



SinoPac Holdings

Non-deal Roadshow by Credit Suisse

2013.04.29-30

Disclaimer

This presentation and the presentation materials distributed herewith may include forward-looking statements. 2012/4Q 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

2012/4Q Overall Performance (p.2 ~ p.3)

SinoPac Holdings (p.4 ~ p.9)

Bank SinoPac (p.10 ~ p.24)

SinoPac Securities (p.25 ~ p.30)

Recent Cross-strait Developments (p.31)

**Share Subscription Agreement between BSP and
ICBC (p.32 ~ p.39)**

SPH Operating Report^{1/2}

2012/4Q Overview

- Previous economic uncertainties remain an overhang but overall outlook more optimistic:
 - European Central Bank has boosted market confidence by promoting OMT; CDS and bond yield have declined in PIIGS countries. US presidential election has concluded smoothly and risks associated with the pending fiscal cliff are temporarily eased. China's National Congress transition is completed and with domestic demand rebounding, overall economy has recovered
 - CEPD's monitoring indicator has improved from 10 consecutive "recession" status to "caution". TAIEX declined slightly by 0.2% while turnover fell 4.3%
- SPH overall operating outcome
 - SPH booked net income after tax of NT\$9,543Mn in 2012 (BSP and SPS contributed NT\$8,220Mn and NT\$1,210Mn respectively), YoY growth of 211%

SPH Operating Report^{2/2}

Performance and achievements

Bank SinoPac

- Expanding community banking business opportunities and promoting cash management service
- Focused on SME businesses, prompted stable loan growth
- Captured business opportunities associated with new market and new currency; aggressively expanded cross-strait lending and wealth management business

SinoPac Securities

- Ranked 1st in accumulated brokerage and margin trading market share growth; SPS was the only brokerage with YoY market share growth amongst top 5 brokerages
- Ranked 2nd in overall underwriting deals, monetary amount and fees earned. Amongst top 5 brokerages, SPS is the only one that saw YoY underwriting fee growth
- Ranked 2nd in number of rights issued

Awards

- Bank- Awarded by Taiwan Academy of Banking and Finance for its outstanding performance in international development and business innovation
- Securities- Awarded by TWSE for being the best market maker and ranked 2nd in number of rights issued

SPH Financial Highlights – 2012/4Q ^{1/6}

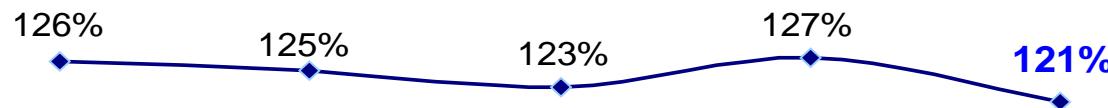
NT\$Mn ; Mn Shares	2011/4Q	2012/1Q	2012/2Q	2012/3Q	2012/4Q	QoQ	YoY
Share Capital	73,112	73,112	75,423	75,454	75,683	0.3%	3.5%
Average shares outstanding	7,311	7,311	7,311	7,543	7,546	0.0%	3.2%
Total assets	1,299,962	1,296,051	1,323,880	1,329,583	1,357,062	2.1%	4.4%
Total equity	90,089	92,794	93,975	96,591	98,676	2.2%	9.5%
Net income	-1,053	2,704	2,156	2,583	2,100	-19%	NA
ROAE	-4.64%	11.77%	9.19%	10.79%	8.57%	-2.2%	13.2%
EPS (NT\$)	-0.14	0.36	0.29	0.34	0.28	-0.06	0.42
BVPS (NT\$)	12.32	12.69	12.85	12.80	13.04	0.24	0.72

SPH Financial Highlights – 2012/1~12M 2/6

NT\$Mn ; Mn Shares	2011/1~12M	2012/1~12M	+/-	YoY
Share Capital	73,112	75,683	2,571	3.5%
Average shares outstanding	7,311	7,546	235	3.2%
Total assets	1,299,962	1,357,062	57,100	4.4%
Total equity	90,089	98,676	8,587	9.5%
Net income	3,069	9,543	6,475	211.0%
ROAE	3.42%	10.06%	6.6%	6.6%
EPS (NT\$)	0.41	1.26	0.85	0.85
BVPS (NT\$)	12.32	13.04	0.72	0.72

SPH Leverage & Solvency Ratio 3/6

CAR (%)



DLR (%)

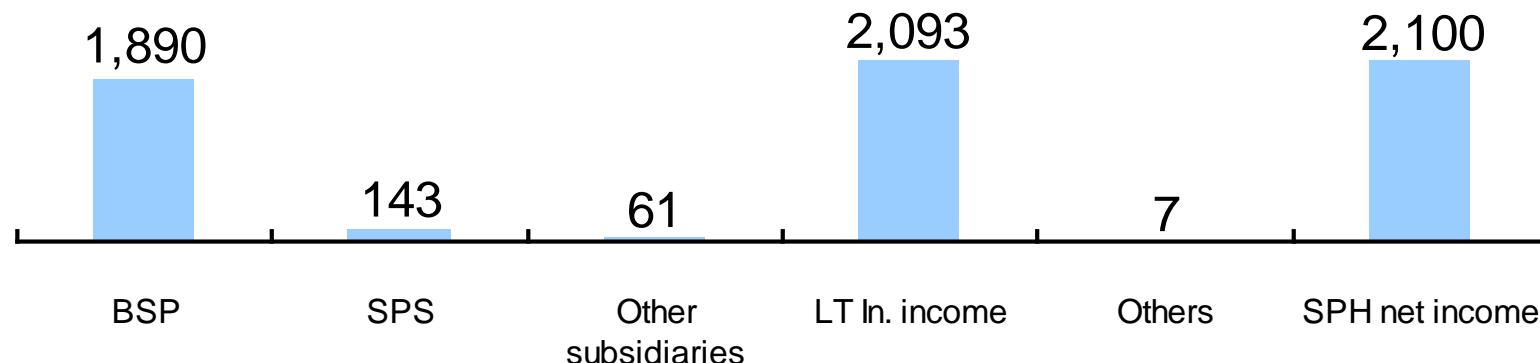


¹ CAR = Holdings' net eligible capital / Holdings' statutory requirement capital

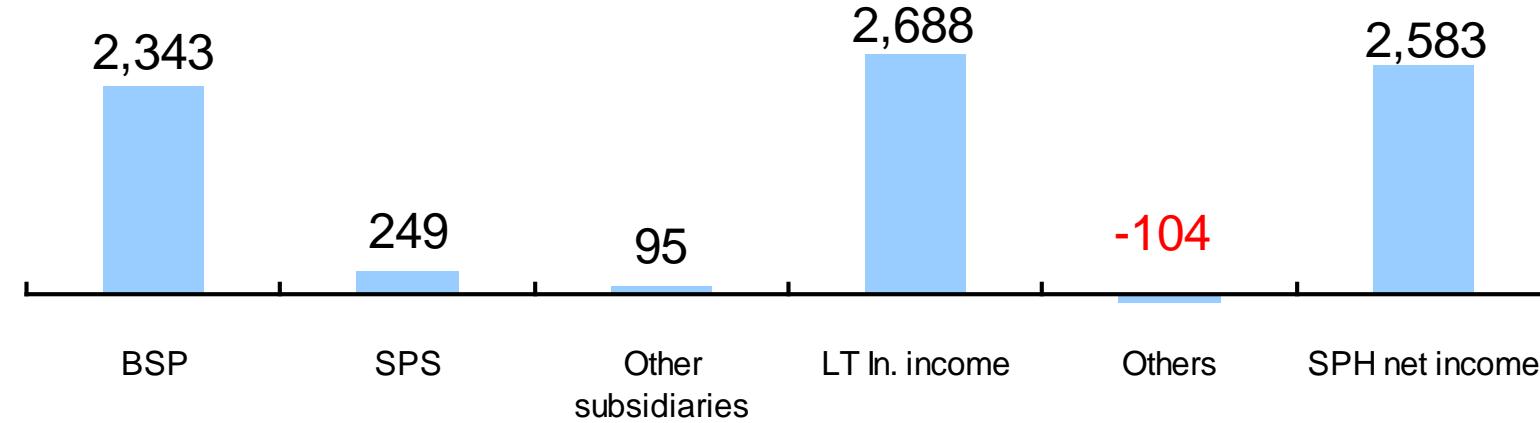
² DLR = Long-term investment / Equity

Profit Contribution by Subsidiaries – 2012/4Q (QoQ) 4/6

2012/4Q



2012/3Q



(+/-)

-453

19%

-107

43%

-34

36%

-594

22%

111

106%

-483

19%

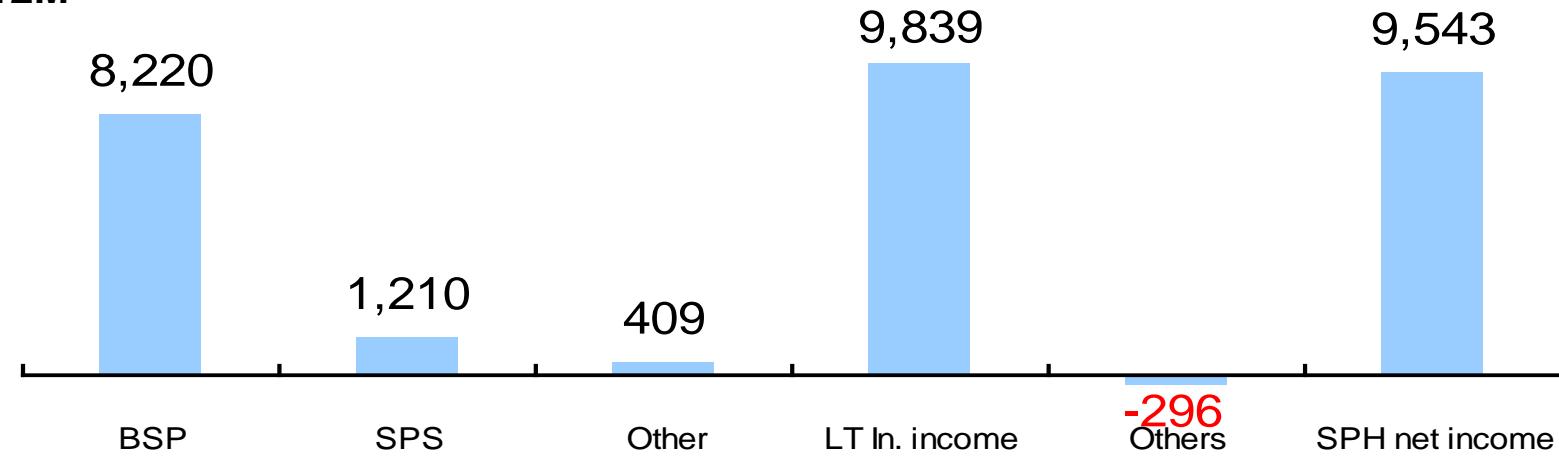
¹ Others = Holdings' interest and operating expenses

² : Better : Worse

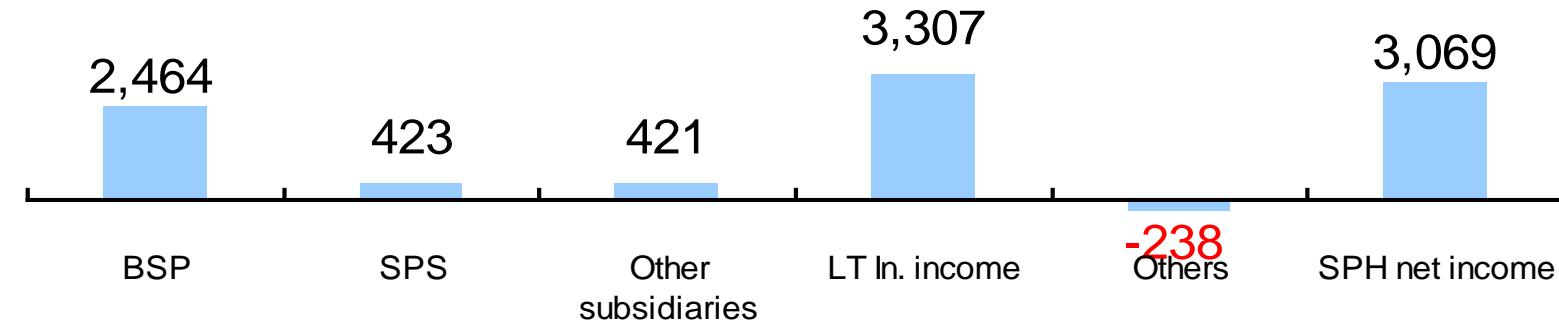
Profit Contribution by Subsidiaries – 2012/1~12M (YoY) 5/6

2012/1~12M

NT\$Mn



2011/1~12M



(+/-) 5,757

788

-12

6,532

-57

6,475

YoY 234%

186%

3%

198%

24%

211%

¹ Others = Holdings' interest and operating expenses

² : Better : Worse

Performance of Subsidiaries – 2012/1~12M ^{6/6}

Subsidiaries	Avg LT Inv.	2012/1~12M LT profit	2012/1~12M ROI	% of total LT Inv.	Profit Contribution	ROI Contribution
BSP	72,451	8,220	11.3%	69.7%	83.5%	7.9%
SPS	22,770	1,210	5.3%	21.9%	12.3%	1.2%
Others	8,686	409	4.7%	8.4%	4.2%	0.4%
Total	103,908	9,839	9.5%	100.0%	100.0%	9.5%

