

SinoPac Holdings

APAC Financials Corporate Day by Credit Suisse

December 4th, 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

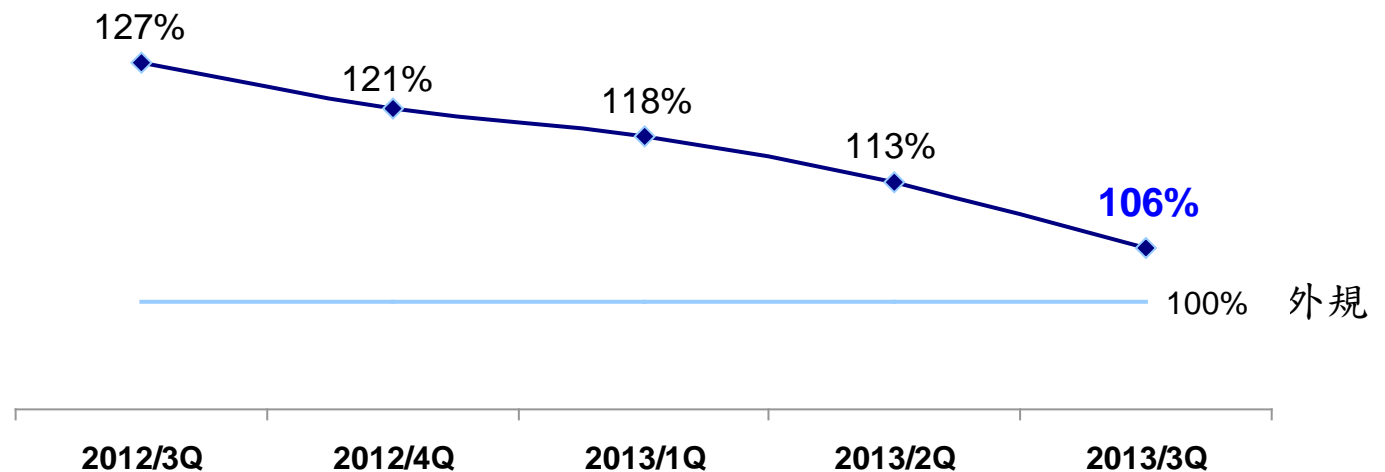
金控累計 Financial Highlights – 2013/1~9M^{2/6}

單位：NT百萬元
百萬股

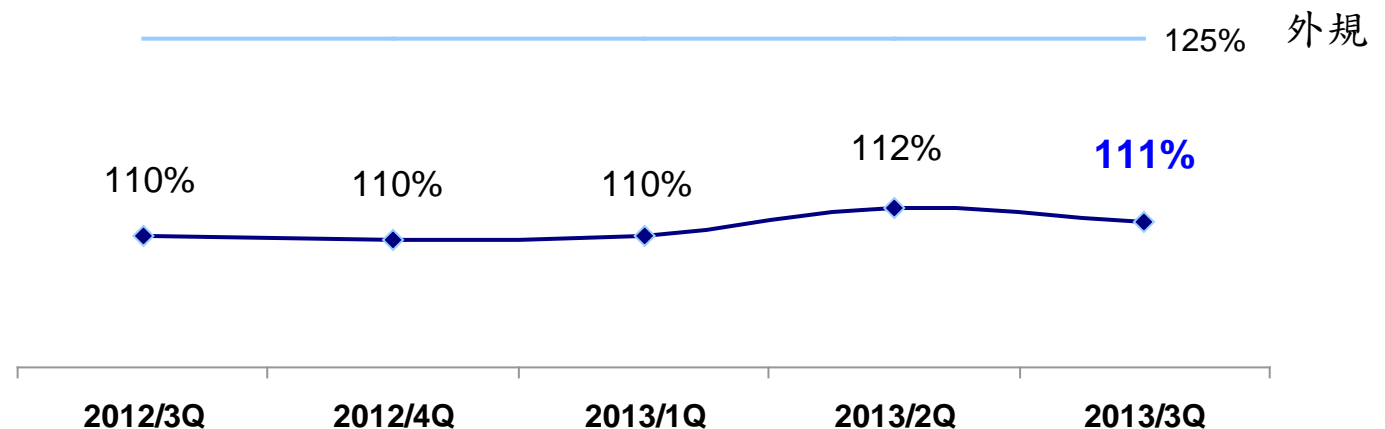
	2012/1~9M	2013/1~9M	+/-	YoY
股本	75,454	82,077	6,623	8.8%
加權在外流通股數	8,143	8,187	44	0.5%
合併資產	1,341,443	1,428,222	86,779	6.5%
淨值	95,641	105,277	9,636	10.1%
稅後淨利	7,579	8,276	697	9.2%
ROAE	10.90%	10.79%	-0.1%	-0.1%
EPS (元)	0.93	1.01	0.08	0.08
每股淨值 (元)	12.68	12.83	0.15	0.15

金控資本結構^{3/6}

CAR (%)



DLR (%)



