



永豐金控

SinoPac Holdings

SinoPac Holdings

CEO Forum by HSBC

March 17th, 2014

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Agenda

- 整體營運報告 (p. 2)
- 金控財務概況 (p. 3 ~ p. 4)
- 銀行財務概況 (p. 5 ~ p. 13)
- 證券財務概況 (p. 14 ~ p. 16)
- 營運展望 (p. 17 ~ p. 19)

整體營運報告

金控 營運概況

2013年1~12月稅後淨利107億元(其中銀行95億元、證券10億元)，YoY +11%。

銀行業務

- 獲利提昇，較2012年增加約12億元，YoY +14%
- 榮獲經濟部頒發第13屆金網獎「行動增值創新」金質獎
- 攜手工商銀行打造「全球現金管理帳戶」，提供客戶跨境、跨行之完整金流服務

證券業務

- 現貨市佔率5.23%，YoY Δ +0.24%；融資市佔率6.23%，YoY Δ +0.73%
- 承銷主辦件數29件，YoY +61%
- 榮獲櫃買中心頒發「2013年申請上(興)櫃家數績效卓越獎」
- 永豐金資產管理(亞洲)基金榮獲「HFMWeek Asia Performance Awards 2013」—管理期貨類別優勝者

中國佈局

- 銀行南京子行、天津融資租賃公司、圓信永豐基金管理公司已取得營業執照，預計2014年第一季開業

金控 Financial Highlights ^{1/2}

NT\$Mn ; Mn Shares	2010	2011	2012	Last 4 Quarters	YoY	2013/4Q	2013/3Q	QoQ
股本	70,098	73,112	75,683	82,077	8.4%	82,077	82,077	0.0%
流通股數	7,010	7,311	7,568	8,208	8.4%	8,208	8,208	0.0%
合併資產	1,230,884	1,299,962	1,365,709	1,466,126	7.4%	1,466,126	1,428,337	2.6%
淨值	86,745	90,089	97,727	108,359	10.9%	108,359	105,333	2.9%
稅後淨利	5,109	3,069	9,624	10,705	11.2%	2,371	2,462	-3.7%
ROAA	0.43%	0.24%	0.72%	0.75%	0.03%	0.65%	0.69%	-0.04%
ROAE	6.01%	3.42%	10.26%	10.33%	0.07%	8.82%	9.46%	-0.64%
EPS (元)	0.63	0.38	1.18	1.31	0.13	0.29	0.30	-0.01
每股淨值 (元)	12.37	12.32	12.91	13.20	0.29	13.20	12.83	0.37
CAR	117%	126%	121%	105%	-17%	105%	106%	-1%
DLR	107%	109%	110%	111%	1%	111%	111%	0%

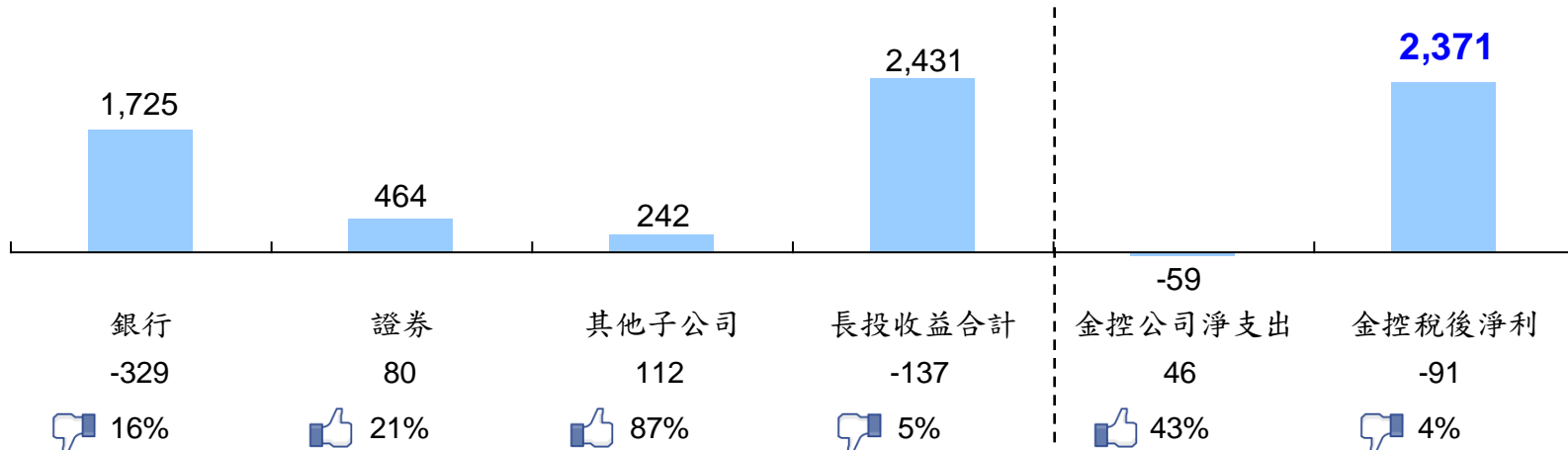
註：2012年起財務數據改採用IFRS編製呈現

金控各子公司獲利貢獻 2/2

NT\$Mn

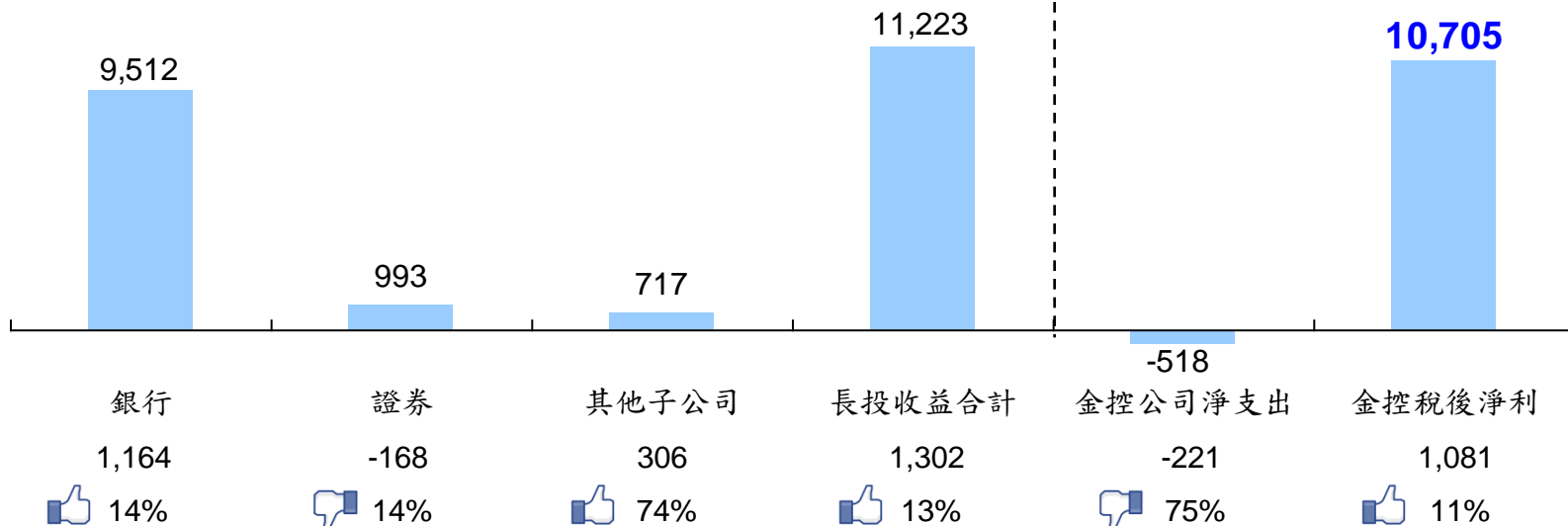
2013/4Q

收益佔比	4Q
銀行	71%
證券	19%
其他	10%



2013/1~12M

收益佔比	1~12M
銀行	85%
證券	9%
其他	6%



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

銀行Financial Highlights 1/9

NT\$Mn	2010	2011	2012	Last 4 Quarters	YoY	2013/4Q	2013/3Q	QoQ
股本	49,550	52,574	53,862	59,616	10.7%	59,616	59,616	0.0%
淨值	65,955	70,545	78,250	87,456	11.8%	87,456	85,747	2.0%
總資產	1,106,894	1,182,128	1,242,676	1,327,815	6.9%	1,327,815	1,296,805	2.4%
PPOP	6,935	5,333	9,812	12,677	29%	2,940	3,226	-8.9%
稅後淨利	3,501	2,464	8,348	9,512	14%	1,725	2,053	-16%
EPS (元)	0.65	0.44	1.42	1.60	0.18	0.30	0.34	-0.04
總存款	919,105	974,332	1,017,009	1,074,197	5.6%	1,074,197	1,066,152	0.8%
總放款	695,675	719,402	758,135	790,706	4.3%	790,706	769,064	2.8%
放存比	77.5%	74.7%	75.7%	73.9%	-1.8%	73.9%	73.1%	0.8%
逾放比	0.52%	0.47%	0.30%	0.37%	0.07%	0.37%	0.44%	-0.07%
備抵覆蓋率	146%	211%	337%	290%	-47%	290%	241%	49%
放款覆蓋率	0.76%	1.00%	1.00%	1.08%	0.08%	1.08%	1.05%	0.03%
BIS Ratio	11.90%	13.28%	12.79%	10.63%	-2.16%	10.63%	10.78%	-0.15%
Tier 1 Ratio	8.89%	8.93%	8.86%	8.32%	-0.54%	8.32%	8.45%	-0.13%
ROAA	0.33%	0.21%	0.69%	0.73%	0.04%	0.52%	0.63%	-0.11%
ROAE	5.44%	3.55%	11.23%	11.35%	0.12%	7.94%	9.65%	-1.71%
Leverage	16.42	16.53	16.39	15.55	-0.84	15.27	15.39	-0.12

註：PPOP：Pre-Provision Operating Profit

銀行損益結構 2/9

2013/4Q

NT\$Mn

6,229



-3,289



-1,200



-15

1,725



淨收益

營業費用

提存

所得稅

淨利

(+/-)

-7

279

381

-338

-328

QoQ

-0.1%

9.3%

46.4%

-95.7%

-16.0%

2013/1~12M

25,105



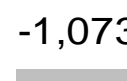
-12,428



-2,092



-1,073



9,512



淨收益

營業費用

提存

所得稅

淨利

(+/-)