¹ DLR=110%

² LT investment NT\$108,191Mn at 2012/12

BSP Financial Highlights – 2012/4Q ^{1/15}

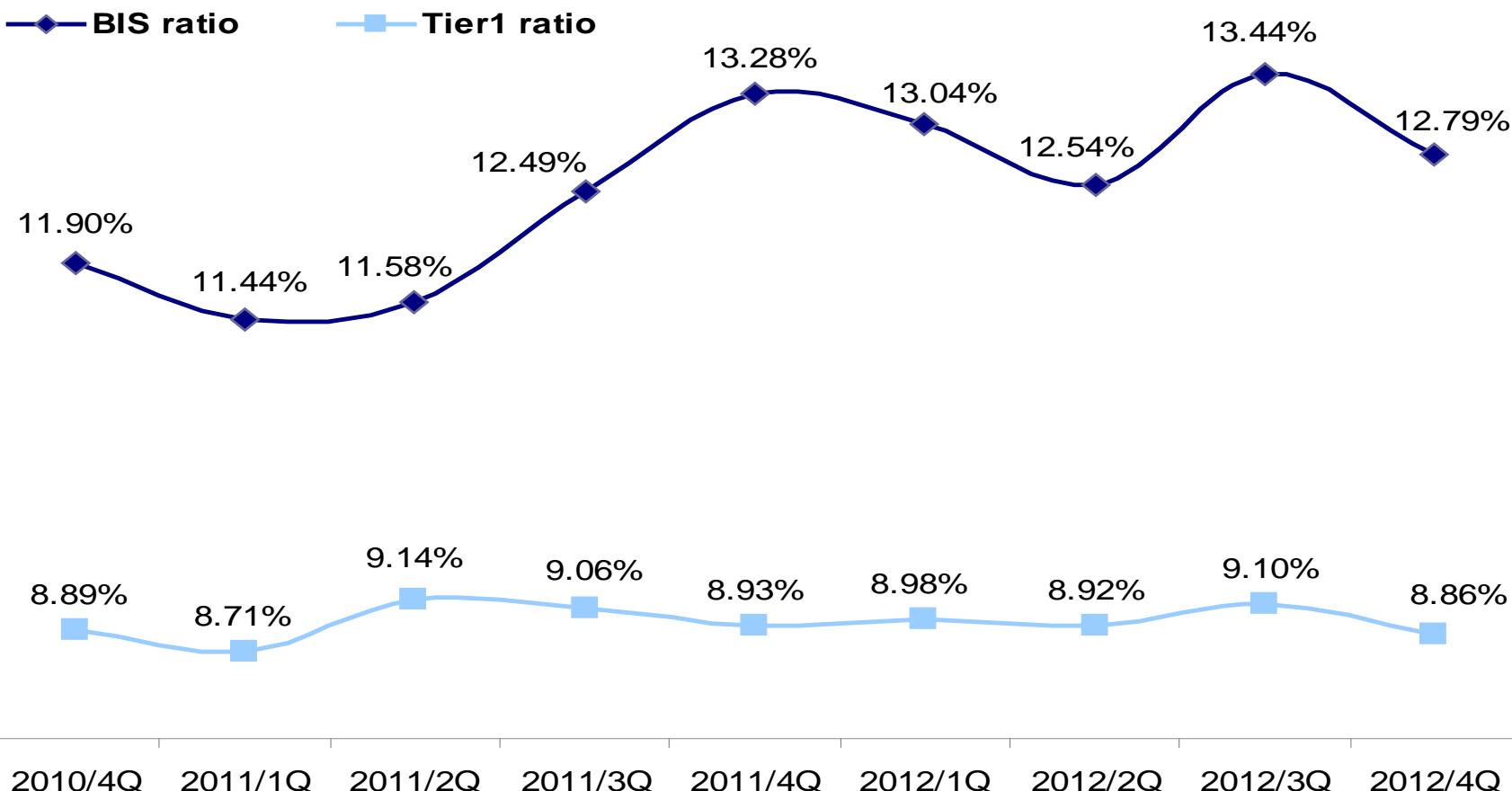
NT\$Mn	2011/4Q	2012/1Q	2012/2Q	2012/3Q	2012/4Q	QoQ	YoY
Total equity	70,545	72,683	74,639	77,095	78,964	2.4%	11.9%
Total assets	1,182,128	1,190,308	1,207,194	1,213,097	1,242,787	2.4%	5.1%
Net income	-1,149	2,023	1,964	2,343	1,890	-19.4%	NA
EPS (NT\$)	-0.22	0.38	0.37	0.44	0.35	-0.09	0.57
Total deposits	974,332	988,586	998,694	997,404	1,017,009	2.0%	4.4%
Total loans	719,402	725,743	740,290	751,386	758,135	0.9%	5.4%
L-to-D ratio	74.7%	74.2%	74.8%	75.9%	75.7%	-0.2%	1.0%
NPL ratio	0.47%	0.44%	0.38%	0.33%	0.30%	-0.03%	-0.17%
Coverage ratio	210.62%	227.98%	263.73%	304.96%	336.62%	32%	126%
Reserve-to-loan ratio	1.00%	1.01%	1.01%	1.00%	1.00%	0.00%	0.00%
BIS Ratio	13.28%	13.04%	12.54%	13.44%	12.79%	-0.65%	-0.49%
Tier 1 Ratio	8.93%	8.98%	8.92%	9.10%	8.86%	-0.24%	-0.07%
ROAA	-0.39%	0.69%	0.66%	0.77%	0.61%	-0.16%	1.00%
ROAE	-6.45%	11.24%	10.63%	12.29%	9.62%	-2.67%	16.07%
Leverage	16.54	16.29	16.14	15.98	15.79	-0.19	-0.75

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

BSP Financial Highlights – 2012/1~12M 2/15

NT\$Mn	2011/1~12M	2012/1~12M	+/-	YoY
Total equity	70,545	78,964	8,419	11.9%
Total assets	1,182,128	1,242,787	60,659	5.1%
Net income	2,464	8,220	5,757	234%
EPS (NT\$)	0.48	1.54	1.06	1.06
Total deposits	974,332	1,017,009	42,677	4.4%
Total loans	719,402	758,135	38,733	5.4%
L-to-D ratio	74.67%	75.66%	1.0%	1.0%
NPL ratio	0.47%	0.30%	-0.17%	-0.17%
Coverage ratio	210.62%	336.62%	126%	126%
Reserve-to-loan ratio	1.00%	1.00%	0.00%	0.00%
BIS Ratio	13.28%	12.79%	-0.49%	-0.49%
Tier 1 Ratio	8.93%	8.86%	-0.07%	-0.07%
ROAA	0.21%	0.68%	0.47%	0.47%
ROAE	3.55%	10.94%	7.39%	7.39%
Leverage	16.90	16.06	-0.85	-0.85

BSP Leverage & Solvency Ratio 3/15

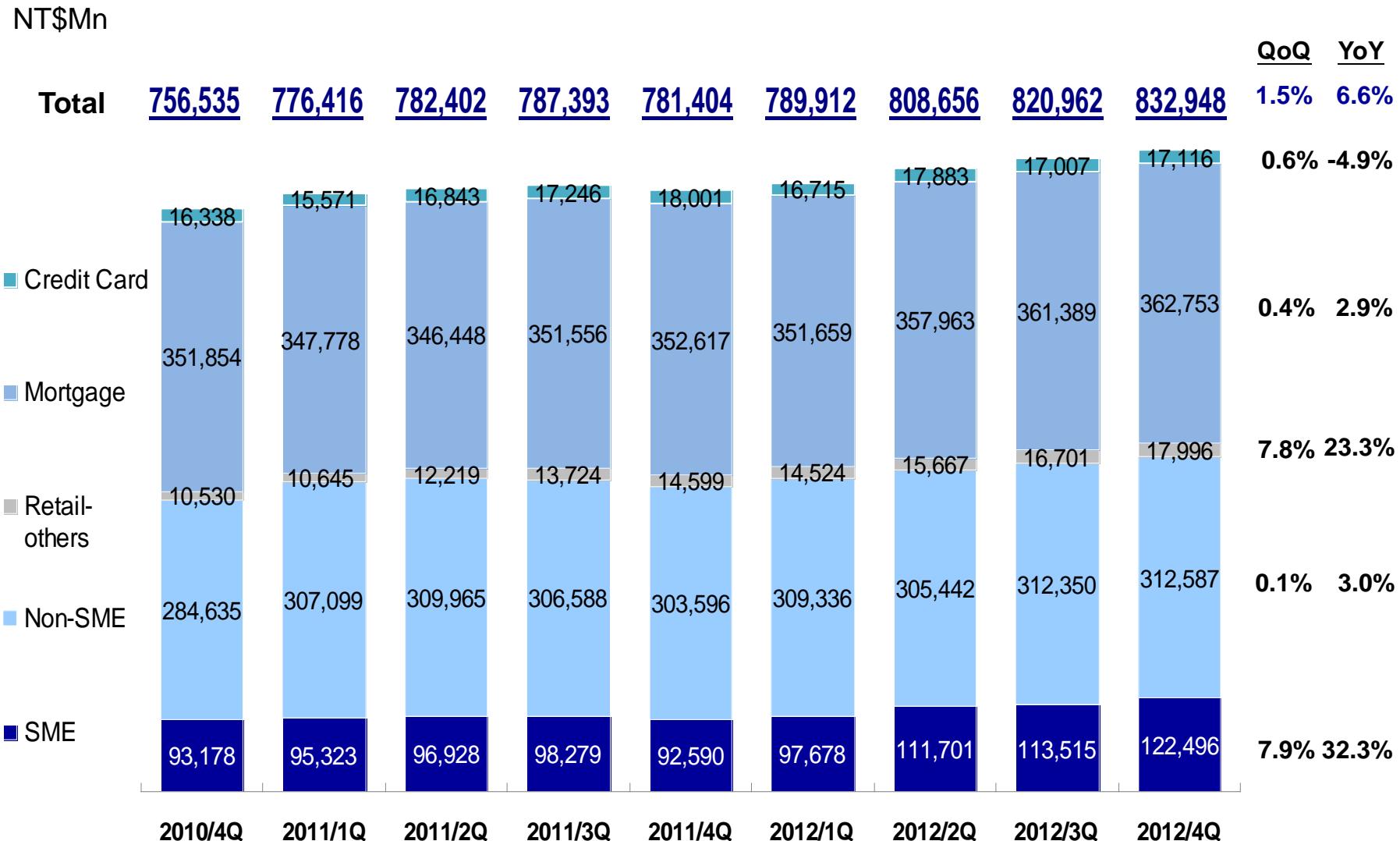


BSP Balance Sheet Breakdown – 2012/4Q 4/15

NT\$Mn

	Amount	%		Amount	%
Interest earnign assets					
Due from central bank and other banks	74,221	6%	Due to central bank and other bank	60,544	5%
Forfeiting and Import/Export	19,766	2%	Deposits:		
Loans(NPL not included):					
Corporates	375,732	30%	NTD	835,994	67%
Individuals	379,514	31%	FCD	181,016	15%
Loan subtotal	755,246	61%	Deposit subtotal	1,017,009	82%
NCD	215,680	17%			
Securities investment and Securities purchased under agreement to resell	70,537	6%	Bonds payable	43,002	3%
Factoring	13,383	1%	Others	6,819	0.5%
Credit card	9,657	1%			
Total interest earning assets	1,158,490	93%	Total interest bearing liabilities	1,127,375	91%
Non-interest earning assets					
Cash	6,469	1%	Accounts payable	21,735	2%
Equity investment	5,416	0%	Others	14,713	1%
Marketable securities	15,987	1%	Total non interest bearing liabilites	36,449	3%
Properties	9,214	1%			
Others	47,210	4%			
Total non interest earning assets	84,297	7%	Total liabilities	1,163,823	94%
Total assets	1,242,787	100%	Shareholders' equity	78,964	6%
			Liabilities and shareholders' equity	1,242,787	100%

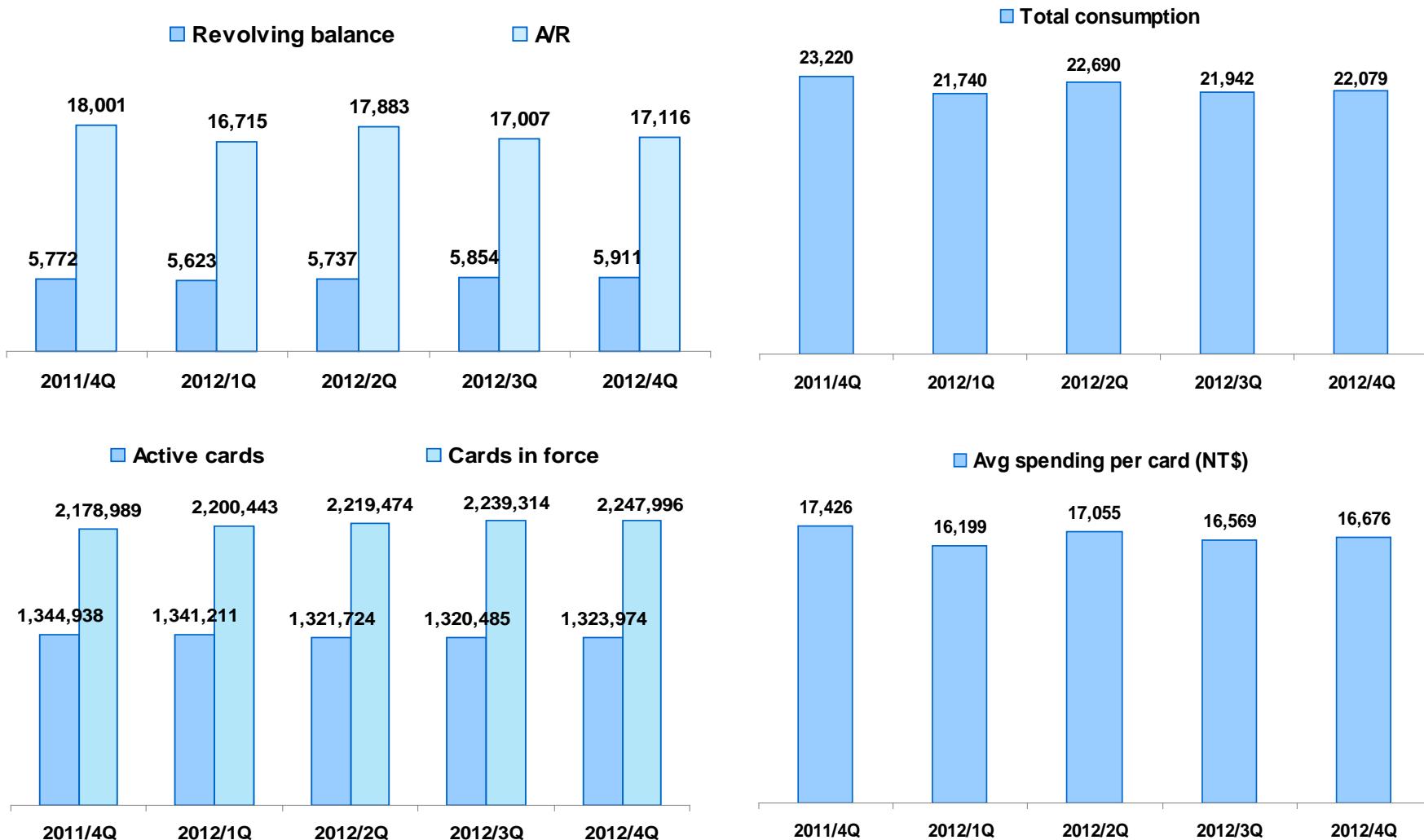
BSP – Credit Portfolio Breakdown 5/15



¹ Corporate loan amount excludes marketable securities purchased

BSP Credit Card Business 6/15

“Go Life Card” launched in 2011/08, boosting total cards in force to around 2.3Mn by 2012/12. BSP now ranks 6th largest credit card issuer in the market.

