

# SinoPac Holdings

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Non-deal Roadshow by HSBC

2013.06

# Disclaimer

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# Agenda

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- 一、整體營運報告 (p. 2 ~ p. 3)
- 二、金控財務概況 (p. 4 ~ p. 8)
- 三、銀行營運摘要 (p. 9~ p. 22)
- 四、證券營運摘要 (p. 23 ~ p. 26)
- 五、重點項目進展 (p. 27)
- 六、永豐銀行與中國工商銀行參股協議 (p. 28 ~ p. 35)

# 一、金控整體營運報告<sup>1/2</sup>

## 1Q營運表現

### ■ 景氣出現回暖跡象，但2013挑戰不會結束

- 美國避開財政懸崖，日本安倍經濟學奏效，Q1分別成長2.5%、3.5%；中國禁奢反腐，Q1僅成長7.7%，歐洲賽浦勒斯銀行危機，經濟衰退-0.2%
- 台灣內需低迷，出口衰退，Q1 GDP僅1.54%；台股大盤指數漲幅約2.8%，日平均成交量971億元，較去年同期減少357億元

### ■ 金控整體營運成果

- 2013Q1稅後淨利2,873百萬元(其中銀行2,792百萬元、證券115百萬元)，YoY成長4%

# 一、金控整體營運報告<sup>2/2</sup>

## 1Q業務發展簡述

### 銀行業務

- 掌握人民幣開放商機，積極推出人民幣金融商品，擴大資產規模
- 聚焦客戶服務，深化往來關係，提高手續費收入
- 發展符合客戶需求的商品組合與服務，提升客戶滿意度及銷售效能
- 開辦銀聯卡收單及網路代收代付服務

### 證券業務

- 人民幣計價債券(寶島債)業務領先者；主辦中國信託銀行發行之首檔人民幣計價債券(3/12掛牌)
- 權證發行檔數485檔，排名第2

### 得獎殊榮

- 銀行獲金融監督管理委員會評選為辦理中小企業放款『均衡區域發展特別獎』
- 投信「永豐趨勢平衡基金」、「永豐永益平衡基金」勇奪4項單一基金獎項，再度摘下Lipper混合型團體大獎，創下連續三年獲獎紀錄

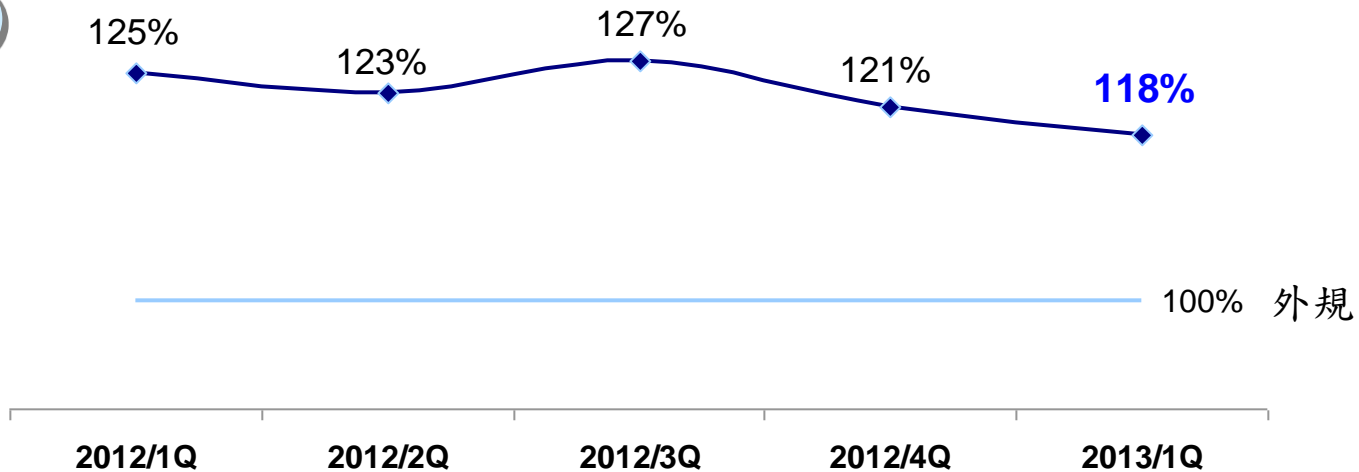
## 二、金控Financial Highlights-2013/1Q<sup>1/5</sup>

單位：NT百萬元  
百萬股

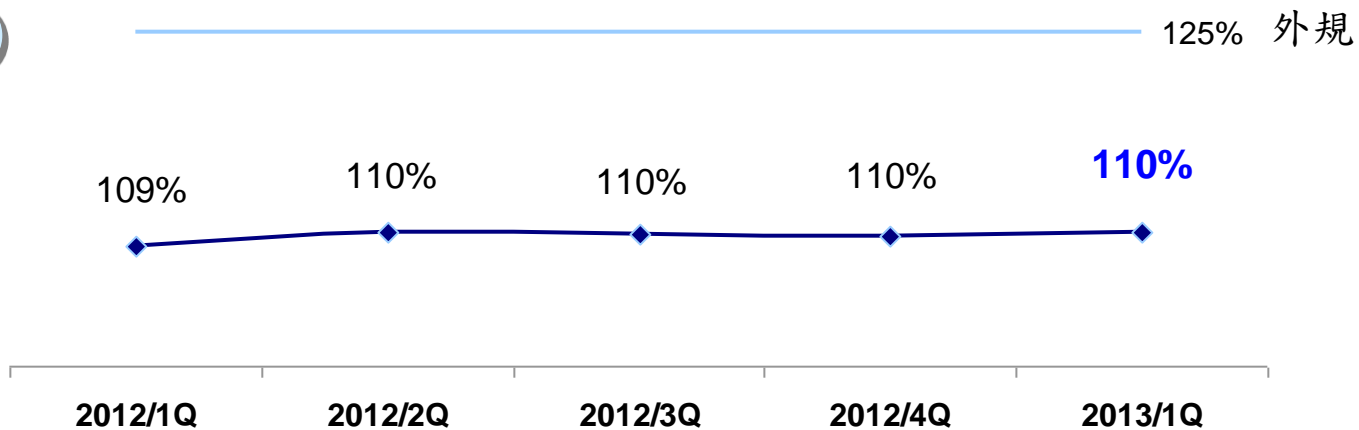
	2012/1Q	2012/2Q	2012/3Q	2012/4Q	2013/1Q	QoQ	YoY
股本	73,112	75,423	75,454	75,683	75,683	0.0%	3.5%
加權在外流通股數	7,311	7,311	7,543	7,546	7,568	0.3%	3.5%
合併資產	1,308,825	1,331,036	1,336,958	1,365,709	1,394,497	2.1%	6.5%
淨值	91,766	92,976	95,641	97,727	101,513	3.9%	10.6%
稅後淨利	2,762	2,184	2,633	2,045	2,873	40%	4.0%
ROAE	12.18%	9.43%	11.11%	8.43%	11.48%	3.1%	-0.7%
EPS (元)	0.37	0.29	0.35	0.27	0.38	0.11	0.01
每股淨值 (元)	12.55	12.72	12.68	12.91	13.41	0.50	0.86

# 金控資本結構<sup>2/5</sup>

## CAR (%)



## DLR (%)



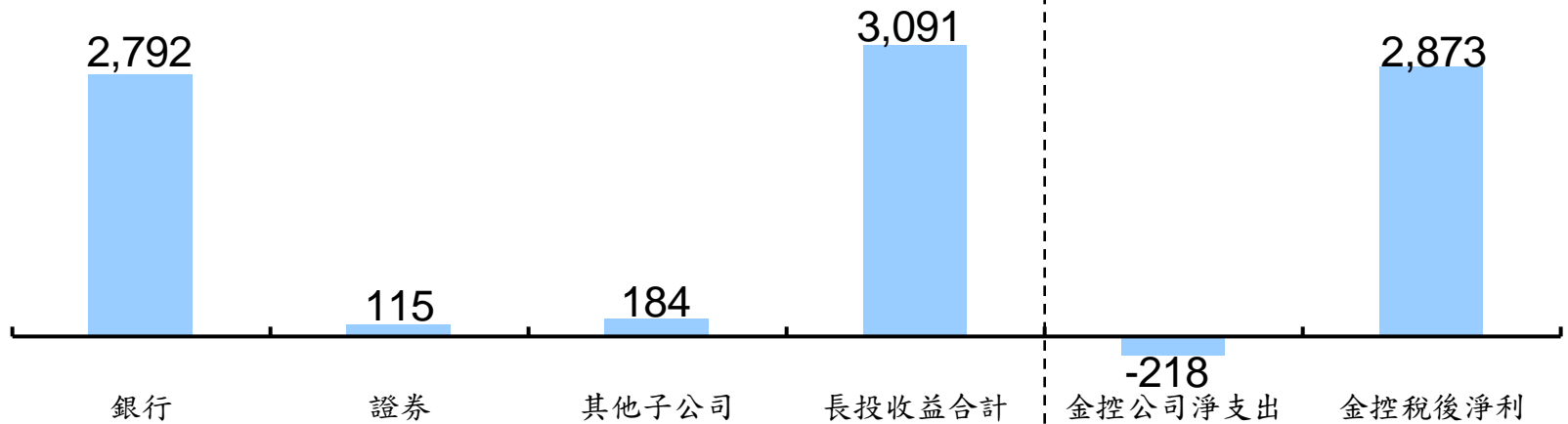
註1：CAR = 集團合格資本淨額 / 集團法定資本需求

註2：DLR = 股權投資 / 淨值

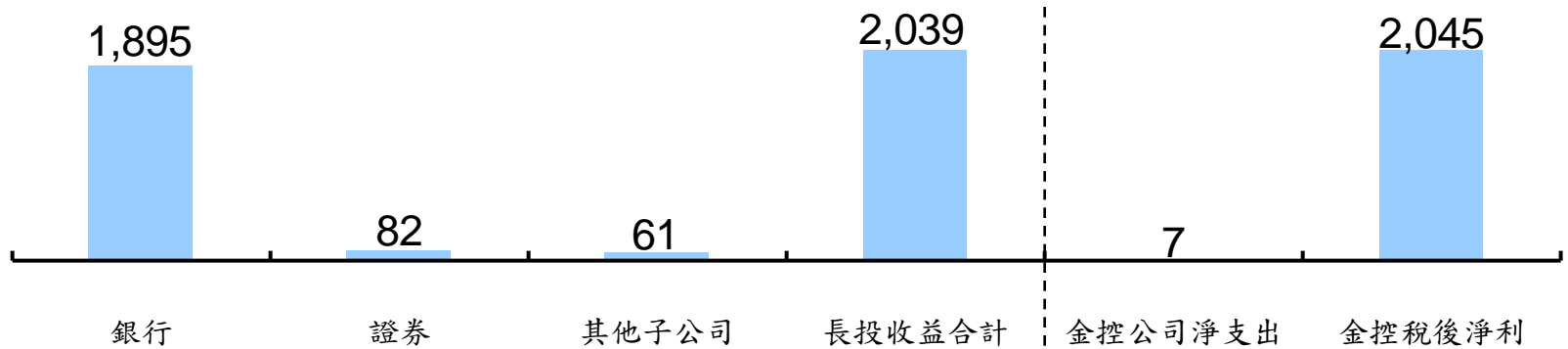
# 金控各子公司獲利貢獻-2013/1Q (QoQ)<sup>3/5</sup>

單位：NT百萬元

2013/1Q



2012/4Q



(+/-)

897

33

122

1,052

-224

828

QoQ



47%



40%



200%



52%



3371%



40%

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

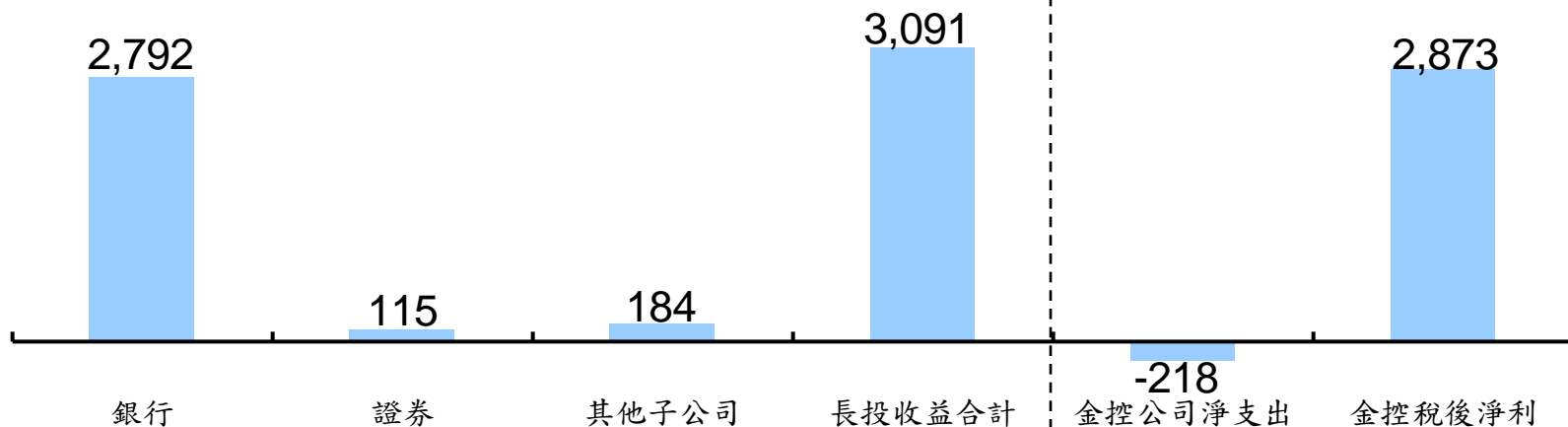
註2：👍：較好 👎：較差



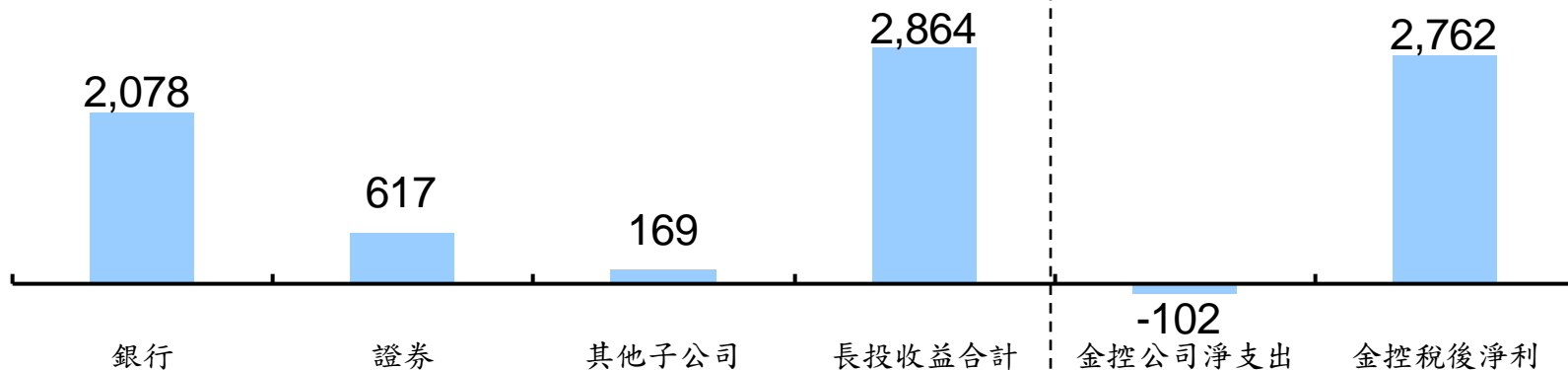
# 金控各子公司獲利貢獻-2013/1~3M (YoY)<sup>4/5</sup>

單位：NT百萬元

2013/1~3M



2012/1~3M



(+/-)	714	-502	15	227	-116	111
YoY	👍 34%	👎 81%	👍 9%	👍 8%	👎 114%	👍 4%

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-2013/1~3M<sup>5/5</sup>

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	77,400	2,792	14.4%	70.7%	90.3%	10.2%
證券	22,968	115	2.0%	21.0%	3.7%	0.4%
其他	9,146	184	8.0%	8.4%	5.9%	0.7%
<b>合計</b>	<b>109,514</b>	<b>3,091</b>	<b>11.3%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11.3%</b>

註1：DLR=110%

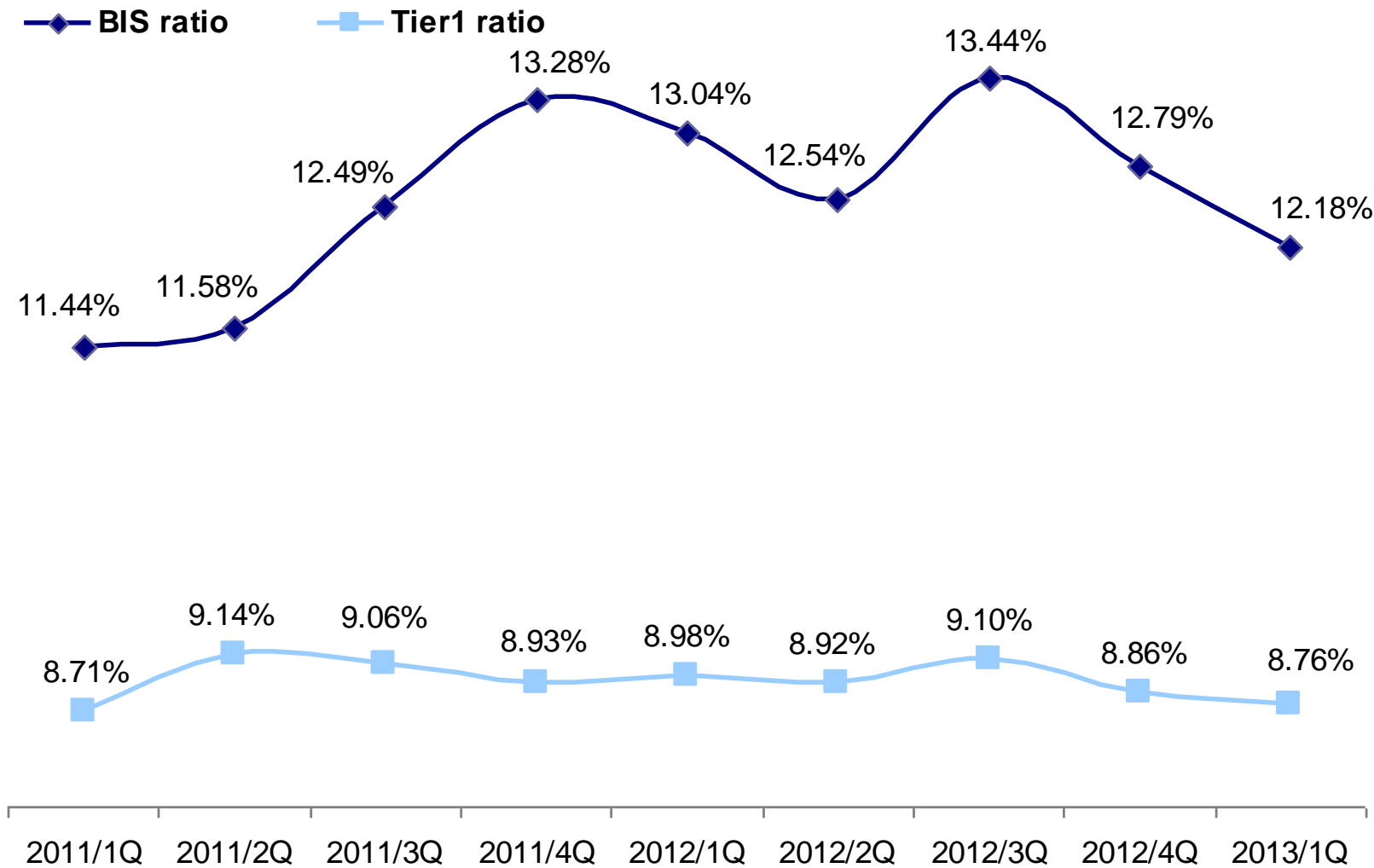
註2：2013/3 金控長投餘額為110,545百萬元；平均長投餘額計算採當年度各月底長投餘額簡單平均