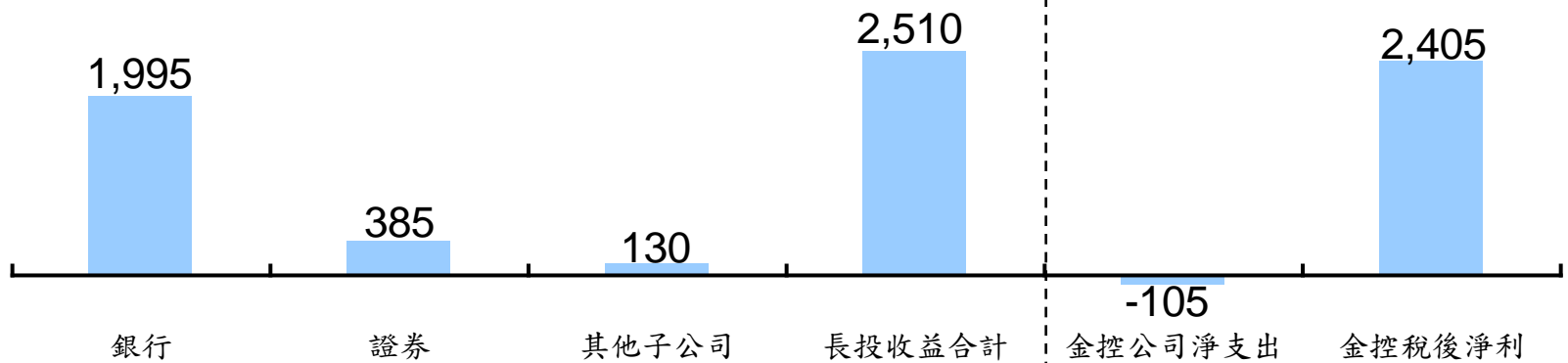
註1：CAR = 集團合格資本淨額 / 集團法定資本需求

註2：DLR = 股權投資 / 淨值

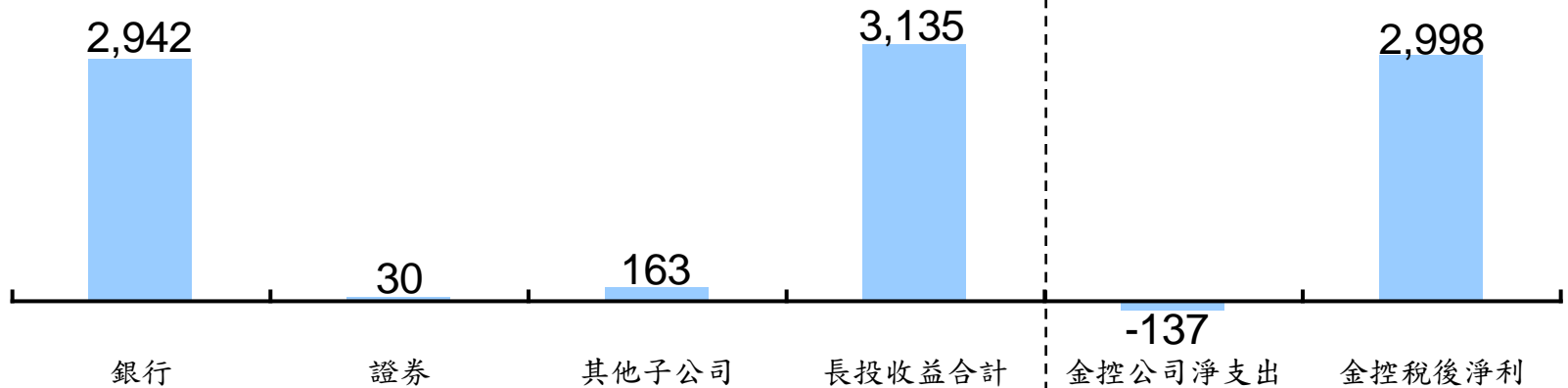
金控各子公司獲利貢獻 – 2013/3Q (QoQ)^{4/6}

單位：NT百萬元

2013/3Q



2013/2Q



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

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

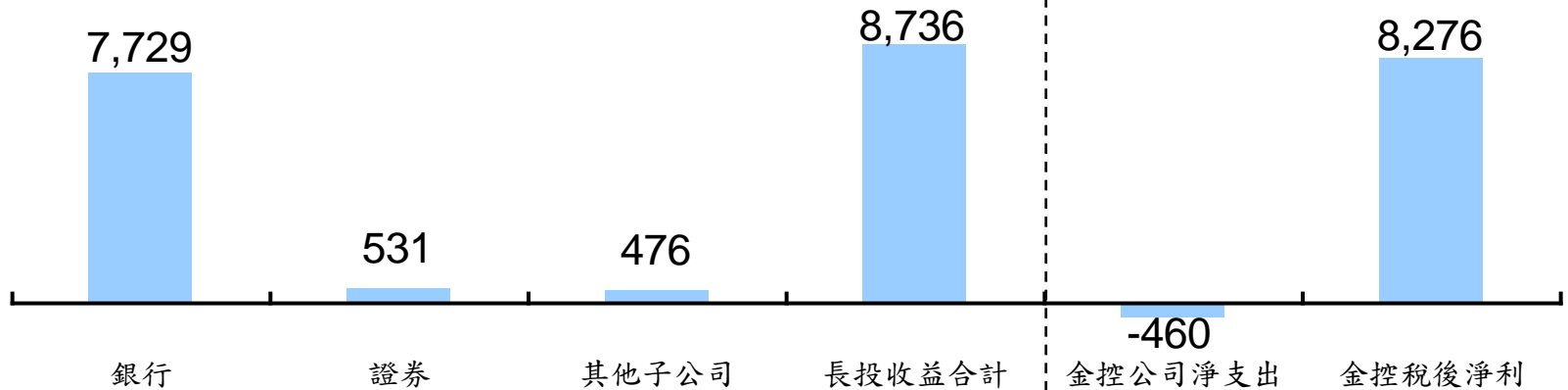
註1：金控公司淨支出為扣除金控本身收入後之利息支出及營業費用

註2：：較好 ：較差

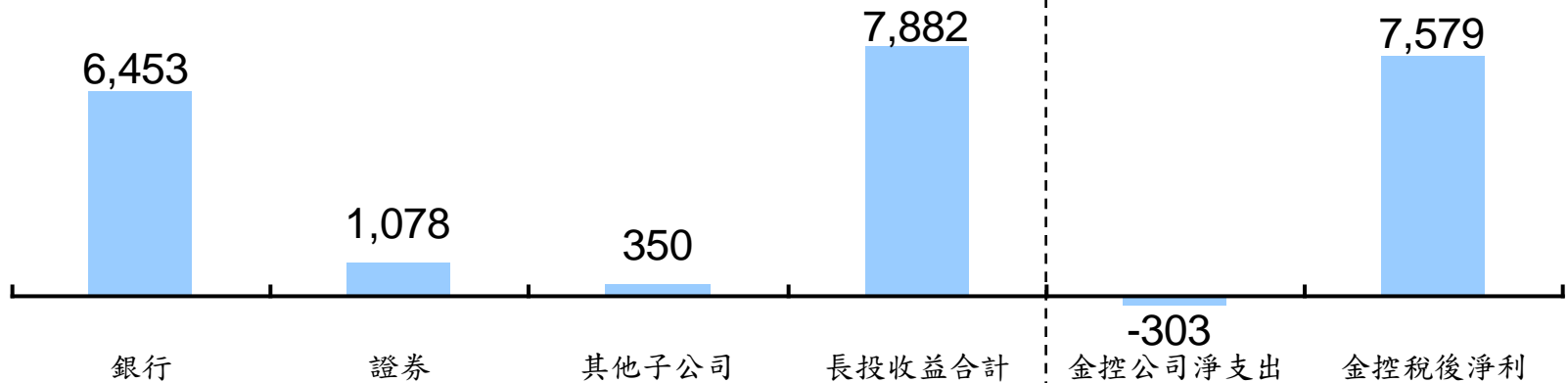
金控各子公司獲利貢獻 – 2013/1~9M (YoY)^{5/6}

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}

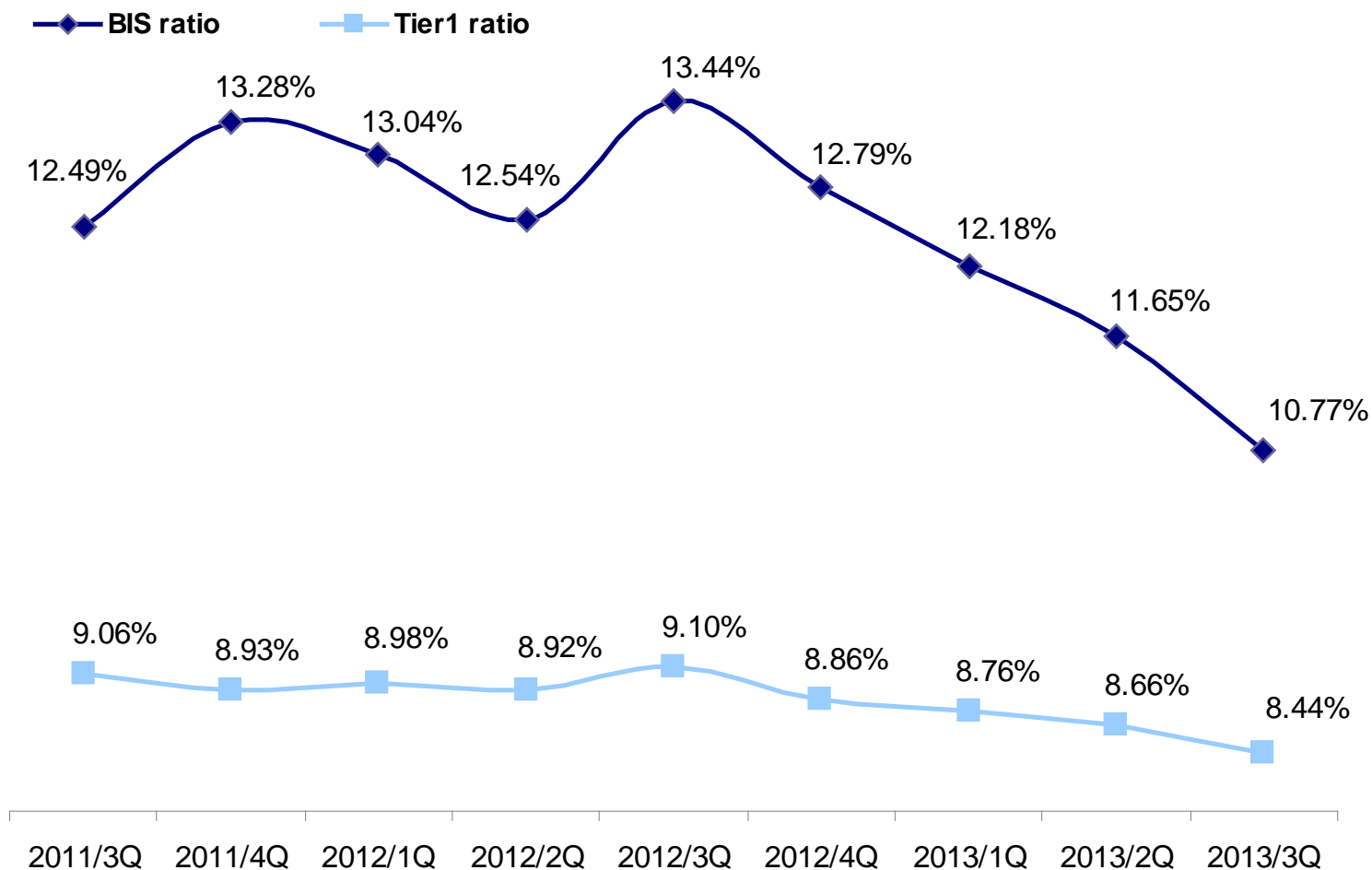
單位：NT百萬元	2012/3Q	2012/4Q	2013/1Q	2013/2Q	2013/3Q	QoQ	YoY
淨值	76,335	78,250	81,113	83,940	85,690	2.1%	12.3%
總資產	1,213,556	1,242,676	1,274,500	1,307,638	1,296,744	-0.8%	6.9%
稅後淨利	2,387	1,895	2,792	2,942	1,995	-32.2%	-16%
EPS (元)	0.41	0.32	0.47	0.49	0.33	-0.16	-0.08
總存款	997,404	1,017,009	1,052,809	1,055,121	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}

