

SinoPac Holdings

Annual Taiwan Discovery Forum by HSBC

November 6th, 2013

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Agenda

- 一、整體營運報告 (p. 2)
- 二、金控財務概況 (p. 3 ~ p. 8)
- 三、銀行財務概況 (p. 9 ~ p. 23)
- 四、證券財務概況 (p. 24 ~ p. 29)

一、金控整體營運報告

金控 營運概況

2013年前三季稅後淨利8,276百萬元(其中銀行7,729百萬元、證券531百萬元)，YoY成長9%。

銀行業務

- 持續保持人民幣業務領先地位，人民幣存款突破百億
- 首推多元支付工具（行動儲值卡/信用卡），引領行動金融新潮流
- 第三方支付金流服務「豐掌櫃」正式上市

證券業務

- 經紀業務站穩市場第4大：現貨市佔5.16%，YoY成長0.19%；融資市佔6.15%，YoY成長0.79%
- 承銷業務維持市場前3大：主辦件數排名第2、包銷金額排名第3
- 香港子公司永豐金資產管理(亞洲)取得RQFII資格

中國布局

- 銀行南京子行已遞交開業申請，銀監會審理中
- 天津融資租賃公司已獲投審會核准
- 圓信永豐基金管理公司已完成場檢
- 永豐金財務諮詢（上海）公司已獲投審會核准

二、金控Financial Highlights – 2013/3Q^{1/6}

| 單位：NT百萬元 百萬股 | 2012/3Q | 2012/4Q | 2013/1Q | 2013/2Q | 2013/3Q | QoQ | YoY |
|-----------------|-----------|-----------|-----------|-----------|-----------|-------|-------|
| 股本 | 75,454 | 75,683 | 75,683 | 82,077 | 82,077 | 0.0% | 8.8% |
| 加權在外流通股數 | 8,143 | 8,147 | 8,174 | 8,176 | 8,187 | 0.1% | 0.5% |
| 合併資產 | 1,341,443 | 1,365,709 | 1,394,497 | 1,425,841 | 1,428,222 | 0.2% | 6.5% |
| 淨值 | 95,641 | 97,727 | 101,513 | 101,824 | 105,277 | 3.4% | 10.1% |
| 稅後淨利 | 2,633 | 2,045 | 2,873 | 2,998 | 2,405 | -20% | -8.6% |
| ROAE | 11.11% | 8.43% | 11.48% | 11.68% | 9.24% | -2.4% | -1.9% |
| EPS (元) | 0.32 | 0.25 | 0.35 | 0.37 | 0.29 | -0.08 | -0.03 |
| 每股淨值 (元) | 12.68 | 12.91 | 13.41 | 13.39 | 12.83 | -0.56 | 0.15 |

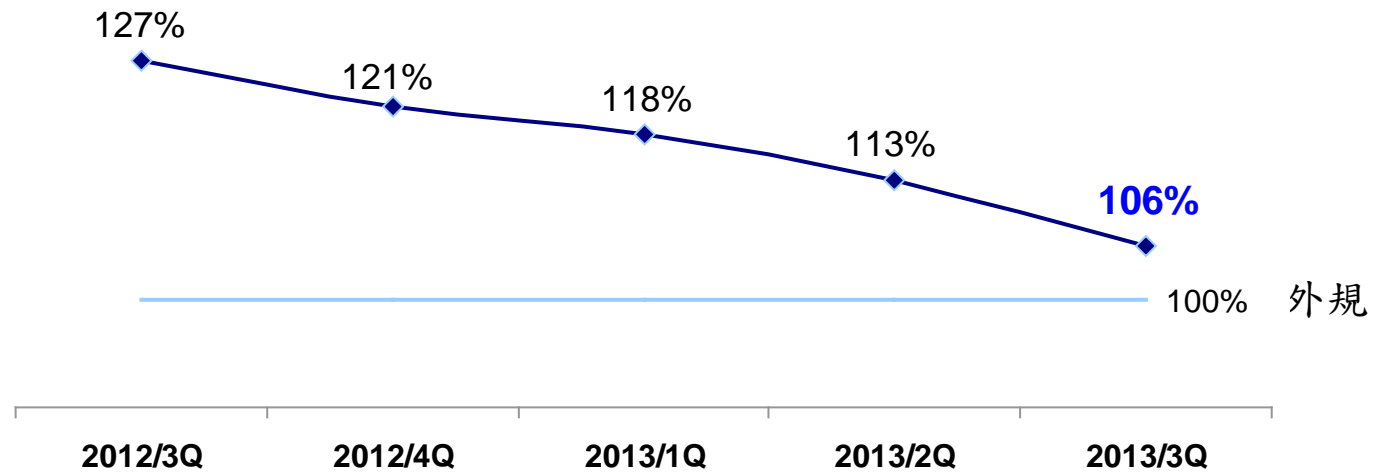
金控累計 Financial Highlights – 2013/1~9M^{2/6}

單位：NT百萬元
百萬股

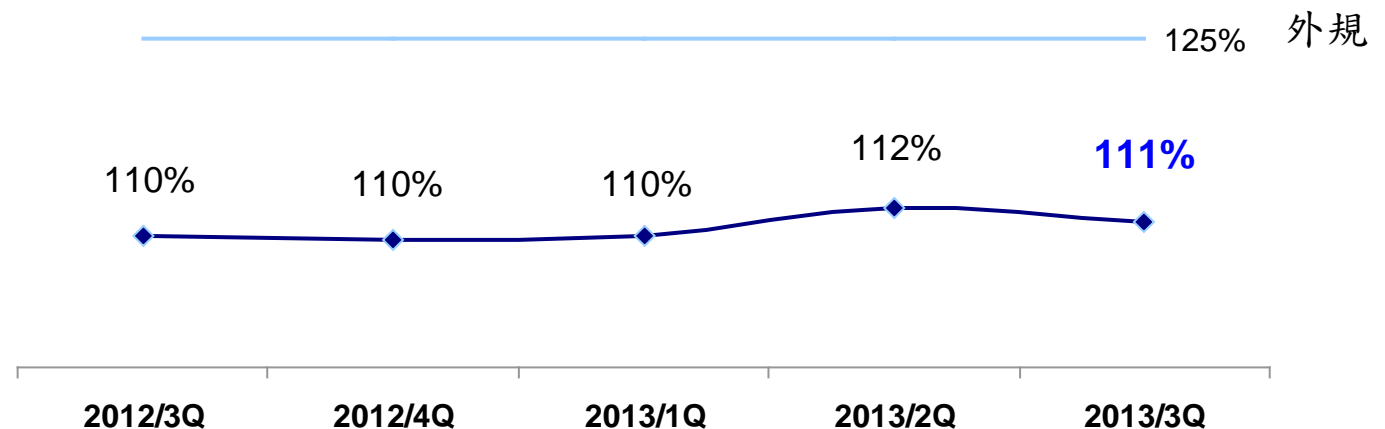
| | 2012/1~9M | 2013/1~9M | +/- | YoY |
|----------|-----------|-----------|--------|-------|
| 股本 | 75,454 | 82,077 | 6,623 | 8.8% |
| 加權在外流通股數 | 8,143 | 8,187 | 44 | 0.5% |
| 合併資產 | 1,341,443 | 1,428,222 | 86,779 | 6.5% |
| 淨值 | 95,641 | 105,277 | 9,636 | 10.1% |
| 稅後淨利 | 7,579 | 8,276 | 697 | 9.2% |
| ROAE | 10.90% | 10.79% | -0.1% | -0.1% |
| EPS (元) | 0.93 | 1.01 | 0.08 | 0.08 |
| 每股淨值 (元) | 12.68 | 12.83 | 0.15 | 0.15 |

金控資本結構^{3/6}

CAR (%)



DLR (%)



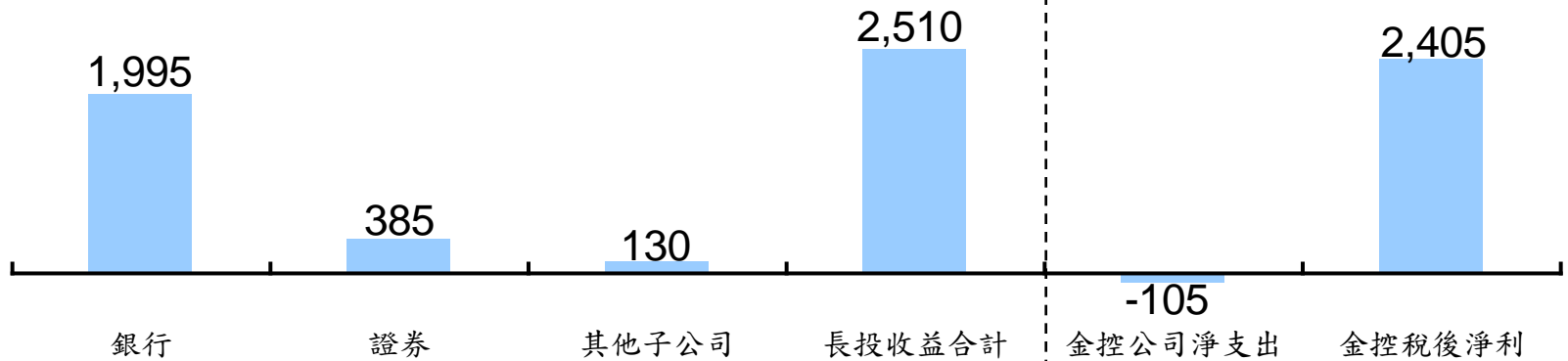
註1：CAR = 集團合格資本淨額 / 集團法定資本需求

註2：DLR = 股權投資 / 淨值

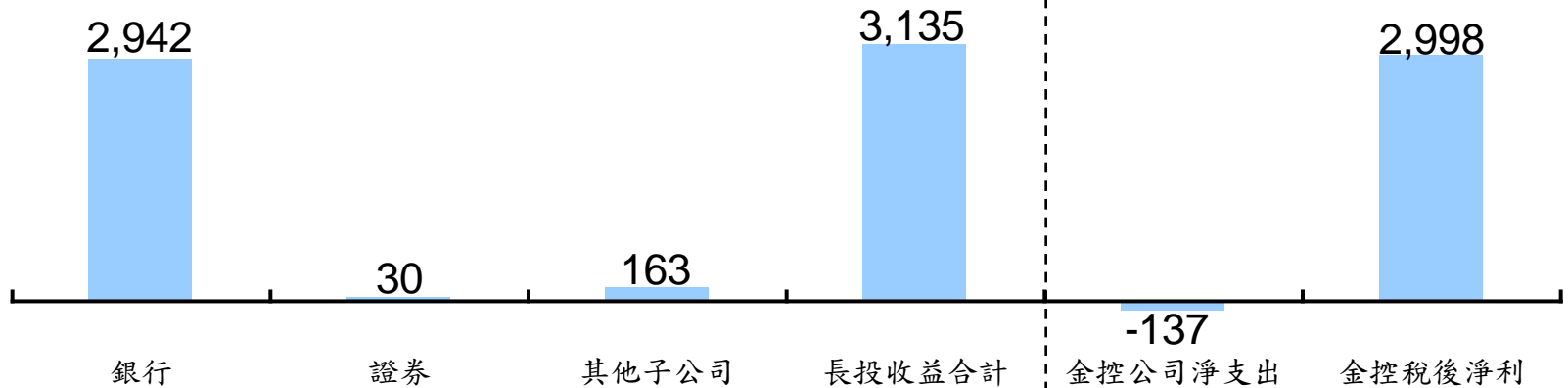
金控各子公司獲利貢獻 – 2013/3Q (QoQ)^{4/6}

單位：NT百萬元

2013/3Q



2013/2Q



(+/-) **-947** **355** **-33** **-625** **32** **-592**

QoQ **32%** **1164%** **20%** **20%** **24%** **20%**

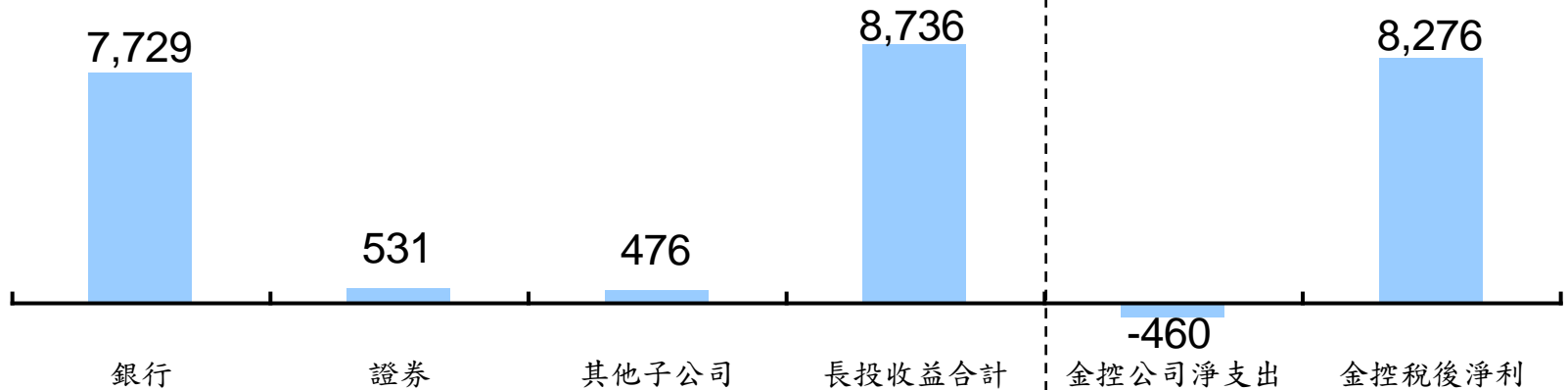
註1：金控公司淨支出為扣除金控本身收入後之利息支出及營業費用

註2：：較好 ：較差

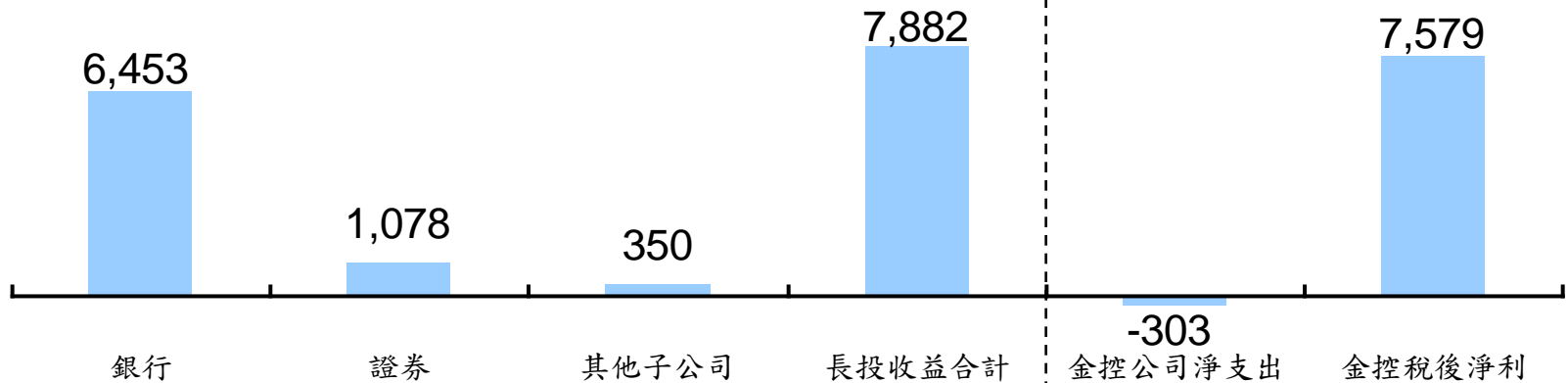
金控各子公司獲利貢獻 – 2013/1~9M (YoY)^{5/6}

單位：NT百萬元

2013/1~9M



2012/1~9M



(+/-) **1,276** **-548** **126** **854** **-157** **697**

YoY 👍 **20%** 👎 **51%** 👍 **36%** 👍 **11%** 👎 **52%** 👍 **9%**

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 – 2013/1~9M^{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 | 80,054 | 7,729 | 12.9% | 70.8% | 88.5% | 9.1% |
| 證券 | 23,105 | 531 | 3.1% | 20.4% | 6.1% | 0.6% |
| 其他 | 9,846 | 476 | 6.4% | 8.7% | 5.4% | 0.6% |
| 合計 | 113,005 | 8,736 | 10.3% | 100.0% | 100.0% | 10.3% |

註1：DLR=111%

註2：2013/9 金控長投餘額為116,651百萬元；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 – 2013/3Q^{1/15}

