永豐金控
SinoPac Holdings

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Taiwan, Technology & Beyond Conference by BOAML

March 18th- 20th, 2014

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Agenda

Overall Operating Report (p. 2)

SinoPac Holdings (p. 3 ~ p. 4)

Bank SinoPac (p. 5 ~ p. 13)

SinoPac Securities (p. 14 ~ p. 16)

2014 Prospects (p. 17 ~ p. 19)

Operating Report

SinoPac Holdings	SPH booked net income after tax of NT$10.7Bn in 2013 (BSP and SPS contributed NT$9.5Bn and NT$1Bn respectively), YoY growth 11%
Bank SinoPac	• After tax profit improved by approximately NT$1.2Bn, YoY growth 14% • Awarded by MOEA for its excellent achievement in mobile banking innovation • Launched Global Cash Management Account with ICBC to enable customers with cross-bank and cross-border needs manage cash flow effectively
SinoPac Securities	• 5.23% market share in spot trading, YoY △+0.24%; 6.23% market share in margin trading, YoY △+0.73% • Underwrote 29 deals, YoY +61% • Awarded by GreTai Securities Market for outstanding performance in OTC applications submission • SPS Asset Management Asia won the HFMWeek Asia Performance Award
Cross-strait progress	BSP Nanjing subsidiary, SinoPac Leasing (Tienjin) and Golden Trust SinoPac Fund Management obtained operating permits and are expected to begin operations in 2014/1Q

SPH Financial Highlights – 2013/4Q [1/2]

NT$Mn ; Mn Shares	2010	2011	2012	Last 4 Quarters	YoY	2013/4Q	2013/3Q	QoQ
Share Capital	70,098	73,112	75,683	82,077	8.4%	82,077	82,077	0.0%
Shares outstanding	7,010	7,311	7,568	8,208	8.4%	8,208	8,208	0.0%
Total assets	1,230,884	1,299,962	1,365,709	1,466,126	7.4%	1,466,126	1,428,337	2.6%
Total equity	86,745	90,089	97,727	108,359	10.9%	108,359	105,333	2.9%
Net income	5,109	3,069	9,624	10,705	11.2%	2,371	2,462	-3.7%
ROAA	0.43%	0.24%	0.72%	0.75%	0.03%	0.65%	0.69%	-0.04%
ROAE	6.01%	3.42%	10.26%	10.33%	0.07%	8.82%	9.46%	-0.64%
EPS（NT$）	0.63	0.38	1.18	1.31	0.13	0.29	0.30	-0.01
BVPS（NT$）	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%

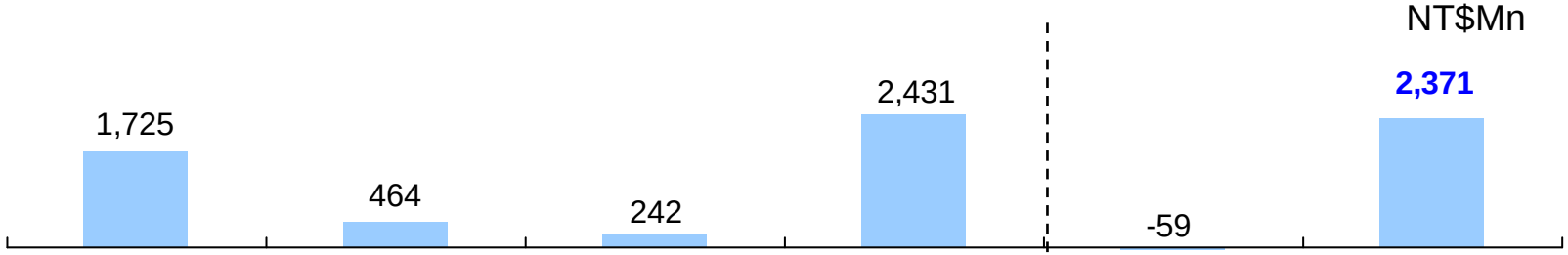
[1] Numbers before 2012 (inclusive) are based on ROC GAAP

Profit Contribution by Subsidiaries 2/2

2013/4Q

NT$Mn

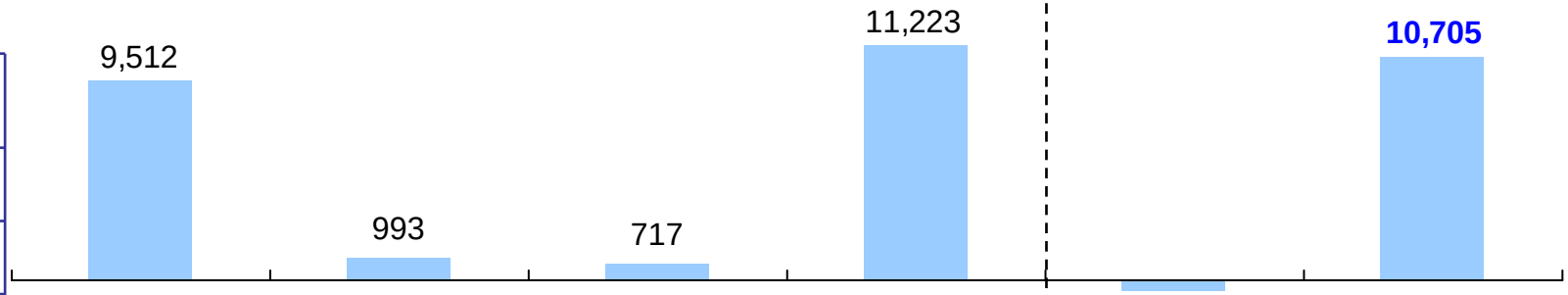
% of in. income	4Q
BSP	71%
SPS	19%
Others	10%



	BSP	SPS	Other Subsidiaries	LT in. income	Others	SPH net income
(+/-)	-329	80	112	-137	46	-91
QoQ	16%	21%	87%	5%	43%	4%

2013/1~12M

% of in. income	1~12M
BSP	85%
SPS	9%
Others	6%



	BSP	SPS	Other Subsidiaries	LT in. income	Others	SPH net income
(+/-)	1,164	-168	306	1,302	-221	1,081
YoY	14%	14%	74%	13%	75%	11%