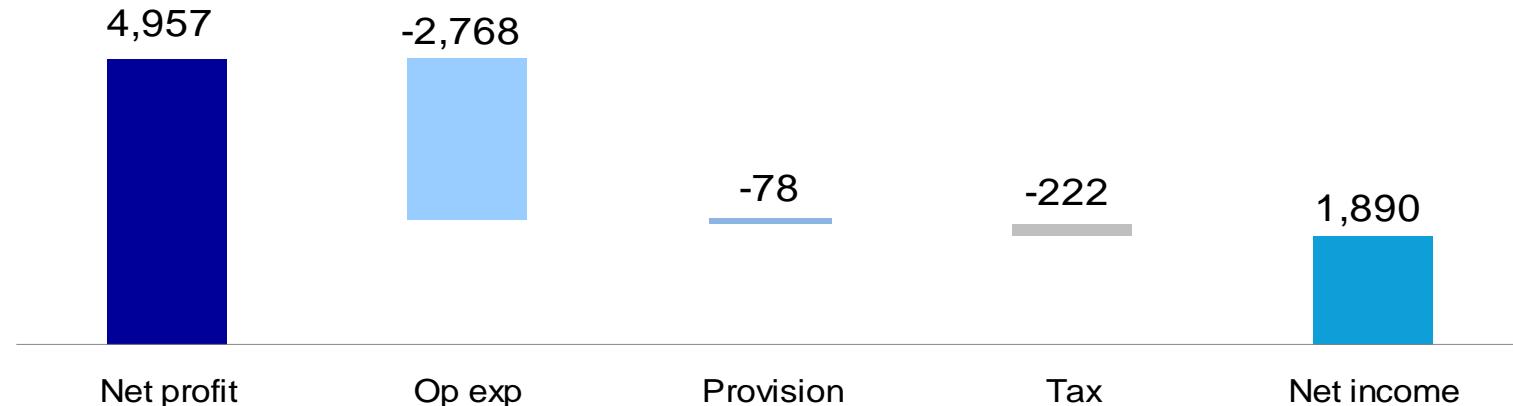


¹ Average spending per card = Total consumption / Average number of active cards

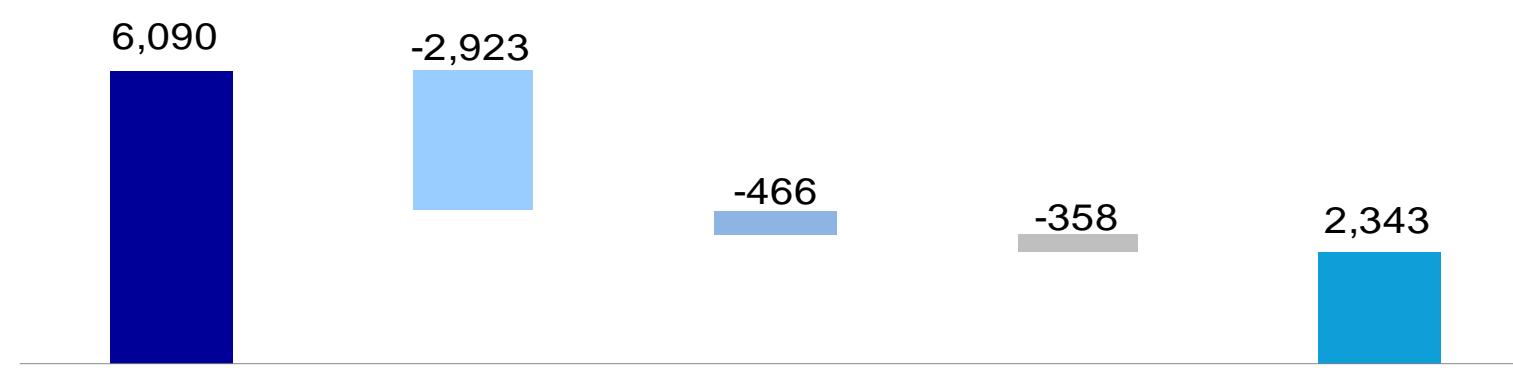
BSP P&L Breakdown – 2012/4Q (QoQ)^{7/15}

2012/4Q

NT\$Mn



2012/3Q



(+/-)

-1,133

-155

-388

-136

-453

QoQ



18.6%



5.3%



83.3%



38.0%



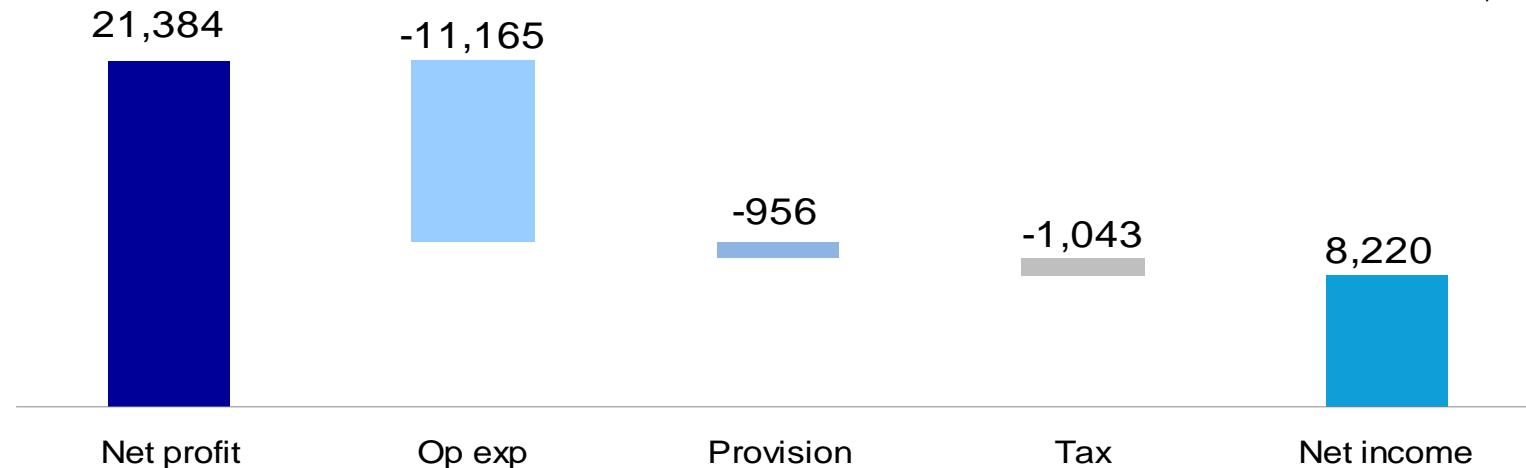
19.3%

: Better : Worse

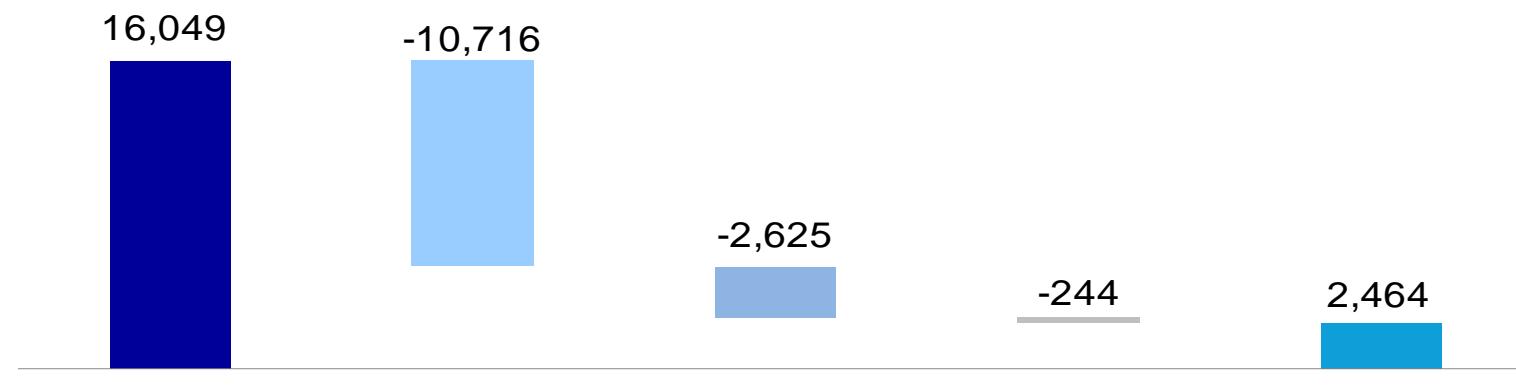
BSP P&L Breakdown – 2012/1~12M (YoY) 8/15

2012/1~12M

NT\$Mn



2011/1~12M



(+/-)