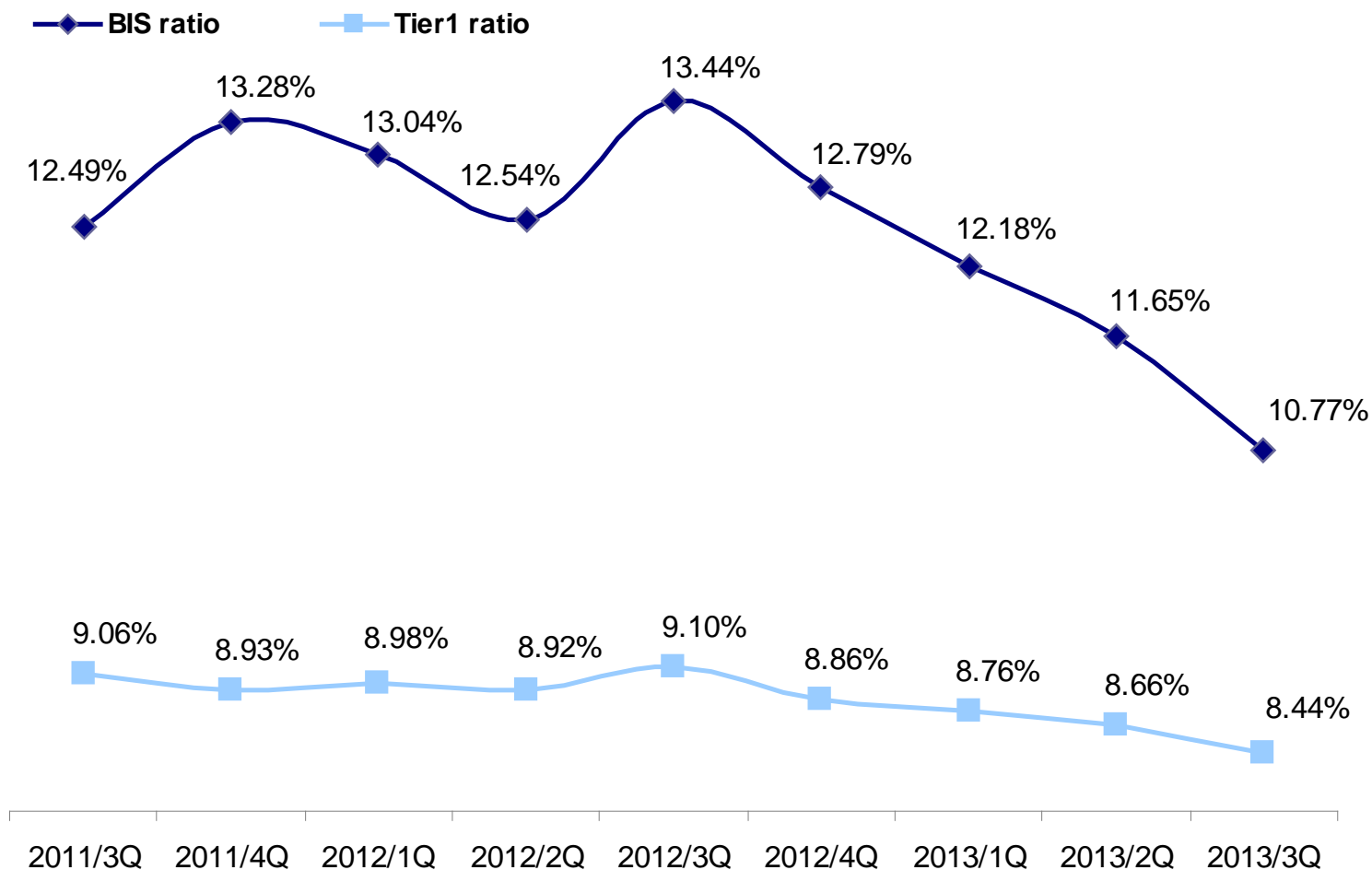
| 單位：NT百萬元 | 2012/3Q | 2012/4Q | 2013/1Q | 2013/2Q | 2013/3Q | QoQ | YoY |
|--------------|-----------|-----------|-----------|-----------|-----------|--------|--------|
| 淨值 | 76,335 | 78,250 | 81,113 | 83,940 | 85,690 | 2.1% | 12.3% |
| 總資產 | 1,213,556 | 1,242,676 | 1,274,500 | 1,307,638 | 1,296,744 | -0.8% | 6.9% |
| 稅後淨利 | 2,387 | 1,895 | 2,792 | 2,942 | 1,995 | -32.2% | -16% |
| EPS (元) | 0.41 | 0.32 | 0.47 | 0.49 | 0.33 | -0.16 | -0.08 |
| 總存款 | 997,404 | 1,017,009 | 1,052,809 | 1,055,121 | 1,066,152 | 1.0% | 6.9% |
| 總放款 | 751,386 | 758,135 | 757,757 | 777,196 | 769,064 | -1.0% | 2.4% |
| 放存比 | 75.9% | 75.7% | 72.5% | 74.7% | 73.1% | -1.6% | -2.8% |
| 逾放比 | 0.33% | 0.30% | 0.29% | 0.28% | 0.44% | 0.16% | 0.11% |
| 備抵覆蓋率 | 305% | 337% | 358% | 368% | 241% | -127% | -64% |
| 放款覆蓋率 | 1.00% | 1.00% | 1.04% | 1.03% | 1.05% | 0.02% | 0.05% |
| BIS Ratio | 13.44% | 12.79% | 12.18% | 11.65% | 10.77% | -0.88% | -2.67% |
| Tier 1 Ratio | 9.10% | 8.86% | 8.76% | 8.66% | 8.44% | -0.22% | -0.66% |
| ROAA | 0.78% | 0.61% | 0.88% | 0.90% | 0.61% | -0.29% | -0.17% |
| ROAE | 12.65% | 9.75% | 13.93% | 14.17% | 9.38% | -4.79% | -3.27% |
| Leverage | 16.22 | 15.98 | 15.83 | 15.74 | 15.38 | -0.37 | -0.84 |

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 – 2013/1~9M^{2/15}

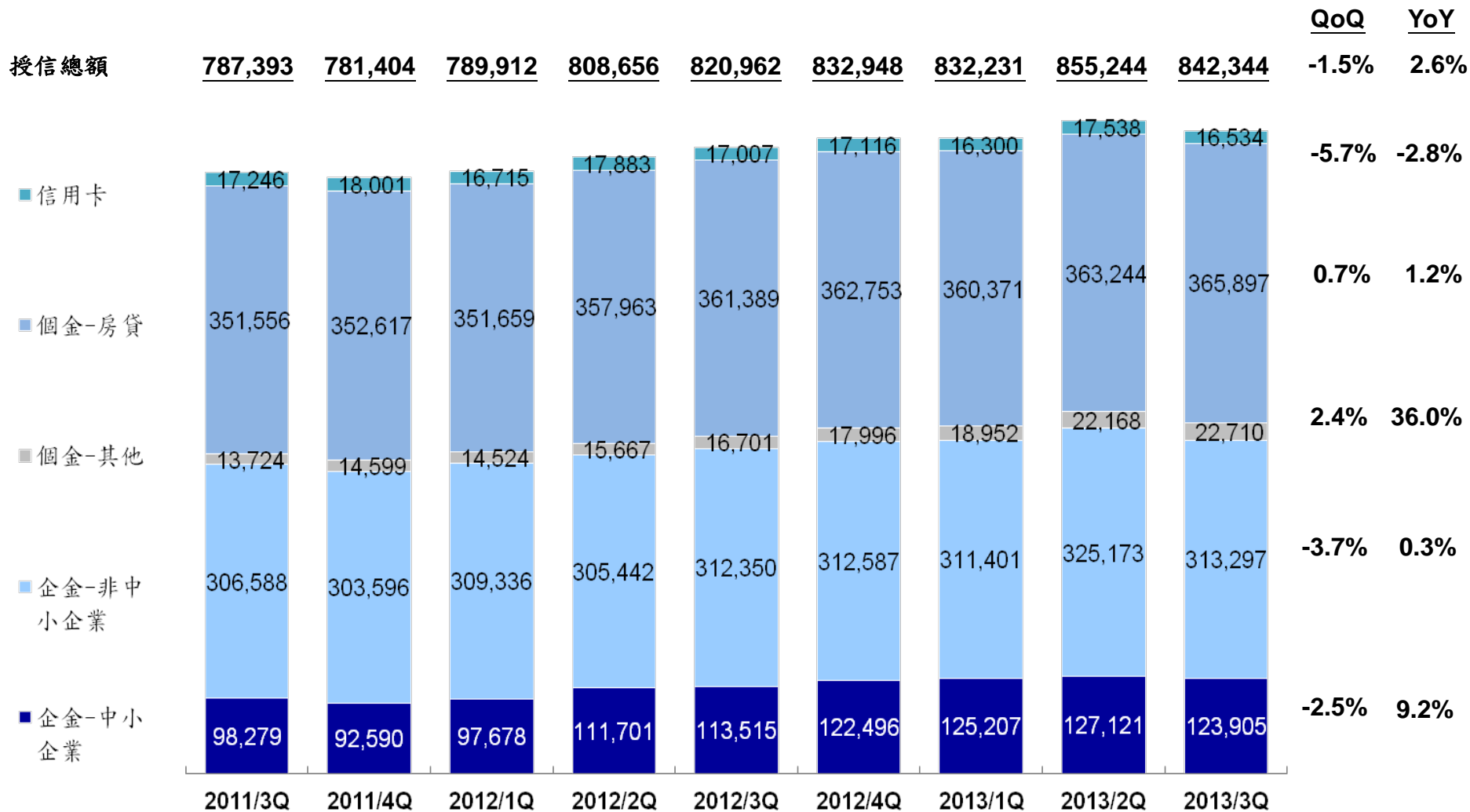
| 單位：NT百萬元 | 2012/1~9M | 2013/1~9M | +/- | YoY |
|--------------|-----------|-----------|--------|--------|
| 淨值 | 76,335 | 85,690 | 9,355 | 12.3% |
| 總資產 | 1,213,556 | 1,296,744 | 83,188 | 6.9% |
| 稅後淨利 | 6,453 | 7,729 | 1,276 | 20% |
| EPS (元) | 1.10 | 1.30 | 0.20 | 0.20 |
| 總存款 | 997,404 | 1,066,152 | 68,748 | 6.9% |
| 總放款 | 751,386 | 769,064 | 17,678 | 2.4% |
| 放存比 | 75.9% | 73.1% | -2.8% | -2.8% |
| 逾放比 | 0.33% | 0.44% | 0.11% | 0.11% |
| 備抵覆蓋率 | 305% | 241% | -64% | -64% |
| 放款覆蓋率 | 1.00% | 1.05% | 0.05% | 0.05% |
| BIS Ratio | 13.44% | 10.77% | -2.67% | -2.67% |
| Tier 1 Ratio | 9.10% | 8.44% | -0.66% | -0.66% |
| ROAA | 0.72% | 0.79% | 0.07% | 0.07% |
| ROAE | 11.76% | 12.45% | 0.69% | 0.69% |
| Leverage | 16.33 | 15.76 | -0.57 | -0.57 |

銀行資本適足指標^{3/15}



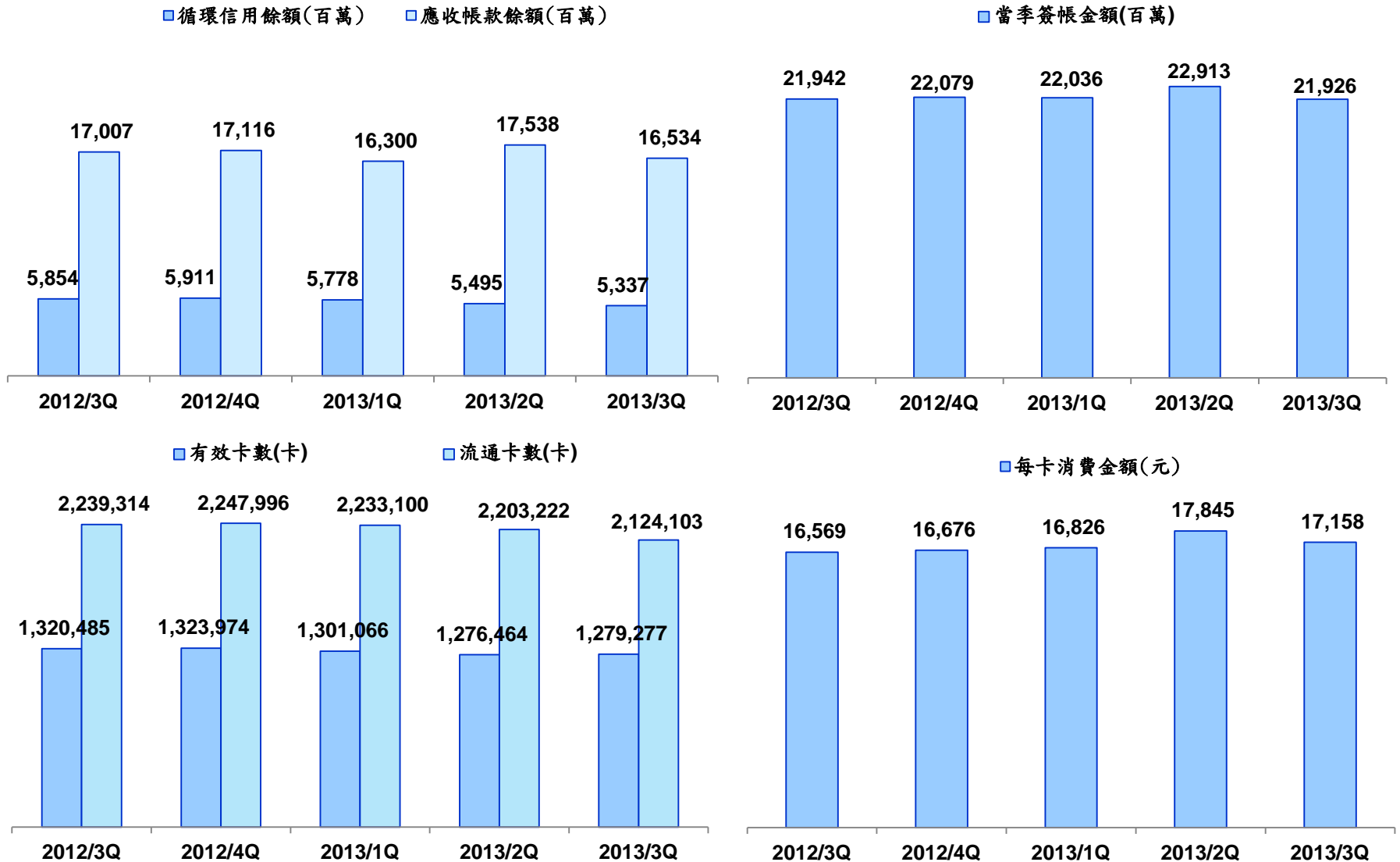
銀行授信餘額與組合^{4/15}

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 5/15



註：每卡消費金額 = 總消費金額 / 各季平均有效卡數

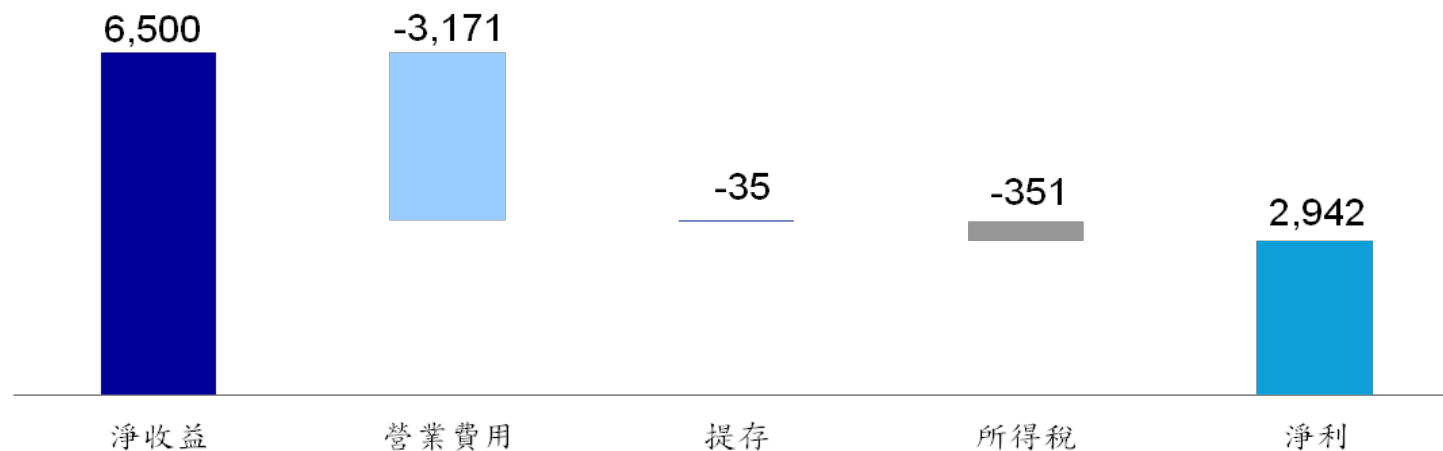
銀行損益結構 – 2013/3Q (QoQ)^{6/15}

2013/3Q

單位：NT百萬元



2013/2Q



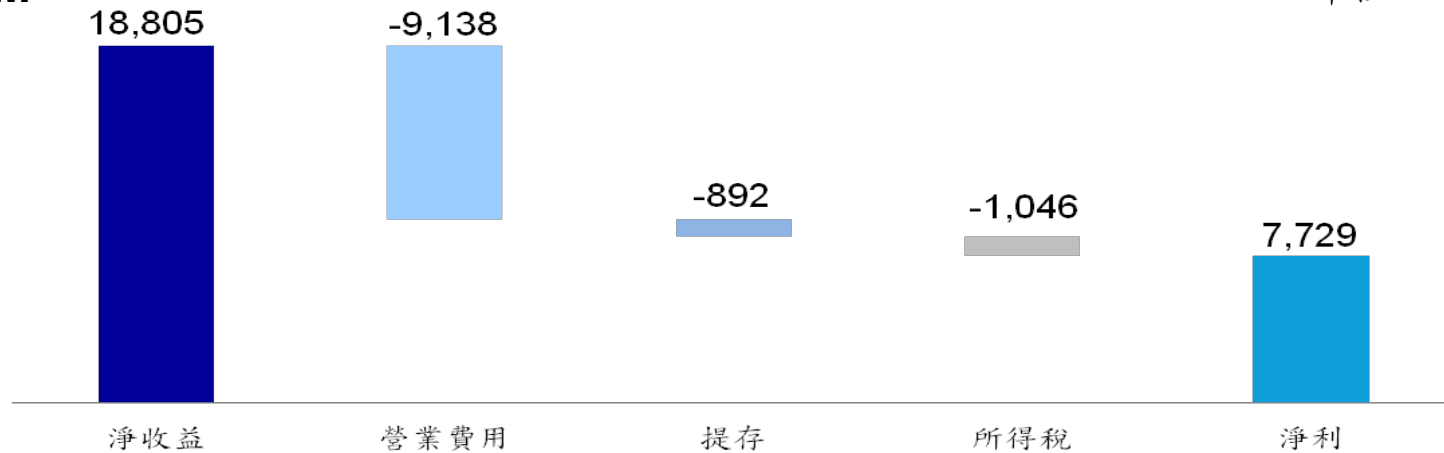
| (+/-) | 淨收益 | 營業費用 | 提存 | 所得稅 | 淨利 |
|-------|--------|--------|----------|--------|---------|
| QoQ | -334 | -161 | 784 | -9 | -947 |
| | 👎 5.1% | 👍 5.1% | 👎 2,240% | 👍 2.6% | 👎 32.2% |