[1] Others = Holdings' interest and operating expenses

[2] : Better : Worse

BSP Financial Highlights 1/9

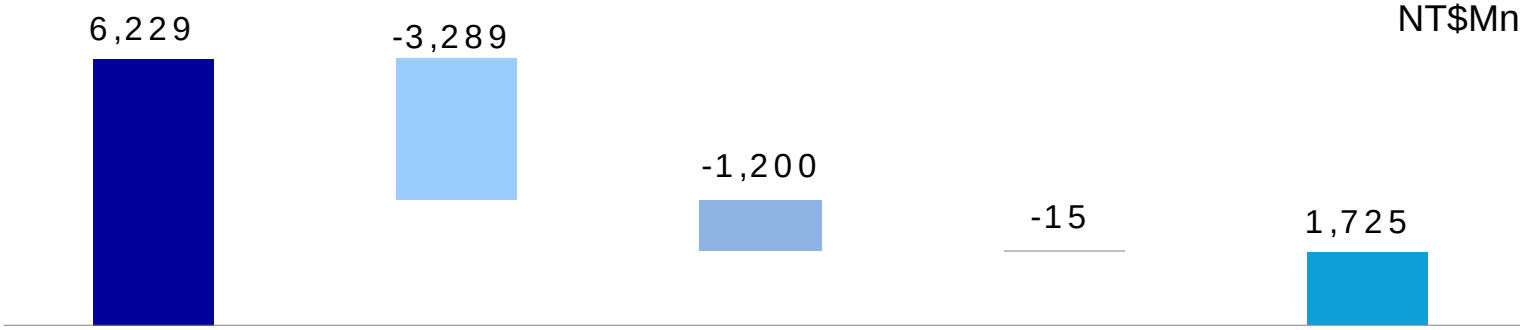
NT$Mn	2010	2011	2012	Last 4 Quarters	YoY	2013/4Q	2013/3Q	QoQ
Share Capital	49,550	52,574	53,862	59,616	10.7%	59,616	59,616	0.0%
Total equity	65,955	70,545	78,250	87,456	11.8%	87,456	85,747	2.0%
Total asset	1,106,894	1,182,128	1,242,676	1,327,815	6.9%	1,327,815	1,296,805	2.4%
PPOP	6,935	5,333	9,812	12,677	29%	2,940	3,226	-8.9%
Net income	3,501	2,464	8,348	9,512	14%	1,725	2,053	-16%
EPS（NT$）	0.65	0.44	1.42	1.60	0.18	0.30	0.34	-0.04
Total deposits	919,105	974,332	1,017,009	1,074,197	5.6%	1,074,197	1,066,152	0.8%
Total loans	695,675	719,402	758,135	790,706	4.3%	790,706	769,064	2.8%
L-to-D ratio	77.5%	74.7%	75.7%	73.9%	-1.8%	73.9%	73.1%	0.8%
NPL ratio	0.52%	0.47%	0.30%	0.37%	0.07%	0.37%	0.44%	-0.07%
Coverage ratio	146%	211%	337%	290%	-47%	290%	241%	49%
Reserve-to-loan ratio	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

PPOP：Pre-Provision Operating Profit

BSP P&L Breakdown 2/9

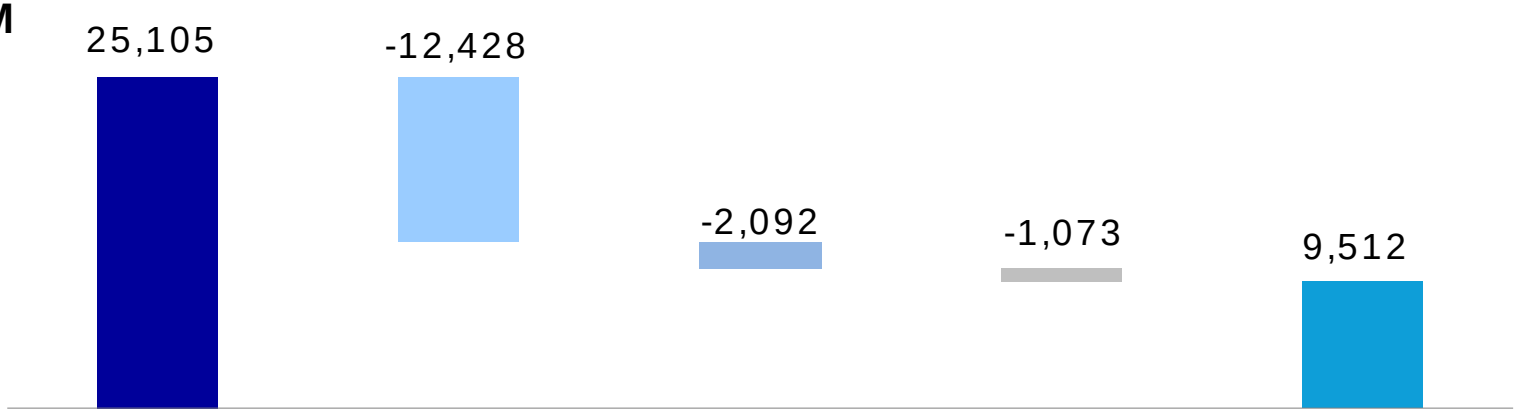
2013/4Q

NT$Mn



	Net profit	Op exp	Provision	Tax	Net income
(+/-)	-7	279	381	-338	-328
QoQ	-0.1%	9.3%	46.4%	-95.7%	-16.0%

