永豐金控
SinoPac Holdings

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Non-deal Roadshow by HSBC

October 14th ~18th , 2013

Disclaimer

This presentation and the presentation materials distributed herewith may include forward-looking statements. 2013/2Q financial data are preliminary. All statements, other than statements of historical facts, that address activities, events or developments that SinoPac Financial Holdings Company ("SinoPac") expects or anticipates will or may occur in the future (including but not limited to projections, targets, estimates and business plans) are forward-looking statements. SinoPac's actual results or developments may differ materially from those indicated by these forward-looking statements as a result of various factors and uncertainties, including but not limited to price fluctuations, actual demand, exchange rate fluctuations, market shares, competition, changes in legal, financial and regulatory frameworks, international economic and financial market conditions, political risks, cost estimates and other risks and factors beyond its control. In addition, SinoPac makes the forward-looking statements referred to herein as of today and undertakes no obligation to update these statements.

Agenda

Overall Operating Report (p. 2)

SinoPac Holdings (p. 3 ~ p. 8)

Bank SinoPac (p. 9 ~ p. 22)

SinoPac Securities (p. 23 ~ p. 27)

SPH Operating Report

Financial	SPH booked net income after tax of NT$5,881Mn in 2013/1H (BSP and SPS contributed NT$5,757Mn and NT$147Mn respectively), YoY growth 19%
Bank SinoPac	• Received permission from China Banking Regulatory Commission to set up its wholly owned subsidiary in Nanjing on July 8th, 2013 • First to provide remittance service in Mandarin Chinese, ensuring seamless conversion between traditional and simplified Chinese • Awarded by Commercial Times for "The Best Service in Taiwan" in financial services • Awarded by The Asian Banker for "Best Mobile Phone Banking in Taiwan" • Awarded by MOEA for its outstanding cooperation with SMEG in 2012 (7/19)
SinoPac Securities	• Ranked first among peers in number of underwriting deals submitted in 1H (lead underwriter for 5 in 2Q, 8 in 1H). Total of 19 applications were submitted in 1H • Maintain leading position in RMB business: - Lead underwriter for CHB's (Chang Hwa Bank) and Chinatrust's Formosa Bonds in 2Q and 1Q respectively - Obtained approval from CBC on first domestic RMB-denominated ELN product on May 31st and completed the first transaction on June 4th - Obtained approval from CBC on conducting RMB IRS business on June 11th • Received Golden Goblet Award for "Outstanding Securities Expertise"

SPH Financial Highlights – 2013/2Q 1/6

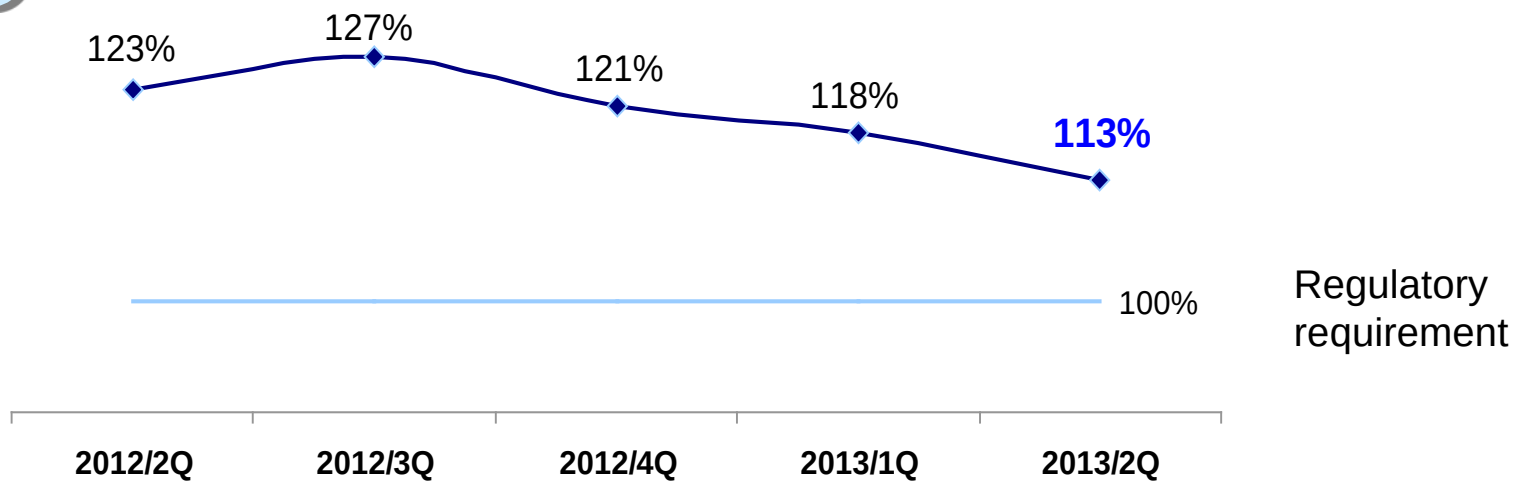
NT$Mn； Mn Shares	2012/2Q	2012/3Q	2012/4Q	2013/1Q	2013/2Q	QoQ	YoY
Share Capital	75,423	75,454	75,683	75,683	82,077	8.4%	8.8%
Average shares outstanding	7,311	7,543	7,546	7,568	7,571	0.0%	3.6%
Total assets	1,332,654	1,341,443	1,365,709	1,394,497	1,424,979	2.2%	6.9%
Total equity	92,976	95,641	97,727	101,513	101,834	0.3%	9.5%
Net income	2,184	2,633	2,045	2,873	3,008	4.7%	38%
ROAE	9.43%	11.11%	8.43%	11.48%	11.72%	0.2%	2.3%
EPS（NT$）	0.29	0.35	0.27	0.38	0.40	0.02	0.11
BVPS（NT$）	12.72	12.68	12.91	13.41	13.40	-0.01	0.68

SPH Financial Highlights – 2013/1~6M 2/6

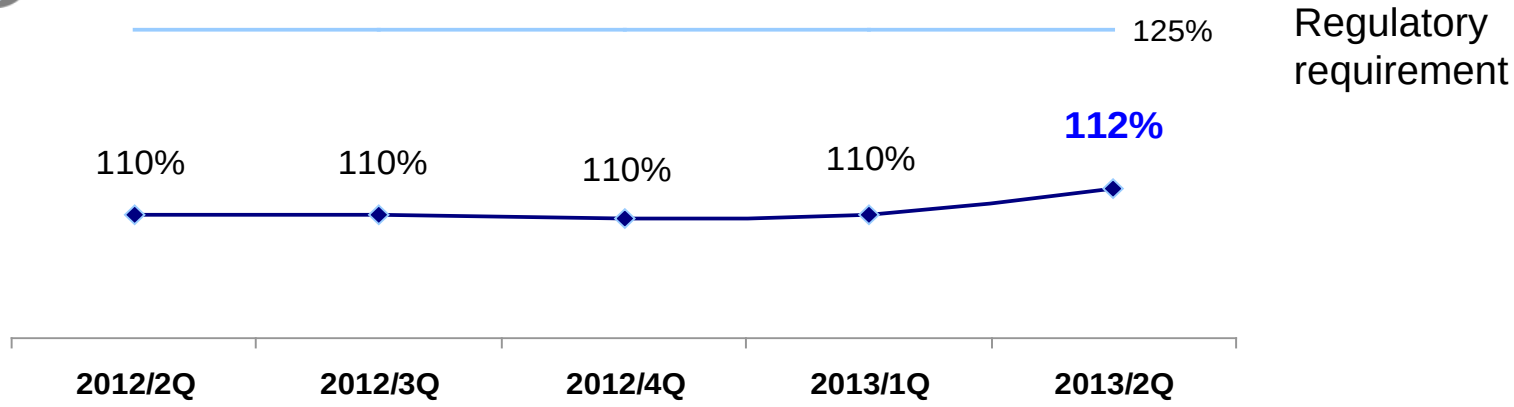
NT$Mn； Mn Shares	2012/1~6M	2013/1~6M	+/-	YoY
Share Capital	75,423	82,077	6,656	8.8%
Average shares outstanding	7,311	7,571	260	3.6%
Total assets	1,332,654	1,424,979	92,326	6.9%
Total equity	92,976	101,834	8,859	9.5%
Net income	4,946	5,881	935	18.9%
ROAE	10.79%	11.61%	0.8%	0.8%
EPS（NT$）	0.66	0.78	0.12	0.12
BVPS（NT$）	12.72	13.40	0.68	0.68

SPH Leverage & Solvency Ratio 3/6

CAR (%)



DLR (%)



[1] CAR = Holdings' net eligible capital / Holdings' statutory requirement capital
[2] DLR = Long-term investment / Equity

Profit Contribution by Subsidiaries – 2013/2Q (QoQ) [4/6]

NT$Mn

	BSP	SPS	Other subsidiaries	LT In. income	Others	SPH net income
(+/−)	173	-84	-21	68	66	134
QoQ	6%	73%	11%	2%	30%	5%

[1] Others = Holdings' interest and operating expenses

[2] : Better : Worse

Profit Contribution by Subsidiaries – 2013/1~6M (YoY) 5/6

NT$Mn

	BSP	SPS	Other subsidiaries	LT In. income	Others	SPH net income
(+/−)	1,691	-678	93	1,106	-171	935
YoY	42%	82%	37%	21%	86%	19%

[1] Others = Holdings' interest and operating expenses

[2] : Better : Worse

Performance of Subsidiaries – 2013/1~6M 6/6

Subsidiaries	Avg LT Inv.	2013/1~6M LT profit	2013/1~6M ROI	% of total LT Inv.	Profit Contribution	ROI Contribution
BSP	78,869	5,757	14.6%	70.8%	92.1%	10.3%
SPS	23,016	147	1.3%	20.7%	2.3%	0.3%
Others	9,546	347	7.3%	8.6%	5.5%	0.6%
Total	**111,430**	**6,250**	**11.2%**	**100.0%**	**100.0%**	**11.2%**

[1] DLR＝112%
[2] LT investment NT$114,118Mn at 2013/6

BSP Financial Highlights – 2013/2Q [1/14]

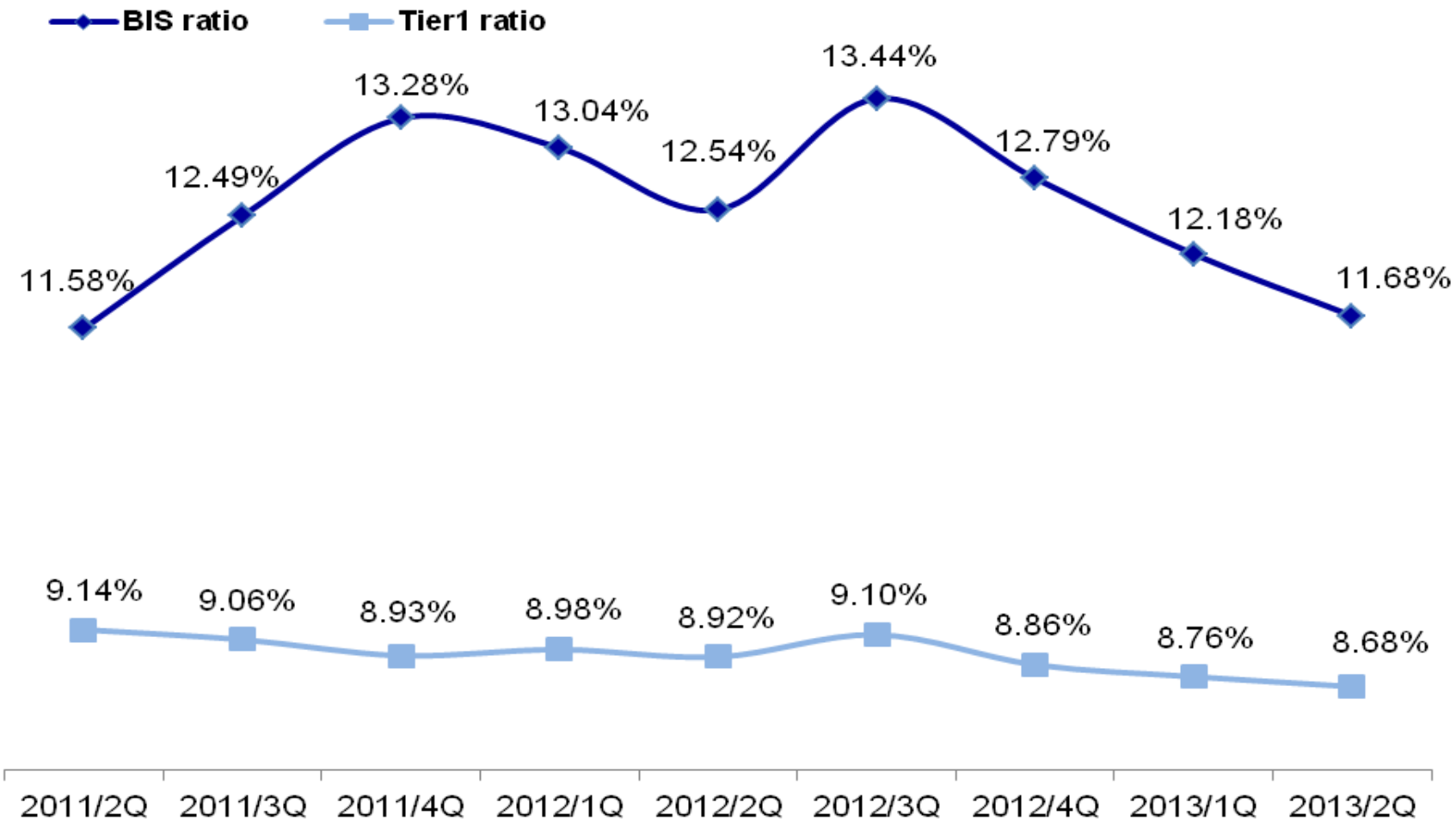
NT$Mn	2012/2Q	2012/3Q	2012/4Q	2013/1Q	2013/2Q	QoQ	YoY
Total equity	73,835	76,335	78,250	81,113	83,963	3.5%	13.7%
Total assets	1,208,106	1,213,556	1,242,676	1,274,500	1,307,800	2.6%	8.3%
Net income	1,988	2,387	1,895	2,792	2,965	6.2%	49%
EPS (NT$)	0.38	0.44	0.35	0.52	0.55	0.03	0.17
Total deposits	998,694	997,404	1,017,009	1,052,809	1,055,121	0.2%	5.7%
Total loans	740,290	751,386	758,135	757,757	777,196	2.6%	5.0%
L-to-D ratio	74.8%	75.9%	75.7%	72.5%	74.7%	2.2%	-0.1%
NPL ratio	0.38%	0.33%	0.30%	0.29%	0.28%	-0.01%	-0.10%
Coverage ratio	263.73%	304.96%	336.62%	358.17%	367.55%	9%	104%
Reserve-to-loan ratio	1.01%	1.00%	1.00%	1.04%	1.03%	-0.01%	0.01%
BIS Ratio	12.54%	13.44%	12.79%	12.18%	11.68%	-0.50%	-0.86%
Tier 1 Ratio	8.92%	9.10%	8.86%	8.76%	8.68%	-0.08%	-0.24%
ROAA	0.67%	0.78%	0.61%	0.88%	0.91%	0.03%	0.24%
ROAE	10.89%	12.65%	9.75%	13.93%	14.28%	0.35%	3.39%
Leverage	16.36	16.17	15.94	15.90	15.76	-0.14	-0.59