# 三、銀行Financial Highlights-2013/1Q<sup>1/14</sup>

單位：NT百萬元	2012/1Q	2012/2Q	2012/3Q	2012/4Q	2013/1Q	QoQ	YoY
淨值	71,855	73,835	76,335	78,250	81,113	3.7%	12.9%
總資產	1,190,675	1,208,106	1,213,556	1,242,676	1,274,500	2.6%	7.0%
稅後淨利	2,078	1,988	2,387	1,895	2,792	47.3%	34%
EPS (元)	0.40	0.38	0.44	0.35	0.52	0.17	0.12
總存款	988,586	998,694	997,404	1,017,009	1,052,809	3.5%	6.5%
總放款	725,743	740,290	751,386	758,135	757,757	0.0%	4.4%
放存比	74.2%	74.8%	75.9%	75.7%	72.5%	-3.1%	-1.6%
逾放比	0.44%	0.38%	0.33%	0.30%	0.29%	-0.01%	-0.15%
備抵覆蓋率	227.98%	263.73%	304.96%	336.62%	358.17%	22%	130%
放款覆蓋率	1.01%	1.01%	1.00%	1.00%	1.04%	0.04%	0.03%
BIS Ratio	13.04%	12.54%	13.44%	12.79%	12.18%	-0.61%	-0.86%
Tier 1 Ratio	8.98%	8.92%	9.10%	8.86%	8.76%	-0.10%	-0.22%
ROAA	0.71%	0.67%	0.78%	0.61%	0.88%	0.26%	0.17%
ROAE	11.70%	10.89%	12.65%	9.75%	13.93%	4.18%	2.23%
Leverage	16.57	16.36	16.17	15.94	15.90	-0.04	-0.66

註：計算ROAA、ROAE及Leverage之分母係採各月底餘額平均

# 銀行資本適足指標<sup>2/14</sup>



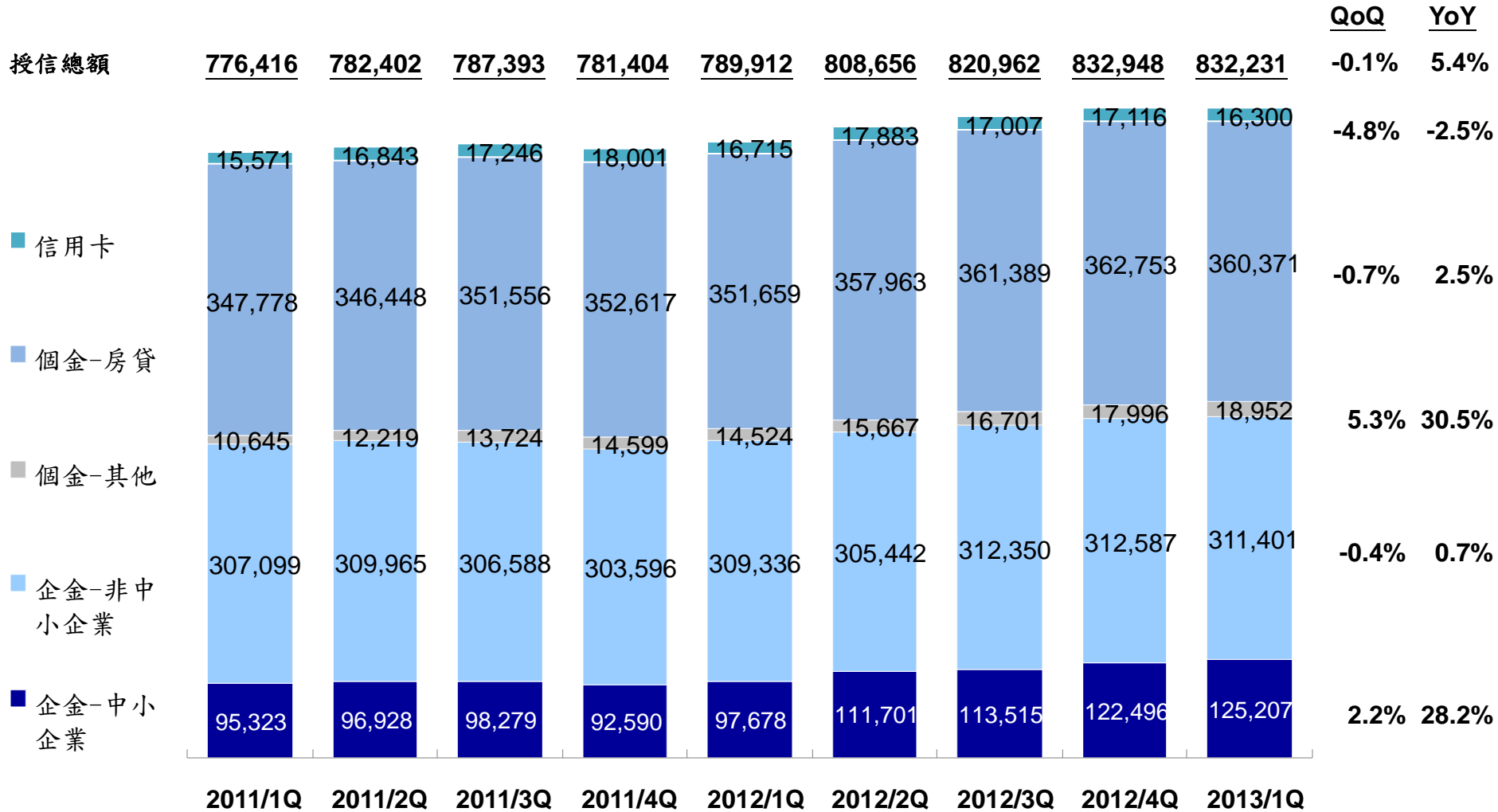
# 銀行資產負債結構-2013/1Q<sup>3/14</sup>

單位：NT百萬元

	金額	比重		金額	比重
<b>生息資產</b>			<b>付息負債</b>		
存同拆同	61,542	5%	同存同拆	51,368	4%
信用狀買斷及進出口業務	46,825	4%			
放款(不含催收):			存款:		
企金放款	376,598	30%	存款-台幣	840,487	66%
個金+消金放款	378,149	30%	存款-外幣	212,322	17%
<b>放款小計</b>	<b>754,747</b>	<b>59%</b>	<b>存款小計</b>	<b>1,052,809</b>	<b>83%</b>
央行NCD	230,845	18%	金融債券	42,997	3%
票債券及附賣回債券	53,821	4%	附買回債券及其他	7,198	1%
承購應收帳款	7,691	1%			
信用卡	8,201	1%			
<b>生息資產小計</b>	<b>1,163,671</b>	<b>91%</b>	<b>付息負債小計</b>	<b>1,154,371</b>	<b>91%</b>
<b>非生息資產</b>			<b>非付息負債</b>		
庫存現金	6,343	0%	應付款項	21,290	2%
採權益法之股權投資	5,880	0%	其它	17,726	1%
有價證券投資	35,692	3%	<b>非付息負債小計</b>	<b>39,016</b>	<b>3%</b>
固定資產-淨額	10,855	1%			
其它	52,059	4%	<b>負債合計</b>	<b>1,193,387</b>	<b>94%</b>
<b>非生息資產小計</b>	<b>110,829</b>	<b>9%</b>	<b>股東權益合計</b>	<b>81,113</b>	<b>6%</b>
<b>總資產總計</b>	<b>1,274,500</b>	<b>100%</b>	<b>負債及股東權益合計</b>	<b>1,274,500</b>	<b>100%</b>

# 銀行授信餘額與組合<sup>4/14</sup>

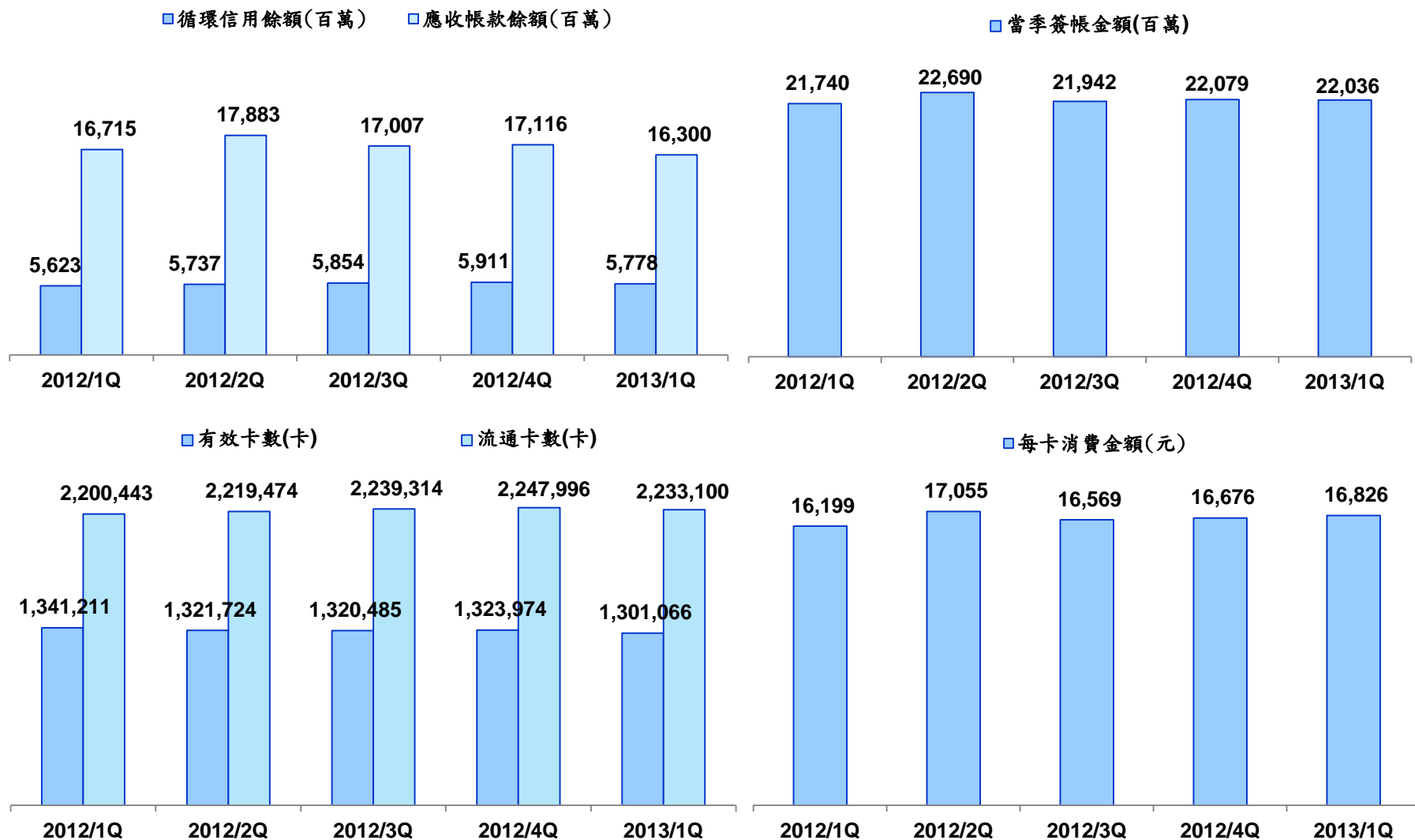
單位：NT百萬元



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 5/14

2011年8月發行全國加油卡。截至2013年3月底總流通卡數為223萬卡，為市場第6大發卡行。

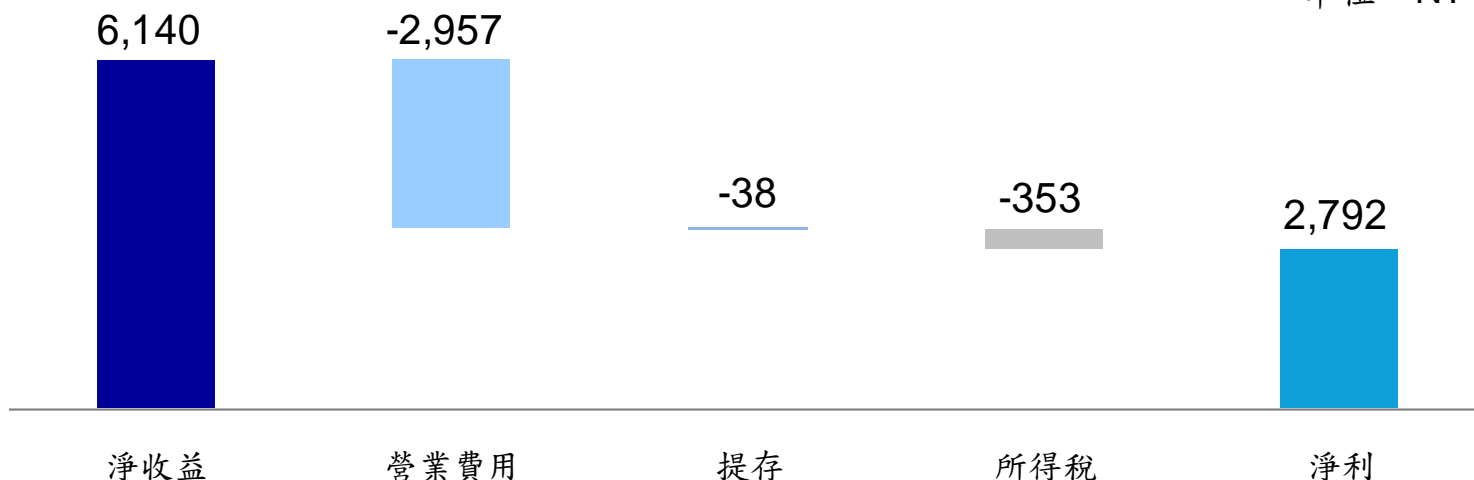


註：每卡消費金額 = 總消費金額 / 各季平均有效卡數

# 銀行損益結構-2013/1Q (QoQ)<sup>6/14</sup>

2013/1Q

單位：NT百萬元



2012/4Q



(+/-)	淨收益	營業費用	提存	所得稅	淨利
QoQ	1,210	110	73	130	897
	👍 24.5%	👎 3.9%	👎 2.1%	👎 58.3%	👍 47.3%

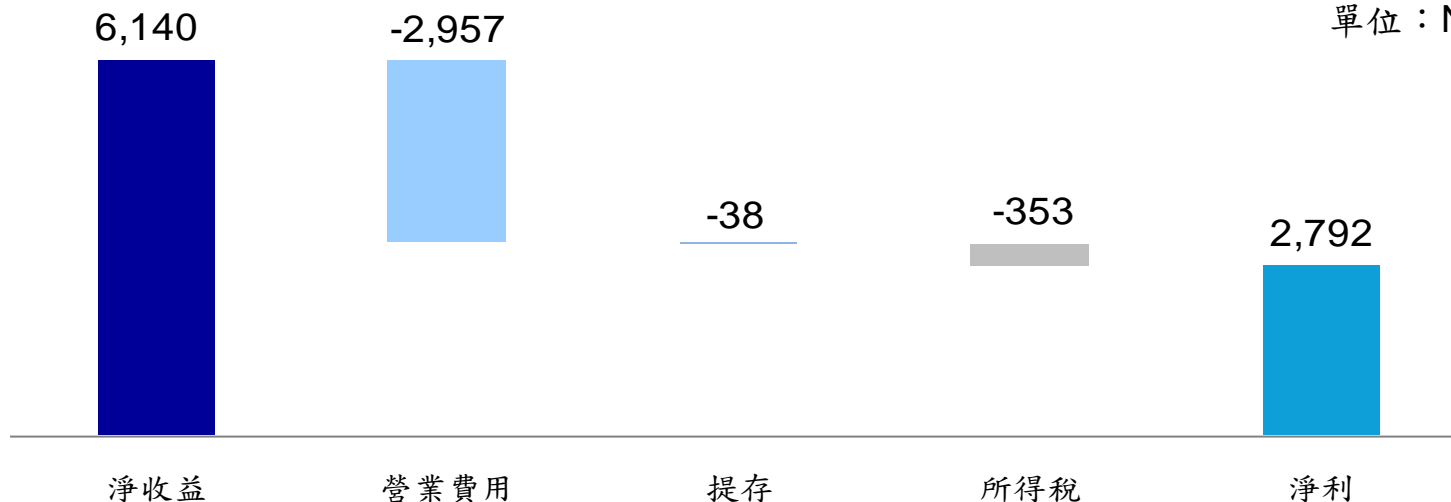
註：👍：較好    👎：較差



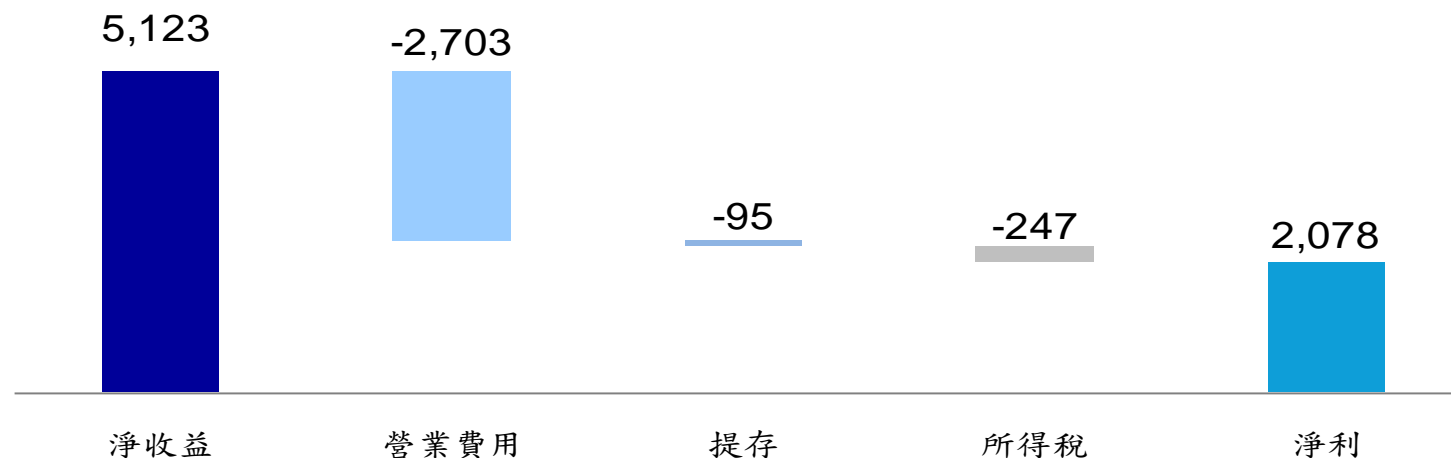
# 銀行損益結構-2013/1~3M (YoY)<sup>7/14</sup>

2013/1~3M

單位：NT百萬元



2012/1~3M



(+/-)