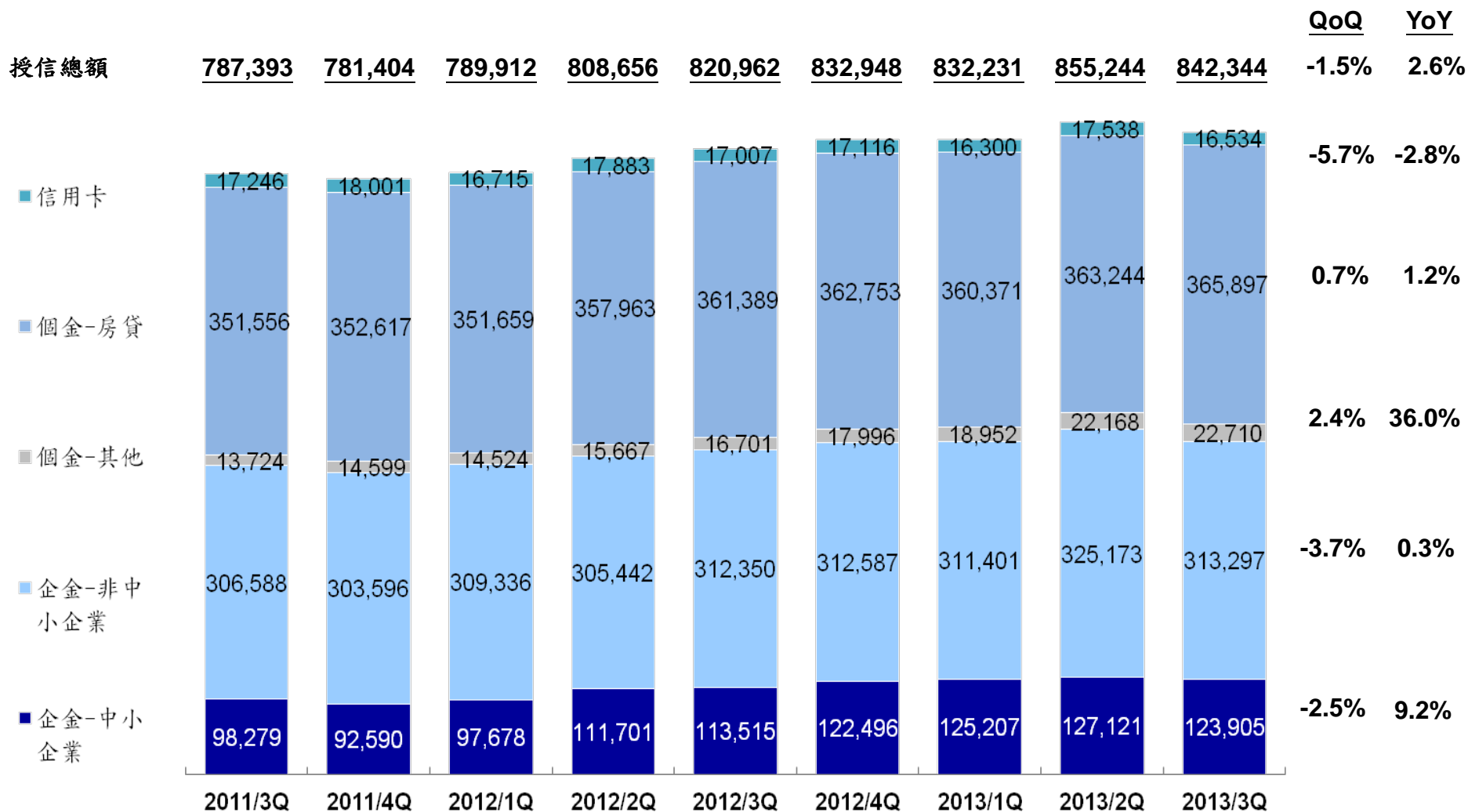
單位：NT百萬元	2012/1~9M	2013/1~9M	+/-	YoY
淨值	76,335	85,690	9,355	12.3%
總資產	1,213,556	1,296,744	83,188	6.9%
稅後淨利	6,453	7,729	1,276	20%
EPS (元)	1.10	1.30	0.20	0.20
總存款	997,404	1,066,152	68,748	6.9%
總放款	751,386	769,064	17,678	2.4%
放存比	75.9%	73.1%	-2.8%	-2.8%
逾放比	0.33%	0.44%	0.11%	0.11%
備抵覆蓋率	305%	241%	-64%	-64%
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}