[1] Average of month-end balance used in calculation of ROAA, ROAE and leverage

BSP Financial Highlights – 2013/1~6M 2/14

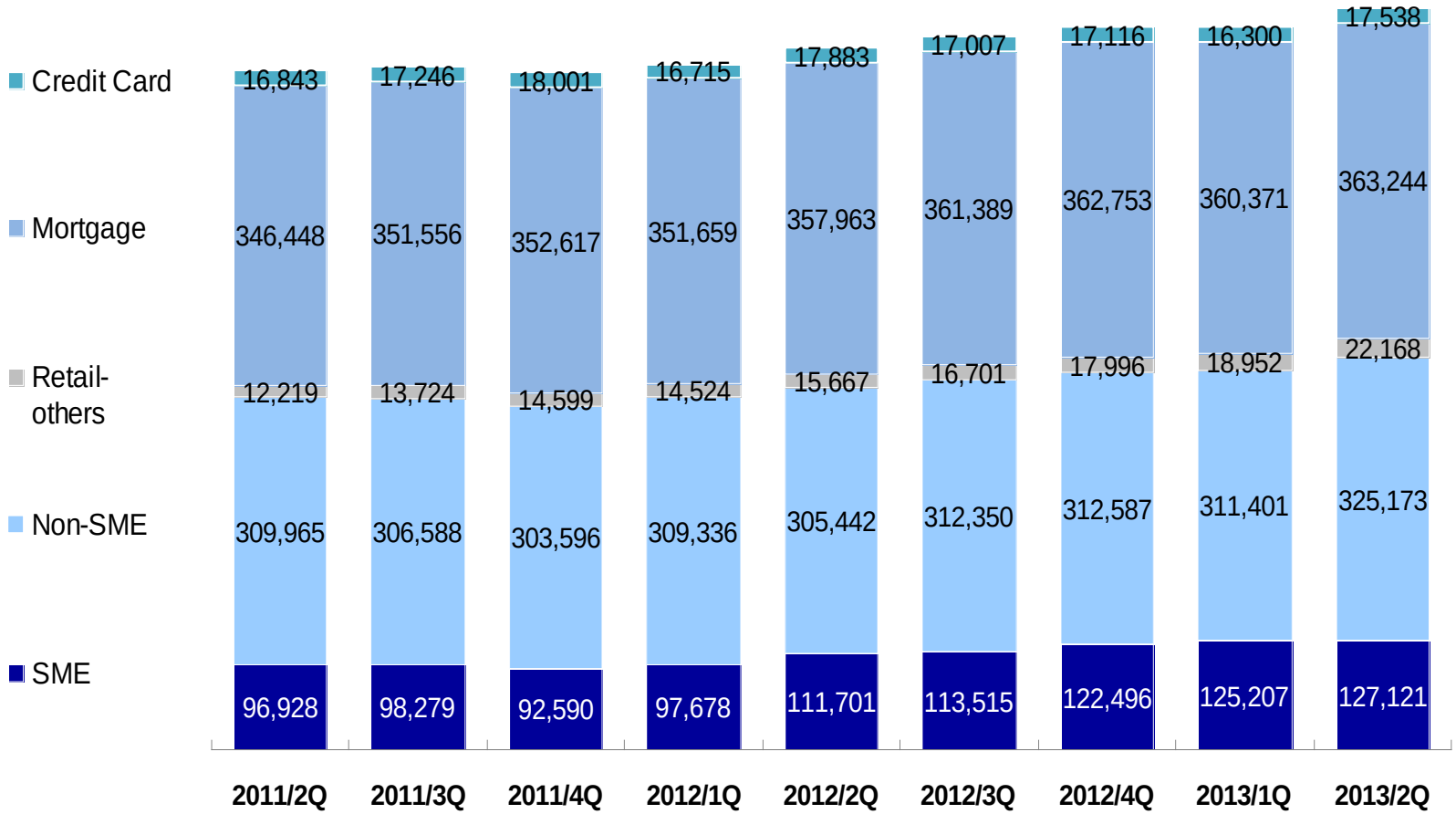
NT$Mn	2012/1~6M	2013/1~6M	+/-	YoY
Total equity	73,835	83,963	10,128	13.7%
Total assets	1,208,106	1,307,800	99,694	8.3%
Net income	4,066	5,757	1,691	42%
EPS (NT$)	0.77	1.07	0.30	0.30
Total deposits	998,694	1,055,121	56,427	5.7%
Total loans	740,290	777,196	36,906	5.0%
L-to-D ratio	74.76%	74.69%	-0.1%	-0.1%
NPL ratio	0.38%	0.28%	-0.10%	-0.10%
Coverage ratio	263.73%	367.55%	104%	104%
Reserve-to-loan ratio	1.01%	1.03%	0.01%	0.01%
BIS Ratio	12.54%	11.68%	-0.86%	-0.86%
Tier 1 Ratio	8.92%	8.68%	-0.24%	-0.24%
ROAA	0.69%	0.89%	0.20%	0.20%
ROAE	11.29%	14.11%	2.82%	2.82%
Leverage	16.36	15.83	-0.53	-0.53

BSP Leverage & Solvency Ratio 3/14



BSP – Credit Portfolio Breakdown [4/14]

NT$Mn

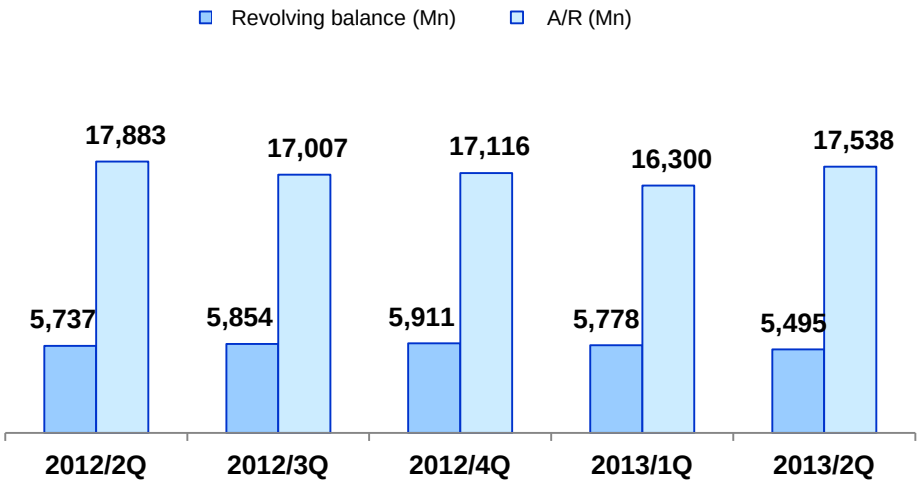


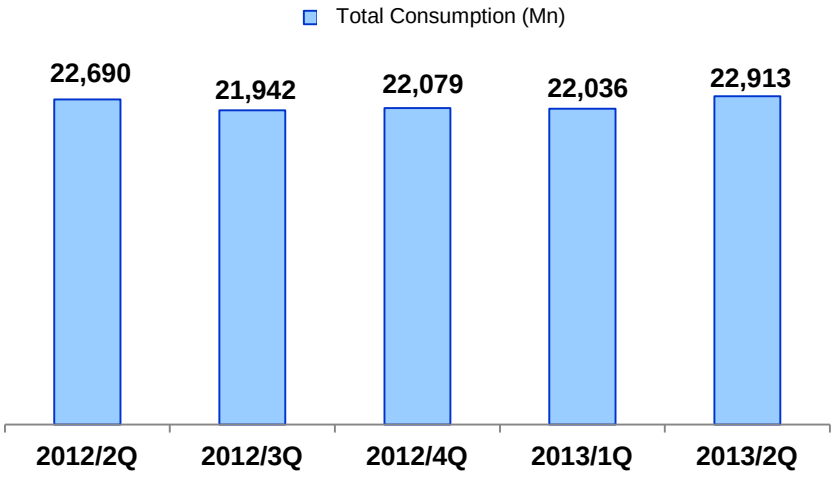
	2011/2Q	2011/3Q	2011/4Q	2012/1Q	2012/2Q	2012/3Q	2012/4Q	2013/1Q	2013/2Q	QoQ	YoY
Total	782,402	787,393	781,404	789,912	808,656	820,962	832,948	832,231	855,244	2.8%	5.8%
Credit Card	16,843	17,246	18,001	16,715	17,883	17,007	17,116	16,300	17,538	7.6%	-1.9%
Mortgage	346,448	351,556	352,617	351,659	357,963	361,389	362,753	360,371	363,244	0.8%	1.5%
Retail-others	12,219	13,724	14,599	14,524	15,667	16,701	17,996	18,952	22,168	17.0%	41.5%
Non-SME	309,965	306,588	303,596	309,336	305,442	312,350	312,587	311,401	325,173	4.4%	6.5%
SME	96,928	98,279	92,590	97,678	111,701	113,515	122,496	125,207	127,121	1.5%	13.8%

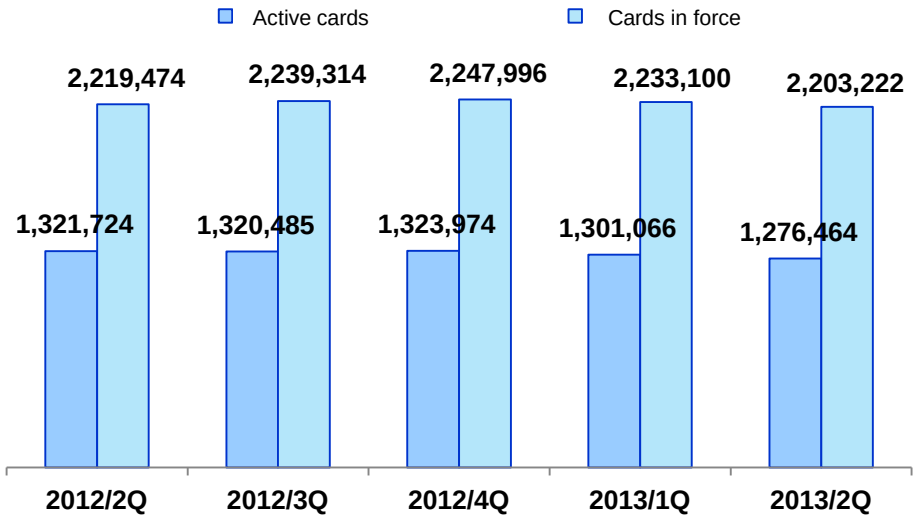
[1] Corporate loan amount excludes marketable securities purchased

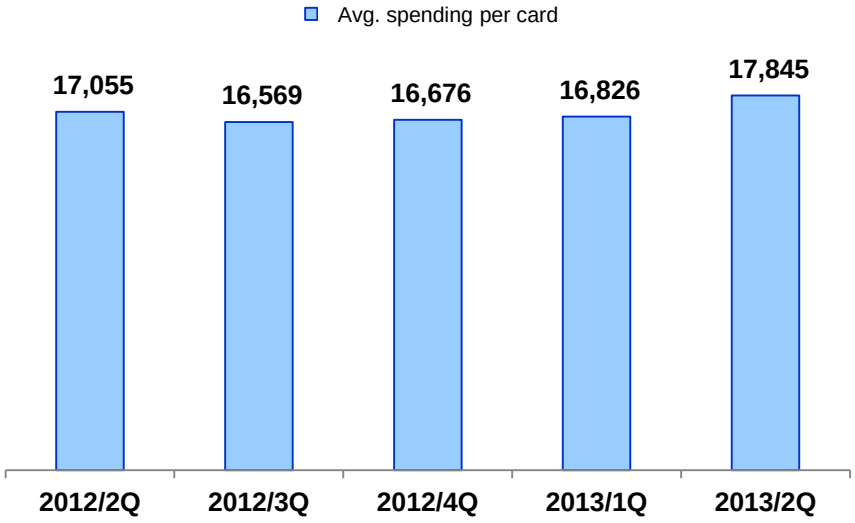
BSP Credit Card Business 5/14

"Go Life Card" launched in 2011/08, boosting total cards in force to around 2.2Mn by 2013/6.









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

BSP P&L Breakdown – 2013/2Q (QoQ) 6/14

NT$Mn

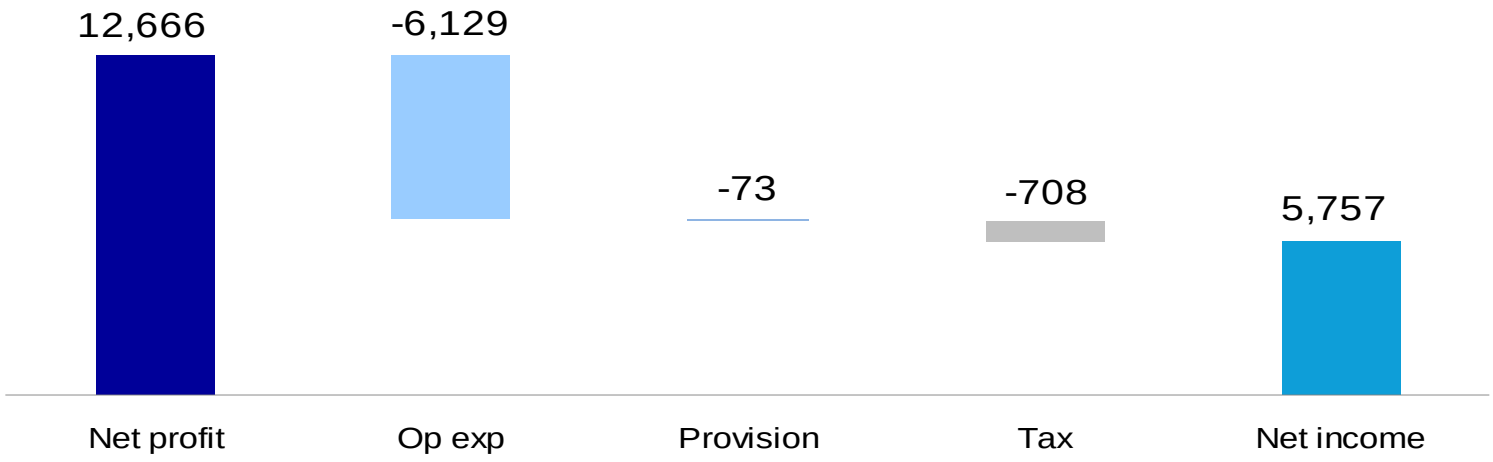
	Net profit	Op exp	Provision	Tax	Net income
(+/-)	386	214	-3	2	173
QoQ	6.3%	7.2%	6.6%	0.6%	6.2%

: Better : Worse

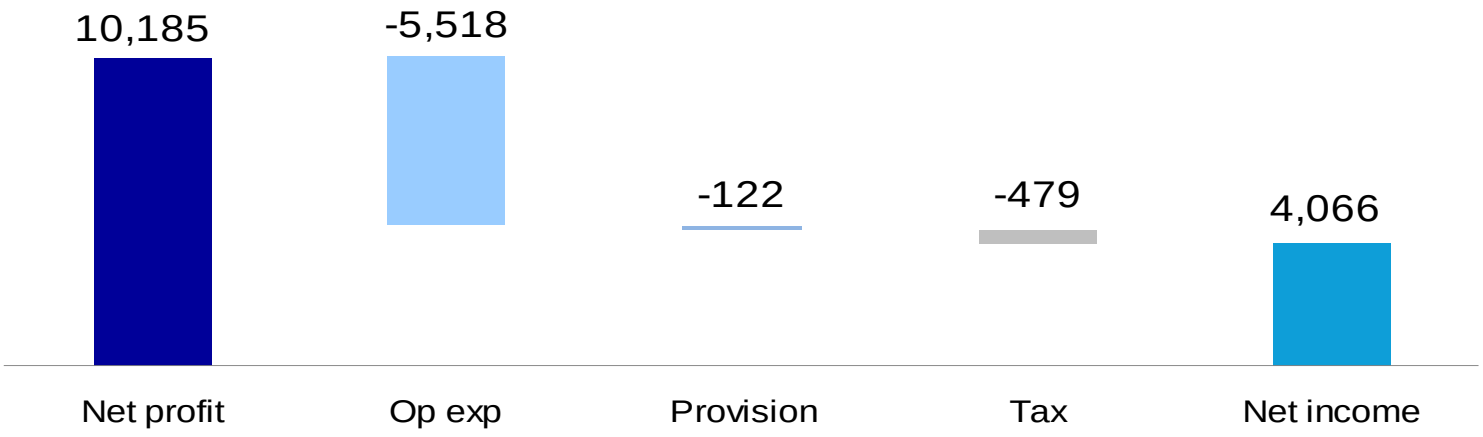
BSP P&L Breakdown – 2013/1~6M (YoY) 7/14