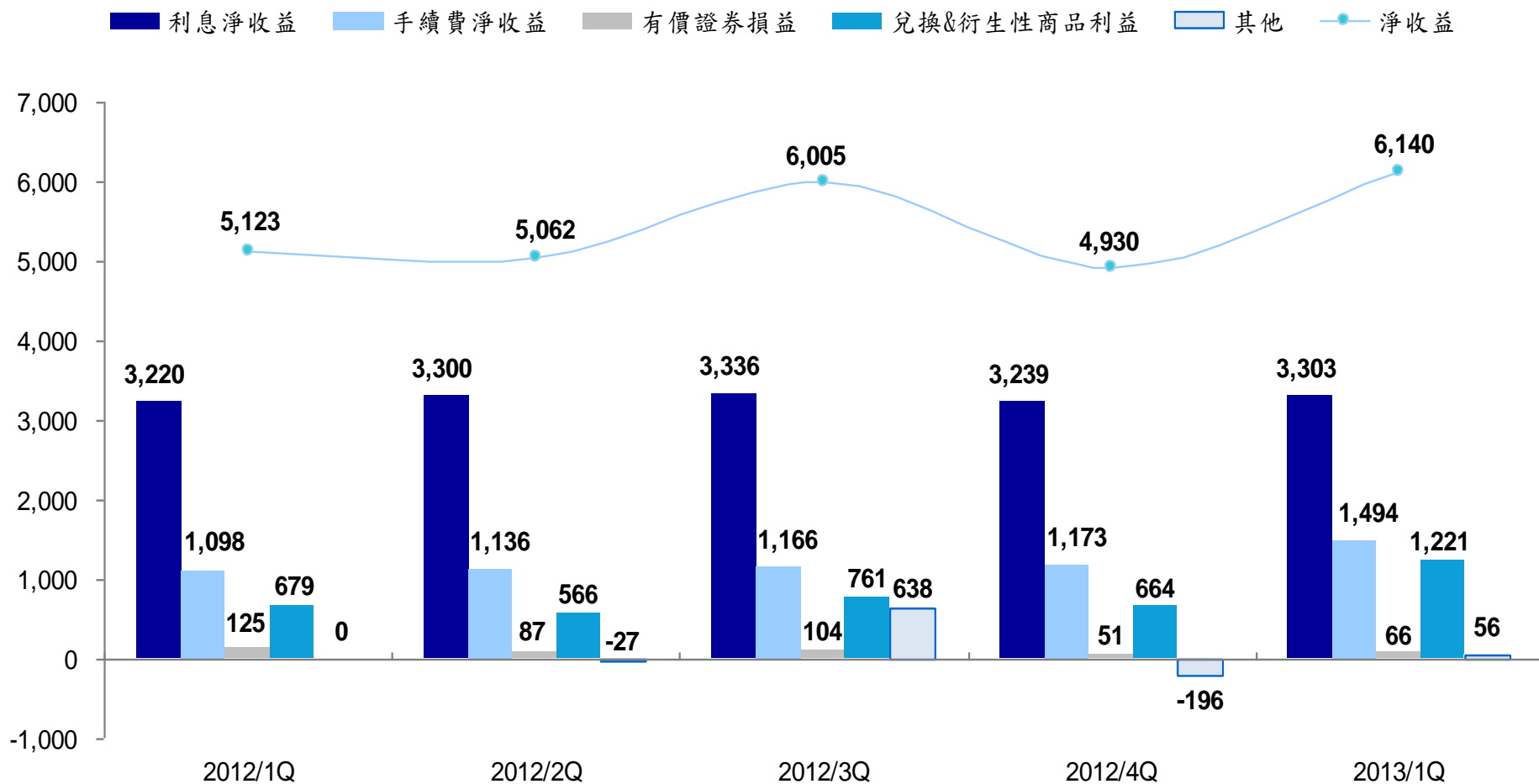
YoY

項目	2013/1~3M	2012/1~3M	YoY (%)
淨收益	6,140	5,123	19.9%
營業費用	-2,957	-2,703	9.4%
提存	-38	-95	-60.0%
所得稅	-353	-247	42.90%
淨利	2,792	2,078	34.4%

註：👍：較好    👎：較差

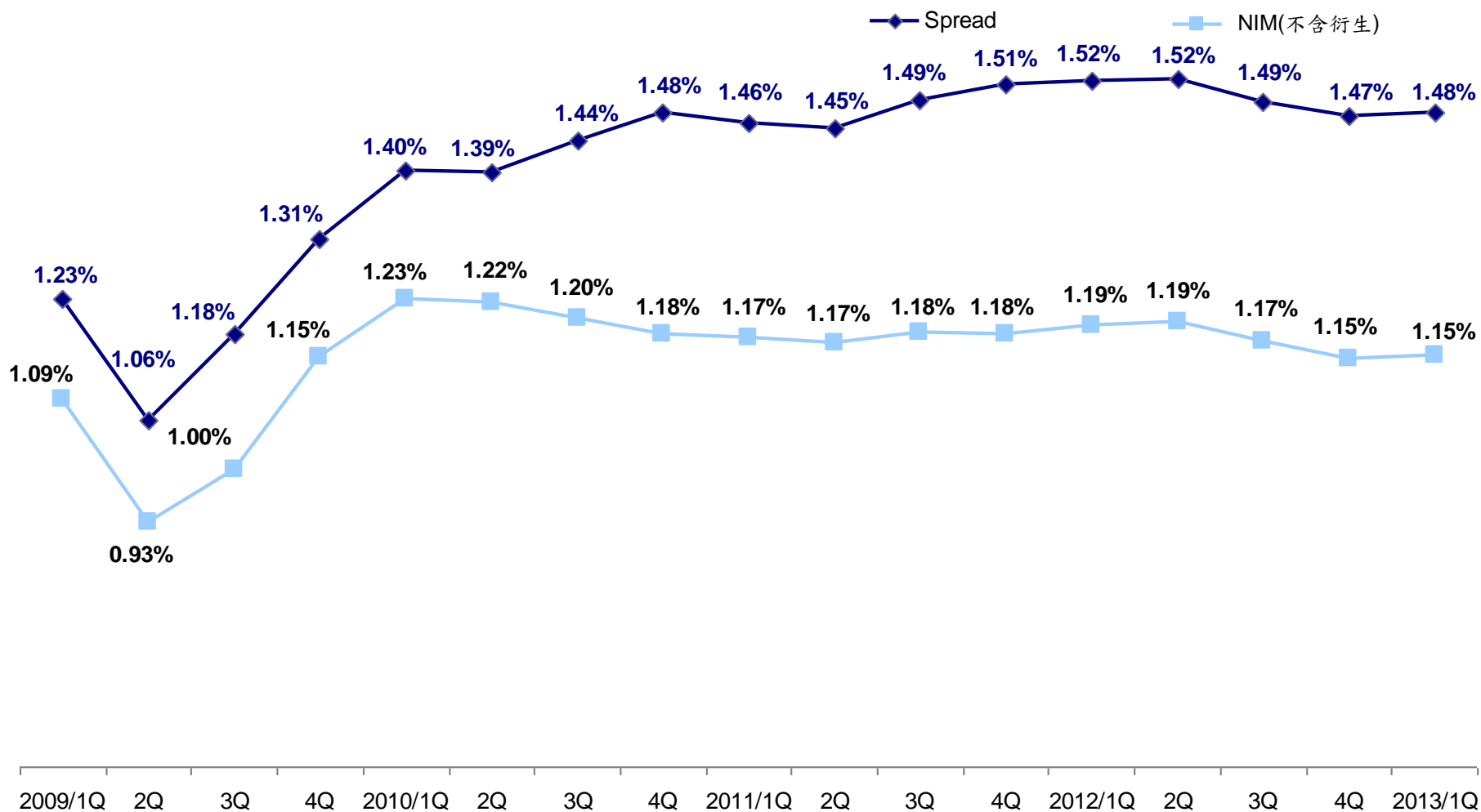
# 銀行淨收益趨勢 8/14

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<sup>9/14</sup>



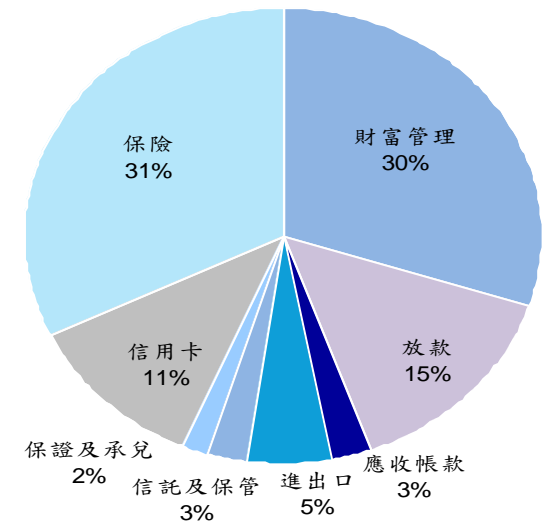
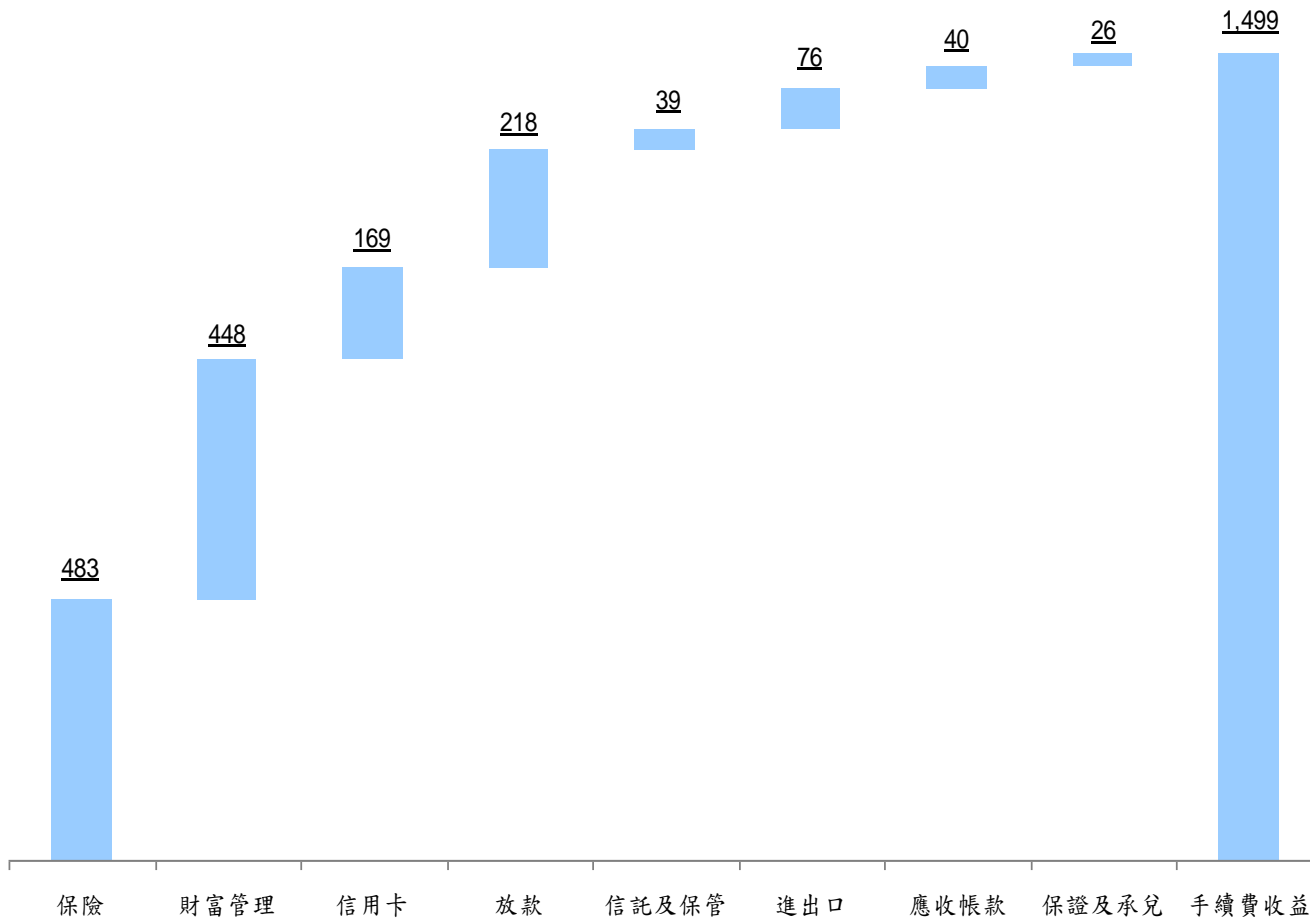
註：計算Spread及NIM的分母，採每日餘額平均