註：👍：較好 👎：較差

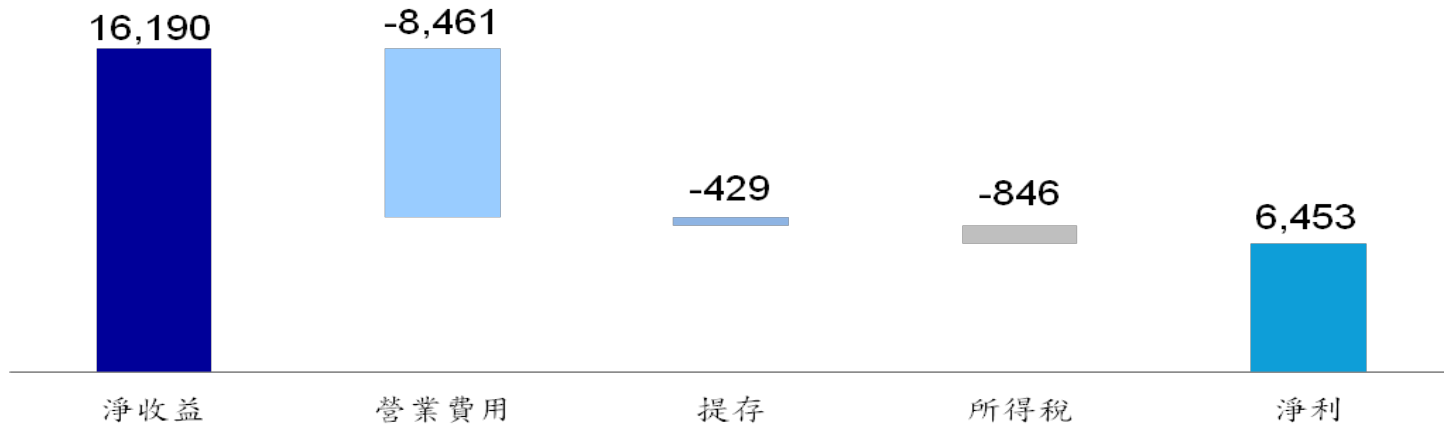
銀行損益結構 – 2013/1~9M (YoY)^{7/15}

2013/1~9M

單位：NT百萬元



2012/1~9M

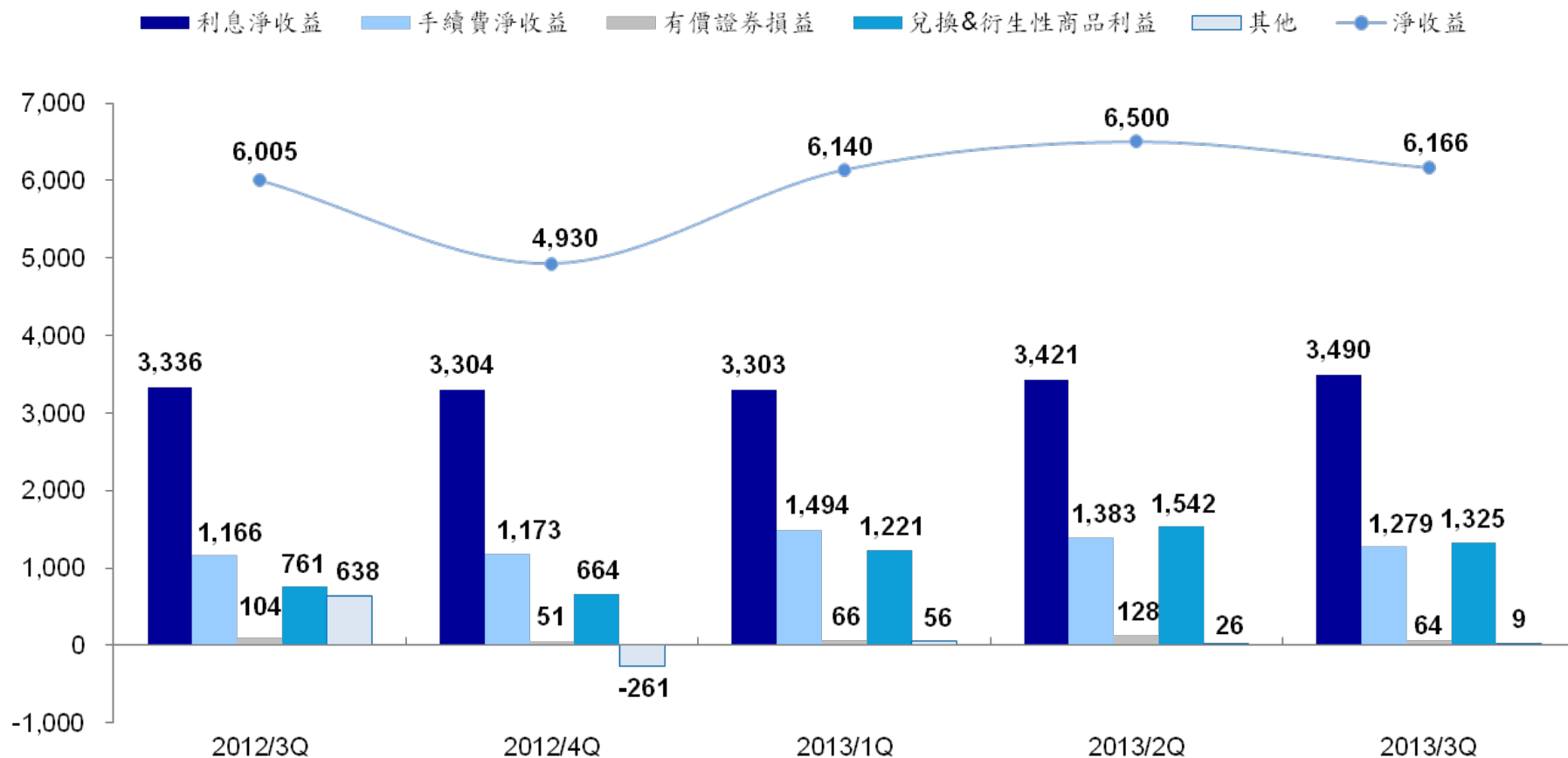


| (+/-) | 淨收益 | 營業費用 | 提存 | 所得稅 | 淨利 |
|-------|---------|--------|----------|---------|---------|
| | 2,615 | 677 | 463 | 200 | 1,276 |
| YoY | 👍 16.2% | 👎 8.0% | 👎 107.9% | 👎 23.6% | 👍 19.8% |

註：👍：較好 👎：較差

銀行淨收益趨勢 8/15

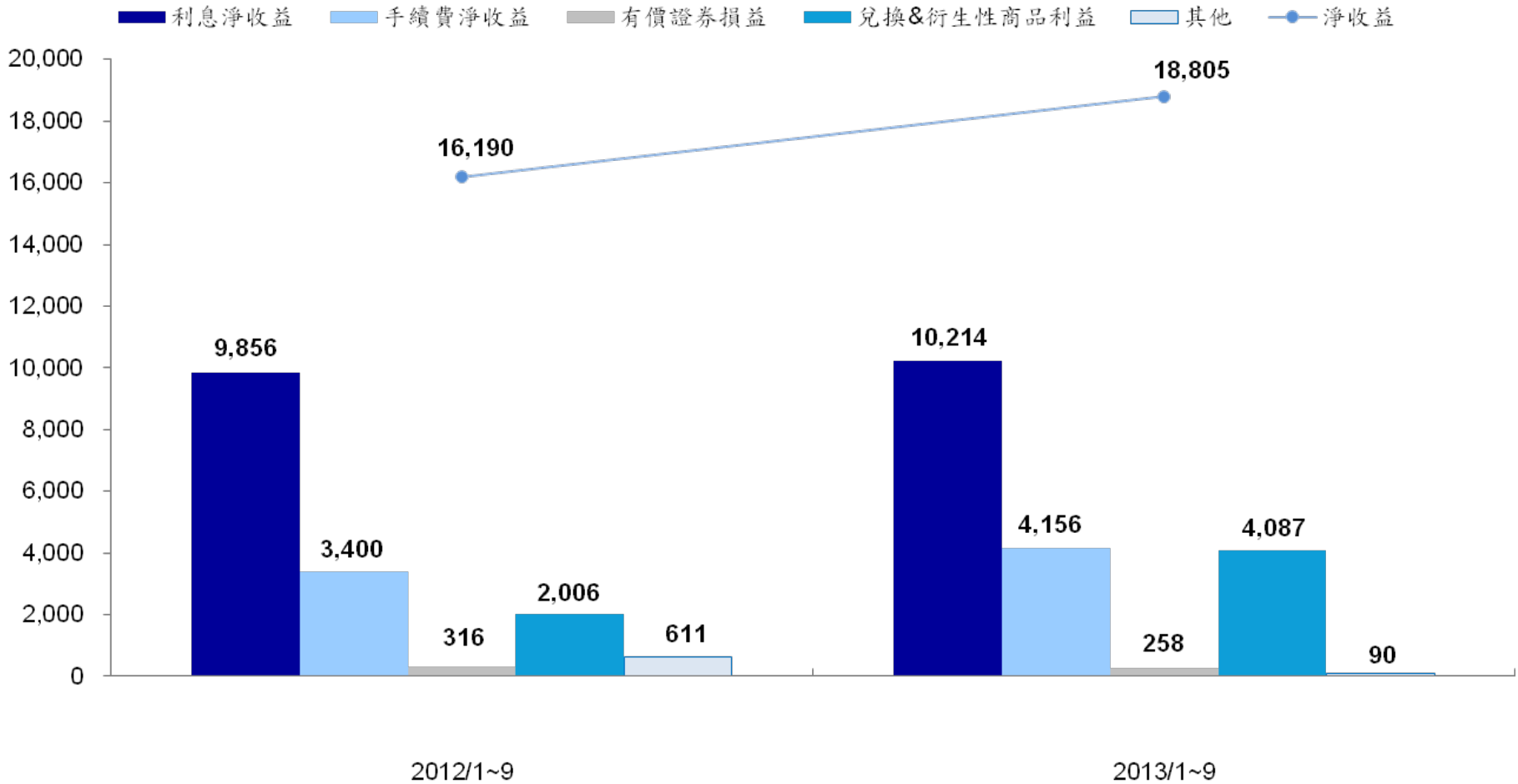
單位：NT百萬元



註：人保、財保收益併入手續費淨收益

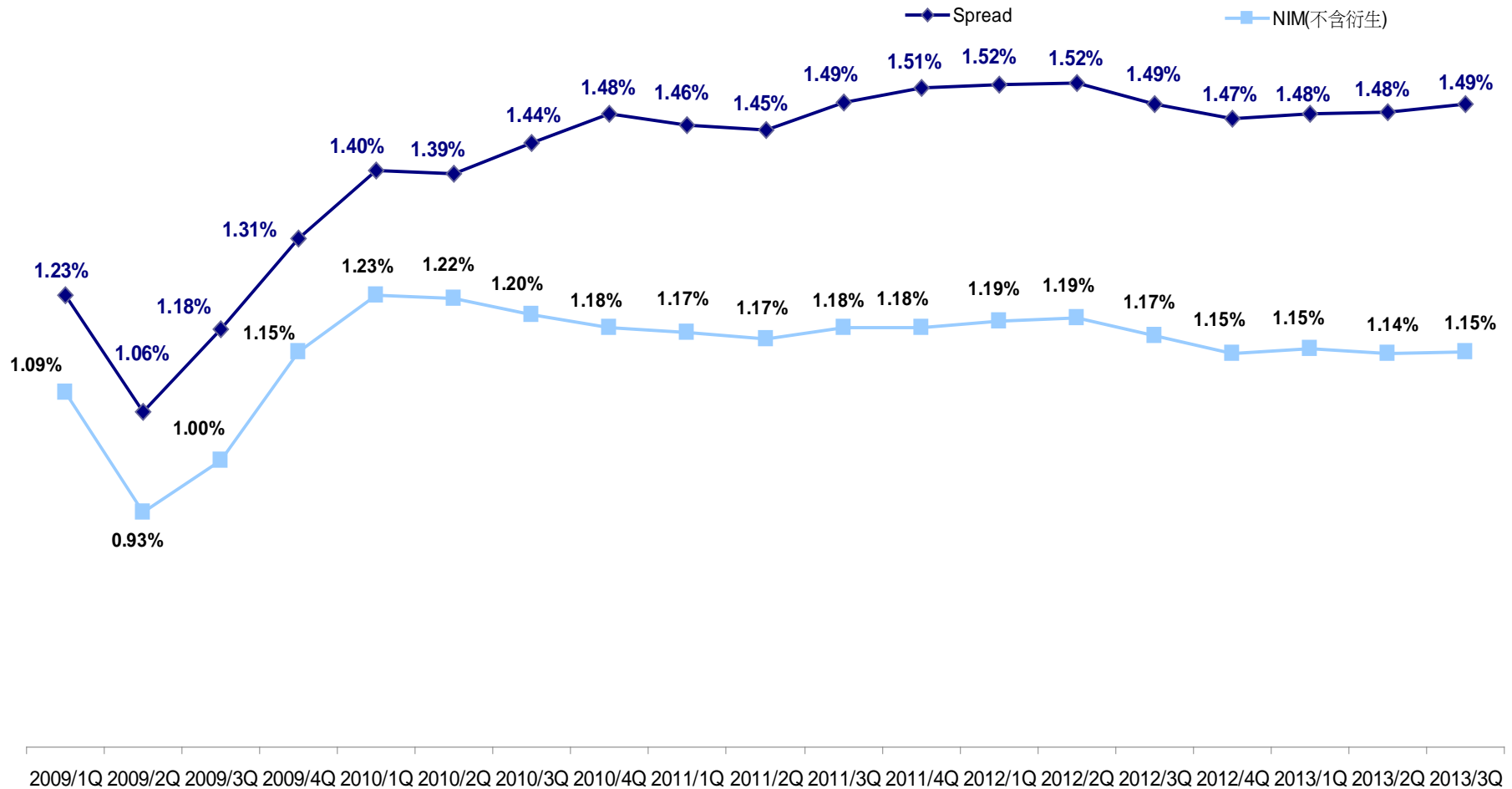
銀行淨收益趨勢 – 2013/1~9M(YoY)^{9/15}

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}



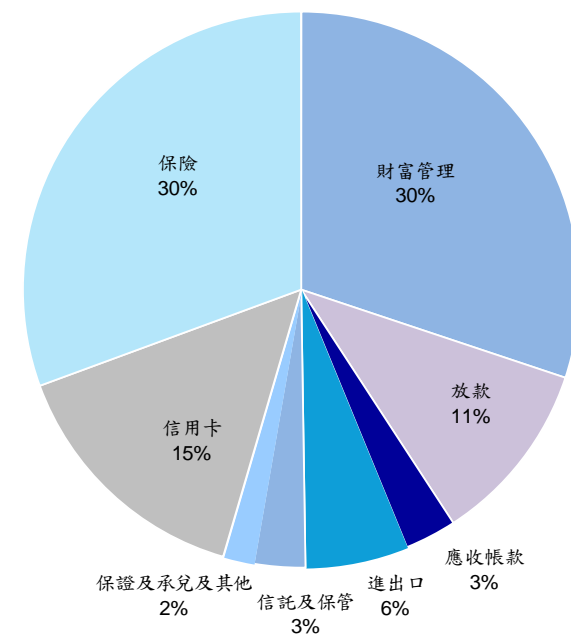
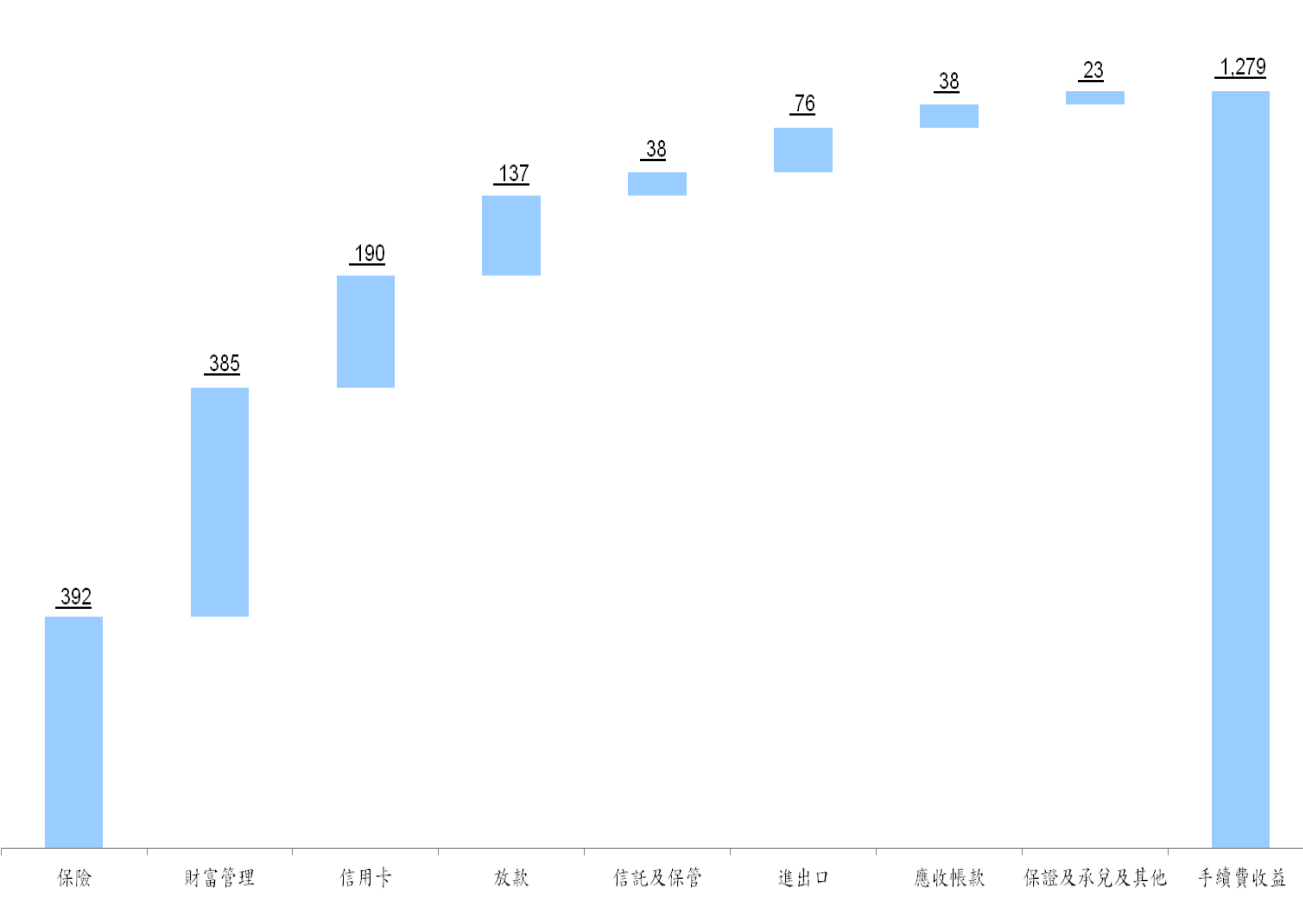
註：計算Spread及NIM的分母，採每日餘額平均