2013/1~6M

NT$Mn



2012/1~6M

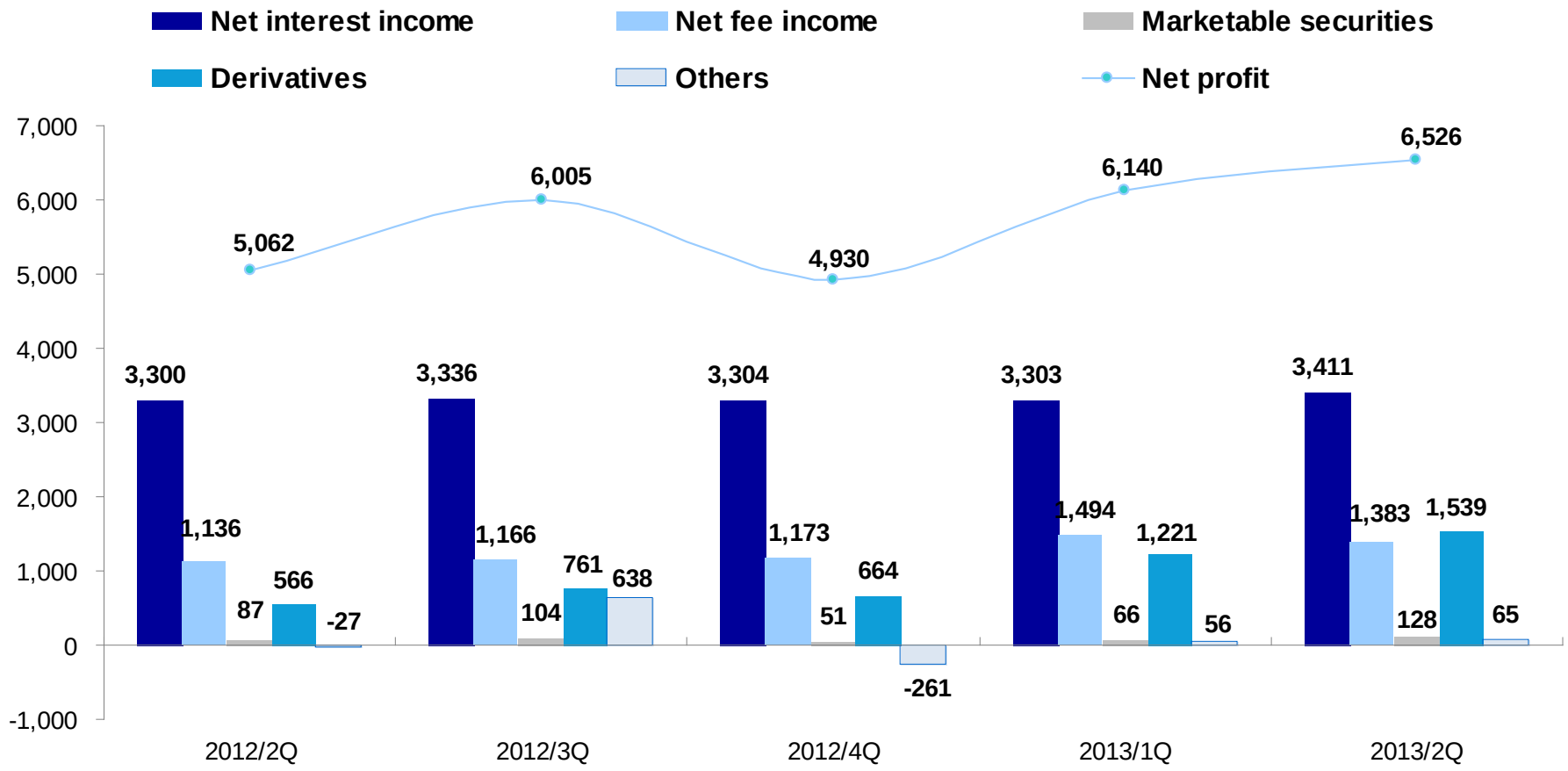


	Net profit	Op exp	Provision	Tax	Net income
(+/-)	**2,481**	**611**	**-49**	**229**	**1,691**
YoY	**24.4%**	**11.1%**	**40.1%**	**47.7%**	**41.6%**

: Better : Worse

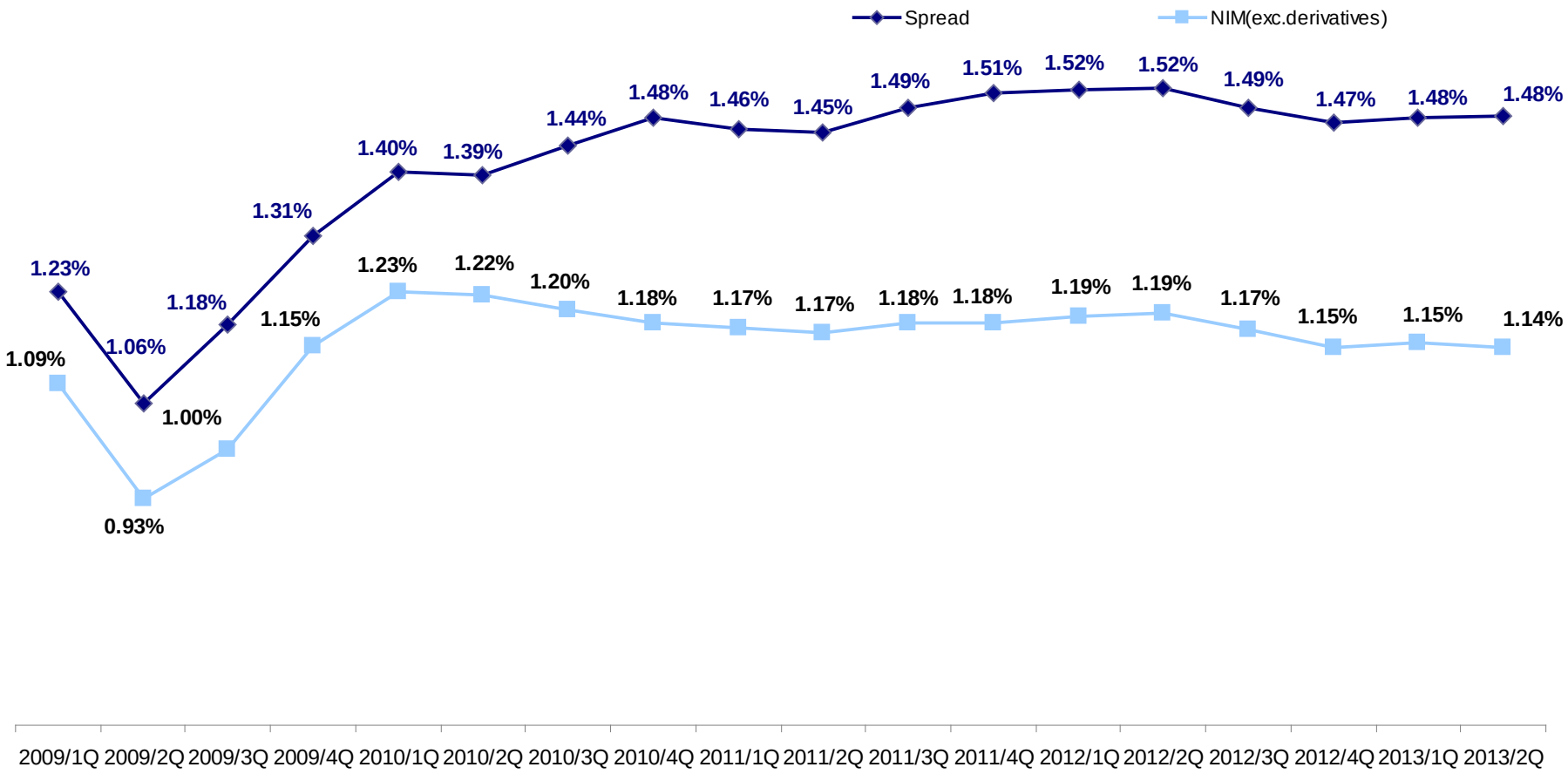
BSP – Net Profit Breakdown [8/14]

NT$Mn



[1] Fee income includes life and property insurance

BSP – NIM & Spread [9/14]

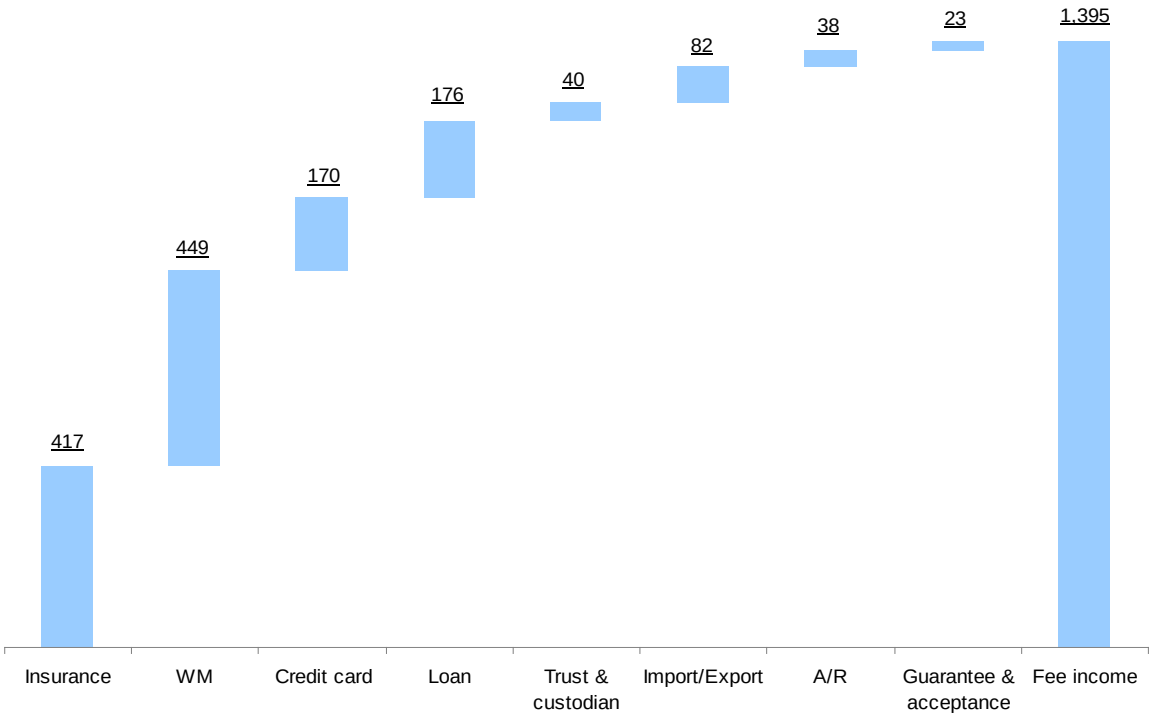


[1] Average of day-end balance used in NIM and spread calculation

BSP – Fee Income Breakdown 10/14

NT$Mn

2013/2Q Fee income



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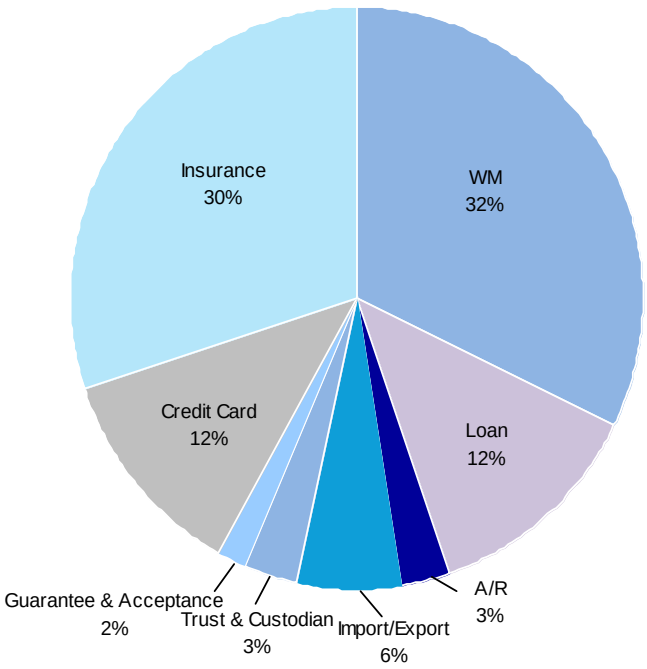
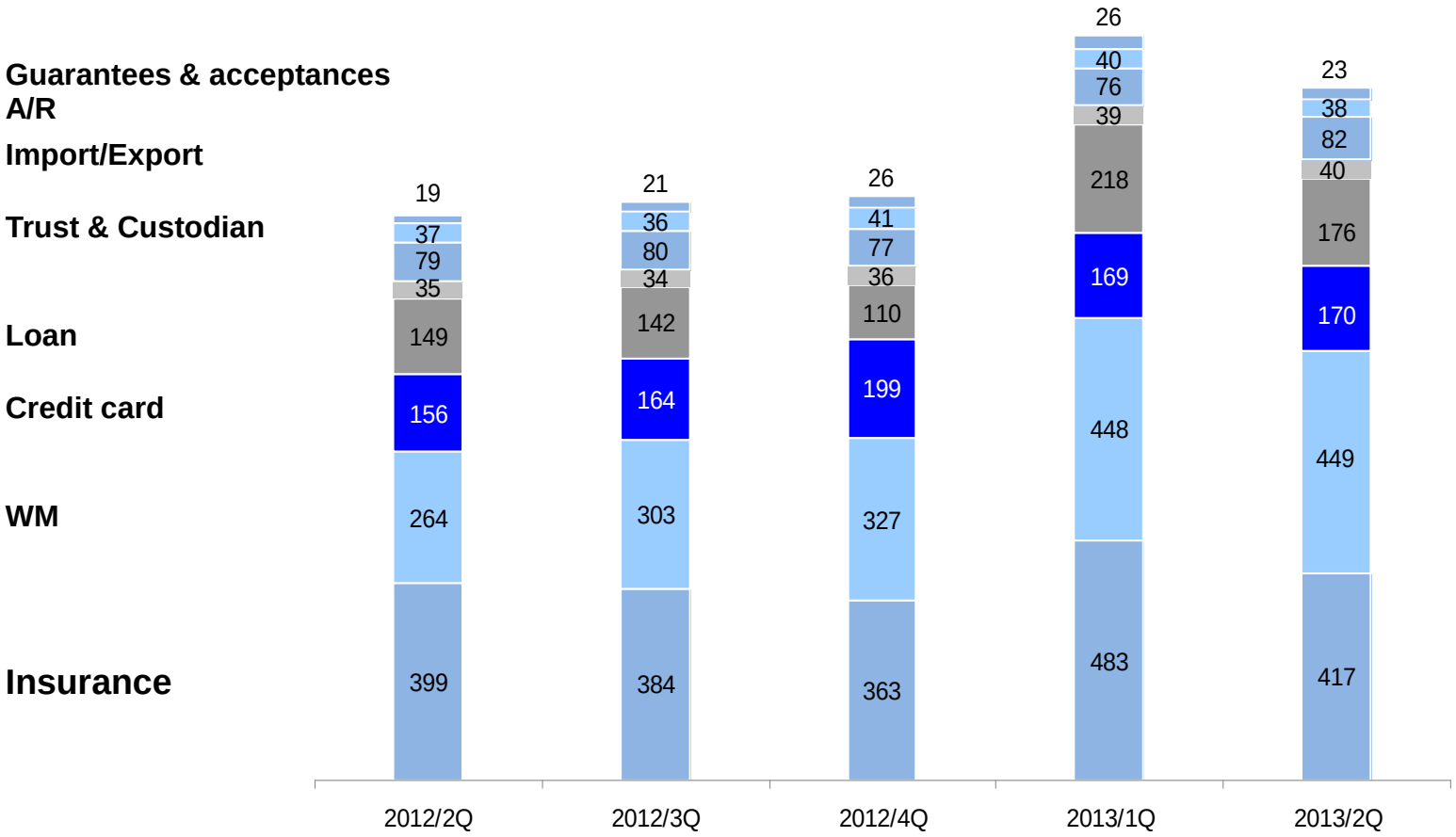