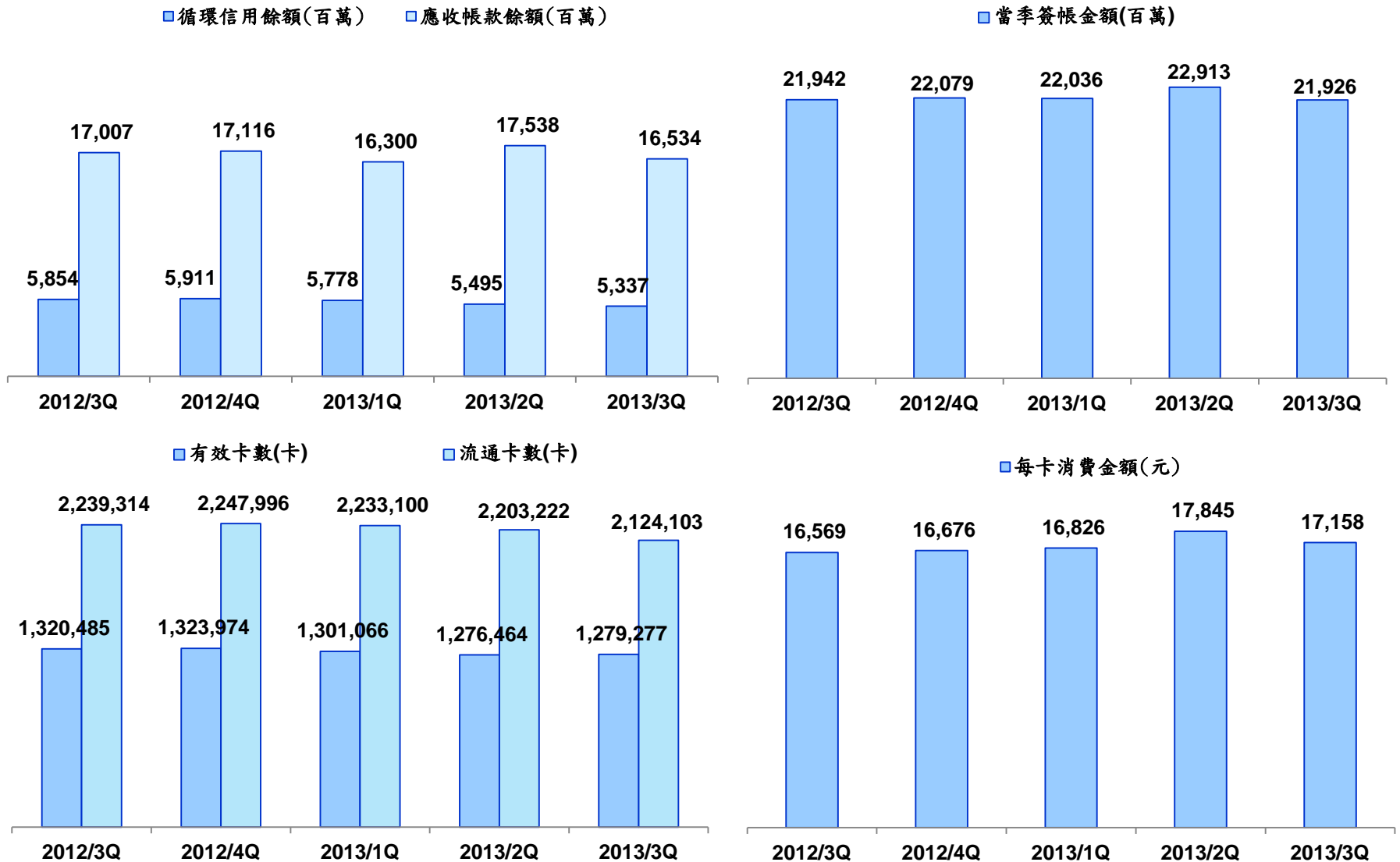
銀行授信餘額與組合^{4/15}

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

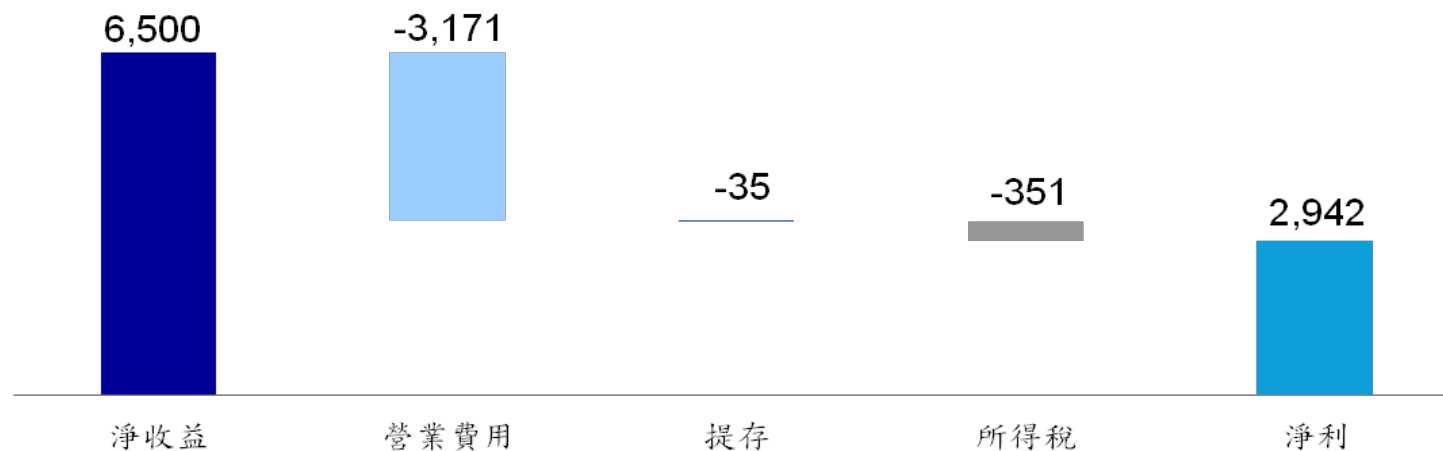
銀行損益結構 – 2013/3Q (QoQ)^{6/15}

2013/3Q

單位：NT百萬元



2013/2Q



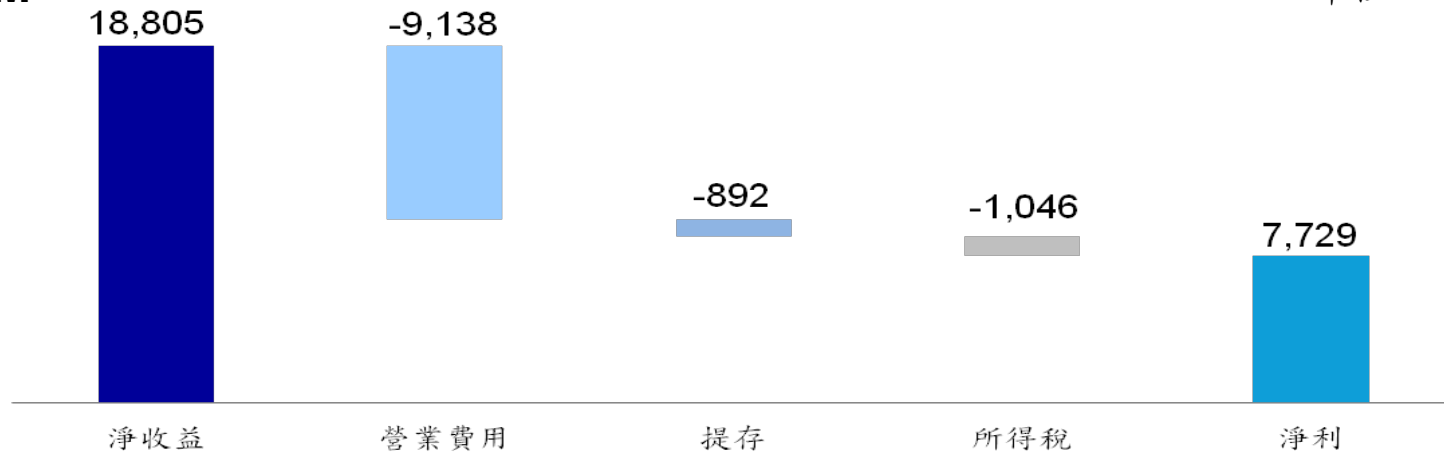
(+/-)	淨收益	營業費用	提存	所得稅	淨利
	-334	-161	784	-9	-947