銀行手續費收益分析^{11/15}

單位：NT百萬元

2013/3Q手續費收益

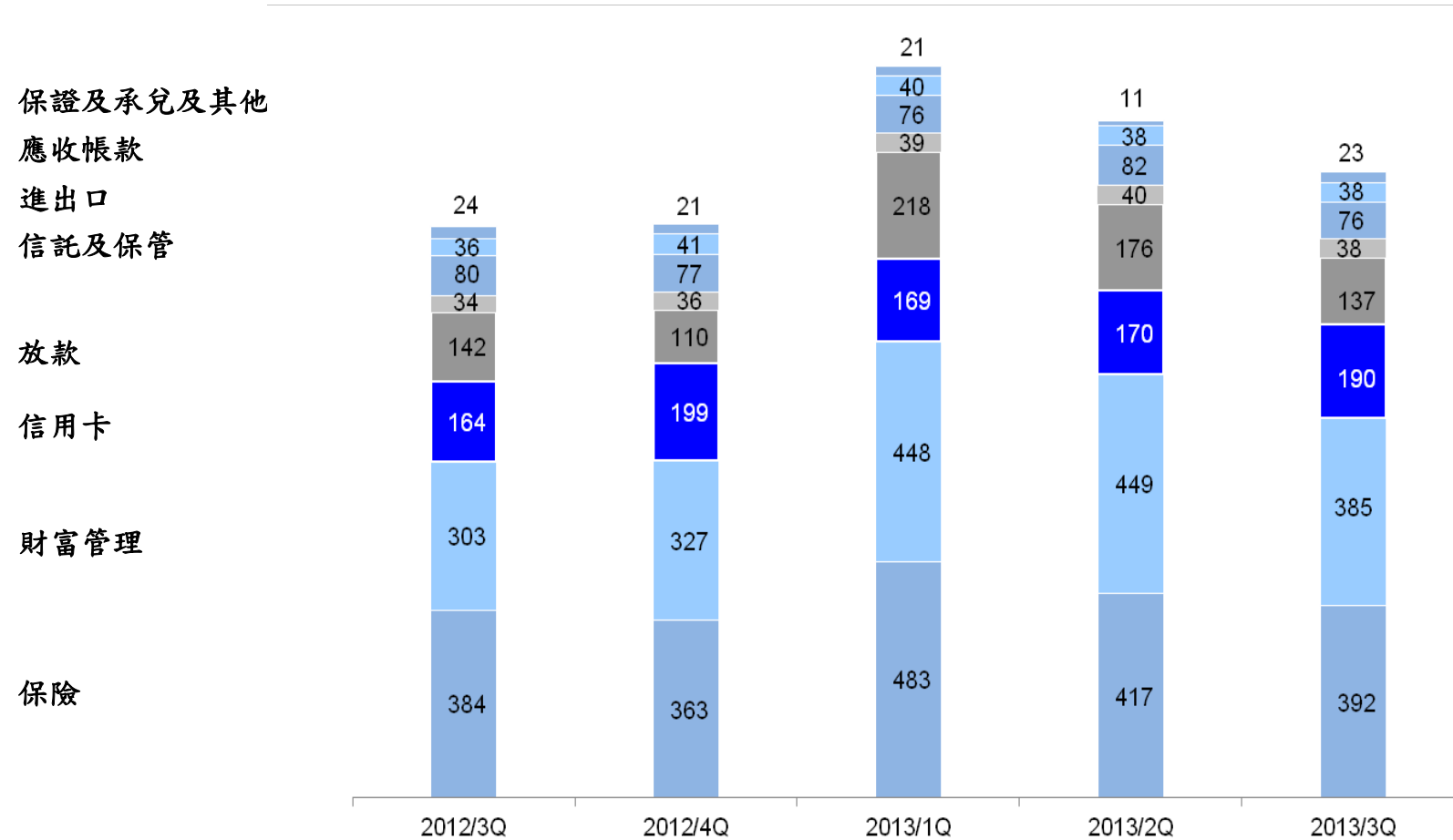
手續費來源佔比



銀行手續費收益分析^{12/15}

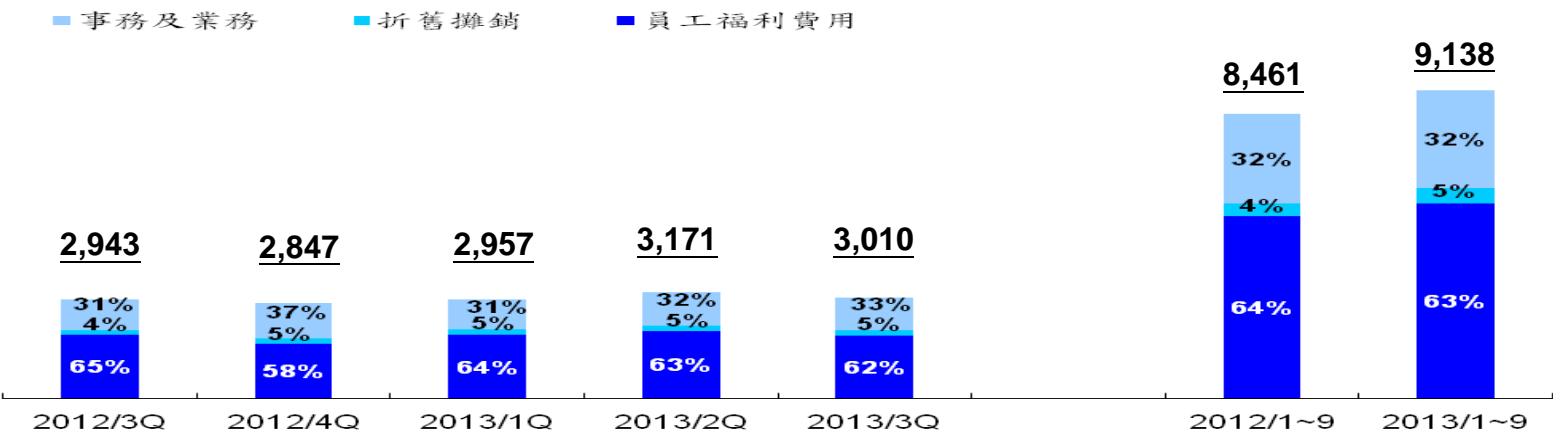
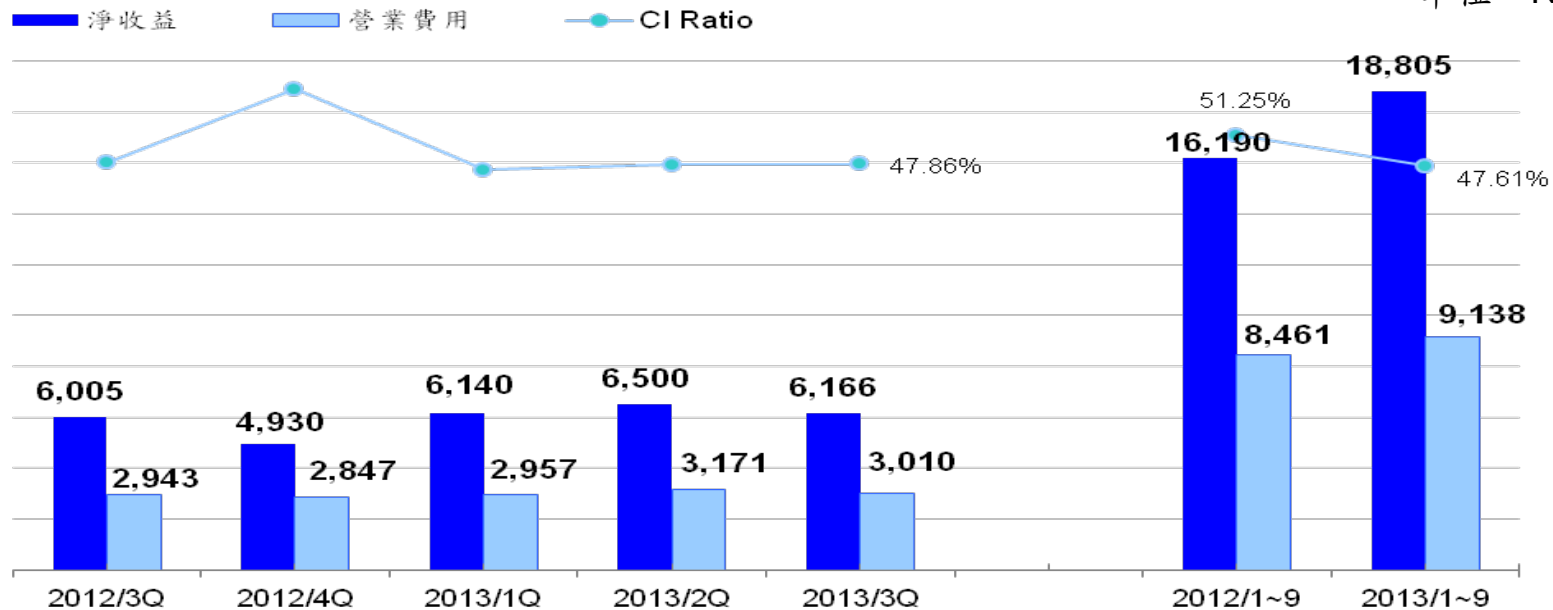
單位：NT百萬元

| 手續費收益合計 | 2012/3Q | 2012/4Q | 2013/1Q | 2013/2Q | 2013/3Q | QoQ | YoY |
|---------|---------|---------|---------|---------|---------|--------|-------|
| | 1,166 | 1,173 | 1,494 | 1,383 | 1,279 | -7.57% | 9.61% |



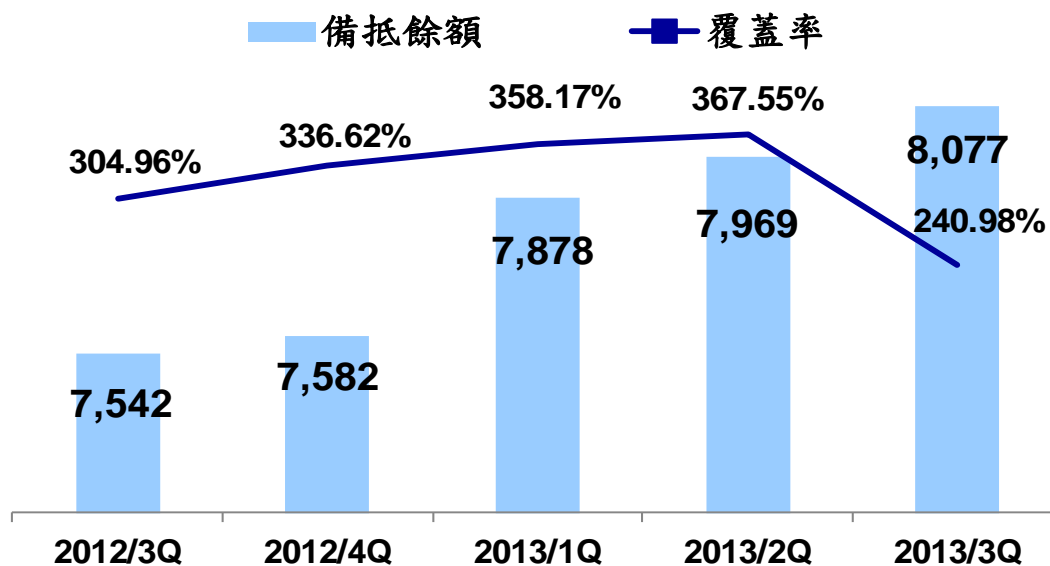
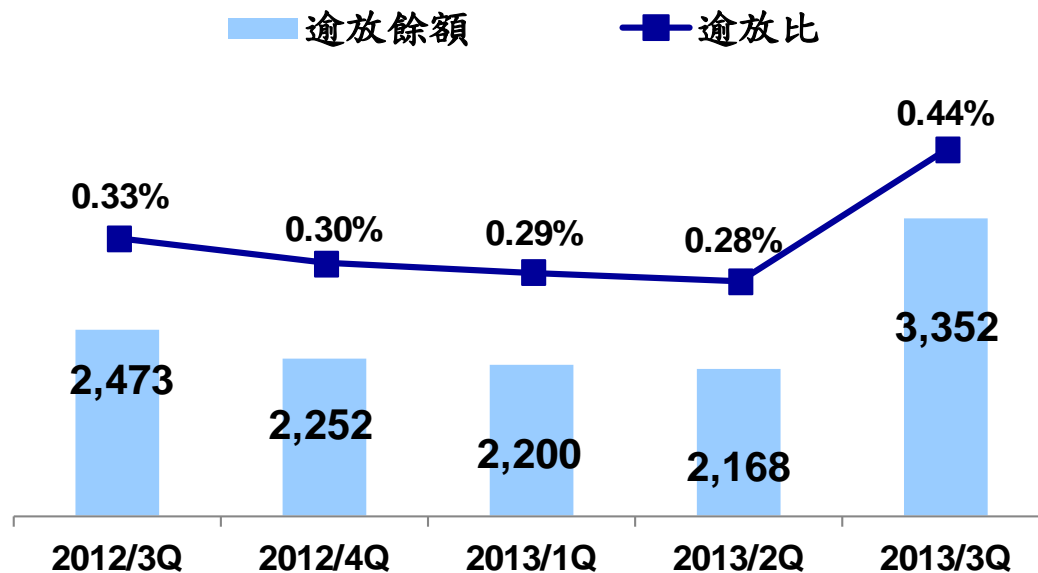
銀行營業費用分析^{13/15}

單位：NT百萬元



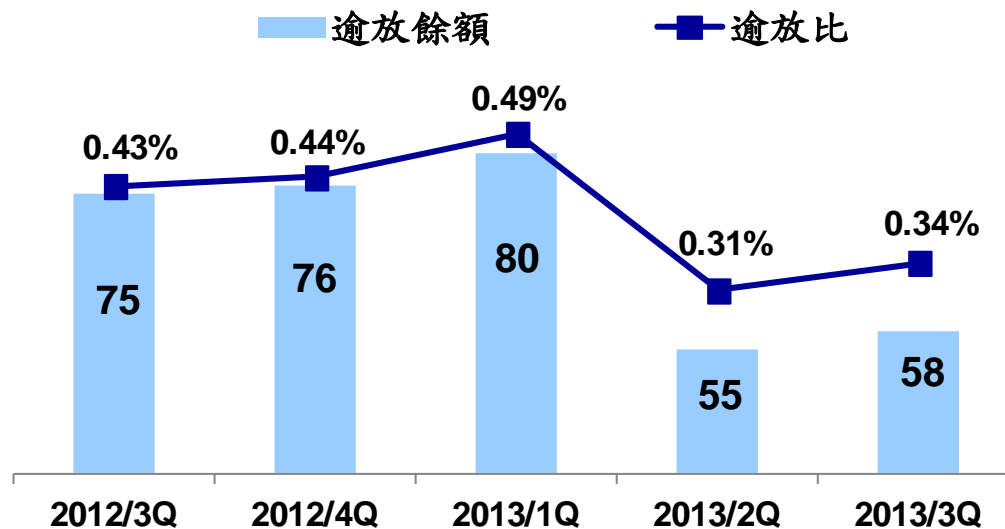
資產品質 - 全行放款逾放比及覆蓋率^{14/15}

單位：NT百萬元

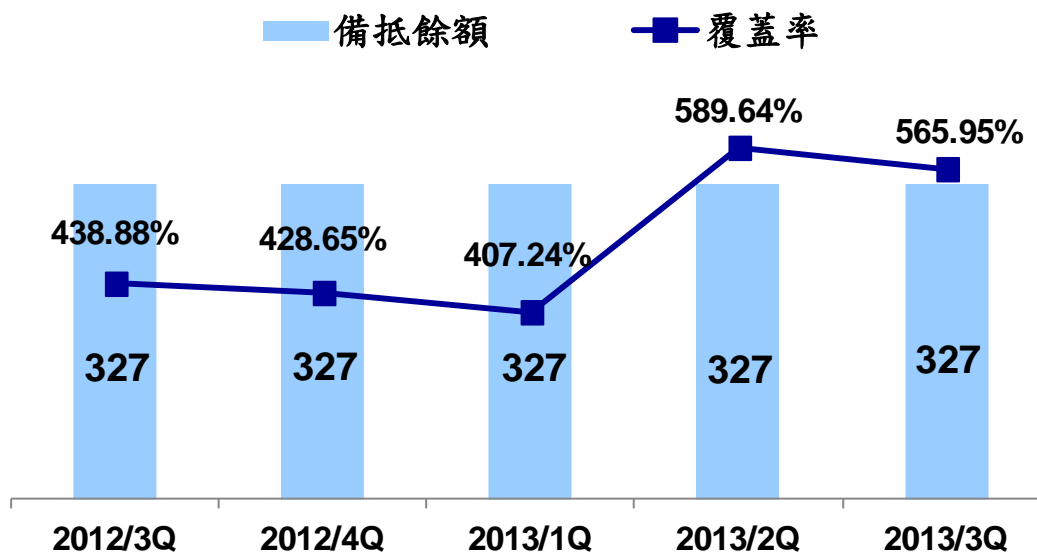


資產品質 - 信用卡逾放比及覆蓋率^{15/15}

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 – 2013/3Q^{1/6}

| 單位：NT百萬元 | 2012/3Q | 2012/4Q | 2013/1Q | 2013/2Q | 2013/3Q | QoQ | YoY |
|-----------|---------|---------|---------|---------|---------|----------|-------|
| 股本 | 15,365 | 15,365 | 15,365 | 16,212 | 16,212 | 0.0% | 5.5% |
| 總資產 | 64,624 | 60,161 | 55,911 | 55,967 | 64,403 | 15.1% | -0.3% |
| 淨值 | 22,677 | 22,759 | 22,940 | 22,994 | 23,342 | 1.5% | 2.9% |
| 稅後淨利 | 253 | 82 | 115 | 30 | 385 | 1164.01% | 52.0% |
| ROAE | 6.36% | 1.44% | 2.03% | 0.53% | 6.56% | 6.03% | 0.20% |
| EPS (元) | 0.16 | 0.05 | 0.07 | 0.02 | 0.24 | 0.22 | 0.08 |
| 每股淨值 (元) | 13.99 | 14.04 | 14.15 | 14.18 | 14.40 | 0.21 | 0.41 |
| 資本適足率 | 400% | 370% | 401% | 420% | 381% | -39% | -19% |
| 經紀業務市占率 | 5.01% | 5.02% | 5.03% | 5.15% | 5.29% | 0.14% | 0.28% |
| 平均融資餘額 | 12,161 | 12,041 | 12,700 | 13,500 | 14,277 | 5.8% | 17.4% |
| 平均融資餘額市占率 | 5.40% | 5.61% | 5.69% | 5.97% | 6.30% | 0.33% | 0.90% |

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 – 2013/1~9M^{2/6}

| 單位：NT百萬元 | 2012/1~9M | 2013/1~9M | +/- | YoY |
|-----------|-----------|-----------|--------|--------|
| 股本 | 15,365 | 16,212 | 847 | 5.5% |
| 總資產 | 64,624 | 64,403 | -220 | -0.3% |
| 淨值 | 22,677 | 23,342 | 665 | 2.9% |
| 稅後淨利 | 1,078 | 531 | -548 | -50.8% |
| ROAE | 7.12% | 3.07% | -4.05% | -4.05% |
| EPS (元) | 0.67 | 0.33 | -0.34 | -0.34 |
| 每股淨值 (元) | 13.99 | 14.40 | 0.41 | 0.41 |
| 資本適足率 | 400% | 381% | -19% | -19% |
| 經紀業務市佔率 | 4.97% | 5.16% | 0.19% | 0.19% |
| 平均融資餘額 | 12,322 | 13,520 | 1,198 | 9.7% |
| 平均融資餘額市占率 | 5.36% | 6.15% | 0.79% | 0.79% |

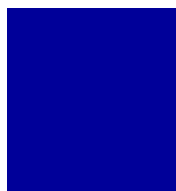
1. ROAE平均股東權益係採按每月月底金額計算平均數，並依日曆天數換算為全年數值。