5,334



33.2%

YoY



4.2%

-1,669



63.6%

799



327.5%

5,756



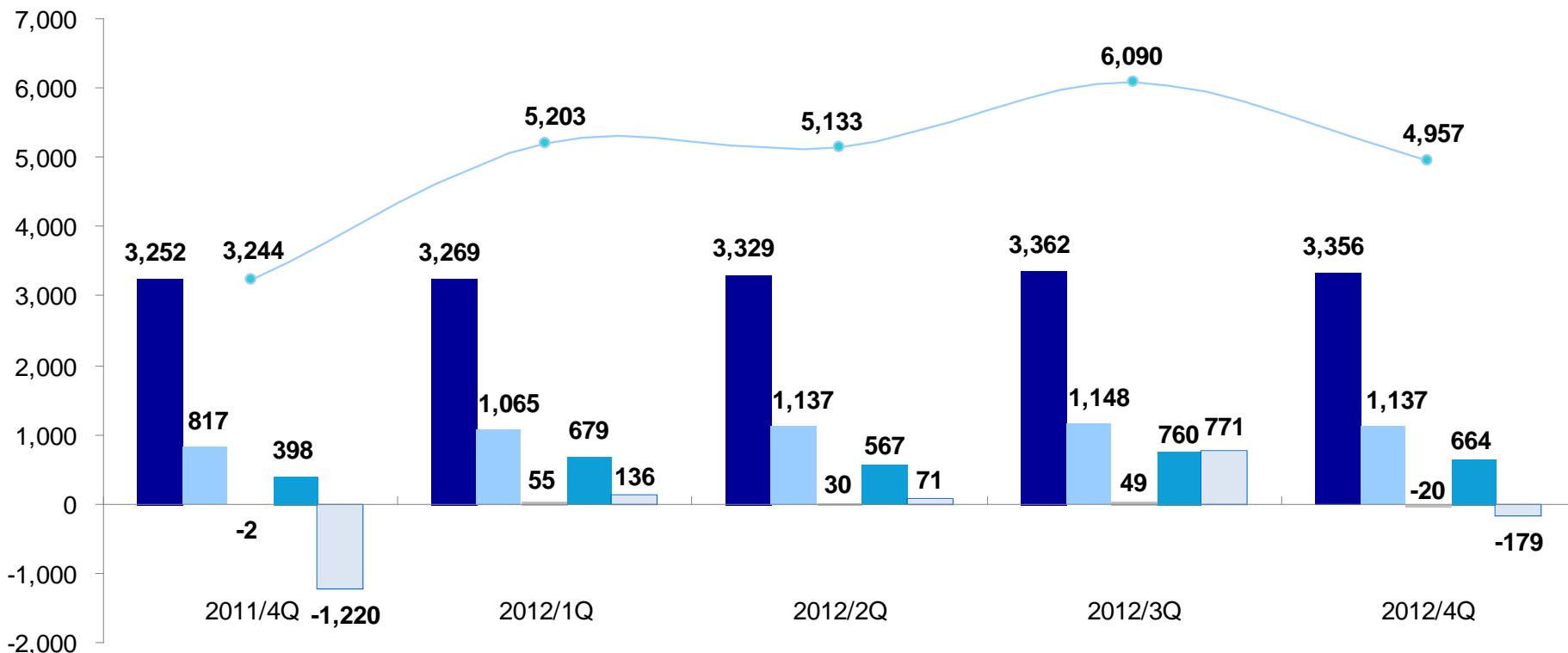
233.6%

: Better : Worse

BSP – Net Profit Breakdown 9/15

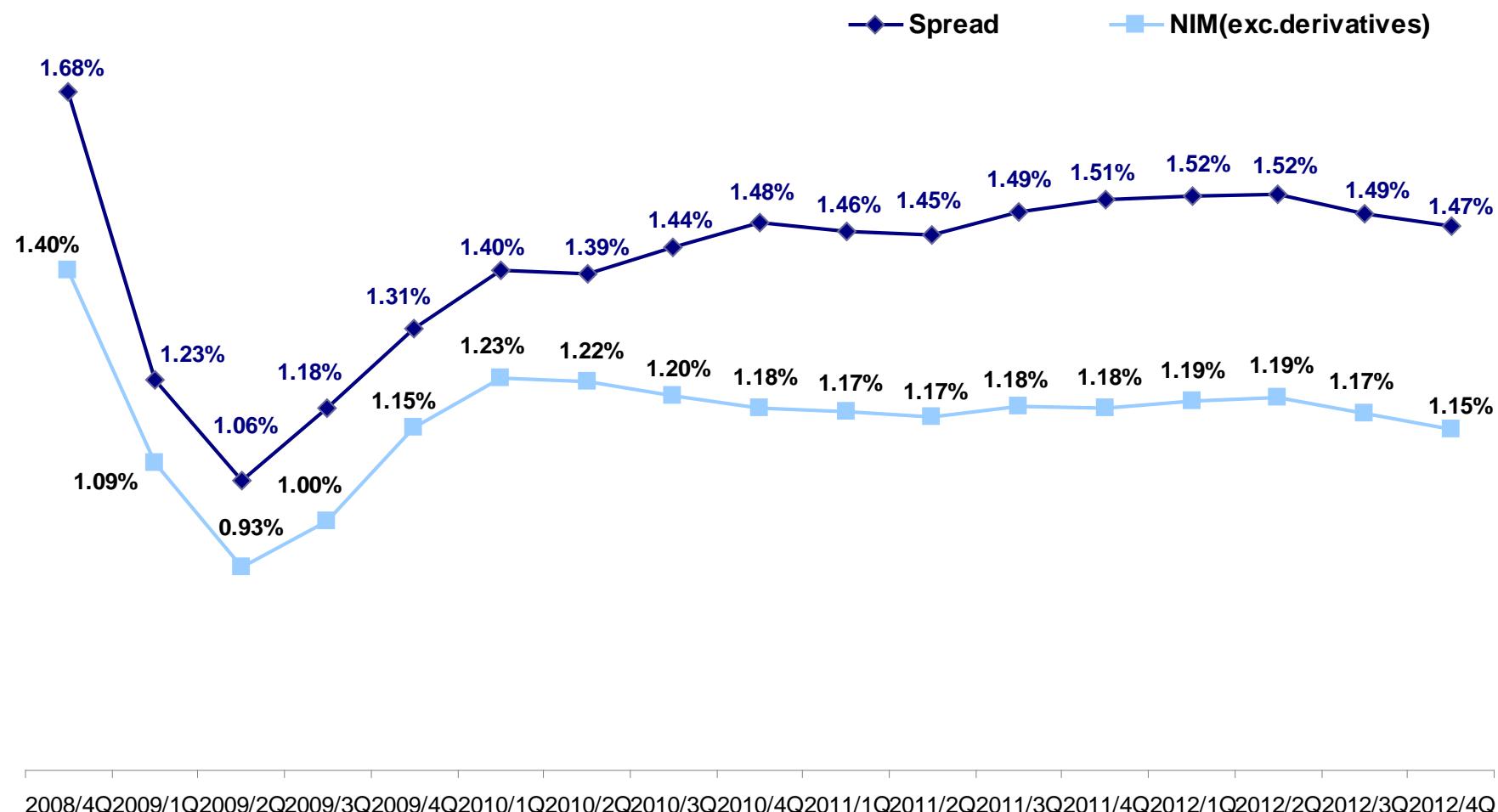
NT\$Mn

Net interest income Net fee income Marketable securities Derivatives Others Net profit