QoQ	👎 5.1%	👍 5.1%	👎 2,240%	👍 2.6%	👎 32.2%

註：👍：較好 👎：較差

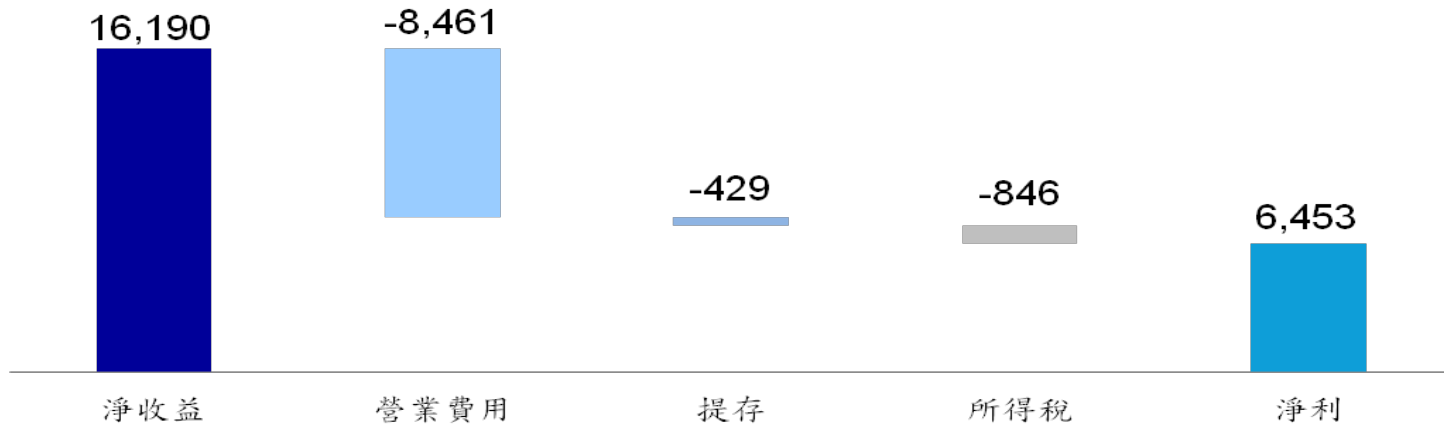
銀行損益結構 – 2013/1~9M (YoY)^{7/15}

2013/1~9M

單位：NT百萬元



2012/1~9M

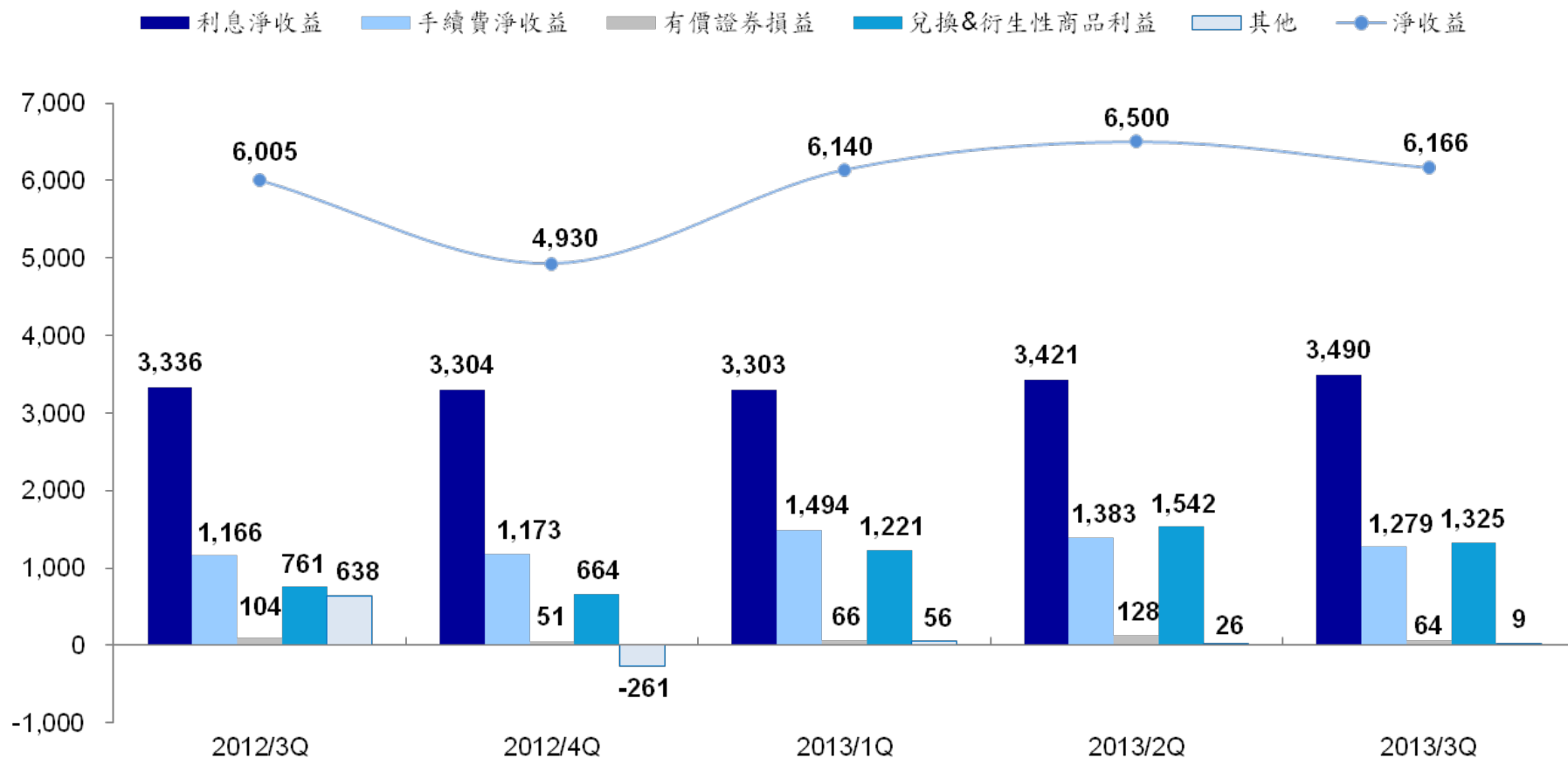


(+/-)	淨收益	營業費用	提存	所得稅	淨利
	2,615	677	463	200	1,276
YoY	👍 16.2%	👎 8.0%	👎 107.9%	👎 23.6%	👍 19.8%

