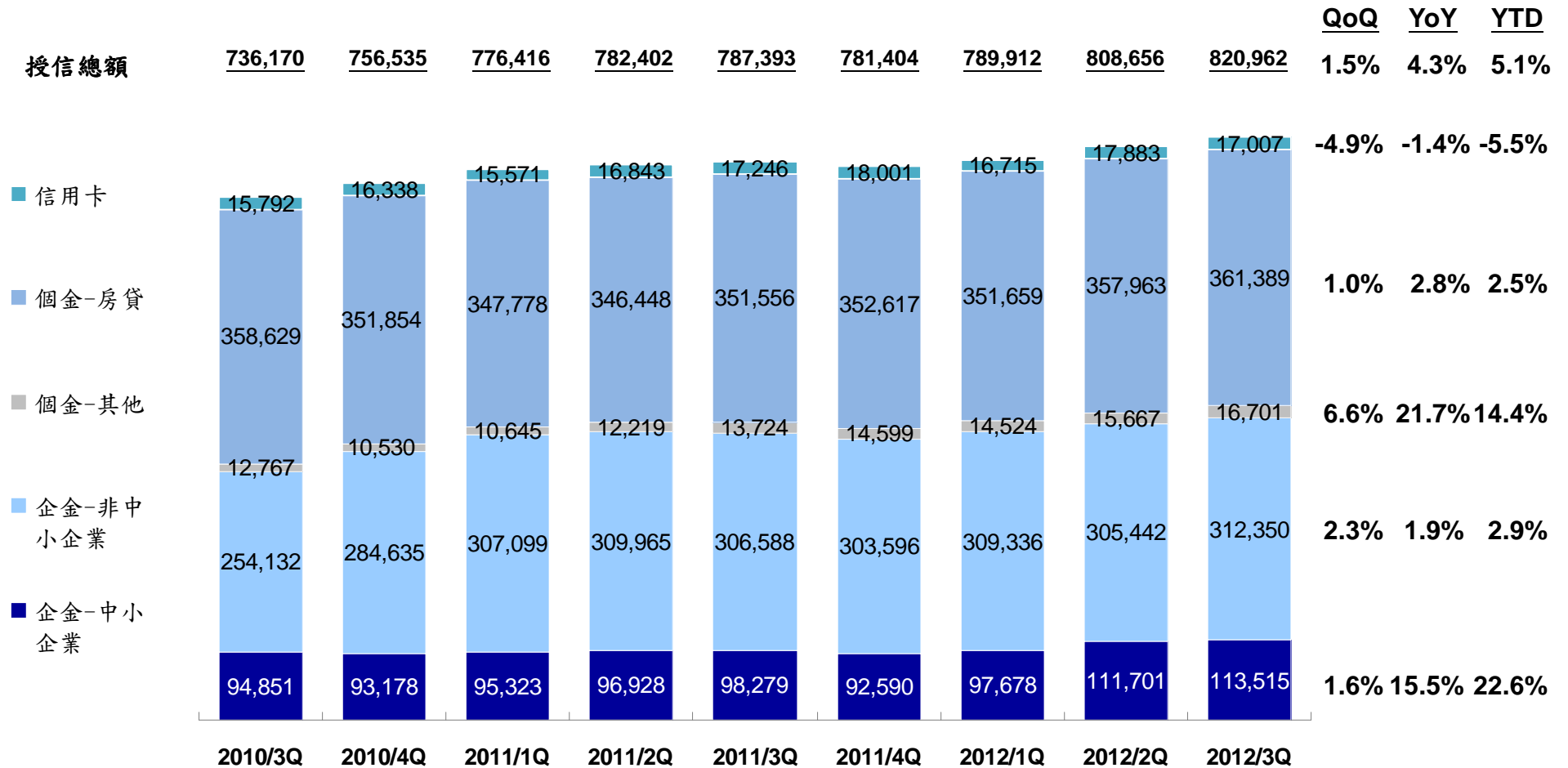
銀行資產負債結構-2012/3Q 4/15

單位：NT百萬元

	金額	比重		金額	比重
生息資產			付息負債		
存同拆同	54,745	5%	同存同拆	47,793	4%
信用狀買斷及進出口業務	9,830	1%			
放款(不含催收):			存款:		
企金放款	370,418	31%	存款-台幣	833,690	69%
個金+消金放款	376,713	31%	存款-外幣	163,715	13%
放款小計	747,130	62%	存款小計	997,404	82%
央行NCD	240,181	20%			
票債券及附賣回債券	63,326	5%	金融債券	43,011	4%
承購應收帳款	7,767	1%	結構式商品及其他	8,058	0.7%
信用卡	9,644	1%	附買回債券	1,653	0.1%
生息資產小計	1,132,624	93%	付息負債小計	1,097,919	91%
非生息資產			非付息負債		
庫存現金	6,133	1%	應付款項	22,320	2%
採權益法之股權投資	5,253	0%	其它	15,763	1%
有價證券投資	16,847	1%	非付息負債小計	38,083	3%
固定資產-淨額	9,662	1%			
其它	42,578	4%	負債合計	1,136,002	94%
非生息資產小計	80,473	7%			
			股東權益合計	77,095	6%
總資產總計	1,213,097	100%	負債及股東權益合計	1,213,097	100%