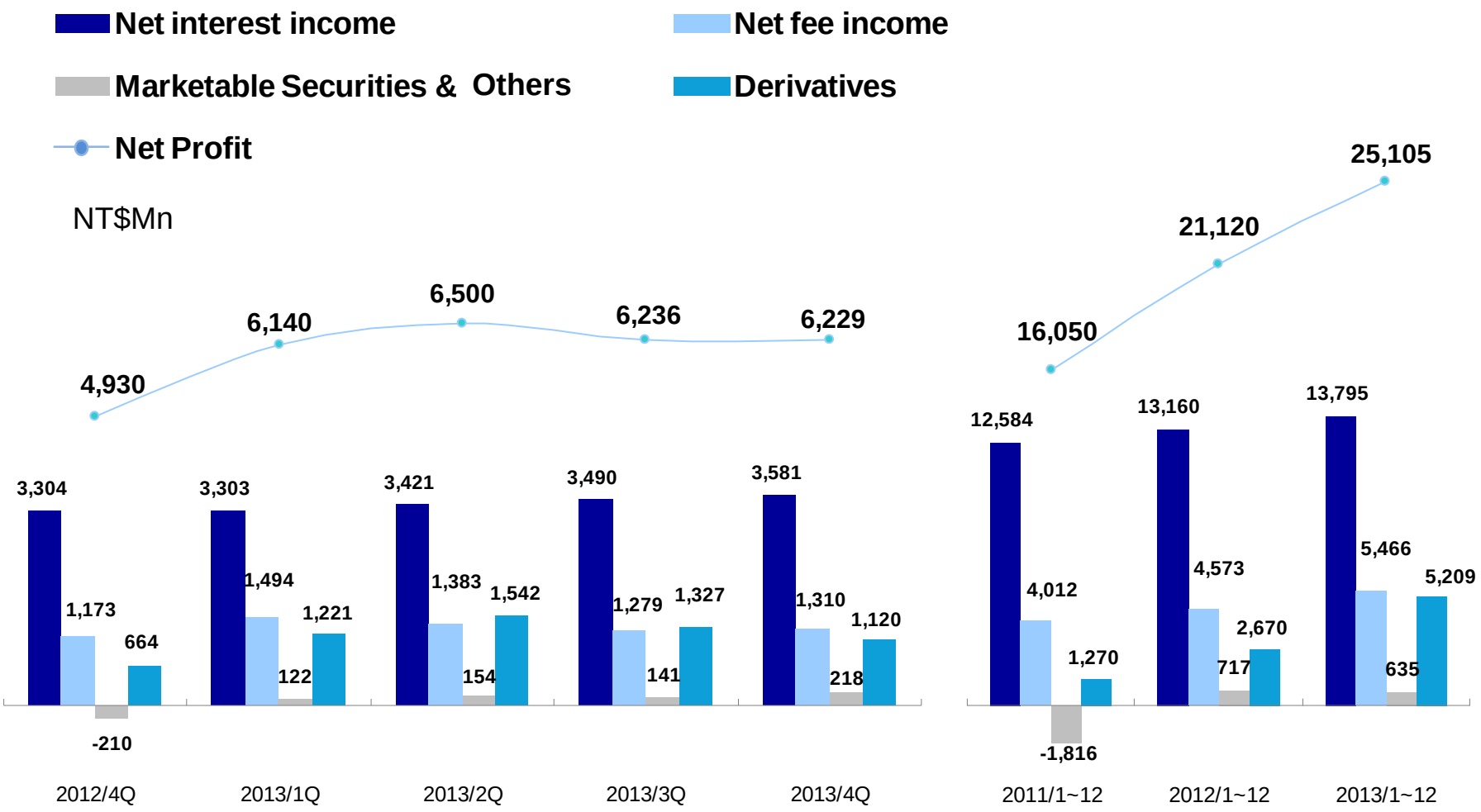
2013/1~12M



	Net profit	Op exp	Provision	Tax	Net income
(+/-)	3,985	1,120	1,697	4	1,164
YoY	18.9%	9.9%	429.6%	0.4%	13.9%

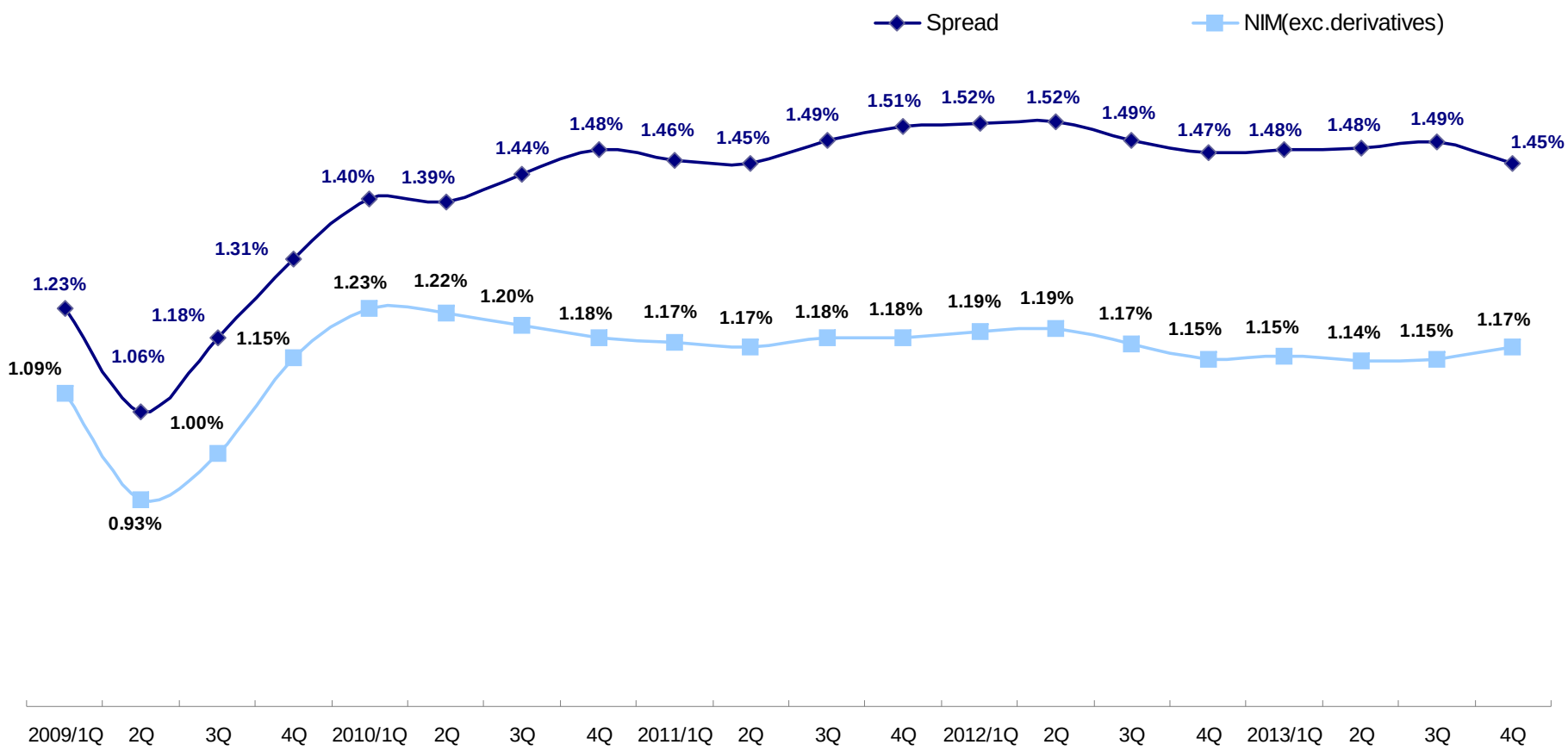
: Better : Worse

BSP Net Profit Breakdown 3/9



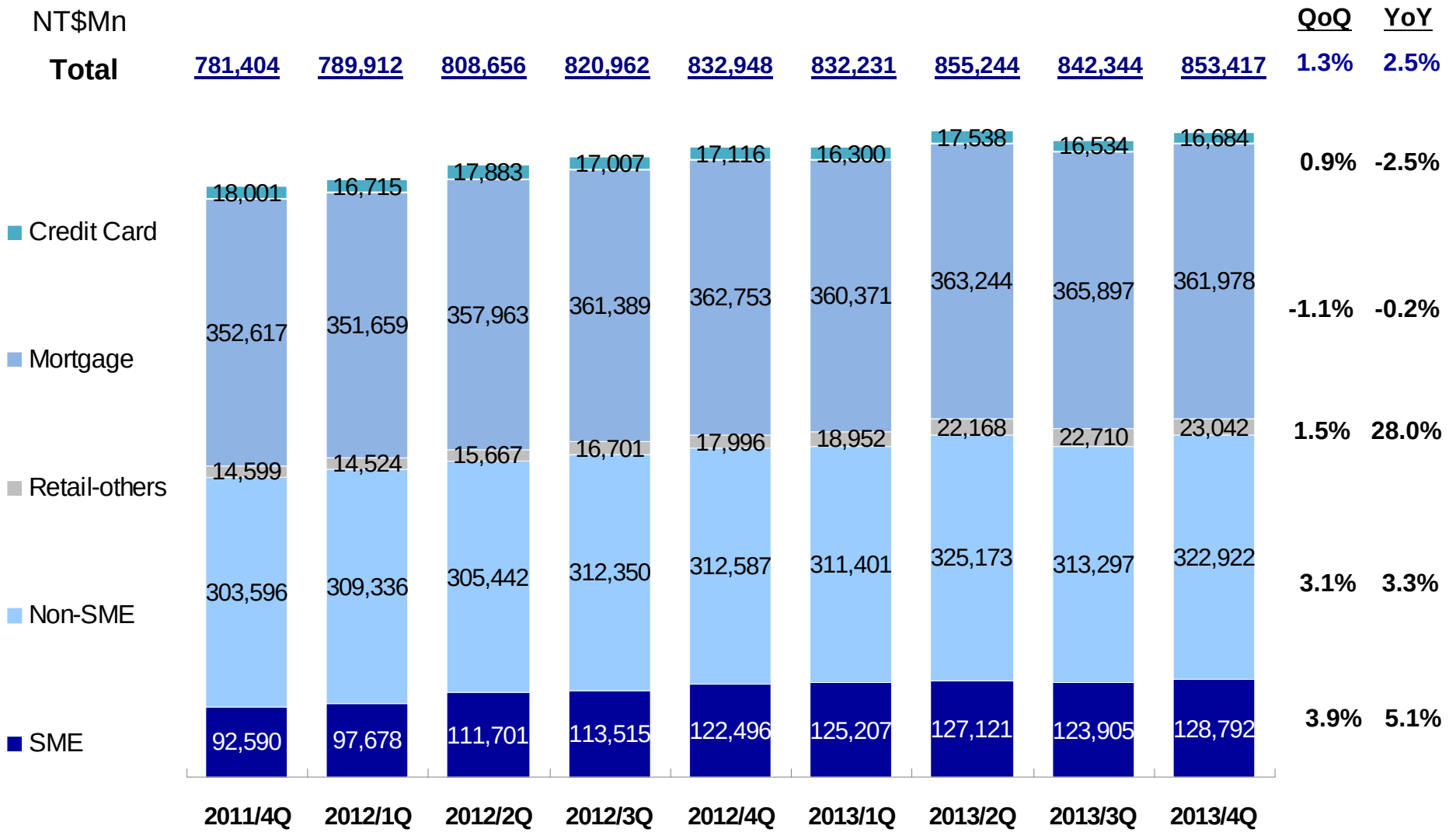
[1] Fee income includes life and property insurance