3,985

1,120

1,697

4

1,164

YoY

18.9%

9.9%

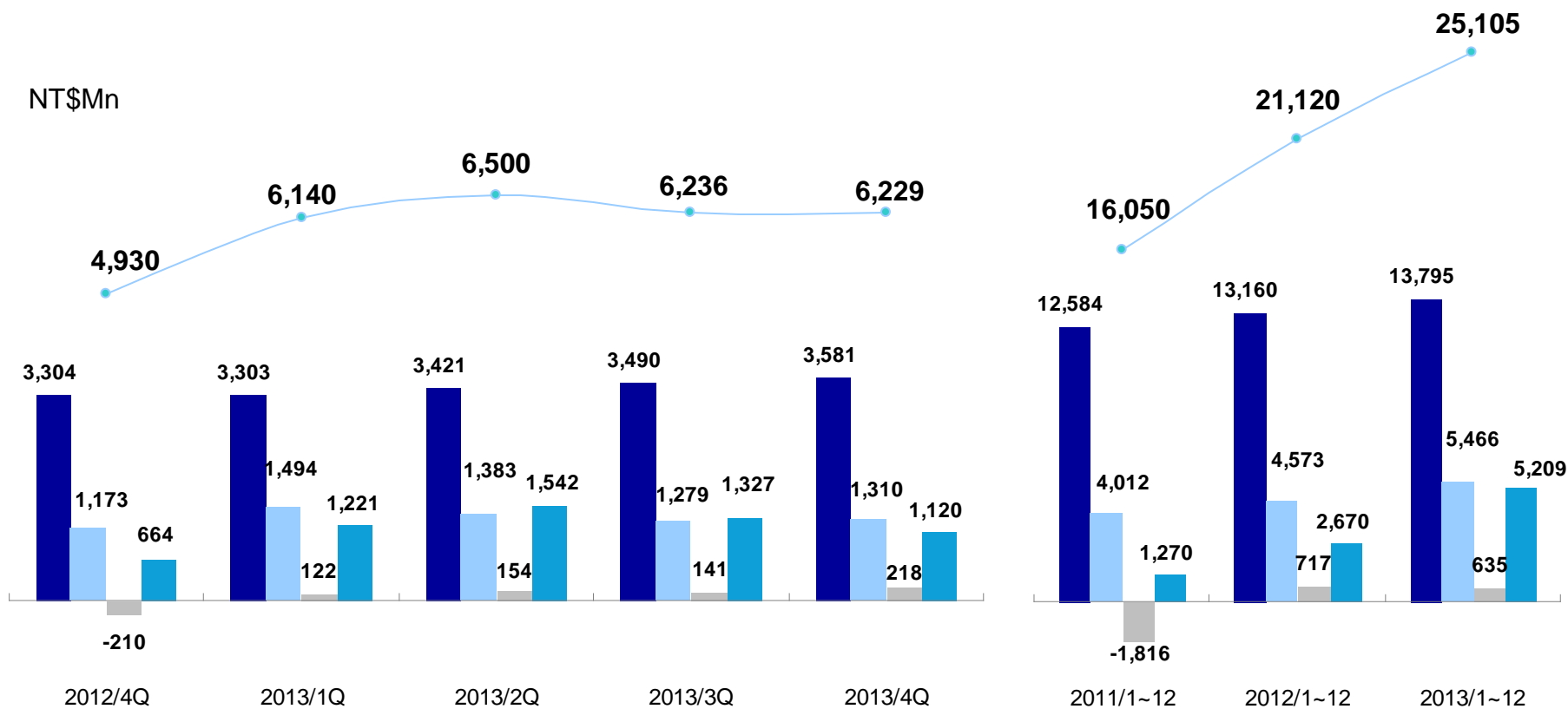
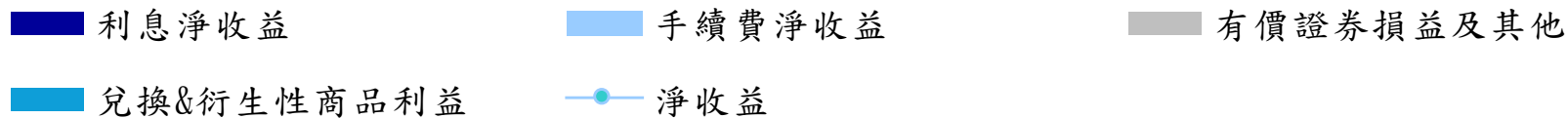
429.6%