銀行授信餘額與組合 5/15

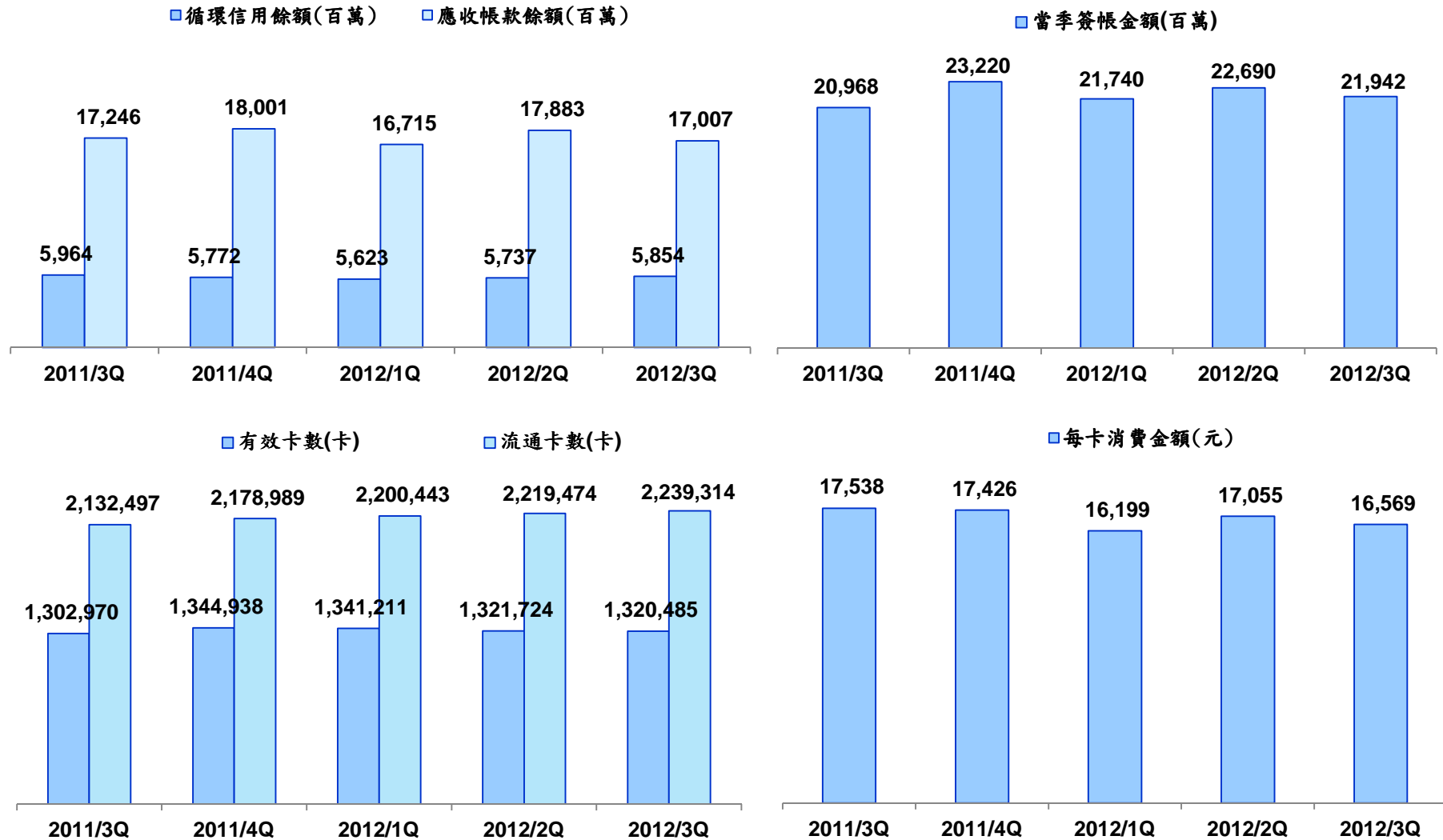
單位：NT百萬元



備註：企金授信金額不含「買入有價證券」

信用卡業務發展趨勢分析 6/15

2011年8月因發行全國加油卡，截至2012年9月底總流通卡數為224萬卡，為市場第6大發卡行

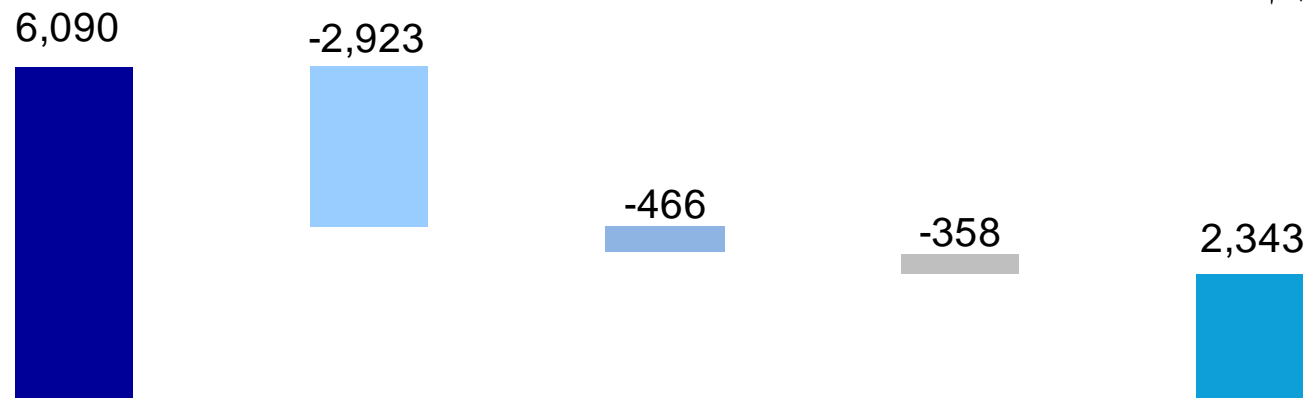


註：每卡消費金額＝總消費金額/各季平均有效卡數

銀行損益結構-2012/3Q (QoQ) 7/15

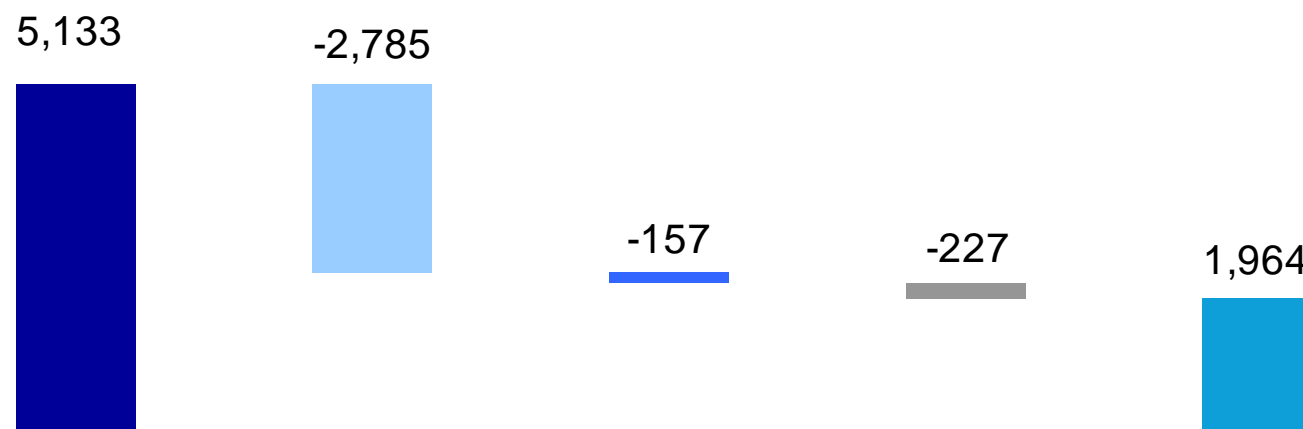
2012/3Q

單位：NT百萬元



淨收益 營業費用 提存 所得稅 淨利

2012/2Q



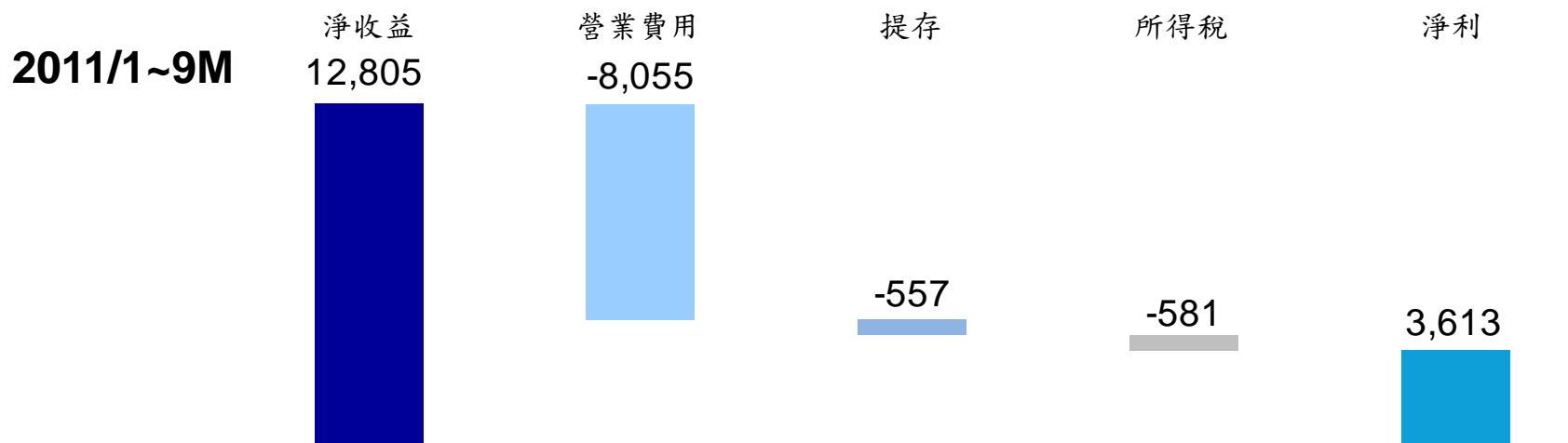
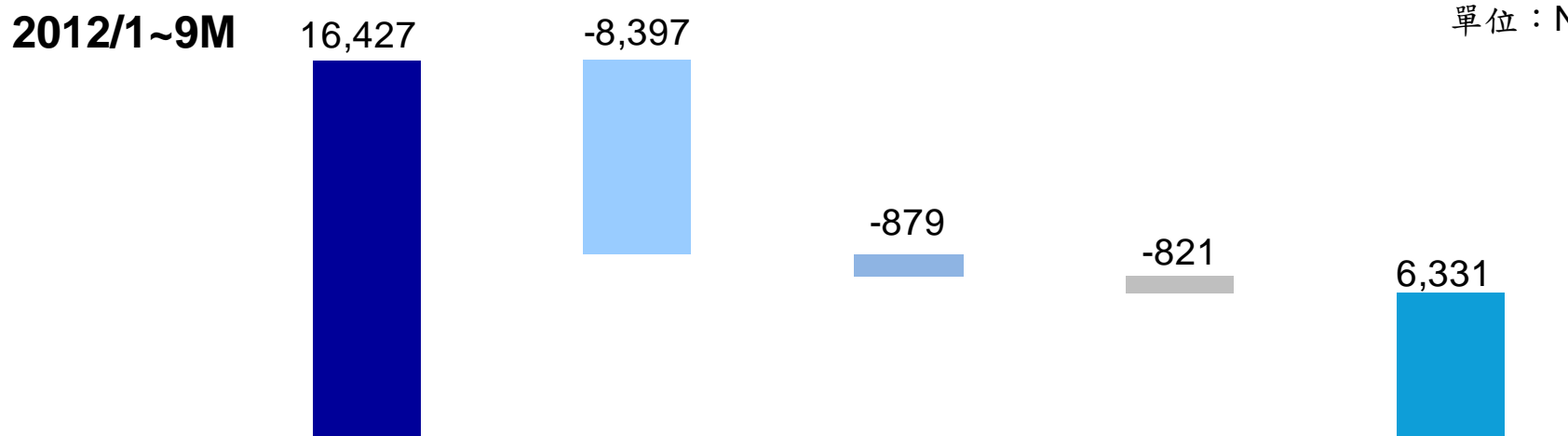
淨收益 營業費用 提存 所得稅 淨利

(+/-)	957	138	309	131	379
QoQ	👍 18.6%	👎 5.0%	👎 196.8%	👎 57.7%	👍 19.3%

註：👍：較好 👎：較差

銀行損益結構-2012/1~9M (YoY) 8/15

單位：NT百萬元

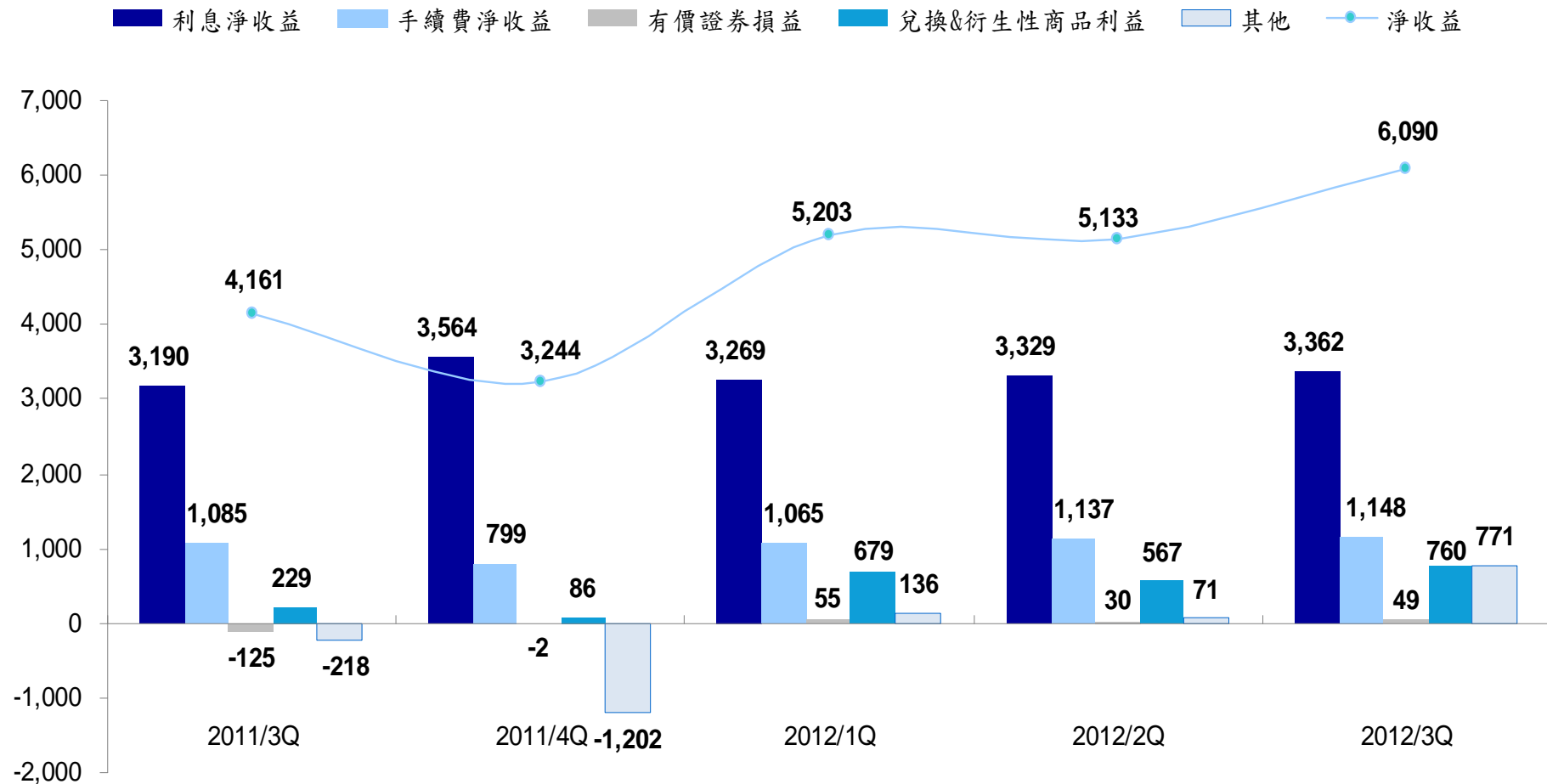


	淨收益	營業費用	提存	所得稅	淨利
(+/-)	3,622	342	322	240	2,718
YoY	👍 28.3%	👎 4.3%	👎 57.7%	👎 41.3%	👍 75.2%