BSP – Fee Income Breakdown 11/14

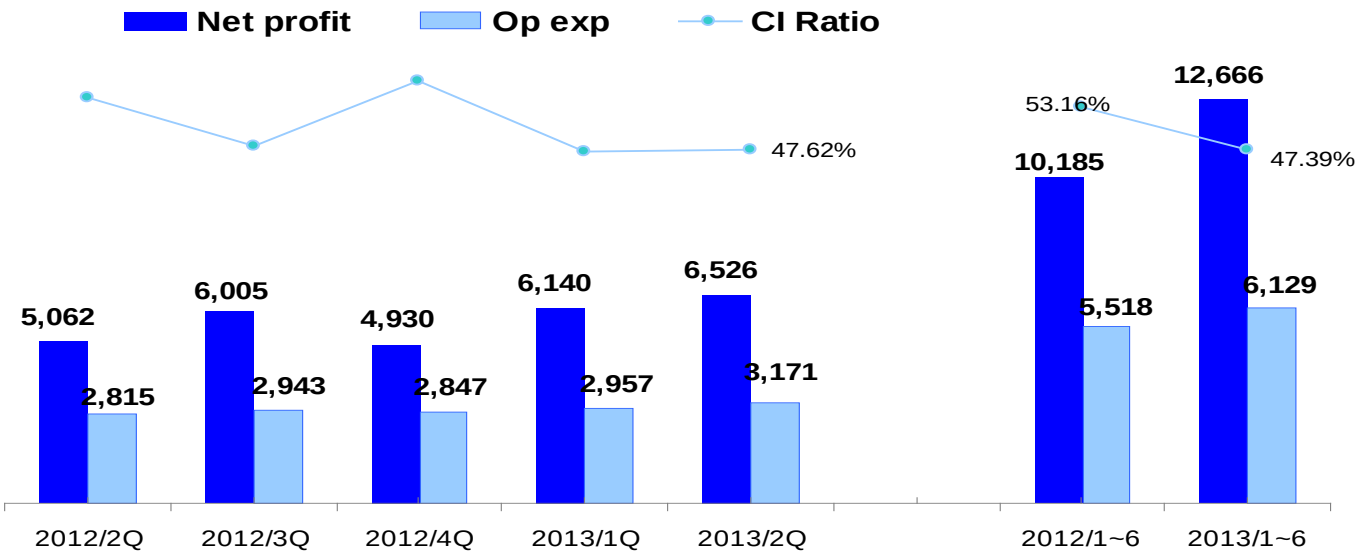
NT$Mn

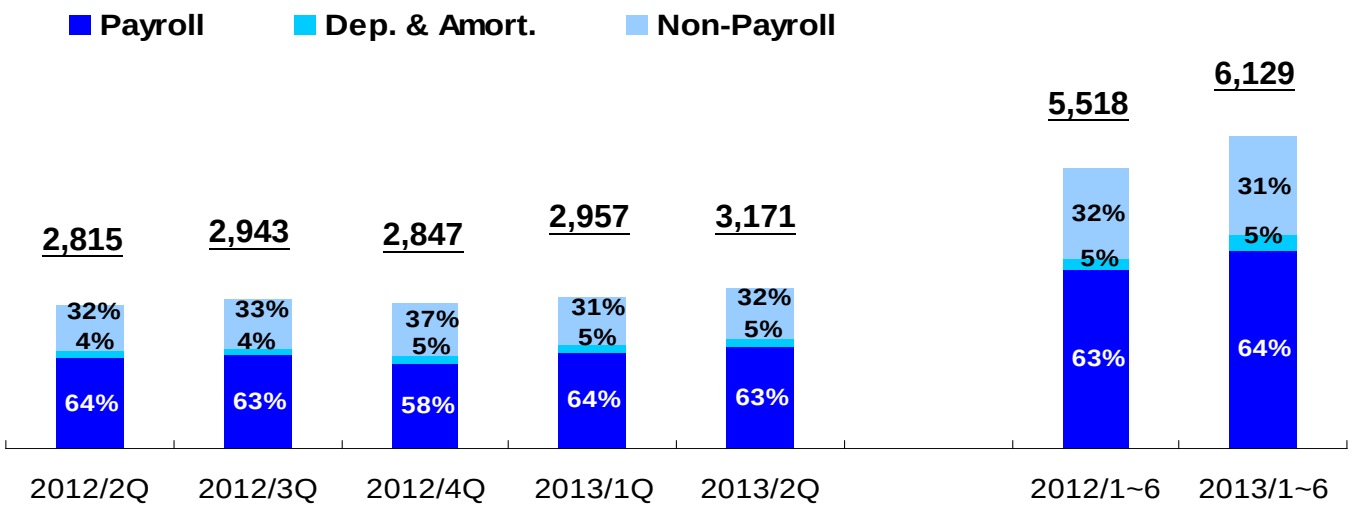
	2012/2Q	2012/3Q	2012/4Q	2013/1Q	2013/2Q	QoQ	YoY
Fee Income	1,139	1,163	1,177	1,499	1,395	-6.96%	22.51%



BSP – Operating Expense Breakdown 12/14

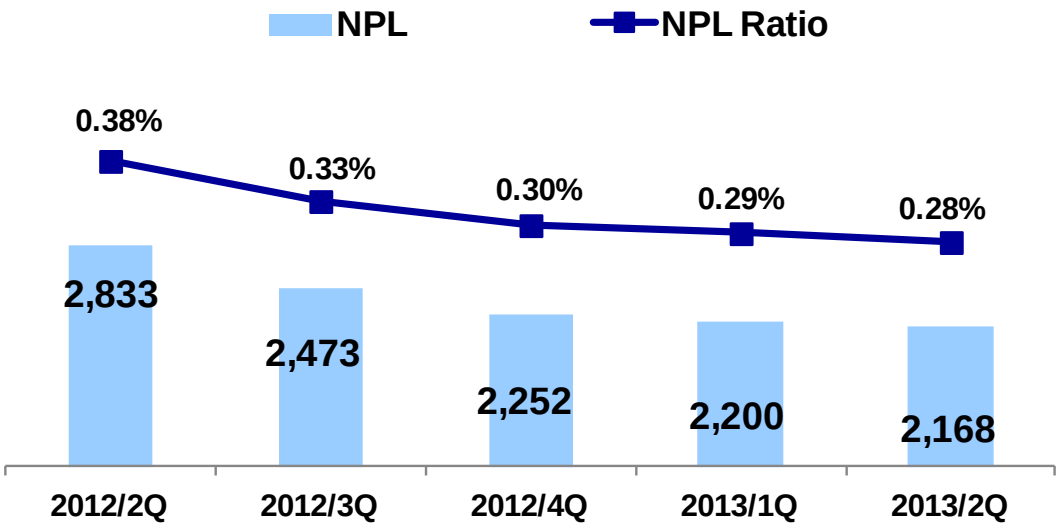
NT$Mn

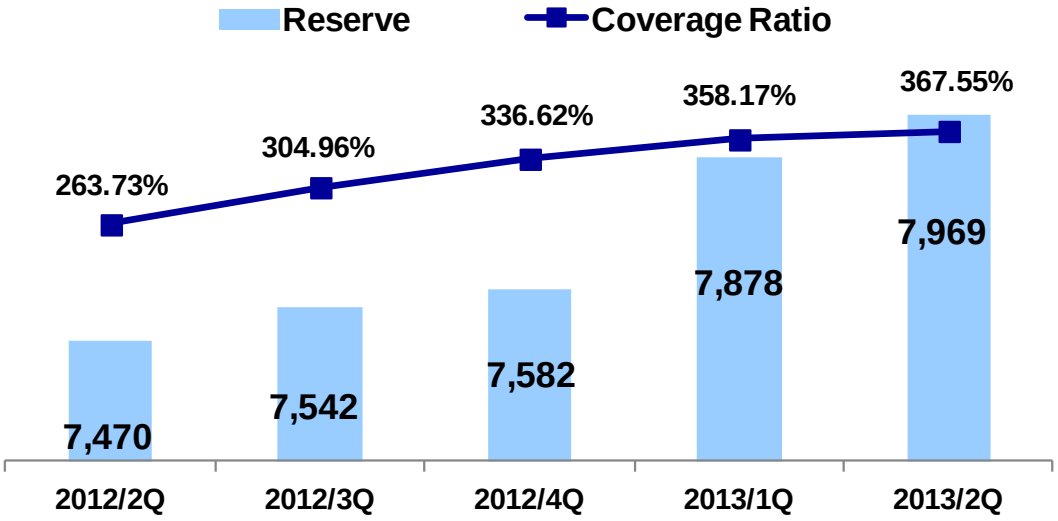




BSP – Asset Quality 13/14

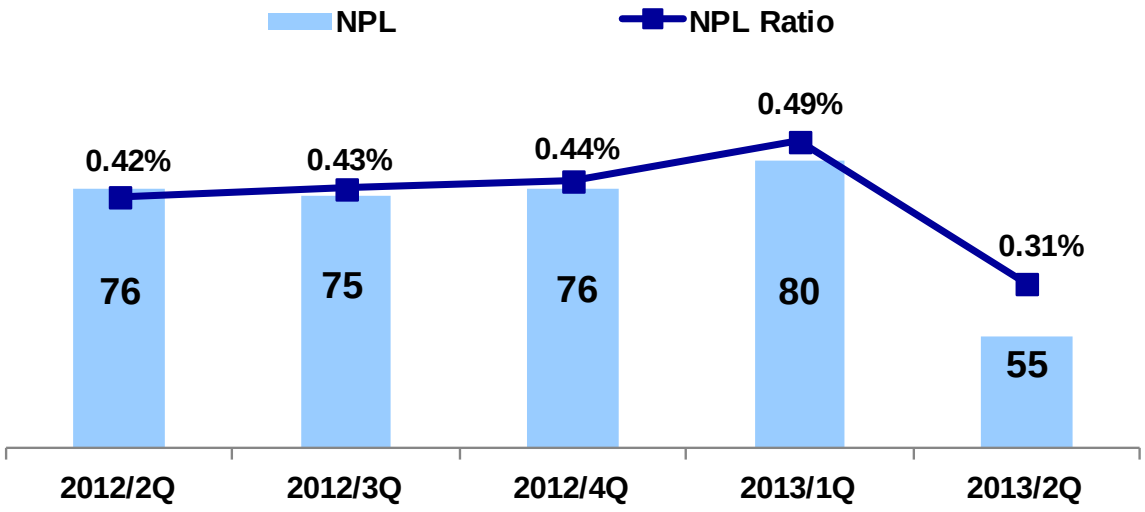
NT$Mn

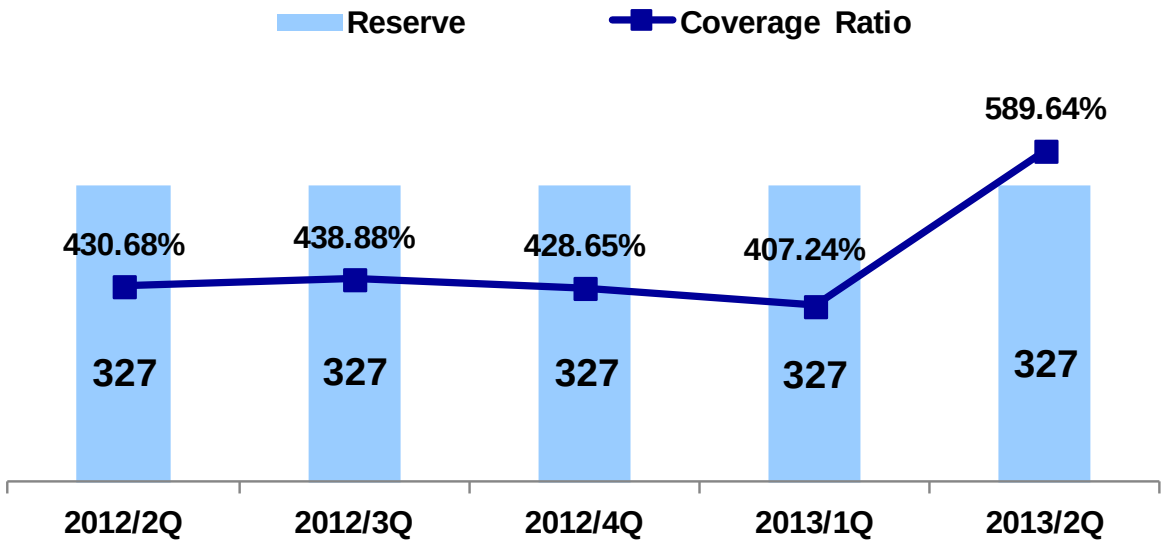




BSP(Credit Card) – Asset Quality 14/14

NT$Mn





SPS Financial Highlights – 2013/2Q 1/5

NT$Mn	2012/2Q	2012/3Q	2012/4Q	2013/1Q	2013/2Q	QoQ	YoY
Share capital	15,365	15,365	15,365	15,365	15,365	0.0%	0.0%
Total assets	62,330	64,624	60,161	55,911	60,267	7.8%	-3.3%
Total equity	22,474	22,677	22,759	22,940	22,994	0.2%	2.3%
Net income	208	253	82	115	31	-73%	-85%
ROAE	3.70%	6.36%	1.44%	2.03%	0.55%	-1.49%	-3.15%
EPS (NT$)	0.14	0.16	0.05	0.07	0.02	-0.05	-0.11
BVPS (NT$)	14.63	14.76	14.81	14.93	14.97	0.04	0.34
BIS	462%	400%	370%	401%	420%	19%	-42%
Brokerage market share	4.99%	5.01%	5.02%	5.03%	5.15%	0.12%	0.16%
Avg. margin purchase value	12,161	12,161	12,041	12,700	13,500	6.3%	11.0%
Margin trading market share	5.40%	5.61%	5.69%	5.97%	6.15%	0.18%	0.75%