證券損益結構 – 2013/3Q (QoQ)^{3/6}

單位：NT百萬元

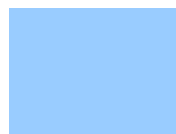
2013/3Q

1,165



淨收益

-806



營業費用

26

所得稅

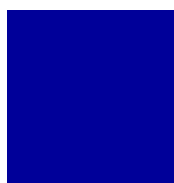
385



淨利

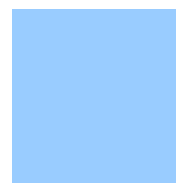
2013/2Q

796



淨收益

-802



營業費用

36

所得稅

30



淨利

(+/-) 369

QoQ 46.31%

-4

-0.44%

-10

28.76%

355

1164.01%

註：：較好 ：較差

證券損益結構 – 2013/1~9M (YoY)^{4/6}

2013/1~9M

單位：NT百萬元



2012/1~9M



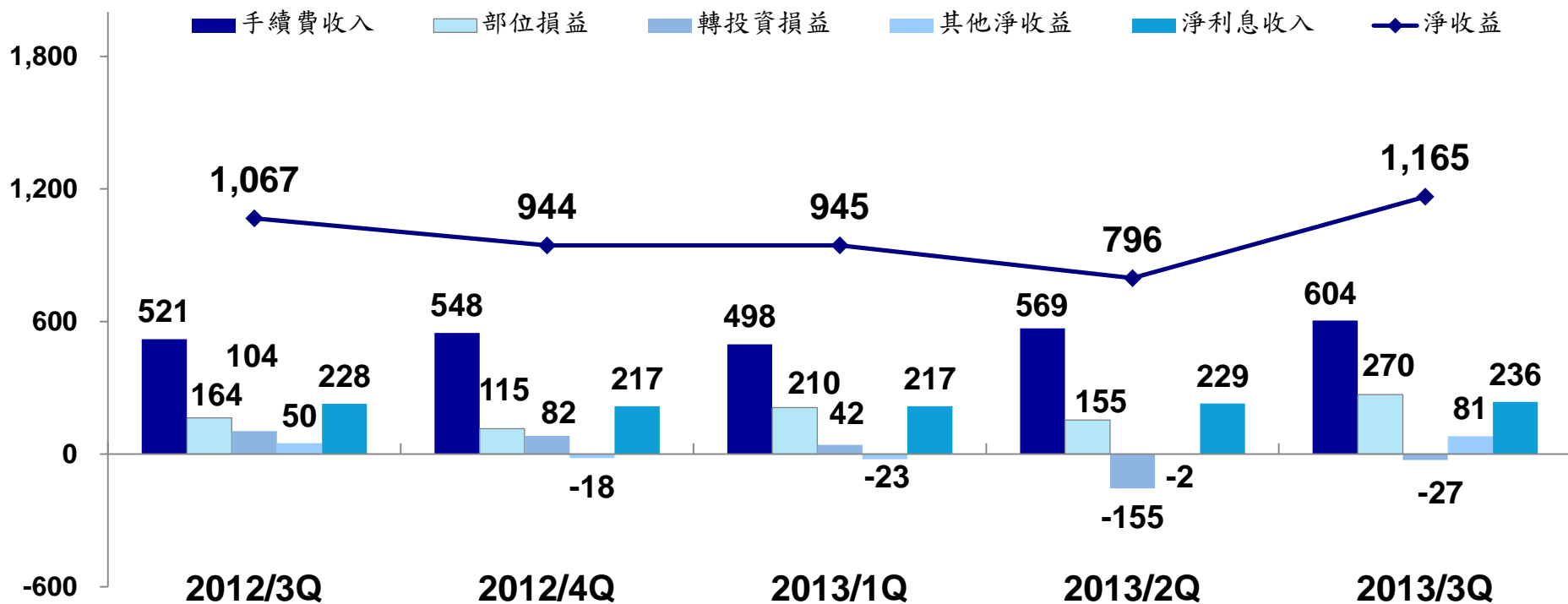
(+/-) -710 60 102 -548

YoY 🗳️ -19.63% 👍 2.46% 👍 127.58% 🗳️ -50.78%

註：👍：較好 🗳️：較差

證券淨收益趨勢^{5/6}

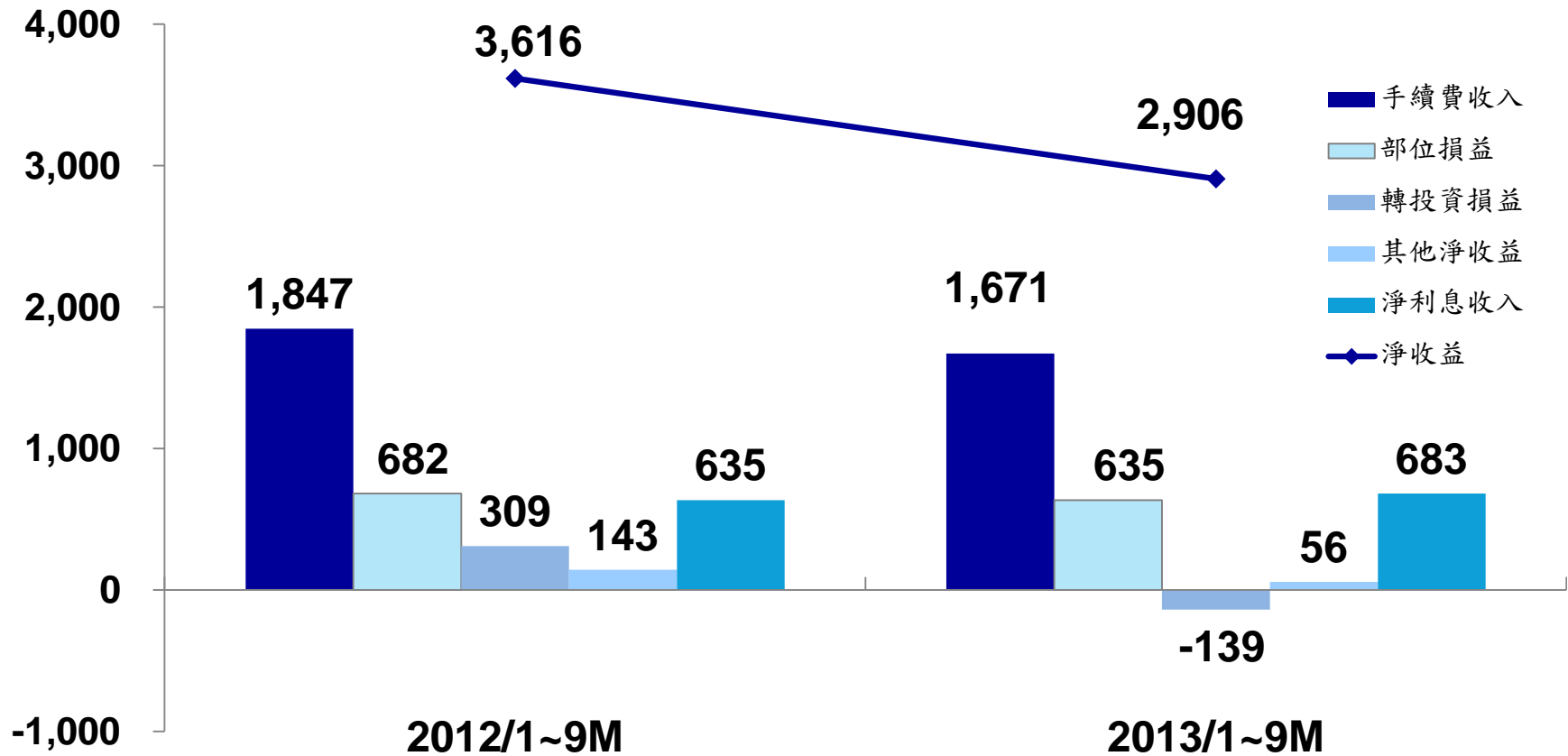
單位：NT百萬元



| | 2012/3Q | 2012/4Q | 2013/1Q | 2013/2Q | 2013/3Q |
|----------|---------|---------|---------|---------|---------|
| 市場日均量(億) | 880 | 842 | 971 | 983 | 982 |
| 大盤指數 | 7,715 | 7,700 | 7,919 | 8,062 | 8,174 |

證券淨收益趨勢 – 2013/1~9M(YoY)^{6/6}

單位：NT百萬元



| | 2012/1~9M | 2013/1~9M |
|----------|-----------|-----------|
| 市場日均量(億) | 1,005 | 979 |
| 大盤指數 | 7,715 | 8,174 |

簡報結束!

Appendix

SinoPac Holdings Summary Ratios

| | | Yearly Results | Quarterly Results | | | | | YTD Results | |
|---------------------------------------|--|----------------|-------------------|--------|--------|--------|--------|-------------|--------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 9M12 | 9M13 |
| Per Share Data | | | | | | | | | |
| 每股盈餘(稅後) | EPS(after-tax)(NT\$) | 1.18 | 0.32 | 0.25 | 0.35 | 0.37 | 0.29 | 0.93 | 1.01 |
| 每股淨值 | BVPS(NT\$) | 12.91 | 12.68 | 12.91 | 13.41 | 13.39 | 12.83 | 12.68 | 12.83 |
| 加權在外流通股數 | Weighted average shares outstanding (million share) | 8,147 | 8,143 | 8,147 | 8,174 | 8,176 | 8,187 | 8,143 | 8,187 |
| DuPont Analysis | | | | | | | | | |
| 合併資產報酬率(稅後) | ROAA(after-tax) | 0.72% | 0.78% | 0.61% | 0.82% | 0.84% | 0.67% | 0.76% | 0.78% |
| 股東權益報酬率(稅後) | ROAE(after-tax) | 10.26% | 11.11% | 8.43% | 11.48% | 11.68% | 9.24% | 10.90% | 10.79% |
| Leverage & Solvency Ratios | | | | | | | | | |
| 雙重槓桿比率 | Double Leverage Ratio | 110% | 110% | 110% | 110% | 112% | 111% | 110% | 111% |
| 資本適足率 | CAR | 121.4% | 126.6% | 121.4% | 118.5% | 113.1% | 105.9% | 126.6% | 105.9% |
| 本益比 | Price-Earning Ratio | 10.54 | 9.55 | 12.4 | 10.21 | 9.72 | 11.57 | 9.95 | 10.09 |
| | | (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

Appendix

Bank SinoPac Summary Ratios

| | | Yearly Results | | Quarterly Results | | | | YTD Results | |
|---------------------------------------|---------------------------------------|----------------|--------|-------------------|--------|--------|--------|-------------|--------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 9M12 | 9M13 |
| Per Share Data | Per Share Data | | | | | | | | |
| 每股盈餘(稅後) | EPS(after-tax)(NT\$) | 1.42 | 0.41 | 0.32 | 0.47 | 0.49 | 0.33 | 1.10 | 1.30 |
| DuPont Analysis | DuPont Analysis | | | | | | | | |
| 資產報酬率(稅後) | ROAA(after-tax) | 0.69% | 0.78% | 0.61% | 0.88% | 0.90% | 0.61% | 0.72% | 0.79% |
| 股東權益報酬率(稅後) | ROAE(after-tax) | 11.23% | 12.65% | 9.75% | 13.93% | 14.17% | 9.38% | 11.76% | 12.45% |
| Growth Ratios | Growth Ratios | | | | | | | | |
| 利息淨收益成長率 | NII growth | - | 1.10% | -0.97% | -0.03% | 3.59% | 2.00% | - | 3.63% |
| 手續費淨收益成長率 | Fee growth | - | 4.16% | 2.84% | 24.98% | -5.70% | -7.37% | - | 25.33% |
| 淨收益成長率 | Net profit growth | - | 18.64% | -17.90% | 24.53% | 5.87% | -5.14% | - | 16.15% |
| 總放款成長率 | Loan growth | 5.38% | 1.50% | 0.90% | -0.05% | 2.57% | -1.05% | 4.45% | 2.35% |
| 總存款成長率 | Deposit growth | 4.38% | -0.13% | 1.97% | 3.52% | 0.22% | 1.05% | 2.37% | 6.89% |
| Performance Ratios | Performance Ratios | | | | | | | | |
| 放存比 | Loan-to-Deposit Ratio | 75.66% | 75.89% | 75.66% | 72.52% | 74.69% | 73.10% | 75.89% | 73.10% |
| 利差 | Spread | 1.51% | 1.49% | 1.47% | 1.48% | 1.48% | 1.49% | 1.51% | 1.48% |
| 淨利差 | NIM | 1.18% | 1.17% | 1.15% | 1.15% | 1.14% | 1.15% | 1.18% | 1.15% |
| 費用比 | Cost/Income Ratio (%) | 52.53% | 48.01% | 56.75% | 47.16% | 47.81% | 47.86% | 51.25% | 47.61% |
| Asset Quality Ratios | Asset Quality Ratios | | | | | | | | |
| 逾放比 | NPLs / Total loans | 0.30% | 0.33% | 0.30% | 0.29% | 0.28% | 0.44% | 0.33% | 0.44% |
| 備抵呆帳覆蓋率 | Coverage ratio | 337% | 305% | 337% | 358% | 368% | 241% | 305% | 241% |
| Leverage & Solvency Ratios | Leverage & Solvency Ratios | | | | | | | | |
| 資本適足率 | BIS | 12.79% | 13.44% | 12.79% | 12.18% | 11.65% | 10.77% | 13.44% | 10.77% |
| 第一類資本比率 | Tier 1 Ratio | 8.86% | 9.10% | 8.86% | 8.76% | 8.66% | 8.44% | 9.10% | 8.44% |

(IFRS)

Appendix

SinoPac Securities Summary Ratios

| | | Yearly Results | | Quarterly Results | | | YTD Results | | |
|---------------------------------------|---------------------------------------|----------------|--------|-------------------|---------|---------|-------------|--------|---------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 9M12 | 9M13 |
| Per Share Data | Per Share Data | | | | | | | | |
| 每股盈餘(稅後)(元) | EPS(after-tax)(NT\$) | 0.72 | 0.16 | 0.05 | 0.07 | 0.02 | 0.24 | 0.67 | 0.33 |
| DuPont Analysis | DuPont Analysis | | | | | | | | |
| 資產報酬率(稅後) | ROAA(after-tax) (%, annualize) | 1.83% | 1.55% | 0.52% | 0.70% | 0.19% | 2.41% | 2.27% | 1.10% |
| 股東權益報酬率(稅後) | ROAE(after-tax) (%, annualize) | 5.57% | 6.36% | 1.44% | 2.03% | 0.53% | 6.56% | 7.12% | 3.07% |
| Performance Ratios | Performance Ratios | | | | | | | | |
| 平均融資餘額(百萬元) | Avg. margin purchase value(NT\$m) | 12,514 | 12,161 | 12,041 | 12,700 | 13,500 | 14,277 | 12,322 | 13,520 |
| 經紀業務市占率 | Brokerage market share (%) | 4.99% | 5.01% | 5.02% | 5.03% | 5.15% | 5.29% | 4.97% | 5.16% |
| 費用比 | Cost/Income Ratio (%) | 82.35% | 77.28% | 94.88% | 121.11% | 123.05% | 94.01% | 78.65% | 110.89% |
| Leverage & Solvency Ratios | Leverage & Solvency Ratios | | | | | | | | |
| 資本適足率 | BIS | 370% | 400% | 370% | 401% | 420% | 381% | 400% | 381% |

(IFRS)

Appendix

FENB Summary Ratios

| US\$m | US\$m | Yearly Results | | Quarterly Results | | | | YTD Results | |
|---------------------------------------|--|---------------------------------------|---------|-------------------|---------|---------|---------|-------------|---------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | 9M12 | 9M13 |
| 稅後淨利 | Net income after tax | 26 | 23 | 1 | 4 | 1 | 1 | 25 | 6 |
| 總資產 | Total assets | 1,133 | 1,130 | 1,133 | 1151 | 1161 | 1,323 | 1,130 | 1,323 |
| 淨值 | Total equity | 318 | 317 | 318 | 321 | 320 | 320 | 317 | 320 |
| 總存款 | Total deposits | 803 | 788 | 803 | 816 | 772 | 940 | 788 | 940 |
| 總放款 | Total loans | 644 | 637 | 644 | 628 | 641 | 768 | 637 | 768 |
| Per Share Data | | Per Share Data | | | | | | | |
| 每股盈餘(稅後) | EPS(after-tax)(US\$) | 115 | 99 | 6 | 16 | 5 | 4 | 109 | 26 |
| DuPont Analysis | | DuPont Analysis | | | | | | | |
| 資產報酬率(稅後) | ROAA(after-tax) (%, annualize YTD earnings) | 2.17% | 7.67% | 0.45% | 1.29% | 0.42% | 0.32% | 2.70% | 0.66% |
| 股東權益報酬率(稅後) | ROAE(after-tax) (%, annualize YTD earnings) | 8.85% | 30.50% | 1.63% | 4.78% | 1.55% | 1.24% | 11.48% | 2.50% |
| 放存比 | Loan-to-Deposit Ratio (%) | 80.17% | 80.87% | 80.17% | 76.99% | 82.94% | 81.69% | 80.87% | 81.69% |
| 利差 | Loan to Deposit Spread (%) | 3.87% | 3.99% | 3.87% | 4.00% | 3.74% | 3.43% | 3.87% | 3.70% |
| 淨利差 | NIM (%) | 3.25% | 3.34% | 3.28% | 3.19% | 2.99% | 2.76% | 3.24% | 2.96% |
| 費用比 | Cost/Income Ratio (%) | 83.53% | 82.30% | 78.91% | 82.93% | 82.58% | 84.56% | 84.98% | 83.35% |
| Asset Quality Ratios | | Asset Quality Ratios | | | | | | | |
| 逾放比 | NPLs / Total loans (%) | 2.20% | 2.82% | 2.20% | 1.61% | 1.23% | 0.66% | 2.82% | 0.66% |
| 備抵呆帳覆蓋率 | Reserve / NPLs (%) | 156.80% | 124.57% | 156.80% | 196.31% | 251.55% | 432.65% | 124.57% | 432.65% |
| 當期打銷呆帳 | Write-off (US\$) | 18 | 9 | 7 | 1 | 3 | 0 | 11 | 4 |
| Leverage & Solvency Ratios | | Leverage & Solvency Ratios | | | | | | | |
| 資本適足率 | BIS (%) | 32.45% | 31.42% | 32.45% | 33.66% | 31.90% | 26.89% | 31.42% | 26.89% |
| 第一類資本比率 | Tier 1 Ratio (%) | 31.18% | 30.15% | 31.18% | 32.39% | 30.63% | 25.63% | 30.15% | 25.63% |