BSP – NIM & Spread 4/9



[1] Average of day-end balance used in NIM and spread calculation

BSP – Credit Portfolio Breakdown 5/9

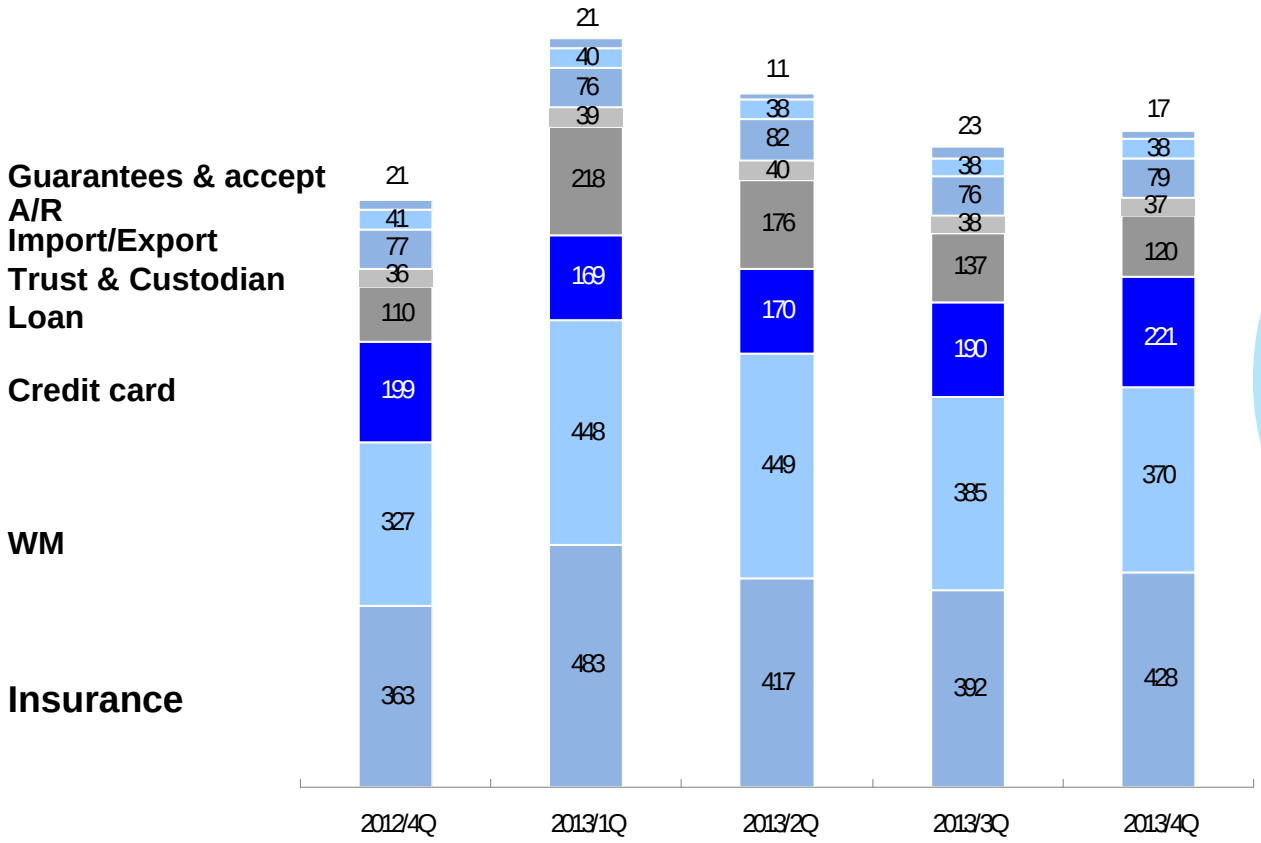


[1] Corporate loan amount excludes marketable securities purchased

BSP – Fee Income Breakdown 6/9

NT$Mn

Fee Income	2012/4Q	2013/1Q	2013/2Q	2013/3Q	2013/4Q
	1,173	1,494	1,383	1,279	1,310