0.4%

13.9%

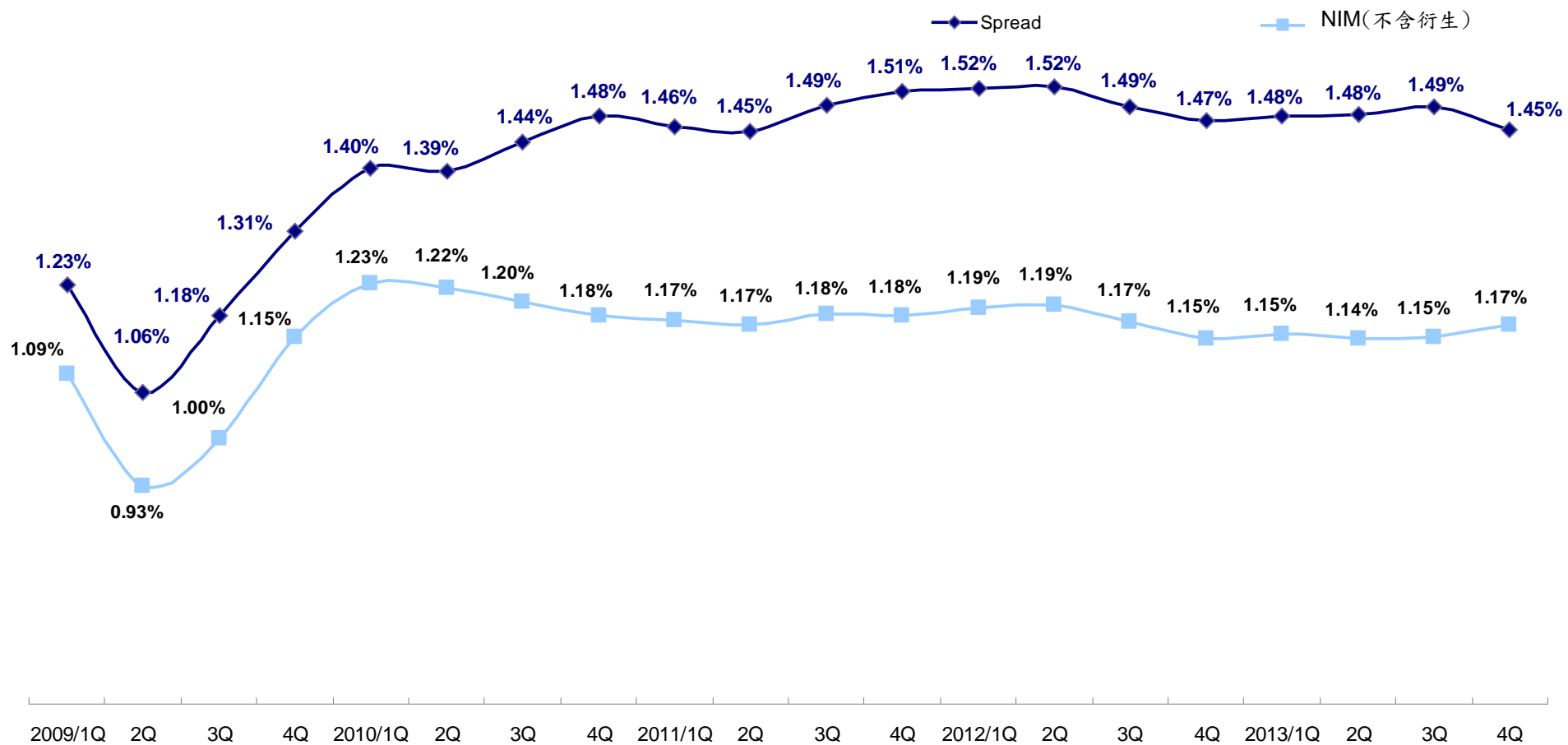
註：：較好 ：較差

銀行淨收益趨勢 3/9



註：人保、財保收益併入手續費淨收益

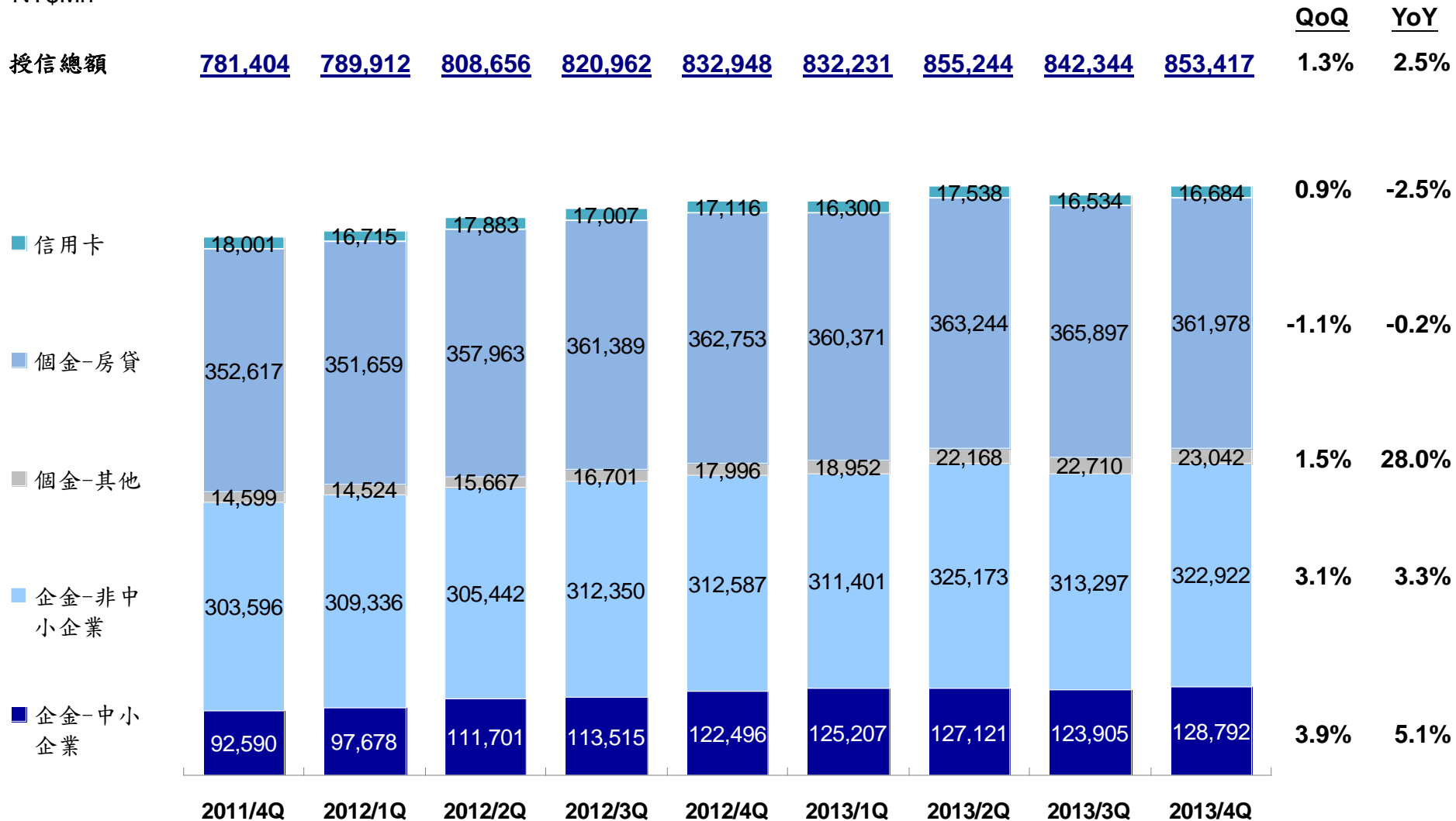
銀行NIM & Spread 4/9



註：計算Spread及NIM的分母，採每日餘額平均

銀行授信餘額與組合 5/9

NT\$Mn



備註：企金授信金額不含「買入有價證券」

銀行手續費收益分析 6/9

NT\$Mn

手續費收益合計

2012/4Q

1,173

2013/1Q

1,494

2013/2Q

1,383

2013/3Q

1,279

2013/4Q

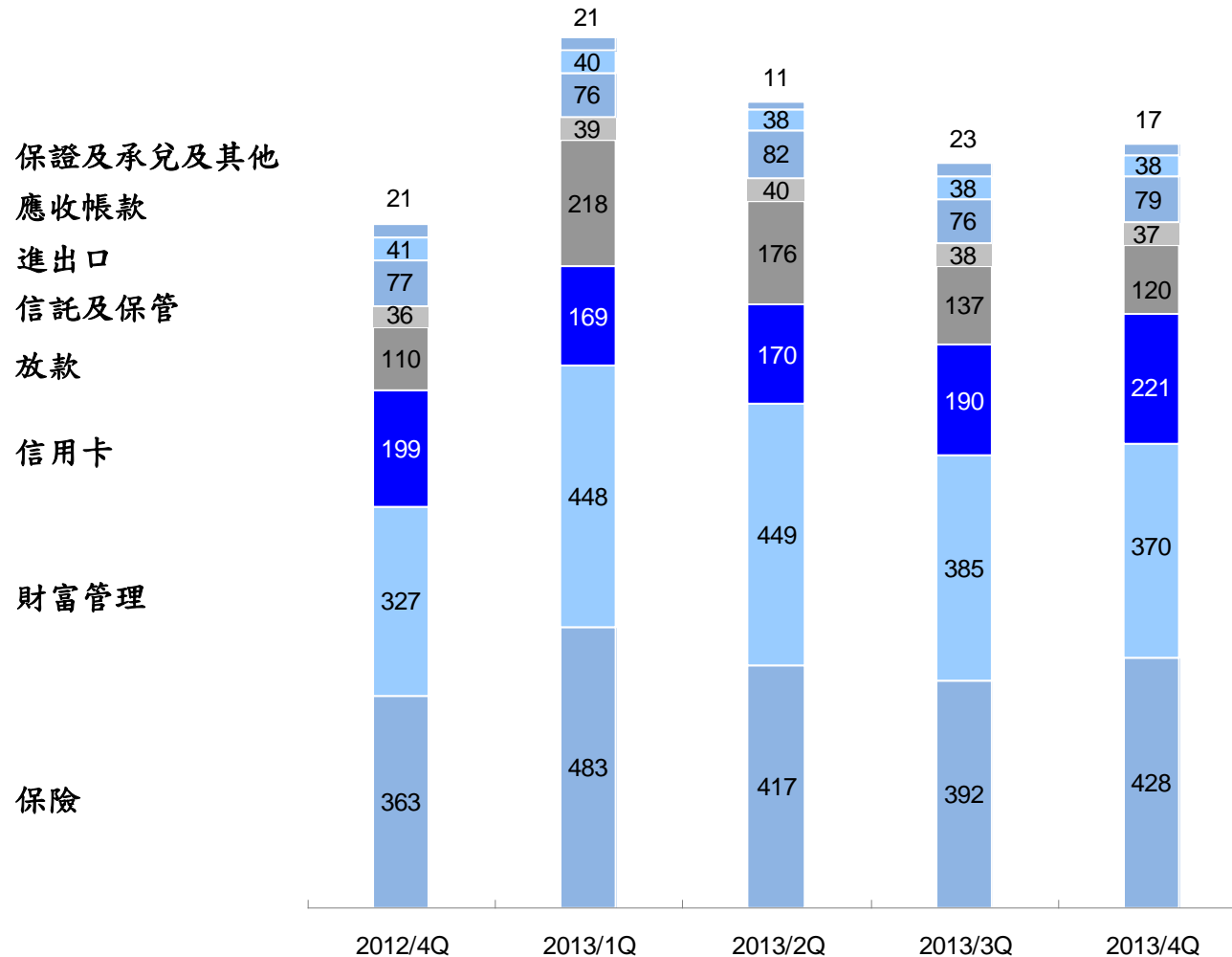
1,310

QoQ

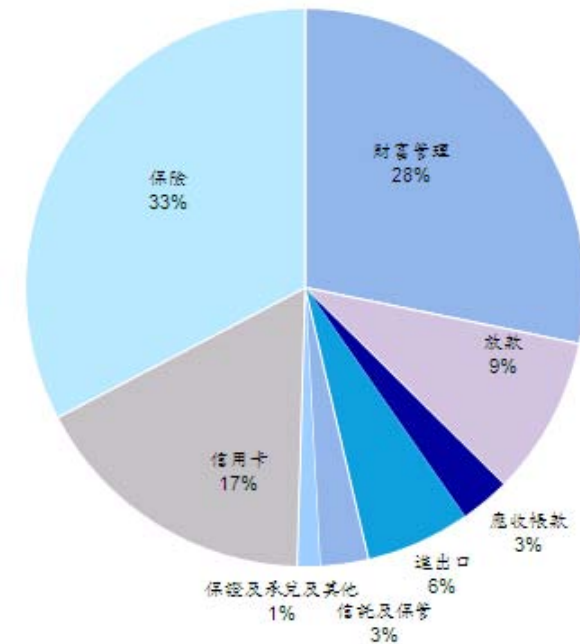
2.48%

YoY

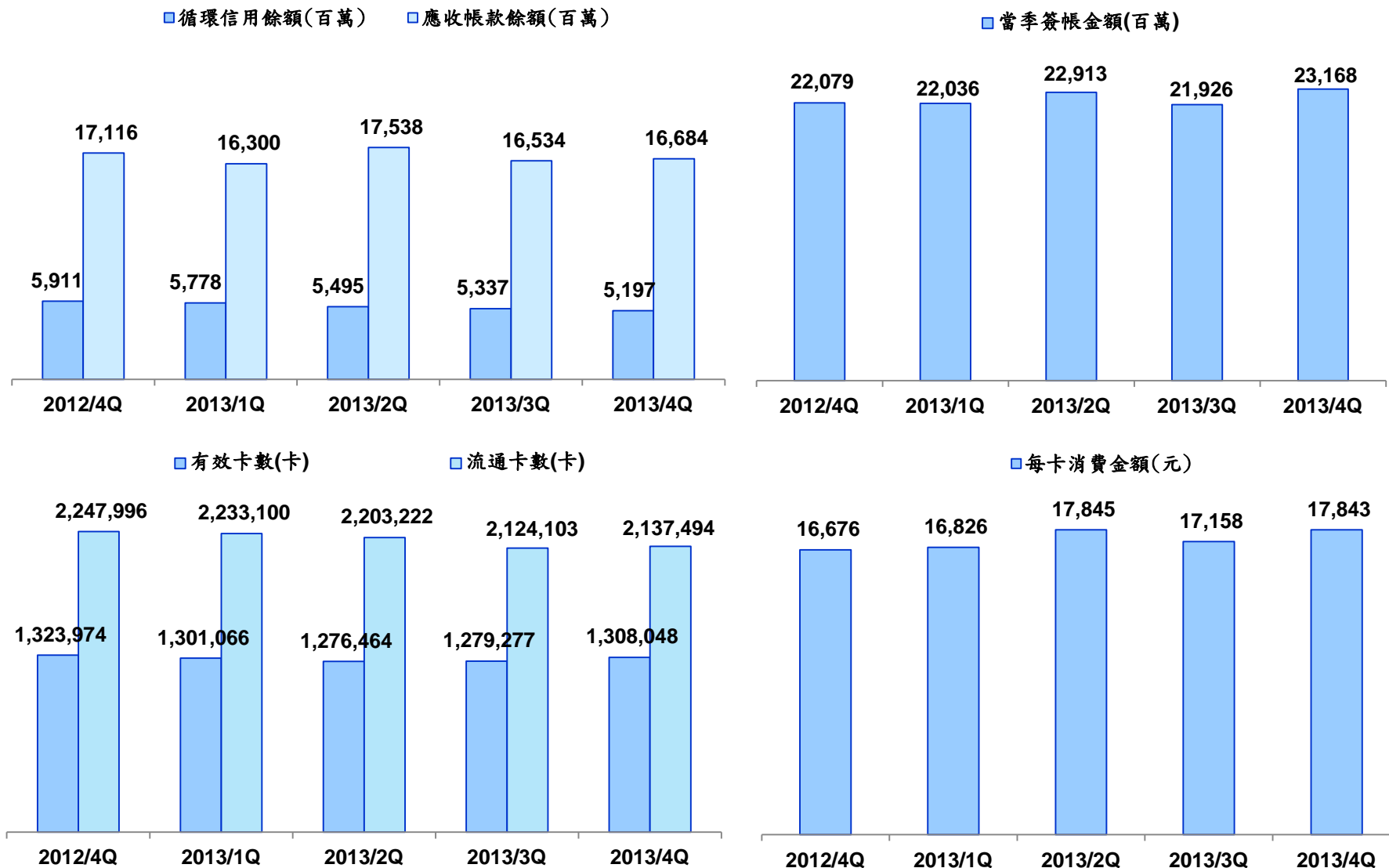
11.74%



2013/4Q
手續費來源佔比



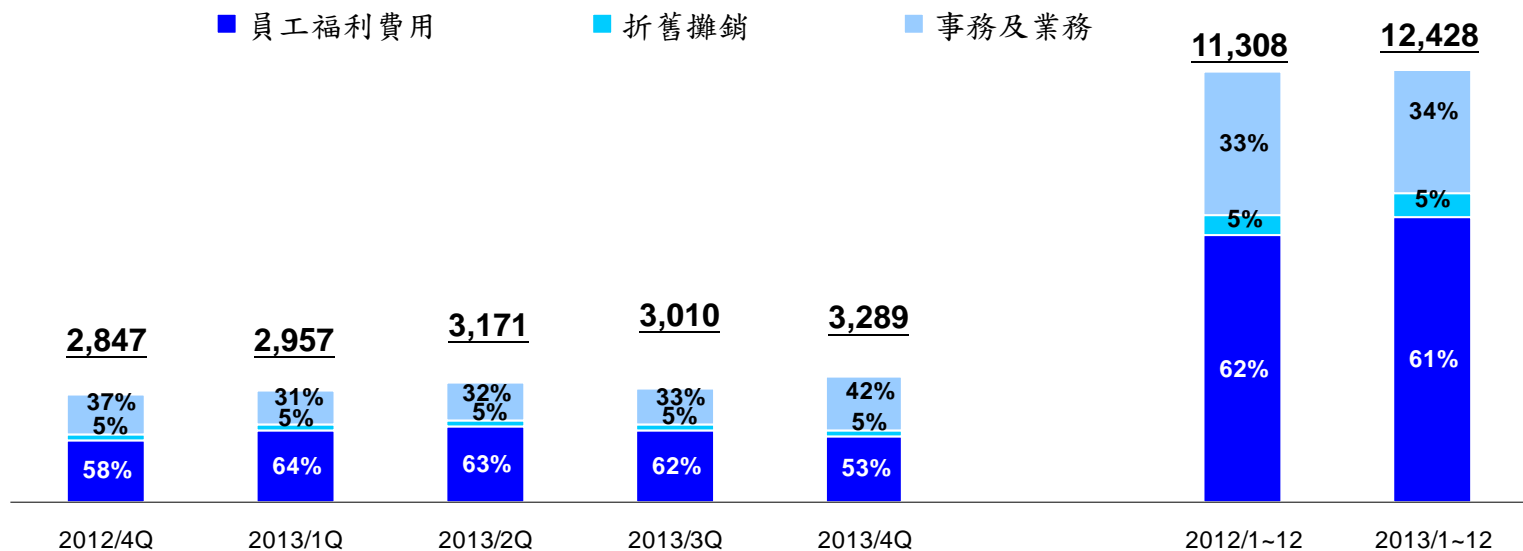
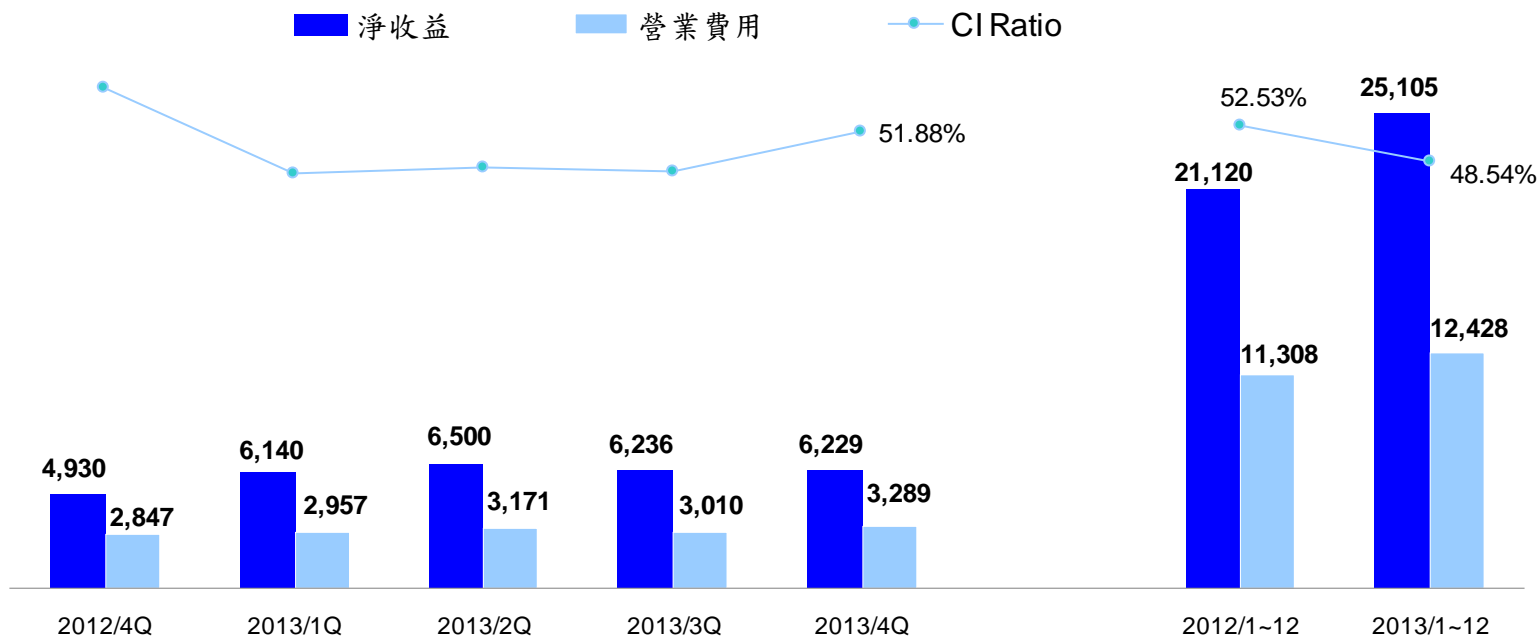
信用卡業務發展趨勢分析 7/9