# 銀行手續費收益分析<sup>10/14</sup>

單位：NT百萬元

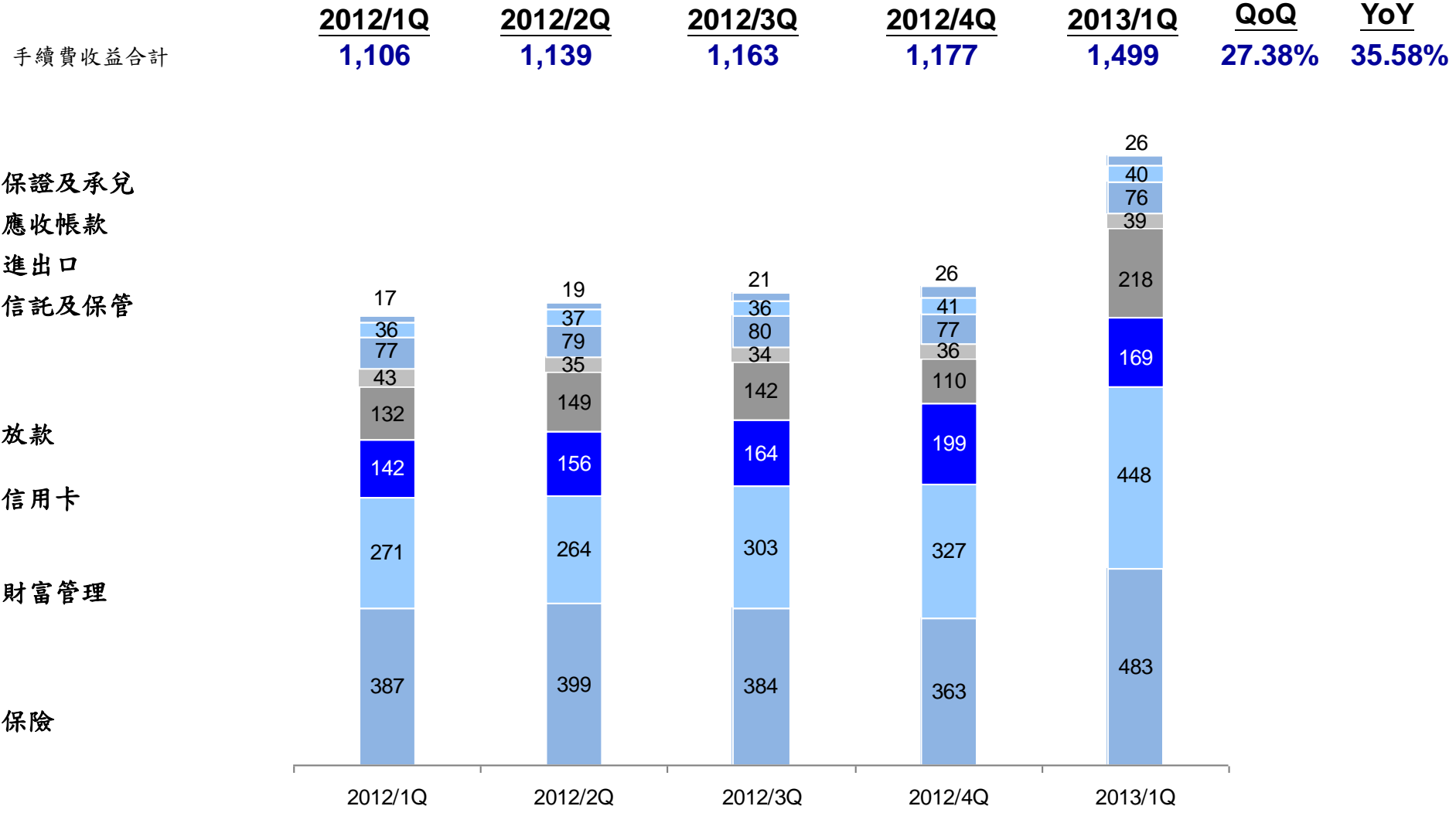
## 2013/1Q手續費收益

## 手續費來源佔比



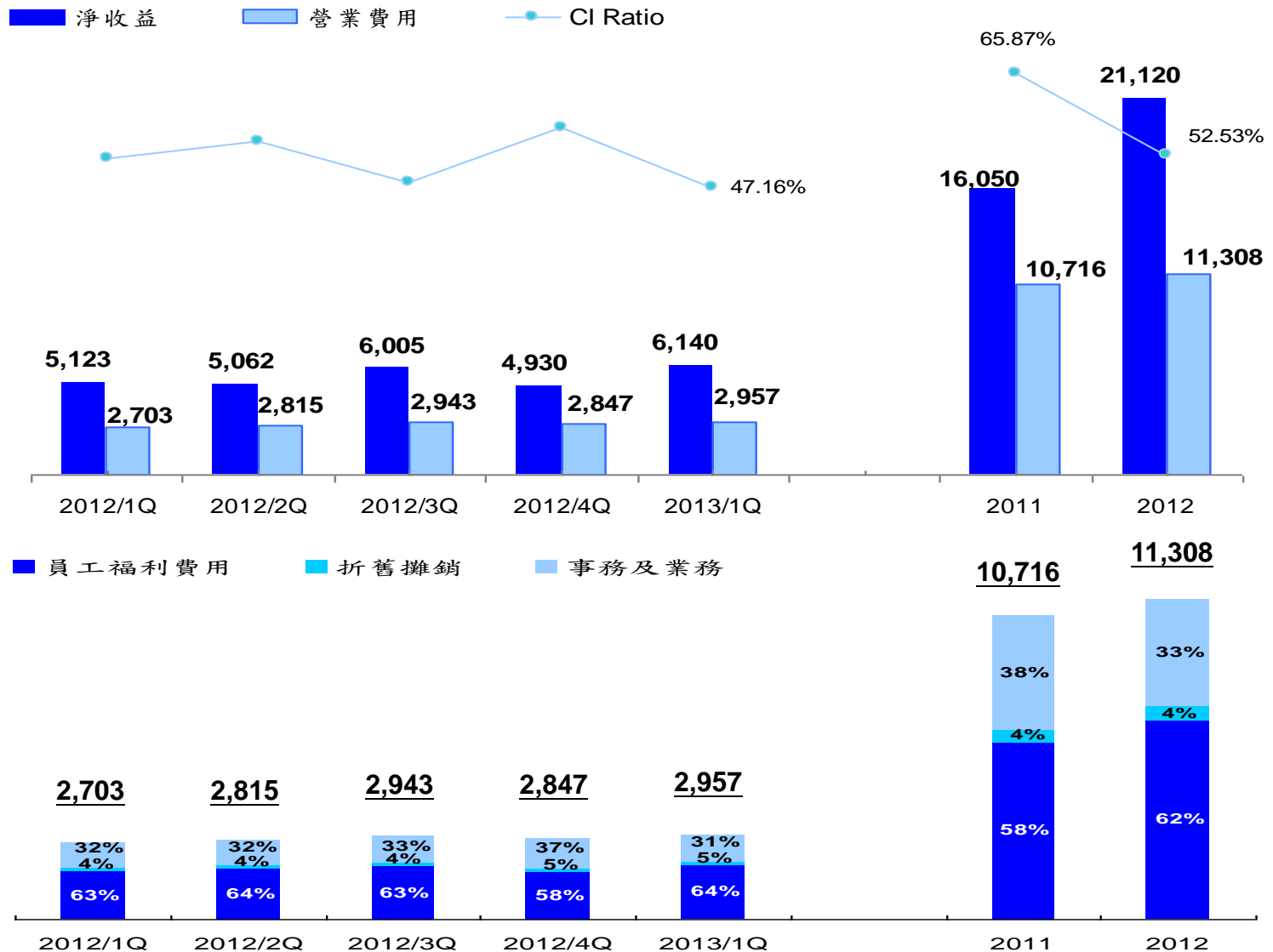
# 銀行手續費收益分析<sup>11/14</sup>

單位：NT百萬元



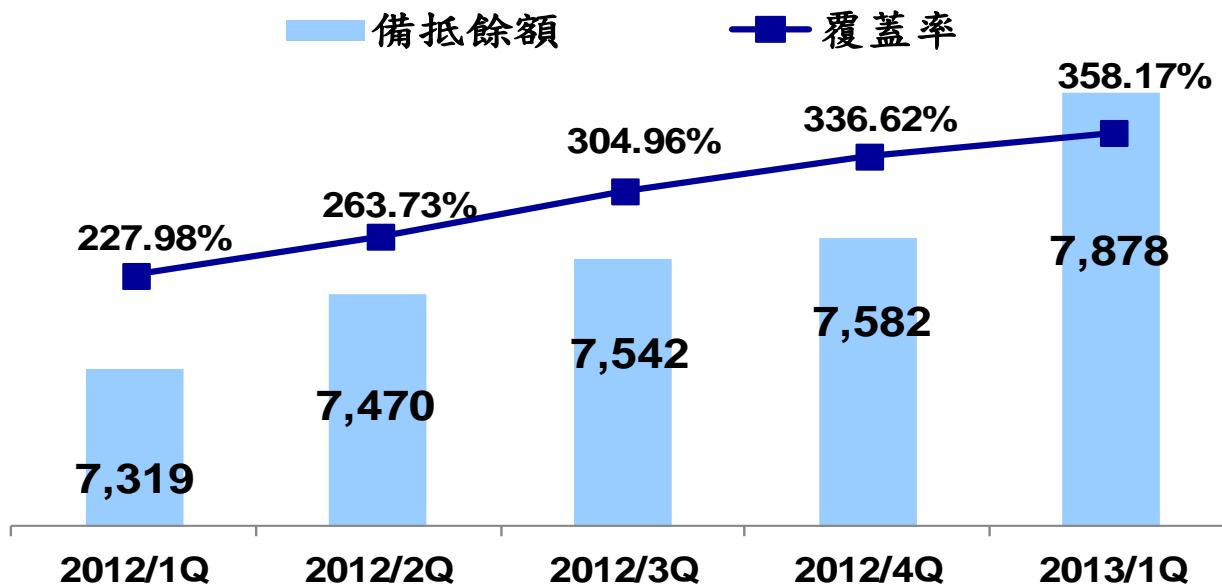
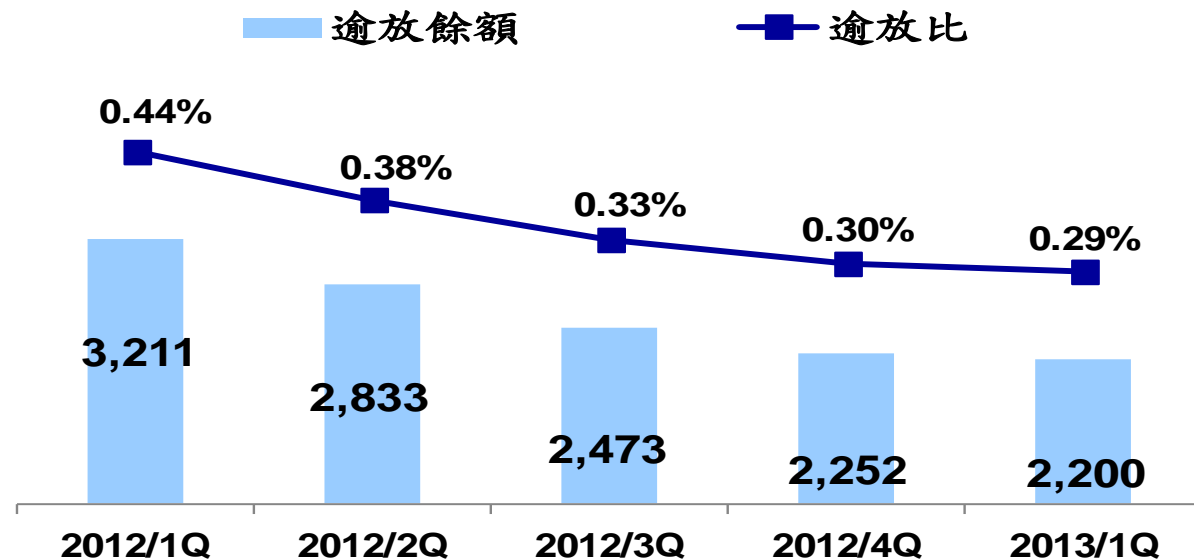
# 銀行營業費用分析<sup>12/14</sup>

單位：NT百萬元



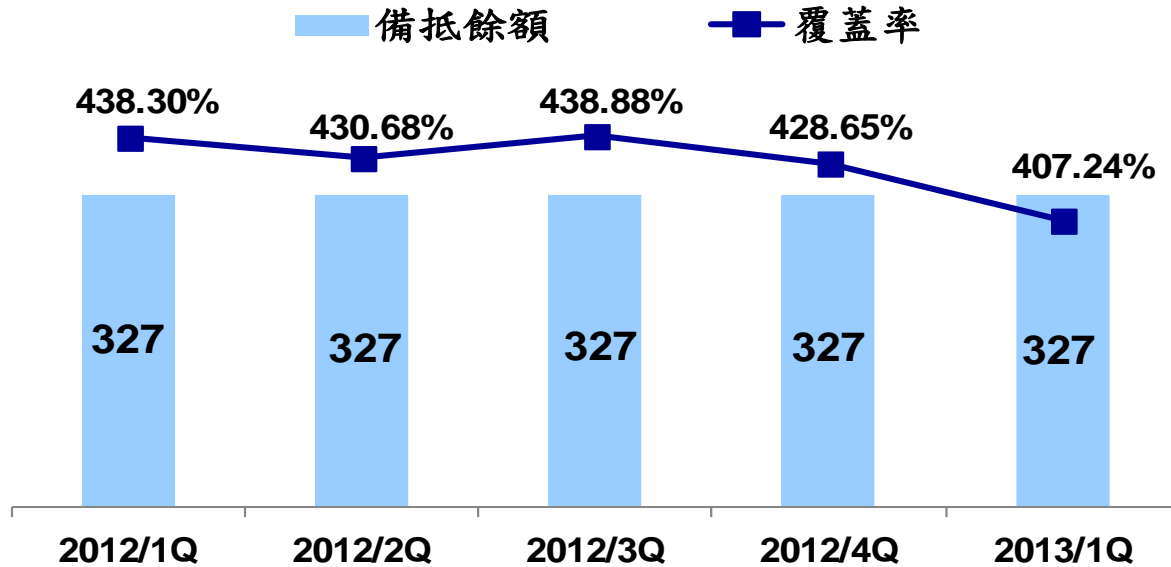
# 資產品質-全行放款逾放比及覆蓋率<sup>13/14</sup>

單位：NT百萬元

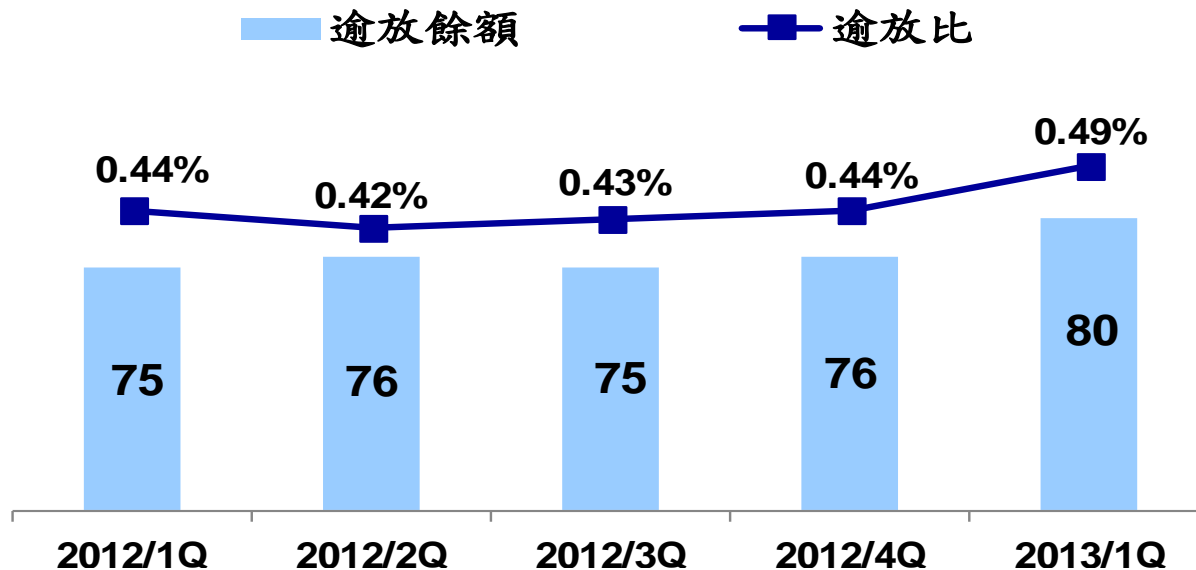


# 資產品質-信用卡逾放比及覆蓋率<sup>14/14</sup>

單位：NT百萬元



註：計算信用卡逾放比之分母為應收帳款餘額含收單業務。





# 四、證券Financial Highlights-2013/1Q<sup>1/4</sup>

單位：NT百萬元	2012/1Q	2012/2Q	2012/3Q	2012/4Q	2013/1Q	QoQ	YoY
股本	15,365	15,365	15,365	15,365	15,365	0.0%	0.0%
總資產	54,175	62,330	64,624	60,161	55,911	-7.1%	3.2%
淨值	22,463	22,474	22,677	22,759	22,940	0.8%	2.1%
稅後淨利	617	208	253	82	115	39.60%	-81.4%
ROAE	11.15%	3.70%	6.36%	1.44%	2.03%	0.59%	-9.12%
EPS (元)	0.40	0.14	0.16	0.05	0.07	0.02	-0.33
每股淨值 (元)	14.62	14.63	14.76	14.81	14.93	0.12	0.31
資本適足率	434%	462%	400%	370%	401%	31%	-33%
經紀業務市占率	4.93%	4.99%	5.01%	5.02%	5.03%	0.00%	0.09%
平均融資餘額	12,674	12,161	12,161	12,041	12,722	5.7%	0.4%
平均融資餘額市占率	5.32%	5.40%	5.61%	5.69%	5.97%	0.28%	0.65%

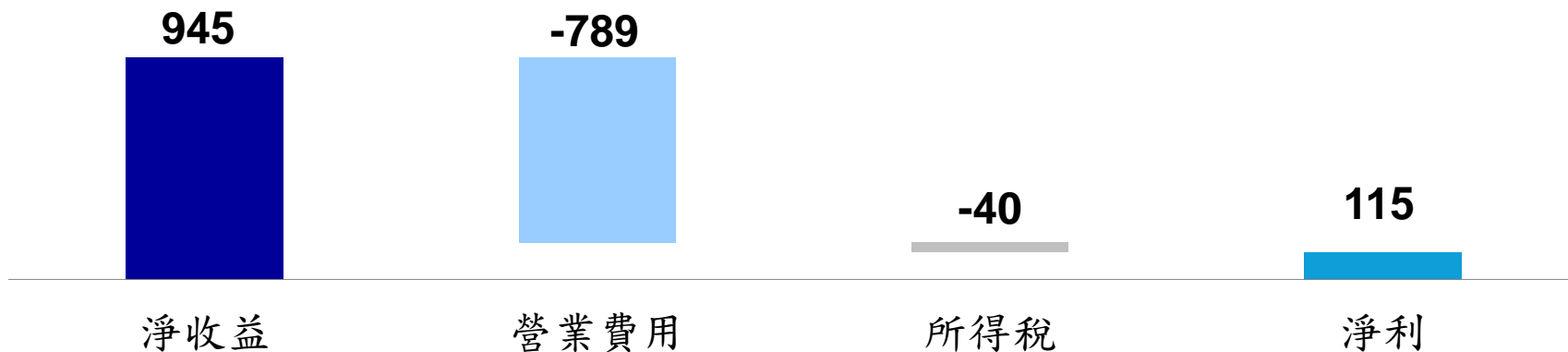
1.經紀業務平均融資餘額為當季平均數

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

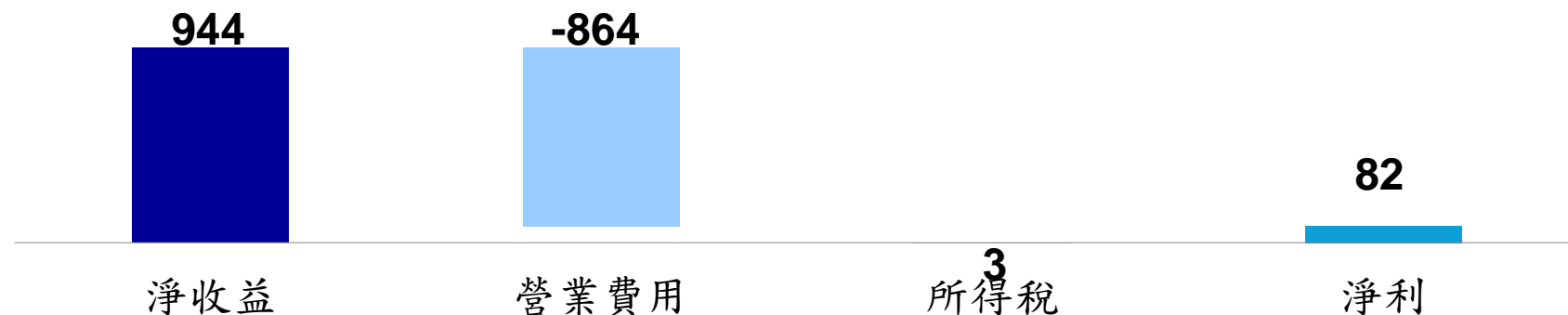
# 證券損益結構-2013/1Q (QoQ)<sup>2/4</sup>

單位：NT百萬元

2013/1Q



2012/4Q



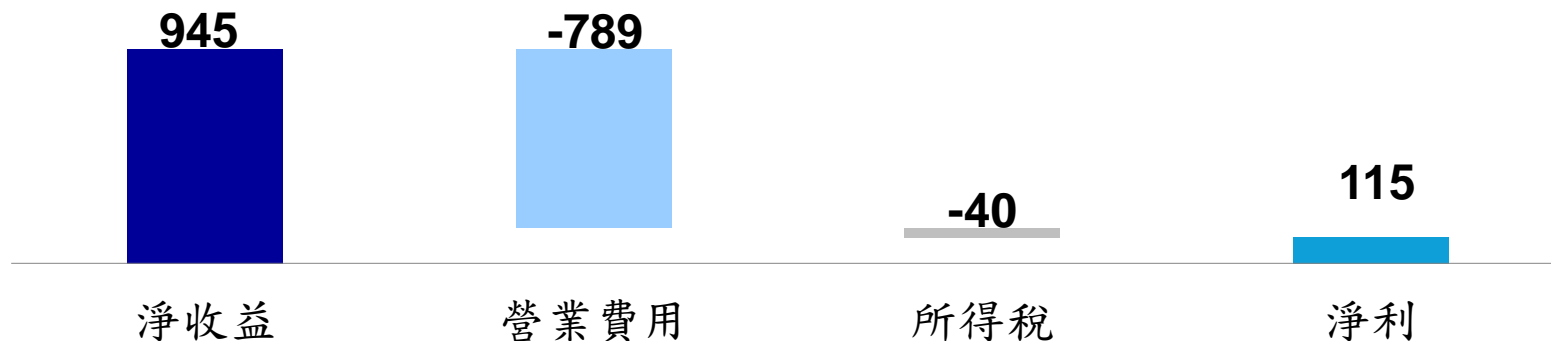
(+/-)	1	75	-43	33
QoQ	0.1%	8.7%	1652.0%	39.6%