Appendix

Balance Sheet of SPH and its subsidiaries for the 9 months ended Sep. 30, 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 |
|----------------------|--|------------------|---------------|--------------|-----------------|----------------|------------------|--------------------|------------------|
| 資產 | Assets: | | | | | | | | |
| 現金及約當現金 | Cash and cash equivalents | 29,822 | 9,281 | 623 | 451 | 434 | 40,611 | -4,987 | 35,624 |
| 存放央行及拆借金融同業 | Due from the central bank and call loans to banks | 79,466 | 0 | 0 | 0 | 0 | 79,466 | 0 | 79,466 |
| 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 | 29,463 | 27,272 | 0 | 0 | 0 | 56,734 | -139 | 56,595 |
| 避險之衍生金融資產 | Derivative financial assets for hedging | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 2 |
| 附賣回票券及債券投資 | Securities purchased under agreements to resell | 0 | 3,010 | 0 | 0 | 0 | 3,010 | 0 | 3,010 |
| 應收款項-淨額 | Receivables, net | 105,136 | 24,245 | 35 | 5,116 | 1,451 | 135,982 | -1,466 | 134,517 |
| 當期所得稅資產 | Current tax assets | 1,302 | 119 | 3 | 14 | 764 | 2,203 | -1,779 | 424 |
| 貼現及放款-淨額 | Discounts and loans, net | 784,158 | 0 | 0 | 2,006 | 0 | 786,164 | -3,107 | 783,056 |
| 備供出售金融資產 | Available-for-sale financial assets | 55,594 | 0 | 64 | 0 | 2,250 | 57,908 | 0 | 57,908 |
| 持有至到期日金融資產 | Held-to-maturity investments | 219,006 | 0 | 0 | 0 | 0 | 219,006 | 0 | 219,006 |
| 採權益法之股權投資-淨額 | Investments accounted for using equity method, net | 0 | 0 | 0 | 0 | 116,711 | 116,711 | -116,634 | 77 |
| 其他金融資產-淨額 | Other financial assets, net | 4,531 | 14,623 | 855 | 8,945 | 1,545 | 30,500 | -1,563 | 28,937 |
| 投資性不動產-淨額 | Investment property, net | 0 | 166 | 0 | 4,275 | 0 | 4,441 | -2,693 | 1,748 |
| 不動產及設備-淨額 | Property, plant and equipment, net | 10,998 | 2,258 | 5 | 746 | 37 | 14,045 | 0 | 14,045 |
| 無形資產 | Intangible assets, net | 2,000 | 497 | 2 | 3 | 8 | 2,510 | 558 | 3,068 |
| 遞延所得稅資產 | Deferred tax assets | 2,323 | 117 | 2 | 14 | 15 | 2,471 | 0 | 2,471 |
| 其他資產-淨額 | Other assets, net | 1,830 | 5,241 | 129 | 1,113 | 38 | 8,351 | -82 | 8,268 |
| 資產總計 | Total Assets | 1,325,633 | 86,828 | 1,718 | 22,683 | 123,253 | 1,560,115 | -131,893 | 1,428,222 |
| 負債及股東權益 | Liabilities and stockholders' equity | | | | | | | | |
| 負債 | Liabilities | | | | | | | | |
| 央行及金融同業存款 | Deposits from the central bank and banks | 70,467 | 0 | 0 | 0 | 0 | 70,467 | 0 | 70,467 |
| 應付商業本票-淨額 | Commercial papers issued, net | 0 | 7,028 | 0 | 2,067 | 9,105 | 18,200 | 0 | 18,200 |
| 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 | 10,187 | 2,746 | 0 | 0 | 0 | 12,933 | -139 | 12,794 |
| 避險之衍生金融負債 | Derivative financial liabilities for hedging | 7 | 0 | 0 | 0 | 0 | 7 | 0 | 7 |
| 附買回票券及債券負債 | Securities sold under agreement to repurchase | 457 | 19,150 | 0 | 0 | 0 | 19,607 | 0 | 19,607 |
| 應付款項 | Payable | 16,250 | 16,226 | 67 | 106 | 190 | 32,839 | -1,466 | 31,373 |
| 當期所得稅負債 | Current tax liabilities | 513 | 0 | 0 | 19 | 1,875 | 2,406 | -1,778 | 628 |
| 存款及匯款 | Deposit and remittance | 1,084,547 | 0 | 0 | 0 | 0 | 1,084,547 | -6,550 | 1,077,997 |
| 應付金融債券 | Bank notes payable | 43,089 | 0 | 0 | 0 | 0 | 43,089 | 0 | 43,089 |
| 短期借款 | Short-term borrowings | 320 | 1,751 | 0 | 4,710 | 2,500 | 9,281 | -628 | 8,654 |
| 長期借款 | Long-term borrowings | 0 | 771 | 0 | 10,153 | 0 | 10,925 | -2,479 | 8,445 |
| 特別股負債 | Preferred stock liabilities | 0 | 0 | 0 | 0 | 18 | 18 | 0 | 18 |
| 負債準備 | Provisions | 2,755 | 251 | 3 | 6 | 17 | 3,032 | 0 | 3,032 |
| 其它金融負債 | Other financial liabilities | 7,590 | 10,703 | 0 | 0 | 0 | 18,293 | -30 | 18,263 |
| 遞延所得稅負債 | Deferred income tax liabilities | 910 | 136 | 1 | 173 | 5 | 1,225 | 0 | 1,225 |
| 其他負債 | Other liabilities | 2,850 | 4,724 | 0 | 1,536 | 7 | 9,117 | -33 | 9,084 |
| 負債合計 | Total liabilities | 1,239,942 | 63,487 | 71 | 18,770 | 13,718 | 1,335,988 | -13,104 | 1,322,884 |
| 股本 | Capital stock | 59,616 | 16,212 | 1,534 | 3,615 | 84,157 | 165,135 | -83,058 | 82,077 |
| 資本公積 | Capital surplus | 10,413 | 445 | 0 | 0 | 1,524 | 12,383 | -10,859 | 1,524 |
| 保留盈餘 | Retain earnings | 15,819 | 7,050 | 113 | 302 | 20,554 | 43,837 | -23,517 | 20,320 |
| 其他權益 | Other equity interest | -158 | -365 | -1 | -4 | 3,240 | 2,711 | -1,356 | 1,356 |
| 歸屬於母公司業主之權益合計 | Total equity attributable to owners parnet | 85,690 | 23,342 | 1,646 | 3,913 | 109,476 | 224,067 | -118,789 | 105,277 |
| 非控制權益 | Non-controlling interests | 0 | 0 | 0 | 0 | 60 | 60 | 0 | 60 |
| 負債及權益總計 | TOTAL | 1,325,633 | 86,828 | 1,718 | 22,683 | 123,253 | 1,560,115 | -131,893 | 1,428,222 |

Appendix

P&L of SPH and its subsidiaries for the 9 months ended Sep. 30, 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 | 18,432 | 725 | 11 | 653 | 5 | 19,825 | -86 | 19,739 |
| 利息費用 | Interest expense | 7,452 | 234 | 0 | 212 | 82 | 7,980 | -86 | 7,893 |
| 利息淨收益 | Net interest income | 10,980 | 491 | 11 | 441 | -77 | 11,845 | 0 | 11,846 |
| 利息以外淨收益 | Net revenues other than interest | | | | | | | | |
| 手續費淨收益 | Commissions and fee revenues, net | 4,199 | 1,977 | 308 | 0 | 0 | 6,484 | -35 | 6,449 |
| 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 | 3,036 | 1,005 | 0 | 0 | 1 | 4,042 | 0 | 4,042 |
| 投資性不動產損益 | Gain (loss) on investment property | 0 | 3 | 0 | -12 | 0 | -9 | 0 | -9 |
| 備供出售金融資產已實現利益 | Realized gains from available-for-sale financial assets | 9 | 0 | 0 | 0 | 331 | 340 | 0 | 340 |
| 以成本衡量之金融資產利益 | Realized gains from unquoted equity instrument | 83 | 22 | 0 | 0 | -44 | 61 | 0 | 61 |
| 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 | 0 | 0 | 0 | 0 | 8,739 | 8,739 | -8,735 | 4 |
| 兌換損益-淨額 | Foreign exchange gains, net | 1,280 | 27 | 0 | 1 | -8 | 1,299 | 0 | 1,299 |
| 資產減損損失 | Provision for impairment losses on assets | -49 | 0 | 0 | 0 | -74 | -122 | 0 | -122 |
| 租金收入 | Rental revenue | 89 | 20 | 0 | 147 | 0 | 256 | -159 | 97 |
| 其他非利息淨(損)益 | Other revenues, net | 95 | 77 | 0 | -17 | 147 | 302 | -166 | 136 |
| 淨收益 | Total net revenues | 19,722 | 3,622 | 319 | 561 | 9,014 | 33,238 | -9,095 | 24,143 |
| 呆帳費用及保證責任準備提存 | Bad debt expenses and guarantee liability provisions | 750 | 0 | 0 | -2 | 0 | 748 | 0 | 748 |
| 營業費用 | Operating expenses | 9,961 | 3,083 | 294 | 254 | 417 | 14,009 | -361 | 13,648 |
| 員工福利費用 | Employee benefits expense | 6,258 | 1,946 | 151 | 136 | 156 | 8,645 | 0 | 8,645 |
| 折舊及攤銷費用 | Depreciation and amortization | 487 | 150 | 7 | 51 | 9 | 704 | -1 | 703 |
| 其他業務及管理費用 | Others | 3,217 | 987 | 136 | 66 | 253 | 4,659 | -360 | 4,299 |
| 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 | 10,712 | 3,083 | 294 | 251 | 417 | 14,757 | -361 | 14,397 |
| 稅前利益(損失) | Income (loss) before income tax | 9,011 | 539 | 24 | 309 | 8,597 | 18,481 | -8,734 | 9,747 |
| 所得稅費用(利益) | Income tax (benefit) expense | 1,282 | 8 | 4 | 65 | 112 | 1,471 | 0 | 1,471 |
| 本期淨利(損) | Profit (loss) | 7,729 | 531 | 20 | 244 | 8,486 | 17,010 | -8,734 | 8,276 |
| 歸屬予： | Attributable to | | | | | | | | |
| 母公司業主 | Profit(loss), attributable to owners of parent | 7,729 | 531 | 20 | 244 | 8,486 | 17,010 | -8,734 | 8,276 |
| 非控制權益 | Profit(loss), attributable to non-control 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 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | QoQ(%) | YoY(%) | YTD(%) |
| 資產 | Assets: | | | | | | | | | |
| 現金及約當現金 | Cash and cash equivalents | 21,464 | 19,364 | 21,464 | 25,805 | 22,910 | 35,624 | 55.50 | 83.97 | 65.97 |
| 存放央行及拆借金融同業 | Due from the central bank and call loans to banks | 87,672 | 63,820 | 87,672 | 78,273 | 72,069 | 79,466 | 10.26 | 24.52 | -9.36 |
| 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 | 58,185 | 57,105 | 55,316 | 55,271 | 56,595 | 2.40 | -2.73 | -0.89 |
| 避險之衍生金融資產 | Derivative financial assets for hedging | 16 | 22 | 16 | 10 | 5 | 2 | -52.33 | -89.43 | -85.07 |
| 附賣回票券及債券投資 | Securities purchased under agreements to resell | 3,754 | 3,201 | 3,754 | 2,941 | 1,309 | 3,010 | 129.90 | -5.99 | -19.82 |
| 應收款項-淨額 | Receivables, net | 87,096 | 73,283 | 87,096 | 107,511 | 129,864 | 134,517 | 3.58 | 83.56 | 54.45 |
| 當期所得稅資產 | Current tax assets | 549 | 536 | 549 | 623 | 430 | 424 | -1.42 | -20.94 | -22.68 |
| 貼現及放款-淨額 | Discounts and loans, net | 771,373 | 765,098 | 771,373 | 770,135 | 787,810 | 783,056 | -0.60 | 2.35 | 1.51 |
| 備供出售金融資產 | Available-for-sale financial assets | 56,039 | 51,796 | 56,039 | 57,342 | 86,404 | 57,908 | -32.98 | 11.80 | 3.33 |
| 持有至到期日金融資產 | Held-to-maturity investments | 219,844 | 244,874 | 219,844 | 235,447 | 207,132 | 219,006 | 5.73 | -10.56 | -0.38 |
| 採權益法之股權投資-淨額 | Investments accounted for using equity method, net | 78 | 72 | 78 | 80 | 76 | 77 | 1.60 | 6.79 | -1.41 |
| 其他金融資產-淨額 | Other financial assets, net | 27,585 | 27,009 | 27,585 | 27,943 | 28,007 | 28,937 | 3.32 | 7.14 | 4.90 |
| 投資性不動產-淨額 | Investment property, net | 1,756 | 1,759 | 1,756 | 1,753 | 1,750 | 1,748 | -0.16 | -0.63 | -0.47 |
| 不動產及設備-淨額 | Property, plant and equipment, net | 14,218 | 14,659 | 14,218 | 14,155 | 14,074 | 14,045 | -0.21 | -4.19 | -1.22 |
| 無形資產-淨額 | Intangible assets, net | 3,125 | 2,334 | 3,125 | 3,096 | 3,098 | 3,068 | -0.97 | 31.47 | -1.83 |
| 遞延所得稅資產 | Deferred tax assets | 2,993 | 3,100 | 2,993 | 2,672 | 2,685 | 2,471 | -7.96 | -20.28 | -17.45 |
| 其他資產 | Other assets, net | 11,043 | 12,330 | 11,043 | 11,393 | 12,947 | 8,268 | -36.14 | -32.94 | -25.13 |
| 資產總計 | Total Assets | 1,365,709 | 1,341,443 | 1,365,709 | 1,394,497 | 1,425,841 | 1,428,222 | 0.17 | 6.47 | 4.58 |
| 負債及權益 | Liabilities and equity | | | | | | | | | |
| 負債 | Liabilities | | | | | | | | | |
| 央行及銀行同業存款 | Deposits from the central bank and banks | 70,454 | 57,379 | 70,454 | 60,913 | 86,858 | 70,467 | -18.87 | 22.81 | 0.02 |
| 應付商業本票 | Commercial papers issued | 12,875 | 15,363 | 12,875 | 15,323 | 18,380 | 18,200 | -0.98 | 18.47 | 41.36 |
| 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 | 10,850 | 10,087 | 12,029 | 15,247 | 12,794 | -16.08 | 17.92 | 26.84 |
| 避險之金融負債 | Derivative financial liabilities for hedging | 23 | 29 | 23 | 17 | 12 | 7 | -38.97 | -75.34 | -68.84 |
| 附買回票券及債券負債 | Securities sold under agreement to repurchase | 22,609 | 25,502 | 22,609 | 19,619 | 15,540 | 19,607 | 26.17 | -23.12 | -13.28 |
| 應付款項 | Payable | 37,142 | 39,665 | 37,142 | 34,740 | 36,964 | 31,373 | -15.13 | -20.91 | -15.53 |
| 當期所得稅負債 | Current tax liabilities | 545 | 442 | 545 | 903 | 839 | 628 | -25.15 | 42.00 | 15.22 |
| 存款及匯款 | Deposit and remittance | 1,026,128 | 1,006,367 | 1,026,128 | 1,061,407 | 1,064,053 | 1,077,997 | 1.31 | 7.12 | 5.05 |
| 應付金融債券 | Bank notes payable | 43,002 | 43,011 | 43,002 | 42,997 | 42,993 | 43,089 | 0.22 | 0.18 | 0.20 |
| 短期借款 | Short-term borrowings | 11,088 | 9,812 | 11,088 | 11,054 | 7,681 | 8,654 | 12.67 | -11.80 | -21.95 |
| 長期借款 | Long-term borrowings | 8,120 | 8,093 | 8,120 | 7,502 | 7,635 | 8,445 | 10.62 | 4.35 | 4.00 |
| 特別股負債 | Preferred stock liabilities | 81 | 123 | 81 | 81 | 18 | 18 | 0.00 | -85.04 | -77.27 |
| 負債準備 | Provisions | 3,139 | 3,110 | 3,139 | 3,089 | 3,055 | 3,032 | -0.75 | -2.52 | -3.40 |
| 其它金融負債 | Other financial liabilities | 15,635 | 17,612 | 15,635 | 15,828 | 16,508 | 18,263 | 10.63 | 3.70 | 16.81 |
| 遞延所得稅負債 | Deferred income tax liabilities | 1,299 | 1,294 | 1,299 | 1,310 | 1,219 | 1,225 | 0.50 | -5.33 | -5.65 |
| 其他負債 | Other liabilities | 5,756 | 7,149 | 5,756 | 6,171 | 7,017 | 9,084 | 29.46 | 27.06 | 57.80 |
| 負債合計 | Total liabilities | 1,267,982 | 1,245,802 | 1,267,982 | 1,292,984 | 1,324,017 | 1,322,884 | -0.09 | 6.19 | 4.33 |
| 股本 | Capital stock | 75,683 | 75,454 | 75,683 | 75,683 | 82,077 | 82,077 | 0.00 | 8.78 | 8.45 |
| 資本公積 | Capital surplus | 1,802 | 1,988 | 1,802 | 1,802 | 1,524 | 1,524 | 0.00 | -23.32 | -15.39 |
| 保留盈餘 | Retain earnings | 20,633 | 18,583 | 20,633 | 23,506 | 17,915 | 20,320 | 13.43 | 9.35 | -1.52 |
| 其他權益 | Other equity interest | (391) | (384) | (391) | 522 | 308 | 1,356 | 340.56 | -452.55 | NA |
| 歸屬於母公司業主之權益合計 | Total equity attributable to owners of parent | 97,727 | 95,641 | 97,727 | 101,513 | 101,824 | 105,277 | 3.39 | 10.08 | 7.73 |
| 非控制權益 | Non-controlling interests | 0 | 0 | 0 | 0 | 0 | 60 | - | - | - |
| 負債及權益總計 | TOTAL | 1,365,709 | 1,341,443 | 1,365,709 | 1,394,497 | 1,425,841 | 1,428,222 | 0.17 | 6.47 | 4.58 |