註：👍：較好 👎：較差

銀行淨收益趨勢 8/15

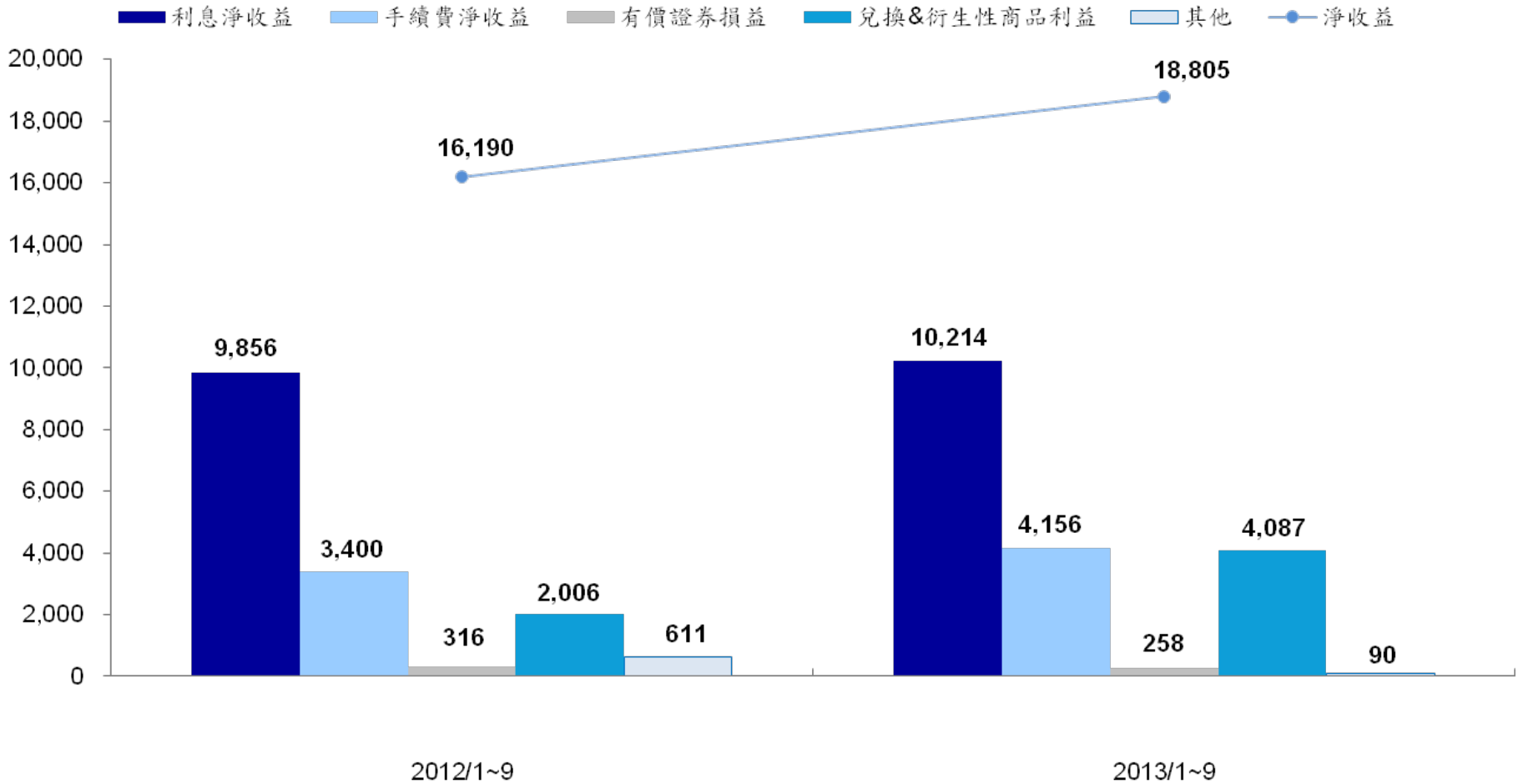
單位：NT百萬元



註：人保、財保收益併入手續費淨收益

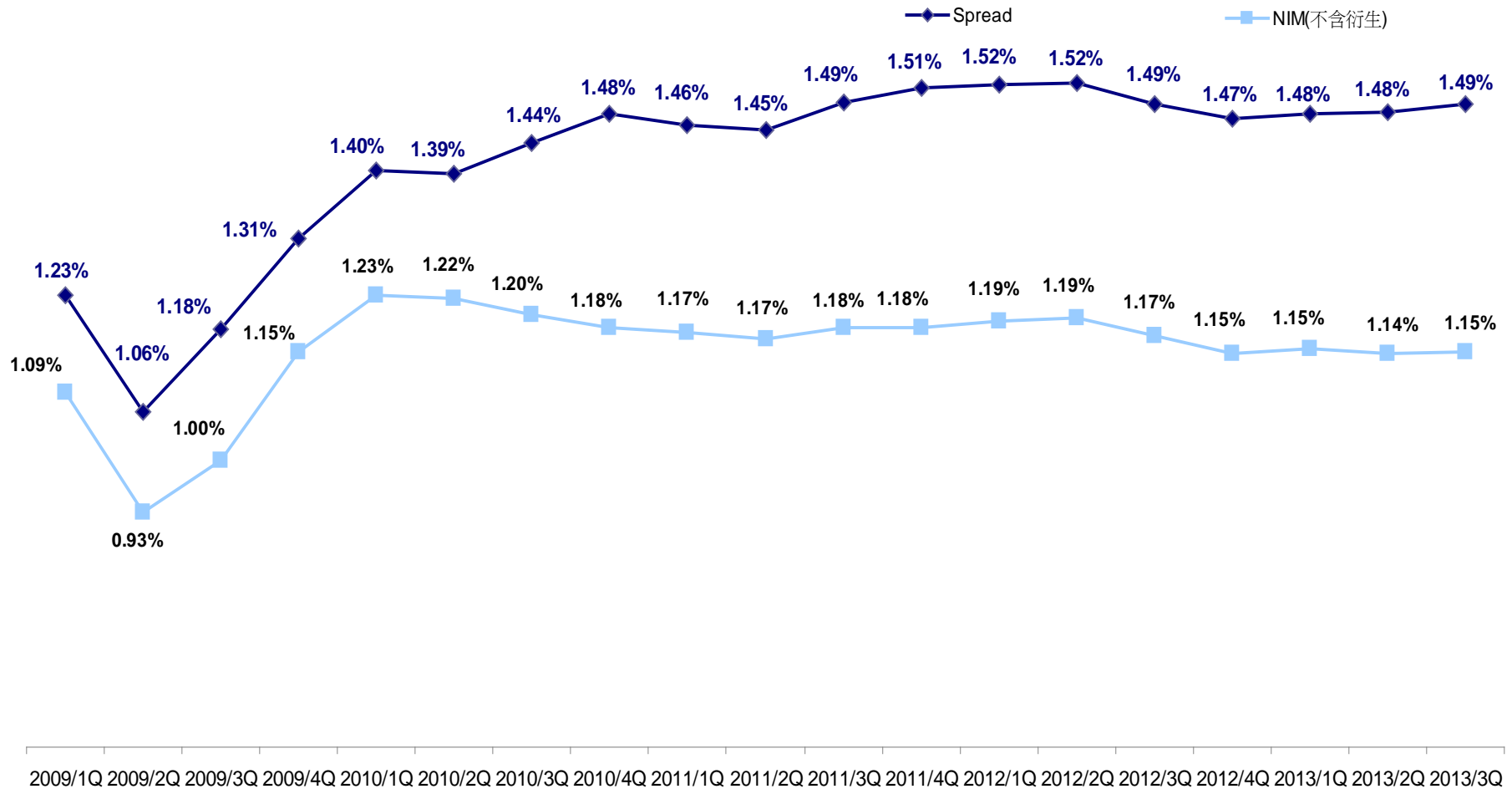
銀行淨收益趨勢 – 2013/1~9M(YoY)^{9/15}

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}



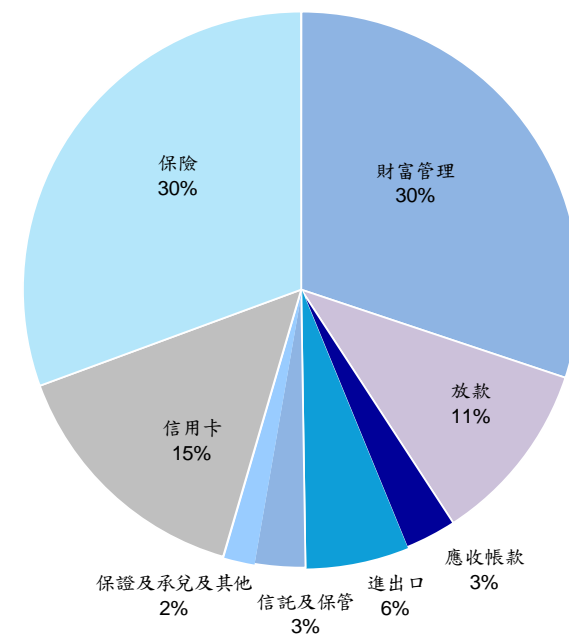
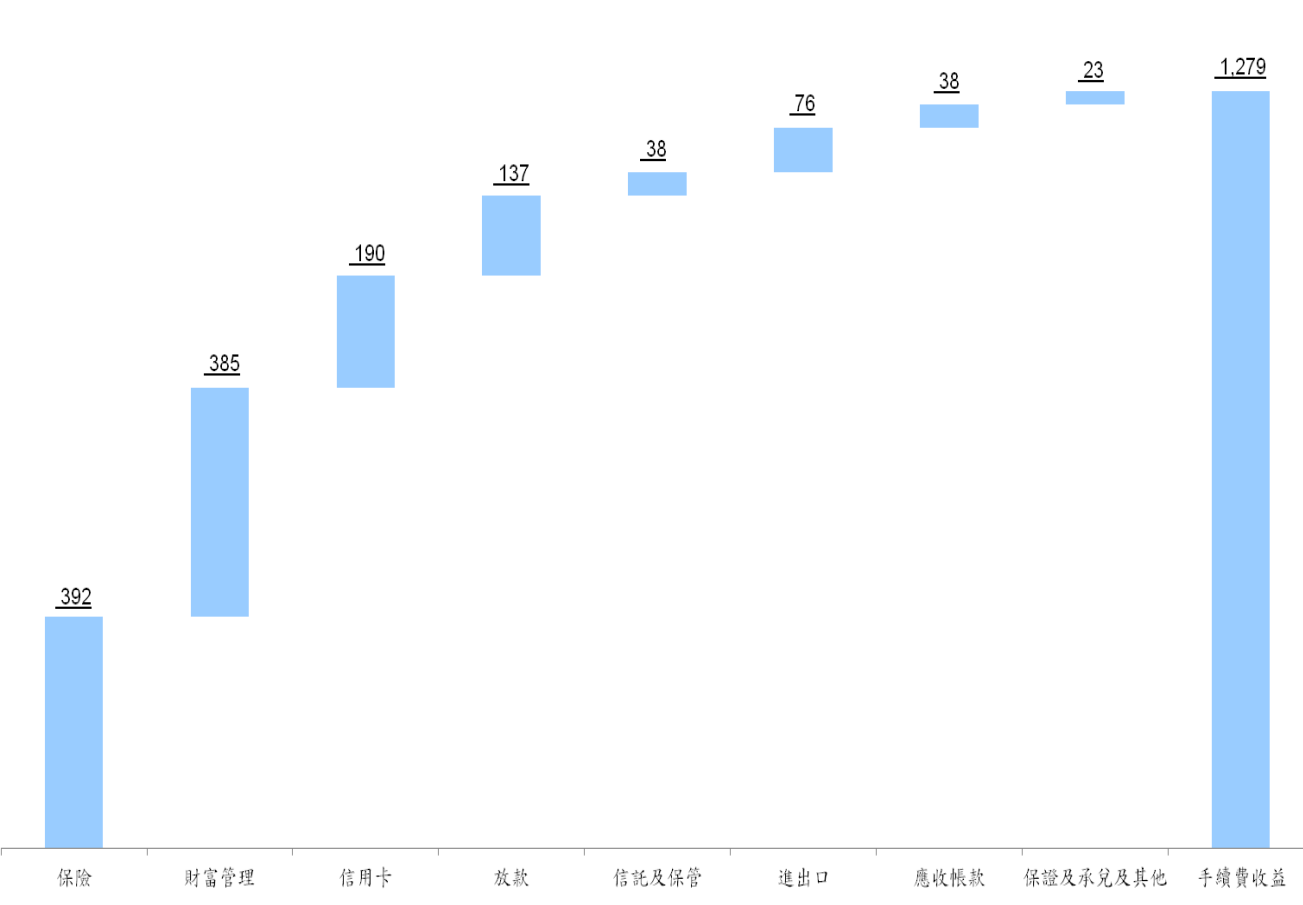
註：計算Spread及NIM的分母，採每日餘額平均