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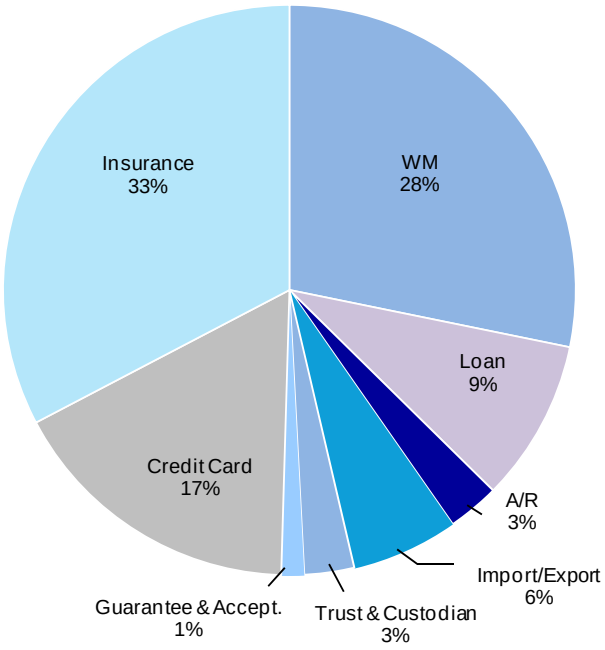
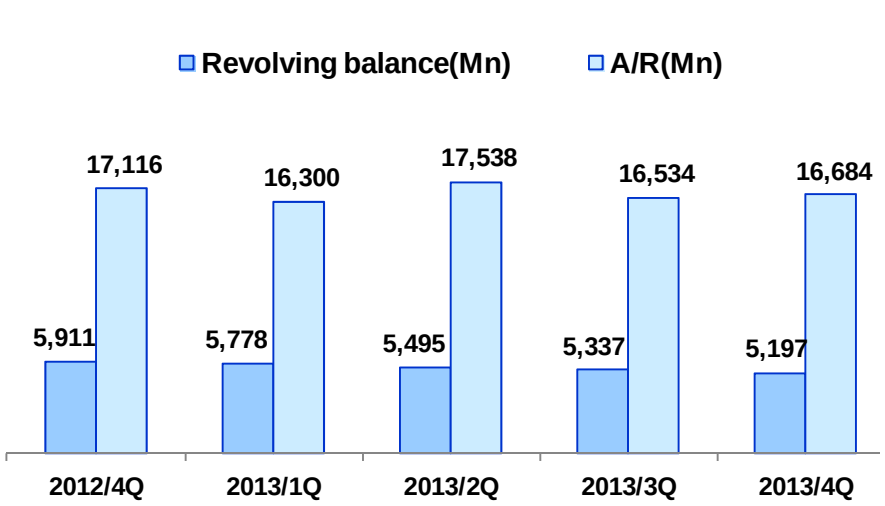
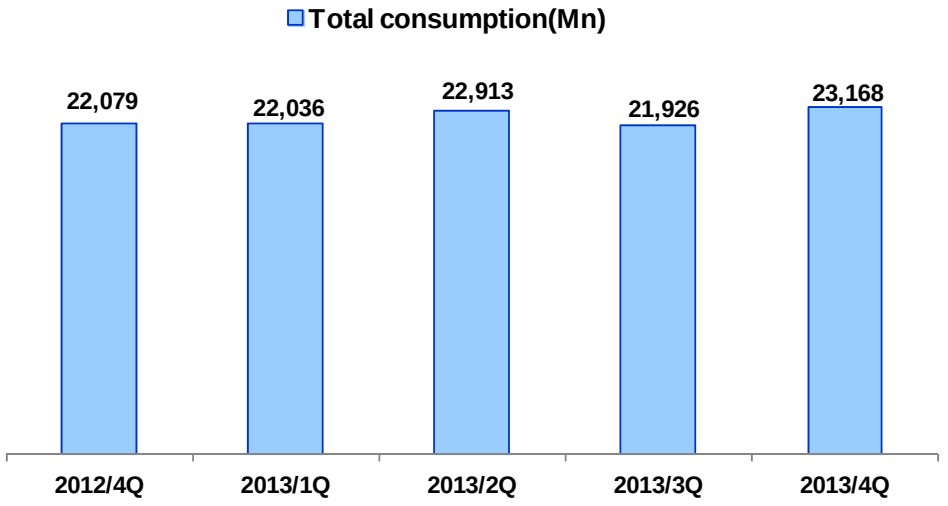
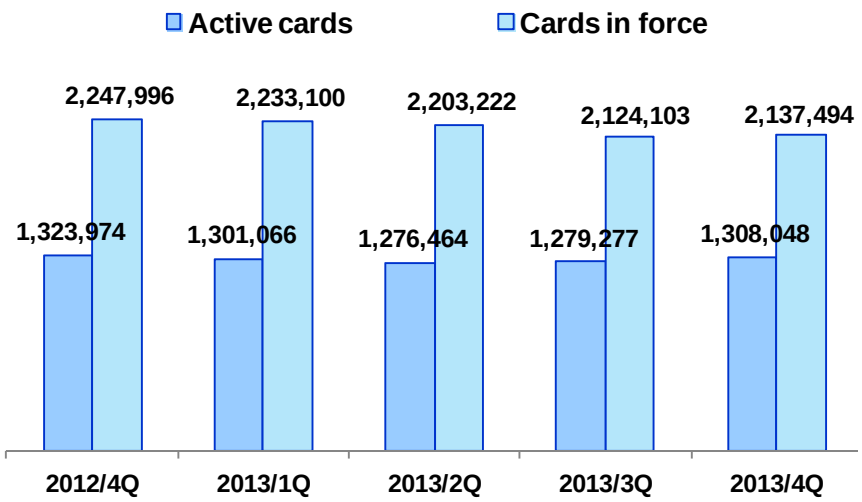
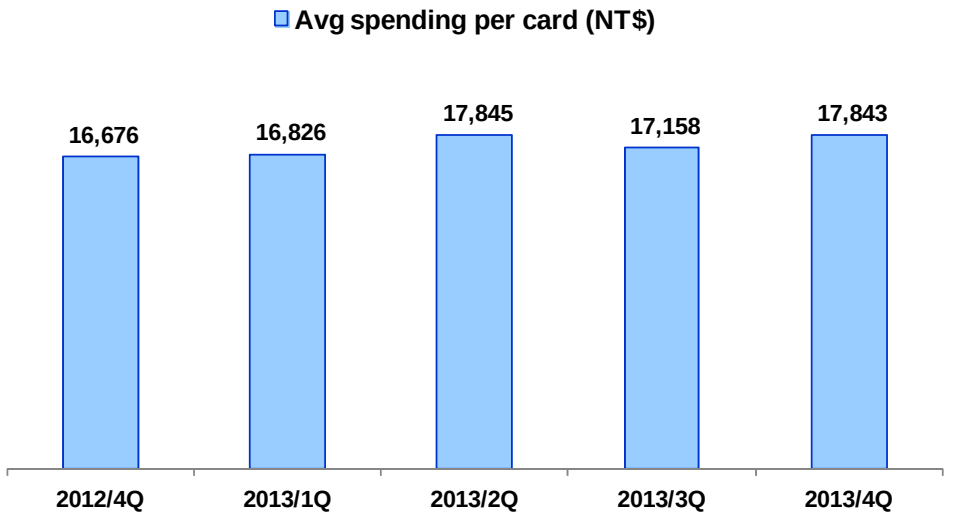