註：👍：較好 👎：較差

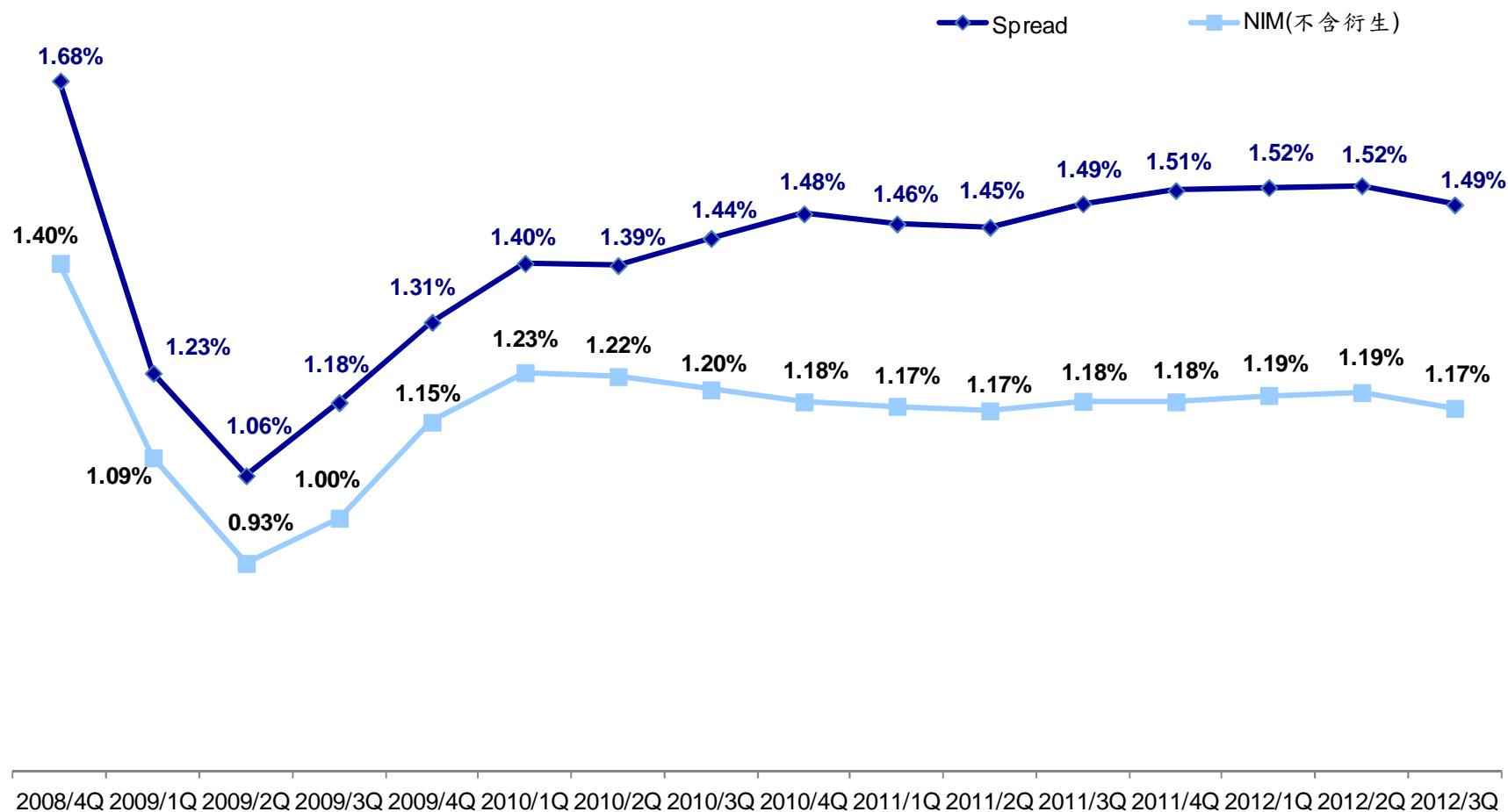
銀行淨收益趨勢 9/15

單位：NT百萬元



註：人保、財保收益併入手續費淨收益

銀行NIM & Spread 10/15



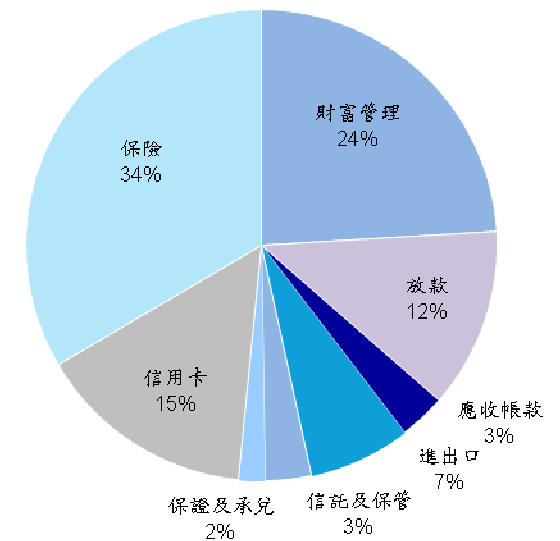
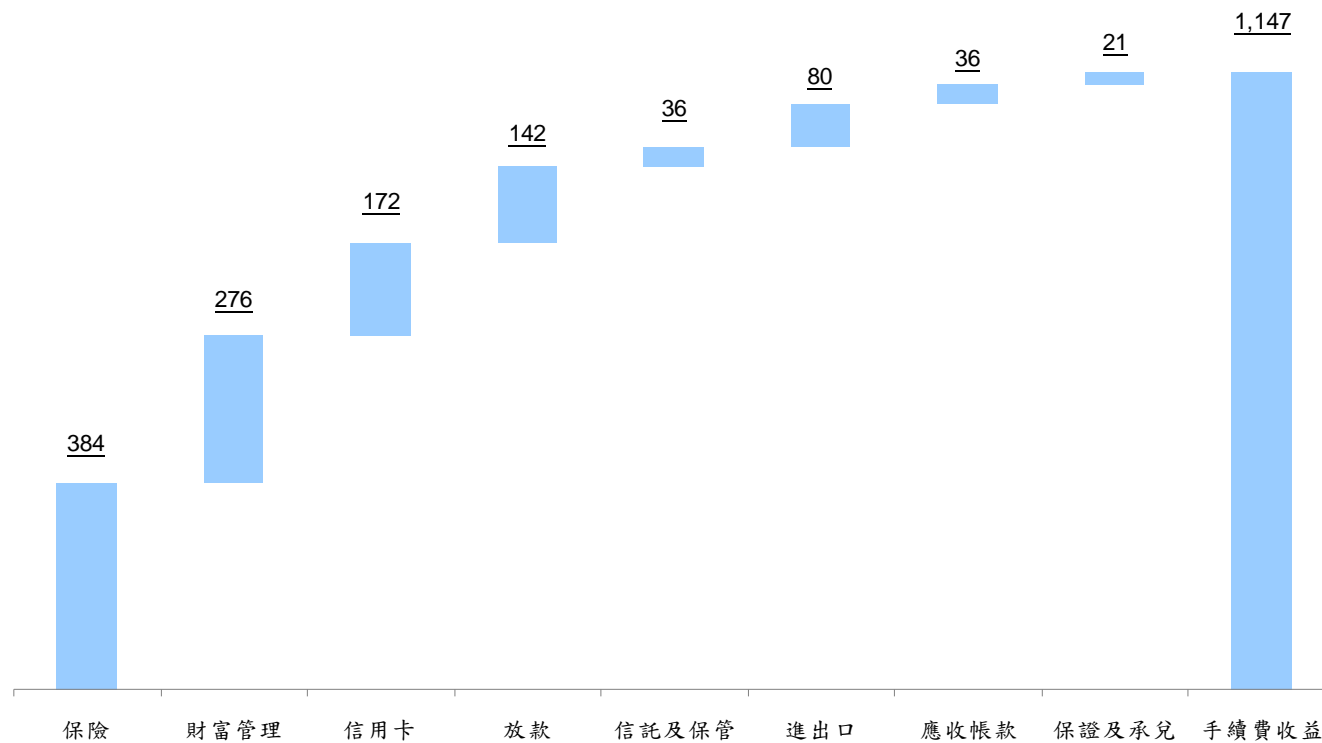
註：計算Spread及NIM的分母，採每日餘額平均

銀行手續費收益分析 11/15

單位：NT百萬元

2012/3Q 手續費收益

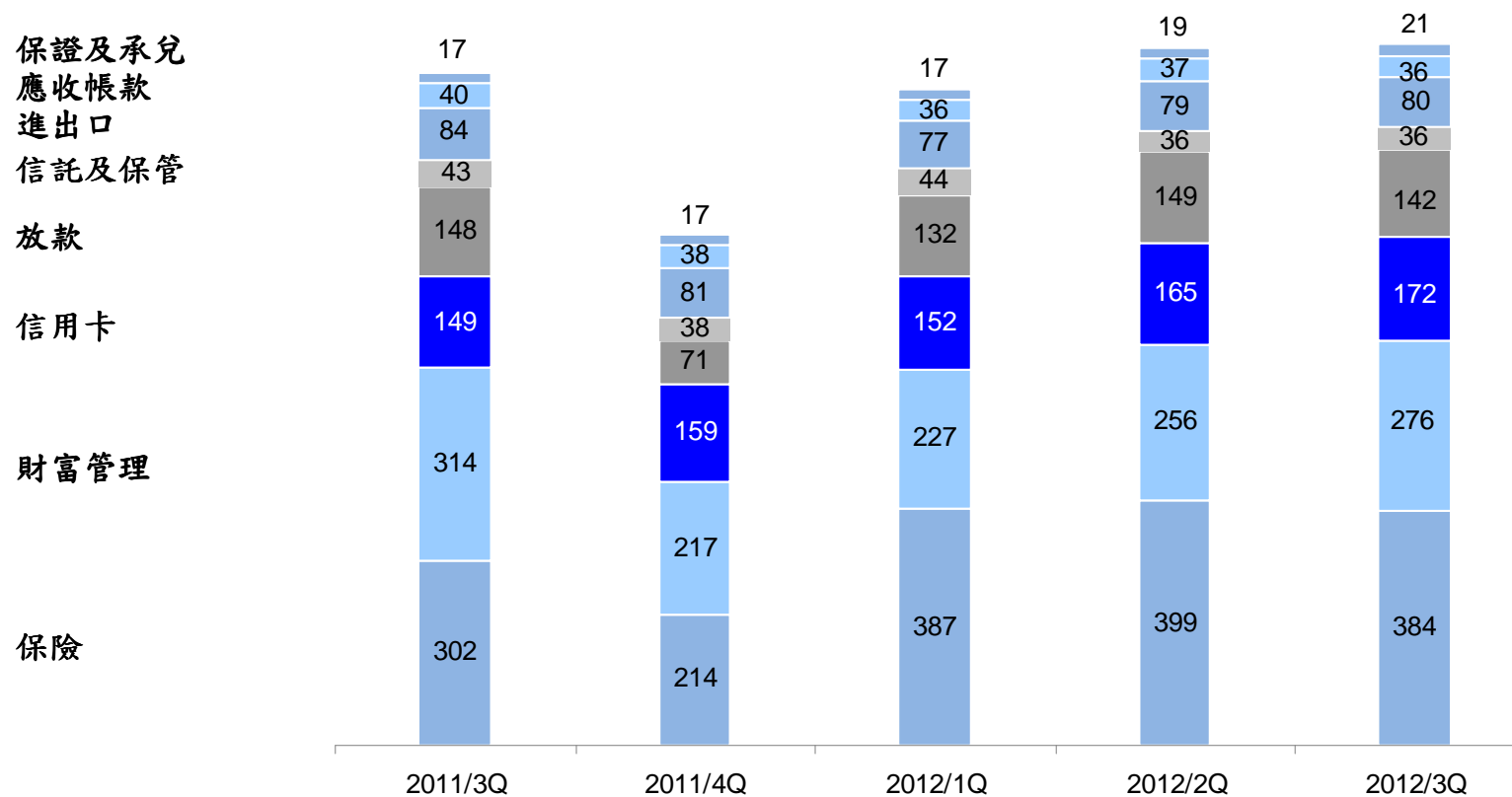
手續費來源佔比



銀行手續費收益分析 12/15

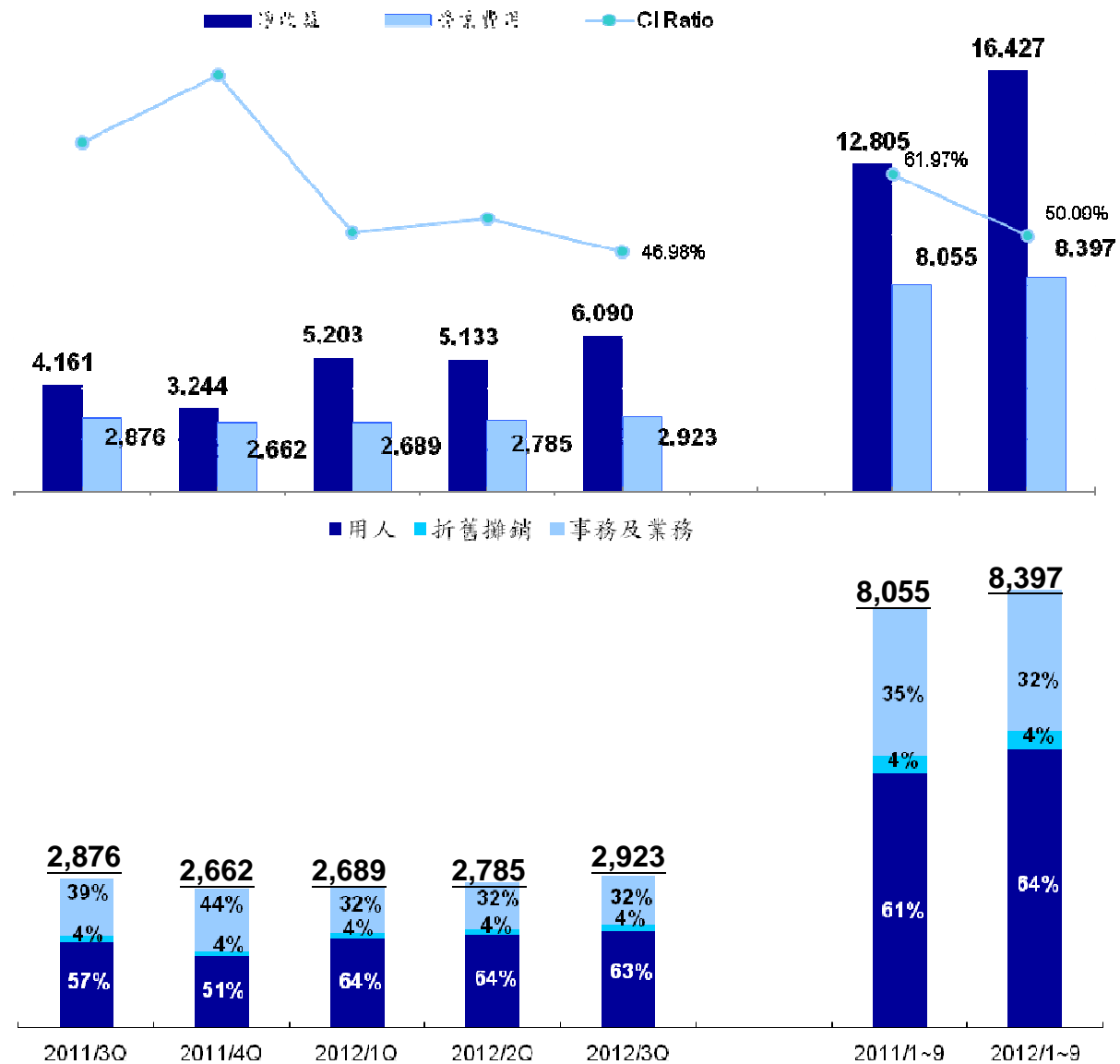
單位：NT百萬元

	2011/3Q	2011/4Q	2012/1Q	2012/2Q	2012/3Q	QoQ	YoY
加回34號公報影響數	1,229	888	1,130	1,204	1,193	-0.93%	-2.92%
手續費收益合計	1,097	835	1,072	1,140	1,147	0.65%	4.58%