註：每卡消費金額 = 總消費金額 / 各季平均有效卡數

銀行營業費用分析 8/9

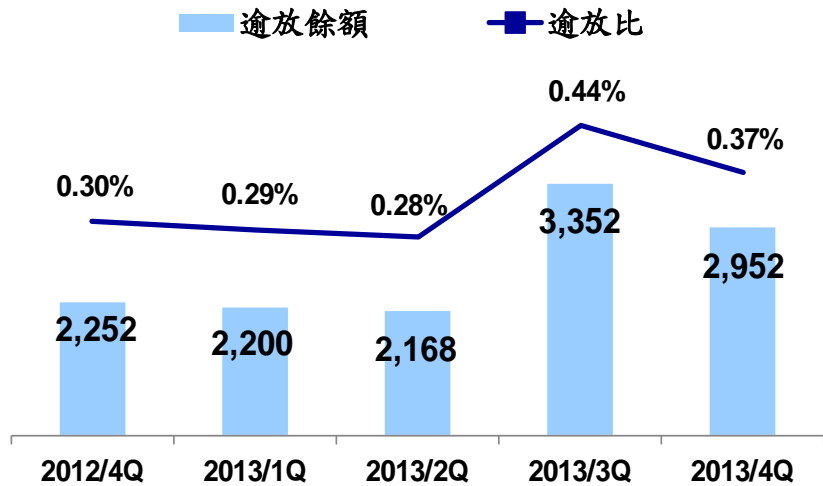
NT\$Mn



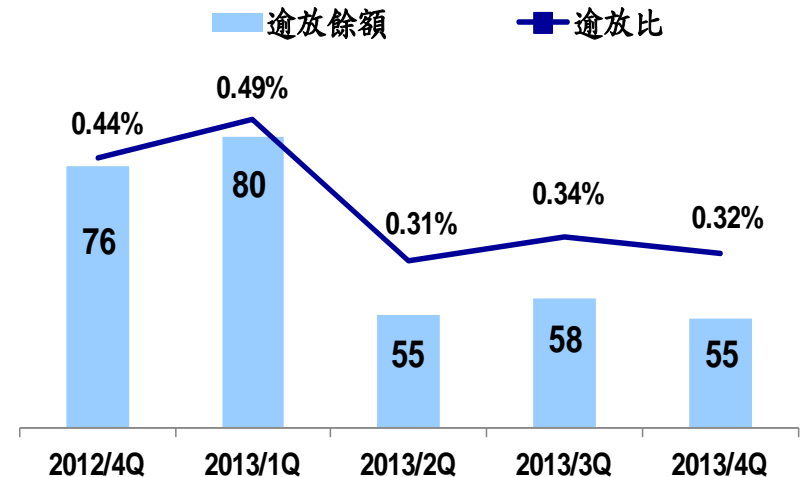
資產品質 9/9

NT\$Mn

全行放款

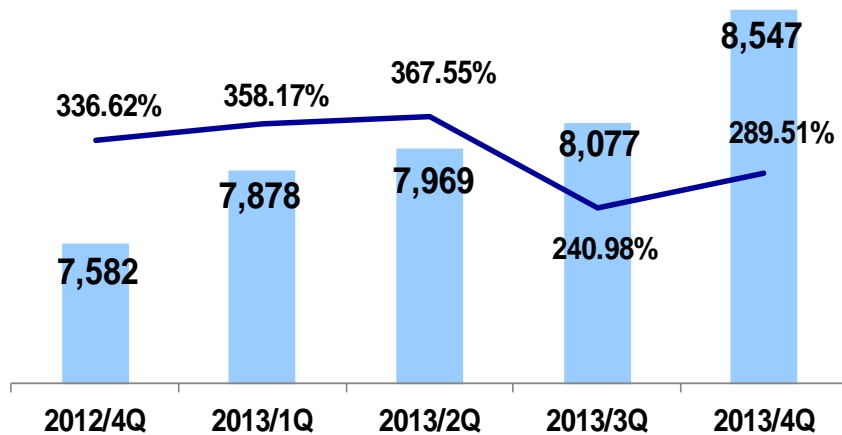


信用卡

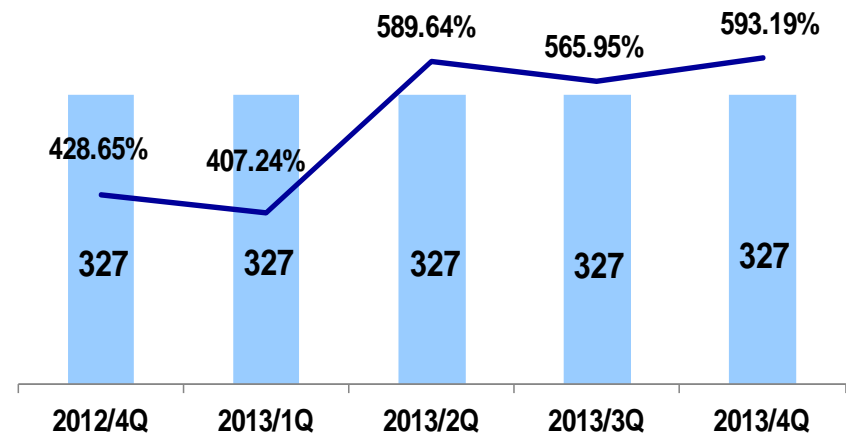


註:計算信用卡逾放比之分母為應收帳款餘額含收單業務

備抵餘額 覆蓋率



備抵餘額 覆蓋率



證券Financial Highlights 1/3

NT\$Mn	2010	2011	2012	Last 4 Quarters	YoY	2013/4Q	2013/3Q	QoQ
股本	13,969	15,365	15,365	16,212	5.5%	16,212	16,212	0.0%
總資產	61,282	53,519	60,161	66,007	9.7%	66,007	64,420	2.5%
淨值	22,380	22,185	22,759	23,830	4.7%	23,830	23,341	2.1%
稅後淨利	1,463	423	1,161	993	-14.5%	464	384	20.7%
ROAE	6.58%	1.88%	5.15%	4.27%	-0.88%	7.78%	6.54%	1.24%
EPS (元)	0.90	0.26	0.72	0.61	-0.11	0.29	0.24	0.05
每股淨值 (元)	13.80	13.68	14.04	14.70	0.66	14.70	14.40	0.30
資本適足率	338%	465%	370%	350%	-20%	350%	381%	-31%
經紀業務市占率	4.83%	4.80%	4.99%	5.23%	0.24%	5.40%	5.29%	0.11%
平均融資餘額	17,886	16,925	12,514	13,897	11.1%	14,907	14,277	4.4%
平均融資餘額市占率	5.33%	5.21%	5.50%	6.23%	0.73%	6.45%	6.30%	0.15%

1. 經紀業務平均融資餘額為當季平均數

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

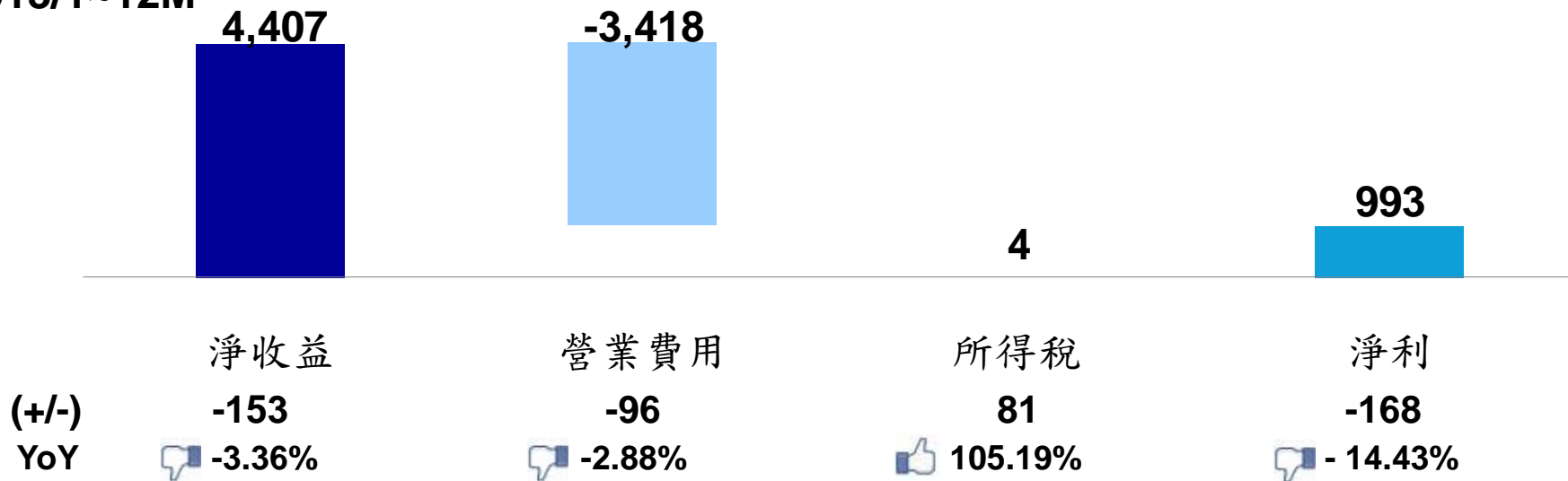
證券損益結構 2/3

2013/4Q

NT\$Mn



2013/1~12M

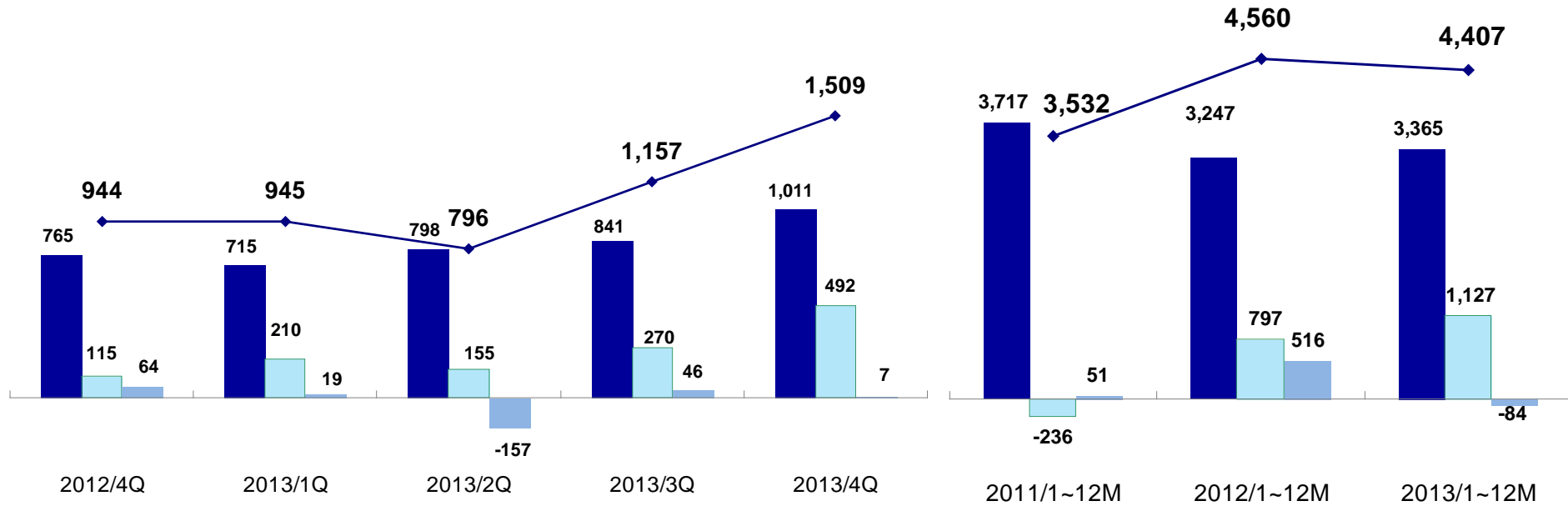


註：👍：較好 👎：較差

證券淨收益趨勢 3/3

■ 手續費及淨利息收入
 ■ 部位損益
 ■ 轉投資損益及其他
 ◆ 淨收益

NT\$Mn



	2012/4Q	2013/1Q	2013/2Q	2013/3Q	2013/4Q
市場日均量 (億)	842	971	983	982	991
大盤指數	7,700	7,919	8,062	8,174	8,612