BSP Credit Card Business 7/9



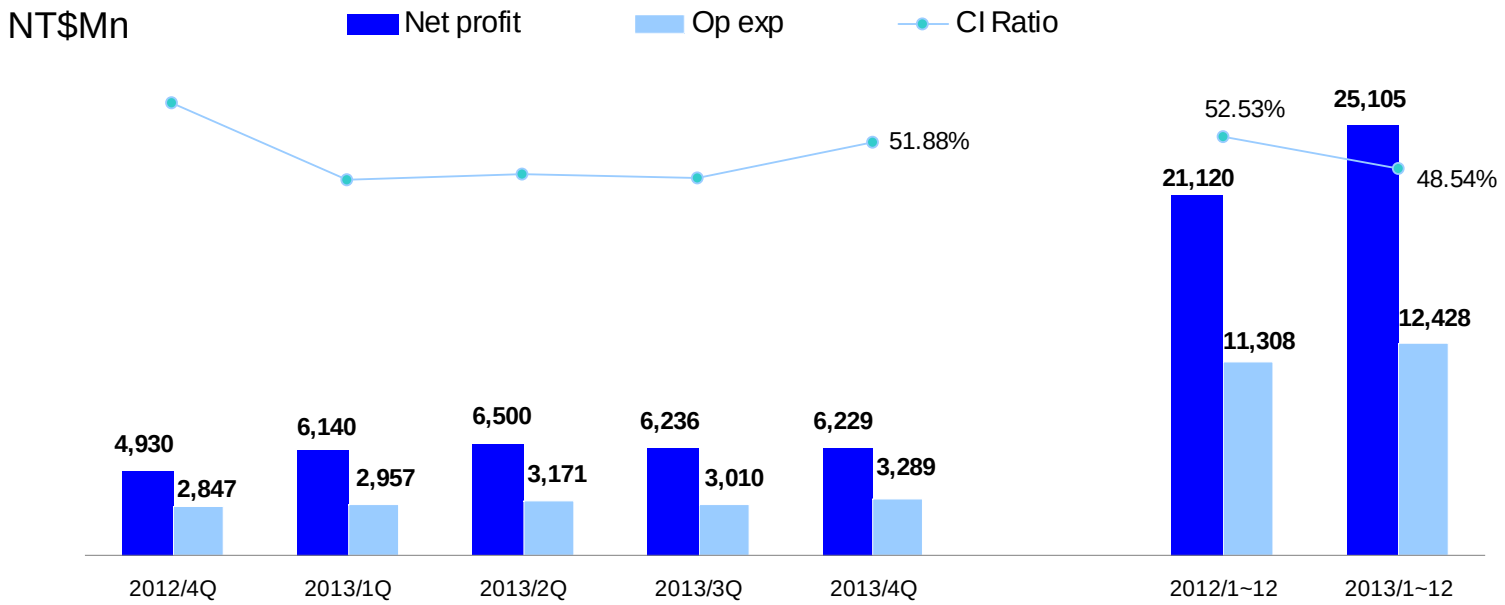


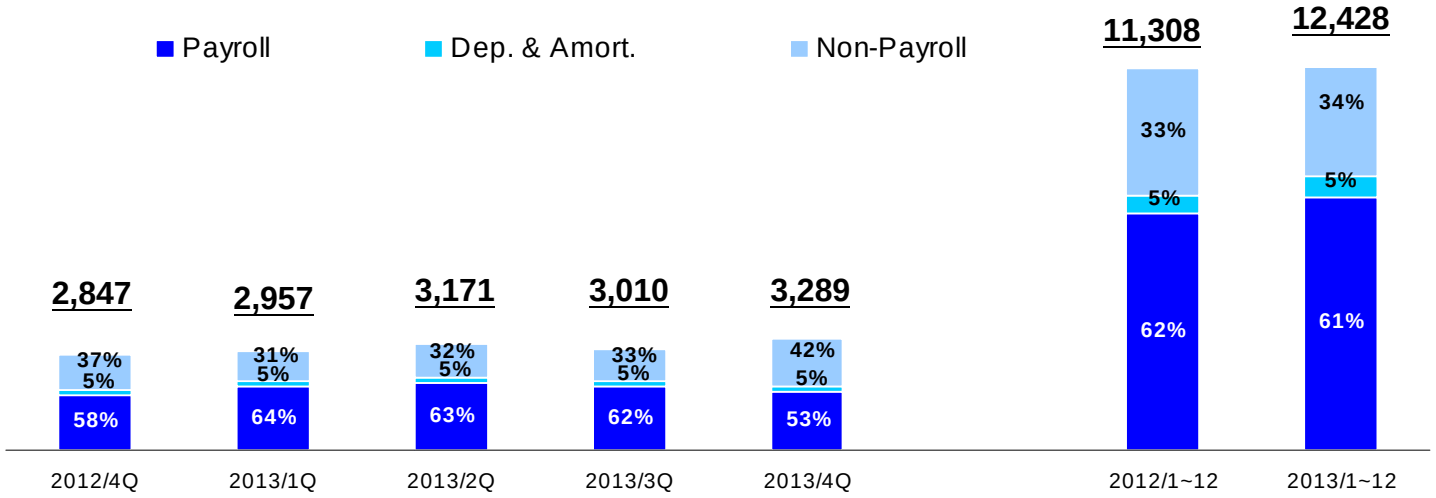




[1] Average spending per card = Total consumption / Quarterly Average number of active cards