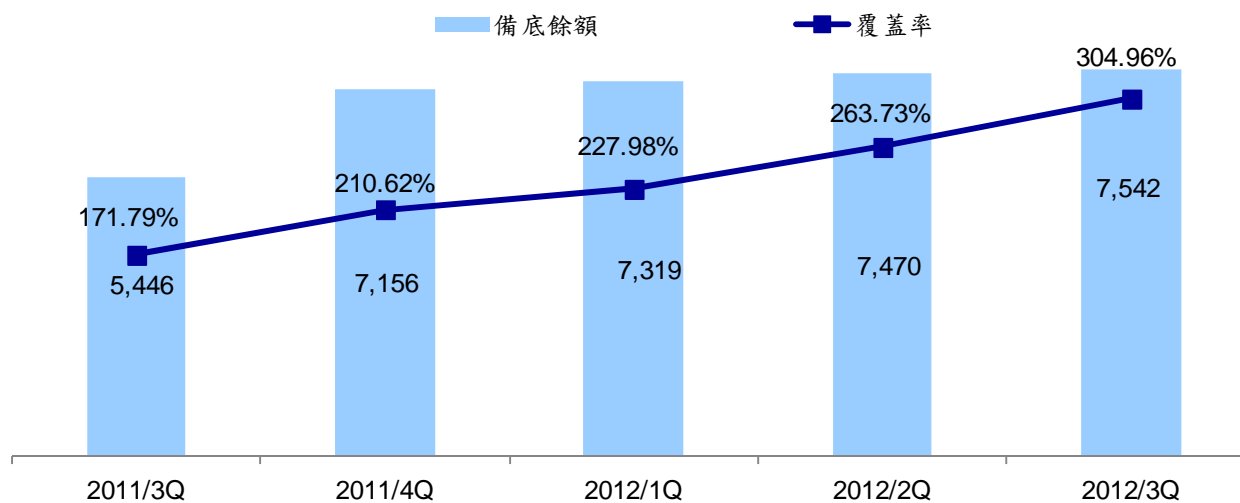
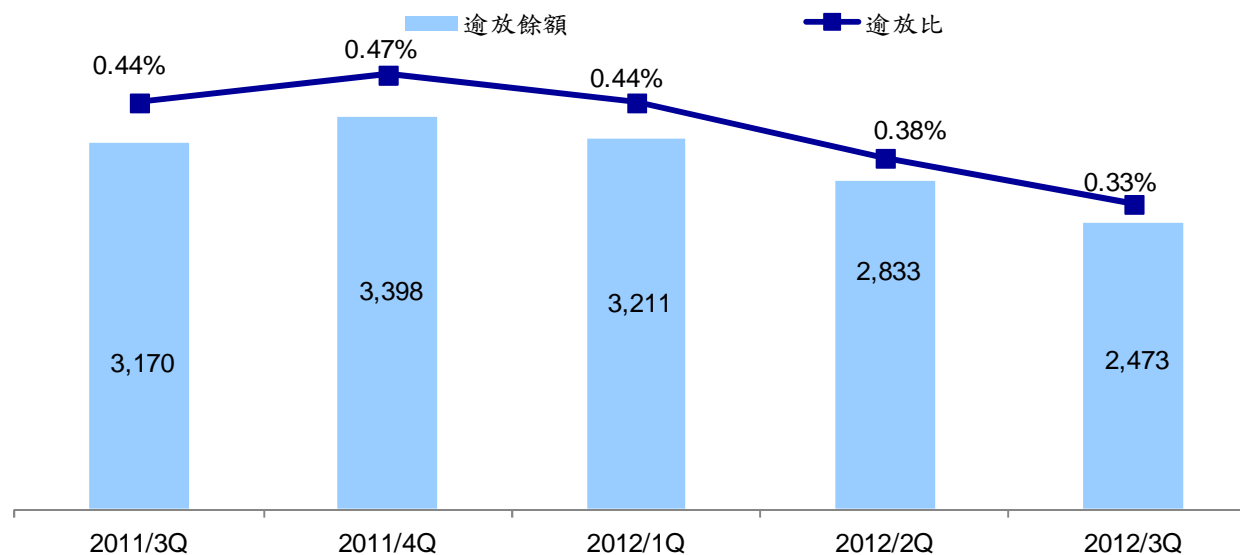
銀行營業費用分析 13/15

單位：NT百萬元



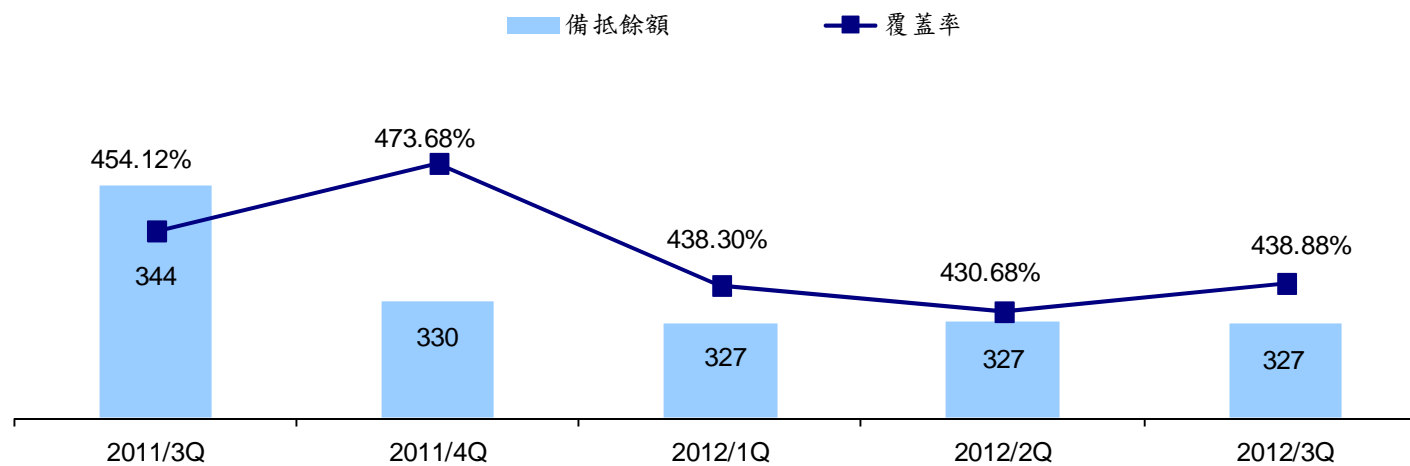
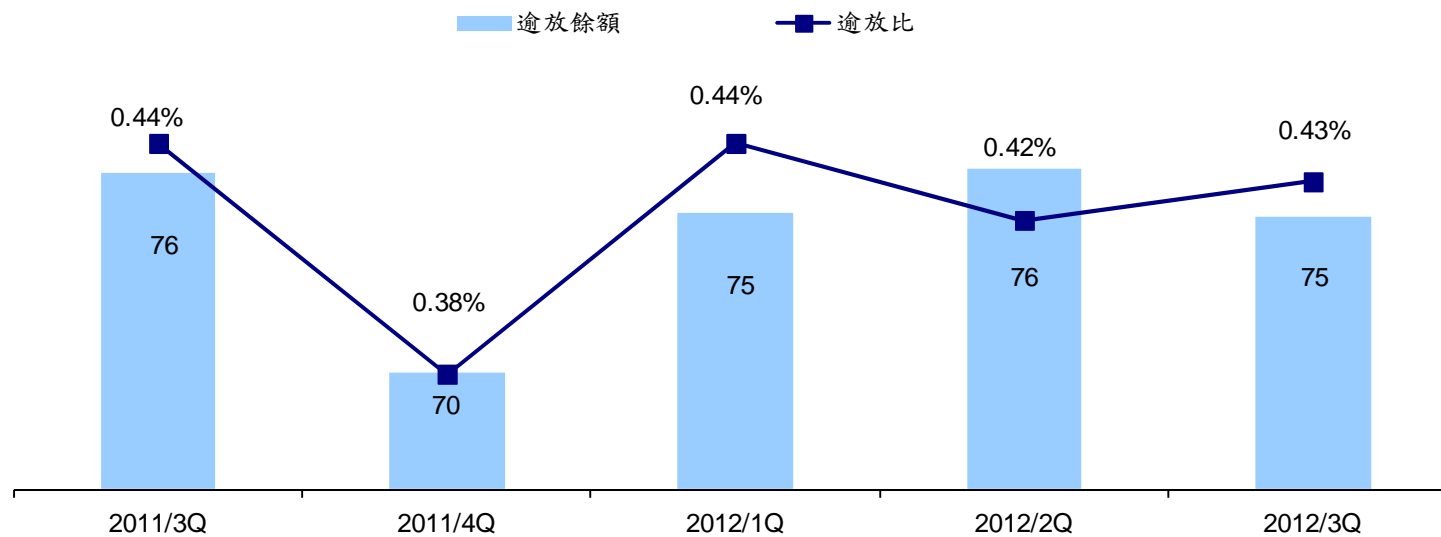
資產品質-全行放款逾放比及覆蓋率^{14/15}

單位：NT百萬元



資產品質-信用卡逾放比及覆蓋率^{15/15}

單位：NT百萬



四、證券Financial Highlights-2012/3Q ^{1/6}

單位：NT百萬元	2011/3Q	2011/4Q	2012/1Q	2012/2Q	2012/3Q	QoQ	YoY
股本	15,365	15,365	15,365	15,365	15,365	0.0%	0.0%
總資產	54,820	53,519	46,484	56,308	57,908	2.8%	5.6%
淨值	22,200	22,185	22,733	22,677	22,875	0.9%	3.0%
稅後淨利	-128	0.3	614	204	249	22.1%	NA
ROAE	-2.28%	0.01%	10.96%	3.60%	4.34%	0.74%	6.63%
EPS (元)	-0.08	0.00	0.40	0.13	0.16	0.03	0.25
每股淨值 (元)	14.45	14.44	14.80	14.76	14.89	0.13	0.44
資本適足率	353%	465%	434%	462%	400%	-62%	47%
經紀業務市占率	4.68%	4.73%	4.93%	4.99%	5.01%	0.03%	0.33%
平均融資餘額	16,108	13,634	12,674	12,161	12,161	0.0%	-24.5%
平均融資餘額市占率	5.26%	5.25%	5.32%	5.40%	5.61%	0.21%	0.35%

1. 經紀業務平均融資餘額為當季平均數

2. ROAE平均股東權益係採按每月月底金額計算平均數，並依日曆天數換算為全年數值。

證券累計 Financial Highlights-2012/1~9M ^{2/6}

單位：NT百萬元	2011/1~9M	2012/1~9M	+/-	YoY
股本	15,365	15,365	0	0.0%
總資產	54,820	57,908	3,088	5.6%
淨值	22,200	22,875	676	3.0%
稅後淨利	422	1,068	645	152.7%
ROAE	2.49%	6.28%	3.78%	3.78%
EPS (元)	0.27	0.69	0.42	0.42
每股淨值 (元)	14.45	14.89	0.44	0.44
資本適足率	353%	400%	47%	47%
經紀業務市佔率	4.82%	4.97%	0.15%	0.15%
平均融資餘額	18,064	12,322	-5,742	-31.8%
平均融資餘額市佔率	5.20%	5.44%	0.24%	0.24%

1. ROAE平均股東權益係採按每月月底金額計算平均數，並依日曆天數換算為全年數值。

證券損益結構-2012/3Q (QoQ) 3/6

單位：NT百萬元

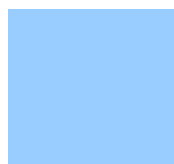
2012/3Q

1,065



淨收益

-777



營業費用

-39



所得稅

249



淨利

2012/2Q

1,012



淨收益

-798



營業費用

-10



所得稅

204



淨利

(+/-)