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

SPS Financial Highlights – 2013/1~6M 2/5

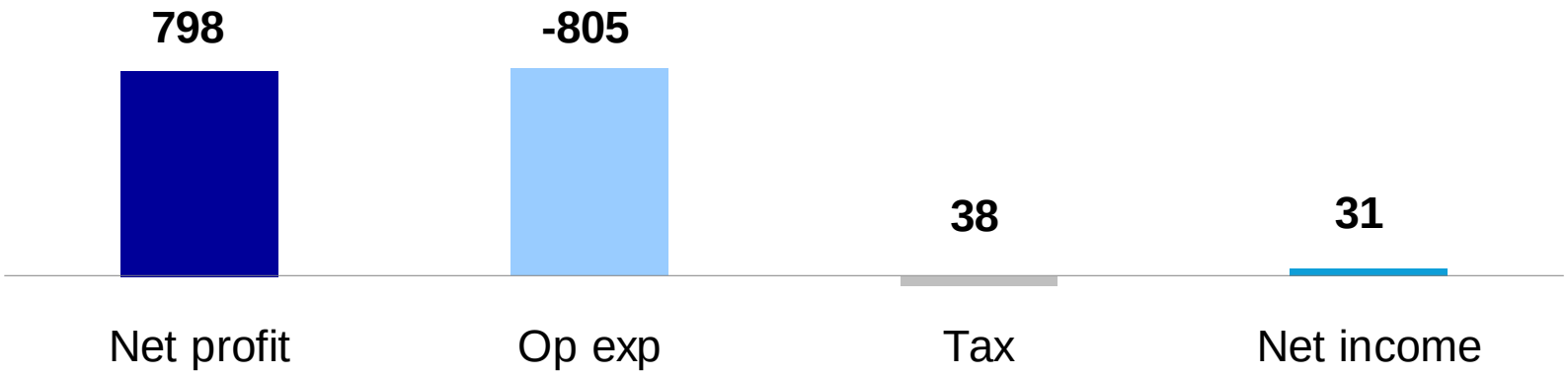
NT$Mn	2012/1~6M	2013/1~6M	+/-	YoY
Share capital	15,365	15,365	0	0.0%
Total assets	62,330	60,267	-2,063	-3.3%
Total equity	22,474	22,994	520	2.3%
Net income	825	147	-678	-82%
ROAE	7.40%	1.28%	-6.12%	-6.12%
EPS（NT$）	0.54	0.10	-0.44	-0.44
BVPS（NT$）	14.63	14.97	0.34	0.34
BIS	462%	420%	-42%	-42%
Brokerage market share	4.96%	5.09%	0.14%	0.14%
Avg. margin purchase value	12,407	13,130	723	5.8%
Margin trading market share	5.36%	6.07%	0.71%	0.71%

[1] Avg. of month-end balance used in ROAE calculation

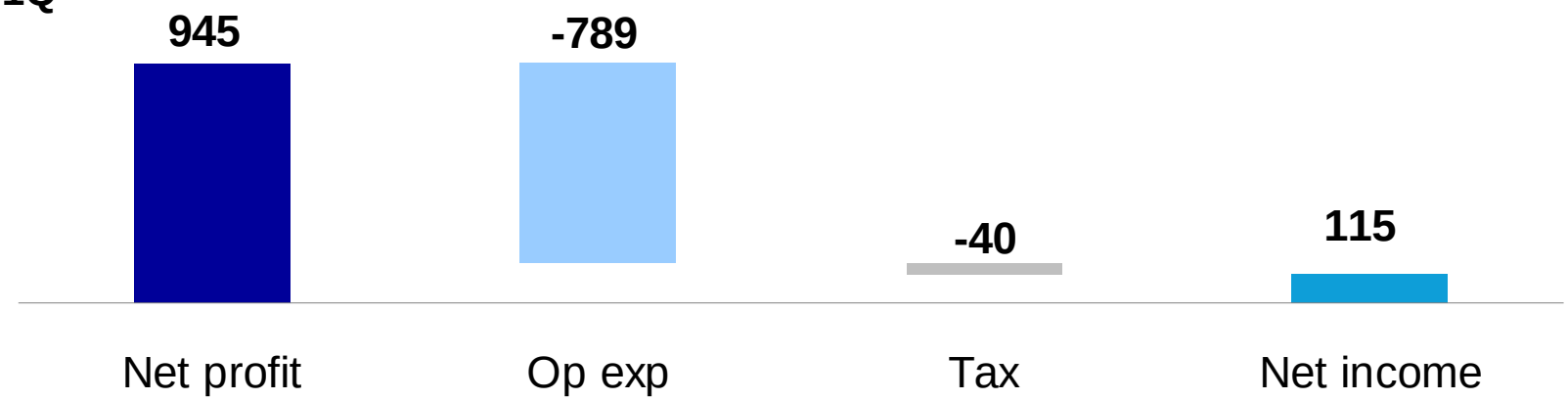
SPS P&L Breakdown – 2013/2Q 3/5

NT$Mn

2013/2Q



2013/1Q

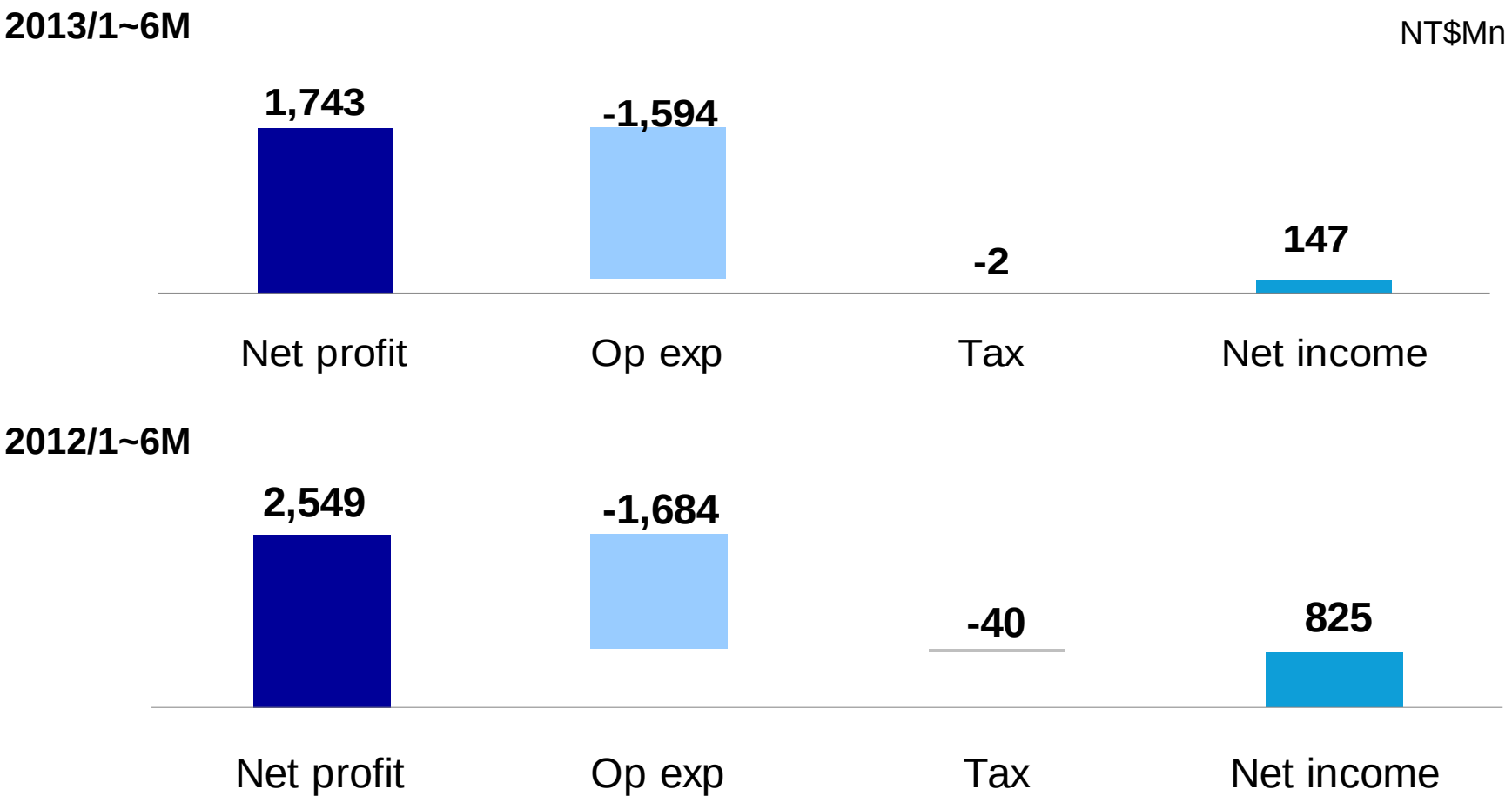


	Net profit	Op exp	Tax	Net income
+/-	**-146**	**-15**	**78**	**-84**
QoQ	**15.5%**	**2.0%**	**194.1%**	**72.7%**

: Better : worse

SPS P&L Breakdown – 2013/1~6M 4/5

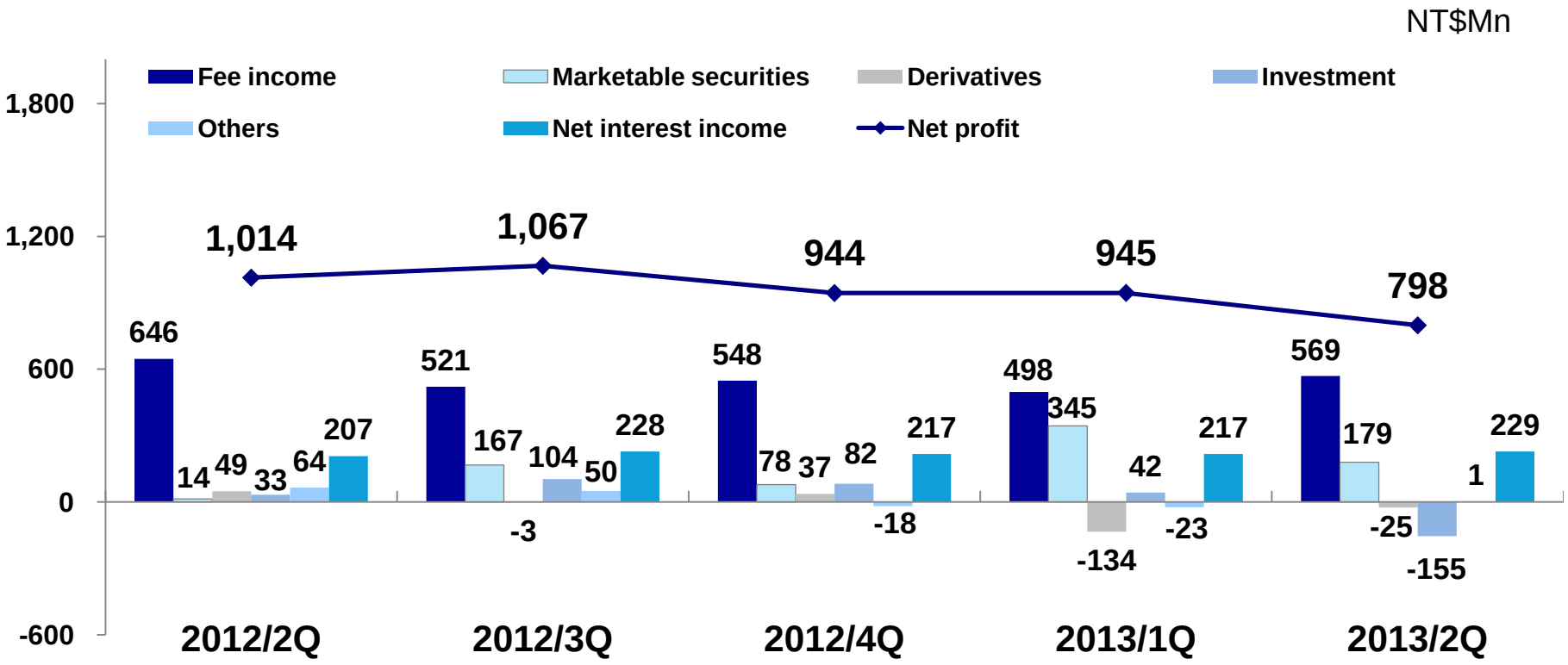
NT$Mn



	Net profit	Op exp	Tax	Net income
(+/-)	-806	90	38	-678
YoY	31.6%	5.3%	94.0%	82.2%

Better : Worse

SPS Net Profit Breakdown – 2013/2Q 5/5



	2012/2Q	2012/3Q	2012/4Q	2013/1Q	2013/2Q
Avg.daily trading vol.(NT$Bn)	83.6	88.0	84.2	97.1	98.3
TAIEX	7,296	7,715	7,700	7,919	8,062

Thank You!

Appendix

SinoPac Holdings Summary Ratios

		Yearly Results	Quarterly Results					YTD Results	
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	6M12	6M13
Per Share Data									
每股盈餘(稅後)	EPS(after-tax)(NT$)	1.28	0.29	0.35	0.27	0.38	0.40	0.66	0.78
每股淨值	BVPS(NT$)	12.91	12.72	12.68	12.91	13.41	13.40	12.72	13.40
加權在外流通股數	Weighted average shares outstanding (million share)	7,546	7,311	7,543	7,546	7,568	7,571	7,311	7,571
DuPont Analysis									
合併資產報酬率(稅後)	ROAA(after-tax)	0.72%	0.66%	0.78%	0.60%	0.82%	0.84%	0.76%	0.83%
股東權益報酬率(稅後)	ROAE(after-tax)	10.26%	9.43%	11.11%	8.43%	11.48%	11.72%	10.79%	11.61%
Leverage & Solvency Ratios									
雙重槓桿比率	Double Leverage Ratio	110%	110%	110%	110%	110%	112%	110%	112%
資本適足率	CAR	121.4%	123.1%	126.6%	121.4%	118.5%	113.3%	123.1%	113.3%
本益比	Price-Earning Ratio	9.74	9.67	8.85	11.48	9.45	8.97	8.54	9.17
		(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	2Q12	3Q12	4Q12	1Q13	2Q13	6M12	6M13
Per Share Data	**Per Share Data**								
每股盈餘(稅後)	EPS(after-tax)(NT$)	1.57	0.38	0.44	0.35	0.52	0.55	0.77	1.07
DuPont Analysis	**DuPont Analysis**								
資產報酬率(稅後)	ROAA(after-tax)	0.69%	0.67%	0.78%	0.61%	0.88%	0.91%	0.69%	0.89%
股東權益報酬率(稅後)	ROAE(after-tax)	11.23%	10.89%	12.65%	9.75%	13.93%	14.28%	11.29%	14.11%
Growth Ratios	**Growth Ratios**								
利息淨收益成長率	NII growth	-	2.48%	1.10%	-2.91%	1.97%	3.27%	-	2.97%
手續費淨收益成長率	Fee growth	-	3.43%	4.16%	2.84%	24.98%	-5.70%	-	32.26%
淨收益成長率	Net profit growth	-	-1.19%	18.64%	-17.90%	24.53%	6.29%	-	24.36%
總放款成長率	Loan growth	5.38%	2.00%	1.50%	0.90%	-0.05%	2.57%	2.90%	2.51%
總存款成長率	Deposit growth	4.38%	1.02%	-0.13%	1.97%	3.52%	0.22%	2.50%	3.75%
Performance Ratios	**Performance Ratios**								
放存比	Loan-to-Deposit Ratio	75.66%	74.76%	75.89%	75.66%	72.52%	74.69%	74.76%	74.69%
利差	Spread	1.51%	1.52%	1.49%	1.47%	1.48%	1.48%	1.52%	1.48%
淨利差	NIM	1.18%	1.19%	1.17%	1.15%	1.15%	1.14%	1.19%	1.15%
費用比	Cost/Income Ratio (%)	52.53%	54.57%	48.01%	56.75%	47.16%	47.62%	53.16%	47.39%
Asset Quality Ratios	**Asset Quality Ratios**								
逾放比	NPLs / Total loans	0.30%	0.38%	0.33%	0.30%	0.29%	0.28%	0.38%	0.28%
備抵呆帳覆蓋率	Coverage ratio	336.62%	263.73%	304.96%	336.62%	358.17%	367.55%	263.73%	367.55%
Leverage & Solvency Ratios	**Leverage & Solvency Ratios**								
資本適足率	BIS	12.79%	12.54%	13.44%	12.79%	12.18%	11.68%	12.54%	11.68%
第一類資本比率	Tier 1 Ratio	8.86%	8.92%	9.10%	8.86%	8.76%	8.68%	8.92%	8.68%
		(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