註： ：較好 ：較差

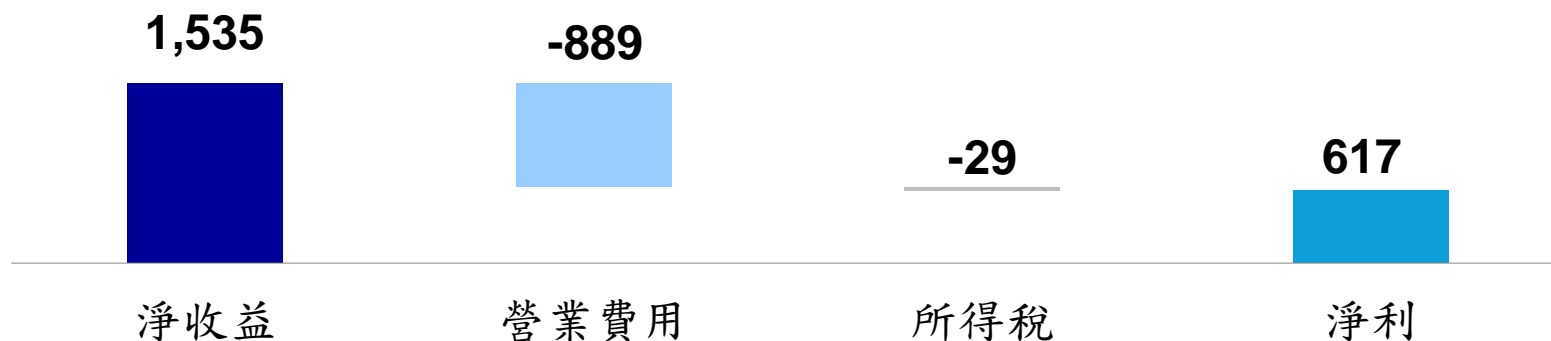
# 證券損益結構-2013/1~3M (YoY)<sup>3/4</sup>

單位：NT百萬元

2013/1~3M



2012/1~3M



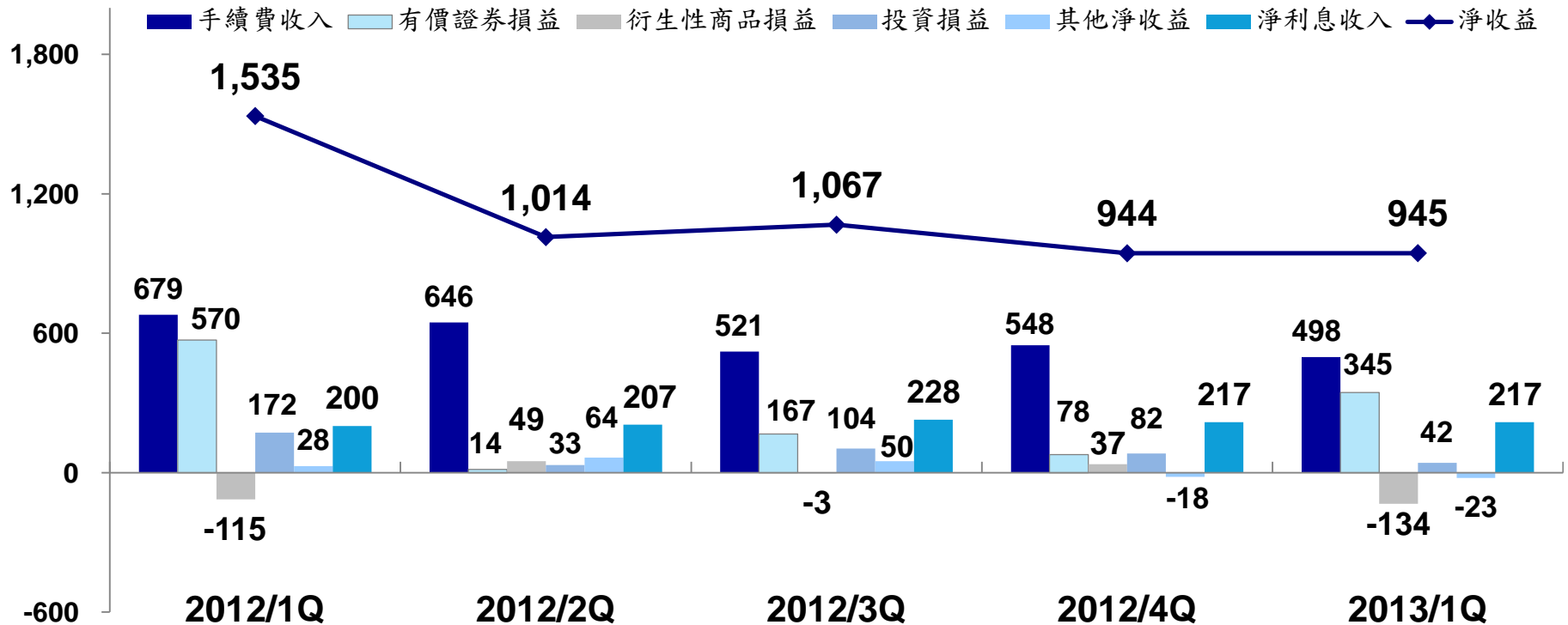
(+/-)      -590                      100                      -12                      -502

YoY      👎 -38.4%                      👍 11.2%                      👎 -41.2%                      👎 -81.4%

註： 👍 : 較好    👎 : 較差

# 證券淨收益趨勢分析 - 2013/1Q<sup>4/4</sup>

單位：NT百萬元



	2012/1Q	2012/2Q	2012/3Q	2012/4Q	2013/1Q
市場日均量(億)	1,328	836	880	842	971
大盤指數	7,933	7,296	7,715	7,700	7,919

## 五、重點項目進展

### 永豐金控在新市場、新貨幣、新通路的進展

#### ■ 永豐銀行

- 首家申設南京子行之台資銀行，取得金管會及投審會核可，銀監會申請中
- 金門分行設立及開業
- 獲中國人民銀行核准，成為首家進入大陸債券市場買賣的純台資銀行
- 兩岸資金直通，推出「人民幣一日通」之創新匯款服務
- 首家完成OBU內保外貸聯貸之台資銀行

#### ■ 永豐金證券

- 首家完成點心債承銷的台資券商
- 唯一取得香港債務工具CMU會員的台資券商，提供客戶代標點心債服務
- 首家在香港發行人民幣計價基金的台資金融機構

#### ■ 永豐金租賃

- 完成租賃南京子公司及廈門、東莞、昆山三家分公司之設立及開業

#### ■ 永豐投信

- 基金合資管理公司，銀監會申請中

# 六、永豐銀行與中國工商銀行參股協議

## 策略地圖

共享商品與客戶，必須利益一致

是機會也是挑戰，流動性是關鍵

市場廣大，投資也大

■ 啟動五年改造計劃

紮根

提升

追求

■ 設立四大文化願景

股東  
滿意

客戶  
喜歡

同仁  
驕傲

社會  
尊敬

■ 專注三項行動主軸

新市場

新貨幣

新通路

■ 堅持二維基本精神

創新

合作

■ 達成一個明確目標

兩岸三地最靈活便利的金融品牌

» 我們不能單打獨鬥，尋找策略伙伴才能打通任督二脈

# 中國工商銀行的介紹

## 關於中國工商銀行 → 專業嚴謹，低調務實

- 工商銀行為全球市值、獲利、客戶存款和品牌價值領先的上市銀行。截至2012年12月末，工商銀行總資產已超過17.5兆人民幣，當年度稅後淨利超過2,387億人民幣。
- 截至2012年12月末，工商銀行透過17,000多個據點、全球近400個分支機構、超過1,600家境外代理行，以及網路銀行、電話銀行等自動化通路，為400多萬法人客戶和3億多個人客戶提供全方位的金融產品和服務，形成了以商業銀行為主體，跨市場進行國際化的經營佈局。
- 綜合化的經營，從工銀安盛(保險)、工銀瑞信(銀行系基金)、工銀國際(投資銀行)及工銀租賃(金融租賃)可見成效。
- 工商銀行長期致力於推動兩岸經貿金融交流與合作，並通過與臺灣金融機構的合作，為台資企業提供優良的服務，有力地推動了兩岸多項合作。尤其與永豐金控有多項首創業務，如兩岸美元/人民幣一日通、台商點心債發行、台商融資等。

# 過去的合作

永豐金控與中國工商銀行業務合作在兩岸間均屬首創，在兩岸主管機關充分支持、永豐不斷努力及工商銀行積極配合下，已開創出台資金融機構的新藍海市場

業務項目	成效
臺灣市場第一檔龍籌股—TDR掛牌上市	永豐金證券與工銀(國際) 共同促成臺灣市場第一檔龍籌股—揚子江造船控股TDR掛牌上市，金額計NTD45億，開啟兩岸金融合作先河
台商融資業務	永豐銀行與標準銀行於次級市場共同參與工行(澳門)所承做之華航飛機售後租回融資案，金額計USD4,000萬。此種串聯境內外銀行合作的機制，可協助企業一次籌得所需要之較大金額且成本較便宜之額度
台商點心債發行	永豐金證券(亞洲)與工行國際在香港共同主辦承銷「永豐餘」首檔人民幣債券3億元，開闢企業多元融資管道。另，配合人民幣市場持續高度成長，透過協助臺灣金融同業銷售各相關金融商品，提高人民幣業務收益
美元匯款一日通	兩岸經貿頻繁資金流動需求高，美元匯款一日通讓台商企業可直接、迅速將美元資金匯入大陸境內，提升匯款效率、降低匯款成本，推出1年多以來，累積金額已突破USD110億
人民幣匯款一日通	為強化OBU人民幣交易的便利性，降低廠商對美元的依賴，減少美元波動帶來的匯兌風險與損失，永豐銀行與工行持續努力，以創新的人民幣匯款模式，整合雙方優勢資源，打造兩岸人民幣一日通，提供兩岸人民幣即時服務，讓兩岸客戶享受更大的便利，推出半年來累積匯款金額約RMB30億
大陸 On-shore Bond Market 交易及結算代理	永豐銀行香港分行透過工行代理，進行大陸境內銀行間債券投資，買入「國家開發銀行」等債券，金額合計約RMB2億，殖利率3.7%~4.45% 優於人民幣離岸市場，對提升銀行獲利及存款競爭力大有幫助
社會責任	<ul style="list-style-type: none"> <li>共同主辦「匯通天下—從錢莊到現代銀行」特展，展現兩家金融機構對歷史文化的高度關懷；除帶給民眾全面的文化饗宴外，更開啟兩岸金融業文化交流嶄新的一頁，同時也于金控內部招募導覽及服務志工，期許從社會回饋，達到社會教育的功能</li> <li>于臺北、台中、廣州和倫敦共同舉辦人民幣國際化推廣座談</li> </ul>



# 參股策略與綜效

<p>新市場</p> <p>新的變多，舊的變大</p>	<p>新貨幣</p> <p>人民幣</p>	<p>新通路</p> <p>取得客戶，銷售商品</p>
<p>拓展中國大陸、東盟和美國市場</p>	<p>有助於本金控在中國大陸、台灣、香港、美國及東盟的人民幣業務發展</p>	<ul style="list-style-type: none"> <li>•有機會取得對方在大陸的台商客戶</li> <li>•優先取得對方來台的大陸客戶</li> <li>•協助FENB取得跨太平洋的貿易融資商機</li> <li>•跨足大中華區的投資銀行業務</li> </ul>
<ul style="list-style-type: none"> <li>•取得基礎建置(infrastructure)的支援</li> <li>•協助我方與監理機構的溝通，並正確的進行法律遵循，且有效擴大客戶來源</li> </ul>	<ul style="list-style-type: none"> <li>•跨境結算 / TMU商品與企業理財 / 現金管理</li> <li>•基金業務(RQFII) / 寶島債 / 點心債 / T股上市</li> </ul>	<ul style="list-style-type: none"> <li>•銷售我方商業銀行商品(放款、聯貸、信用卡等)</li> <li>•推廣我方投資銀行商品(IPO、M&amp;A、點心債、寶島債、T股及結構型金融商品如ABS / PGN / ELN等)</li> <li>•資產(共同基金 / 退休基金 / ETF)和財富管理</li> <li>•租賃和創投業務</li> </ul>
<ul style="list-style-type: none"> <li>•策略聯盟能有效加強雙方合作動能</li> <li>•借助地方實務經驗，加快學習速度</li> <li>•透過品牌合作，提高我方知名度</li> <li>•藉由對方的在地網絡(稅務、公安、消防)，穩固我方經營基礎</li> <li>•取得進入新市場所需資本</li> </ul>	<ul style="list-style-type: none"> <li>•新加坡人民幣清算</li> <li>•中文匯款服務</li> </ul>	<ul style="list-style-type: none"> <li>•參股形成利益共享，加速雙方商品在對方通路上架，並取得客戶資源</li> </ul>

# 兩岸銀行監理合作平台—第三次會議成果

2013/4/1「兩岸銀行監理合作平台」第三次會議，就提高大陸地區銀行來台參股投資金融機構參股比例議題，有突破性的政策開放

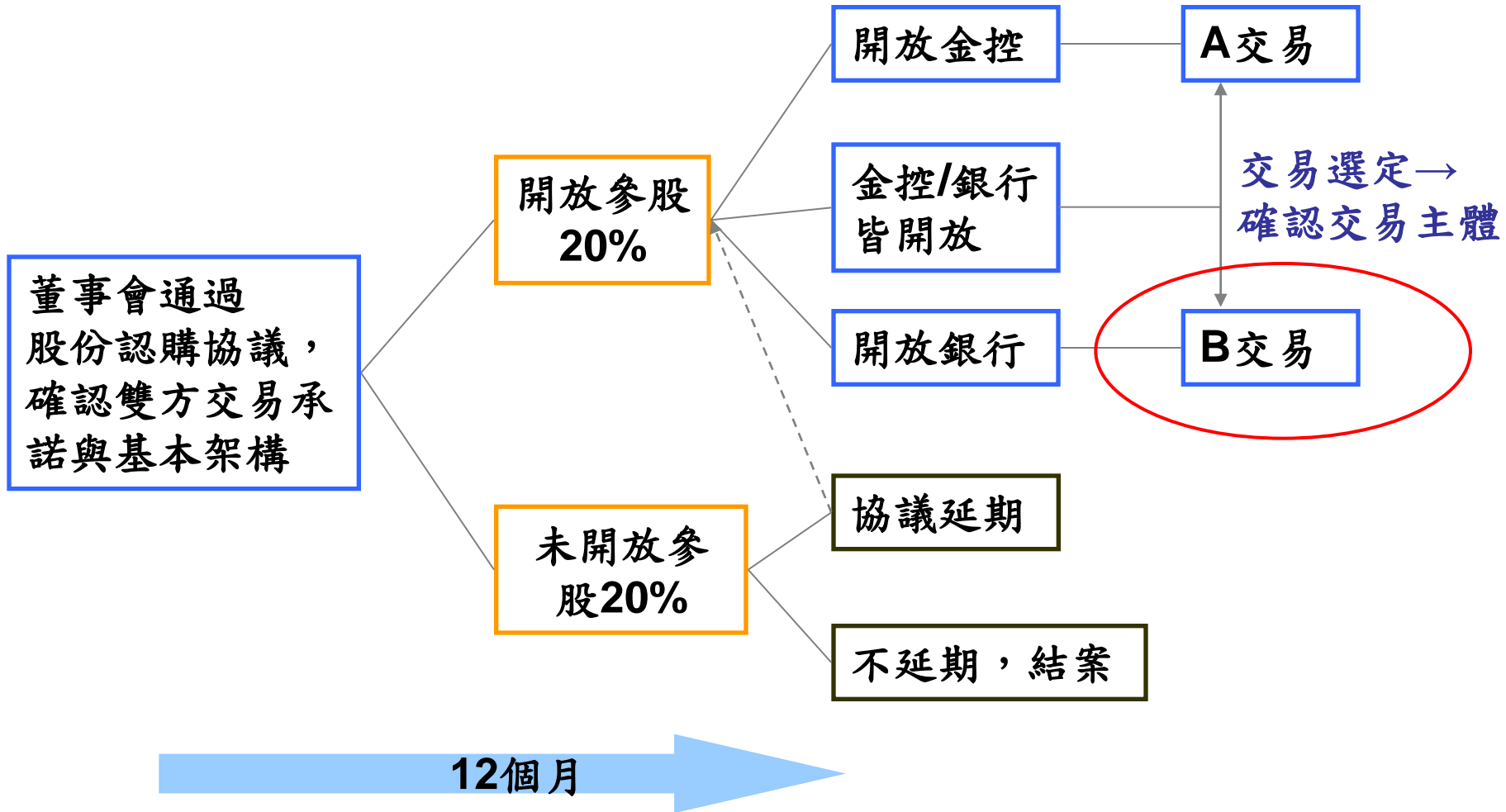
依金管會發布之會議成果說明第二條，大陸地區銀行進入台灣市場第三項參股投資部分

- ◆ 單一大陸地區銀行得申請投資台灣上市櫃銀行、金控公司的持股比率提高至10%(如加計QDII為15%)
- ◆ 參股投資金控公司子銀行的持股比率可達20%
- ◆ 參股投資金控公司或其子銀行，維持現行二者擇一規定



單一大陸地區銀行得參股永豐銀行20%

# 協議架構



# 價格機制

After

基礎總價

調整機制

認購總價

以2012/6財報  
所載淨值推算  
基礎總價，  
為暫定認購總價

以2012/6 財報推算

\* 淨值 NT\$746.4億元

\* 股數 53.86億股

\* 每股淨值 NT\$13.86元

(基礎單價)

\* 基礎股數 13.47億股

\* 基礎總價 NT\$186.6億元

\* 增資後資本額 NT\$673億元

交易價格調整金額：

1. 對最近期年報/  
半年報進行查核  
(DD)後，雙方同意之  
價值評估調整金額
2. 無償分派調整金額

\* 在進行分派現金或無償分派  
時對每股淨值之影響，於計  
算以上兩項調整不應重複

認購總價=  
基礎總價+  
交易價格調整金額

以2012/12 財報為例；接近

\* 淨值 NT\$789.6億

\* 股數 53.86億股

\* 每股淨值 NT\$14.66元

(基礎單價)

\* 基礎股數 13.47億股

\* 基礎總價 NT\$197.4億元

\* 增資後資本額 NT\$673億元

# 交易架構

待參股永豐銀行20%股權相關法令生效後

工商銀行  
參股送件

送件

永豐銀行  
私募送件

監管核准  
—  
交易基準日

DD  
及價格調整

董事會定價

監管核准

交割

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簡報結束!