53

QoQ

👍 5.2%

22

👍 2.7%

-29

👎 -286.3%

45

👍 22.1%

註：👍：較好 👎：較差

證券損益結構-2012/1~9M (YoY) 4/6

2012/1~9M

單位：NT百萬元



2011/1~9M

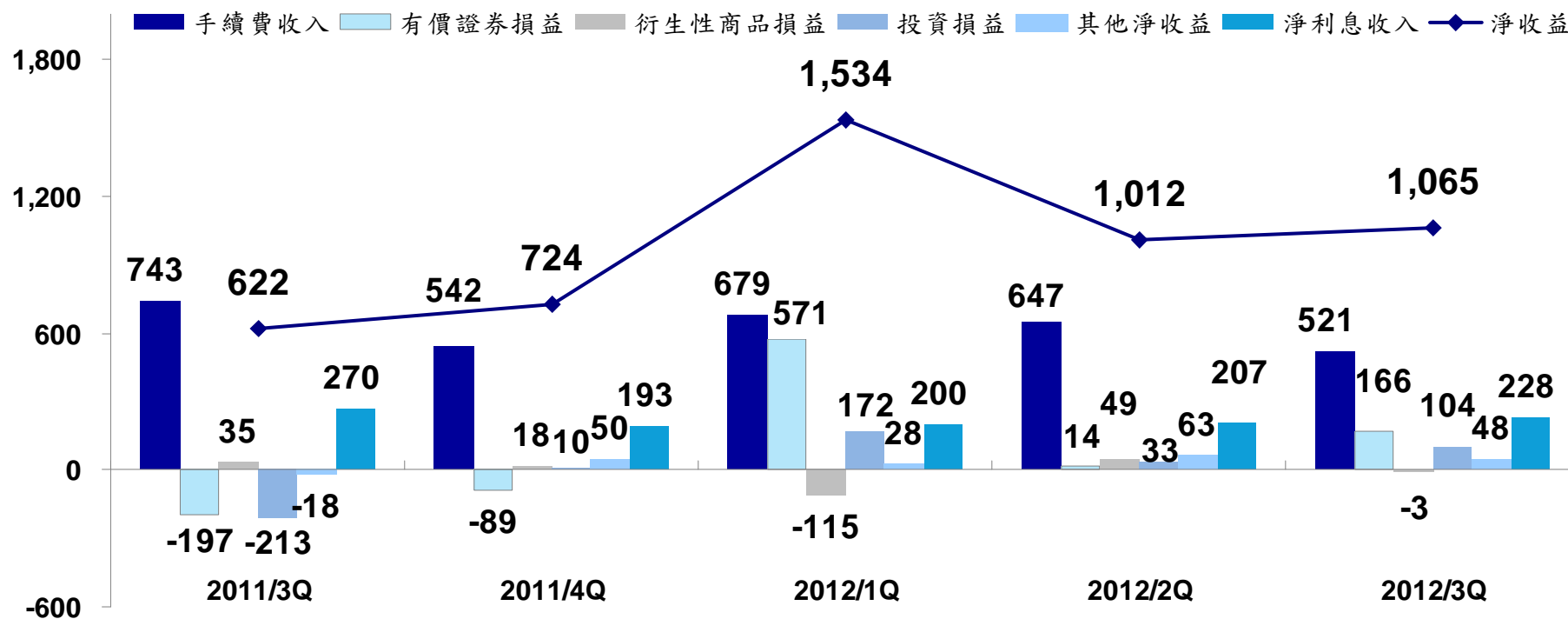


(+/-)	804	-182	24	645
YoY	28.6%	-8.0%	23.3%	152.7%

註： : 較好 : 較差

證券淨收益趨勢分析 – 2012/3Q 5/6

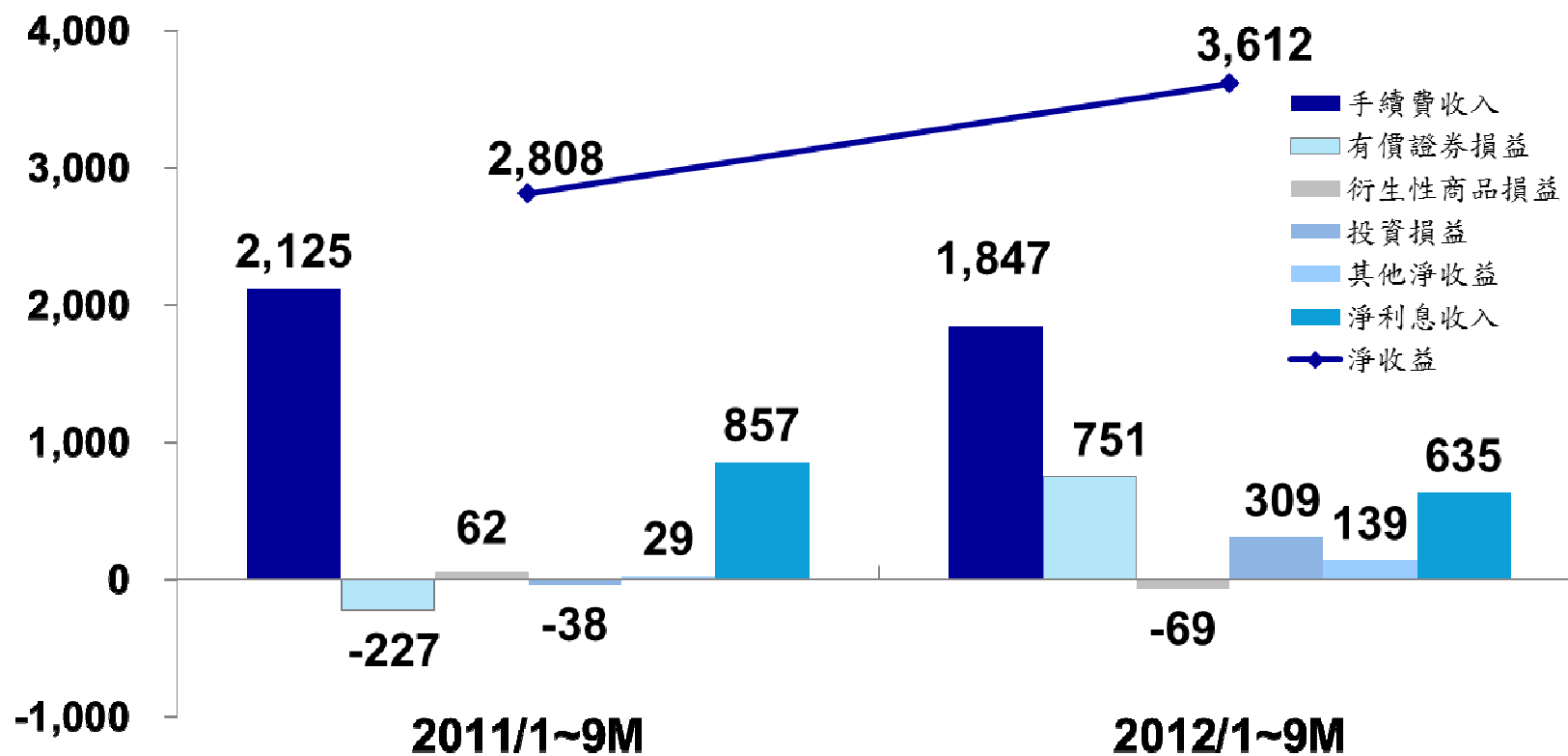
單位：NT百萬元



	2011/3Q	2011/4Q	2012/1Q	2012/2Q	2012/3Q
市場日均量(億)	1,350	942	1,328	836	880
大盤指數	7225	7072	7933	7296	7715

證券淨收益趨勢分析 – 2012/1~9M 6/6

單位：NT百萬元



	2011/1~9M	2012/1~9M
市場日均量(億)	1,383	1,005
大盤指數	7225	7715

六、未來營運展望

■ 景氣依然嚴峻，陰霾雖有稍解，但還不到撥雲見日：

➤ 國際

- 歐洲仍將衰退
- 美國成長動能疲弱
- 中國經濟放緩

➤ 國內

- 3Q GDP 不再出現負成長，但未來成長力道仍弱
- 基本面疲態已現，4Q出口、消費、資本支出不容樂觀

■ 營運重點

- 調整存款及盈利結構，提升獲利品質
- 加速中國業務佈局與整合，推升獲利貢獻
- 持續商品整合創新，發展兩岸特色金融業務，維持人民幣業務領先優勢

簡報結束!

財務概況

Appendix

SinoPac Holdings Summary Ratios

		Yearly Results		Quarterly Results					YTD Results	
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	9M11	9M12
Per Share Data										
每股盈餘(稅後)	EPS(after-tax)(NT\$)	0.70	0.41	0.10	-0.14	0.36	0.29	0.34	0.55	0.99
每股淨值	BVPS(NT\$)	12.37	12.32	12.36	12.32	12.69	12.85	12.80	12.36	12.80
加權在外流通股數	Weighted average shares outstanding (million share)	7,005	7,311	7,311	7,311	7,311	7,311	7,543	7,311	7,543
DuPont Analysis										
合併資產報酬率(稅後)	ROAA(after-tax)	0.43%	0.24%	0.25%	-0.33%	0.84%	0.66%	0.77%	0.44%	0.76%
股東權益報酬率(稅後)	ROAE(after-tax)	6.01%	3.42%	3.51%	-4.64%	11.77%	9.19%	10.79%	6.15%	10.58%
Leverage & Solvency Ratios										
雙重槓桿比率	Double Leverage Ratio	107%	109%	108%	109%	109%	109%	110%	108%	110%
資本適足率	CAR	117%	126%	119%	126%	125%	123%	127%	119%	127%
本益比	Price-Earning Ratio	19.25	22.66	23.58	-16.51	7.43	9.80	9.01	13.59	9.39

1. 計算ROAA、ROAE之分母係採各月底餘額平均並予年化、EPS則不年化

Appendix

Bank SinoPac Summary Ratios

		Yearly Results		Quarterly Results					YTD Results	
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	9M11	9M12
Per Share Data	Per Share Data									
每股盈餘(稅後)	EPS(after-tax)(NT\$)	0.72	0.48	0.17	-0.22	0.38	0.37	0.44	0.71	1.19
DuPont Analysis	DuPont Analysis									
資產報酬率(稅後)	ROAA(after-tax)	0.33%	0.21%	0.30%	-0.39%	0.69%	0.66%	0.77%	0.42%	0.71%
股東權益報酬率(稅後)	ROAE(after-tax)	5.44%	3.55%	4.96%	-6.45%	11.24%	10.63%	12.29%	6.99%	11.40%
Growth Ratios	Growth Ratios									
利息淨收益成長率	NII growth	23.23%	6.28%	3.48%	11.72%	-1.79%	1.84%	0.99%	-23.09%	-22.77%
手續費淨收益成長率	Fee growth	20.27%	-12.60%	-3.11%	-22.89%	14.73%	7.93%	1.87%	-30.78%	-22.55%
淨收益成長率	Net profit growth	11.68%	-3.16%	-5.15%	-22.03%	60.39%	-1.34%	18.64%	-22.73%	2.36%
總放款成長率	Loan growth	5.80%	3.41%	-0.11%	-0.04%	0.88%	2.00%	1.50%	3.45%	4.45%
總存款成長率	Deposit growth	10.87%	6.01%	1.51%	1.05%	1.46%	1.02%	-0.13%	4.91%	2.37%
Performance Ratios	Performance Ratios									
放存比	Loan-to-Deposit Ratio	77.46%	74.67%	75.36%	74.67%	74.15%	74.76%	75.89%	75.36%	75.89%
利差	Spread	1.43%	1.48%	1.49%	1.51%	1.52%	1.52%	1.49%	1.47%	1.51%
淨利差	NIM	1.21%	1.18%	1.18%	1.18%	1.19%	1.19%	1.17%	1.20%	1.18%
費用比	Cost/Income Ratio (%)	57.18%	65.87%	68.30%	81.45%	50.65%	53.23%	46.98%	61.97%	50.09%
Asset Quality Ratios	Asset Quality Ratios									
逾放比	NPLs / Total loans	0.52%	0.47%	0.44%	0.47%	0.44%	0.38%	0.33%	0.44%	0.33%
備抵呆帳覆蓋率	Coverage ratio	145.77%	210.62%	171.79%	210.62%	227.98%	263.73%	304.96%	171.79%	304.96%
Leverage & Solvency Ratios	Leverage & Solvency Ratios									
資本適足率	BIS	11.90%	13.28%	12.49%	13.28%	13.04%	12.54%	13.44%	12.49%	13.44%
第一類資本比率	Tier 1 Ratio	8.89%	8.93%	9.06%	8.93%	8.98%	8.92%	9.10%	9.06%	9.10%

Appendix

SinoPac Securities Summary Ratios

		Yearly Results		Quarterly Results					YTD Results	
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	9M11	9M12
Per Share Data	Per Share Data									
每股盈餘(稅後)(元)	EPS(after-tax)(NT\$)	0.95	0.28	-0.08	0.00	0.40	0.13	0.16	0.27	0.69
DuPont Analysis	DuPont Analysis									
資產報酬率(稅後)	ROAA(after-tax) (%, annualize)	2.70%	0.72%	-0.88%	0.00%	4.70%	1.53%	1.68%	0.95%	2.59%
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize)	6.58%	1.88%	-2.28%	0.01%	10.96%	3.60%	4.34%	2.49%	6.28%
Performance Ratios	Performance Ratios									
平均融資餘額(百萬元)	Avg. margin purchase value(NT\$m)	17,886	16,925	16,108	13,634	12,674	12,161	12,161	18,064	12,322
經紀業務市占率	Brokerage market share (%)	4.83%	4.80%	4.68%	4.73%	4.93%	4.99%	5.01%	4.82%	4.97%
費用比	Cost/Income Ratio (%)	64.43%	69.69%	90.90%	77.78%	85.69%	73.84%	77.73%	67.49%	79.05%
Leverage & Solvency Ratios	Leverage & Solvency Ratios									
資本適足率	BIS	338%	465%	353%	465%	434%	462%	400%	353%	400%

Appendix

FENB Summary Ratios

US\$m	US\$m	Yearly Results		Quarterly Results					YTD Results	
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	9M11	9M12
稅後淨利	Net income after tax	-41	-74	-14	-53	0	2	23	-21	25
總資產	Total assets	1,651	1,398	1,568	1,398	1,211	1,157	1,130	1,568	1,130
淨值	Total equity	315	291	344	291	291	293	317	344	317
總存款	Total deposits	1,207	1,082	998	1,082	896	838	788	998	788
總放款	Total loans	918	672	711	672	682	677	637	711	637
Per Share Data	Per Share Data									
每股盈餘(稅後)	EPS(after-tax)(US\$)	-178	-323	-61	-228	1	9	99	-93	109
DuPont Analysis	DuPont Analysis									
資產報酬率(稅後)	ROAA(after-tax) (%, annualize YTD earnings)	-2.27%	-4.65%	-1.16%	-3.53%	0.10%	0.69%	7.67%	-1.16%	2.70%
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize YTD earnings)	-15.61%	-22.15%	-5.24%	-15.88%	0.46%	2.87%	30.50%	-5.24%	11.48%
放存比	Loan-to-Deposit Ratio (%)	76.11%	62.13%	71.28%	62.13%	76.10%	80.78%	80.87%	71.28%	80.87%
利差	Loan to Deposit Spread (%)	3.41%	3.88%	3.64%	4.37%	3.92%	3.70%	3.99%	3.74%	3.87%
淨利差	NIM (%)	2.61%	2.60%	2.63%	3.30%	3.22%	3.19%	3.34%	2.45%	3.24%
費用比	Cost/Income Ratio (%)	97.03%	164.08%	100.16%	506.28%	94.55%	79.33%	82.30%	125.22%	84.98%
Asset Quality Ratios	Asset Quality Ratios									
逾放比	NPLs / Total loans (%)	11.16%	8.33%	12.70%	8.33%	6.36%	6.21%	2.82%	12.70%	2.82%
備抵呆帳覆蓋率	Reserve / NPLs (%)	78.89%	108.48%	64.85%	108.48%	140.14%	144.65%	124.57%	64.85%	124.57%
當期打銷呆帳	Write-off (US\$)	61	59	25	19	1	1	9	40	11
Leverage & Solvency Ratios	Leverage & Solvency Ratios									
資本適足率	BIS (%)	20.99%	21.43%	20.58%	21.43%	24.86%	26.91%	31.42%	20.58%	31.42%
第一類資本比率	Tier 1 Ratio (%)	19.66%	20.12%	19.28%	20.12%	23.53%	25.57%	30.15%	19.28%	30.15%