BSP – Operating Expense Breakdown 8/9

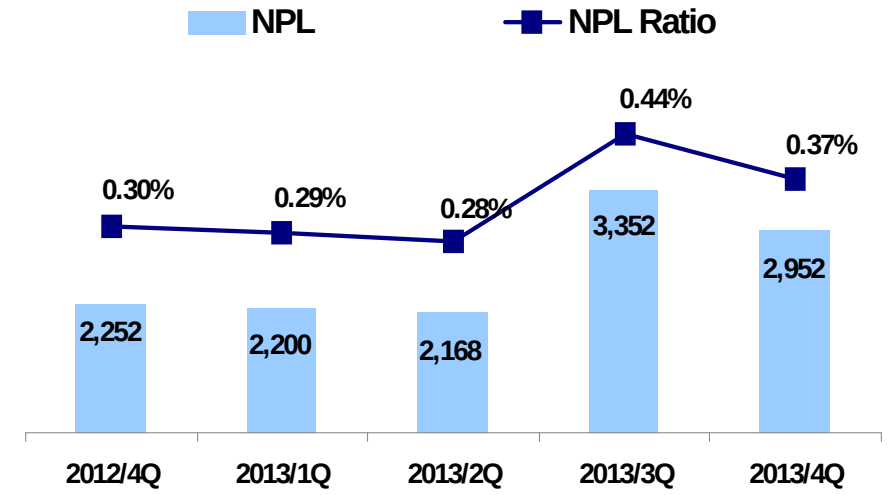


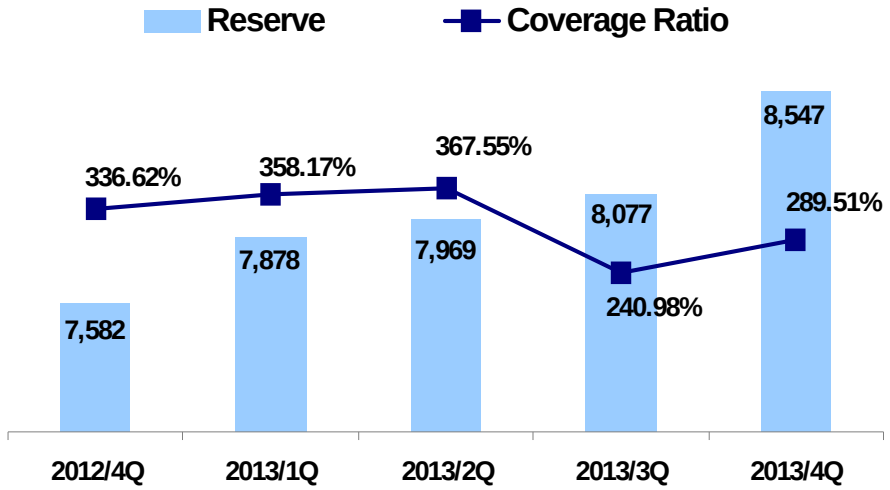


BSP – Asset Quality 9/9

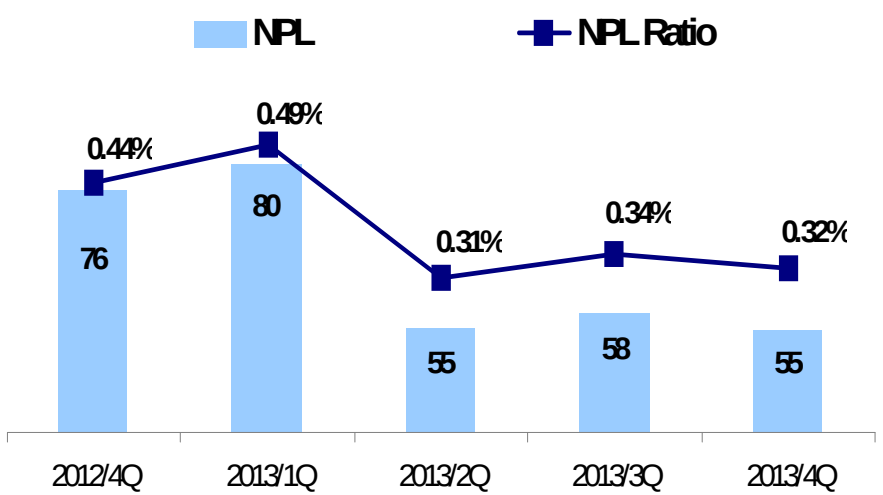
Loan

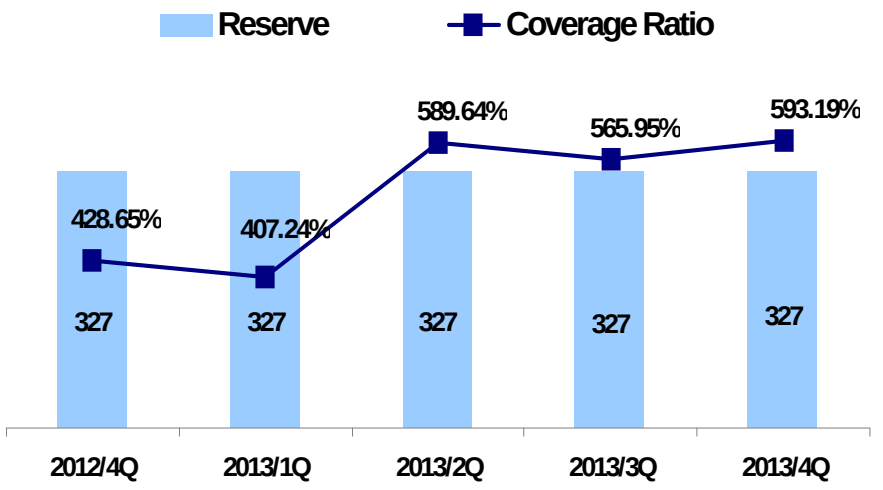
NT$Mn





Credit Card





SPS Financial Highlights 1/3

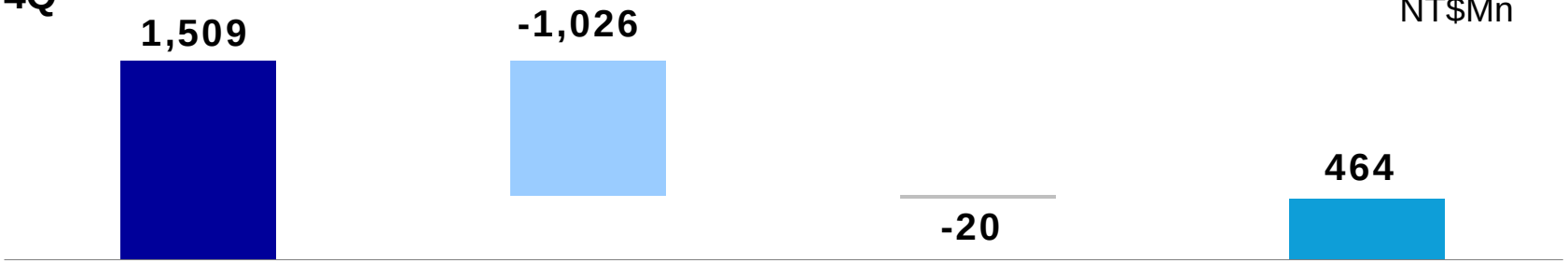
NT$Mn	2010	2011	2012	Last 4 Quarters	YoY	2013/4Q	2013/3Q	QoQ
Share capital	13,969	15,365	15,365	16,212	5.5%	16,212	16,212	0.0%
Total assets	61,282	53,519	60,161	66,007	9.7%	66,007	64,420	2.5%
Total equity	22,380	22,185	22,759	23,830	4.7%	23,830	23,341	2.1%
Net income	1,463	423	1,161	993	-14.47%	464	384	20.72%
ROAE	6.58%	1.88%	5.15%	4.27%	-0.88%	7.78%	6.54%	1.24%
EPS (NT$)	0.90	0.26	0.72	0.61	-0.11	0.29	0.24	0.05
BVPS (NT$)	13.80	13.68	14.04	14.70	0.66	14.70	14.40	0.30
BIS	338%	465%	370%	350%	-20%	350%	381%	-31%
Brokerage market share	4.83%	4.80%	4.99%	5.23%	0.24%	5.40%	5.29%	0.11%
Avg. margin purchase value	17,886	16,925	12,514	13,897	11.1%	14,907	14,277	4.4%
Margin trading market share	5.33%	5.21%	5.50%	6.23%	0.73%	6.45%	6.30%	0.15%

[1] Avg. Margin purchase value is a quarterly average
[2] Avg. of month-end balance used in ROAE calculation

SPS P&L Breakdown 2/3

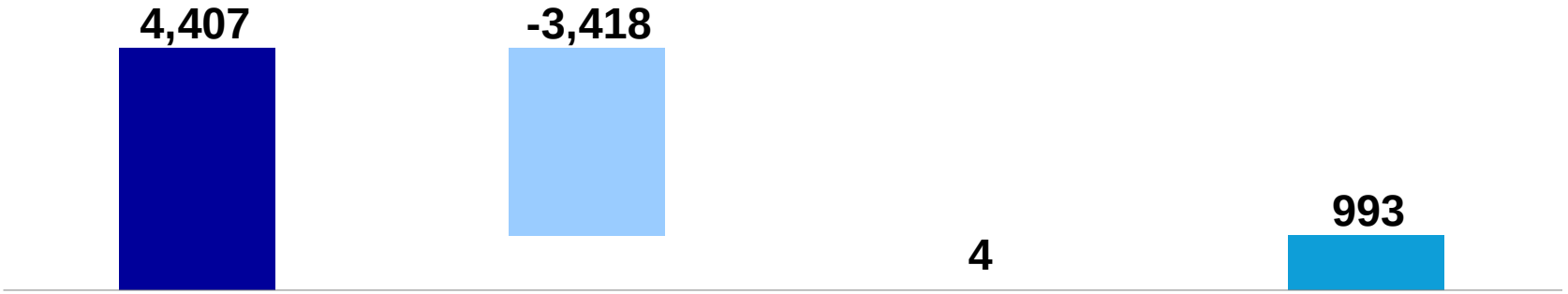
2013/4Q

NT$Mn



	Net profit	Op exp	Tax	Net income
(+/-)	353	-226	-47	80
QoQ	30.48%	-28.20%	171.31%	20.72%