	2011/1~12M	2012/1~12M	2013/1~12M
市場日均量 (億)	1,272	963	982
大盤指數	7,072	7,700	8,612

金控展望與大陸策略進度報告

成為兩岸三地最靈活便利的金融品牌

短期

- 找尋合資機會
- 設立辦事處
- 推動業務合作
- 引進策略伙伴(參股)

中期

- 佈建區域據點
- 取得子公司營運控制權
- 獲得銷售通路
- 設立子行

長期

- 在大陸擁有完整金融服務子公司
- 成為兩岸三地最靈活便利的金融品牌

2011

2012

2013

2014

銀行	推出兩岸美元一日通 設立永豐銀行南京辦事處	推出兩岸人民幣一日通	工商銀行簽訂股權協議書 推出中文匯款服務	全球現金管理帳戶 南京子行取得北京銀監會核發金融許可函
證券	輔導台資企業在香港發行點心債	首家進入大陸債券市場買賣的純台資銀行 投資設立永豐金財務諮詢(上海) 主辦承銷中國紅籌企業(陸資)香港上市首例	廈門市金財投資合資設立證券公司 主辦中國信託銀行發行之台灣首檔寶島債 永豐金資產管理(亞洲)取得RQFII	
租賃	租賃南京子公司開始營運	增設東莞、廈門、昆山分公司	永豐金融租賃天津取得營業執照	
投信	和廈門國際信託合資設立圓信永豐基金管理公司		取得QFII額度	取得廈門市工商營業執照

■ 營運展望

- 推展跨境業務，提高海外業務規模與獲利
- 透過全球現金管理，發展多元貨幣資產配置及理財業務

■ 營運展望

- 發展財富管理及離境證券業務，提升通路價值
- 建置海外通路，提供法人跨境、整合性服務
- 開發第一上市櫃案件、發展跨境投行業務



永豐金控
SinoPac Holdings

SinoPac Holdings Summary Ratios

		Yearly Results		Quarterly Results				
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13
Per Share Data								
每股盈餘(稅後)	EPS(after-tax)(NT\$)	1.18	1.31	0.25	0.35	0.37	0.30	0.29
每股淨值	BVPS(NT\$)	12.91	13.20	12.91	13.41	13.39	12.83	13.20
流通股數	Shares outstanding (million share)	7,568	8,208	7,568	7,568	7,602	8,208	8,208
DuPont Analysis								
合併資產報酬率(稅後)	ROAA(after-tax)	0.72%	0.75%	0.61%	0.82%	0.84%	0.69%	0.65%
股東權益報酬率(稅後)	ROAE(after-tax)	10.26%	10.33%	8.43%	11.48%	11.68%	9.46%	8.82%
Leverage & Solvency Ratios								
雙重槓桿比率	Double Leverage Ratio	110%	111%	110%	110%	112%	111%	111%
資本適足率	CAR	121.4%	104.8%	121.4%	118.5%	113.1%	106.0%	104.8%
本益比	Price-Earning Ratio	10.54	11.36	12.40	10.2	9.71	11.30	12.82
		(IFRS)	(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 2/16

Bank SinoPac Summary Ratios

		Yearly Results		Quarterly Results				
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13
Per Share Data	Per Share Data							
每股盈餘(稅後)	EPS(after-tax)(NT\$)	1.42	1.60	0.32	0.47	0.49	0.34	0.30
DuPont Analysis	DuPont Analysis							
資產報酬率(稅後)	ROAA(after-tax)	0.69%	0.73%	0.61%	0.88%	0.90%	0.63%	0.52%
股東權益報酬率(稅後)	ROAE(after-tax)	11.23%	11.35%	9.75%	13.93%	14.17%	9.65%	7.94%
Growth Ratios	Growth Ratios							
利息淨收益成長率	NII growth	-	4.83%	-0.97%	-0.03%	3.59%	2.00%	2.61%
手續費淨收益成長率	Fee growth	-	21.33%	2.84%	24.98%	-5.70%	-7.37%	0.86%
淨收益成長率	Net profit growth	-	18.87%	-17.90%	24.53%	5.87%	-4.06%	-0.11%
總放款成長率	Loan growth	5.38%	4.30%	0.90%	-0.05%	2.57%	-1.05%	2.81%
總存款成長率	Deposit growth	4.38%	5.62%	1.97%	3.52%	0.22%	1.05%	0.75%
Performance Ratios	Performance Ratios							
放存比	Loan-to-Deposit Ratio	75.66%	73.90%	75.66%	72.52%	74.69%	73.10%	73.90%
利差	Spread	1.49%	1.47%	1.47%	1.48%	1.48%	1.49%	1.45%
淨利差	NIM	1.17%	1.15%	1.15%	1.15%	1.14%	1.15%	1.17%
費用比	Cost/Income Ratio (%)	52.53%	48.54%	56.75%	47.16%	47.81%	47.31%	51.88%
Asset Quality Ratios	Asset Quality Ratios							
逾放比	NPLs / Total loans	0.30%	0.37%	0.30%	0.29%	0.28%	0.44%	0.37%
備抵呆帳覆蓋率	Coverage ratio	337%	290%	337%	358%	368%	241%	290%
Leverage & Solvency Ratios	Leverage & Solvency Ratios							
資本適足率	BIS	12.79%	10.63%	12.79%	12.18%	11.65%	10.78%	10.63%
第一類資本比率	Tier 1 Ratio	8.86%	8.32%	8.86%	8.76%	8.66%	8.45%	8.32%

(IFRS) (IFRS)

1.2011年利息淨收益成長率、手續費淨收益成長率、淨收益成長率等係採ROC GAAP，故無法比較

SinoPac Securities Summary Ratios

		Yearly Results		Quarterly Results				
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13
Per Share Data	Per Share Data							
每股盈餘(稅後)(元)	EPS(after-tax)(NT\$)	0.72	0.61	0.05	0.07	0.02	0.24	0.29
DuPont Analysis	DuPont Analysis							
資產報酬率(稅後)	ROAA(after-tax) (%, annualize)	1.83%	1.61%	0.52%	0.72%	0.21%	2.51%	2.90%
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize)	5.15%	4.27%	1.44%	2.03%	0.53%	6.54%	7.78%
Performance Ratios	Performance Ratios							
平均融資餘額(百萬元)	Avg. margin purchase value(NT\$m)	12,514	13,897	12,041	12,700	13,500	14,277	14,907
經紀業務市占率	Brokerage market share (%)	4.99%	5.23%	5.02%	5.03%	5.15%	5.29%	5.40%
費用比	Cost/Income Ratio (%)	82.35%	107.76%	94.88%	121.11%	123.05%	94.33%	100.89%
Leverage & Solvency Ratios	Leverage & Solvency Ratios							
資本適足率	BIS	370%	350%	370%	401%	420%	381%	350%

FENB Summary Ratios

US\$m	US\$m	Yearly Results		Quarterly Results				
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13
稅後淨利	Net income after tax	26	7	1	4	1	1	1
總資產	Total assets	1,133	1,324	1,133	1,151	1161	1323	1,324
淨值	Total equity	318	321	318	321	320	320	321
總存款	Total deposits	803	949	803	816	772	940	949
總放款	Total loans	644	874	644	628	641	768	874
Per Share Data	Per Share Data							
每股盈餘(稅後)	EPS(after-tax)(US\$)	115	30	6	16	5	4	4
DuPont Analysis	DuPont Analysis							
資產報酬率(稅後)	ROAA(after-tax) (%, annualize YTD earnings)	2.17%	0.56%	0.45%	1.29%	0.42%	0.32%	0.29%
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize YTD earnings)	8.85%	2.18%	1.63%	4.78%	1.55%	1.24%	1.24%
放存比	Loan-to-Deposit Ratio (%)	80.17%	92.12%	80.17%	76.99%	82.94%	81.69%	92.12%
利差	Loan to Deposit Spread (%)	3.87%	3.52%	3.87%	4.00%	3.74%	3.43%	3.18%
淨利差	NIM (%)	3.25%	2.83%	3.28%	3.19%	2.99%	2.76%	2.57%
費用比	Cost/Income Ratio (%)	83.53%	83.87%	78.91%	82.93%	82.58%	84.56%	85.41%
Asset Quality Ratios	Asset Quality Ratios							
逾放比	NPLs / Total loans (%)	2.20%	0.15%	2.20%	1.61%	1.23%	0.66%	0.15%
備抵呆帳覆蓋率	Reserve / NPLs (%)	157%	1485%	157%	196%	252%	433%	1485%
當期打銷呆帳	Write-off (US\$)	18	7	7	1	3	0	3
Leverage & Solvency Ratios	Leverage & Solvency Ratios							
資本適足率	BIS (%)	32.45%	27.65%	32.45%	33.66%	31.90%	26.89%	27.65%
第一類資本比率	Tier 1 Ratio (%)	31.18%	26.39%	31.18%	32.39%	30.63%	25.63%	26.39%

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Balance Sheet of SPH and its subsidiaries for the 12 months ended Dec. 31, 2013