Appendix

Balance Sheet of SPH and its subsidiaries for the 9 months ended Sep. 30, 2012

NT\$m		銀行合併 BSP	證券合併 SPS	投信 Trust	租賃合併 Leasing	其他項目 Others	合計 Sum	調整項目 Adj. Items	金控合併 SPH
資產	Assets:								
現金及約當現金	Cash and Cash equivalents	17,082	3,951	1,266	559	1,324	24,182	-2,573	21,609
存放央行及銀行同業	Due from the central bank and other banks	63,820	0	0	0	0	63,820	0	63,820
公平價值變動列入損益之金融資產	Financial Assets at fair value through profit or loss	24,761	34,027	0	0	0	58,787	-296	58,492
附賣回票券及債券投資	Securities purchased under agreements to resell	1,407	1,876	199	0	221	3,703	-502	3,201
應收款項-淨額	Receivables, net	46,175	15,259	40	4,039	1,890	67,402	-2,530	64,872
貼現及放款-淨額	Discounts and loans, net	763,600	0	0	5,802	0	769,402	-4,304	765,098
備供出售金融資產-淨額	Available-for-sale financial assets, net	51,532	0	67	0	197	51,796	0	51,796
持有至到期日金融資產-淨額	Held-to-maturity investments, net	244,874	0	0	0	0	244,874	0	244,874
採權益法之股權投資	Equity investment - equity method	0	0	0	0	106,267	106,267	-106,195	72
其他金融資產-淨額	Other financial assets, net	6,007	17,987	124	7,032	1,626	32,776	-1,707	31,069
固定資產-淨額	Properties, net	9,874	1,972	11	3,256	45	15,157	-2,693	12,464
其他資產	Other assets	7,856	843	10	2,907	45	11,661	555	12,216
資產總計	Total Assets	1,236,987	75,915	1,717	23,595	111,615	1,449,828	-120,244	1,329,583
負債及股東權益	Liabilities and stockholders' equity								
負債	Liabilities								
央行及金融同業存款	Call Loans and due to banks	57,379	0	0	0	0	57,379	0	57,379
應付商業本票 - 淨額	Commercial paper payable, net	0	6,337	0	1,868	7,158	15,363	0	15,363
公平價值變動列入損益之金融負債	Financial liabilities at fair value through profit or loss	9,646	1,499	0	0	0	11,146	-296	10,850
附買回票券及債券負債	Securities sold under agreement to repurchase	2,005	23,999	0	0	0	26,004	-502	25,502
應付款項	Payable	23,117	6,320	60	104	1,572	31,173	-2,532	28,642
存款及匯款	Deposit and Remittance	1,010,561	0	0	0	0	1,010,561	-4,195	1,006,367
應付公司及金融債券	Bonds payable and Bank debentures	43,011	0	0	0	0	43,011	0	43,011
短期借款	Short-term borrowings	983	1,687	0	4,498	2,999	10,167	-355	9,812
長期借款	Long-term borrowings	0	0	0	12,043	0	12,043	-3,949	8,093
其它金融負債	Other financial liabilities	8,346	12,848	0	1,244	0	22,438	-85	22,353
其他負債	Other liabilities	4,843	348	0	259	150	5,601	19	5,620
負債合計	Total liabilities	1,159,892	53,040	60	20,015	11,879	1,244,885	-11,893	1,232,992
股本	Capital stock	53,862	15,365	1,534	3,371	78,534	152,667	-77,212	75,454
資本公積	Capital surplus	10,413	446	0	0	1,989	12,849	-10,860	1,989
保留盈餘	Retain earnings	11,848	7,463	125	248	18,845	38,529	-19,830	18,699
其他權益調整	Other item on stockholders' equity	971	-399	-2	-40	367	898	-449	449
股東權益合計	Total stockholders' equity of parent company	77,095	22,875	1,657	3,579	99,736	204,942	-108,351	96,591
少數股權	Minority interests	0	0	0	0	0	0	0	0
負債及股東權益總計	TOTAL	1,236,987	75,915	1,717	23,595	111,615	1,449,828	-120,244	1,329,583

Appendix

P&L of SPH and its subsidiaries for the 9 months ended Sep. 30,2012

NT\$Mn		銀行合併 BSP	證券合併 SPS	投信 Trust	租賃合併 Leasing	其他項目 Others	合計 Sum	調整項目 Adj. Items	金控合併 SPH
利息收入	Interest revenue	17,949	990	11	593	3	19,546	-120	19,426
利息費用	Interest expense	7,120	230	0	249	87	7,685	-121	7,564
利息淨收益	Net interest Income	10,829	761	11	344	-84	11,861	0	11,862
利息以外淨收益	Net revenues other than interest								
手續費淨收益	Commissions and fee revenues, net	3,406	2,108	321	0	0	5,835	-35	5,799
公平價值變動列入損益之 金融資產及負債損益	Gains from financial assets and liabilities at fair value through P/L	1,923	577	0	0	10	2,510	0	2,510
兌換損益-淨額	Foreign exchange gains, net	207	26	0	0	-2	232	0	232
備供出售金融資產已實現利益	Realized gains from available-for-sale financial assets	31	0	0	0	94	125	0	125
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	71	310	0	0	23	405	0	405
資產減損損失	Provision for Impairment losses on assets	-79	-1	0	0	-34	-114	0	-114
按權益法之投資損益-淨額	(Losses) income from equity investments - equity method, net	0	0	0	0	7,753	7,753	-7,745	8
認購(售)權證發行利益	Gain on warrants issued	0	344	0	0	0	344	0	344
租金收入	Rental revenue	90	18	0	163	0	271	-159	112
收回呆帳	Recovery of bad debts	449	0	0	0	0	449	0	449
其他非利息淨(損)益	Other revenues, net	-63	165	0	-10	173	265	-187	79
淨收益	Total net revenues	16,866	4,307	332	497	7,934	29,936	-8,126	21,811
呆帳費用	Provision for bad debts	-118	0	0	8	0	-110	0	-110
營業費用	Operating expenses	9,371	3,146	287	215	448	13,467	-378	13,089
呆帳費用+營業費用	Bad debts & Operating expenses	9,253	3,146	287	223	448	13,357	-378	12,979
稅前利益(損失)	Income (loss) before income tax	7,613	1,161	45	274	7,486	16,579	-7,748	8,832
所得稅費用(利益)	Income tax (benefit) expense	1,282	94	7	58	-53	1,389	0	1,389
合併總純(損)益	Net Income (Loss)	6,331	1,068	37	216	7,540	15,191	-7,748	7,443
歸屬予：	Attributable to								
母公司股東	Stockholders of parent company	6,331	1,068	37	216	7,540	15,191	-7,748	7,443
少數股權	Minority interests	0	0	0	0	0	0	0	0

Appendix

SPH's Balance Sheet (Consolidated)

NT\$ Mn		Yearly Results		Quarterly Results								
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	YTD(%)	
資產	Assets											
現金及約當現金	Cash and cash equivalents	14,713	23,322	17,981	23,322	21,669	23,924	21,609	-9.68	20.18	-7.35	
存放央行及銀行同業	Due from the central bank and other banks	84,493	82,753	78,972	82,753	73,178	66,462	63,820	-3.97	-19.19	-22.88	
公平價值變動列入損益之金融資產	Financial assets at fair value through profit or loss	49,768	58,427	60,246	58,427	52,609	55,639	58,492	5.13	-2.91	0.11	
附賣回票券及債券投資	Securities purchased under agreements to resell	8,517	8,265	5,819	8,265	3,973	8,017	3,201	-60.07	-44.98	-61.26	
應收款項-淨額	Receivables, net	65,145	68,538	65,795	68,538	65,370	69,173	64,872	-6.22	-1.40	-5.35	
貼現及放款-淨額	Discounts and loans, net	717,566	733,336	736,345	733,336	739,240	754,532	765,098	1.40	3.90	4.33	
備供出售金融資產-淨額	Available-for-sale financial assets, net	38,518	37,437	34,461	37,437	44,522	49,718	51,796	4.18	50.31	38.36	
持有至到期日金融資產-淨額	Held-to-maturity investments, net	200,565	233,698	226,246	233,698	241,414	240,265	244,874	1.92	8.23	4.78	
採權益法之股權投資	Equity investment - equity method	60	69	64	69	71	69	72	3.60	12.11	4.41	
其他金融資產-淨額	Other financial assets, net	24,966	29,054	32,188	29,054	28,877	31,031	31,069	0.12	-3.48	6.94	
固定資產-淨額	Properties, net	11,680	12,277	11,578	12,277	12,368	12,358	12,464	0.86	7.65	1.52	
其他資產	Other assets	14,893	12,788	12,996	12,788	12,760	12,692	12,216	-3.75	-6.00	-4.47	
資產總計	TOTAL	1,230,884	1,299,962	1,282,691	1,299,962	1,296,051	1,323,880	1,329,583	0.43	3.66	2.28	
負債及股東權益	Liabilities and stockholders' equity											
負債	Liabilities											
央行及金融同業存款	Call loans and due to banks	64,798	66,375	54,181	66,375	53,842	58,960	57,379	-2.68	5.90	-13.55	
應付商業本票-淨額	Commercial paper payable, net	18,562	9,216	12,124	9,216	10,275	12,004	15,363	27.99	26.71	66.71	
公平價值變動列入損益之金融負債	Financial liabilities at fair value through profit or loss	12,236	8,251	11,695	8,251	9,536	10,288	10,850	5.46	-7.23	31.50	
附買回票券及債券負債	Securities sold under agreement to repurchase	19,621	29,849	28,833	29,849	22,080	26,919	25,502	-5.26	-11.55	-14.56	
應付款項	Payable	20,660	25,068	22,869	25,068	23,513	27,855	28,642	2.82	25.24	14.25	
存款及匯款	Deposit and remittance	928,105	988,752	972,805	988,752	1,000,761	1,009,629	1,006,367	-0.32	3.45	1.78	
應付公司及金融債券	Bonds payable and bank debentures	30,121	37,028	33,861	37,028	37,021	37,016	43,011	16.19	27.02	16.16	
短期借款	Short-term borrowings	8,714	7,409	6,229	7,409	8,826	11,501	9,812	-14.69	57.53	32.43	
長期借款	Long-term borrowings	7,263	10,686	12,046	10,686	10,904	8,322	8,093	-2.75	-32.81	-24.26	
其它金融負債	Other financial liabilities	29,908	22,366	33,240	22,366	21,337	21,795	22,353	2.56	-32.75	-0.06	
其他負債	Other liabilities	4,150	4,874	4,419	4,874	5,162	5,616	5,620	0.08	27.19	15.32	
負債合計	Total liabilities	1,144,139	1,209,873	1,192,303	1,209,873	1,203,257	1,229,905	1,232,992	0.25	3.41	1.91	
股本	Capital stock	70,098	73,112	73,112	73,112	73,112	75,423	75,454	0.04	3.20	3.20	
資本公積	Capital surplus	2,015	2,015	2,015	2,015	2,015	2,015	1,989	-1.28	-1.28	-1.28	
保留盈餘	Retain earnings	15,171	14,557	15,610	14,557	17,261	16,116	18,699	16.03	19.79	28.46	
其他權益調整	Other item on stockholders' equity	-539	406	-349	406	406	422	449	6.33	-228.53	10.66	
股東權益合計	Total stockholders' equity of parent company	86,745	90,089	90,387	90,089	92,794	93,975	96,591	2.78	6.86	7.22	
少數股權	Minority interests	0	0	0	0	0	0	0	-	-	-	
負債及股東權益總計	TOTAL	1,230,884	1,299,962	1,282,691	1,299,962	1,296,051	1,323,880	1,329,583	0.43	3.66	2.28	

Appendix

SPH's P&L (Consolidated)