# Appendix

## SinoPac Holdings Summary Ratios

		Yearly Results		Quarterly Results				
		2011	2012	1Q12	2Q12	3Q12	4Q12	1Q13
<b>Per Share Data</b>								
每股盈餘(稅後)	EPS(after-tax)(NT\$)	0.41	1.28	0.37	0.29	0.35	0.27	0.38
每股淨值	BVPS(NT\$)	12.32	12.91	12.55	12.72	12.68	12.91	13.41
加權在外流通股數	Weighted average shares outstanding (million share)	7,311	7,546	7,311	7,311	7,543	7,546	7,568
<b>DuPont Analysis</b>								
合併資產報酬率(稅後)	ROAA(after-tax)	0.24%	0.72%	0.85%	0.66%	0.78%	0.60%	0.82%
股東權益報酬率(稅後)	ROAE(after-tax)	3.42%	10.26%	12.18%	9.43%	11.11%	8.43%	11.48%
<b>Leverage &amp; Solvency Ratios</b>								
雙重槓桿比率	Double Leverage Ratio	109%	110%	109%	110%	110%	110%	110%
資本適足率	CAR	126.11%	121.37%	125.18%	123.12%	126.57%	121.37%	118.31%
本益比	Price-Earning Ratio	22.66	9.74	7.27	9.67	8.85	11.48	9.45
		(ROC)	(IFRS)					

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

2. 2012 and 1Q13 numbers are in compliance with IFRS

3. 2011 numbers are in compliance with ROC GAAP

# Appendix

## Bank SinoPac Summary Ratios

		Yearly Results		Quarterly Results				
		2011	2012	1Q12	2Q12	3Q12	4Q12	1Q13
<b>Per Share Data</b>	<b>Per Share Data</b>							
每股盈餘(稅後)	EPS(after-tax)(NT\$)	0.48	1.57	0.40	0.38	0.44	0.35	0.52
<b>DuPont Analysis</b>	<b>DuPont Analysis</b>							
資產報酬率(稅後)	ROAA(after-tax)	0.21%	0.69%	0.71%	0.67%	0.78%	0.61%	0.88%
股東權益報酬率(稅後)	ROAE(after-tax)	3.55%	11.23%	11.70%	10.89%	12.65%	9.75%	13.93%
<b>Growth Ratios</b>	<b>Growth Ratios</b>							
利息淨收益成長率	NII growth	3.72%	-	-	2.48%	1.10%	-2.91%	1.97%
手續費淨收益成長率	Fee growth	-12.12%	-	-	3.43%	4.16%	2.84%	24.98%
淨收益成長率	Net profit growth	-3.15%	-	-	-1.19%	18.64%	-17.90%	24.53%
總放款成長率	Loan growth	3.41%	5.38%	0.88%	2.00%	1.50%	0.90%	-0.05%
總存款成長率	Deposit growth	6.01%	4.38%	1.46%	1.02%	-0.13%	1.97%	3.52%
<b>Performance Ratios</b>	<b>Performance Ratios</b>							
放存比	Loan-to-Deposit Ratio	74.67%	75.66%	74.15%	74.76%	75.89%	75.66%	72.52%
利差	Spread	1.48%	1.51%	1.52%	1.52%	1.49%	1.47%	1.48%
淨利差	NIM	1.18%	1.18%	1.19%	1.19%	1.17%	1.15%	1.15%
費用比	Cost/Income Ratio (%)	65.87%	52.53%	51.74%	54.57%	48.03%	56.75%	47.16%
<b>Asset Quality Ratios</b>	<b>Asset Quality Ratios</b>							
逾放比	NPLs / Total loans	0.47%	0.30%	0.44%	0.38%	0.33%	0.30%	0.29%
備抵呆帳覆蓋率	Coverage ratio	210.62%	336.62%	227.98%	263.73%	304.96%	336.62%	358.17%
<b>Leverage &amp; Solvency Ratios</b>	<b>Leverage &amp; Solvency Ratios</b>							
資本適足率	BIS	13.28%	12.79%	13.04%	12.54%	13.44%	12.79%	12.18%
第一類資本比率	Tier 1 Ratio	8.93%	8.86%	8.98%	8.92%	9.10%	8.86%	8.76%
		(ROC)	(IFRS)					



# Appendix

## SinoPac Securities Summary Ratios

		Yearly Results		Quarterly Results				
		2011	2012	1Q12	2Q12	3Q12	4Q12	1Q13
<b>Per Share Data</b>	<b>Per Share Data</b>							
每股盈餘(稅後)(元)	EPS(after-tax)(NT\$)	0.28	0.76	0.40	0.14	0.16	0.05	0.07
<b>DuPont Analysis</b>	<b>DuPont Analysis</b>							
資產報酬率(稅後)	ROAA(after-tax) (%, annualize)	0.72%	1.83%	3.95%	1.32%	1.55%	0.52%	0.70%
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize)	1.88%	5.57%	11.15%	3.70%	6.36%	1.44%	2.03%
<b>Performance Ratios</b>	<b>Performance Ratios</b>							
平均融資餘額(百萬元)	Avg. margin purchase value(NT\$m)	16,925	12,514	12,674	12,161	12,161	12,041	12,722
經紀業務市占率	Brokerage market share (%)	4.80%	4.99%	4.93%	4.99%	5.01%	5.02%	5.03%
費用比	Cost/Income Ratio (%)	69.69%	82.35%	85.33%	73.44%	77.28%	94.88%	121.11%
<b>Leverage &amp; Solvency Ratios</b>	<b>Leverage &amp; Solvency Ratios</b>							
資本適足率	BIS	465%	370%	434%	462%	400%	370%	401%

(ROC) (IFRS)

1. 平均融資餘額(百萬元)及資本適足率係為當年度累計至該月之資訊
2. 資產報酬率(稅後)和股東權益報酬率(稅後)之平均總資產及平均股東權益係採月加權平均計算。

# Appendix

## FENB Summary Ratios

US\$m	US\$m	Yearly Results		Quarterly Results				
		2011	2012	1Q12	2Q12	3Q12	4Q12	1Q13
稅後淨利	Net income after tax	-74	26	0	2	23	1	4
總資產	Total assets	1,398	1,133	1,211	1,157	1130	1133	1,151
淨值	Total equity	291	318	291	293	317	318	321
總存款	Total deposits	1,082	803	896	838	788	803	816
總放款	Total loans	672	644	682	677	637	644	628
<b>Per Share Data</b>	<b>Per Share Data</b>							
每股盈餘(稅後)	EPS(after-tax)(US\$)	-323	115	1	9	99	6	16
<b>DuPont Analysis</b>	<b>DuPont Analysis</b>							
資產報酬率(稅後)	ROAA(after-tax) (%, annualize YTD earnings)	-4.65%	2.17%	0.10%	0.69%	7.67%	0.45%	1.29%
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize YTD earnings)	-22.15%	8.85%	0.46%	2.87%	30.50%	1.63%	4.78%
放存比	Loan-to-Deposit Ratio (%)	62.13%	80.17%	76.10%	80.78%	80.87%	80.17%	76.99%
利差	Loan to Deposit Spread (%)	3.88%	3.87%	3.92%	3.70%	3.99%	3.87%	4.00%
淨利差	NIM (%)	2.60%	3.25%	3.22%	3.19%	3.34%	3.28%	3.19%
費用比	Cost/Income Ratio (%)	164.08%	83.53%	94.55%	79.33%	82.30%	78.91%	82.93%
<b>Asset Quality Ratios</b>	<b>Asset Quality Ratios</b>							
逾放比	NPLs / Total loans (%)	8.33%	2.20%	6.36%	6.21%	2.82%	2.20%	1.61%
備抵呆帳覆蓋率	Reserve / NPLs (%)	108.48%	156.80%	140.14%	144.65%	124.57%	156.80%	196.31%
當期打銷呆帳	Write-off (US\$)	59	18	1	1	9	7	1
<b>Leverage &amp; Solvency Ratios</b>	<b>Leverage &amp; Solvency Ratios</b>							
資本適足率	BIS (%)	21.43%	32.45%	24.86%	26.91%	31.42%	32.45%	33.66%
第一類資本比率	Tier 1 Ratio (%)	20.12%	31.18%	23.53%	25.57%	30.15%	31.18%	32.39%

# Appendix

Balance Sheet of SPH and its subsidiaries for the 3 months ended Mar. 31, 2013

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
<b>資產</b>	<b>Assets:</b>								
現金及約當現金	Cash and cash equivalents	23,153	3,183	115	1,605	703	28,759	-2,954	25,805
存放央行及拆借金融同業	Due from the central bank and call loans to banks	78,273	0	0	0	0	78,273	0	78,273
透過損益按公允價值衡量之金融資產	Financial assets at fair value through profit or loss	29,396	26,092	0	0	33	55,522	-206	55,316
避險之衍生金融資產	Derivative financial assets for hedging	10	0	0	0	0	10	0	10
附買回票券及債券投資	Securities purchased under agreements to resell	0	2,941	0	0	0	2,941	0	2,941
應收款項-淨額	Receivables, net	82,746	20,281	47	4,469	1,453	108,995	-1,485	107,511
當期所得稅資產	Current tax assets	1,405	67	0	14	1,026	2,512	-1,888	623
貼現及放款-淨額	Discounts and loans, net	769,578	0	0	5,004	0	774,582	-4,447	770,135
備供出售金融資產	Available-for-sale financial assets	56,274	0	69	0	999	57,342	0	57,342
持有至到期日金融資產	Held-to-maturity investments	235,447	0	0	0	0	235,447	0	235,447
採權益法之股權投資	Investments accounted for using equity method	0	0	0	0	111,361	111,361	-111,282	80
其他金融資產-淨額	Other financial assets, net	4,821	13,883	1,349	7,645	2,163	29,862	-1,918	27,943
投資性不動產	Investment property	0	167	0	4,280	0	4,446	-2,693	1,753
不動產及設備-淨額	Property, plant and equipment, net	11,056	2,276	8	770	44	14,155	0	14,155
無形資產	Intangible assets, net	2,038	493	3	1	4	2,539	558	3,096
遞延所得稅資產	Deferred tax assets	2,541	106	2	10	13	2,672	0	2,672
其他資產	Other assets, net	2,220	8,011	126	1,077	43	11,476	-83	11,393
<b>資產總計</b>	<b>Total Assets</b>	<b>1,298,958</b>	<b>77,500</b>	<b>1,720</b>	<b>24,874</b>	<b>117,844</b>	<b>1,520,895</b>	<b>-126,398</b>	<b>1,394,497</b>
<b>負債及股東權益</b>	<b>Liabilities and stockholders' equity</b>								
<b>負債</b>	<b>Liabilities</b>								
央行及金融同業存款	Deposits from the central bank and banks	60,913	0	0	0	0	60,913	0	60,913
應付商業本票	Commercial papers issued	0	6,758	0	2,148	6,417	15,323	0	15,323
透過損益按公允價值衡量之金融負債	Financial liabilities at fair value through profit or loss	10,663	1,572	0	0	0	12,235	-206	12,029
避險之衍生金融負債	Derivative financial liabilities for hedging	17	0	0	0	0	17	0	17
附買回票券及債券負債	Securities sold under agreement to repurchase	985	18,634	0	0	0	19,619	0	19,619
應付款項	Payable	22,044	13,889	47	117	128	36,225	-1,485	34,740
當期所得稅負債	Current tax liabilities	666	66	2	25	2,032	2,791	-1,888	903
存款及匯款	Deposit and remittance	1,066,279	0	0	0	0	1,066,279	-4,872	1,061,407
應付金融債券	Bank notes payable	42,997	0	0	0	0	42,997	0	42,997
短期借款	Short-term borrowings	926	1,344	0	5,684	3,700	11,655	-601	11,054
長期借款	Long-term borrowings	0	0	0	11,348	0	11,348	-3,846	7,502
特別股負債	Preferred stock liabilities	0	0	0	0	81	81	0	81
負債準備	Provisions	2,812	253	3	4	17	3,089	0	3,089
其它金融負債	Other financial liabilities	6,474	9,384	0	0	0	15,858	-31	15,828
遞延所得稅負債	Deferred income tax liabilities	979	176	1	148	6	1,310	0	1,310
其他負債	Other liabilities	2,088	2,483	0	1,626	7	6,204	-33	6,171
<b>負債合計</b>	<b>Total liabilities</b>	<b>1,217,845</b>	<b>54,560</b>	<b>53</b>	<b>21,100</b>	<b>12,388</b>	<b>1,305,945</b>	<b>-12,961</b>	<b>1,292,984</b>
股本	Capital stock	53,862	15,365	1,534	3,371	78,763	152,895	-77,212	75,683
資本公積	Capital surplus	10,413	445	0	0	1,802	12,661	-10,859	1,802
保留盈餘	Retain earnings	16,636	7,481	133	401	23,699	48,350	-24,844	23,506
其他權益調整	Other item on stockholders' equity	202	-352	-1	2	1,192	1,044	-522	522
<b>權益合計</b>	<b>Total equity</b>	<b>81,113</b>	<b>22,940</b>	<b>1,667</b>	<b>3,774</b>	<b>105,456</b>	<b>214,950</b>	<b>-113,437</b>	<b>101,513</b>
非控制股權	Non-controlling interests	0	0	0	0	0	0	0	0
<b>負債及權益總計</b>	<b>TOTAL</b>	<b>1,298,958</b>	<b>77,500</b>	<b>1,720</b>	<b>24,874</b>	<b>117,844</b>	<b>1,520,895</b>	<b>-126,398</b>	<b>1,394,497</b>

# Appendix

## P&L of SPH and its subsidiaries for the 3 months ended Mar. 31, 2013

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	5,941	227	4	240	2	6,413	-32	6,381
利息費用	Interest expense	2,381	82	0	77	30	2,570	-32	2,538
<b>利息淨收益</b>	<b>Net interest income</b>	<b>3,560</b>	<b>145</b>	<b>4</b>	<b>163</b>	<b>-29</b>	<b>3,843</b>	<b>0</b>	<b>3,844</b>
<b>利息以外淨收益</b>	<b>Net revenues other than interest</b>								
手續費淨收益	Commissions and fee revenues, net	1,507	586	107	0	0	2,200	-13	2,187
透過損益按公允價值衡量之金融資產及負債損益	Gains from financial assets and liabilities at fair value through P/L	834	442	0	0	1	1,276	0	1,276
投資性不動產損益	Gain (loss) on investment property	0	1	0	-1	0	0	0	0
備供出售金融資產已實現利益	Realized gains from available-for-sale financial assets	6	0	0	0	141	146	0	146
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	11	0	0	0	-8	4	0	4
兌換損益-淨額	Foreign exchange gains, net	455	-31	0	-2	1	423	0	423
資產減損損失	Provision for Impairment losses on assets	-7	0	0	0	-51	-57	0	-57
租金收入	Rental revenue	29	7	0	50	0	85	-53	32
其他非利息淨(損)益	Other revenues, net	3	27	0	-13	48	65	-54	11
<b>淨收益</b>	<b>Total net revenues</b>	<b>6,398</b>	<b>1,177</b>	<b>111</b>	<b>198</b>	<b>3,194</b>	<b>11,077</b>	<b>-3,211</b>	<b>7,867</b>
呆帳費用及保證責任準備提存	Bad debt expenses and guarantee liability provisions	-103	0	0	-11	0	-114	0	-114
<b>營業費用</b>	<b>Operating expenses</b>	<b>3,230</b>	<b>1,007</b>	<b>101</b>	<b>85</b>	<b>129</b>	<b>4,553</b>	<b>-120</b>	<b>4,433</b>
員工福利費用	Employee benefits expense	2,056	659	50	47	53	2,865	0	2,865
折舊及攤銷費用	Depreciation and amortization	164	51	2	16	3	237	0	237
其他業務及管理費用	Others	1,010	297	49	21	74	1,451	-120	1,331
<b>呆帳費用及保證責任準備提存+營業費用</b>	<b>Bad debts and guarantee liability provisions &amp; Operating expenses</b>	<b>3,127</b>	<b>1,007</b>	<b>101</b>	<b>74</b>	<b>129</b>	<b>4,439</b>	<b>-120</b>	<b>4,319</b>
稅前利益(損失)	Income (loss) before income tax	3,271	169	9	124	3,066	6,639	-3,091	3,548
所得稅費用(利益)	Income tax (benefit) expense	479	54	2	25	115	675	0	675
<b>合併總純(損)益</b>	<b>Net Income (Loss)</b>	<b>2,792</b>	<b>115</b>	<b>8</b>	<b>99</b>	<b>2,950</b>	<b>5,964</b>	<b>-3,091</b>	<b>2,873</b>
歸屬予：	Attributable to								
母公司股東	Stockholders of parent company	2,792	115	8	99	2,950	5,964	-3,091	2,873
非控制股權	Non-controlling interests	0	0	0	0	0	0	0	0