銀行手續費收益分析^{11/15}

單位：NT百萬元

2013/3Q手續費收益

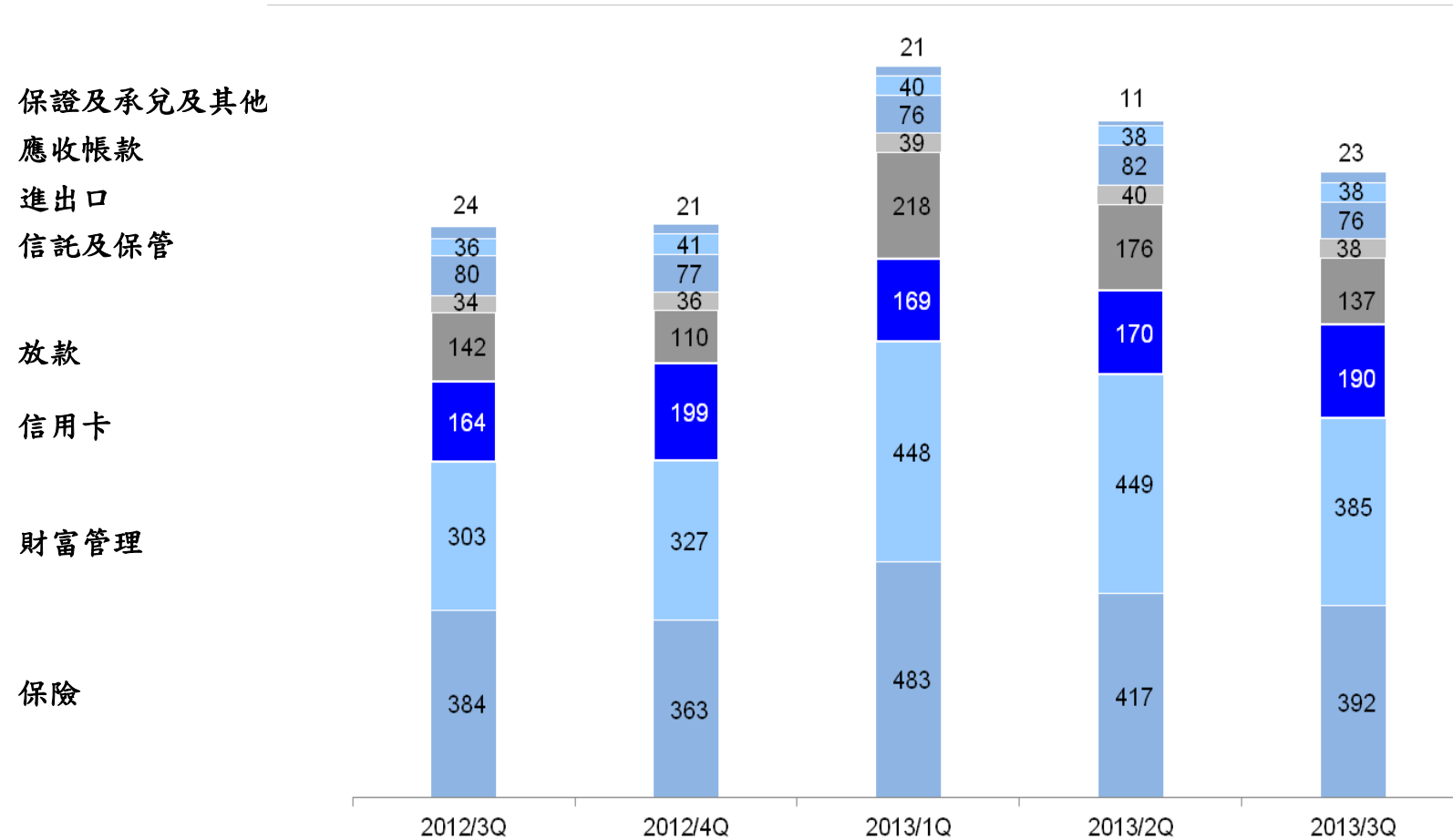
手續費來源佔比



銀行手續費收益分析^{12/15}

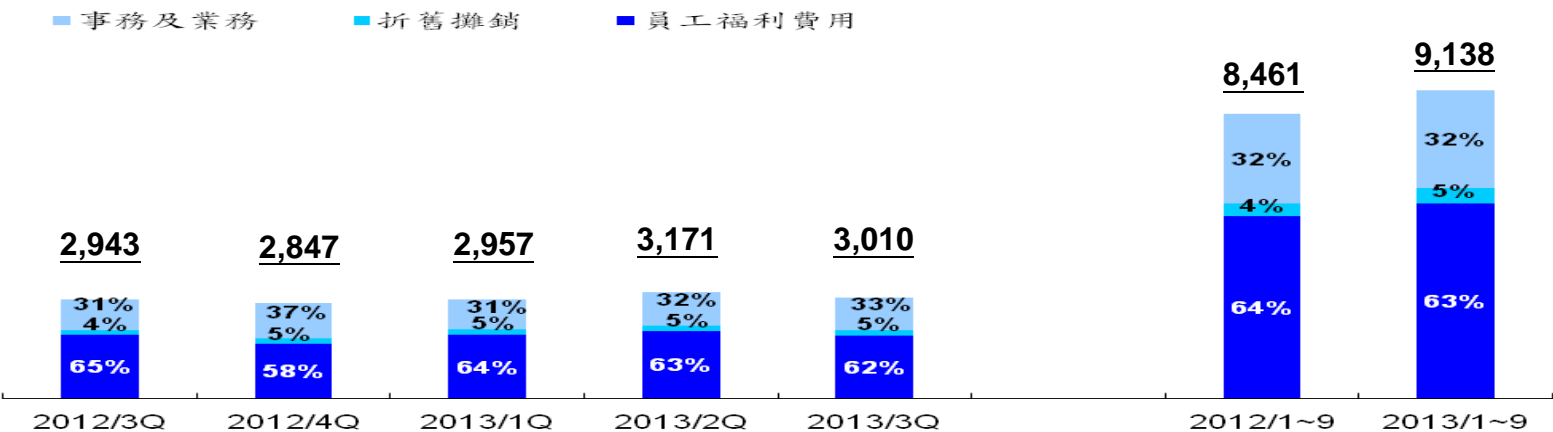
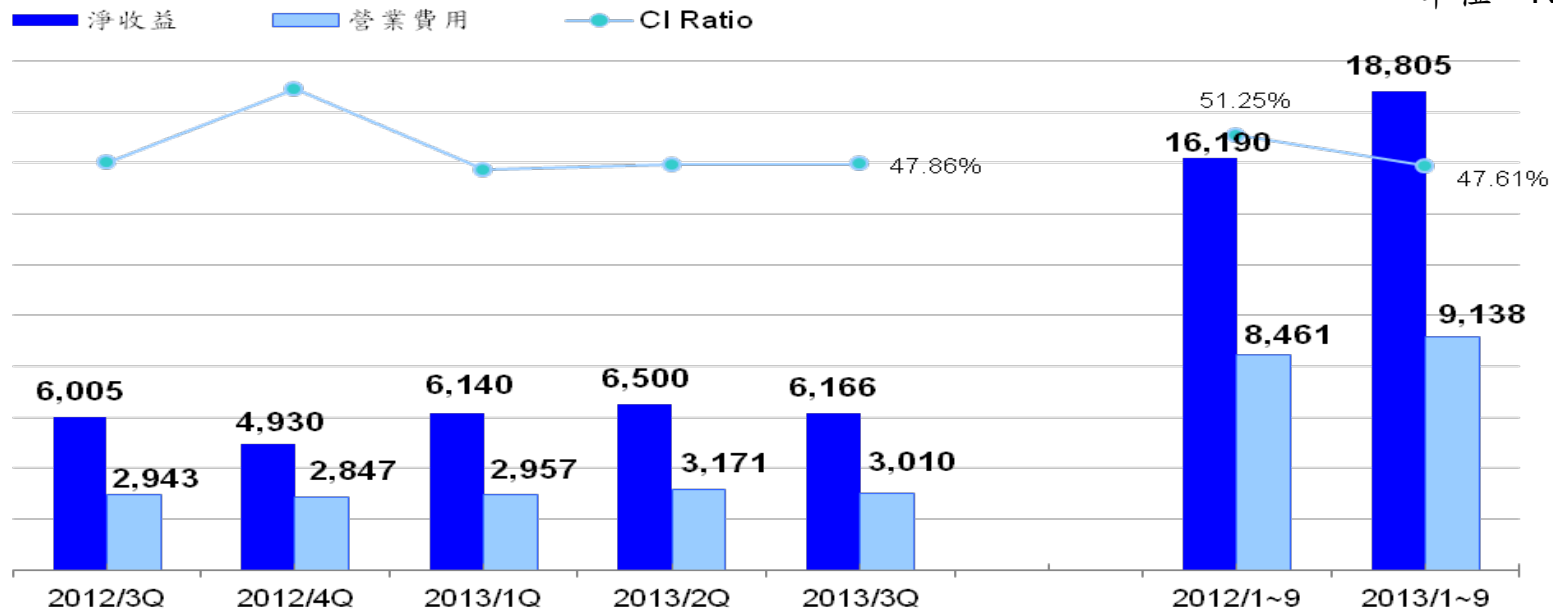
單位：NT百萬元

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%



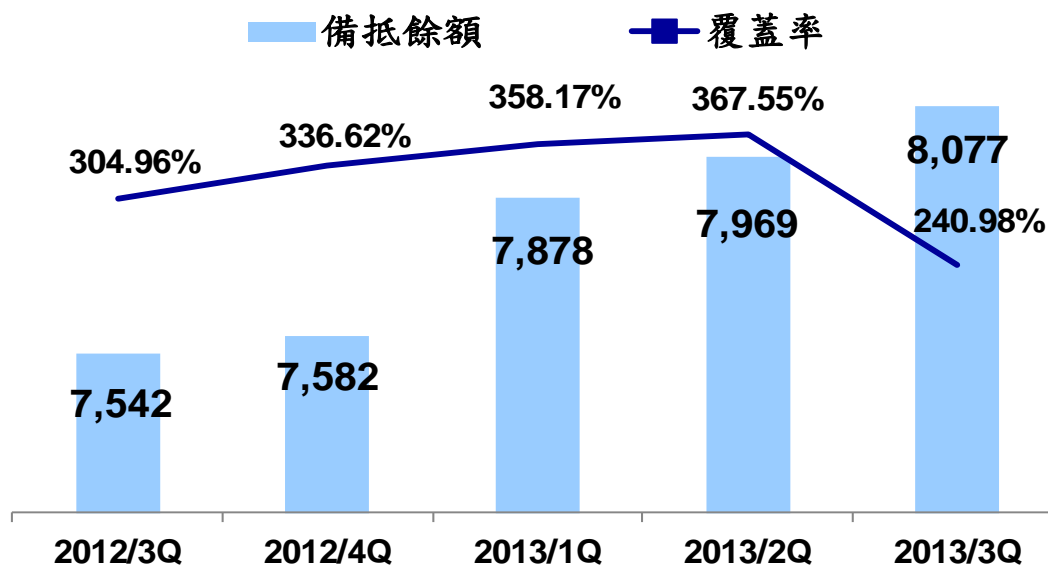
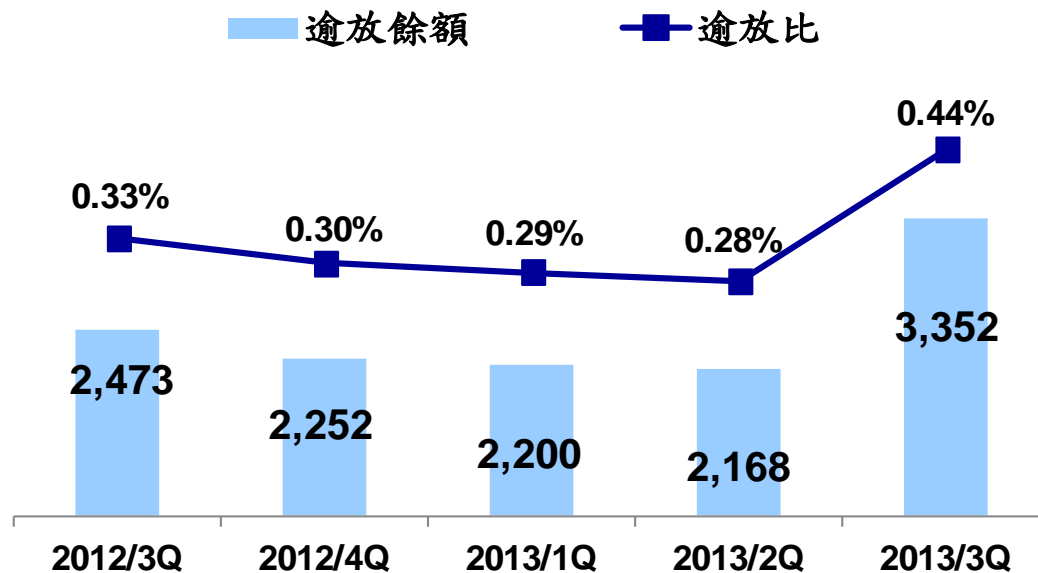
銀行營業費用分析^{13/15}