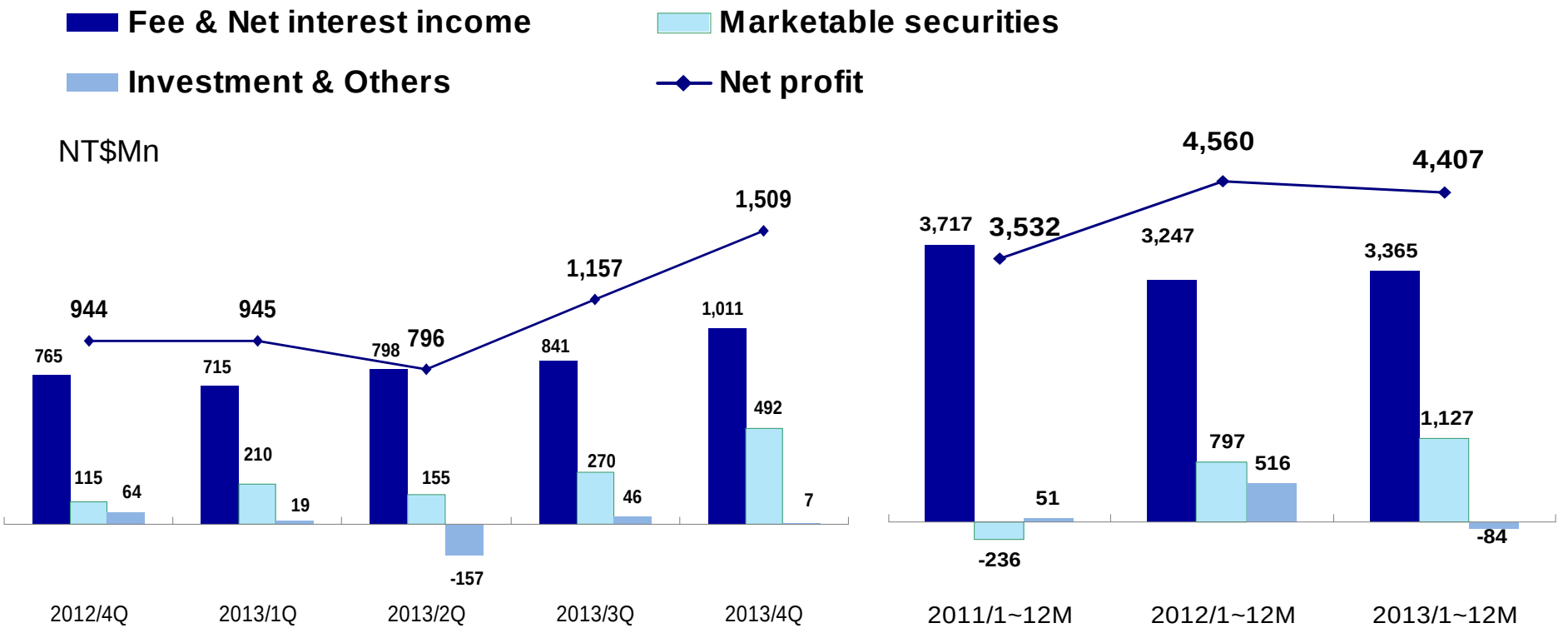
2013/1~12M



	Net profit	Op exp	Tax	Net income
(+/-)	-153	-96	81	-168
YoY	-3.36%	-2.88%	105.19%	- 14.43%

: Better : worse

SPS Net Profit Breakdown 3/3



	2012/4Q	2013/1Q	2013/2Q	2013/3Q	2013/4Q
Avg.daily trading vol.(NT$Bn)	84	97	98	98	99
TAIEX	7,700	7,919	8,062	8,174	8,612

	2011/1~12M	2012/1~12M	2013/1~12M
Avg.daily trading vol.(NT$Bn)	127	96	98
TAIEX	7,072	7,700	8,612

2014 SPH Prospects & China Strategy Progress

Become the most convenient and flexible financial service provider in cross-strait region

Short-term

- Seek joint venture opportunities
- Set up representative office
- Initiate business cooperation
- Find strategic partner

Mid-term

- Establish regional presence
- Obtain business control of all subsidiaries
- Establish sales channels
- Set up bank subsidiary

Long-term

- Provide complete financial services in China
- Become the most convenient and flexible financial service provider in cross-strait region

	2011	2012	2013	2014
Bank	• Launched USD One-day Remittance Service • Established BSP rep office in Nanjing	• Launched RMB One-day Remittance Service	• Signed Share Subscription Agreement with Industrial and Commercial Bank of China (ICBC) • Launched Chinese remittance service	• Launched Global Cash Management Account • Nanjing subsidiary received banking business approval
Securities	• Assisted a Taiwanese company to issue Dim-sum bond	• Obtained license to trade in Mainland bond market • Established SinoPac Financial Consulting • 1st Taiwanese firm who underwrote a Mainland company IPO in HK	• Formed a joint venture with Xiamen Jin Cai Investment Company • Underwrote first Formosa Bond for Chinatrust • SPS Asset Management (Asia) obtained quota for RQFII	
Leasing	• Leasing subsidiary in Nanjing began operations	• Established Dongguan, Xiamen and Kunshan subsidiaries	• Leasing subsidiary in Tienjin obtained operating permit	
Investment trust	• Formed a joint venture asset management company with Xiamen International Trust Co.		• Obtained quota for QFII	• Obtained operating permit for the asset management company

2014 BSP Prospects

- Operational focus
  - Promote cross-strait banking businesses to improve off-shore operations' scale and profitability
  - Develop Global Cash Management Account to advance multi-currency asset allocation and wealth management

2014 SPS Prospects

- Operational focus
  - Promote wealth management and off-shore securities operations to increase channel value
  - Develop channels abroad to provide institutions with integrated cross-border financial services
  - Cultivate cross-strait investment banking business opportunities with a focus on IPOs

Thank You!

Appendix 1/16

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

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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%

Appendix 4/16

FENB Summary Ratios

US$mn	US$mn	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
附賣回票券及債券投資	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**

Appendix 6/16

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)

Appendix 7/16

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**

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BSP's Balance Sheet - 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	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**

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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						
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13	QoQ(%)	YoY(%)
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						
		2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13	QoQ(%)	YoY(%)
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		Yearly Results		Quarterly Results						
授信類別	Items	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 Indusrty	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	Mortagage 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$Mn		Yearly Results		Quarterly Results						
存款類別	Items	2012	2013	4Q12	1Q13	2Q13	3Q13	4Q13	QoQ(%)	YoY(%)
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$Mn		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-個金	Individual NPL ratio	0.11%	0.12%	0.11%	0.10%	0.09%	0.10%	0.12%	0.02%	0.01%
逾放比-企金	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-個金	Individual coverage ratio	857%	857%	857%	929%	1014%	944%	857%	-87%	0%
覆蓋率-企金	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**