NT\$ Mn		Yearly Results		Quarterly Results						YTD Results			
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	YoY(%)
利息收入	Interest revenue	21,933	25,763	6,146	8,189	6,397	6,407	6,621	3.34	7.74	17,574	19,426	10.54
利息費用	Interest expense	7,162	10,254	2,303	3,953	2,506	2,465	2,593	5.22	12.62	6,301	7,564	20.06
利息淨收益	Net interest Income	14,771	15,510	3,843	4,236	3,891	3,943	4,028	2.17	4.81	11,273	11,862	5.22
利息以外淨收益	Net revenues other than interest												
手續費淨收益	Commissions and fee revenues, net	8,766	7,833	2,117	1,657	2,007	2,000	1,792	-10.44	-15.38	6,175	5,799	-6.09
公平價值變動列入損益之 金融資產及負債損益	Gains from financial assets and liabilities at fair value through P/L	408	-1,623	-732	-563	1,060	425	1,024	140.72	NA	-1,059	2,510	NA
兌換損益-淨額	Foreign exchange gains, net	652	721	-98	322	83	38	112	198.39	NA	399	232	-41.72
備供出售金融資產已實現利益	Realized gains from available-for-sale financial assets	116	44	18	32	86	25	15	-39.33	-17.61	12	125	946.58
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	357	430	168	55	188	184	33	-82.17	-80.47	375	405	8.03
資產減損損失	Provision for Impairment losses on assets	-505	-32	-32	126	0	-80	-35	NA	NA	-158	-114	NA
按權益法之投資損益-淨額	(Losses) income from equity investments - equity method, net	7	6	1	2	3	3	2	-15.14	169.75	5	8	72.56
認購(售)權證發行利益	Gain on warrants issued	609	1,286	416	178	71	202	71	-64.61	-82.85	1,108	344	-68.99
租金收入	Rental revenue	324	184	44	46	40	37	34	-8.02	-21.21	139	112	-19.40
收回呆帳	Recovery of bad debts	721	627	158	137	161	130	159	22.13	0.49	490	449	-8.24
其他非利息淨(損)益	Other revenues, net	-209	-552	86	-264	-3	32	50	54.99	-42.60	-288	79	NA
淨收益	Total net revenues	26,017	24,434	5,989	5,964	7,586	6,939	7,285	4.99	21.65	18,470	21,811	18.08
呆帳費用	Provision for bad debts	5,056	3,444	732	2,342	240	175	-525	-400.61	-171.70	1,102	-110	-110.02
營業費用	Operating expenses	15,582	16,408	4,380	4,041	4,312	4,283	4,494	4.93	2.60	12,367	13,089	5.84
用人費用	Personnel expenses	9,895	9,934	2,643	2,187	2,870	2,748	2,876	4.66	8.78	7,747	8,493	9.62
折舊及攤銷費用	Depreciation and amortization	868	785	195	197	200	205	206	0.44	5.78	588	611	3.96
其他業務及管理費用	Others	4,820	5,689	1,542	1,657	1,243	1,330	1,412	6.17	-8.40	4,032	3,985	-1.16
呆帳費用 + 營業費用	Bad debts & Operating expenses	20,638	19,853	5,112	6,383	4,552	4,458	3,969	-10.96	-22.36	13,470	12,979	-3.65
稅前利益(損失)	Income (loss) before income tax	5,379	4,582	877	-419	3,034	2,481	3,316	33.65	278.29	5,000	8,832	76.62
所得稅費用(利益)	Income tax (benefit) expense	269	1,513	85	634	330	325	733	125.27	762.07	879	1,389	58.06
合併總純(損)益	Net Income (Loss)	5,109	3,069	792	-1,053	2,704	2,156	2,583	19.83	226.33	4,122	7,443	80.57
歸屬于：	Attributable to												
母公司股東	Stockholders of parent company	5,109	3,069	792	-1,053	2,704	2,156	2,583	19.83	226.33	4,122	7,443	80.57
少數股權	Minority interests	0	0	0	0	0	0	0	NA	NA	0	0	NA

Appendix

BSP's Balance Sheet

NT\$Mn	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)	YTD(%)
	2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12			
資產	Assets									
現金及約當現金	10,720	17,790	12,430	17,790	15,992	18,452	16,650	-9.77	33.95	-6.41
存放央行及拆借金融同業	75,287	73,672	66,550	73,672	70,326	64,015	62,446	-2.45	-6.17	-15.24
公平價值變動列入損益之金融資產	26,368	32,791	35,264	32,791	30,579	24,186	24,119	-0.28	-31.60	-26.45
附賣回票券及債券投資	1,152	3,080	2,662	3,080	1,098	4,648	1,407	-69.73	-47.15	-54.32
應收款項-淨額	41,711	51,656	47,600	51,656	47,799	52,041	46,002	-11.60	-3.36	-10.95
貼現及放款-淨額	690,441	712,006	714,001	712,006	718,179	732,572	743,610	1.51	4.15	4.44
備供出售金融資產	33,083	32,601	30,540	32,601	39,467	44,767	46,238	3.29	51.40	41.83
持有至到期日金融資產	199,083	229,880	221,804	229,880	237,822	237,098	242,064	2.09	9.13	5.30
採權益法之股權投資	6,478	4,570	6,040	4,570	4,685	4,431	5,250	18.48	-13.08	14.88
其他金融資產-淨額	7,906	8,919	10,460	8,919	8,953	9,379	9,831	4.82	-6.01	10.23
固定資產-淨額	8,719	9,377	8,679	9,377	9,517	9,557	9,663	1.11	11.34	3.05
無形及其他資產	5,946	5,786	5,095	5,786	5,891	6,048	5,817	-3.82	14.17	0.54
資產總計	1,106,894	1,182,128	1,161,125	1,182,128	1,190,308	1,207,194	1,213,097	0.49	4.48	2.62
負債及股東權益	Liabilities and stockholders' equity									
負債	Liabilities									
央行及銀行同業存款	64,588	66,167	53,528	66,167	53,706	58,797	57,167	-2.77	6.80	-13.60
公平價值變動列入損益之金融負債	9,507	7,310	10,333	7,310	8,550	8,901	9,646	8.37	-6.65	31.96
附買回票券及債券負債	3,067	7,072	8,591	7,072	6,607	3,280	1,653	-49.60	-80.76	-76.63
應付款項	13,909	19,093	17,586	19,093	18,833	22,177	22,320	0.64	26.92	16.90
存款及匯款	900,716	963,100	950,312	963,100	980,181	989,858	989,145	-0.07	4.09	2.70
應付金融債券	30,121	37,028	33,861	37,028	37,020	37,016	43,011	16.20	27.02	16.16
其它金融負債	15,982	7,847	12,401	7,847	8,403	7,809	8,347	6.89	-32.69	6.37
其他負債	3,049	3,966	3,527	3,966	4,325	4,717	4,713	-0.08	33.63	18.84
負債合計	1,040,939	1,111,583	1,090,139	1,111,583	1,117,625	1,132,555	1,136,002	0.30	4.21	2.20
股本	49,550	52,574	52,574	52,574	52,574	53,862	53,862	0.00	2.45	2.45
資本公積	9,207	9,963	9,963	9,963	9,963	10,413	10,413	0.00	4.52	4.52
保留盈餘	7,145	7,242	8,391	7,242	9,265	9,505	11,848	24.65	41.20	63.60
累積換算調整數	-221	-215	-178	-215	-205	-209	-211	NA	NA	NA
金融商品未實現損失	189	111	152	111	216	198	313	58.08	105.92	181.98
未認為退休基金成本之淨損失	-946	-866	-946	-866	-866	-866	-866	NA	NA	NA
未實現土地重估增值	1,030	1,736	1,030	1,736	1,736	1,736	1,736	0.00	68.54	0.00
股東權益合計	65,955	70,545	70,986	70,545	72,683	74,639	77,095	3.29	8.61	9.28
負債及股東權益總計	TOTAL	1,182,128	1,161,125	1,182,128	1,190,308	1,207,194	1,213,097	0.49	4.48	2.62

Appendix

BSP's P&L

NT\$Mn		Yearly Results		Quarterly Results						YTD Results			
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	YoY(%)
利息淨收益	Net interest income	12,133	12,895	3,190	3,564	3,269	3,329	3,362	0.99	5.37	9,332	9,959	6.72
手續費淨收益	Net fee income	3,712	3,244	875	675	790	853	869	1.87	-0.66	2,570	2,513	-2.21
公平價值變動(損)益	Gains (Losses) from financial assets and liabilities at fair value through profit or loss	222	-201	-139	-19	54	-21	45	NA	NA	-183	78	NA
備供出售及成本衡量(損)益	Gains (Losses) from available-for-sale financial assets and unquoted equity instruments	96	43	13	16	1	51	4	-92.20	-69.76	27	57	110.40
無活絡出售損失	Losses from non-active financial assets	0	0	0	0	0	0	0			0	0	
兌換&衍生性商品利益	Foreign exchange & derivative gains, net	854	958	229	86	679	567	760	34.17	232.40	872	2,006	130.12
按權益法投資損益-淨額	Gains (Losses) income from equity investments - equity method, net	-743	-1,558	-258	-1,394	227	280	887	216.87	NA	-164	1,395	NA
資產減損迴轉利益(損失)	Reversal gains (Impairment losses) on assets	-348	285	34	251	3	-55	-1	NA	-103.80	34	-53	-257.00
其他非利息淨(損)益	Other income	644	383	216	65	180	130	164	26.75	-24.03	318	474	48.98
淨收益	Total net revenues	16,571	16,049	4,161	3,244	5,203	5,133	6,090	18.64	46.38	12,805	16,427	28.28
營業費用	Operating expenses	-9,636	-10,716	-2,876	-2,662	-2,689	-2,785	-2,923	4.94	1.61	-8,055	-8,397	4.25
提存前稅前淨利	Pre-tax income (excluding provision)	6,935	5,333	1,284	582	2,514	2,348	3,168	34.90	146.62	4,751	8,030	69.02
呆帳費用	Provision for possible losses	-2,572	-2,625	-331	-2,068	-255	-157	-466	197.28	41.03	-557	-879	57.69
稅前利益(損失)	Pre-tax income (loss)	4,363	2,708	954	-1,486	2,259	2,191	2,701	23.27	183.22	4,194	7,152	70.53
所得稅費用(利益)	Income tax benefit (expense)	-862	-244	-77	337	-236	-227	-358	57.90	366.02	-581	-821	41.32
合併總純(損)益	Net income (Loss) (1)+(2)	3,501	2,464	877	-1,149	2,023	1,964	2,343	19.27	167.19	3,613	6,331	75.23

Appendix

SPS's Balance Sheet

NT\$Mn		Yearly Results		Quarterly Results					QoQ(%)	YoY(%)
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12		
資產	Assets:									
現金及約當現金	Cash and cash equivalents	2,737	1,973	3,979	1,973	1,178	1,308	1,302	-0.50	-67.29
公平價值變動 列入損益之金融資產	Financial assets at fair value through profit or loss	17,002	17,940	16,102	17,940	14,344	23,816	25,645	7.68	59.27
附賣回票券及債券投資	Securities purchased under agreements to resell	7,514	6,065	4,822	6,065	3,248	3,071	1,876	-38.91	-61.09
應收證券融資款	Margin loans receivable	20,901	12,112	14,488	12,112	13,045	12,142	12,701	4.61	-12.34
其他流動資產	Other current assets	3,173	5,241	5,497	5,241	4,867	6,144	6,401	4.18	16.43
基金及投資	Funds and Investments	5,879	5,868	5,846	5,868	5,947	5,742	5,761	0.34	-1.45
固定資產	Properties, net	2,056	2,016	2,005	2,016	1,979	1,931	1,933	0.11	-3.60
無形及其他資產	Intangible & other assets	2,002	1,977	1,982	1,977	1,859	1,917	2,085	8.74	5.17
受託買賣借項-淨額	Securities brokerage account, net	19	327	98	326.90	17	239	205	-14.12	108.39
資產總計	Total assets	61,282	53,519	54,820	53,519	46,484	56,308	57,908	2.84	5.63
負債及股東權益	Liabilities and stockholders' equity									
負債	Liabilities									
流動負債	Current liabilities	38,443	31,164	32,424	31,164	23,576	33,456	34,743	3.85	7.15
其他負債	Other liabilities	459	170	197	170	175	175	290	65.61	47.51
負債合計	Total liabilities	38,902	31,334	32,621	31,334	23,751	33,631	35,033	4.17	7.40
股本	Capital stock	13,969	15,365	15,365	15,365	15,365	15,365	15,365	0.00	0.00
資本公積	Capital surplus	1,842	446	446	446	446	446	446	0.00	0.00
保留盈餘	Retained earnings	6,992	6,691	6,691	6,691	7,305	7,213	7,463	3.46	11.54
股東權益其他項目	Other items of stockholders' equity	-424	-318	-303	-318	-384	-348	-399	14.68	31.79
股東權益合計	Total stockholders' equity of parent company	22,380	22,185	22,200	22,185	22,733	22,677	22,875	0.87	3.04
負債及股東權益總計	TOTAL	61,282	53,519	54,820	53,519	46,484	56,308	57,908	2.84	5.63