¹ Fee income includes life and property insurance

BSP – NIM & Spread 10/15

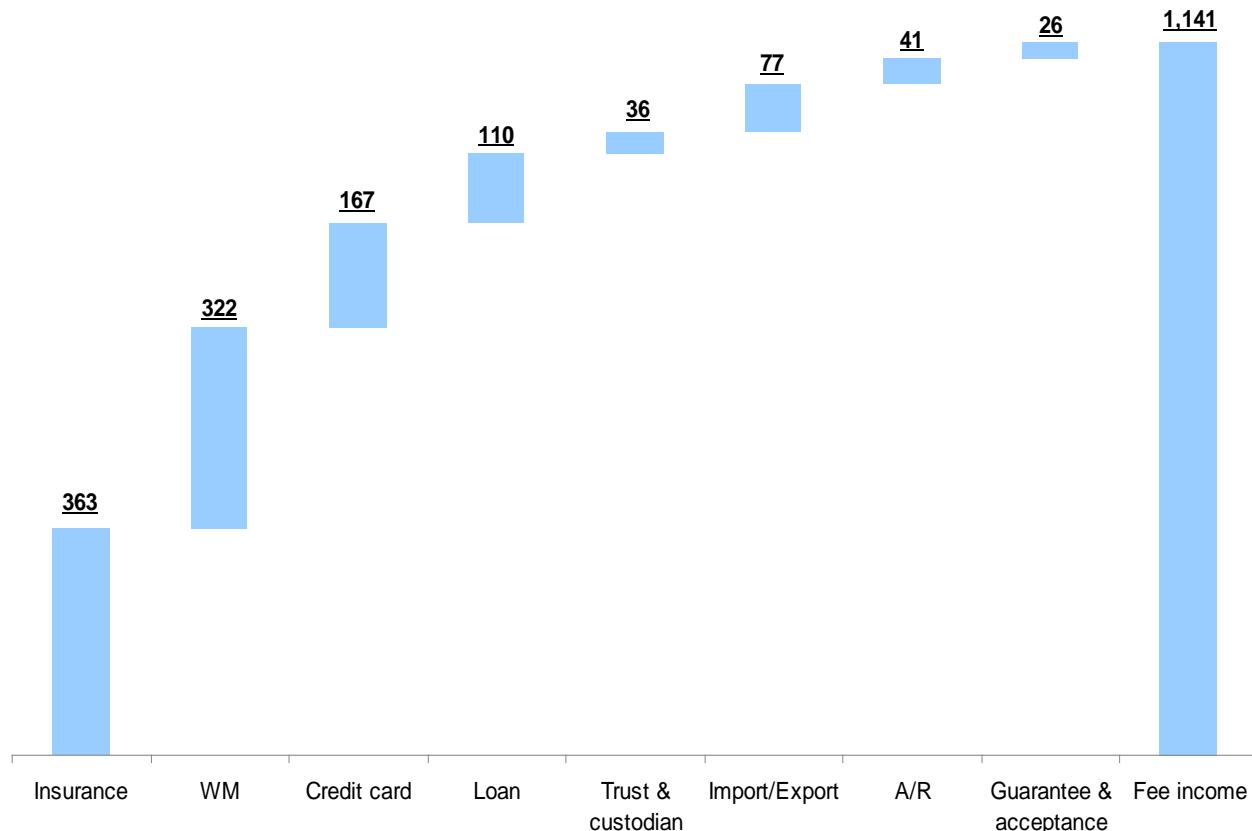


¹ Average of day-end balance used in NIM and spread calculation

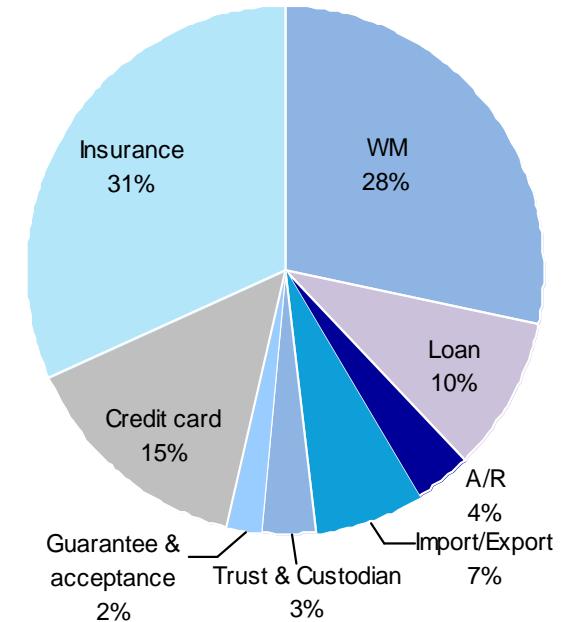
BSP – Fee Income Breakdown 11/15

NT\$Mn

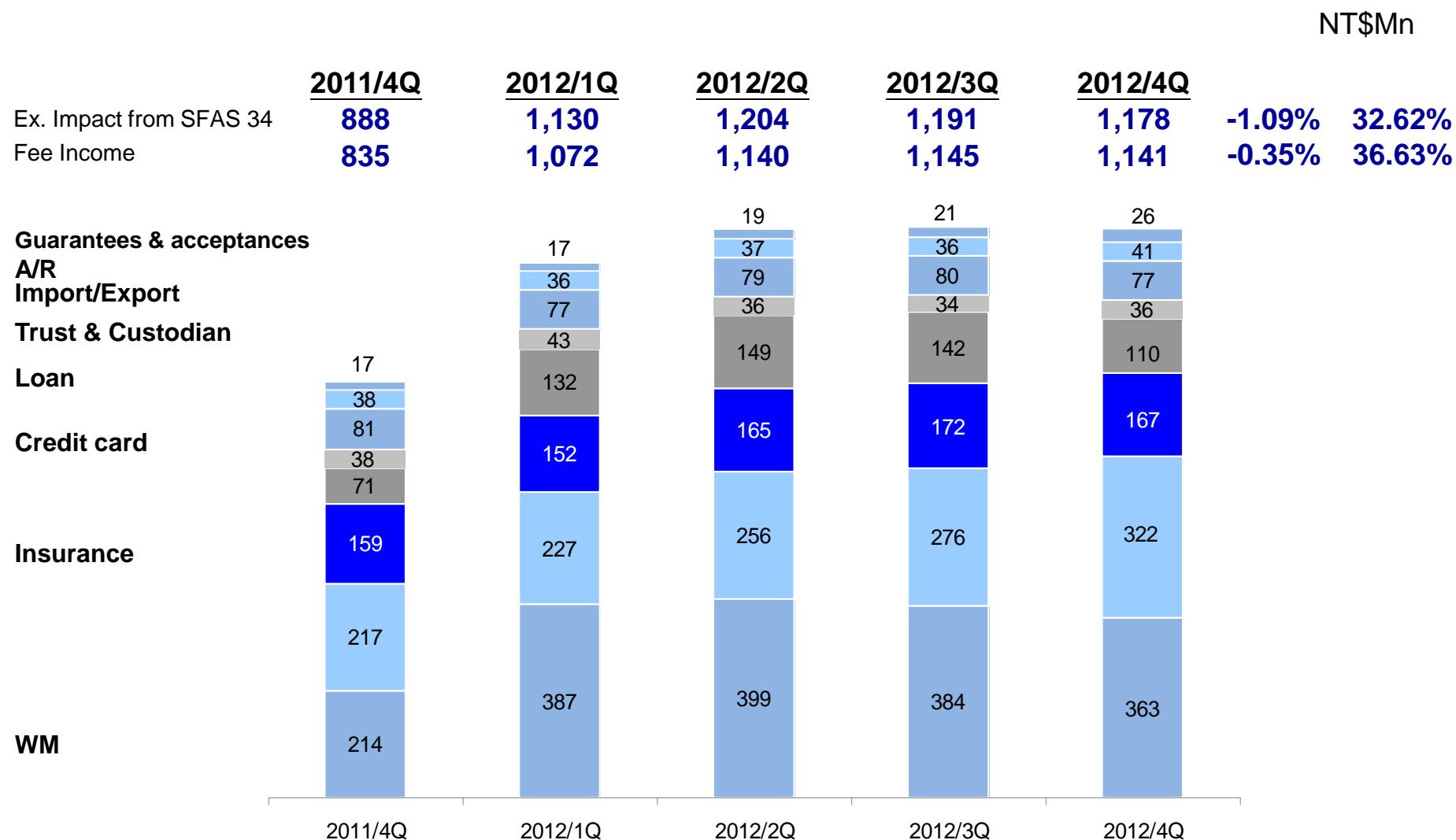
2012/4Q Fee income



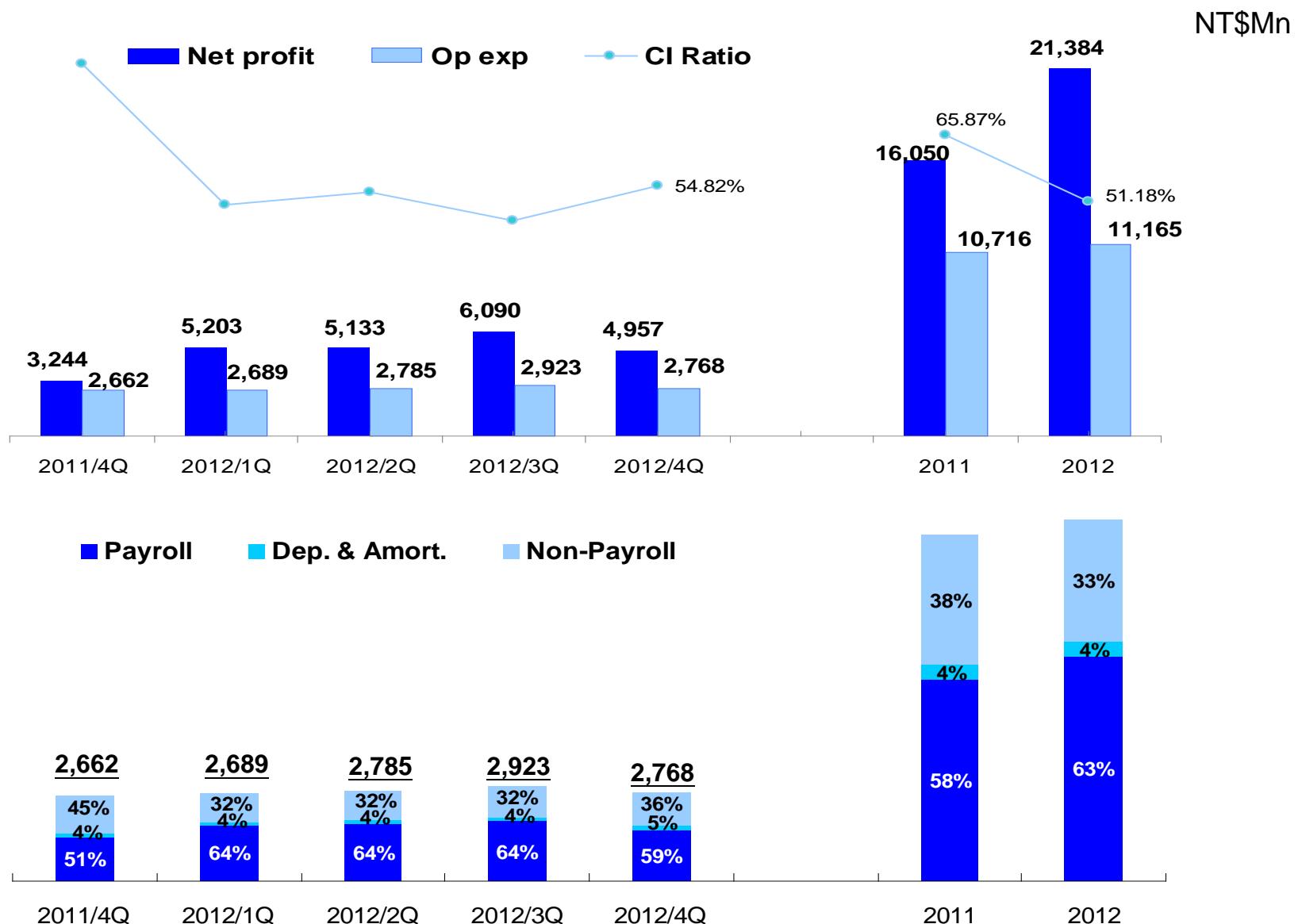
Source of FI



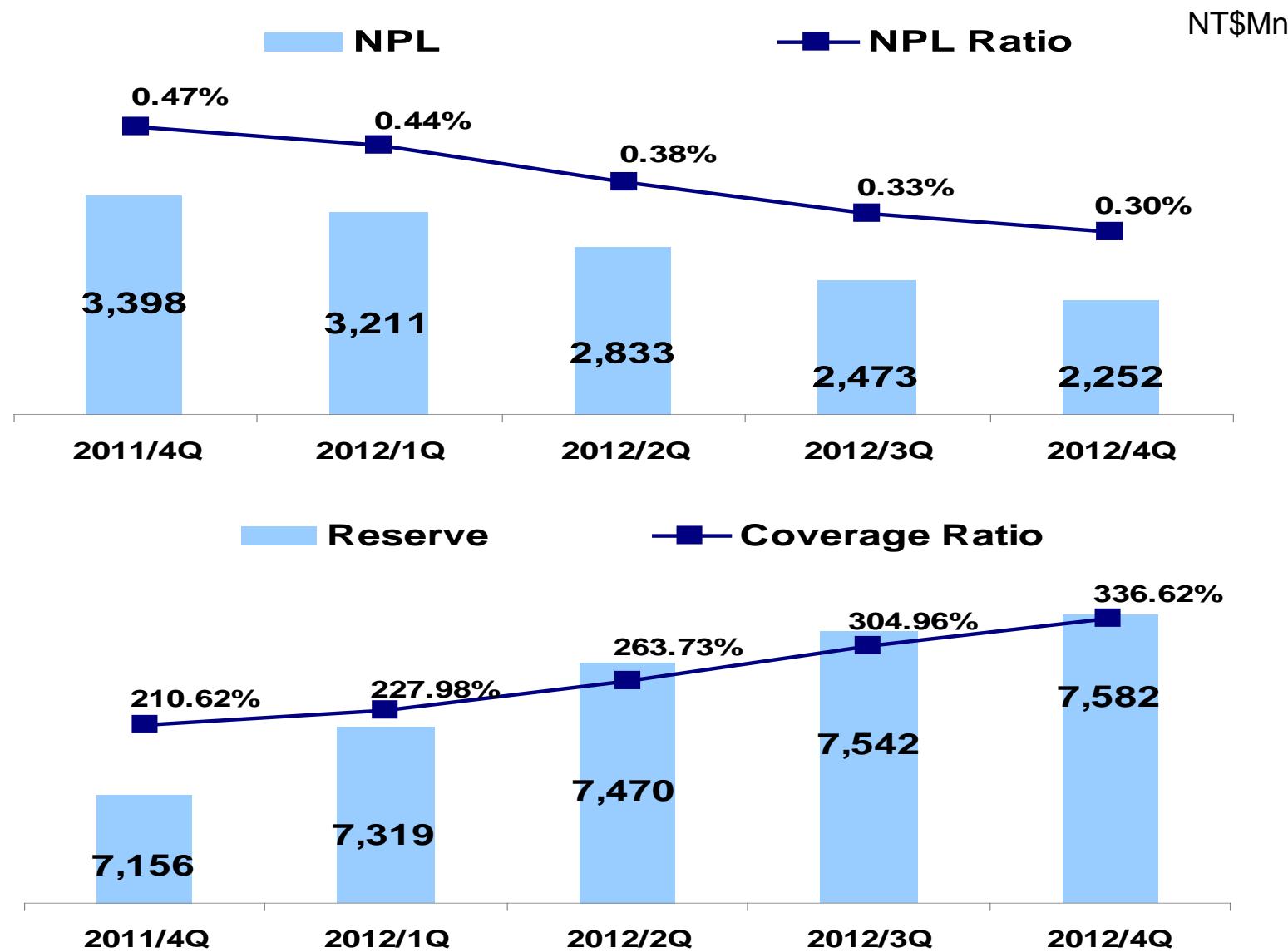
BSP – Fee Income Breakdown 12/15



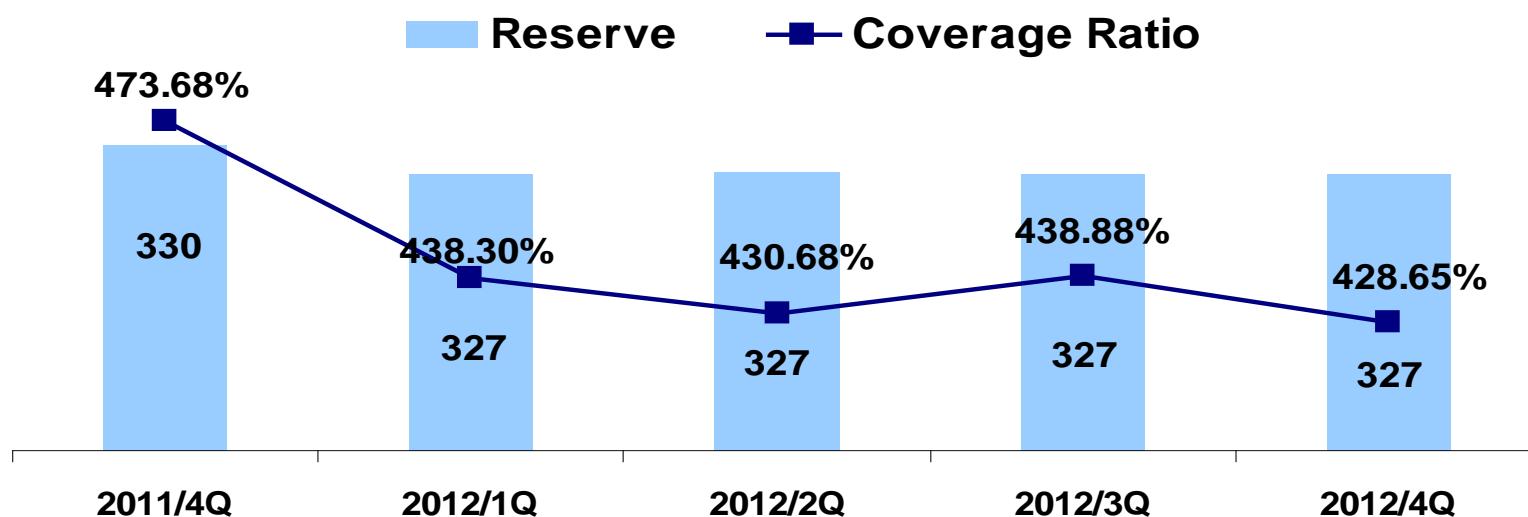
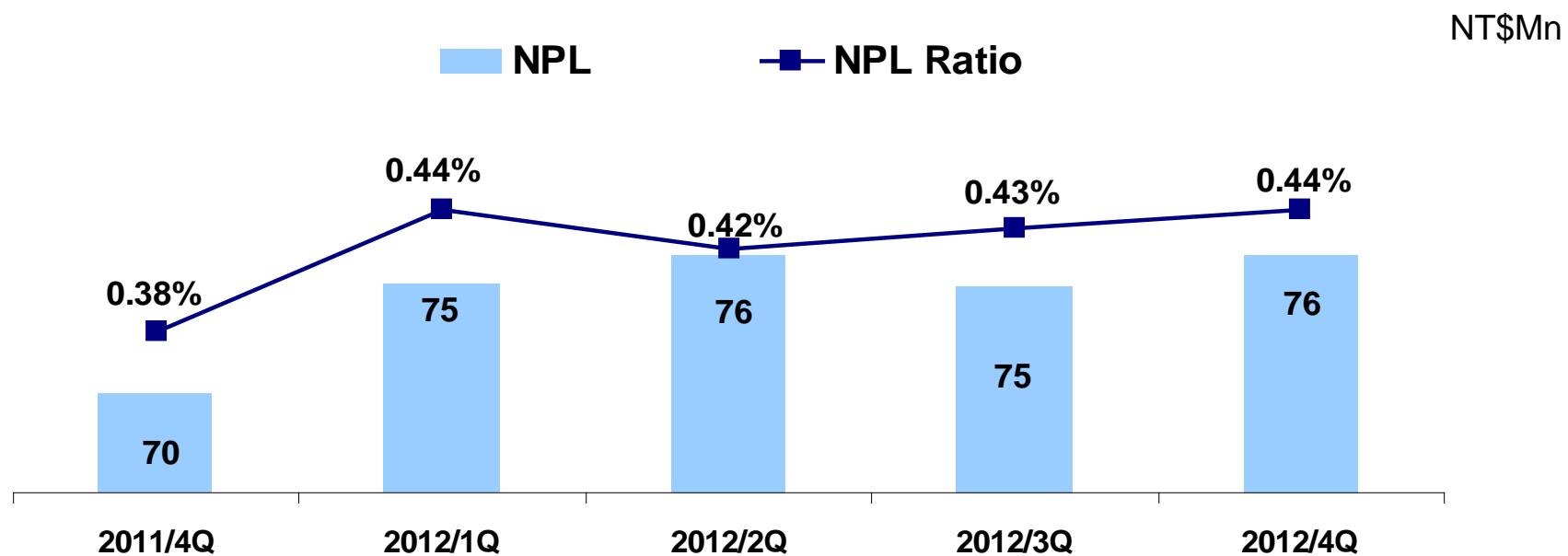
BSP – Operating Expense Breakdown 13/15



BSP – Asset Quality 14/15



BSP(Credit Card) – Asset Quality 15/15



SPS Financial Highlights – 2012/4Q ^{1/6}

NT\$Mn	2011/4Q	2012/1Q	2012/2Q	2012/3Q	2012/4Q	QoQ	YoY
Share capital	15,365	15,365	15,365	15,365	15,365	0.0%	0.0%
Total assets	53,519	46,484	56,308	57,908	55,208	-4.7%	3.2%
Total equity	22,185	22,733	22,677	22,875	22,999	0.5%	3.7%
Net income	0.3	614	204	249	143	-42.7%	43977.9%
ROAE	0.01%	10.96%	3.60%	4.34%	2.48%	-1.87%	2.47%
EPS (NT\$)	0.00	0.40	0.13	0.16	0.09	-0.07	0.09
BVPS (NT\$)	14.44	14.80	14.76	14.89	14.97	0.08	0.53
BIS	465%	434%	462%	400%	370%	-30%	-95%
Brokerage market share	4.73%	4.93%	4.99%	5.01%	5.02%	0.01%	0.29%
Avg. margin purchase value	13,634	12,674	12,161	12,161	12,041	-1.0%	-11.7%
Margin trading market share	5.25%	5.32%	5.40%	5.61%	5.69%	0.08%	0.44%