Appendix

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

| NT\$ Mn | | Yearly Results | | Quarterly Results | | | | | | YTD Results | | |
|---------------------------|--|----------------|--------------|-------------------|--------------|--------------|--------------|-----------------|-----------------|---------------|---------------|-----------------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | QoQ(%) | YoY(%) | 9M12 | 9M13 | YoY(%) |
| 利息收入 | Interest revenue | 25,243 | 6,430 | 6,330 | 6,381 | 6,588 | 6,770 | 2.76 | 5.29 | 18,913 | 19,739 | 4.37 |
| 利息費用 | Interest expense | 10,003 | 2,567 | 2,516 | 2,538 | 2,661 | 2,695 | 1.28 | 4.99 | 7,487 | 7,893 | 5.43 |
| 利息淨收益 | Net interest income | 15,240 | 3,863 | 3,814 | 3,844 | 3,927 | 4,075 | 3.76 | 5.49 | 11,426 | 11,846 | 3.68 |
| 利息以外淨收益 | Net revenues other than interest | | | | | | | | | | | |
| 手續費淨收益 | Commissions and fee revenues, net | 7,770 | 1,841 | 1,916 | 2,187 | 2,160 | 2,102 | -2.68 | 14.20 | 5,853 | 6,449 | 10.18 |
| 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 | 1,290 | 847 | 1,276 | 1,099 | 1,667 | 51.76 | 29.25 | 3,368 | 4,042 | 20.02 |
| 投資性不動產損益 | Gain (loss) on investment property | -17 | -4 | -4 | 0 | -7 | -2 | NA | NA | -12 | -9 | NA |
| 備供出售金融資產已實現利益 | Realized gains from available-for-sale financial assets | 126 | 15 | 0 | 146 | 109 | 85 | -22.48 | 460.00 | 125 | 340 | 171.23 |
| 以成本衡量之金融資產利益 | Realized gains from unquoted equity instrument | 514 | 33 | 109 | 4 | 74 | -16 | -121.89 | -149.19 | 405 | 61 | -84.89 |
| 採用權益法認列關聯企業損益之份額 | Share of profit (loss) of associates and joint ventures accounted for using equity method | 11 | 2 | 3 | 1 | 1 | 2 | 100.62 | -4.77 | 8 | 4 | -45.73 |
| 兌換損益-淨額 | Foreign exchange gains, net | 380 | 112 | 147 | 423 | 690 | 186 | -73.05 | 65.53 | 233 | 1,299 | 458.54 |
| 資產減損損失 | Provision for impairment losses on assets | -352 | -35 | -237 | -57 | -61 | -4 | NA | NA | -114 | -122 | NA |
| 租金收入 | Rental revenue | 130 | 30 | 31 | 32 | 34 | 31 | -7.82 | 3.55 | 99 | 97 | -2.32 |
| 其他非利息淨(損)益 | Other revenues, net | 154 | 52 | -22 | 11 | 110 | 15 | -86.06 | -70.49 | 176 | 136 | -22.76 |
| 淨收益 | Total net revenues | 28,171 | 7,199 | 6,604 | 7,867 | 8,135 | 8,142 | 0.08 | 13.09 | 21,567 | 24,143 | 11.95 |
| 呆帳費用及保證責任準備提存 | Bad debt expenses and guarantee liability provis | -566 | -684 | -7 | -114 | 25 | 838 | 3,286.92 | NA | -560 | 748 | NA |
| 營業費用 | Operating expenses | 17,414 | 4,508 | 4,282 | 4,433 | 4,711 | 4,504 | -4.39 | -0.08 | 13,132 | 13,648 | 3.93 |
| 員工福利費用 | Employee benefits expense | 10,966 | 2,822 | 2,626 | 2,865 | 2,922 | 2,859 | -2.15 | 1.29 | 8,340 | 8,645 | 3.66 |
| 折舊及攤銷費用 | Depreciation and amortization | 836 | 207 | 222 | 237 | 234 | 233 | -0.64 | 12.15 | 614 | 703 | 14.50 |
| 其他業務及管理費用 | Others | 5,611 | 1,478 | 1,434 | 1,331 | 1,556 | 1,413 | -9.17 | -4.42 | 4,177 | 4,299 | 2.92 |
| 呆帳費用及保證責任準備提存+營業費用 | Bad debts and guarantee liability provisio | 16,848 | 3,825 | 4,275 | 4,319 | 4,736 | 5,342 | 12.79 | 39.67 | 12,572 | 14,397 | 14.51 |
| 稅前利益(損失) | Income (loss) before income tax | 11,324 | 3,375 | 2,329 | 3,548 | 3,399 | 2,800 | -17.64 | -17.04 | 8,995 | 9,747 | 8.36 |
| 所得稅費用(利益) | Income tax (benefit) expense | 1,700 | 742 | 284 | 675 | 402 | 394 | -1.76 | -46.86 | 1,416 | 1,471 | 3.87 |
| 本期淨利(或淨損) | Profit (loss) | 9,624 | 2,633 | 2,045 | 2,873 | 2,998 | 2,405 | -19.76 | -8.64 | 7,579 | 8,276 | 9.20 |
| 其他綜合損益 | Other comprehensive income | | | | | | | | | | | |
| 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 | -98 | -32 | 150 | 64 | -198 | -409.64 | NA | -156 | 15 | 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 | 116 | -1 | 766 | -323 | 1,192 | NA | 927.48 | 157 | 1,635 | 940.50 |
| 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 | 6 | 6 | 5 | 6 | 4 | -21.28 | -23.18 | 23 | 16 | -31.48 |
| 確定福利計畫精算損益 | Other comprehensive income, before tax, actuarial gains (losses) on defined benefit plans | 18 | 0 | 18 | 0 | 0 | 0 | - | - | 0 | 0 | - |
| 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 | 0 | 3 | 1 | -3 | -1 | NA | -475.87 | -3 | -3 | 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 | 3 | 14 | -9 | 42 | 50 | 18.73 | 1,683.00 | 23 | 83 | 269.25 |
| 本期其他綜合損益 | Other comprehensive income, net of tax | 52 | 27 | 8 | 913 | -214 | 1,048 | NA | 3,836.49 | 44 | 1,747 | 3,897.59 |
| 本期綜合損益總額 | Comprehensive income | 9,676 | 2,659 | 2,054 | 3,786 | 2,783 | 3,453 | 24.06 | 29.85 | 7,622 | 10,023 | 31.49 |
| 合併淨利(損)歸屬於: | Profit (loss), attributable to | | | | | | | | | | | |
| 母公司業主 | Profit (loss), attributable to owners of parent | 9,624 | 2,633 | 2,045 | 2,873 | 2,998 | 2,405 | -19.76 | -8.64 | 7,579 | 8,276 | 9.20 |
| 非控制權益 | Profit (loss), attributable to non-controlling interests | 0 | 0 | 0 | 0 | 0 | 0 | - | - | 0 | 0 | - |
| 綜合損益總額歸屬於: | Comprehensive income attributable to | | | | | | | | | | | |
| 母公司業主 | Comprehensive income, attributable to owners of parent | 9,676 | 2,659 | 2,054 | 3,786 | 2,783 | 3,453 | 24.06 | 29.85 | 7,622 | 10,023 | 31.49 |
| 非控制權益 | Comprehensive income, attributable to non-controlling interests | 0 | 0 | 0 | 0 | 0 | 0 | - | - | 0 | 0 | - |

Appendix

BSP's Balance Sheet - IFRS Pro Forma

| NT\$Mn | | Yearly Results | | | Quarterly Results | | | QoQ(%) | YoY(%) | YTD(%) |
|------------------|--|------------------|------------------|------------------|-------------------|------------------|------------------|--------------|--------------|-------------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | | | |
| 資產 | Assets | | | | | | | | | |
| 現金及約當現金 | Cash and cash equivalents | 18,634 | 16,650 | 18,634 | 22,205 | 18,412 | 19,276 | 4.69 | 15.77 | 3.45 |
| 存放央行及拆借金融同業 | Due from the central bank and call loans to banks | 85,616 | 62,446 | 85,616 | 74,945 | 69,835 | 74,273 | 6.35 | 18.94 | -13.25 |
| 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 | 23,826 | 27,011 | 28,760 | 31,707 | 28,869 | -8.95 | 21.17 | 6.88 |
| 避險之衍生金融資產 | Derivative financial assets for hedging | 16 | 22 | 16 | 10 | 5 | 2 | -60.00 | -90.91 | -87.50 |
| 附賣回票券及債券投資 | Securities purchased under agreements to resell | 236 | 1,407 | 236 | 0 | 0 | 0 | NA | -100.00 | -100.00 |
| 應收款項-淨額 | Receivables, net | 61,702 | 46,336 | 61,702 | 82,602 | 101,643 | 105,060 | 3.36 | 126.74 | 70.27 |
| 當期所得稅資產 | Current tax assets | 1,169 | 992 | 1,169 | 1,333 | 1,267 | 1,267 | 0.00 | 27.72 | 8.38 |
| 貼現及放款-淨額 | Discounts and loans, net | 750,309 | 743,610 | 750,309 | 749,625 | 768,954 | 760,723 | -1.07 | 2.30 | 1.39 |
| 備供出售金融資產 | Available-for-sale financial assets | 51,062 | 46,238 | 51,062 | 52,615 | 81,181 | 52,461 | -35.38 | 13.46 | 2.74 |
| 持有至到期日金融資產 | Held-to-maturity investments | 217,319 | 242,064 | 217,319 | 232,456 | 204,128 | 216,143 | 5.89 | -10.71 | -0.54 |
| 採權益法之股權投資 | Investments accounted for using equity method | 5,417 | 5,244 | 5,417 | 5,891 | 5,318 | 15,098 | 183.90 | 187.91 | 178.72 |
| 其他金融資產-淨額 | Other financial assets, net | 8,312 | 8,451 | 8,312 | 8,341 | 8,358 | 8,378 | 0.24 | -0.86 | 0.79 |
| 不動產及設備-淨額 | Property, plant and equipment, net | 10,895 | 11,356 | 10,895 | 10,855 | 10,796 | 10,808 | 0.11 | -4.83 | -0.80 |
| 無形資產 | Intangible assets, net | 1,565 | 1,122 | 1,565 | 1,545 | 1,537 | 1,514 | -1.50 | 34.94 | -3.26 |
| 遞延所得稅資產 | Deferred tax assets | 1,789 | 1,864 | 1,789 | 1,600 | 1,611 | 1,475 | -8.44 | -20.87 | -17.55 |
| 無形資產-淨額 | Other assets, net | 1,624 | 1,928 | 1,624 | 1,717 | 2,886 | 1,397 | -51.59 | -27.54 | -13.98 |
| 資產總計 | Total | 1,242,676 | 1,213,556 | 1,242,676 | 1,274,500 | 1,307,638 | 1,296,744 | -0.83 | 6.85 | 4.35 |
| 負債及股東權益 | Liabilities and stockholders' equity | | | | | | | | | |
| 負債 | Liabilities | | | | | | | | | |
| 央行及銀行同業存款 | Deposits from the central bank and banks | 69,989 | 57,167 | 69,989 | 60,752 | 86,501 | 69,946 | -19.14 | 22.35 | -0.06 |
| 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 | 9,646 | 8,671 | 10,662 | 13,746 | 10,187 | -25.89 | 5.61 | 17.48 |
| 避險之金融負債 | Derivative financial liabilities for hedging | 23 | 28 | 23 | 17 | 12 | 7 | -41.67 | -75.00 | -69.57 |
| 附買回票券及債券負債 | Securities sold under agreement to repurchase | 1,202 | 1,653 | 1,202 | 985 | 528 | 457 | -13.45 | -72.35 | -61.98 |
| 應付款項 | Payable | 21,377 | 22,583 | 21,377 | 21,290 | 21,066 | 15,900 | -24.52 | -29.59 | -25.62 |
| 當期所得稅負債 | Current tax liabilities | 271 | 27 | 271 | 502 | 561 | 445 | -20.68 | 1548.15 | 64.21 |
| 存款及匯款 | Deposit and remittance | 1,008,786 | 989,145 | 1,008,786 | 1,044,249 | 1,046,509 | 1,057,952 | 1.09 | 6.96 | 4.87 |
| 應付金融債券 | Bank notes payable | 43,002 | 43,011 | 43,002 | 42,997 | 42,993 | 43,089 | 0.22 | 0.18 | 0.20 |
| 負債準備 | Provisions | 2,738 | 2,723 | 2,738 | 2,687 | 2,649 | 2,631 | -0.68 | -3.38 | -3.91 |
| 其它金融負債 | Other financial liabilities | 5,685 | 8,058 | 5,685 | 6,325 | 5,857 | 6,848 | 16.92 | -15.02 | 20.46 |
| 遞延所得稅負債 | Deferred income tax liabilities | 826 | 828 | 826 | 852 | 823 | 910 | 10.57 | 9.90 | 10.17 |
| 其他負債 | Other liabilities | 1,856 | 2,352 | 1,856 | 2,069 | 2,453 | 2,682 | 9.34 | 14.03 | 44.50 |
| 負債合計 | Total liabilities | 1,164,426 | 1,137,221 | 1,164,426 | 1,193,387 | 1,223,698 | 1,211,054 | -1.03 | 6.49 | 4.00 |
| 股本 | Capital stock | 53,862 | 53,862 | 53,862 | 53,862 | 59,616 | 59,616 | 0.00 | 10.68 | 10.68 |
| 資本公積 | Capital surplus | 10,413 | 10,413 | 10,413 | 10,413 | 10,413 | 10,413 | 0.00 | 0.00 | 0.00 |
| 保留盈餘 | Retained earnings | 13,844 | 11,959 | 13,844 | 16,636 | 13,824 | 15,819 | 14.43 | 32.28 | 14.27 |
| 其他權益 | Other equity interest | 131 | 101 | 131 | 202 | 87 | -158 | -281.61 | -256.44 | -220.61 |
| 股東權益合計 | Total stockholders' equity of parent company | 78,250 | 76,335 | 78,250 | 81,113 | 83,940 | 85,690 | 2.08 | 12.26 | 9.51 |
| 負債及股東權益總計 | TOTAL | 1,242,676 | 1,213,556 | 1,242,676 | 1,274,500 | 1,307,638 | 1,296,744 | -0.83 | 6.85 | 4.35 |

Appendix

BSP's P&L - IFRS Pro Forma

| NT\$Mn | | Yearly Results | | Quarterly Results | | | | | | YTD Results | | |
|---------------------------|--|----------------|--------------|-------------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|--------------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | QoQ(%) | YoY(%) | 9M12 | 9M13 | YoY(%) |
| 利息淨收益 | Net interest income | 13,160 | 3,336 | 3,304 | 3,303 | 3,421 | 3,490 | 2.00 | 4.61 | 9,856 | 10,214 | 3.63 |
| 手續費淨收益 | Net fee income | 3,477 | 888 | 913 | 1,141 | 1,076 | 997 | -7.37 | 12.26 | 2,564 | 3,213 | 25.33 |
| 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 | 100 | 51 | 58 | 68 | 70 | 2.14 | -30.33 | 260 | 196 | -24.51 |
| 備供出售及成本衡量(損)益 | Gains (Losses) from available-for-sale financial assets and unquoted equity instruments | 57 | 4 | 0 | 8 | 60 | -6 | -109.36 | -240.06 | 57 | 62 | 9.94 |
| 兌換&衍生性商品利益 | Foreign exchange & derivative gains, net | 2,670 | 761 | 664 | 1,221 | 1,542 | 1,325 | -14.08 | 74.14 | 2,006 | 4,087 | 103.71 |
| 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 | 887 | 217 | 379 | 265 | 261 | -1.72 | -70.58 | 1,392 | 906 | -34.96 |
| 資產減損迴轉利益(損失) | Reversal gains (Impairment losses) on assets | -258 | -1 | -205 | -6 | -39 | -3 | NA | NA | -53 | -48 | NA |
| 其他非利息淨(損)益 | Other revenues, net | 96 | 31 | -13 | 36 | 106 | 33 | -69.12 | 4.27 | 109 | 175 | 61.17 |
| 淨收益 | Total net revenues | 21,120 | 6,005 | 4,930 | 6,140 | 6,500 | 6,166 | -5.14 | 2.67 | 16,190 | 18,805 | 16.15 |
| 營業費用 | Operating expenses | 11,308 | 2,943 | 2,847 | 2,957 | 3,171 | 3,010 | -5.10 | 2.25 | 8,461 | 9,138 | 8.00 |
| 提存前稅前淨利 | Pre-tax income (excluding provision) | 9,812 | 3,062 | 2,084 | 3,182 | 3,329 | 3,156 | -5.18 | 3.08 | 7,729 | 9,667 | 25.08 |
| 呆帳費用及保證責任準備提存 | Bad debt expenses and guarantee liability provisions | 395 | 308 | -35 | 38 | 35 | 819 | 2220.74 | 166.30 | 429 | 892 | 107.80 |
| 稅前利益(損失) | Pre-tax income (loss) | 9,417 | 2,754 | 2,118 | 3,145 | 3,293 | 2,337 | -29.05 | -15.16 | 7,299 | 8,775 | 20.22 |
| 所得稅費用(利益) | Income tax (benefit) expense | 1,069 | 367 | 223 | 353 | 351 | 342 | -2.84 | -6.92 | 846 | 1,046 | 23.63 |
| 本期淨利(或淨損) | Profit (loss) | 8,348 | 2,387 | 1,895 | 2,792 | 2,942 | 1,995 | -32.18 | -16.42 | 6,453 | 7,729 | 19.77 |

Appendix

SPS's Balance Sheet

| NT\$m | | Yearly Results | | Quarterly Results | | | QoQ(%) | YoY(%) | YTD(%) | |
|---------------------|--|----------------|---------------|-------------------|---------------|---------------|---------------|--------------|--------------|-------------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | | | | 3Q13 |
| 資產 | Assets: | | | | | | | | | |
| 現金及約當現金 | Cash and cash equivalents | 882 | 875 | 882 | 1,231 | 2,401 | 4,719 | 96.52 | 439.33 | 435.26 |
| 公平價值變動 列入損益之金融資產 | Financial assets at fair value through profit or loss | 21,689 | 25,407 | 21,689 | 18,124 | 16,418 | 21,249 | 29.43 | -16.37 | -2.03 |
| 附賣回票券及債券投資 | Securities purchased under agreements to resell | 3,612 | 1,876 | 3,612 | 2,941 | 1,184 | 3,010 | 154.17 | 60.42 | -16.68 |
| 應收證券融資款 | Margin loans receivable | 12,593 | 12,701 | 12,593 | 13,245 | 14,377 | 14,252 | -0.87 | 12.21 | 13.17 |
| 其他流動資產 | Other current assets | 10,791 | 13,986 | 10,791 | 9,548 | 11,272 | 10,919 | -3.13 | -21.93 | 1.18 |
| 基金及投資 | Funds and Investments | 6,261 | 5,761 | 6,261 | 6,384 | 6,069 | 6,017 | -0.85 | 4.45 | -3.90 |
| 固定資產 | Properties, net | 1,986 | 1,874 | 1,986 | 1,965 | 1,973 | 1,939 | -1.73 | 3.48 | -2.36 |
| 無形及其他資產 | Intangible & other assets | 2,346 | 2,144 | 2,346 | 2,473 | 2,274 | 2,299 | 1.10 | 7.23 | -1.99 |
| 資產總計 | Total assets | 60,161 | 64,624 | 60,161 | 55,911 | 55,967 | 64,403 | 15.07 | -0.34 | 7.05 |
| 負債及股東權益 | Liabilities and stockholders' equity | | | | | | | | | |
| 負債 | Liabilities | | | | | | | | | |
| 流動負債 | Current liabilities | 37,002 | 41,661 | 37,002 | 32,570 | 32,614 | 40,704 | 24.81 | -2.29 | 10.01 |
| 其他負債 | Other liabilities | 400 | 287 | 400 | 401 | 360 | 357 | -0.70 | 24.57 | -10.81 |
| 負債合計 | Total liabilities | 37,402 | 41,947 | 37,402 | 32,971 | 32,974 | 41,062 | 24.53 | -2.11 | 9.78 |
| 股本 | Capital stock | 15,365 | 15,365 | 15,365 | 15,365 | 16,212 | 16,212 | 0.00 | 5.51 | 5.51 |
| 資本公積 | Capital surplus | 445 | 445 | 445 | 445 | 445 | 445 | 0.00 | 0.00 | 0.00 |
| 保留盈餘 | Retained earnings | 7,366 | 7,254 | 7,366 | 7,366 | 6,664 | 7,050 | 5.78 | -2.82 | -4.30 |
| 股東權益其他項目 | Other items of stockholders' equity | -418 | -388 | -418 | -237 | -329 | -365 | 11.21 | -5.85 | -12.56 |
| 股東權益合計 | Total stockholders' equity of parent company | 22,759 | 22,677 | 22,759 | 22,940 | 22,994 | 23,342 | 1.51 | 2.93 | 2.56 |
| 負債及股東權益總計 | TOTAL | 60,161 | 64,624 | 60,161 | 55,911 | 55,967 | 64,403 | 15.07 | -0.34 | 7.05 |