Appendix

SPS's P&L

NT\$Mn		Yearly Results		Quarterly Results						YTD Results			
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	YoY(%)
利息淨收益	Net interest income	1,060	1,050	270	193	200	207	228	10.29	-15.66	857	635	-25.90
手續費淨收益	Net fee income	2,910	2,585	722	522	658	625	499	-20.22	-30.89	2,063	1,782	-13.64
出售證券利益(損失)	Gains (Losses) on sales of securities, net	567	-296	-206	-11	171	-3	70	NA	NA	-285	238	NA
股務代理收入	Stock affairs agent fees	78	82	22	20	21	22	22	1.64	2.77	62	65	5.06
股利收入	Dividend income	135	134	117	5	0	6	53	781	-54.47	129	59	-53.96
權證發行利益	Gains (Losses) on warrant issued, net	332	230	-69	84	68	57	31	-45.62	NA	146	156	6.76
期貨契約利益(損失)	Gains (Losses) from futures transactions	-159	-10	31	2	-77	65	-50	-176.70	-259.78	-12	-62	NA
選擇權交易利益(損失)	Gains (Losses) from options transactions	24	63	11	18	-5	-8	-44	NA	-484.28	46	-57	-225.95
衍生性金融商品利益(損失)	Gains (Losses) from derivative instruments transactions	33	27	-7	-1	-33	-8	91	NA	NA	29	51	76.96
營業證券評價利益(損失)	Gains (Losses) from valuation of operating securities	-493	-384	-39	-168	332	-46	12	NA	NA	-216	298	NA
其他營業收支	Other operating income	-15	75	50	-1	3	-2	9	NA	-81.47	76	11	-86.02
投資收益	Investment income	251	-28	-213	10	172	33	104	216.28	NA	-38	309	NA
營業外收支	Non-operating income-net	52	4	-67	51	25	65	39	-39.55	NA	-47	129	NA
淨收益	Total net revenues	4,776	3,532	622	724	1,534	1,012	1,065	5.20	71.34	2,808	3,612	28.61
營業費用	Operating expenses	3,105	2,996	793	712	892	798	777	-2.70	-2.08	2,284	2,467	7.98
稅前利益(損失)	Pre-tax income (loss)	1,671	536	-171	12	642	214	289	34.61	NA	524	1,145	118.58
所得稅費用(利益)	Income tax benefit (expense)	208	113	-43	12	29	10	39	286.30	NA	102	78	-23.30
純(損)益	Net income (Loss)	1,463	423	-128	0	614	204	249	22.10	NA	422	1,068	152.68

SPS's Pre-tax breakdown

NT\$Mn		Yearly Results		Quarterly Results						YTD Results			
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	YoY(%)
經紀事業處	Brokerage business group	1,584	1,355	304	334	231	60	99	64.90	-67.40	1,021	391	-61.72
資本市場事業處	Capital market business group	59	67	5	-11	209	169	33	-80.59	547.98	77	411	430.72
投資事業處	Principal investment & derivatives business group	616	-449	-418	-55	313	73	277	281.08	NA	-394	662	NA
其他	Others	-588	-437	-63	-256	-111	-87	-121	NA	NA	-181	-319	NA
稅前利益(損失)	Pre-tax income (loss)	1,671	536	-171	12	642	214	289	34.60	NA	524	1,145	118.58

Appendix

BSP's Credit Breakdown

NT\$Mn		Yearly Results		Quarterly Results							
授信類別	Items	2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	YTD(%)
企金放款	Corporate loans										
製造業	Manufacturing	138,000	153,520	151,863	153,520	160,771	164,184	172,060	4.80	13.30	12.08
電子工業	Electronics Industry	63,304	71,735	67,819	71,735	69,487	68,960	77,216	11.97	13.86	7.64
原物料業	Chemical products	42,570	44,532	46,885	44,532	48,645	52,816	50,733	-3.94	8.21	13.93
傳產製造業	Conventional industry	31,158	36,326	36,165	36,326	41,842	41,570	43,282	4.12	19.68	19.15
新興製造業	Electric fixture	968	927	993	927	797	838	829	-1.07	-16.54	-10.56
金融機構、證券及保險業	FI & security house & insurance	16,806	11,878	14,100	11,878	13,218	13,033	13,203	1.30	-6.36	11.16
租賃/分期付款業	Installment & leasing	5,451	4,984	4,568	4,984	7,602	6,925	5,081	-26.63	11.23	1.95
營建業及不動產業	Construction & real estate	38,949	38,070	39,358	38,070	37,509	39,656	39,926	0.68	1.44	4.87
批發及零售業	Wholesales/retail	44,861	56,459	57,551	56,459	57,284	60,590	56,746	-6.35	-1.40	0.51
傳產服務業	Traditional service industry	16,524	17,419	16,869	17,419	14,674	17,492	21,047	20.32	24.77	20.83
綜合服務業	Comprehensive services	462	1,036	604	1,036	1,661	1,778	1,439	-19.07	138.22	38.92
其他服務業	Other services	12,355	10,614	12,381	10,614	8,972	9,107	9,148	0.45	-26.11	-13.81
公營事業/公同事業	State-owned company	40,237	40,811	39,574	40,811	39,988	36,060	36,921	2.39	-6.70	-9.53
企業相關個人	Business owner	17,549	15,089	15,614	15,089	15,059	14,847	14,662	-1.25	-6.10	-2.83
非營利團體	Non-profit organization	1,043	1,048	1,023	1,048	1,183	1,429	1,452	1.61	41.95	38.54
其他	Others	1,398	1,512	1,165	1,512	1,880	1,783	1,813	1.70	55.71	19.95
企金放款小計	Sub total	333,634	352,440	354,669	352,440	359,801	366,884	373,498	1.80	5.31	5.97
保證/承兌/信用狀	Guarantee, acceptance	20,944	20,814	22,949	20,814	21,799	25,974	26,098	0.48	13.72	25.38
承購業務	Factoring	18,458	16,630	17,076	16,630	16,630	16,191	15,779	-2.55	-7.59	-5.11
外匯/衍生性交易及其他	Derivatives and others	4,777	6,302	10,173	6,302	8,784	8,094	10,490	29.61	3.11	66.46
企金授信合計	Corporate total	377,813	396,186	404,867	396,186	407,014	417,143	425,865	2.09	5.19	7.49
個金放款	Individual loans	362,041	366,963	365,007	366,963	365,941	373,406	377,888	1.20	3.53	2.98
房貸	Mortgage loans	351,854	352,617	351,556	352,617	351,659	357,963	361,389	0.96	2.80	2.49
信用貸款	Unsecured loans	6,062	9,699	9,071	9,699	9,500	10,387	11,303	8.81	24.61	16.53
車貸	Car loans	3,416	4,064	3,860	4,064	4,327	4,523	4,792	5.93	24.13	17.92
其他	Others	709	582	520	582	455	533	404	-24.15	-22.35	-30.62
保證	Guarantee	343	254	273	254	242	224	203	-9.42	-25.76	-20.25
信用卡	Credit card	16,338	18,001	17,246	18,001	16,715	17,883	17,007	-4.90	-1.39	-5.52
個金授信合計	Individual total	378,722	385,218	382,526	385,218	382,898	391,513	395,098	0.92	3.29	2.56
全行授信總計	TOTAL	756,535	781,404	787,393	781,404	789,912	808,656	820,962	1.52	4.26	5.06

Appendix

BSP's Deposit Breakdown

NT\$m		Yearly Results		Quarterly Results							
存款類別	Items	2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	YTD(%)
台幣存款	NTD Deposits										
台幣支存	Checking	8,405	9,536	8,336	9,536	8,690	8,711	8,543	-1.93	2.48	-10.41
台幣活期性	Demand	303,832	302,148	308,164	302,148	308,998	300,975	311,242	3.41	1.00	3.01
台幣定期性	Time	441,563	486,445	473,976	486,445	495,652	513,995	504,546	-1.84	6.45	3.72
郵匯局轉存款	Redeposit from the directorate general of postal remittance	18,877	11,806	14,804	11,806	8,806	9,358	9,358	0.00	-36.79	-20.74
小計	Sub total	772,677	809,935	805,280	809,935	822,146	833,039	833,689	0.08	3.53	2.93
外幣存款	Foreign Currency Deposits										
外幣支存	Checking	3,997	3,153	3,500	3,153	3,182	3,847	3,477	-9.62	-0.66	10.28
外幣活期性	Demand	84,247	91,201	92,295	91,201	96,878	93,770	92,787	-1.05	0.53	1.74
外幣定期性	Time	58,184	70,043	63,157	70,043	66,380	68,038	67,451	-0.86	6.80	-3.70
小計	Sub total	146,428	164,397	158,952	164,397	166,440	165,655	163,715	-1.17	3.00	-0.41
合計	Total	919,105	974,332	964,232	974,332	988,586	998,694	997,404	-0.13	3.44	2.37

Appendix

BSP's Fee Breakdown

NT\$m		Yearly Results		Quarterly Results						YTD Results			
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	YoY(%)
財富管理	Wealth management	1,630	1,248	314	217	227	256	276	7.83	-12.12	1,031	759	-26.33
放款	Loan fees	782	493	148	71	132	149	142	-4.66	-3.88	421	423	0.39
應收帳款	Factoring and A/R financing	166	154	40	38	36	37	36	-1.61	-8.30	116	110	-5.26
進出口	Import and export service	337	322	84	81	77	79	80	1.79	-5.12	241	236	-1.95
信託及保管	Trust & custodian bank	211	175	43	38	44	36	36	0.99	-15.66	137	116	-15.45
保證及承兌	Guarantees & acceptances	74	70	17	17	17	19	21	7.44	19.25	53	57	8.18
信用卡	Credit card	561	579	149	159	152	165	172	4.08	15.18	421	489	16.29
其他	Others	-49	-74	-12	-36	-8	-3	0	NA	NA	-38	-11	NA
*壽險	Life insurance		265	88	86	109	111	102	-7.88	15.86	179	321	79.73
*產險	Property insurance		13	3	3	4	5	3	-32.41	0.77	9	12	29.39
小計	Sub total	3,712	3,244	875	675	790	853	869	1.87	-0.66	2,570	2,513	-2.21
壽險	Life insurance	780	963	287	196	372	378	368	-2.63	28.25	767	1,118	45.70
產險	Property insurance	48	65	15	18	15	21	16	-24.05	9.43	46	52	11.38
扣除銀行 已認列之收入	Income attributable to BSP		-278	-91	-90	-112	-116	-105	NA	NA	-188	-333	NA
合計	Total fee income	4,540	3,994	1,085	799	1,065	1,137	1,148	0.99	5.78	3,195	3,349	4.82

Appendix

BSP's Asset Quality

NT\$m		Yearly Results		Quarterly Results						YTD Results			
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	YoY(%)
放款資產品質	Asset quality for loans												
逾期放款	NPL												
前期逾期放款餘額	90-days NPLs - beginning	5,867	3,596	2,738	3,170	3,398	3,211	2,833	-11.77	3.44	3,596	3,398	-5.52
當期新增逾放	New NPL influx	2,937	2,986	995	803	256	505	279	-44.84	-72.00	2,184	1,040	-52.40
當期逾放回收金額	NPL recovery	3,530	1,014	362	288	358	871	277	-68.20	-23.46	1,884	1,507	-20.03
當期打銷呆帳	Write-offs	1,678	2,171	201	288	85	12	361	2,975.07	79.48	726	458	-36.98
本期逾期放款餘額	90-days NPLs - ending	3,596	3,398	3,170	3,398	3,211	2,833	2,473	-12.69	-21.99	3,170	2,473	-21.99
逾放比	NPL ratio												YoY(+/-)
逾放比-個企	Individual NPL ratio	0.24%	0.13%	0.15%	0.13%	0.14%	0.11%	0.10%	-0.01%	-0.05%	0.15%	0.10%	-0.05%
逾放比-企企	Corporate NPL ratio	0.82%	0.83%	0.74%	0.83%	0.75%	0.66%	0.56%	-0.10%	-0.18%	0.74%	0.56%	-0.18%
逾放比-全行	Total NPL ratio	0.52%	0.47%	0.44%	0.47%	0.44%	0.38%	0.33%	-0.05%	-0.11%	0.44%	0.33%	-0.11%
備抵呆帳餘額 (放款)	Total reserves for loans	5,242	7,156	5,446	7,156	7,319	7,470	7,542	0.96	38.49	5,446	7,542	38.49
覆蓋率	Coverage ratio												YoY(+/-)
覆蓋率-個企	Individual coverage ratio	246.65%	695.80%	347.38%	695.80%	662.02%	812.96%	884.74%	71.78%	537.36%	347.38%	884.74%	537.36%
覆蓋率-企企	Corporate coverage ratio	111.99%	133.11%	135.46%	133.11%	146.36%	170.38%	197.89%	27.51%	62.43%	135.46%	197.89%	62.43%
覆蓋率-全行放款	Total coverage ratio	145.77%	210.62%	171.79%	210.62%	227.98%	263.73%	304.96%	41.23%	133.17%	171.79%	304.96%	133.17%
信用卡資產品質	Asset quality for credit card												YoY(+/-,%)
逾放比	NPL ratio(90-day past due)	0.65%	0.38%	0.44%	0.38%	0.44%	0.42%	0.43%	0.01%	-0.01%	0.44%	0.43%	-0.01%
覆蓋率	Coverage ratio	587.55%	473.68%	454.12%	473.68%	438.30%	430.68%	438.88%	8.20%	-15.24%	454.12%	438.88%	-15.24%
當期打銷呆帳	Write-offs	351	214	46	46	41	46	48	4.99	5.54	168	135	-19.38
淨轉催率	Net charge off ratio	0.17%	-0.76%	-0.70%	-0.76%	-1.02%	-0.96%	-0.92%	0.04%	-0.22%	-0.70%	-0.92%	-0.22%
提列呆帳	Provisions for credit loss												YoY(%)
呆帳費用提列-放款	Provision for loan loss, net	1,944	2,892	406	2,033	241	155	460	197.41	13.26	859	856	-0.41
呆帳費用提列-應收及保證	Provision for credit loss, net	323	139	0	76	52	27	27	-0.37	NA	63	106	69.62
呆帳費用提列-信用卡及其他	Provision for credit card, net	305	-406	-75	-41	-38	-25	-21	-17.04	-72.38	-365	-84	-77.09
當期呆帳費用	Total provisions	2,572	2,625	331	2,068	255	157	466	197.28	41.03	557	879	57.68