¹ Avg. Margin purchase value is a quarterly average

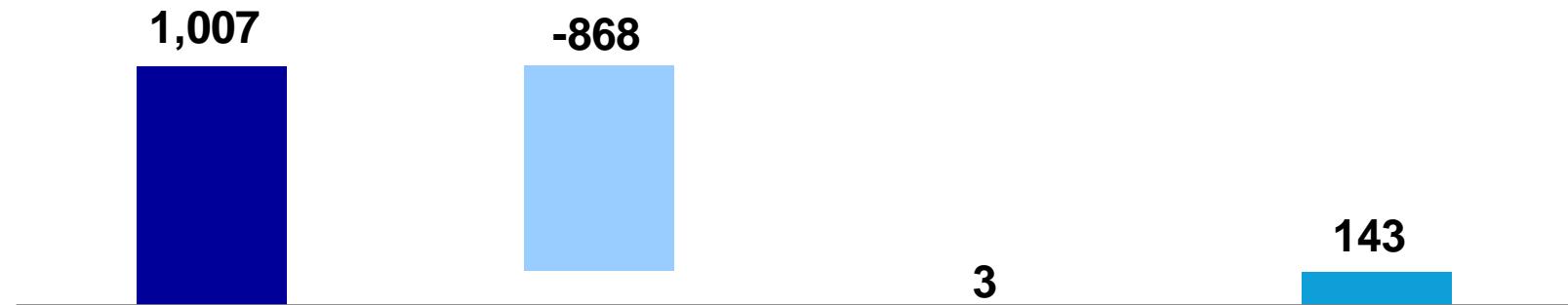
² Avg. of month-end balance used in ROAE calculation

SPS Financial Highlights – 2012/12M 2/6

NT\$Mn	2011/1~12M	2012/1~12M	+/-	YoY
Share capital	15,365	15,365	0	0.0%
Total assets	53,519	55,208	1,689	3.2%
Total equity	22,185	22,999	814	3.7%
Net income	423	1,210	788	186.3%
ROAE	1.88%	5.32%	3.44%	3.44%
EPS (NT\$)	0.28	0.79	0.51	0.51
BVPS (NT\$)	14.44	14.97	0.53	0.53
BIS	465%	370%	-95%	-95%
Brokerage market share	4.80%	4.99%	0.18%	0.18%
Avg. margin purchase value	16,925	12,514	-4,411	-26.1%
Margin trading market share	5.21%	5.50%	0.29%	0.29%

SPS P&L Breakdown – 2012/4Q 3/6

2012/4Q



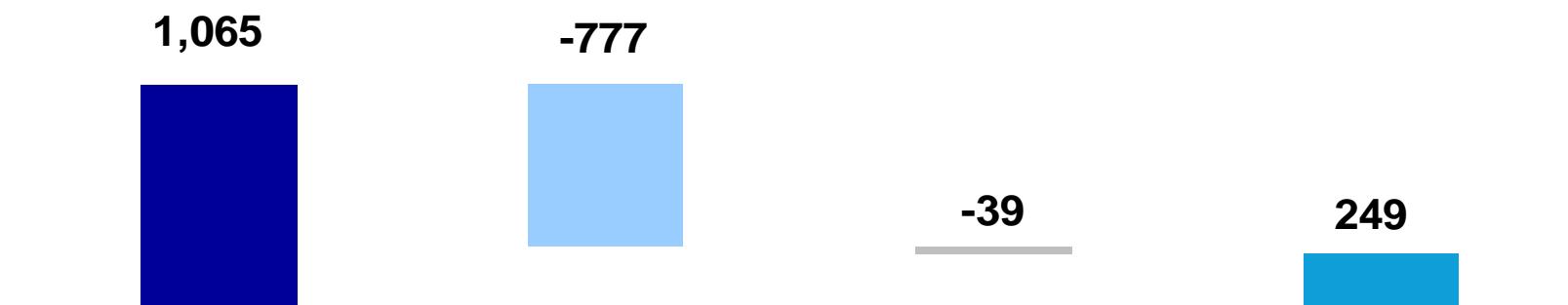
Net profit

Op exp

Tax

Net income

2012/3Q



Net profit

Op exp

Tax

Net income

(+/-)

-58

-91

43

-107

QoQ

5.4%

11.7%

108.5%

42.7%

: Better

: worse

SPS P&L Breakdown – 2012/1~12M 4/6

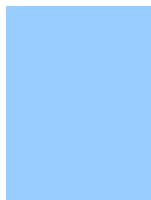
2012/1~12M

NT\$Mn

4,619



-3,334



-75

1,210

Net income

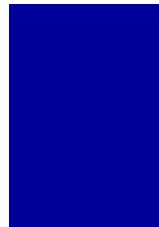
Net profit

Op exp

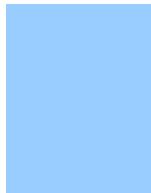
Tax

2011/1~12M

3,532



-2,996



-113

423

Net income

Net profit

Op exp

Tax

(+/-)

1,087

-338

39

788

YoY

30.8%



11.3%



34.2%

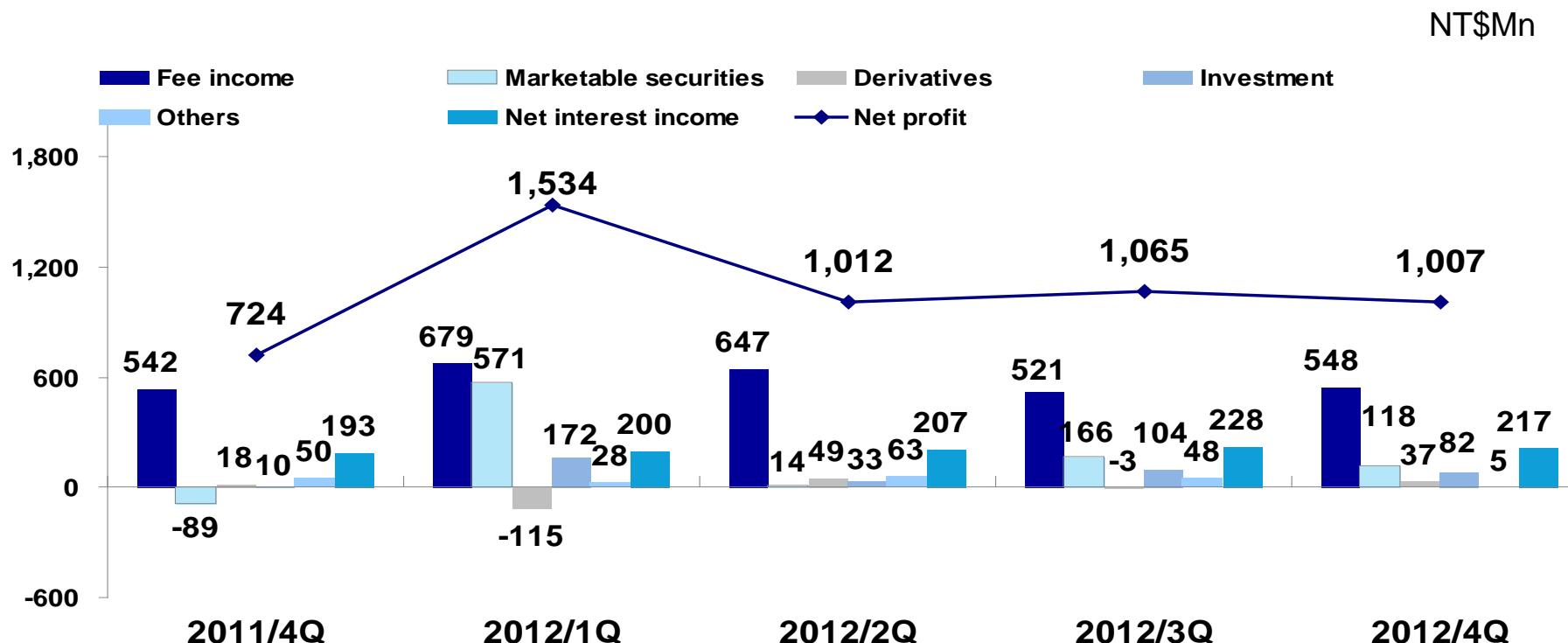


186.3%

Better

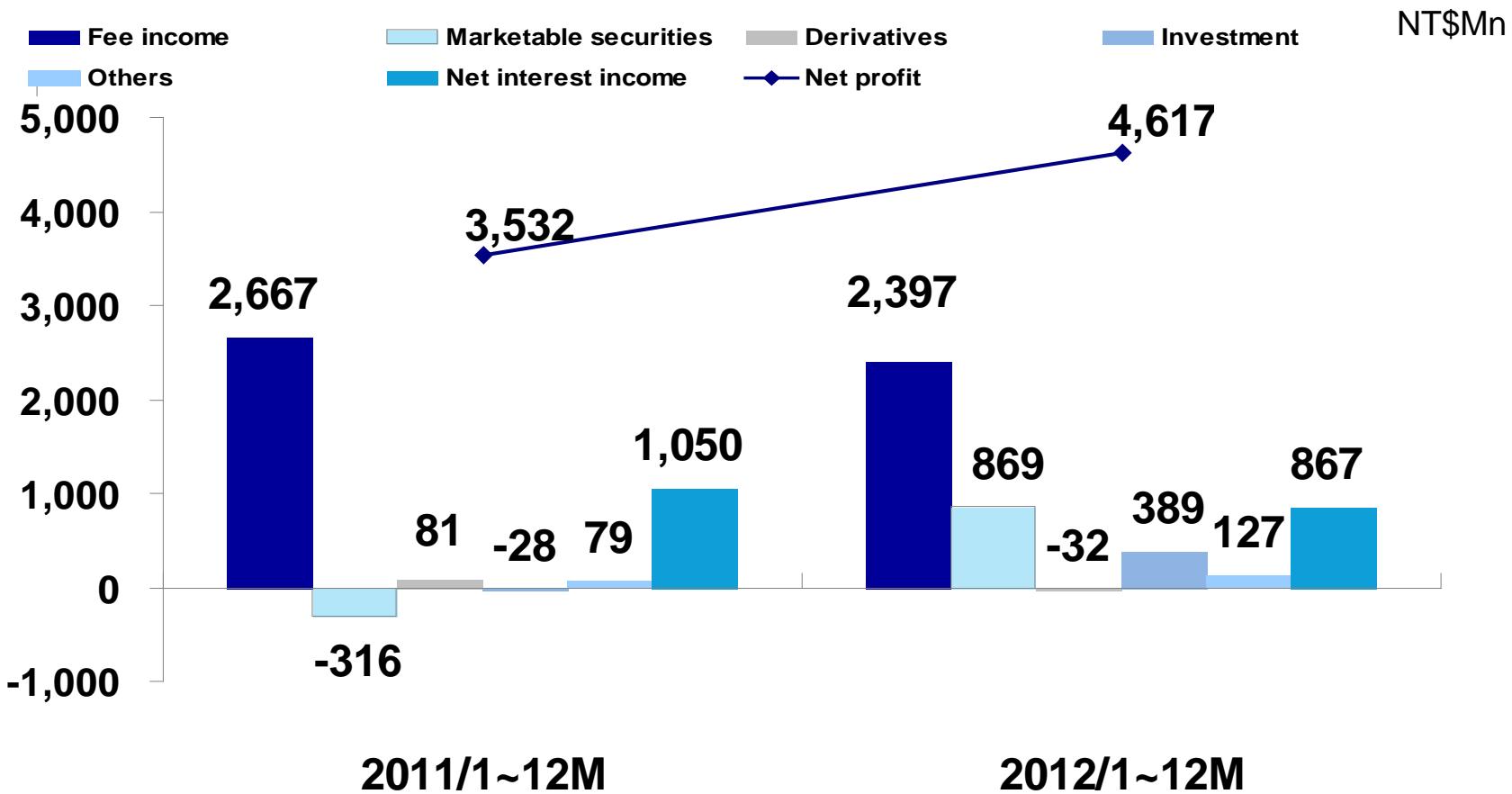
Worse

SPS Net Profit Breakdown – 2012/4Q 5/6



	2011/4Q	2012/1Q	2012/2Q	2012/3Q	2012/4Q
Avg. daily trading vol. (NT\$Bn)	94.2	132.8	83.6	88.0	84.2
TAIEX	7,072	7,933	7,296	7,715	7,700

SPS Net Profit Breakdown – 2012/12M 6/6



2011/1~12M

2012/1~12M

	2011/1~12M	2012/1~12M
Avg. daily trading vol. (NT\$Bn)	127.2	96.3
TAIEX	7,072	7,700

Recent Cross-strait Developments

Progress in cross-strait strategy

■ Bank SinoPac

- First to set up a subsidiary in Nanjing, China and already obtained approval from FSC. Now awaiting CBRC's approval
- Opened Kinmen Branch
- First Taiwanese bank to obtain license to invest in China's interbank bond market
- Launched groundbreaking "RMB One-day Remittance Service"
- First Taiwanese bank to complete a syndicated case of credit facilities secured by standby letter of credit

■ SinoPac Securities

- First brokerage to assist Taiwanese enterprises to issue RMB dim-sum bonds
- The only Taiwanese brokerage member of the Hong Kong Monetary Authority Central Money markets Unit, auctioning Dim-Sum bond on behalf of customers
- First brokerage to assist Taiwanese enterprises to issue RMB bonds in HK

■ SinoPac Leasing

- Set up Nanjing subsidiary and 3 other branches in Xiamen, Kunshan and Dongguan

■ SinoPac Investment Trust

- Joint venture with Xiamen International Trust is in the process of obtaining approval from Chinese Banking Regulatory Commission

Share Subscription Agreement between BSP and ICBC

SPH Strategic Map

■ Five-year Plan

Bigger market,
bigger investment

■ Four Visions

Opportunity as well as challenge;
liquidity is the key

Profit-sharing motivates both
parties to share customers and
channels

■ Three Focuses

New
Market

New
Currency

New
Channel

■ Two Values

Innovation

Cooperation

■ One Goal

Most flexible and convenient financial
provider in the cross-strait region

» **Why fight alone when it's best to find a partner**

Our Partner

Industrial and Commercial Bank of China

Professional and conscientious; modest and pragmatic

- Leading bank in market capitalization, profitability, deposit size and brand value. As of December 2012, ICBC's total asset size and net profit exceeded RMB17.5Tn and RMB238.7Bn respectively
- As a commercial bank, ICBC is set up to operate across different markets around the world. By end of 2012, ICBC serves around 4 million corporate clients and 300 million retail clients through its 17,000+ domestic branches, 400+ overseas subsidiaries, 1,600+ offshore correspondent banks and automated channels such as online and telephone banking
- Comprehensive financial products and services are provided through its subsidiaries such as: insurance business (ICBC-AXA Life), mutual fund (ICBC-Credit Suisse), investment banking (ICBC-Investment) and leasing (ICBC-Leasing)
- ICBC is committed to promote cross-strait financial cooperation. Through working with Taiwanese financial institutions, ICBC is able to provide Taiwanese enterprises with quality financial services. Specifically, ICBC and SPH have collaborated in many unprecedented operations such as RMB/USD One-Day Remittance Service, Dim-sum bonds issuance and other financing options for Taiwanese companies

Past Cooperation

The extent of cooperation between BSP and ICBC is unprecedented. With support from both mainland and Taiwan authorities, SPH and ICBC's on-going efforts help pioneer a new market for Taiwanese banks.