Appendix

SPS's P&L - IFRS Pro Forma

| NT\$Mn | | Yearly Results | | Quarterly Results | | | | | | YTD Results | | |
|-----------------|---|----------------|--------------|-------------------|------------|------------|--------------|----------------|--------------|--------------|--------------|---------------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | QoQ(%) | YoY(%) | 9M12 | 9M13 | YoY(%) |
| 利息淨收益 | Net interest income | 852 | 228 | 217 | 217 | 229 | 236 | 3.38 | 3.71 | 635 | 683 | 7.48 |
| 手續費淨收益 | Net fee income | 2,306 | 499 | 524 | 472 | 545 | 581 | 6.64 | 16.47 | 1,782 | 1,598 | -10.31 |
| 出售證券利益(損失) | Gains (Losses) on sales of securities, net | 330 | 70 | 92 | 113 | 170 | 196 | 15.62 | 178.67 | 238 | 479 | 101.11 |
| 股務代理收入 | Stock affairs agent fees | 89 | 22 | 24 | 25 | 25 | 23 | -5.39 | 6.03 | 65 | 73 | 12.30 |
| 股利收入 | Dividend income | 82 | 53 | 23 | 0 | 13 | 83 | 549.33 | 55.66 | 59 | 96 | 61.33 |
| 權證發行利益 | Gains (Losses) on warrant issued, net | 175 | 31 | 19 | 60 | 33 | -37 | -213.89 | -220.76 | 156 | 55 | -64.56 |
| 期貨契約利益(損失) | Gains (Losses) from futures transactions | -42 | -50 | 20 | -48 | -11 | -46 | NA | NA | -62 | -105 | NA |
| 選擇權交易利益(損失) | Gains (Losses) from options transactions | -73 | -44 | -16 | 1 | -2 | -1 | NA | NA | -57 | -2 | NA |
| 衍生性金融商品利益(損失) | Gains (Losses) from derivative instruments transactions | 83 | 91 | 32 | -87 | -12 | -39 | NA | -142.42 | 51 | -138 | -372.36 |
| 營業證券評價利益(損失) | Gains (Losses) from valuation of operating securities | 242 | 12 | -56 | 172 | -36 | 114 | NA | 852.96 | 298 | 250 | -15.91 |
| 其他營業收支 | Other operating income | -17 | 9 | -27 | 5 | -3 | 14 | NA | 54.41 | 11 | 16 | 50.32 |
| 投資收益 | Investment income | 391 | 104 | 82 | 42 | -155 | -27 | NA | -125.64 | 309 | -139 | -145.10 |
| 營業外收支 | Non-operating income-net | 141 | 41 | 9 | -28 | 2 | 67 | 3616.74 | 64.87 | 132 | 41 | -69.28 |
| 淨收益 | Total net revenues | 4,560 | 1,067 | 944 | 945 | 796 | 1,165 | 46.31 | 9.18 | 3,616 | 2,906 | -19.63 |
| 營業費用 | Operating expenses | 3,322 | 774 | 864 | 789 | 802 | 806 | 0.44 | 4.15 | 2,458 | 2,397 | -2.46 |
| 稅前利益(損失) | Pre-tax income (loss) | 1,238 | 293 | 80 | 155 | -6 | 359 | NA | 22.42 | 1,158 | 509 | -56.08 |
| 所得稅費用(利益) | Income tax benefit (expense) | 77 | 40 | -3 | 40 | -36 | -26 | NA | -164.94 | 80 | -22 | -127.58 |
| 純(損)益 | Net income (Loss) | 1,161 | 253 | 82 | 115 | 30 | 385 | 1164.00 | 51.95 | 1,078 | 531 | -50.78 |

SPS's Pre-tax breakdown

| NT\$Mn | | Yearly Results | | Quarterly Results | | | | | | YTD Results | | |
|-----------------|---|----------------|------------|-------------------|------------|-----------|------------|-----------|--------------|--------------|------------|---------------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | QoQ(%) | YoY(%) | 9M12 | 9M13 | YoY(%) |
| 經紀事業處 | Brokerage business group | 550 | 91 | 164 | 93 | 134 | 210 | 56.35 | 131.83 | 386 | 438 | 13.49 |
| 資本市場事業處 | Capital market business group | 467 | 33 | 56 | 60 | 113 | 223 | 96.85 | 579.56 | 411 | 395 | -3.81 |
| 投資事業處 | Principal investment & derivatives business group | 788 | 278 | 125 | 169 | -84 | 117 | NA | -57.90 | 663 | 202 | -69.47 |
| 其他 | Others | -566 | -108 | -265 | -167 | -170 | -190 | NA | NA | -301 | -527 | NA |
| 稅前利益(損失) | Pre-tax income (loss) | 1,238 | 293 | 80 | 155 | -6 | 359 | NA | 22.42 | 1,158 | 509 | -56.08 |

Appendix

BSP's Credit Breakdown

| NT\$Mn | 授信類別 | Items | Yearly Results | | Quarterly Results | | | | | | | |
|--------|-------------|---------------------------------|----------------|---------|-------------------|---------|---------|---------|--------|--------|--------|--|
| | | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | QoQ(%) | YoY(%) | YTD(%) | |
| | 企金放款 | Corporate loans | | | | | | | | | | |
| | 製造業 | Manufacturing | 175,682 | 172,060 | 175,682 | 170,339 | 172,178 | 164,814 | -4.28 | -4.21 | -6.19 | |
| | 電子工業 | Electronics industry | 78,817 | 77,216 | 78,817 | 73,344 | 73,018 | 68,684 | -5.94 | -11.05 | -12.86 | |
| | 原物料業 | Chemical products | 52,635 | 50,733 | 52,635 | 50,446 | 53,317 | 50,230 | -5.79 | -0.99 | -4.57 | |
| | 傳產製造業 | Conventional industry | 42,491 | 43,282 | 42,491 | 44,804 | 44,000 | 44,010 | 0.02 | 1.68 | 3.57 | |
| | 新興製造業 | Electric fixture | 1,739 | 829 | 1,739 | 1,745 | 1,842 | 1,891 | 2.66 | 128.11 | 8.74 | |
| | 金融機構、證券及保險業 | FI & security house & insurance | 14,625 | 13,203 | 14,625 | 13,276 | 12,391 | 12,620 | 1.85 | -4.42 | -13.71 | |
| | 租賃/分期付款業 | Installment & leasing | 5,139 | 5,081 | 5,139 | 5,171 | 5,071 | 3,745 | -26.15 | -26.29 | -27.13 | |
| | 營建業及不動產業 | Construction & real estate | 43,407 | 39,926 | 43,407 | 44,054 | 44,133 | 41,965 | -4.91 | 5.11 | -3.32 | |
| | 批發及零售業 | Wholesales/retail | 58,253 | 56,746 | 58,253 | 63,132 | 68,979 | 71,583 | 3.78 | 26.15 | 22.88 | |
| | 傳產服務業 | Traditional service industry | 21,436 | 21,047 | 21,436 | 22,829 | 24,090 | 21,118 | -12.34 | 0.34 | -1.48 | |
| | 綜合服務業 | Comprehensive services | 1,022 | 1,439 | 1,022 | 1,889 | 1,744 | 2,874 | 64.79 | 99.72 | 181.21 | |
| | 其他服務業 | Other services | 9,353 | 9,148 | 9,353 | 9,226 | 9,619 | 9,460 | -1.65 | 3.41 | 1.14 | |
| | 公營事業/公同事業 | State-owned company | 33,131 | 36,921 | 33,131 | 31,414 | 33,452 | 33,280 | -0.51 | -9.86 | 0.45 | |
| | 企業相關個人 | Business owner | 12,496 | 14,662 | 12,496 | 11,761 | 11,221 | 11,107 | -1.02 | -24.25 | -11.12 | |
| | 非營利團體 | Non-profit organization | 1,285 | 1,452 | 1,285 | 2,510 | 4,465 | 3,679 | -17.60 | 153.37 | 186.30 | |
| | 其他 | Others | 1,748 | 1,813 | 1,748 | 3,017 | 4,619 | 4,376 | -5.25 | 141.32 | 150.39 | |
| | 企金放款小計 | Sub total | 377,576 | 373,498 | 377,576 | 378,618 | 391,961 | 380,621 | -2.89 | 1.91 | 0.81 | |
| | 保證/承兌/信用狀 | Guarantee, acceptance | 27,543 | 26,098 | 27,543 | 27,148 | 26,566 | 26,552 | -0.05 | 1.74 | -3.60 | |
| | 承購業務 | Factoring | 19,389 | 15,779 | 19,389 | 15,167 | 17,123 | 16,903 | -1.29 | 7.12 | -12.83 | |
| | 外匯/衍生性交易及其他 | Derivatives and others | 10,575 | 10,490 | 10,575 | 15,675 | 16,644 | 13,127 | -21.13 | 25.13 | 24.13 | |
| | 企金授信合計 | Corporate total | 435,084 | 425,865 | 435,084 | 436,608 | 452,294 | 437,202 | -3.34 | 2.66 | 0.49 | |
| | 個金放款 | Individual loans | 380,558 | 377,888 | 380,558 | 379,139 | 385,235 | 388,443 | 0.83 | 2.79 | 2.07 | |
| | 房貸 | Mortgage loans | 362,753 | 361,389 | 362,753 | 360,372 | 363,244 | 365,898 | 0.73 | 1.25 | 0.87 | |
| | 信用貸款 | Unsecured loans | 12,065 | 11,303 | 12,065 | 12,736 | 15,412 | 15,442 | 0.19 | 36.62 | 27.99 | |
| | 車貸 | Car loans | 5,148 | 4,792 | 5,148 | 5,348 | 5,690 | 5,892 | 3.55 | 22.97 | 14.46 | |
| | 其他 | Others | 593 | 404 | 593 | 684 | 888 | 1,212 | 36.42 | 199.98 | 104.40 | |
| | 保證 | Guarantee | 190 | 203 | 190 | 184 | 178 | 164 | -7.80 | -19.11 | -13.88 | |
| | 信用卡 | Credit card | 17,116 | 17,007 | 17,116 | 16,300 | 17,538 | 16,534 | -5.72 | -2.78 | -3.40 | |
| | 個金授信合計 | Individual total | 397,864 | 395,098 | 397,864 | 395,623 | 402,950 | 405,141 | 0.54 | 2.54 | 1.83 | |
| | 全行授信總計 | TOTAL | 832,948 | 820,962 | 832,948 | 832,231 | 855,244 | 842,344 | -1.51 | 2.60 | 1.13 | |

Appendix

BSP's Deposit Breakdown

| NT\$m | | Yearly Results | | | Quarterly Results | | | | | |
|-------------|--|------------------|----------------|------------------|-------------------|------------------|------------------|--------------|--------------|--------------|
| 存款類別 | Items | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | QoQ(%) | YoY(%) | YTD(%) |
| 台幣存款 | NTD Deposits | | | | | | | | | |
| 台幣支存 | Checking | 9,357 | 8,543 | 9,357 | 9,773 | 9,807 | 8,932 | -8.92 | 4.55 | -4.54 |
| 台幣活期性 | Demand | 317,163 | 311,242 | 317,163 | 318,188 | 320,540 | 329,663 | 2.85 | 5.92 | 3.94 |
| 台幣定期性 | Time | 500,116 | 504,546 | 500,116 | 503,168 | 492,993 | 462,609 | -6.16 | -8.31 | -7.50 |
| 郵匯局轉存款 | Redeposit from the directorate general of postal remittance | 9,358 | 9,358 | 9,358 | 9,358 | 9,411 | 9,456 | 0.48 | 1.05 | 1.05 |
| 小計 | Sub total | 835,994 | 833,689 | 835,994 | 840,487 | 832,751 | 810,660 | -2.65 | -2.76 | -3.03 |
| 外幣存款 | Foreign Currency Deposits | | | | | | | | | |
| 外幣支存 | Checking | 3,595 | 3,477 | 3,595 | 3,416 | 3,452 | 4,911 | 42.27 | 41.24 | 36.61 |
| 外幣活期性 | Demand | 110,659 | 92,787 | 110,659 | 113,291 | 117,469 | 113,748 | -3.17 | 22.59 | 2.79 |
| 外幣定期性 | Time | 66,761 | 67,451 | 66,761 | 95,615 | 101,449 | 136,833 | 34.88 | 102.86 | 104.96 |
| 小計 | Sub total | 181,015 | 163,715 | 181,015 | 212,322 | 222,370 | 255,492 | 14.89 | 56.06 | 41.14 |
| 合計 | Total | 1,017,009 | 997,404 | 1,017,009 | 1,052,809 | 1,055,121 | 1,066,152 | 1.05 | 6.89 | 4.83 |

Appendix

BSP's Fee Breakdown

| NT\$Mn | | Yearly Results | Quarterly Results | | | | | | | YTD Results | | |
|----------------|-----------------------------|----------------|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | QoQ(%) | YoY(%) | 9M12 | 9M13 | YoY(%) |
| 財富管理 | Wealth management | 1,165 | 303 | 327 | 448 | 449 | 385 | -14.21 | 27.27 | 838 | 1,282 | 53.06 |
| 放款 | Loan fees | 532 | 142 | 110 | 218 | 176 | 137 | -22.41 | -3.75 | 423 | 530 | 25.49 |
| 應收帳款 | Factoring and A/R financing | 150 | 36 | 41 | 40 | 38 | 38 | -0.40 | 5.06 | 110 | 116 | 6.27 |
| 進出口 | Import and export service | 313 | 80 | 77 | 76 | 82 | 76 | -7.06 | -5.04 | 236 | 234 | -0.89 |
| 信託及保管 | Trust & custodian bank | 148 | 34 | 36 | 39 | 40 | 38 | -4.73 | 12.85 | 113 | 117 | 4.28 |
| 保證及承兌 | Guarantees & acceptances | 83 | 21 | 26 | 26 | 23 | 22 | -6.03 | 4.04 | 57 | 70 | 22.20 |
| 信用卡 | Credit card | 661 | 164 | 199 | 169 | 170 | 190 | 11.96 | 15.95 | 462 | 529 | 14.49 |
| 其他 | Others | -12 | 3 | -4 | -5 | -12 | 1 | NA | -58.50 | -7 | -15 | NA |
| *壽險 | Life insurance | 421 | 102 | 100 | 126 | 105 | 107 | 1.93 | 4.71 | 321 | 337 | 5.16 |
| *產險 | Property insurance | 15 | 3 | 3 | 4 | 5 | 3 | -40.92 | -14.13 | 12 | 11 | -6.56 |
| 小計 | Sub total | 3,477 | 888 | 913 | 1,141 | 1,076 | 997 | -7.37 | 12.26 | 2,564 | 3,213 | 25.33 |
| 壽險 | Life insurance | 1,462 | 368 | 344 | 470 | 388 | 378 | -2.38 | 2.81 | 1,118 | 1,236 | 10.60 |
| 產險 | Property insurance | 70 | 16 | 18 | 13 | 29 | 13 | -54.93 | -17.38 | 52 | 55 | 6.79 |
| 扣除銀行 已認列之收入 | Income attributable to BSP | -436 | -105 | -103 | -130 | -109 | -110 | NA | NA | -333 | -349 | NA |
| 合計 | Total fee income | 4,573 | 1,166 | 1,173 | 1,494 | 1,383 | 1,279 | -7.57 | 9.61 | 3,400 | 4,156 | 22.23 |

Appendix

BSP's Asset Quality

| NT\$Mn | Yearly Results | Quarterly Results | | | | | | | | YTD Results | | |
|--------------------|--------------------------------------|-------------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|--------------|
| | | 2012 | 3Q12 | 4Q12 | 1Q13 | 2Q13 | 3Q13 | QoQ(%) | YoY(%) | 9M12 | 9M13 | 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 | 3,398 | 2,833 | 2,473 | 2,252 | 2,200 | 2,168 | -1.43 | -23.46 | 3,398 | 2,252 | -33.71 |
| 當期新增逾放 | New NPL influx | 1,628 | 279 | 588 | 270 | 490 | 2,326 | 375.16 | 734.83 | 1,040 | 3,086 | 196.82 |
| 當期逾放回收金額 | NPL recovery | 2,298 | 277 | 791 | 249 | 336 | 211 | -37.21 | -23.80 | 1,507 | 796 | -47.17 |
| 當期打銷呆帳 | Write-offs | 475 | 361 | 17 | 74 | 185 | 931 | 404.36 | 157.96 | 458 | 1,190 | 160.18 |
| 本期逾期放款餘額 | 90-days NPLs - ending | 2,252 | 2,473 | 2,252 | 2,200 | 2,168 | 3,352 | 54.59 | 35.52 | 2,473 | 3,352 | 35.52 |
| 逾放比 | NPL ratio | | | | | | | | | | | YoY(+/-) |
| 逾放比-個企 | Individual NPL ratio | 0.11% | 0.10% | 0.11% | 0.10% | 0.09% | 0.10% | 0.01% | 0.00% | 0.10% | 0.10% | 0.00% |
| 逾放比-企企 | Corporate NPL ratio | 0.49% | 0.56% | 0.49% | 0.48% | 0.46% | 0.78% | 0.32% | 0.22% | 0.56% | 0.78% | 0.22% |
| 逾放比-全行 | Total NPL ratio | 0.30% | 0.33% | 0.30% | 0.29% | 0.28% | 0.44% | 0.16% | 0.11% | 0.33% | 0.44% | 0.11% |
| 備抵呆帳餘額 (放款) | Total reserves for loans | 7,582 | 7,542 | 7,582 | 7,878 | 7,969 | 8,077 | 1.35 | 7.09 | 7,542 | 8,077 | 7.09 |
| 覆蓋率 | Coverage ratio | | | | | | | | | | | YoY(+/-) |
| 覆蓋率-個企 | Individual coverage ratio | 856.90% | 884.74% | 856.90% | 928.81% | 1013.53% | 944.15% | -69.38% | 59.41% | 884.74% | 944.15% | 59.41% |
| 覆蓋率-企企 | Corporate coverage ratio | 224.40% | 197.89% | 224.40% | 239.60% | 244.95% | 153.83% | -91.12% | -44.06% | 197.89% | 153.83% | -44.06% |
| 覆蓋率-全行放款 | Total coverage ratio | 336.62% | 304.96% | 336.62% | 358.17% | 367.55% | 240.98% | -126.57% | -63.98% | 304.96% | 240.98% | -63.98% |
| 信用卡資產品質 | Asset quality for credit card | | | | | | | | | | | YoY(+/-,%) |
| 逾放比 | NPL ratio(90-day past due) | 0.44% | 0.43% | 0.44% | 0.49% | 0.31% | 0.34% | 0.03% | -0.09% | 0.43% | 0.34% | -0.09% |
| 覆蓋率 | Coverage ratio | 428.65% | 438.88% | 428.65% | 407.24% | 589.64% | 565.95% | -23.69% | 127.07% | 438.88% | 565.95% | 127.07% |
| 當期打銷呆帳 | Write-offs | 181 | 48 | 46 | 46 | 50 | 42 | -16.04 | -13.14 | 48.42 | 92.16 | 90.31 |
| 淨轉催率 | Net charge off ratio | -0.92% | -0.92% | -0.92% | -0.88% | -0.81% | -0.83% | -0.02% | 0.09% | -0.92% | -0.83% | 0.09% |
| 提列呆帳 | Provisions for credit loss | | | | | | | | | | | YoY(%) |
| 呆帳費用提列-放款 | Loan (gross) | 923 | 460 | 68 | 338 | 264 | 1,069 | 304.51 | 132.51 | 856 | 1,671 | 95.29 |
| 呆帳費用提列-應收及保證 | Credit (gross) | 142 | 27 | 36 | -13 | -105 | 7 | -106.64 | -74.21 | 106 | -111 | -204.58 |
| 呆帳費用提列-信用卡及其他 | Credit card (gross) | 179 | 51 | 45 | 51 | 57 | 57 | 0.13 | 12.02 | 134 | 165 | 22.98 |
| 當期呆帳費用 | Total provisions | 1,244 | 538 | 148 | 376 | 216 | 1,133 | 424.75 | 110.69 | 1,096 | 1,725 | 57.35 |
| 呆帳收回 | Recovery | | | | | | | | | | | YoY(%) |
| 呆帳收回-放款 | Loan | 559 | 158 | 112 | 129 | 112 | 121 | 8.02 | -23.40 | 448 | 362 | -19.01 |
| 呆帳收回-應收及保證 | Credit | 0 | 0 | 0 | 139 | 0 | 127 | NA | NA | 0 | 266 | NA |
| 呆帳收回-信用卡及其他 | Credit card | 288 | 72 | 70 | 69 | 68 | 65 | -3.61 | -9.59 | 218 | 202 | -7.51 |
| 當期呆帳收回 | | 847 | 230 | 182 | 337 | 180 | 313 | 74.09 | 35.90 | 666 | 830 | 24.66 |