# Appendix

## SPH's Balance Sheet (Consolidated) - IFRS Pro Forma

NT\$ Mn		Yearly Results				Quarterly Results			
		2012	1Q12	2Q12	3Q12	4Q12	1Q13	QoQ(%)	YoY(%)
<b>資產</b>	<b>Assets:</b>								
現金及約當現金	Cash and cash equivalents	21,464	19,211	22,261	19,462	21,464	25,805	20.22	34.32
存放央行及拆借金融同業	Due from the central bank and call loans to banks	87,672	73,178	66,462	63,820	87,672	78,273	-10.72	6.96
透過損益按公允價值衡量之金融資產	Financial assets at fair value through profit or loss	57,105	51,906	54,941	58,185	57,105	55,316	-3.13	6.57
避險之衍生金融資產	Derivative financial assets for hedging	16	35	29	22	16	10	-36.06	-71.44
附賣回票券及債券投資	Securities purchased under agreements to resell	3,754	3,973	8,017	3,201	3,754	2,941	-21.65	-25.96
應收款項-淨額	Receivables, net	87,096	74,457	76,309	72,588	87,096	107,511	23.44	44.39
當期所得稅資產	Current tax assets	549	385	1,063	441	549	623	13.65	62.02
貼現及放款-淨額	Discounts and loans, net	771,373	739,240	754,532	765,098	771,373	770,135	-0.16	4.18
備供出售金融資產	Available-for-sale financial assets	56,039	44,522	49,718	51,796	56,039	57,342	2.33	28.79
持有至到期日金融資產	Held-to-maturity investments	219,844	241,414	240,265	244,874	219,844	235,447	7.10	-2.47
採權益法之股權投資	Investments accounted for using equity method	78	71	69	72	78	80	2.27	11.70
其他金融資產-淨額	Other financial assets, net	27,596	26,738	30,029	30,088	27,596	27,943	1.26	4.51
投資性不動產	Investment property	1,756	1,764	1,762	1,759	1,756	1,753	-0.16	-0.63
不動產及設備-淨額	Property, plant and equipment, net	14,218	14,533	14,589	14,641	14,218	14,155	-0.44	-2.60
無形資產	Intangible assets, net	3,115	2,297	2,321	2,335	3,115	3,096	-0.61	34.80
遞延所得稅資產	Deferred tax assets	2,993	3,995	3,892	3,098	2,993	2,672	-10.73	-33.11
其他資產	Other assets, net	11,041	11,107	4,776	5,478	11,041	11,393	3.19	2.58
<b>資產總計</b>	<b>Total Assets</b>	<b>1,365,709</b>	<b>1,308,825</b>	<b>1,331,036</b>	<b>1,336,958</b>	<b>1,365,709</b>	<b>1,394,497</b>	<b>2.11</b>	<b>6.55</b>
<b>負債及股東權益</b>	<b>Liabilities and stockholders' equity</b>								
<b>負債</b>	<b>Liabilities</b>								
央行及銀行同業存款	Deposits from the central bank and banks	70,454	53,842	58,960	57,379	70,454	60,913	-13.54	13.13
應付商業本票	Commercial papers issued	12,875	10,275	12,004	15,363	12,875	15,323	19.01	49.13
透過損益按公允價值衡量之金融負債	Financial liabilities at fair value through profit or loss	10,087	9,536	10,603	10,850	10,087	12,029	19.26	26.14
避險之金融負債	Derivative financial liabilities for hedging	23	38	35	29	23	17	-23.66	-55.14
附買回票券及債券負債	Securities sold under agreement to repurchase	22,609	22,080	26,919	25,502	22,609	19,619	-13.22	-11.14
應付款項	Payable	37,142	35,232	33,885	35,274	37,142	34,740	-6.47	-1.40
當期所得稅負債	Current tax liabilities	545	464	483	349	545	903	65.60	94.60
存款及匯款	Deposit and remittance	1,026,128	1,000,761	1,009,629	1,006,367	1,026,128	1,061,407	3.44	6.06
應付金融債券	Bank notes payable	43,002	37,021	37,016	43,011	43,002	42,997	-0.01	16.14
短期借款	Short-term borrowings	11,088	8,826	11,501	9,812	11,088	11,054	-0.30	25.24
長期借款	Long-term borrowings	8,120	10,904	8,322	8,093	8,120	7,502	-7.62	-31.20
特別股負債	Preferred stock liabilities	81	129	129	123	81	81	0.00	-37.14
負債準備	Provisions	3,139	3,209	3,206	3,110	3,139	3,089	-1.58	-3.73
其它金融負債	Other financial liabilities	15,635	18,041	21,538	22,070	15,635	15,828	1.23	-12.27
遞延所得稅負債	Deferred income tax liabilities	1,299	1,273	1,283	1,293	1,299	1,310	0.89	2.91
其他負債	Other liabilities	5,756	5,427	2,548	2,691	5,756	6,171	7.21	13.71
<b>負債合計</b>	<b>Total liabilities</b>	<b>1,267,982</b>	<b>1,217,059</b>	<b>1,238,060</b>	<b>1,241,317</b>	<b>1,267,982</b>	<b>1,292,984</b>	<b>1.97</b>	<b>6.24</b>
股本	Capital stock	75,683	73,112	75,423	75,454	75,683	75,683	0.00	3.52
資本公積	Capital surplus	1,802	2,014	2,014	1,988	1,802	1,802	0.00	-10.53
保留盈餘	Retain earnings	20,633	17,067	15,951	18,583	20,633	23,506	13.92	37.73
其他權益調整	Other item on stockholders' equity	(391)	(427)	-411	-384	-391	522	NA	-222.08
<b>權益合計</b>	<b>Total equity</b>	<b>97,727</b>	<b>91,766</b>	<b>92,976</b>	<b>95,641</b>	<b>97,727</b>	<b>101,513</b>	<b>3.87</b>	<b>10.62</b>
非控制股權	Non-controlling interests	0	0	0	0	0	0		
<b>負債及權益總計</b>	<b>TOTAL</b>	<b>1,365,709</b>	<b>1,308,825</b>	<b>1,331,036</b>	<b>1,336,958</b>	<b>1,365,709</b>	<b>1,394,497</b>	<b>2.11</b>	<b>6.55</b>

# Appendix

## SPH's P&L (Consolidated) - IFRS Pro Forma

NT\$ Mn		Yearly Results		Quarterly Results					
		2012	1Q12	2Q12	3Q12	4Q12	1Q13	QoQ(%)	YoY(%)
利息收入	Interest revenue	25,243	6,234	6,249	6,430	6,330	6,381	0.81	2.37
利息費用	Interest expense	10,003	2,485	2,435	2,567	2,516	2,538	0.86	2.12
<b>利息淨收益</b>	<b>Net interest income</b>	<b>15,240</b>	<b>3,749</b>	<b>3,814</b>	<b>3,863</b>	<b>3,814</b>	<b>3,844</b>	<b>0.78</b>	<b>2.53</b>
<b>利息以外淨收益</b>	<b>Net revenues other than interest</b>								
手續費淨收益	Commissions and fee revenues, net	7,766	2,028	1,984	1,839	1,915	2,187	14.21	7.86
透過損益按公允價值衡量之金融資產及負債損益	Gains from financial assets and liabilities at fair value through P/L	4,215	1,294	784	1,290	847	1,276	50.70	-1.41
投資性不動產損益	Gain (loss) on investment property	-17	-4	-4	-4	-4	0	NA	NA
備供出售金融資產已實現利益	Realized gains from available-for-sale financial assets	126	86	25	15	0	146	40,129.54	71.00
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	514	188	184	33	109	4	-96.66	-98.06
採用權益法認列關聯企業及合資損益之份額	Share of profit (loss) of associates and joint ventures accounted for using equity method	11	3	3	2	3	1	-65.42	-63.68
兌換損益-淨額	Foreign exchange gains, net	380	83	37	112	147	423	187.45	411.20
資產減損損失	Provision for Impairment losses on assets	-352	0	-80	-35	-237	-57	NA	NA
租金收入	Rental revenue	130	36	33	30	31	32	3.19	-11.42
其他非利息淨(損)益	Other revenues, net	158	39	89	54	-25	11	NA	-72.13
<b>淨收益</b>	<b>Total net revenues</b>	<b>28,171</b>	<b>7,502</b>	<b>6,869</b>	<b>7,200</b>	<b>6,600</b>	<b>7,867</b>	<b>19.19</b>	<b>4.86</b>
呆帳費用及保證責任準備提存	Bad debt expenses and guarantee liability provisions	-566	79	45	-684	-7	-114	NA	-243.60
<b>營業費用</b>	<b>Operating expenses</b>	<b>17,414</b>	<b>4,318</b>	<b>4,308</b>	<b>4,509</b>	<b>4,278</b>	<b>4,433</b>	<b>3.60</b>	<b>2.64</b>
員工福利費用	Employee benefits expense	10,966	2,807	2,720	2,827	2,613	2,865	9.63	2.06
折舊及攤銷費用	Depreciation and amortization	836	201	217	213	205	237	15.32	17.85
其他業務及管理費用	Others	5,611	1,311	1,371	1,469	1,460	1,331	-8.83	1.56
呆帳費用及保證責任準備提存+營業費用	Bad debts and guarantee liability provisions & Operating expenses	16,848	4,398	4,353	3,825	4,272	4,319	1.10	-1.79
稅前利益(損失)	Income (loss) before income tax	11,324	3,105	2,515	3,375	2,329	3,548	52.35	14.28
所得稅費用(利益)	Income tax (benefit) expense	1,700	342	331	742	284	675	137.97	97.11
<b>本期淨利(或淨損)</b>	<b>Profit (loss)</b>	<b>9,624</b>	<b>2,762</b>	<b>2,184</b>	<b>2,633</b>	<b>2,045</b>	<b>2,873</b>	<b>40.48</b>	<b>4.02</b>
<b>其他綜合損益</b>	<b>Other comprehensive income</b>								
國外營運機構財務報表換算之兌換差額	Other comprehensive income, before tax, exchange differences on translation	-187	-116	59	-98	-32	150	NA	NA
備供出售金融資產未實現評價損益	Other comprehensive income, before tax, available-for-sale financial assets	156	71	-30	116	-1	766	NA	979.88
現金流量避險中屬有效避險部份之避險工具	Other comprehensive income, before tax, cash flow hedges	29	15	2	6	6	5	-10.29	-63.33
確定福利計畫精算損益	Other comprehensive income, before tax, actuarial gains (losses) on defined benefit plans	18	0	0	0	18	0	-100.00	NA
採用權益法認列之關聯企業及合資之其他綜合損益之份額	Share of other comprehensive income of associates and joint ventures accounted for using equity method	0	-1	-3	0	3	1	-76.53	NA
與其他綜合損益組成部分相關之所得稅	Income tax related to components of other comprehensive income	37	32	-12	3	14	-9	-162.88	-127.72
<b>稅後其他綜合損益</b>	<b>Other comprehensive income, net of tax</b>	<b>52</b>	<b>1</b>	<b>16</b>	<b>27</b>	<b>8</b>	<b>913</b>	<b>10,806.25</b>	<b>129,913.84</b>
<b>綜合損益總額</b>	<b>Comprehensive income</b>	<b>9,676</b>	<b>2,763</b>	<b>2,200</b>	<b>2,659</b>	<b>2,054</b>	<b>3,786</b>	<b>84.36</b>	<b>37.03</b>
<b>合併淨利(損)歸屬於：</b>	<b>Profit (loss), attributable to</b>								
母公司股東	Profit (loss), attributable to owners of parent	9,624	2,762	2,184	2,633	2,045	2,873	40.48	4.02
非控制股權	Profit (loss), attributable to non-controlling interests	0	0	0	0	0	0	NA	NA
<b>綜合損益總額歸屬於：</b>	<b>Comprehensive income attributable to</b>								
母公司股東	Comprehensive income, attributable to owners of parent	9,676	2,763	2,200	2,659	2,054	3,786	84.36	37.03
非控制股權	Comprehensive income, attributable to non-controlling interests	0	0	0	0	0	0	NA	NA

# Appendix

## BSP's Balance Sheet - IFRS Pro Forma

NT\$Mn		Yearly Results			Quarterly Results			QoQ(%)	YoY(%)
		2012	1Q12	2Q12	3Q12	4Q12	1Q13		
<b>資產</b>	<b>Assets</b>								
現金及約當現金	Cash and cash equivalents	18,634	15,992	18,452	16,650	18,634	22,205	19.16	38.85
存放央行及拆借金融同業	Due from the central bank and call loans to banks	85,616	70,326	64,015	62,446	85,616	74,945	-12.46	6.57
透過損益按公允價值衡量之金融資產	Financial assets at fair value through profit or loss	27,011	30,379	24,135	23,826	27,011	28,760	6.48	-5.33
避險之衍生金融資產	Derivative financial assets for hedging	16	33	28	22	16	10		
附賣回票券及債券投資	Securities purchased under agreements to resell	236	1,098	4,648	1,407	236	0	-100.00	-100.00
應收款項-淨額	Receivables, net	61,702	47,611	52,600	46,336	61,702	82,602	33.87	73.49
當期所得稅資產	Current tax assets	1,169	1,082	1,013	992	1,169	1,333	14.03	23.20
貼現及放款-淨額	Discounts and loans, net	750,309	718,179	732,572	743,610	750,309	749,625	-0.09	4.38
備供出售金融資產	Available-for-sale financial assets	51,062	39,467	44,767	46,238	51,062	52,615	3.04	33.31
持有至到期日金融資產	Held-to-maturity investments	217,319	237,822	237,098	242,064	217,319	232,456	6.97	-2.26
採權益法之股權投資	Investments accounted for using equity method	5,417	4,679	4,425	5,244	5,417	5,891	8.75	25.90
其他金融資產-淨額	Other financial assets, net	8,312	8,320	8,375	8,451	8,312	8,341	0.35	0.25
不動產及設備-淨額	Property, plant and equipment, net	10,895	11,215	11,291	11,356	10,895	10,855	-0.37	-3.21
無形資產	Intangible assets, net	1,565	1,066	1,096	1,122	1,565	1,545	-1.28	44.93
遞延所得稅資產	Deferred tax assets	1,789	2,228	2,129	1,864	1,789	1,600	-10.56	-28.19
其他資產-淨額	Other assets, net	1,624	1,178	1,462	1,928	1,624	1,717	5.73	45.76
<b>資產總計</b>	<b>Total</b>	<b>1,242,676</b>	<b>1,190,675</b>	<b>1,208,106</b>	<b>1,213,556</b>	<b>1,242,676</b>	<b>1,274,500</b>	<b>2.56</b>	<b>7.04</b>
<b>負債及股東權益</b>	<b>Liabilities and stockholders' equity</b>								
<b>負債</b>	<b>Liabilities</b>								
央行及銀行同業存款	Deposits from the central bank and banks	69,989	53,706	58,797	57,167	69,989	60,752	-13.20	13.12
透過損益按公允價值衡量之金融負債	Financial liabilities at fair value through profit or loss	8,671	8,550	9,217	9,646	8,671	10,662	22.96	24.70
避險之金融負債	Derivative financial liabilities for hedging	23	38	35	28	23	17		
附買回票券及債券負債	Securities sold under agreement to repurchase	1,202	6,607	3,280	1,653	1,202	985	-18.05	-85.09
應付款項	Payable	21,377	18,814	22,639	22,583	21,377	21,290	-0.41	13.16
當期所得稅負債	Current tax liabilities	271	23	30	27	271	502	85.24	2082.61
存款及匯款	Deposit and remittance	1,008,786	980,181	989,858	989,145	1,008,786	1,044,249	3.52	6.54
應付金融債券	Bank notes payable	43,002	37,021	37,016	43,011	43,002	42,997	-0.01	16.14
負債準備	Provisions	2,738	2,746	2,744	2,723	2,738	2,687	-1.86	-2.15
其它金融負債	Other financial liabilities	5,685	8,129	7,545	8,058	5,685	6,325	11.26	-22.19
遞延所得稅負債	Deferred income tax liabilities	826	831	822	828	826	852	3.15	2.53
其他負債	Other liabilities	1,856	2,174	2,288	2,352	1,856	2,069	11.48	-4.83
<b>負債合計</b>	<b>Total liabilities</b>	<b>1,164,426</b>	<b>1,118,820</b>	<b>1,134,271</b>	<b>1,137,221</b>	<b>1,164,426</b>	<b>1,193,387</b>	<b>2.49</b>	<b>6.66</b>
股本	Capital stock	53,862	52,574	53,862	53,862	53,862	53,862	0.00	2.45
資本公積	Capital surplus	10,413	9,963	10,413	10,413	10,413	10,413	0.00	4.52
保留盈餘	Retained earnings	13,844	9,308	9,572	11,959	13,844	16,636	20.17	78.73
其他權益	Other equity interest	131	10	-12	101	131	202	54.20	1920.00
<b>股東權益合計</b>	<b>Total stockholders' equity of parent company</b>	<b>78,250</b>	<b>71,855</b>	<b>73,835</b>	<b>76,335</b>	<b>78,250</b>	<b>81,113</b>	<b>3.66</b>	<b>12.88</b>
<b>負債及股東權益總計</b>	<b>TOTAL</b>	<b>1,242,676</b>	<b>1,190,675</b>	<b>1,208,106</b>	<b>1,213,556</b>	<b>1,242,676</b>	<b>1,274,500</b>	<b>2.56</b>	<b>7.04</b>

# Appendix

## BSP's P&L - IFRS Pro Forma

NT\$m		Yearly Results		Quarterly Results					
		2012	1Q12	2Q12	3Q12	4Q12	1Q13	QoQ(%)	YoY(%)
利息淨收益	Net interest income	13,160	3,220	3,300	3,336	3,239	3,303	1.97	2.56
手續費淨收益	Net fee income	3,477	824	852	888	913	1,141	24.98	38.47
透過損益按公允價值衡量之 金融資產及負債損益	Gains from financial assets and liabilities at fair value through P/L	310	124	36	100	51	58	15.25	-52.99
備供出售及成本衡量(損)益	Gains (Losses) from available-for-sale financial assets and unquoted equity instruments	57	1	51	4	0	8	3279.05	455.70
兌換&衍生性商品利益	Foreign exchange & derivative gains, net	2,670	679	566	761	664	1,221	83.80	79.73
採用權益法認列關聯企業及 合資損益之份額	Share of profit (loss) of associates and joint ventures accounted for using equity method	1,609	226	280	887	217	379	74.92	67.91
資產減損迴轉利益(損失)	Reversal gains (Impairment losses) on assets	-258	3	-55	-1	-205	-6	NA	-319.76
其他非利息淨(損)益	Other income	96	46	31	31	52	36	-30.31	-21.22
<b>淨收益</b>	<b>Total net revenues</b>	<b>21,120</b>	<b>5,123</b>	<b>5,062</b>	<b>6,005</b>	<b>4,930</b>	<b>6,140</b>	<b>24.53</b>	<b>19.85</b>
營業費用	Operating expenses	11,308	2,703	2,815	2,943	2,847	2,957	3.88	9.40
<b>提存前稅前淨利</b>	<b>Pre-tax income (excluding provision)</b>	<b>9,812</b>	<b>2,420</b>	<b>2,247</b>	<b>3,062</b>	<b>2,084</b>	<b>3,182</b>	<b>52.74</b>	<b>31.52</b>
呆帳費用及保證責任準備提存	Bad debt expenses and guarantee liability provisions	395	95	27	308	-35	38	NA	-60.29
稅前利益(損失)	Pre-tax income (loss)	9,417	2,325	2,220	2,754	2,118	3,145	48.47	35.27
所得稅費用(利益)	Income tax benefit (expense)	1,069	247	232	367	223	353	58.05	42.90
<b>合併總純(損)益</b>	<b>Net income (Loss)</b>	<b>8,348</b>	<b>2,078</b>	<b>1,988</b>	<b>2,387</b>	<b>1,895</b>	<b>2,792</b>	<b>47.34</b>	<b>34.36</b>