單位：NT百萬元



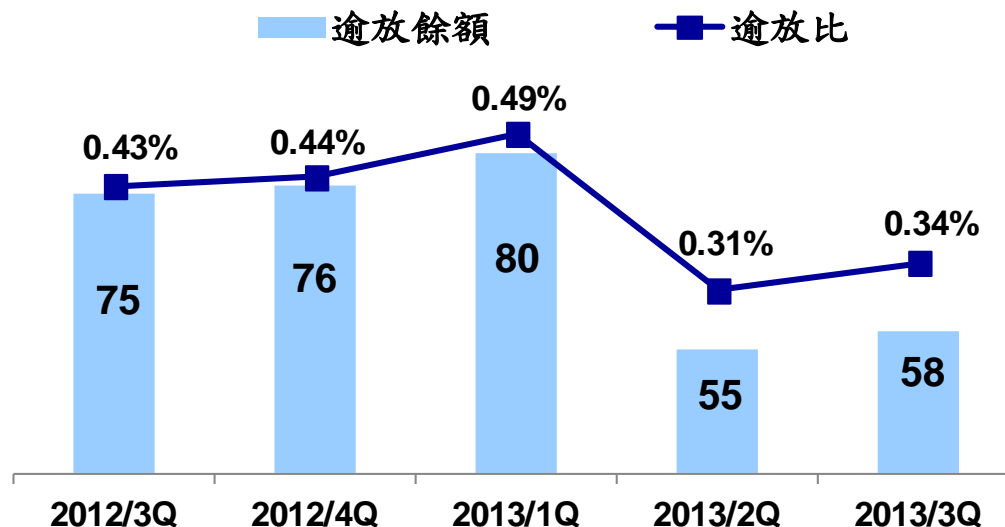
資產品質 - 全行放款逾放比及覆蓋率^{14/15}

單位：NT百萬元

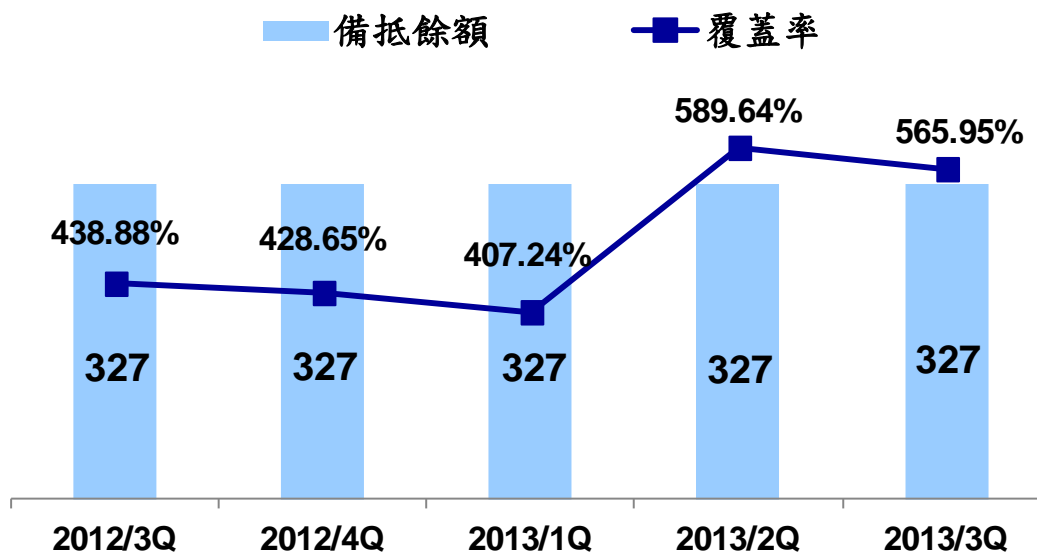


資產品質 - 信用卡逾放比及覆蓋率^{15/15}

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%

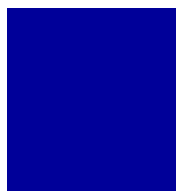
1. ROAE平均股東權益係採按每月月底金額計算平均數，並依日曆天數換算為全年數值。

證券損益結構 – 2013/3Q (QoQ)^{3/6}

單位：NT百萬元

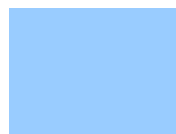
2013/3Q

1,165



淨收益

-806



營業費用

26

所得稅

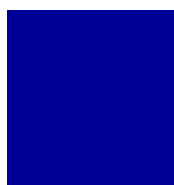
385



淨利

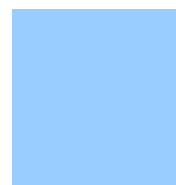
2013/2Q

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



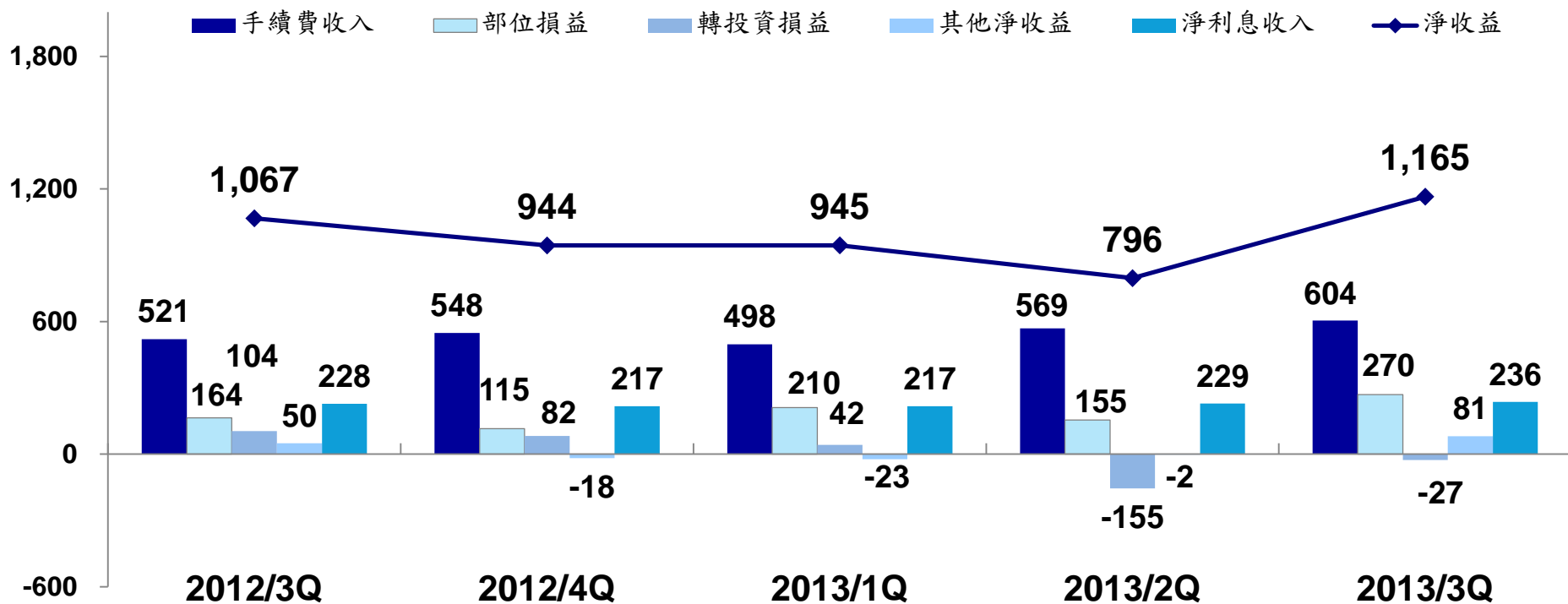
(+/-) -710 60 102 -548

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

註：👍：較好 🗳️：較差

證券淨收益趨勢^{5/6}

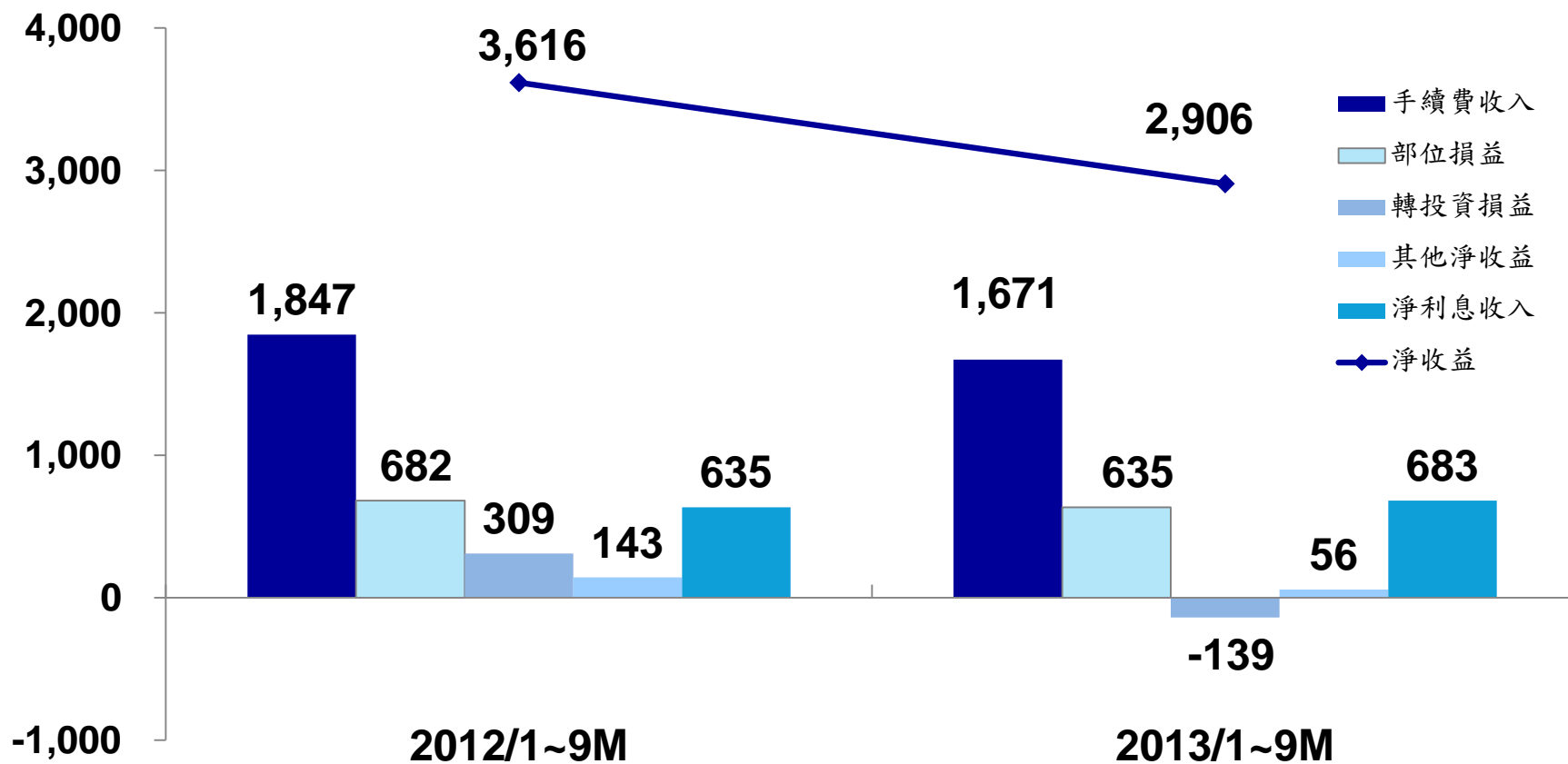
單位：NT百萬元



	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
附買回票券及債券投資	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
兌換及衍生性商品利益	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\$m		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											
	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