NT\$Mn		銀行合併 BSP	證券合併 SPS	投信 Trust	租賃合併 Leasing	其他項目 Others	合計 Sum	調整項目 Adj. Items	金控合併 SPH
資產	Assets:								
現金及約當現金	Cash and cash equivalents	45,683	3,979	634	595	562	51,454	-3,832	47,622
存放央行及拆借金融同業	Due from the central bank and call loans to banks	61,148	0	0	0	0	61,148	0	61,148
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	25,968	28,745	0	0	0	54,713	-129	54,584
避險之衍生金融資產	Derivative financial assets for hedging	0	0	0	0	0	0	0	0
附買回票券及債券投資	Securities purchased under agreements to resell	0	2,658	0	0	0	2,658	0	2,658
應收款項-淨額	Receivables, net	118,269	27,822	37	5,162	1,448	152,738	-1,459	151,279
當期所得稅資產	Current tax assets	1,290	28	2	14	1,074	2,408	-2,060	348
貼現及放款-淨額	Discounts and loans, net	808,896	0	0	1,933	0	810,830	-2,628	808,202
備供出售金融資產	Available-for-sale financial assets	59,756	868	64	0	2,897	63,585	0	63,585
持有至到期日金融資產	Held-to-maturity investments	214,418	0	0	0	0	214,418	0	214,418
採權益法之股權投資-淨額	Investments accounted for using equity method, net	0	0	0	0	119,850	119,850	-119,770	80
其他金融資產-淨額	Other financial assets, net	4,586	14,636	848	10,736	1,514	32,320	-1,614	30,705
投資性不動產-淨額	Investment property, net	0	165	0	4,273	0	4,439	-2,693	1,746
不動產及設備-淨額	Property, plant and equipment, net	10,964	2,219	4	736	38	13,961	0	13,961
無形資產	Intangible assets, net	1,982	487	2	3	8	2,482	558	3,041
遞延所得稅資產	Deferred tax assets	2,503	120	2	19	12	2,655	0	2,655
其他資產-淨額	Other assets, net	1,636	7,269	130	1,102	44	10,181	-85	10,096
資產總計	Total Assets	1,357,098	88,996	1,723	24,574	127,447	1,599,838	-133,712	1,466,126
負債及權益	Liabilities and equity								
負債	Liabilities								
央行及金融同業存款	Deposits from the central bank and banks	87,589	0	0	0	0	87,589	0	87,589
應付商業本票-淨額	Commercial papers issued, net	0	7,118	0	2,762	8,421	18,301	0	18,301
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	11,833	2,368	0	0	0	14,201	-129	14,073
避險之衍生金融負債	Derivative financial liabilities for hedging	4	0	0	0	0	4	0	4
附買回票券及債券負債	Securities sold under agreement to repurchase	452	19,647	0	0	0	20,099	0	20,099
應付款項	Payable	16,977	18,111	67	151	163	35,469	-1,459	34,009
當期所得稅負債	Current tax liabilities	830	27	0	28	2,240	3,126	-2,060	1,066
存款及匯款	Deposit and remittance	1,092,467	0	0	0	0	1,092,467	-5,446	1,087,021
應付金融債券	Bank notes payable	45,087	0	0	0	0	45,087	0	45,087
短期借款	Short-term borrowings	323	3,025	0	5,074	2,000	10,423	-234	10,189
長期借款	Long-term borrowings	0	988	0	10,354	1,205	12,547	-2,394	10,154
特別股負債	Preferred stock liabilities	0	0	0	0	18	18	0	18
負債準備	Provisions	2,880	262	3	13	11	3,170	0	3,170
其它金融負債	Other financial liabilities	7,620	10,567	0	0	0	18,187	-30	18,157
遞延所得稅負債	Deferred income tax liabilities	818	113	1	194	7	1,133	0	1,133
其他負債	Other liabilities	2,760	2,939	0	1,967	7	7,674	-35	7,638
負債合計	Total liabilities	1,269,642	65,166	70	20,544	14,072	1,369,495	-11,787	1,357,707
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	17,559	7,500	118	389	23,075	48,640	-25,945	22,695
其他權益	Other equity interest	-132	-328	0	26	4,559	4,125	-2,063	2,063
歸屬於母公司業主之權益合計	Total equity attributable to owners parent	87,456	23,830	1,653	4,030	113,315	230,284	-121,925	108,359
非控制權益	Non-controlling interests	0	0	0	0	60	60	0	60
負債及權益總計	TOTAL	1,357,098	88,996	1,723	24,574	127,447	1,599,838	-133,712	1,466,126

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P&L of SPH and its subsidiaries for the 12 months ended Dec. 31, 2013

NT\$Mn		銀行合併 BSP	證券合併 SPS	投信 Trust	租賃合併 Leasing	其他項目 Others	合計 Sum	調整項目 Adj. Items	金控合併 SPH
利息收入	Interest revenue	24,994	1,008	14	904	5	26,926	-105	26,821
利息費用	Interest expense	10,120	310	0	282	114	10,826	-105	10,721
利息淨收益	Net interest income	14,874	698	14	623	-108	16,100	0	16,100
利息以外淨收益	Net revenues other than interest								
手續費及佣金淨收益	Commissions and fee revenues, net	5,522	2,835	401	0	0	8,758	-47	8,711
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	4,130	1,704	0	0	1	5,835	0	5,835
投資性不動產損益	Gain (loss) on investment property	0	4	0	-15	0	-12	0	-12
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	526	536	0	536
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	95	22	0	0	-34	83	0	83
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	11,228	11,228	-11,222	7
兌換損益-淨額	Foreign exchange gains, net	1,411	-12	0	-1	-8	1,391	0	1,391
資產減損損失	Provision for Impairment losses on assets	-79	-12	0	0	-98	-190	0	-190
租金收入	Rental revenue	119	26	0	196	0	341	-212	129
其他非利息淨(損)益	Other revenues, net	289	94	0	-26	185	543	-215	329
淨收益	Total net revenues	26,369	5,360	415	777	11,692	44,613	-11,695	32,918
呆帳費用及保證責任準備提存	Bad debt expenses and guarantee liability provisions	1,950	1	0	24	0	1,975	0	1,975
營業費用	Operating expenses	13,546	4,328	383	330	460	19,047	-474	18,573
員工福利費用	Employee benefits expense	8,168	2,772	198	169	255	11,561	0	11,561
折舊及攤銷費用	Depreciation and amortization	653	198	10	69	11	941	-1	940
其他業務及管理費用	Others	4,726	1,358	176	91	194	6,545	-473	6,072
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	15,496	4,329	383	353	460	21,022	-474	20,548
稅前利益(損失)	Income (loss) before income tax	10,873	1,031	32	423	11,232	23,591	-11,221	12,371
所得稅費用(利益)	Income tax (benefit) expense	1,361	38	5	90	172	1,666	0	1,666
本期淨利(損)	Profit (loss)	9,512	993	27	333	11,060	21,925	-11,221	10,705
歸屬予：	Attributable to								
母公司業主	Profit(loss), attributable to owners of parent	9,512	993	27	333	11,060	21,925	-11,221	10,705
非控制權益	Profit(loss), attributable to non-controline interests	0	0	0	0	0	0	(0)	(0)

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

NT\$ Mn		Yearly Results				Quarterly Results				
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13	QoQ(%)	YoY(%)
資產	Assets:									
現金及約當現金	Cash and cash equivalents	21,464	47,622	21,464	25,805	22,910	28,074	47,622	69.63	121.87
存放央行及拆借金融同業	Due from the central bank and call loans to banks	87,672	61,148	87,672	78,273	72,069	79,466	61,148	-23.05	-30.25
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	57,105	54,584	57,105	55,316	55,271	56,304	54,584	-3.05	-4.41
避險之衍生金融資產	Derivative financial assets for hedging	16	0	16	10	5	0	0	-	-100.00
附賣回票券及債券投資	Securities purchased under agreements to resell	3,754	2,658	3,754	2,941	1,309	3,010	2,658	-11.70	-29.20
應收款項-淨額	Receivables, net	87,096	151,279	87,096	107,511	129,864	134,452	151,279	12.51	73.69
當期所得稅資產	Current tax assets	549	348	549	623	430	480	348	-27.59	-36.61
貼現及放款-淨額	Discounts and loans, net	771,373	808,202	771,373	770,135	787,810	783,059	808,202	3.21	4.77
備供出售金融資產	Available-for-sale financial assets	56,039	63,585	56,039	57,342	86,404	57,908	63,585	9.80	13.47
持有至到期日金融資產	Held-to-maturity investments	219,844	214,418	219,844	235,447	207,132	219,006	214,418	-2.10	-2.47
採權益法之股權投資-淨額	Investments accounted for using equity method, net	78	80	78	80	76	77	80	3.89	2.88
其他金融資產-淨額	Other financial assets, net	27,585	30,705	27,585	27,943	28,007	32,717	30,705	-6.15	11.31
投資性不動產-淨額	Investment property, net	1,756	1,746	1,756	1,753	1,750	1,748	1,746	-0.12	-0.59
不動產及設備-淨額	Property, plant and equipment, net	14,218	13,961	14,218	14,155	14,074	14,044	13,961	-0.59	-1.81
無形資產-淨額	Intangible assets, net	3,125	3,041	3,125	3,096	3,098	3,068	3,041	-0.89	-2.70
遞延所得稅資產	Deferred tax assets	2,993	2,655	2,993	2,672	2,685	2,538	2,655	4.63	-11.30
其他資產	Other assets, net	11,043	10,096	11,043	11,393	12,947	12,387	10,096	-18.50	-8.58
資產總計	Total Assets	1,365,709	1,466,126	1,365,709	1,394,497	1,425,841	1,428,337	1,466,126	2.65	7.35
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	87,589	70,454	60,913	86,858	70,467	87,589	24.30	24.32
應付商業本票	Commercial papers issued	12,875	18,301	12,875	15,323	18,380	18,200	18,301	0.55	42.14
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	14,073	10,087	12,029	15,247	12,794	14,073	9.99	39.52
避險之金融負債	Derivative financial liabilities for hedging	23	4	23	17	12	7	4	-46.15	-83.22
附買回票券及債券負債	Securities sold under agreement to repurchase	22,609	20,099	22,609	19,619	15,540	19,607	20,099	2.51	-11.10
應付款項	Payable	37,142	34,009	37,142	34,740	36,964	31,750	34,009	7.12	-8.43
當期所得稅負債	Current tax liabilities	545	1,066	545	903	839	662	1,066	60.95	95.55
存款及匯款	Deposit and remittance	1,026,128	1,087,021	1,026,128	1,061,407	1,064,053	1,077,617	1,087,021	0.87	5.93
應付金融債券	Bank notes payable	43,002	45,087	43,002	42,997	42,993	43,089	45,087	4.64	4.85
短期借款	Short-term borrowings	11,088	10,189	11,088	11,054	7,681	8,654	10,189	17.74	-8.11
長期借款	Long-term borrowings	8,120	10,154	8,120	7,502	7,635	8,445	10,154	20.23	25.04
特別股負債	Preferred stock liabilities	81	18	81	81	18	18	18	0.00	-77.27
負債準備	Provisions	3,139	3,170	3,139	3,089	3,055	3,031	3,170	4.59	1.00
其它金融負債	Other financial liabilities	15,635	18,157	15,635	15,828	16,508	18,263	18,157	-0.58	16.13
遞延所得稅負債	Deferred income tax liabilities	1,299	1,133	1,299	1,310	1,219	1,265	1,133	-10.50	-12.79
其他負債	Other liabilities	5,756	7,638	5,756	6,171	7,017	9,073	7,638	-15.81	32.69
負債合計	Total liabilities	1,267,982	1,357,707	1,267,982	1,292,984	1,324,017	1,322,944	1,357,707	2.63	7.08
股本	Capital stock	75,683	82,077	75,683	75,683	82,077	82,077	82,077	0.00	8.45
資本公積	Capital surplus	1,802	1,524	1,802	1,802	1,524	1,524	1,524	0.00	-15.39
保留盈餘	Retain earnings	20,633	22,695	20,633	23,506	17,915	20,377	22,695	11.37	9.99
其他權益	Other equity interest	(391)	2,063	(391)	522	308	1,354	2,063	52.29	-627.41
歸屬於母公司業主之權益合計	Total equity attributable to owners of parent	97,727	108,359	97,727	101,513	101,824	105,333	108,359	2.87	10.88
非控制權益	Non-controlling interests	0	60	0	0	0	60	60	-0.17	-
負債及權益總計	TOTAL	1,365,709	1,466,126	1,365,709	1,394,497	1,425,841	1,428,337	1,466,126	2.65	7.35