SinoPac Securities Summary Ratios

		Yearly Results	Quarterly Results					YTD Results	
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	6M12	6M13
Per Share Data	**Per Share Data**								
每股盈餘(稅後)(元)	EPS(after-tax)(NT$)	0.76	0.14	0.16	0.05	0.07	0.02	0.54	0.10
DuPont Analysis	**DuPont Analysis**								
資產報酬率(稅後)	ROAA(after-tax) (%, annualize)	1.83%	1.32%	1.55%	0.52%	0.70%	0.20%	2.63%	0.45%
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize)	5.57%	3.70%	6.36%	1.44%	2.03%	0.55%	7.40%	1.28%
Performance Ratios	**Performance Ratios**								
平均融資餘額(百萬元)	Avg. margin purchase value(NT$m)	12,514	12,161	12,161	12,041	12,700	13,500	12,407	13,130
經紀業務市占率	Brokerage market share (%)	4.99%	4.99%	5.01%	5.02%	5.03%	5.15%	4.96%	5.09%
費用比	Cost/Income Ratio (%)	82.35%	73.44%	77.28%	94.88%	121.11%	123.05%	79.29%	122.08%
Leverage & Solvency Ratios	**Leverage & Solvency Ratios**								
資本適足率	BIS	370%	462%	400%	370%	401%	420%	462%	420%

(IFRS)

1. 平均融資餘額(百萬元)及資本適足率係為當年度累計至該月之資訊

Appendix

FENB Summary Ratios

US$mn	US$mn	Yearly Results	Quarterly Results					YTD Results	
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	6M12	6M13
稅後淨利	Net income after tax	26	2	23	1	4	1	2	5
總資產	Total assets	1,133	1,157	1,130	1133	1151	1,161	1,157	1,161
淨值	Total equity	318	293	317	318	321	320	293	320
總存款	Total deposits	803	838	788	803	816	772	838	772
總放款	Total loans	644	677	637	644	628	641	677	641
Per Share Data	**Per Share Data**								
每股盈餘(稅後)	EPS(after-tax)(US$)	115	9	99	6	16	5	11	22
DuPont Analysis	**DuPont Analysis**								
資產報酬率(稅後)	ROAA(after-tax) (%, annualize YTD earnings)	2.17%	0.69%	7.67%	0.45%	1.29%	0.42%	0.38%	0.85%
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize YTD earnings)	8.85%	2.87%	30.50%	1.63%	4.78%	1.55%	1.68%	3.15%
放存比	Loan-to-Deposit Ratio (%)	80.17%	80.78%	80.87%	80.17%	76.99%	82.94%	80.78%	82.94%
利差	Loan to Deposit Spread (%)	3.87%	3.70%	3.99%	3.87%	4.00%	3.74%	3.81%	3.87%
淨利差	NIM (%)	3.25%	3.19%	3.34%	3.28%	3.19%	2.99%	3.19%	3.09%
費用比	Cost/Income Ratio (%)	83.53%	79.33%	82.30%	78.91%	82.93%	82.58%	86.23%	82.75%
Asset Quality Ratios	**Asset Quality Ratios**								
逾放比	NPLs / Total loans (%)	2.20%	6.21%	2.82%	2.20%	1.61%	1.23%	6.21%	1.23%
備抵呆帳覆蓋率	Reserve / NPLs (%)	156.80%	144.65%	124.57%	156.80%	196.31%	251.55%	144.65%	251.55%
當期打銷呆帳	Write-off (US$)	18	1	9	7	1	3	2	4
Leverage & Solvency Ratios	**Leverage & Solvency Ratios**								
資本適足率	BIS (%)	32.45%	26.91%	31.42%	32.45%	33.66%	31.90%	26.91%	31.90%
第一類資本比率	Tier 1 Ratio (%)	31.18%	25.57%	30.15%	31.18%	32.39%	30.63%	25.57%	30.63%

Appendix

Balance Sheet of SPH and its subsidiaries for the 6 months ended Jun. 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	19,290	8,467	139	503	522	28,921	-1,955	26,965
存放央行及拆借金融同業	Due from the central bank and call loans to banks	72,069	0	0	0	0	72,069	0	72,069
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	32,339	23,025	0	0	0	55,363	-167	55,196
避險之衍生金融資產	Derivative financial assets for hedging	8	0	0	0	0	8	0	8
附賣回票券及債券投資	Securities purchased under agreements to resell	67	1,184	0	0	125	1,376	0	1,376
應收款項-淨額	Receivables, net	101,805	22,227	40	4,886	1,462	130,421	-1,494	128,927
當期所得稅資產	Current tax assets	1,302	65	0	14	886	2,268	-1,896	372
貼現及放款-淨額	Discounts and loans, net	788,979	0	0	2,729	0	791,707	-3,899	787,808
備供出售金融資產	Available-for-sale financial assets	85,556	0	67	0	780	86,404	0	86,404
持有至到期日金融資產	Held-to-maturity investments	207,132	0	0	0	0	207,132	0	207,132
採權益法之股權投資	Investments accounted for using equity method	0	0	0	0	114,177	114,177	-114,101	76
其他金融資產-淨額	Other financial assets, net	4,566	14,275	1,315	7,660	2,426	30,242	-2,316	27,926
投資性不動產	Investment property	0	166	0	4,277	0	4,444	-2,693	1,750
不動產及設備-淨額	Property, plant and equipment, net	10,993	2,282	7	762	39	14,082	0	14,082
無形資產	Intangible assets, net	2,032	484	3	3	9	2,530	558	3,088
遞延所得稅資產	Deferred tax assets	2,490	101	2	12	12	2,617	0	2,617
其他資產	Other assets, net	3,184	4,460	129	1,453	39	9,266	-83	9,183
資產總計	**Total Assets**	**1,331,813**	**76,736**	**1,702**	**22,300**	**120,476**	**1,553,027**	**-128,048**	**1,424,979**
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	86,858	0	0	0	0	86,858	0	86,858
應付商業本票	Commercial papers issued	0	8,357	0	2,127	7,895	18,380	0	18,380
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	13,777	1,666	0	0	0	15,443	-167	15,276
避險之衍生金融負債	Derivative financial liabilities for hedging	12	0	0	0	0	12	0	12
附買回票券及債券負債	Securities sold under agreement to repurchase	595	15,012	0	0	0	15,607	0	15,607
應付款項	Payable	21,243	12,775	57	87	2,730	36,892	-1,494	35,398
當期所得稅負債	Current tax liabilities	698	0	2	18	1,984	2,703	-1,896	807
存款及匯款	Deposit and remittance	1,068,744	0	0	0	0	1,068,744	-4,272	1,064,472
應付金融債券	Bank notes payable	42,993	0	0	0	0	42,993	0	42,993
短期借款	Short-term borrowings	325	1,928	0	3,997	2,200	8,450	-769	7,681
長期借款	Long-term borrowings	0	211	0	10,554	0	10,765	-3,130	7,635
特別股負債	Preferred stock liabilities	0	0	0	0	18	18	0	18
負債準備	Provisions	2,775	250	3	8	17	3,052	0	3,052
其它金融負債	Other financial liabilities	6,460	10,307	0	0	0	16,767	-30	16,737
遞延所得稅負債	Deferred income tax liabilities	850	176	1	168	5	1,200	0	1,200
其他負債	Other liabilities	2,520	3,060	0	1,465	7	7,052	-33	7,019
負債合計	**Total liabilities**	**1,247,849**	**53,742**	**63**	**18,424**	**14,858**	**1,334,937**	**-11,792**	**1,323,145**
股本	Capital stock	59,616	16,212	1,534	3,615	85,157	166,135	-84,058	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	13,847	6,665	107	232	18,105	38,956	-21,031	17,925
其他權益調整	Other item on stockholders' equity	87	-329	-2	29	831	615	-308	308
權益合計	**Total equity**	**83,963**	**22,994**	**1,639**	**3,876**	**105,617**	**218,090**	**-116,256**	**101,834**
非控制股權	Non-controlling interests	0	0	0	0	0	0	0	0
負債及權益總計	**TOTAL**	**1,331,813**	**76,736**	**1,702**	**22,300**	**120,476**	**1,553,027**	**-128,048**	**1,424,979**

Appendix

P&L of SPH and its subsidiaries for the 6 months ended Jun. 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	12,121	463	7	438	4	13,033	-63	12,969
利息費用	Interest expense	4,907	162	0	148	57	5,273	-64	5,210
利息淨收益	**Net interest Income**	**7,213**	**301**	**7**	**291**	**-53**	**7,760**	**0**	**7,760**
利息以外淨收益	**Net revenues other than interest**								
手續費淨收益	Commissions and fee revenues, net	2,901	1,260	211	0	0	4,372	-25	4,347
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	1,767	604	0	0	1	2,372	0	2,372
投資性不動產損益	Gain (loss) on investment property	0	2	0	-9	0	-7	0	-7
備供出售金融資產已實現利益	Realized gains from available-for-sale financial assets	14	0	0	0	241	255	0	255
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	76	8	0	0	-9	76	0	76
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	6,252	6,252	-6,249	2
兌換損益-淨額	Foreign exchange gains, net	1,139	-18	0	0	1	1,122	0	1,122
資產減損損失	Provision for Impairment losses on assets	-9	0	0	0	-74	-83	0	-83
租金收入	Rental revenue	60	13	0	99	0	172	-106	66
其他非利息淨(損)益	Other revenues, net	92	45	0	-14	98	221	-111	110
淨收益	**Total net revenues**	**13,254**	**2,216**	**218**	**367**	**6,458**	**22,513**	**-6,491**	**16,022**
呆帳費用及保證責任準備提存	**Bad debt expenses and guarantee liability provisions**	**-69**	**0**	**0**	**-21**	**0**	**-89**	**0**	**-89**
營業費用	**Operating expenses**	**6,676**	**2,052**	**201**	**168**	**291**	**9,388**	**-242**	**9,146**
員工福利費用	Employee benefits expense	4,220	1,272	101	90	104	5,789	0	5,789
折舊及攤銷費用	Depreciation and amortization	325	101	5	34	6	471	0	470
其他業務及管理費用	Others	2,130	679	95	44	181	3,128	-242	2,887
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**	**6,607**	**2,052**	**201**	**148**	**291**	**9,299**	**-242**	**9,057**
稅前利益(損失)	Income (loss) before income tax	6,647	163	17	219	6,167	13,214	-6,249	6,965
所得稅費用(利益)	Income tax (benefit) expense	890	17	3	44	130	1,084	0	1,084
合併總純(損)益	**Net Income (Loss)**	**5,757**	**147**	**14**	**175**	**6,037**	**12,130**	**-6,249**	**5,881**
歸屬予；	Attributable to								
母公司股東	Stockholders of parent company	5,757	147	14	175	6,037	12,130	-6,249	5,881
非控制股權	Non-controlling interests	0	0	0	0	0	0	0	0

Appendix

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

NT$ Mn		Yearly Results				Quarterly Results				
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	QoQ(%)	YoY(%)	YTD(%)
資產	**Assets:**									
現金及約當現金	Cash and cash equivalents	21,464	21,843	19,364	21,464	25,805	26,965	4.50	23.45	25.63
存放央行及拆借金融同業	Due from the central bank and call loans to banks	87,672	66,462	63,820	87,672	78,273	72,069	-7.93	8.44	-17.80
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	54,941	58,185	57,105	55,316	55,196	-0.22	0.46	-3.34
避險之衍生金融資產	Derivative financial assets for hedging	16	29	22	16	10	8	-23.75	-73.88	-51.25
附賣回票券及債券投資	Securities purchased under agreements to resell	3,754	8,017	3,201	3,754	2,941	1,376	-53.20	-82.83	-63.33
應收款項-淨額	Receivables, net	87,096	75,517	73,318	87,096	107,511	128,927	19.92	70.72	48.03
當期所得稅資產	Current tax assets	549	497	502	549	623	372	-40.34	-25.23	-32.20
貼現及放款-淨額	Discounts and loans, net	771,373	754,532	765,098	771,373	770,135	787,808	2.29	4.41	2.13
備供出售金融資產	Available-for-sale financial assets	56,039	49,718	51,796	56,039	57,342	86,404	50.68	73.79	54.19
持有至到期日金融資產	Held-to-maturity investments	219,844	240,265	244,874	219,844	235,447	207,132	-12.03	-13.79	-5.78
採權益法之股權投資	Investments accounted for using equity method	78	69	72	78	80	76	-4.80	9.25	-2.64
其他金融資產-淨額	Other financial assets, net	27,596	26,805	27,009	27,596	27,943	27,926	-0.06	4.18	1.20
投資性不動產	Investment property	1,756	1,762	1,759	1,756	1,753	1,750	-0.16	-0.63	-0.32
不動產及設備-淨額	Property, plant and equipment, net	14,218	14,603	14,659	14,218	14,155	14,082	-0.52	-3.56	-0.96
無形資產	Intangible assets, net	3,115	2,319	2,334	3,115	3,096	3,088	-0.26	33.17	-0.87
遞延所得稅資產	Deferred tax assets	2,993	3,893	3,100	2,993	2,672	2,617	-2.06	-32.77	-12.57
其他資產	Other assets, net	11,041	11,381	12,330	11,041	11,393	9,183	-19.40	-19.32	-16.83
資產總計	**Total Assets**	**1,365,709**	**1,332,654**	**1,341,443**	**1,365,709**	**1,394,497**	**1,424,979**	**2.19**	**6.93**	**4.34**
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	70,454	58,960	57,379	70,454	60,913	86,858	42.59	47.32	23.28
應付商業本票	Commercial papers issued	12,875	12,004	15,363	12,875	15,323	18,380	19.95	53.12	42.75
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	10,603	10,850	10,087	12,029	15,276	26.99	44.07	51.45
避險之金融負債	Derivative financial liabilities for hedging	23	35	29	23	17	12	-33.11	-66.87	-48.94
附買回票券及債券負債	Securities sold under agreement to repurchase	22,609	26,919	25,502	22,609	19,619	15,607	-20.45	-42.02	-30.97
應付款項	Payable	37,142	35,352	39,741	37,142	34,740	35,398	1.90	0.13	-4.69
當期所得稅負債	Current tax liabilities	545	633	366	545	903	807	-10.59	27.58	48.07
存款及匯款	Deposit and remittance	1,026,128	1,009,629	1,006,367	1,026,128	1,061,407	1,064,472	0.29	5.43	3.74
應付金融債券	Bank notes payable	43,002	37,016	43,011	43,002	42,997	42,993	-0.01	16.15	-0.02
短期借款	Short-term borrowings	11,088	11,501	9,812	11,088	11,054	7,681	-30.52	-33.22	-30.73
長期借款	Long-term borrowings	8,120	8,322	8,093	8,120	7,502	7,635	1.77	-8.26	-5.98
特別股負債	Preferred stock liabilities	81	129	123	81	81	18	-77.27	-85.71	-77.27
負債準備	Provisions	3,139	3,206	3,110	3,139	3,089	3,052	-1.18	-4.80	-2.74
其它金融負債	Other financial liabilities	15,635	17,407	17,612	15,635	15,828	16,737	5.74	-3.85	7.05
遞延所得稅負債	Deferred income tax liabilities	1,299	1,284	1,294	1,299	1,310	1,200	-8.45	-6.53	-7.63
其他負債	Other liabilities	5,756	6,678	7,149	5,756	6,171	7,019	13.74	5.11	21.94
負債合計	**Total liabilities**	**1,267,982**	**1,239,678**	**1,245,802**	**1,267,982**	**1,292,984**	**1,323,145**	**2.33**	**6.73**	**4.35**
股本	Capital stock	75,683	75,423	75,454	75,683	75,683	82,077	8.45	8.82	8.45
資本公積	Capital surplus	1,802	2,014	1,988	1,802	1,802	1,524	-15.39	-24.30	-15.39
保留盈餘	Retain earnings	20,633	15,951	18,583	20,633	23,506	17,925	-23.74	12.38	-13.13
其他權益調整	Other item on stockholders' equity	(391)	(411)	-384	-391	522	308	-41.05	-174.76	NA
權益合計	**Total equity**	**97,727**	**92,976**	**95,641**	**97,727**	**101,513**	**101,834**	**0.32**	**9.53**	**4.20**
非控制股權	Non-controlling interests	0	0	0	0	0	0	-	-	-
負債及權益總計	**TOTAL**	**1,365,709**	**1,332,654**	**1,341,443**	**1,365,709**	**1,394,497**	**1,424,979**	**2.19**	**6.93**	**4.34**