Business	Detail
1st S-chips "Yangzijiang Shipbuilding" TDR deal	SPS and ICBC(i) facilitated first S-chips "Yangzijiang Shipbuilding" TDR deal, for total amount of NTD4.5Bn, with SPS acted as the main underwriter and ICBC International offered advisory services. A new chapter in the cooperation between cross-straits and a first step into building a first-grade service in the Chinese capital market
Corporate Financing	BSP and Standard Bank jointly participated in ICBC Macau's USD40Mn lease-back financing for China Airlines. The practice of such cooperation allows businesses to raise more capital at a lower cost
Dim-sum Bond	SPS(Asia) and ICBC-I underwrote RMB\$300Mn Dim-sum Bond for YFY, opening new channel for corporate financing
USD One-day Remittance Service	Frequent cross-strait business trading demands for high liquidity. The launch of "USD One-day Remittance Service" helps Taiwanese businesses lower USD remittance costs and improve money transfer efficiency
RMB One-day Remittance Service	In order to make RMB transactions more convenient, lower vendors' USD dependency and reduce risks associated with holding USD, BSP and ICBC launched "RMB One-day Remittance Service"
China on-shore Bond Market trading	Through ICBC, BSP's Hong Kong branch participates in Chinese on-shore bond market investing in bonds issued by companies such as China Development Bank. Total amount currently invested is RMB\$200Mn. With yield between 3.7%~4.45%, the investments improve bank income and gain competitive advantages when BSP absorbs RMB deposits
Corporate responsibility	<ul style="list-style-type: none">Jointly held the exhibition, "Monetary Mobility- The Evolution of Chinese Banking", demonstrating the significance of history and culture to both SPH and ICBC. In addition to indulging the public with a cultural feast, the exhibition signifies a new chapter for cross-strait cultural exchange within the financial industry. Through internally recruiting and training tour guides and volunteers for the exhibition, SPH also inspired its employees to give back to the society through cultural educationHosted seminars in Taipei, Taichung, Guangzhou and London discussing the globalization of RMB

Synergy

New Market <i>Tap into new markets and enhance presence in existing markets</i>	New Currency <i>RMB</i>	New Channel <i>Acquire customers; promote products</i>
<ul style="list-style-type: none"> •Expand markets in Mainland China, USA and ASEAN countries 	<p>Promote SPH's RMB business in China, Taiwan, Hong Kong, America and ASEAN countries</p>	<ul style="list-style-type: none"> •Obtain ICBC's Taiwanese clients in Mainland •Obtain ICBC's mainland clients coming to Taiwan •Help FENB gain cross-pacific trade finance businesses •Expand investment banking business throughout greater China
<ul style="list-style-type: none"> •Infrastructure support •Assist communication with Chinese regulators and help satisfy local compliance; expand customer base 	<ul style="list-style-type: none"> •Cross-strait settlement/TMU products and corporate financing/Cash management •Mutual unds (RQFII)/ Formosa bonds/ Dim-sum bonds/ T-share 	<ul style="list-style-type: none"> •Offer commercial bank products (loans, syndications, credit cards etc) •Promote investment bank products (IPO, M&A, Dim-sum bonds, Formosa bonds, T-share and structured financial products such as ABS, PGN, ELN etc) •Wealth/ asset management (mutual funds, pension funds, ETF) •Leasing business/ venture capital
<ul style="list-style-type: none"> •Strategic alliance promotes cooperation •Local wisdom allows for steep learning curve •Visibility increases through branding •Business operations smoothed by utilizing existing local network (tax, law enforcement, fire department) •Capital needed to enter new markets obtained 	<ul style="list-style-type: none"> •RMB settlement in Singapore •Chinese remittance instruction service 	<p>ICBC's investment in SPH implies profit-sharing, motivating both parties to use each others channels and gain customer base</p>

Recent Regulatory Breakthrough

Regulatory breakthrough was achieved during the 3rd meeting of Cross-strait Banking Supervisory Cooperation Platform, which took place on April 1st, 2013

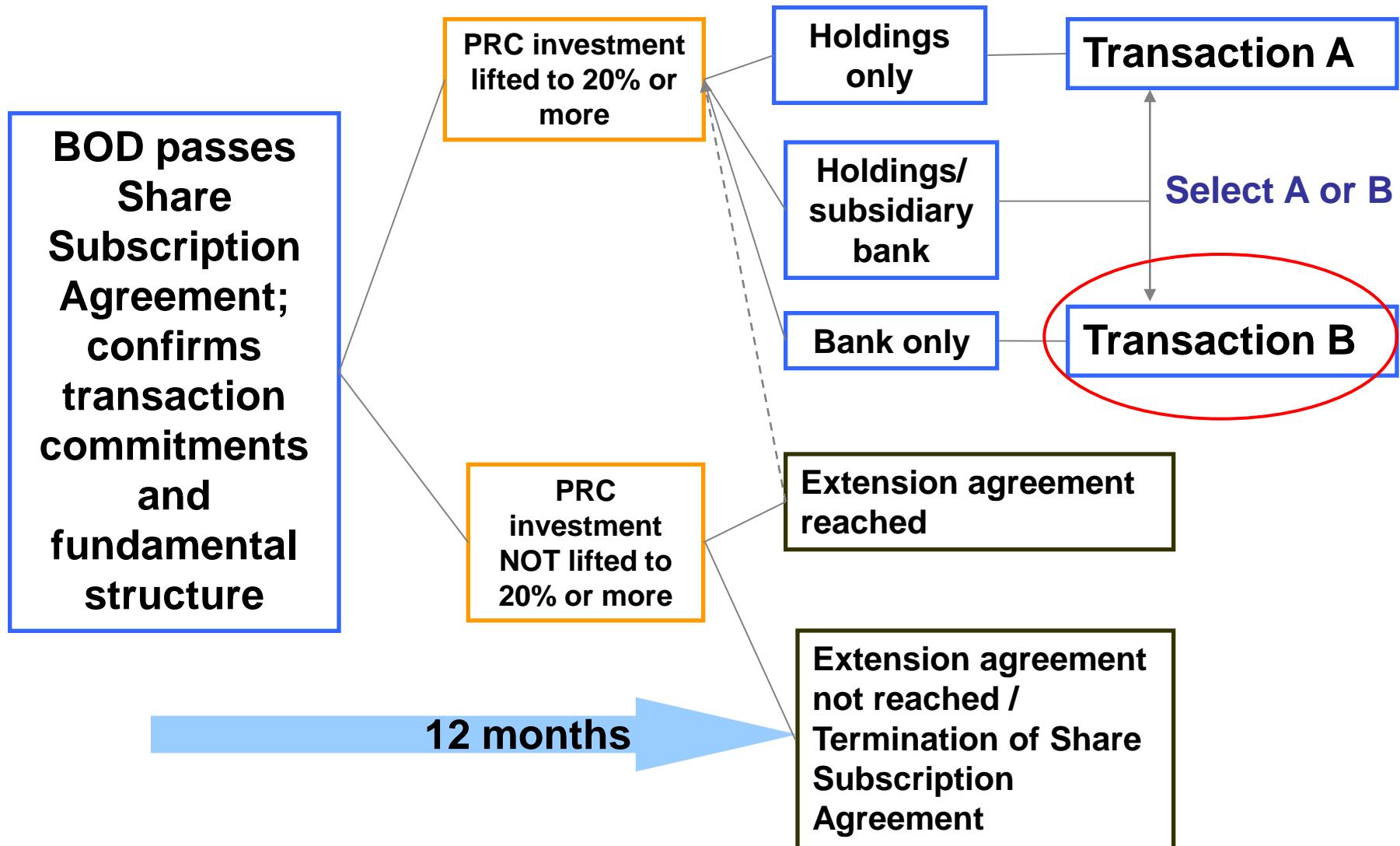
Based on the statement released by Taiwan's Financial Supervisory Commission, with regards to China's Bank investing in Taiwan market:

- Chinese bank can invest up to 10% in Taiwanese listed banks or financial holdings companies (15% including QDII)
- Chinese bank can invest up to 20% in a financial holdings' subsidiary bank
- Can choose to invest either in a financial holdings company or its subsidiary bank



Chinese bank may invest 20% in Bank SinoPac

Agreement Structure



Pricing

After Price Adjustment

Base price

Calculated based on Net Asset Value per share set forth in target entity's semi-annual financial report as of June 30th, 2012

Calculation based on 2012/6 FS:

Total equity: NT\$74.64Bn

Shares outstanding: 5.39Bn

Net asset value per share: NT\$13.86
(base price)

New share issuance: 1.35Bn

Total price: NT\$18.66Bn

Post deal share capital: NT\$67.33Bn

Final Subscription Price

Price adjustment¹:
1. Post DD of most recent financial publications (annual/semi-annual report)
2. Adjustment for distributions made by SPH to its shareholders

Final subscription price
= Base price +
Price Adjustment

Calculation (approx.) based on 2012/12 FS:

Total equity: NT\$78.96Bn

Shares outstanding: 5.39Bn

Net asset value per share: NT\$14.66
(base price)

New share issuance: 1.35Bn

Total price: NT\$19.74Bn

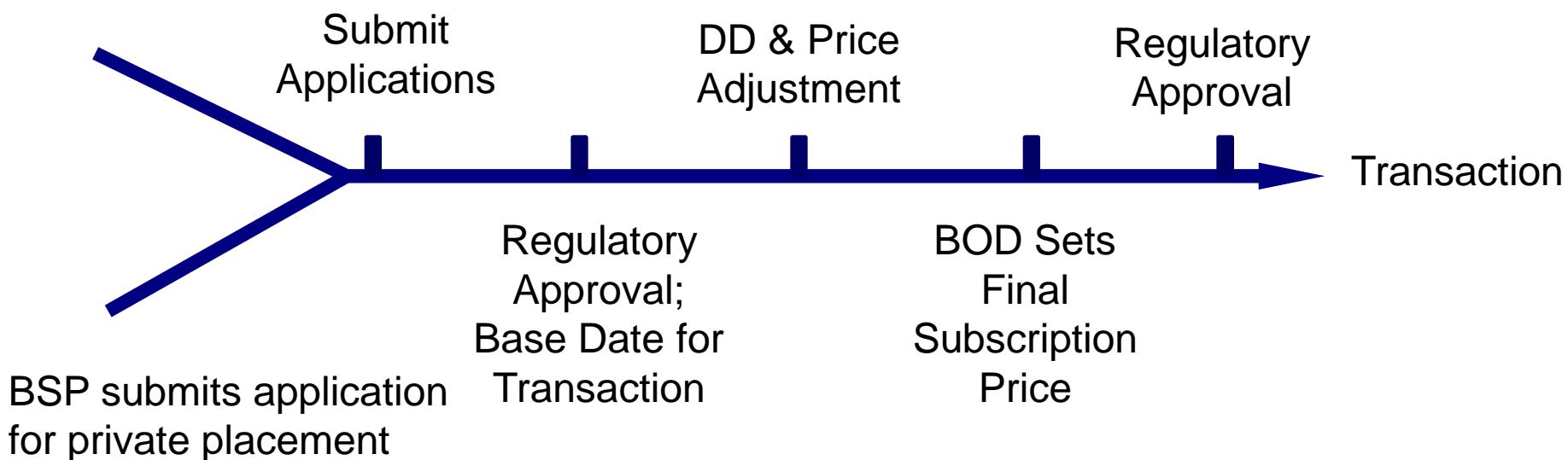
Post deal share capital: NT\$67.33Bn

¹The impact of the distribution of cash dividends or stock dividends made by SPH on its net asset value per share will not be double counted.

Transaction Structure

Once relative regulations on 20% investment in BSP are in effect...