Appendix 8/16

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

NT\$ Mn		Yearly Results		Quarterly Results						
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13	QoQ(%)	YoY(%)
利息收入	Interest revenue	25,243	26,821	6,330	6,381	6,588	6,774	7,077	4.47	11.80
利息費用	Interest expense	10,003	10,721	2,516	2,538	2,661	2,695	2,827	4.87	12.33
利息淨收益	Net interest Income	15,240	16,100	3,814	3,844	3,927	4,079	4,250	4.21	11.46
利息以外淨收益	Net revenues other than interest									
手續費及佣金淨收益	Commissions and fee revenues, net	7,770	8,711	1,916	2,187	2,160	2,102	2,262	7.62	18.04
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	5,835	847	1,276	1,099	1,670	1,791	7.25	111.46
投資性不動產損益	Gain (loss) on investment property	-17	-12	-4	0	-7	-2	-3	NA	NA
備供出售金融資產已實現利益	Realized gains from available-for-sale financial assets	126	536	0	146	109	85	196	131.57	53,710.15
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	514	83	109	4	74	-16	22	NA	-80.29
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	7	3	1	1	2	2	-3.09	-31.49
兌換損益-淨額	Foreign exchange gains, net	380	1,391	147	423	690	186	92	-50.75	-37.72
資產減損損失	Provision for impairment losses on assets	-352	-190	-237	-57	-61	66	-137	-307.01	NA
租金收入	Rental revenue	130	129	31	32	34	31	32	2.14	3.30
其他非利息淨(損)益	Other revenues, net	154	329	-22	11	110	8	200	2,530.87	NA
淨收益	Total net revenues	28,171	32,918	6,604	7,867	8,135	8,210	8,706	6.04	31.83
呆帳費用及保證責任準備提存	Bad debt expenses and guarantee liability provis	-566	1,975	-7	-114	25	838	1,226	46.30	NA
營業費用	Operating expenses	17,414	18,573	4,282	4,433	4,711	4,503	4,926	9.40	15.04
員工福利費用	Employee benefits expense	10,966	11,561	2,626	2,865	2,922	2,859	2,916	1.99	11.04
折舊及攤銷費用	Depreciation and amortization	836	940	222	237	234	234	236	0.95	6.32
其他業務及管理費用	Others	5,611	6,072	1,434	1,331	1,556	1,411	1,775	25.81	23.73
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	20,548	4,275	4,319	4,736	5,341	6,152	15.19	43.90
稅前利益(損失)	Income (loss) before income tax	11,324	12,371	2,329	3,548	3,399	2,869	2,554	-10.98	9.68
所得稅費用(利益)	Income tax (benefit) expense	1,700	1,666	284	675	402	407	183	-55.04	-35.50
本期淨利 (或淨損)	Profit (loss)	9,624	10,705	2,045	2,873	2,998	2,462	2,371	-3.70	15.94

Appendix 9/16

BSP's Balance Sheet - IFRS Pro Forma

NT\$Mn		Yearly Results				Quarterly Results				QoQ(%)	YoY(%)
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13			
資產	Assets										
現金及約當現金	Cash and cash equivalents	18,634	35,013	18,634	22,205	18,412	15,541	35,013	125.29	87.90	
存放央行及拆借金融同業	Due from the central bank and call loans to banks	85,616	58,955	85,616	74,945	69,835	74,273	58,955	-20.62	-31.14	
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	25,369	27,011	28,760	31,707	28,872	25,369	-12.13	-6.08	
避險之衍生金融資產	Derivative financial assets for hedging	16	2	16	10	5	0	2	-	-87.50	
附賣回票券及債券投資	Securities purchased under agreements to resell	236	0	236	0	0	0	0	NA	-100.00	
應收款項-淨額	Receivables, net	61,702	118,433	61,702	82,602	101,643	105,060	118,433	12.73	91.94	
當期所得稅資產	Current tax assets	1,169	1,271	1,169	1,333	1,267	1,267	1,271	0.32	8.73	
貼現及放款-淨額	Discounts and loans, net	750,309	781,917	750,309	749,625	768,954	760,725	781,917	2.79	4.21	
備供出售金融資產	Available-for-sale financial assets	51,062	56,309	51,062	52,615	81,181	52,461	56,309	7.33	10.28	
持有至到期日金融資產	Held-to-maturity investments	217,319	211,578	217,319	232,456	204,128	216,143	211,578	-2.11	-2.64	
採用權益法之投資-淨額	Investments accounted for using equity method, net	5,417	15,530	5,417	5,891	5,318	15,097	15,530	2.87	186.69	
其他金融資產-淨額	Other financial assets, net	8,312	8,481	8,312	8,341	8,358	12,159	8,481	-30.25	2.03	
不動產及設備-淨額	Property, plant and equipment, net	10,895	10,742	10,895	10,855	10,796	10,807	10,742	-0.60	-1.40	
無形資產	Intangible assets, net	1,565	1,490	1,565	1,545	1,537	1,514	1,490	-1.59	-4.79	
遞延所得稅資產	Deferred tax assets	1,789	1,651	1,789	1,600	1,611	1,467	1,651	12.54	-7.71	
其他資產	Other assets, net	1,624	1,074	1,624	1,717	2,886	1,419	1,074	-24.31	-33.87	
資產總計	Total	1,242,676	1,327,815	1,242,676	1,274,500	1,307,638	1,296,805	1,327,815	2.39	6.85	
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	69,989	87,282	69,989	60,752	86,501	69,946	87,282	24.78	24.71	
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	11,833	8,671	10,662	13,746	10,187	11,833	16.16	36.47	
避險之衍生金融負債	Derivative financial liabilities for hedging	23	4	23	17	12	7	4	-42.86	-82.61	
附買回票券及債券負債	Securities sold under agreement to repurchase	1,202	452	1,202	985	528	457	452	-1.09	-62.40	
應付款項	Payable	21,377	16,749	21,377	21,290	21,066	15,901	16,749	5.33	-21.65	
當期所得稅負債	Current tax liabilities	271	719	271	502	561	457	719	57.33	165.31	
存款及匯款	Deposit and remittance	1,008,786	1,065,373	1,008,786	1,044,249	1,046,509	1,057,952	1,065,373	0.70	5.61	
應付金融債券	Bank notes payable	43,002	45,087	43,002	42,997	42,993	43,089	45,087	4.64	4.85	
負債準備	Provisions	2,738	2,755	2,738	2,687	2,649	2,631	2,755	4.71	0.62	
其它金融負債	Other financial liabilities	5,685	6,722	5,685	6,325	5,857	6,848	6,722	-1.84	18.24	
遞延所得稅負債	Deferred tax liabilities	826	818	826	852	823	901	818	-9.21	-0.97	
其他負債	Other liabilities	1,856	2,565	1,856	2,069	2,453	2,682	2,565	-4.36	38.20	
負債合計	Total liabilities	1,164,426	1,240,359	1,164,426	1,193,387	1,223,698	1,211,058	1,240,359	2.42	6.52	
股本	Capital stock	53,862	59,616	53,862	53,862	59,616	59,616	59,616	0.00	10.68	
資本公積	Capital surplus	10,413	10,413	10,413	10,413	10,413	10,413	10,413	0.00	0.00	
保留盈餘	Retained earnings	13,844	17,559	13,844	16,636	13,824	15,877	17,559	10.59	26.83	
其他權益	Other equity interest	131	-132	131	202	87	-159	-132	NA	-200.76	
權益合計	Total equity	78,250	87,456	78,250	81,113	83,940	85,747	87,456	1.99	11.76	
負債及權益總計	TOTAL	1,242,676	1,327,815	1,242,676	1,274,500	1,307,638	1,296,805	1,327,815	2.39	6.85	

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BSP's P&L - IFRS Pro Forma

NT\$Mn		Yearly Results		Quarterly Results						
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13	QoQ(%)	YoY(%)
利息淨收益	Net interest income	13,160	13,795	3,304	3,303	3,421	3,490	3,581	2.61	8.39
手續費淨收益	Net fee income	3,477	4,218	913	1,141	1,076	997	1,005	0.86	10.10
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	290	51	58	68	70	94	34.76	85.48
備供出售及成本衡量(損)益	Gains (Losses) from available-for-sale financial assets and unquoted equity instruments	57	62	0	8	60	-6	0	NA	-100.00
兌換&衍生性商品利益	Foreign exchange & derivative gains, net	2,670	5,209	664	1,221	1,542	1,327	1,120	-15.60	68.64
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	1,210	217	379	265	262	304	16.14	40.18
資產減損迴轉利益(損失)	Reversal gains (Impairment losses) on assets	-258	-78	-205	-6	-39	67	-101	-249.54	NA
其他非利息淨(損)益	Other revenues, net	96	398	-13	36	106	30	226	657.33	NA
淨收益	Total net revenues	21,120	25,105	4,930	6,140	6,500	6,236	6,229	-0.11	26.34
營業費用	Operating expenses	11,308	12,428	2,847	2,957	3,171	3,010	3,289	9.29	15.55
提存前稅前淨利	Pre-tax income (excluding provision)	9,812	12,677	2,084	3,182	3,329	3,226	2,940	-8.88	41.09
呆帳費用及保證責任準備提存	Bad debt expenses and guarantee liability provisions	395	2,092	-35	38	35	819	1,200	46.42	NA
稅前利益(損失)	Pre-tax income (loss)	9,417	10,585	2,118	3,145	3,293	2,407	1,740	-27.71	-17.85
所得稅費用(利益)	Income tax (benefit) expense	1,069	1,073	223	353	351	353	15	-95.73	-93.24
本期淨利(或淨損)	Profit (loss)	8,348	9,512	1,895	2,792	2,942	2,053	1,725	-16.00	-8.97

SPS's Balance Sheet

NT\$Mn		Yearly Results		Quarterly Results						
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13	QoQ(%)	YoY(%)
資產	Assets:									
現金及約當現金	Cash and cash equivalents	882	2,267	882	1,231	2,401	3,676	2,267	-38.33	157.11
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	23,094	21,689	18,124	16,418	20,967	23,094	10.14	6.48
附賣回票券及債券投資	Securities purchased under agreements to resell	3,612	2,657	3,612	2,941	1,184	3,010	2,657	-11.71	-26.44
應收證券融資款	Margin loans receivable	12,593	15,784	12,593	13,245	14,377	14,252	15,784	10.75	25.34
其他流動資產	Other current assets	10,791	11,878	10,791	9,548	11,272	12,256	11,878	-3.09	10.07
基金及投資	Funds and Investments	6,261	6,114	6,261	6,384	6,069	6,015	6,114	1.65	-2.35
固定資產	Properties, net	1,986	1,916	1,986	1,965	1,973	1,939	1,916	-1.19	-3.52
無形及其他資產	Intangible & other assets	2,346	2,297	2,346	2,473	2,274	2,305	2,297	-0.36	-2.09
資產總計	Total assets	60,161	66,007	60,161	55,911	55,967	64,420	66,007	2.46	9.72
負債及權益	Liabilities and stockholders' equity									
負債	Liabilities									
流動負債	Current liabilities	37,002	41,831	37,002	32,570	32,614	40,746	41,831	2.66	13.05
其他負債	Other liabilities	400	346	400	401	360	333	346	3.78	-13.71
負債合計	Total liabilities	37,402	42,177	37,402	32,971	32,974	41,079	42,177	2.67	12.77
股本	Capital stock	15,365	16,212	15,365	15,365	16,212	16,212	16,212	0.00	5.51
資本公積	Capital surplus	445	445	445	445	445	445	445	0.00	0.00
保留盈餘	Retained earnings	7,366	7,500	7,366	7,366	6,664	7,048	7,500	6.40	1.81
權益其他項目	Other items of stockholders' equity	-418	-328	-418	-237	-329	-365	-328	-10.30	-21.59
權益合計	Total stockholders' equity of parent company	22,759	23,830	22,759	22,940	22,994	23,341	23,830	2.09	4.71
負債及權益總計	TOTAL	60,161	66,007	60,161	55,911	55,967	64,420	66,007	2.46	9.72