Appendix

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

NT$ Mn		Yearly Results	Quarterly Results							YTD Results		
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	QoQ(%)	YoY(%)	6M12	6M13	YoY(%)
利息收入	Interest revenue	25,243	6,249	6,430	6,330	6,381	6,588	3.23	5.43	12,483	12,969	3.90
利息費用	Interest expense	10,003	2,435	2,567	2,516	2,538	2,672	5.27	9.73	4,920	5,210	5.88
利息淨收益	**Net interest Income**	**15,240**	**3,814**	**3,863**	**3,814**	**3,844**	**3,916**	**1.89**	**2.68**	7,563	7,760	2.60
利息以外淨收益	**Net revenues other than interest**											
手續費淨收益	Commissions and fee revenues, net	7,766	1,985	1,841	1,916	2,187	2,160	-1.26	8.82	4,013	4,347	8.33
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	4,215	784	1,290	847	1,276	1,096	-14.12	39.86	2,078	2,372	14.15
投資性不動產損益	Gain (loss) on investment property	-17	-4	-4	-4	0	-7	NA	NA	-8	-7	NA
備供出售金融資產已實現利益	Realized gains from available-for-sale financial assets	126	25	15	0	146	109	-25.49	342.39	110	255	131.69
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	514	184	33	109	4	72	1,880.00	-60.67	372	76	-79.59
採用權益法認列關聯企業及合資損益之份額	Share of profit (loss) of associates and joint ventures accounted for using equity method	11	3	2	3	1	1	8.66	-54.34	6	2	-59.35
兌換損益-淨額	Foreign exchange gains, net	380	37	112	147	423	699	65.21	1,766.83	120	1,122	833.46
資產減損損失	Provision for Impairment losses on assets	-352	-80	-35	-237	-57	-25	NA	NA	-80	-83	NA
租金收入	Rental revenue	130	33	30	31	32	34	6.32	2.19	69	66	-4.89
其他非利息淨(損)益	Other revenues, net	158	85	52	-22	11	99	803.71	16.80	124	110	-11.37
淨收益	**Total net revenues**	**28,171**	**6,865**	**7,199**	**6,604**	**7,867**	**8,155**	**3.66**	**18.78**	**14,368**	**16,022**	**11.51**
呆帳費用及保證責任準備提存	**Bad debt expenses and guarantee liability provis**	-566	45	-684	-7	-114	25	NA	-44.93	124	-89	-172.00
營業費用	**Operating expenses**	17,414	4,305	4,508	4,282	4,433	4,713	6.33	9.47	8,624	9,146	6.05
員工福利費用	Employee benefits expense	10,966	2,711	2,822	2,626	2,865	2,924	2.08	7.87	5,518	5,789	4.92
折舊及攤銷費用	Depreciation and amortization	836	206	207	222	237	233	-1.45	13.27	407	470	15.53
其他業務及管理費用	Others	5,611	1,388	1,478	1,434	1,331	1,556	16.87	12.04	2,699	2,887	6.95
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	4,350	3,825	4,275	4,319	4,738	9.71	8.92	8,748	9,057	3.53
稅前利益(損失)	Income (loss) before income tax	11,324	2,515	3,375	2,329	3,548	3,417	-3.69	35.85	5,620	6,965	23.93
所得稅費用(利益)	Income tax (benefit) expense	1,700	331	742	284	675	409	-39.33	23.53	674	1,084	60.92
本期淨利（或淨損）	**Profit (loss)**	**9,624**	**2,184**	**2,633**	**2,045**	**2,873**	**3,008**	**4.68**	**37.72**	**4,946**	**5,881**	**18.90**
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	59	-98	-32	150	64	-57.34	7.98	-57	214	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	-30	116	-1	766	-323	-142.19	NA	41	443	977.24
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	2	6	6	5	6	6.82	151.91	17	11	-34.36
確定福利計畫精算損益	Other comprehensive income, before tax, actuarial gains (losses) on defined benefit plans	18	0	0	18	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	-3	0	3	1	-3	-506.31	NA	-3	-2	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	-12	3	14	-9	42	NA	NA	20	33	68.01
稅後其他綜合損益	**Other comprehensive income, net of tax**	**52**	**16**	**27**	**8**	**913**	**-214**	**-123.47**	**-1,408.82**	**17**	**699**	**3,992.54**
綜合損益總額	**Comprehensive income**	**9,676**	**2,200**	**2,659**	**2,054**	**3,786**	**2,793**	**-26.22**	**26.95**	**4,963**	**6,580**	**32.56**
合併淨利(損)歸屬於:	**Profit (loss), attributable to**											
母公司股東	Profit (loss), attributable to owners of parent	9,624	2,184	2,633	2,045	2,873	3,008	4.68	37.72	4,946	5,881	18.90
非控制股權	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**		**0**	**0**	**0**		**0**					
母公司股東	Comprehensive income, attributable to owners of parent	9,676	2,200	2,659	2,054	3,786	2,793	-26.22	26.95	4,963	6,580	32.56
非控制股權	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							
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	QoQ(%)	YoY(%)	YTD(%)
資產	**Assets**									
現金及約當現金	Cash and cash equivalents	18,634	18,452	16,650	18,634	22,205	18,412	-17.08	-0.22	-1.19
存放央行及拆借金融同業	Due from the central bank and call loans to banks	85,616	64,015	62,446	85,616	74,945	69,835	-6.82	9.09	-18.43
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	24,135	23,826	27,011	28,760	31,736	10.35	31.49	17.49
避險之衍生金融資產	Derivative financial assets for hedging	16	28	22	16	10	8	-20.00	-71.43	-50.00
附賣回票券及債券投資	Securities purchased under agreements to resell	236	4,648	1,407	236	0	67	NA	-98.56	-71.61
應收款項-淨額	Receivables, net	61,702	52,600	46,336	61,702	82,602	101,643	23.05	93.24	64.73
當期所得稅資產	Current tax assets	1,169	1,013	992	1,169	1,333	1,267	-4.95	25.07	8.38
貼現及放款-淨額	Discounts and loans, net	750,309	732,572	743,610	750,309	749,625	768,951	2.58	4.97	2.48
備供出售金融資產	Available-for-sale financial assets	51,062	44,767	46,238	51,062	52,615	81,181	54.29	81.34	58.99
持有至到期日金融資產	Held-to-maturity investments	217,319	237,098	242,064	217,319	232,456	204,128	-12.19	-13.91	-6.07
採權益法之股權投資	Investments accounted for using equity method	5,417	4,425	5,244	5,417	5,891	5,318	-9.73	20.18	-1.83
其他金融資產-淨額	Other financial assets, net	8,312	8,375	8,451	8,312	8,341	8,397	0.67	0.26	1.02
不動產及設備-淨額	Property, plant and equipment, net	10,895	11,291	11,356	10,895	10,855	10,796	-0.54	-4.38	-0.91
無形資產	Intangible assets, net	1,565	1,096	1,122	1,565	1,545	1,537	-0.52	40.24	-1.79
遞延所得稅資產	Deferred tax assets	1,789	2,129	1,864	1,789	1,600	1,638	2.37	-23.06	-8.44
無形資產-淨額	Other assets, net	1,624	1,462	1,928	1,624	1,717	2,886	68.08	97.40	77.71
資產總計	**Total**	**1,242,676**	**1,208,106**	**1,213,556**	**1,242,676**	**1,274,500**	**1,307,800**	**2.61**	**8.25**	**5.24**
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	58,797	57,167	69,989	60,752	86,501	42.38	47.12	23.59
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	9,217	9,646	8,671	10,662	13,777	29.22	49.47	58.89
避險之金融負債	Derivative financial liabilities for hedging	23	35	28	23	17	12	-29.41	-65.71	-47.83
附買回票券及債券負債	Securities sold under agreement to repurchase	1,202	3,280	1,653	1,202	985	595	-39.59	-81.86	-50.50
應付款項	Payable	21,377	22,639	22,583	21,377	21,290	21,077	-1.00	-6.90	-1.40
當期所得稅負債	Current tax liabilities	271	30	27	271	502	564	12.35	1780.00	108.12
存款及匯款	Deposit and remittance	1,008,786	989,858	989,145	1,008,786	1,044,249	1,046,509	0.22	5.72	3.74
應付金融債券	Bank notes payable	43,002	37,016	43,011	43,002	42,997	42,993	-0.01	16.15	-0.02
負債準備	Provisions	2,738	2,744	2,723	2,738	2,687	2,649	-1.41	-3.46	-3.25
其它金融負債	Other financial liabilities	5,685	7,545	8,058	5,685	6,325	5,857	-7.40	-22.37	3.03
遞延所得稅負債	Deferred income tax liabilities	826	822	828	826	852	850	-0.23	3.41	2.91
其他負債	Other liabilities	1,856	2,288	2,352	1,856	2,069	2,453	18.56	7.21	32.17
負債合計	**Total liabilities**	**1,164,426**	**1,134,271**	**1,137,221**	**1,164,426**	**1,193,387**	**1,223,837**	**2.55**	**7.90**	**5.10**
股本	Capital stock	53,862	53,862	53,862	53,862	53,862	59,616	10.68	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	9,572	11,959	13,844	16,636	13,847	-16.76	44.66	0.02
其他權益	Other equity interest	131	-12	101	131	202	87	-56.93	NA	-33.59
股東權益合計	**Total stockholders' equity of parent company**	**78,250**	**73,835**	**76,335**	**78,250**	**81,113**	**83,963**	**3.51**	**13.72**	**7.30**
負債及股東權益總計	**TOTAL**	**1,242,676**	**1,208,106**	**1,213,556**	**1,242,676**	**1,274,500**	**1,307,800**	**2.61**	**8.25**	**5.24**

Appendix

BSP's P&L - IFRS Pro Forma

NT$Mn		Yearly Results	Quarterly Results							YTD Results		
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	QoQ(%)	YoY(%)	6M12	6M13	YoY(%)
利息淨收益	Net interest income	13,160	3,300	3,336	3,304	3,303	3,411	3.27	3.36	6,520	6,714	2.97
手續費淨收益	Net fee income	3,477	852	888	913	1,141	1,076	-5.70	26.25	1,676	2,217	32.26
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	36	100	51	58	68	16.92	90.44	160	126	-20.87
備供出售及成本衡量(損)益	Gains (Losses) from available-for-sale financial assets and unquoted equity instruments	57	51	4	0	8	60	640.74	16.80	53	68	28.91
兌換&衍生性商品利益	Foreign exchange & derivative gains, net	2,670	566	761	664	1,221	1,539	26.08	171.69	1,245	2,759	121.54
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	280	887	217	379	266	-29.79	-4.81	506	645	27.68
資產減損迴轉利益(損失)	Reversal gains (Impairment losses) on assets	-258	-55	-1	-205	-6	-3	NA	NA	-52	-9	NA
其他非利息淨(損)益	Other income	96	31	31	-13	36	109	203.10	247.45	77	145	88.21
淨收益	**Total net revenues**	**21,120**	**5,062**	**6,005**	**4,930**	**6,140**	**6,526**	**6.29**	**28.93**	**10,185**	**12,666**	**24.36**
營業費用	Operating expenses	11,308	2,815	2,943	2,847	2,957	3,171	7.24	12.66	5,518	6,129	11.06
提存前稅前淨利	**Pre-tax income (excluding provision)**	**9,812**	**2,247**	**3,062**	**2,084**	**3,182**	**3,355**	**5.42**	**49.31**	**4,667**	**6,537**	**40.09**
呆帳費用及保證責任準備提存	Bad debt expenses and guarantee liability provisions	395	27	308	-35	38	35	-6.16	30.90	122	73	-40.08
			0	0	0	0	0			0	0	
稅前利益(損失)	Pre-tax income (loss)	9,417	2,220	2,754	2,118	3,145	3,320	5.56	49.53	4,545	6,464	42.23
所得稅費用(利益)	Income tax (benefit) expense	1,069	232	367	223	353	355	0.52	52.78	479	708	47.69
合併總純(損)益	**Net income (Loss)**	**8,348**	**1,988**	**2,387**	**1,895**	**2,792**	**2,965**	**6.19**	**49.15**	**4,066**	**5,757**	**41.59**

Appendix

SPS's Balance Sheet

NT$Mn		Yearly Results	Quarterly Results							
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	QoQ(%)	YoY(%)	YTD(%)
資產	**Assets:**									
現金及約當現金	Cash and cash equivalents	882	1,059	875	882	1,231	1,256	2.05	18.66	42.52
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	23,057	25,407	21,689	18,124	19,164	5.74	-16.88	-11.64
附賣回票券及債券投資	Securities purchased under agreements to resell	3,612	3,071	1,876	3,612	2,941	1,184	-59.74	-61.44	-67.22
應收證券融資款	Margin loans receivable	12,593	12,142	12,701	12,593	13,245	14,377	8.54	18.41	14.16
其他流動資產	Other current assets	10,774	13,422	13,986	10,774	9,548	13,962	46.24	4.02	29.58
基金及投資	Funds and Investments	6,273	5,741	5,761	6,273	6,575	5,053	-23.16	-11.99	-19.45
固定資產	Properties, net	1,968	1,872	1,874	1,968	1,965	1,949	-0.79	4.14	-0.93
無形及其他資產	Intangible & other assets	2,370	1,966	2,144	2,370	2,281	3,322	45.59	68.94	40.17
資產總計	**Total assets**	**60,161**	**62,330**	**64,624**	**60,161**	**55,911**	**60,267**	**7.79**	**-3.31**	**0.18**
負債及股東權益	**Liabilities and stockholders' equity**									
負債	**Liabilities**									
流動負債	Current liabilities	36,985	39,726	41,661	36,985	32,570	36,875	13.22	-7.18	-0.30
其他負債	Other liabilities	417	129	287	417	401	398	-0.79	208.34	-4.70
負債合計	**Total liabilities**	**37,402**	**39,855**	**41,947**	**37,402**	**32,971**	**37,272**	**13.05**	**-6.48**	**-0.35**
股本	Capital stock	15,365	15,365	15,365	15,365	15,365	15,365	0.00	0.00	0.00
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	7,005	7,254	7,366	7,366	7,513	1.99	7.25	1.99
股東權益其他項目	Other items of stockholders' equity	-418	-341	-388	-418	-237	-329	39.01	-3.63	-21.33
股東權益合計	**Total stockholders' equity of parent company**	**22,759**	**22,474**	**22,677**	**22,759**	**22,940**	**22,994**	**0.24**	**2.31**	**1.04**
負債及股東權益總計	**TOTAL**	**60,161**	**62,330**	**64,624**	**60,161**	**55,911**	**60,267**	**7.79**	**-3.31**	**0.18**