# Appendix

## SPS's Balance Sheet - IFRS Pro Forma

NT\$Mn		Yearly Results		Quarterly Results				QoQ(%)	YoY(%)
		2012	1Q12	2Q12	3Q12	4Q12	1Q13		
<b>資產</b>	<b>Assets:</b>								
現金及約當現金	Cash and cash equivalents	882	970	1,059	875	882	1,231	39.65	26.95
透過損益按公允價值衡量之金融資產	Financial assets at fair value through profit or loss	21,689	13,578	23,057	25,407	21,689	18,124	-16.44	33.48
附賣回票券及債券投資	Securities purchased under agreements to resell	3,612	3,248	3,071	1,876	3,612	2,941	-18.58	-9.44
應收證券融資款	Margin loans receivable	12,593	13,045	12,142	12,701	12,593	13,245	5.18	1.54
其他流動資產	Other current assets	10,774	13,612	13,422	13,986	10,774	9,548	-11.39	-29.86
基金及投資	Funds and Investments	6,273	5,946	5,741	5,761	6,273	6,575	4.82	10.58
固定資產	Properties, net	1,968	1,926	1,872	1,874	1,968	1,965	-0.14	2.01
無形及其他資產	Intangible & other assets	2,370	1,850	1,966	2,144	2,370	2,281	-3.73	23.30
<b>資產總計</b>	<b>Total assets</b>	<b>60,161</b>	<b>54,175</b>	<b>62,330</b>	<b>64,624</b>	<b>60,161</b>	<b>55,911</b>	<b>-7.06</b>	<b>3.20</b>
<b>負債及股東權益</b>	<b>Liabilities and stockholders' equity</b>								
<b>負債</b>	<b>Liabilities</b>								
流動負債	Current liabilities	36,985	31,572	39,726	41,661	36,985	32,570	-11.94	3.16
其他負債	Other liabilities	417	140	129	287	417	401	-3.94	187.22
<b>負債合計</b>	<b>Total liabilities</b>	<b>37,402</b>	<b>31,712</b>	<b>39,855</b>	<b>41,947</b>	<b>37,402</b>	<b>32,971</b>	<b>-11.85</b>	<b>3.97</b>
股本	Capital stock	15,365	15,365	15,365	15,365	15,365	15,365	0.00	0.00
資本公積	Capital surplus	445	446	445	445	445	445	0.00	-0.22
保留盈餘	Retained earnings	7,366	7,032	7,005	7,254	7,366	7,366	0.00	4.74
股東權益其他項目	Other items of stockholders' equity	-418	-381	-341	-388	-418	-237	-43.41	-37.85
<b>股東權益合計</b>	<b>Total stockholders' equity of parent company</b>	<b>22,759</b>	<b>22,463</b>	<b>22,474</b>	<b>22,677</b>	<b>22,759</b>	<b>22,940</b>	<b>0.80</b>	<b>2.12</b>
<b>負債及股東權益總計</b>	<b>TOTAL</b>	<b>60,161</b>	<b>54,175</b>	<b>62,330</b>	<b>64,624</b>	<b>60,161</b>	<b>55,911</b>	<b>-7.06</b>	<b>3.20</b>

# Appendix

## SPS's P&L - IFRS Pro Forma

NT\$Mn		Yearly Results		Quarterly Results					QoQ(%)	YoY(%)
		2012	1Q12	2Q12	3Q12	4Q12	1Q13			
利息淨收益	Net interest income	852	200	207	228	217	217	0.26	8.51	
手續費淨收益	Net fee income	2,306	658	625	499	524	472	-9.89	-28.17	
出售證券利益(損失)	Gains (Losses) on sales of securities, net	330	171	-3	70	92	113	22.50	-33.87	
股務代理收入	Stock affairs agent fees	89	21	22	22	24	25	6.16	17.13	
股利收入	Dividend income	82	0	6	53	23	0	-100.00	-100.00	
權證發行利益	Gains (Losses) on warrant issued, net	175	68	57	31	19	60	208.43	-12.24	
期貨契約利益(損失)	Gains (Losses) from futures transactions	-42	-77	65	-50	20	-48	-335.24	NA	
選擇權交易利益(損失)	Gains (Losses) from options transactions	-73	-5	-8	-44	-16	1	NA	NA	
衍生性金融商品利益(損失)	Gains (Losses) from derivative instruments transactions	83	-33	-8	91	32	-87	-369.13	NA	
營業證券評價利益(損失)	Gains (Losses) from valuation of operating securities	242	332	-46	12	-56	172	NA	-48.13	
其他營業收支	Other operating income	-17	3	-2	9	-27	5	NA	70.38	
投資收益	Investment income	391	172	33	104	82	42	-48.43	-75.30	
營業外收支	Non-operating income-net	141	25	66	41	9	-28	-399.48	-211.16	
<b>淨收益</b>	<b>Total net revenues</b>	<b>4,560</b>	<b>1,535</b>	<b>1,014</b>	<b>1,067</b>	<b>944</b>	<b>945</b>	<b>0.06</b>	<b>-38.44</b>	
營業費用	Operating expenses	3,322	889	795	774	864	789	-8.68	-11.21	
<b>稅前利益(損失)</b>	<b>Pre-tax income (loss)</b>	<b>1,238</b>	<b>646</b>	<b>219</b>	<b>293</b>	<b>80</b>	<b>155</b>	<b>94.65</b>	<b>-75.94</b>	
所得稅費用(利益)	Income tax benefit (expense)	77	29	11	40	-3	40	NA	41.23	
<b>純(損)益</b>	<b>Net income (Loss)</b>	<b>1,161</b>	<b>617</b>	<b>208</b>	<b>253</b>	<b>82</b>	<b>115</b>	<b>39.60</b>	<b>-81.36</b>	

### SPS's Pre-tax breakdown

NT\$Mn		Yearly Results		Quarterly Results					QoQ(%)	YoY(%)
		2012	1Q12	2Q12	3Q12	4Q12	1Q13			
經紀事業處	Brokerage business group	550	236	59	91	164	93	-42.87	-60.46	
資本市場事業處	Capital market business group	467	209	169	33	56	60	6.16	-71.53	
投資事業處	Principal investment & derivatives business group	788	312	73	278	125	169	35.13	-45.87	
其他	Others	-566	-112	-82	-107	-265	-167	NA	NA	
<b>稅前利益(損失)</b>	<b>Pre-tax income (loss)</b>	<b>1,238</b>	<b>646</b>	<b>219</b>	<b>293</b>	<b>80</b>	<b>155</b>	<b>94.73</b>	<b>-75.94</b>	

# Appendix

## BSP's Credit Breakdown

授信類別	Items	Yearly Results			Quarterly Results				
		2012	1Q12	2Q12	3Q12	4Q12	1Q13	QoQ(%)	YoY(%)
<b>企金放款</b>	<b>Corporate loans</b>								
<b>製造業</b>	<b>Manufacturing</b>	<b>175,682</b>	<b>160,771</b>	<b>164,184</b>	<b>172,060</b>	<b>175,682</b>	<b>170,339</b>	<b>-3.04</b>	<b>5.95</b>
電子工業	Electronics Industry	78,817	69,487	68,960	77,216	78,817	73,344	-6.94	5.55
原物料業	Chemical products	52,635	48,645	52,816	50,733	52,635	50,446	-4.16	3.70
傳統製造業	Conventional industry	42,491	41,842	41,570	43,282	42,491	44,804	5.44	7.08
新興製造業	Electric fixture	1,739	797	838	829	1,739	1,745	0.35	118.95
<b>金融機構、證券及保險業</b>	<b>FI &amp; security house &amp; insurance</b>	<b>14,625</b>	<b>13,218</b>	<b>13,033</b>	<b>13,203</b>	<b>14,625</b>	<b>13,276</b>	<b>-9.22</b>	<b>0.44</b>
租賃/分期付款業	Installment & leasing	5,139	7,602	6,925	5,081	5,139	5,171	0.62	-31.98
營建業及不動產業	Construction & real estate	43,407	37,509	39,656	39,926	43,407	44,054	1.49	17.45
批發及零售業	Wholesales/retail	58,253	57,284	60,590	56,746	58,253	63,132	8.38	10.21
傳統服務業	Traditional service industry	21,436	14,674	17,492	21,047	21,436	22,829	6.50	55.57
綜合服務業	Comprehensive services	1,022	1,661	1,778	1,439	1,022	1,889	84.83	13.73
其他服務業	Other services	9,353	8,972	9,107	9,148	9,353	9,226	-1.36	2.83
公營事業/公同事業	State-owned company	33,131	39,988	36,060	36,921	33,131	31,414	-5.18	-21.44
企業相關個人	Business owner	12,496	15,059	14,847	14,662	12,496	11,761	-5.88	-21.90
非營利團體	Non-profit organization	1,285	1,183	1,429	1,452	1,285	2,510	95.33	112.17
其他	Others	1,748	1,880	1,783	1,813	1,748	3,017	72.63	60.48
<b>企金放款小計</b>	<b>Sub total</b>	<b>377,576</b>	<b>359,801</b>	<b>366,884</b>	<b>373,498</b>	<b>377,576</b>	<b>378,618</b>	<b>0.28</b>	<b>5.23</b>
保證/承兌/信用狀	Guarantee, acceptance	27,543	21,799	25,974	26,098	27,543	27,148	-1.43	24.54
承購業務	Factoring	19,389	16,630	16,191	15,779	19,389	15,167	-21.78	-8.80
外匯/衍生性交易及其他	Derivatives and others	10,575	8,784	8,094	10,490	10,575	15,675	48.23	78.45
<b>企金授信合計</b>	<b>Corporate total</b>	<b>435,084</b>	<b>407,014</b>	<b>417,143</b>	<b>425,865</b>	<b>435,084</b>	<b>436,608</b>	<b>0.35</b>	<b>7.27</b>
<b>個金放款</b>	<b>Individual loans</b>	<b>380,558</b>	<b>365,941</b>	<b>373,406</b>	<b>377,888</b>	<b>380,558</b>	<b>379,139</b>	<b>-0.37</b>	<b>3.61</b>
房貸	Mortgage loans	362,753	351,659	357,963	361,389	362,753	360,372	-0.66	2.48
信用貸款	Unsecured loans	12,065	9,500	10,387	11,303	12,065	12,736	5.56	34.06
車貸	Car loans	5,148	4,327	4,523	4,792	5,148	5,348	3.89	23.60
其他	Others	593	455	533	404	593	684	15.42	50.29
保證	Guarantee	190	242	224	203	190	184	-3.32	-24.06
信用卡	Credit card	17,116	16,715	17,883	17,007	17,116	16,300	-4.77	-2.49
<b>個金授信合計</b>	<b>Individual total</b>	<b>397,864</b>	<b>382,898</b>	<b>391,513</b>	<b>395,098</b>	<b>397,864</b>	<b>395,623</b>	<b>-0.56</b>	<b>3.32</b>
<b>全行授信總計</b>	<b>TOTAL</b>	<b>832,948</b>	<b>789,912</b>	<b>808,656</b>	<b>820,962</b>	<b>832,948</b>	<b>832,231</b>	<b>-0.09</b>	<b>5.36</b>

# Appendix

## BSP's Deposit Breakdown

NT\$Mn		Yearly Results		Quarterly Results						
存款類別	Items	2012	1Q12	2Q12	3Q12	4Q12	1Q13	QoQ(%)	YoY(%)	
<b>台幣存款</b>	<b>NTD Deposits</b>									
台幣支存	Checking	9,357	8,690	8,711	8,543	9,357	9,773	4.45	12.46	
台幣活期性	Demand	317,163	308,998	300,975	311,242	317,163	318,188	0.32	2.97	
台幣定期性	Time	500,116	495,652	513,995	504,546	500,116	503,168	0.61	1.52	
郵匯局轉存款	Redeposit from the directorate general of postal remittance	9,358	8,806	9,358	9,358	9,358	9,358	0.00	6.27	
<b>小計</b>	<b>Sub total</b>	<b>835,994</b>	<b>822,146</b>	<b>833,039</b>	<b>833,689</b>	<b>835,994</b>	<b>840,487</b>	<b>0.54</b>	<b>2.23</b>	
<b>外幣存款</b>	<b>Foreign Currency Deposits</b>									
外幣支存	Checking	3,595	3,182	3,847	3,477	3,595	3,416	-4.98	7.35	
外幣活期性	Demand	110,659	96,878	93,770	92,787	110,659	113,291	2.38	16.94	
外幣定期性	Time	66,761	66,380	68,038	67,451	66,761	95,615	43.22	44.04	
<b>小計</b>	<b>Sub total</b>	<b>181,015</b>	<b>166,440</b>	<b>165,655</b>	<b>163,715</b>	<b>181,015</b>	<b>212,322</b>	<b>17.30</b>	<b>27.57</b>	
<b>合計</b>	<b>Total</b>	<b>1,017,009</b>	<b>988,586</b>	<b>998,694</b>	<b>997,404</b>	<b>1,017,009</b>	<b>1,052,809</b>	<b>3.52</b>	<b>6.50</b>	

# Appendix

## BSP's Fee Breakdown

NT\$m		Yearly Results		Quarterly Results					
		2012	1Q12	2Q12	3Q12	4Q12	1Q13	QoQ(%)	YoY(%)
財富管理	Wealth management	1,165	271	264	303	327	448	36.96	65.37
放款	Loan fees	532	132	149	142	110	218	98.40	65.17
應收帳款	Factoring and A/R financing	150	36	37	36	41	40	-2.28	10.04
進出口	Import and export service	313	77	79	80	77	76	-1.01	-1.56
信託及保管	Trust & custodian bank	148	43	35	34	36	39	9.68	-9.35
保證及承兌	Guarantees & acceptances	83	17	19	21	26	26	0.27	47.45
信用卡	Credit card	661	142	156	164	199	169	-14.68	19.14
其他	Others	-12	-8	-3	3	-4	-5	NA	NA
*壽險	Life insurance	421	109	111	102	100	126	26.40	16.29
*產險	Property insurance	15	4	5	3	3	4	26.02	-6.13
<b>小計</b>	<b>Sub total</b>	<b>3,477</b>	<b>824</b>	<b>852</b>	<b>888</b>	<b>913</b>	<b>1,141</b>	<b>24.98</b>	<b>38.47</b>
壽險	Life insurance	1,462	372	378	368	344	470	36.61	26.49
產險	Property insurance	70	15	21	16	18	13	-29.63	-13.29
扣除銀行 已認列之收入	Income attributable to BSP	-436	-112	-116	-105	-103	-130	NA	NA
<b>合計</b>	<b>Total fee income</b>	<b>4,573</b>	<b>1,098</b>	<b>1,136</b>	<b>1,166</b>	<b>1,173</b>	<b>1,494</b>	<b>27.43</b>	<b>36.07</b>

# Appendix

## BSP's Asset Quality

NT\$Mn		Yearly Results			Quarterly Results				
		2012	1Q12	2Q12	3Q12	4Q12	1Q13	QoQ(%)	YoY(%)
<b>放款資產品質</b>	<b>Asset quality for loans</b>								
<b>逾期放款</b>	<b>NPL</b>								
前期逾期放款餘額	90-days NPLs - beginning	3,398	3,398	3,211	2,833	2,473	2,252	-8.92	-33.71
當期新增逾放	New NPL influx	1,628	256	505	279	588	270	-54.08	5.57
當期逾放回收金額	NPL recovery	2,298	358	871	277	791	249	-68.58	-30.61
當期打銷呆帳	Write-offs	475	85	12	361	17	74	326.58	-12.16
<b>本期逾期放款餘額</b>	<b>90-days NPLs - ending</b>	<b>2,252</b>	<b>3,211</b>	<b>2,833</b>	<b>2,473</b>	<b>2,252</b>	<b>2,200</b>	<b>-2.35</b>	<b>-31.49</b>
<b>逾放比</b>	<b>NPL ratio</b>								YoY(+/-)
逾放比-個企	Individual NPL ratio	0.11%	0.14%	0.11%	0.10%	0.11%	0.10%	-0.01%	-0.04%
逾放比-企企	Corporate NPL ratio	0.49%	0.75%	0.66%	0.56%	0.49%	0.48%	-0.01%	-0.27%
逾放比-全行	Total NPL ratio	0.30%	0.44%	0.38%	0.33%	0.30%	0.29%	-0.01%	-0.15%
<b>備抵呆帳餘額 (放款)</b>	<b>Total reserves for loans</b>	<b>7,582</b>	<b>7,319</b>	<b>7,470</b>	<b>7,542</b>	<b>7,582</b>	<b>7,878</b>	<b>3.90</b>	<b>7.63</b>
<b>覆蓋率</b>	<b>Coverage ratio</b>								YoY(+/-)
覆蓋率-個企	Individual coverage ratio	856.90%	662.02%	812.96%	884.74%	856.90%	928.81%	71.91%	266.79%
覆蓋率-企企	Corporate coverage ratio	224.40%	146.36%	170.38%	197.89%	224.40%	239.60%	15.20%	93.24%
覆蓋率-全行放款	Total coverage ratio	336.62%	227.98%	263.73%	304.96%	336.62%	358.17%	21.55%	130.19%
<b>信用卡資產品質</b>	<b>Asset quality for credit card</b>								YoY(+/-,%)
逾放比	NPL ratio(90-day past due)	0.44%	0.44%	0.42%	0.43%	0.44%	0.49%	0.05%	0.05%
覆蓋率	Coverage ratio	428.65%	438.30%	430.68%	438.88%	428.65%	407.24%	-21.41%	-31.06%
當期打銷呆帳	Write-offs	181	41	46	48	46	46	0.44	13.95
淨轉催率	Net charge off ratio	-0.92%	-1.02%	-0.96%	-0.92%	-0.92%	-0.88%	0.04%	0.15%
<b>提列呆帳</b>	<b>Provisions for credit loss</b>								YoY(%)
呆帳費用提列-放款	Loan (gross)	923	241	155	460	68	338	399.64	39.93
呆帳費用提列-應收及保證	Credit (gross)	142	52	27	27	36	-15	-142.59	-129.13
呆帳費用提列-信用卡及其他	Credit card (gross)	179	35	48	51	45	53	19.71	50.86
<b>當期呆帳費用</b>	<b>Total provisions</b>	<b>1,244</b>	<b>329</b>	<b>230</b>	<b>538</b>	<b>148</b>	<b>376</b>	<b>154.30</b>	<b>14.34</b>
<b>呆帳收回</b>	<b>Recovery</b>								
呆帳收回-放款	Loan	559	160	129	158	112	129	15.31	-19.55
呆帳收回-應收及保證	Credit	0	0	0	0	0	139	NA	NA
呆帳收回-信用卡及其他	Credit card	288	73	73	72	70	69	-1.43	-5.48
<b>當期呆帳收回</b>		<b>847</b>	<b>233</b>	<b>202</b>	<b>230</b>	<b>182</b>	<b>337</b>	<b>85.32</b>	<b>44.47</b>