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SPS's P&L - IFRS Pro Forma

NT\$Mn		Yearly Results		Quarterly Results					QoQ(%)	YoY(%)
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13		
利息淨收益	Net interest income	852	939	217	217	229	236	256	8.48	18.24
手續費淨收益	Net fee income	2,306	2,327	524	472	545	581	730	25.60	39.12
出售證券利益(損失)	Gains (Losses) on sales of securities, net	330	830	92	113	170	196	351	78.51	280.65
股務代理收入	Stock affairs agent fees	89	98	24	25	25	23	25	4.94	4.02
股利收入	Dividend income	82	106	23	0	13	83	10	-88.13	-57.15
權證發行利益	Gains (Losses) on warrant issued, net	175	161	19	60	33	-37	106	NA	444.96
期貨契約利益(損失)	Gains (Losses) from futures transactions	-42	-150	20	-48	-11	-46	-44	NA	-317.98
選擇權交易利益(損失)	Gains (Losses) from options transactions	-73	1	-16	1	-2	-1	3	NA	NA
衍生性金融商品利益(損失)	Gains (Losses) from derivative instruments transactions	83	-212	32	-87	-12	-39	-74	NA	-327.89
營業證券評價利益(損失)	Gains (Losses) from valuation of operating securities	242	392	-56	172	-36	114	141	23.60	NA
其他營業收支	Other operating income	-17	28	-27	5	-3	9	18	112.28	NA
投資收益	Investment income	391	-110	82	42	-155	-29	31	NA	-61.80
營業外收支	Non-operating income-net	141	-2	9	-28	2	67	-43	-163.91	-554.44
淨收益	Total net revenues	4,560	4,407	944	945	796	1,157	1,509	30.48	59.84
營業費用	Operating expenses	3,322	3,418	864	789	802	800	1,026	28.20	18.70
稅前利益(損失)	Pre-tax income (loss)	1,238	989	80	155	-6	356	483	35.58	505.44
所得稅費用(利益)	Income tax benefit (expense)	77	-4	-3	40	-36	-28	20	NA	NA
純(損)益	Net income (Loss)	1,161	993	82	115	30	384	464	20.72	462.49

SPS's Pre-tax breakdown

NT\$Mn		Yearly Results		Quarterly Results					QoQ(%)	YoY(%)
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13		
經紀事業處	Brokerage business group	550	619	164	93	134	210	181	-13.80	10.64
資本市場事業處	Capital market business group	467	698	56	60	113	223	302	35.87	438.40
投資事業處	Principal investment & derivatives business group	788	482	125	169	-84	117	280	139.39	123.63
其他	Others	-566	-809	-265	-167	-170	-193	-280	NA	NA
稅前利益(損失)	Pre-tax income (loss)	1,238	989	80	155	-6	356	483	35.58	505.44

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BSP's Credit Breakdown

NT\$Mn	授信類別	Items	Yearly Results		Quarterly Results						
			2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13	QoQ(%)	YoY(%)
企金放款		Corporate loans									
製造業		Manufacturing	175,682	184,724	175,682	170,339	172,178	164,814	184,724	12.08	5.15
電子工業		Electronics Industry	78,817	81,553	78,817	73,344	73,018	68,684	81,553	18.74	3.47
原物料業		Chemical products	52,635	56,991	52,635	50,446	53,317	50,230	56,991	13.46	8.28
傳產製造業		Conventional industry	42,491	44,662	42,491	44,804	44,000	44,010	44,662	1.48	5.11
新興製造業		Electric fixture	1,739	1,518	1,739	1,745	1,842	1,891	1,518	-19.75	-12.73
金融機構、證券及保險業		FI & security house & insurance	14,625	13,139	14,625	13,276	12,391	12,620	13,139	4.11	-10.16
租賃/分期付款業		Installment & leasing	5,139	4,569	5,139	5,171	5,071	3,745	4,569	21.99	-11.10
營建業及不動產業		Construction & real estate	43,407	42,337	43,407	44,054	44,133	41,965	42,337	0.89	-2.47
批發及零售業		Wholesales/retail	58,253	79,839	58,253	63,132	68,979	71,583	79,839	11.53	37.06
傳產服務業		Traditional service industry	21,436	18,796	21,436	22,829	24,090	21,118	18,796	-10.99	-12.31
綜合服務業		Comprehensive services	1,022	2,524	1,022	1,889	1,744	2,874	2,524	-12.18	146.97
其他服務業		Other services	9,353	9,738	9,353	9,226	9,619	9,460	9,738	2.94	4.11
公營事業/公同事業		State-owned company	33,131	30,919	33,131	31,414	33,452	33,280	30,919	-7.09	-6.68
企業相關個人		Business owner	12,496	11,017	12,496	11,761	11,221	11,107	11,017	-0.81	-11.84
非營利團體		Non-profit organization	1,285	3,803	1,285	2,510	4,465	3,679	3,803	3.36	195.93
其他		Others	1,748	4,433	1,748	3,017	4,619	4,376	4,433	1.29	153.63
企金放款小計		Sub total	377,576	405,837	377,576	378,618	391,961	380,621	405,837	6.63	7.48
保證/承兌/信用狀		Guarantee, acceptance	27,543	24,482	27,543	27,148	26,566	26,552	24,482	-7.80	-11.11
承購業務		Factoring	19,389	11,769	19,389	15,167	17,123	16,903	11,769	-30.37	-39.30
外匯/衍生性交易及其他		Derivatives and others	10,575	9,626	10,575	15,675	16,644	13,127	9,626	-26.67	-8.98
企金授信合計		Corporate total	435,084	451,714	435,084	436,608	452,294	437,202	451,714	3.32	3.82
個金放款		Individual loans	380,558	384,868	380,558	379,139	385,235	388,443	384,868	-0.92	1.13
房貸		Mortgage loans	362,753	361,978	362,753	360,372	363,244	365,898	361,978	-1.07	-0.21
信用貸款		Unsecured loans	12,065	15,234	12,065	12,736	15,412	15,442	15,234	-1.35	26.26
車貸		Car loans	5,148	6,188	5,148	5,348	5,690	5,892	6,188	5.01	20.20
其他		Others	593	1,469	593	684	888	1,212	1,469	21.27	147.89
保證		Guarantee	190	151	190	184	178	164	151	-7.85	-20.64
信用卡		Credit card	17,116	16,684	17,116	16,300	17,538	16,534	16,684	0.91	-2.52
個金授信合計		Individual total	397,864	401,703	397,864	395,623	402,950	405,141	401,703	-0.85	0.96
全行授信總計		TOTAL	832,948	853,417	832,948	832,231	855,244	842,344	853,417	1.31	2.46

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BSP's Deposit Breakdown

NT\$m		Yearly Results		Quarterly Results					QoQ(%)	YoY(%)
存款類別	Items	2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13		
台幣存款	NTD Deposits									
台幣支存	Checking	9,357	9,763	9,357	9,773	9,807	8,932	9,763	9.30	4.34
台幣活期性	Demand	317,163	338,257	317,163	318,188	320,540	329,663	338,257	2.61	6.65
台幣定期性	Time	500,116	453,971	500,116	503,168	492,993	462,609	453,971	-1.87	-9.23
郵匯局轉存款	Redeposit from the directorate general of postal remittance	9,358	9,504	9,358	9,358	9,411	9,456	9,504	0.51	1.56
小計	Sub total	835,994	811,495	835,994	840,487	832,751	810,660	811,495	0.10	-2.93
外幣存款	Foreign Currency Deposits									
外幣支存	Checking	3,595	3,855	3,595	3,416	3,452	4,911	3,855	-21.50	7.23
外幣活期性	Demand	110,659	115,345	110,659	113,291	117,469	113,748	115,345	1.40	4.23
外幣定期性	Time	66,761	143,502	66,761	95,615	101,449	136,833	143,502	4.87	114.95
小計	Sub total	181,015	262,702	181,015	212,322	222,370	255,492	262,702	2.82	45.13
合計	Total	1,017,009	1,074,197	1,017,009	1,052,809	1,055,121	1,066,152	1,074,197	0.75	5.62

Appendix 15/16

BSP's Fee Breakdown

NT\$m		Yearly Results		Quarterly Results						
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13	QoQ(%)	YoY(%)
財富管理	Wealth management	1,165	1,652	327	448	449	385	370	-4.02	12.98
放款	Loan fees	532	651	110	218	176	137	120	-12.06	9.56
應收帳款	Factoring and A/R financing	150	155	41	40	38	38	38	0.28	-5.39
進出口	Import and export service	313	313	77	76	82	76	79	4.00	2.88
信託及保管	Trust & custodian bank	148	154	36	39	40	38	37	-3.07	3.28
保證及承兌	Guarantees & acceptances	83	93	26	26	23	22	23	5.87	-10.71
信用卡	Credit card	661	750	199	169	170	190	221	16.34	11.27
其他	Others	-12	-21	-4	-5	-12	1	-6	-578.69	NA
*壽險	Life insurance	421	457	100	126	105	107	120	12.32	19.90
*產險	Property insurance	15	15	3	4	5	3	3	11.90	10.94
小計	Sub total	3,477	4,218	913	1,141	1,076	997	1,005	0.86	10.10
壽險	Life insurance	1,462	1,650	344	470	388	378	414	9.35	20.13
產險	Property insurance	70	70	18	13	29	13	14	9.46	-20.47
扣除銀行 已認列之收入	Income attributable to BSP	-436	-472	-103	-130	-109	-110	-123	NA	NA
合計	Total fee income	4,573	5,466	1,173	1,494	1,383	1,279	1,310	2.48	11.74

Appendix 16/16

BSP's Asset Quality

NT\$Mn		Yearly Results		Quarterly Results						
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13	QoQ(%)	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	2,252	2,473	2,252	2,200	2,168	3,352	54.59	35.52
當期新增逾放	New NPL influx	1,628	3,928	588	270	490	2,326	843	-63.76	43.31
當期逾放回收金額	NPL recovery	2,298	1,192	791	249	336	211	396	87.76	-49.91
當期打銷呆帳	Write-offs	475	2,037	17	74	185	931	846	-9.16	4,747
本期逾期放款餘額	90-days NPLs - ending	2,252	2,952	2,252	2,200	2,168	3,352	2,952	-11.92	31.06
逾放比	NPL ratio									
逾放比-個企	Individual NPL ratio	0.11%	0.12%	0.11%	0.10%	0.09%	0.10%	0.12%	0.02%	0.01%
逾放比-企企	Corporate NPL ratio	0.49%	0.62%	0.49%	0.48%	0.46%	0.78%	0.62%	-0.16%	0.13%
逾放比-全行	Total NPL ratio	0.30%	0.37%	0.30%	0.29%	0.28%	0.44%	0.37%	-0.07%	0.07%
備抵呆帳餘額 (放款)	Total reserves for loans	7,582	8,547	7,582	7,878	7,969	8,077	8,547	5.82	12.72
覆蓋率	Coverage ratio									
覆蓋率-個企	Individual coverage ratio	857%	857%	857%	929%	1014%	944%	857%	-87%	0%
覆蓋率-企企	Corporate coverage ratio	224%	189%	224%	240%	245%	154%	189%	35%	-35%
覆蓋率-全行放款	Total coverage ratio	337%	290%	337%	358%	368%	241%	290%	49%	-47%
信用卡資產品質	Asset quality for credit card									
逾放比	NPL ratio(90-day past due)	0.44%	0.32%	0.44%	0.49%	0.31%	0.34%	0.32%	-0.02%	-0.12%
覆蓋率	Coverage ratio	429%	593%	429%	407%	590%	566%	593%	27%	165%
當期打銷呆帳	Write-offs	181	184	46	46	50	42	46	8.67	-1.07
淨轉催率	Net charge off ratio	-0.92%	-0.83%	-0.92%	-0.88%	-0.81%	-0.83%	-0.83%	0.00%	0.08%
提列呆帳	Provisions for credit loss									
呆帳費用提列-放款	Loan (gross)	923	2,979	68	338	264	1,069	1,307	22.23	1,835.18
呆帳費用提列-應收及保證	Credit (gross)	142	-136	36	-13	-105	7	-25	-461.03	-170.94
呆帳費用提列-信用卡及其他	Credit card (gross)	179	261	45	51	57	57	96	67.85	114.51
當期呆帳費用	Total provisions	1,244	3,103	148	376	216	1,133	1,378	21.55	832.32
呆帳收回	Recovery									
呆帳收回-放款	Loan	559	473	112	129	112	121	111	-8.86	-0.88
呆帳收回-應收及保證	Credit	0	266	0	139	0	127	0	-99.96	NA
呆帳收回-信用卡及其他	Credit card	288	268	70	69	68	65	67	2.27	-4.89
當期呆帳收回		847	1,007	182	337	180	313	177	-43.40	-2.40