Appendix

SPS's P&L - IFRS Pro Forma

NT$Mn		Yearly Results	Quarterly Results							YTD Results		
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	QoQ(%)	YoY(%)	6M12	6M13	YoY(%)
利息淨收益	Net interest income	852	207	228	217	217	229	5.16	10.64	407	446	9.59
手續費淨收益	Net fee income	2,306	625	499	524	472	544	15.17	-12.95	1,283	1,017	-20.75
出售證券利益(損失)	Gains (Losses) on sales of securities, net	330	-3	70	92	113	170	50.55	NA	168	283	68.52
股務代理收入	Stock affairs agent fees	89	22	22	24	25	25	-1.32	13.90	43	50	15.51
股利收入	Dividend income	82	6	53	23	0	13	NA	111.32	6	13	111.32
權證發行利益	Gains (Losses) on warrant issued, net	175	57	31	19	60	33	-45.19	-42.33	125	92	-25.93
期貨契約利益(損失)	Gains (Losses) from futures transactions	-42	65	-50	20	-48	-11	NA	-117.25	-12	-59	NA
選擇權交易利益(損失)	Gains (Losses) from options transactions	-73	-8	-44	-16	1	-2	-263.45	NA	-13	-1	NA
衍生性金融商品利益(損失)	Gains (Losses) from derivative instruments transactions	83	-8	91	32	-87	-12	NA	NA	-41	-99	NA
營業證券評價利益(損失)	Gains (Losses) from valuation of operating securities	242	-46	12	-56	172	-36	-120.87	NA	286	136	-52.36
其他營業收支	Other operating income	-17	-2	9	-27	5	-1	-111.24	NA	1	4	228.40
投資收益	Investment income	391	33	104	82	42	-155	-464.59	-567.57	205	-112	-154.80
營業外收支	Non-operating income-net	141	66	41	9	-28	1	NA	-98.10	91	-27	-129.48
淨收益	**Total net revenues**	**4,560**	**1,014**	**1,067**	**944**	**945**	**798**	**-15.50**	**-21.27**	**2,549**	**1,743**	**-31.61**
營業費用	Operating expenses	3,322	795	774	864	789	805	1.95	1.22	1,684	1,594	-5.34
稅前利益(損失)	**Pre-tax income (loss)**	**1,238**	**219**	**293**	**80**	**155**	**-6**	**-104.16**	**-102.95**	**865**	**149**	**-82.78**
所得稅費用(利益)	Income tax expense(benefit)	77	11	40	-3	40	-38	-194.05	-431.68	40	2	-94.00
純(損)益	**Net income (Loss)**	**1,161**	**208**	**253**	**82**	**115**	**31**	**-72.66**	**-84.84**	**825**	**147**	**-82.24**

SPS's Pre-tax breakdown

NT$Mn		Yearly Results	Quarterly Results							YTD Results		
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	QoQ(%)	YoY(%)	6M12	6M13	YoY(%)
經紀事業處	Brokerage business group	550	59	91	164	93	134	43.35	126.90	295	227	-23.01
資本市場事業處	Capital market business group	467	169	33	56	60	113	89.84	-32.91	378	173	-54.30
投資事業處	Principal investment & derivatives business group	788	73	278	125	169	-84	-149.45	-214.62	385	85	-77.82
其他	Others	-566	-82	-107	-265	-167	-170	NA	NA	-194	-337	NA
稅前利益(損失)	**Pre-tax income (loss)**	**1,238**	**219**	**293**	**80**	**155**	**-6**	**-104.16**	**-102.95**	**865**	**149**	**-82.78**

Appendix

BSP's Credit Breakdown

NT$Mn		Yearly Results	Quarterly Results							
授信類別	Items	2012	2Q12	3Q12	4Q12	1Q13	2Q13	QoQ(%)	YoY(%)	YTD(%)
企金放款	Corporate loans									
製造業	Manufacturing	175,682	164,184	172,060	175,682	170,339	172,178	1.08	4.87	-1.99
電子工業	Electronics Indusrty	78,817	68,960	77,216	78,817	73,344	73,018	-0.44	5.88	-7.36
原物料業	Chemical products	52,635	52,816	50,733	52,635	50,446	53,317	5.69	0.95	1.30
傳產製造業	Conventional industry	42,491	41,570	43,282	42,491	44,804	44,000	-1.79	5.85	3.55
新興製造業	Electric fixture	1,739	838	829	1,739	1,745	1,842	5.56	119.81	5.92
金融機構、證券及保險業	FI & security house & insurance	14,625	13,033	13,203	14,625	13,276	12,391	-6.67	-4.93	-15.28
租賃/分期付款業	Installment & leasing	5,139	6,925	5,081	5,139	5,171	5,071	-1.93	-26.77	-1.32
營建業及不動產業	Construction & real estate	43,407	39,656	39,926	43,407	44,054	44,133	0.18	11.29	1.67
批發及零售業	Wholesales/retail	58,253	60,590	56,746	58,253	63,132	68,979	9.26	13.84	18.41
傳產服務業	Traditional service industry	21,436	17,492	21,047	21,436	22,829	24,090	5.52	37.72	12.38
綜合服務業	Comprehensive services	1,022	1,778	1,439	1,022	1,889	1,744	-7.68	-1.91	70.65
其他服務業	Other services	9,353	9,107	9,148	9,353	9,226	9,619	4.26	5.62	2.84
公營事業/公同事業	State-owned company	33,131	36,060	36,921	33,131	31,414	33,452	6.49	-7.23	0.97
企業相關個人	Business owner	12,496	14,847	14,662	12,496	11,761	11,221	-4.59	-24.42	-10.20
非營利團體	Non-profit organization	1,285	1,429	1,452	1,285	2,510	4,465	77.89	212.46	247.47
其他	Others	1,748	1,783	1,813	1,748	3,017	4,619	53.08	159.03	164.27
企金放款小計	Sub total	377,576	366,884	373,498	377,576	378,618	391,961	3.52	6.84	3.81
保證/承兌/信用狀	Guarantee, acceptance	27,543	25,974	26,098	27,543	27,148	26,566	-2.14	2.28	-3.55
承購業務	Factoring	19,389	16,191	15,779	19,389	15,167	17,123	12.90	5.75	-11.69
外匯/衍生性交易及其他	Derivatives and others	10,575	8,094	10,490	10,575	15,675	16,644	6.18	105.64	57.39
企金授信合計	Corporate total	435,084	417,143	425,865	435,084	436,608	452,294	3.59	8.43	3.96
個金放款	Individual loans	380,558	373,406	377,888	380,558	379,139	385,235	1.61	3.17	1.23
房貸	Mortagage loans	362,753	357,963	361,389	362,753	360,372	363,244	0.80	1.48	0.14
信用貸款	Unsecured loans	12,065	10,387	11,303	12,065	12,736	15,412	21.02	48.37	27.75
車貸	Car loans	5,148	4,523	4,792	5,148	5,348	5,690	6.40	25.80	10.54
其他	Others	593	533	404	593	684	888	29.82	66.79	49.84
保證	Guarantee	190	224	203	190	184	178	-3.38	-20.53	-6.59
信用卡	Credit card	17,116	17,883	17,007	17,116	16,300	17,538	7.60	-1.93	2.47
個金授信合計	Individual total	397,864	391,513	395,098	397,864	395,623	402,950	1.85	2.92	1.28
全行授信總計	TOTAL	832,948	808,656	820,962	832,948	832,231	855,244	2.77	5.76	2.68

Appendix

BSP's Deposit Breakdown

NT$Mn		Yearly Results	Quarterly Results							
存款類別	Items	2012	2Q12	3Q12	4Q12	1Q13	2Q13	QoQ(%)	YoY(%)	YTD(%)
台幣存款	NTD Deposits									
台幣支存	Checking	9,357	8,711	8,543	9,357	9,773	9,807	0.35	12.58	4.81
台幣活期性	Demand	317,163	300,975	311,242	317,163	318,188	320,540	0.74	6.50	1.06
台幣定期性	Time	500,116	513,995	504,546	500,116	503,168	492,993	-2.02	-4.09	-1.42
郵匯局轉存款	Redeposit from the directorate general of postal remittance	9,358	9,358	9,358	9,358	9,358	9,411	0.57	0.57	0.57
小計	Sub total	835,994	833,039	833,689	835,994	840,487	832,751	-0.92	-0.03	-0.39
外幣存款	Foreign Currency Deposits									
外幣支存	Checking	3,595	3,847	3,477	3,595	3,416	3,452	1.05	-10.27	-3.98
外幣活期性	Demand	110,659	93,770	92,787	110,659	113,291	117,469	3.69	25.27	6.15
外幣定期性	Time	66,761	68,038	67,451	66,761	95,615	101,449	6.10	49.11	51.96
小計	Sub total	181,015	165,655	163,715	181,015	212,322	222,370	4.73	34.24	22.85
合計	Total	1,017,009	998,694	997,404	1,017,009	1,052,809	1,055,121	0.22	5.65	3.75

Appendix

BSP's Fee Breakdown

NT$Mn		Yearly Results	Quarterly Results							YTD Results		
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	QoQ(%)	YoY(%)	6M12	6M13	YoY(%)
財富管理	Wealth management	1,165	264	303	327	448	449	0.19	69.99	535	897	67.65
放款	Loan fees	532	149	142	110	218	176	-19.06	18.26	281	394	40.28
應收帳款	Factoring and A/R financing	150	37	36	41	40	38	-3.07	3.78	73	78	6.87
進出口	Import and export service	313	79	80	77	76	82	7.52	4.00	156	158	1.24
信託及保管	Trust & custodian bank	148	35	34	36	39	40	1.97	12.74	79	79	0.60
保證及承兌	Guarantees & acceptances	83	19	21	26	26	23	-10.50	18.95	37	49	32.46
信用卡	Credit card	661	156	164	199	169	170	0.13	8.72	298	339	13.69
其他	Others	-12	-3	3	-4	-5	-12	NA	NA	-10	-16	NA
*壽險	Life insurance	421	111	102	100	126	105	-17.15	-5.37	219	231	5.36
*產險	Property insurance	15	5	3	3	4	5	33.16	-1.77	9	9	-3.69
小計	**Sub total**	**3,477**	**852**	**888**	**913**	**1,141**	**1,076**	**-5.70**	**26.25**	**1,676**	**2,217**	**32.26**
壽險	Life insurance	1,462	378	368	344	470	388	-17.63	2.55	750	858	14.42
產險	Property insurance	70	21	16	18	13	29	129.11	39.23	36	42	17.59
扣除銀行已認列之收入	Income attributable to BSP	-436	-116	-105	-103	-130	-109	NA	NA	-228	-239	NA
合計	**Total fee income**	**4,573**	**1,136**	**1,166**	**1,173**	**1,494**	**1,383**	**-7.43**	**21.80**	**2,234**	**2,877**	**28.82**

Appendix

BSP's Asset Quality

NT$Mn		Yearly Results	Quarterly Results							YTD Results		
		2012	2Q12	3Q12	4Q12	1Q13	2Q13	QoQ(%)	YoY(%)	6M12	6M13	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	3,211	2,833	2,473	2,252	2,200	-2.35	-31.49	3,398	2,252	-33.71
當期新增逾放	New NPL influx	1,628	505	279	588	270	490	81.23	-3.08	761	760	-0.17
當期逾放回收金額	NPL recovery	2,298	871	277	791	249	336	35.25	-61.41	1,229	585	-52.42
當期打銷呆帳	Write-offs	475	12	361	17	74	185	147.99	1,472.80	97	259	168.48
本期逾期放款餘額	**90-days NPLs - ending**	**2,252**	**2,833**	**2,473**	**2,252**	**2,200**	**2,168**	**-1.43**	**-23.46**	**2,833**	**2,168**	**-23.47**
逾放比	**NPL ratio**											YoY(+/-)
逾放比-個金	Individual NPL ratio	0.11%	0.11%	0.10%	0.11%	0.10%	0.09%	-0.01%	-0.02%	0.11%	0.09%	-0.02%
逾放比-企金	Corporate NPL ratio	0.49%	0.66%	0.56%	0.49%	0.48%	0.46%	-0.02%	-0.20%	0.66%	0.46%	-0.20%
逾放比-全行	Total NPL ratio	0.30%	0.38%	0.33%	0.30%	0.29%	0.28%	-0.01%	-0.10%	0.38%	0.28%	-0.10%
備抵呆帳餘額（放款）	**Total reserves for loans**	**7,582**	**7,470**	**7,542**	**7,582**	**7,878**	**7,969**	**1.15**	**6.67**	**7,470**	**7,969**	**6.67**
覆蓋率	**Coverage ratio**											YoY(+/-)
覆蓋率-個金	Individual coverage ratio	856.90%	812.96%	884.74%	856.90%	928.81%	1013.53%	84.72%	200.57%	812.96%	1013.53%	200.57%
覆蓋率-企金	Corporate coverage ratio	224.40%	170.38%	197.89%	224.40%	239.60%	244.95%	5.35%	74.57%	170.38%	244.95%	74.57%
覆蓋率-全行放款	Total coverage ratio	336.62%	263.73%	304.96%	336.62%	358.17%	367.55%	9.38%	103.82%	263.73%	367.55%	103.82%
信用卡資產品質	**Asset quality for credit card**											YoY(+/-,%)
逾放比	NPL ratio(90-day past due)	0.44%	0.42%	0.43%	0.44%	0.49%	0.31%	-0.18%	-0.11%	0.42%	0.31%	-0.11%
覆蓋率	Coverage ratio	428.65%	430.68%	438.88%	428.65%	407.24%	589.64%	182.40%	158.96%	430.68%	589.64%	158.96%
當期打銷呆帳	Write-offs	181	46	48	46	46	50	7.96	8.62	86.85	96.50	11.12
淨轉催率	Net charge off ratio	-0.92%	-0.96%	-0.92%	-0.92%	-0.88%	-0.81%	0.07%	0.16%	-0.96%	-0.81%	0.16%
提列呆帳	**Provisions for credit loss**											YoY(%)
呆帳費用提列-放款	Loan (gross)	923	155	460	68	338	264	-21.66	70.95	396	602	52.05
呆帳費用提列-應收及保證	Credit (gross)	142	27	27	36	-13	-105	720.23	-487.19	79	-118	-249.18
呆帳費用提列-信用卡及其他	Credit card (gross)	179	48	51	45	51	57	11.44	18.83	83	108	29.67
當期呆帳費用	**Total provisions**	**1,244**	**230**	**538**	**148**	**376**	**216**	**-42.52**	**-6.01**	**558**	**592**	**5.97**
呆帳收回	**Recovery**											YoY(%)
呆帳收回-放款	Loan	559	129	158	112	129	112	-12.69	-12.96	**289**	**241**	**-16.61**
呆帳收回-應收及保證	Credit	0	0	0	0	139	0	-100.00	NA	**0**	**139**	**NA**
呆帳收回-信用卡及其他	Credit card	288	73	72	70	69	68	-2.12	-7.49	**146**	**137**	**-6.48**
當期呆帳收回		**847**	**202**	**230**	**182**	**337**	**180**	**-46.55**	**-10.99**	**435**	**516**	**18.71**