ICBC submits application
to invest in BSP



Appendix

Appendix

Appendix

SinoPac Holdings Summary Ratios

	Yearly Results		Quarterly Results				
	2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12
Per Share Data							
每股盈餘(稅後)	EPS(after-tax)(NT\$)	0.41	1.26	-0.14	0.36	0.29	0.34
每股淨值	BVPS(NT\$)	12.32	13.04	12.32	12.69	12.85	12.80
加權在外流通股數	Weighted average shares outstanding (million share)	7,311	7,546	7,311	7,311	7,543	7,546
DuPont Analysis							
合併資產報酬率(稅後)	ROAA(after-tax)	0.24%	0.72%	-0.33%	0.84%	0.66%	0.77%
股東權益報酬率(稅後)	ROAE(after-tax)	3.42%	10.06%	-4.64%	11.77%	9.19%	10.79%
Leverage & Solvency Ratios							
雙重槓桿比率	Double Leverage Ratio	109%	110%	109%	109%	109%	110%
資本適足率	CAR	126.11%	121.37%	126.11%	125.18%	123.12%	126.57%
本益比	Price-Earning Ratio	22.66	9.84	-16.51	7.43	9.8	9.01

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				
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12
Per Share Data	Per Share Data							
每股盈餘(稅後)	EPS(after-tax)(NT\$)	0.48	1.54	-0.22	0.38	0.37	0.44	0.35
DuPont Analysis	DuPont Analysis							
資產報酬率(稅後)	ROAA(after-tax)	0.21%	0.68%	-0.39%	0.69%	0.66%	0.77%	0.61%
股東權益報酬率(稅後)	ROAE(after-tax)	3.55%	10.94%	-6.45%	11.24%	10.63%	12.29%	9.62%
Growth Ratios	Growth Ratios							
利息淨收益成長率	NII growth	3.72%	5.81%	1.94%	0.51%	1.84%	0.99%	-0.16%
手續費淨收益成長率	Fee growth	-12.12%	3.91%	-20.84%	14.15%	7.93%	1.87%	0.89%
淨收益成長率	Net profit growth	-3.15%	33.24%	-22.03%	60.39%	-1.34%	18.64%	-18.60%
總放款成長率	Loan growth	3.41%	5.38%	-0.04%	0.88%	2.00%	1.50%	0.90%
總存款成長率	Deposit growth	6.01%	4.38%	1.05%	1.46%	1.02%	-0.13%	1.97%
Performance Ratios	Performance Ratios							
放存比	Loan-to-Deposit Ratio	74.67%	75.66%	74.67%	74.15%	74.76%	75.89%	75.66%
利差	Spread	1.48%	1.49%	1.51%	1.52%	1.52%	1.49%	1.47%
淨利差	NIM	1.18%	1.17%	1.18%	1.19%	1.19%	1.17%	1.15%
費用比	Cost/Income Ratio (%)	65.87%	51.18%	81.43%	50.65%	53.23%	46.98%	54.82%
Asset Quality Ratios	Asset Quality Ratios							
逾放比	NPLs / Total loans	0.47%	0.30%	0.47%	0.44%	0.38%	0.33%	0.30%
備抵呆帳覆蓋率	Coverage ratio	210.62%	336.62%	210.62%	227.98%	263.73%	304.96%	336.62%
Leverage & Solvency Ratios	Leverage & Solvency Ratios							
資本適足率	BIS	13.28%	12.79%	13.28%	13.04%	12.54%	13.44%	12.79%
第一類資本比率	Tier 1 Ratio	8.93%	8.86%	8.93%	8.98%	8.92%	9.10%	8.86%

Appendix

SinoPac Securities Summary Ratios

		Yearly Results		Quarterly Results				
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12
Per Share Data	Per Share Data							
每股盈餘(稅後)(元)	EPS(after-tax)(NT\$)	0.28	0.79	0.00	0.40	0.13	0.16	0.09
DuPont Analysis	DuPont Analysis							
資產報酬率(稅後)	ROAA(after-tax) (%, annualize)	0.72%	2.18%	0.00%	4.70%	1.53%	1.68%	1.01%
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize)	1.88%	5.32%	0.01%	10.96%	3.60%	4.34%	2.48%
Performance Ratios	Performance Ratios							
平均融資餘額(百萬元)	Avg. margin purchase value(NT\$m)	16,925	12,514	13,634	12,674	12,161	12,161	12,041
經紀業務市占率	Brokerage market share (%)	4.80%	4.99%	4.73%	4.93%	4.99%	5.01%	5.02%
費用比	Cost/Income Ratio (%)	69.69%	82.26%	77.78%	85.69%	73.84%	77.73%	92.82%
Leverage & Solvency Ratios	Leverage & Solvency Ratios							
資本適足率	BIS	465%	370%	465%	434%	462%	400%	370%

Appendix

FENB Summary Ratios

US\$mn	US\$mn	Yearly Results		Quarterly Results				
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12
稅後淨利	Net income after tax	-74	26	-53	0	2	23	1
總資產	Total assets	1,398	1,133	1,398	1,211	1157	1130	1,133
淨值	Total equity	291	318	291	291	293	317	318
總存款	Total deposits	1,082	803	1,082	896	838	788	803
總放款	Total loans	672	644	672	682	677	637	644
Per Share Data		Per Share Data						
每股盈餘(稅後)	EPS(after-tax)(US\$)	-323	115	-228	1	9	99	6
DuPont Analysis		DuPont Analysis						
資產報酬率(稅後)	ROAA(after-tax) (%, annualize YTD earnings)	-4.65%	2.17%	-3.53%	0.10%	0.69%	7.67%	0.45%
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize YTD earnings)	-22.15%	8.85%	-15.88%	0.46%	2.87%	30.50%	1.63%
放存比	Loan-to-Deposit Ratio (%)	62.13%	80.17%	62.13%	76.10%	80.78%	80.87%	80.17%
利差	Loan to Deposit Spread (%)	3.88%	3.87%	4.37%	3.92%	3.70%	3.99%	3.87%
淨利差	NIM (%)	2.60%	3.25%	3.30%	3.22%	3.19%	3.34%	3.28%
費用比	Cost/Income Ratio (%)	164.08%	83.53%	506.28%	94.55%	79.33%	82.30%	78.91%
Asset Quality Ratios		Asset Quality Ratios						
逾放比	NPLs / Total loans (%)	8.33%	2.20%	8.33%	6.36%	6.21%	2.82%	2.20%
備抵呆帳覆蓋率	Reserve / NPLs (%)	108.48%	156.80%	108.48%	140.14%	144.65%	124.57%	156.80%
當期打銷呆帳	Write-off (US\$)	59	18	19	1	1	9	7
Leverage & Solvency Ratios		Leverage & Solvency Ratios						
資本適足率	BIS (%)	21.43%	32.45%	21.43%	24.86%	26.91%	31.42%	32.45%
第一類資本比率	Tier 1 Ratio (%)	20.12%	31.18%	20.12%	23.53%	25.57%	30.15%	31.18%

Appendix

Balance Sheet of SPH and its subsidiaries for the 12 months ended Dec. 31, 2012

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	19,132	5,265	1,485	555	1,258	27,695	-2,636	25,059
存放央行及銀行同業	Due from the central bank and other banks	87,672	0	0	0	0	87,672	0	87,672
公平價值變動列入損益之金融資產	Financial Assets at fair value through profit or loss	27,681	29,406	0	0	33	57,119	-245	56,874
附賣回票券及債券投資	Securities purchased under agreements to resell	236	3,612	0	0	141	3,990	-236	3,754
應收款項-淨額	Receivables, net	62,354	14,295	39	4,598	2,145	83,431	-2,965	80,466
貼現及放款-淨額	Discounts and loans, net	770,309	0	0	5,590	0	775,900	-4,526	771,373
備供出售金融資產-淨額	Available-for-sale financial assets, net	55,788	0	68	0	183	56,039	0	56,039
持有至到期日金融資產-淨額	Held-to-maturity investments, net	219,844	0	0	0	0	219,844	0	219,844
採權益法之股權投資	Equity investment - equity method	0	0	0	0	108,310	108,310	-108,232	78
其他金融資產-淨額	Other financial assets, net	5,533	17,981	115	6,864	1,671	32,164	-1,205	30,958
固定資產-淨額	Properties, net	9,419	2,007	10	3,257	45	14,738	-2,693	12,044
其他資產	Other assets	8,404	1,143	6	2,731	57	12,342	557	12,900
資產總計	Total Assets	1,266,373	73,709	1,723	23,595	113,843	1,479,243	-122,181	1,357,062
負債及股東權益	Liabilities and stockholders' equity								
負債	Liabilities								
央行及金融同業存款	Call Loans and due to banks	70,454	0	0	0	0	70,454	0	70,454
應付商業本票 - 淨額	Commercial paper payable, net	0	5,438	0	1,998	5,438	12,875	0	12,875
公平價值變動列入損益之金融負債	Financial liabilities at fair value through profit or loss	8,672	1,660	0	0	0	10,332	-245	10,087
附買回票券及債券負債	Securities sold under agreement to repurchase	1,201	21,644	0	0	0	22,845	-236	22,609
應付款項	Payable	22,734	7,444	66	133	1,781	32,158	-2,964	29,193
存款及匯款	Deposit and Remittance	1,029,885	0	0	0	0	1,029,885	-3,758	1,026,128
應付公司及金融債券	Bonds payable and Bank debentures	43,002	0	0	0	0	43,002	0	43,002
短期借款	Short-term borrowings	903	1,777	0	4,058	4,699	11,438	-350	11,088
長期借款	Long-term borrowings	0	0	0	12,297	0	12,297	-4,176	8,120
其它金融負債	Other financial liabilities	5,977	12,323	0	1,254	0	19,555	-83	19,471
其他負債	Other liabilities	4,580	424	0	227	109	5,339	19	5,359
負債合計	Total liabilities	1,187,408	50,710	66	19,968	12,028	1,270,180	-11,794	1,258,386
股本	Capital stock	53,862	15,365	1,534	3,371	78,763	152,895	-77,212	75,683
資本公積	Capital surplus	10,413	446	0	0	1,802	12,662	-10,860	1,802
保留盈餘	Retain earnings	13,738	7,605	124	304	20,951	42,723	-21,923	20,799
其他權益調整	Other item on stockholders' equity	951	-418	-2	-47	299	783	-392	392
股東權益合計	Total stockholders' equity of parent company	78,964	22,999	1,657	3,627	101,816	209,063	-110,387	98,676
少數股權	Minority interests	0	0	0	0	0	0	0	0
負債及股東權益總計	TOTAL	1,266,373	73,709	1,723	23,595	113,843	1,479,243	-122,181	1,357,062

Appendix

P&L of SPH and its subsidiaries for the 12 months ended Dec. 31, 2012

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	23,947	1,348	15	806	5	26,121	-157	25,964
利息費用	Interest expense	9,498	315	0	328	116	10,258	-157	10,100
利息淨收益	Net interest Income	14,449	1,033	15	478	-111	15,864	1	15,864
利息以外淨收益	Net revenues other than interest								
手續費淨收益	Commissions and fee revenues, net	4,565	2,738	418	0	0	7,722	-43	7,678
公平價值變動列入損益之 金融資產及負債損益	Gains from financial assets and liabilities at fair value through P/L	2,435	674	0	0	10	3,119	0	3,119
兌換損益-淨額	Foreign exchange gains, net	325	56	0	1	-3	379	0	379
備供出售金融資產已實現利益	Realized gains from available-for-sale financial assets	31	0	0	0	94	126	0	126
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	84	395	0	0	35	514	0	514
資產減損損失	Provision for Impairment losses on assets	-287	-1	0	0	-39	-328	0	-328
按權益法之投資損益-淨額	(Losses) income from equity investments - equity method, net	0	0	0	0	9,850	9,850	-9,839	11
認購(售)權證發行利益	Gain on warrants issued	0	414	0	0	0	414	0	414
租金收入	Rental revenue	119	24	0	216	0	359	-212	147
收回呆帳	Recovery of bad debts	561	0	0	0	0	561	0	561
其他非利息淨(損)益	Other revenues, net	-122	205	-15	-24	224	267	-246	22
淨收益	Total net revenues	22,161	5,539	418	670	10,059	38,848	-10,339	28,509
呆帳費用	Provision for bad debts	-36	4	0	27	0	-5	0	-5
營業費用	Operating expenses	12,428	4,236	371	298	465	17,798	-498	17,300
呆帳費用 + 營業費用	Bad debts & Operating expenses	12,392	4,240	371	325	465	17,793	-498	17,295
稅前利益(損失)	Income (loss) before income tax	9,769	1,299	47	345	9,594	21,055	-9,841	11,214
所得稅費用(利益)	Income tax (benefit) expense	1,548	89	11	74	-51	1,670	0	1,670
合併總純(損)益	Net Income (Loss)	8,220	1,210	37	271	9,645	19,384	-9,841	9,543
歸屬予：	Attributable to								
母公司股東	Stockholders of parent company	8,220	1,210	37	271	9,645	19,384	-9,841	9,543
少數股權	Minority interests	0	0	0	0	0	0	0	0

Appendix

SPH's Balance Sheet (Consolidated)

NT\$ Mn		Yearly Results				Quarterly Results				QoQ(%)	YoY(%)
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12			
資產	Assets:										
現金及約當現金	Cash and Cash equivalents	23,322	25,059	23,322	21,669	23,924	21,609	25,059	15.97	7.45	
存放央行及銀行同業	Due from the central bank and other banks	82,753	87,672	82,753	73,178	66,462	63,820	87,672	37.37	5.94	
公平價值變動列入損益之金融資產	Financial Assets at fair value through profit or loss	58,427	56,874	58,427	52,609	55,639	58,492	56,874	-2.77	-2.66	
附賣回票券及債券投資	Securities purchased under agreements to resell	8,265	3,754	8,265	3,973	8,017	3,201	3,754	17.25	-54.58	
應收款項-淨額	Receivables, net	68,538	80,466	68,538	65,370	69,173	64,872	80,466	24.04	17.40	
貼現及放款-淨額	Discounts and loans, net	733,336	771,373	733,336	739,240	754,532	765,098	771,373	0.82	5.19	
備供出售金融資產-淨額	Available-for-sale financial assets, net	37,437	56,039	37,437	44,522	49,718	51,796	56,039	8.19	49.69	
持有至到期日金融資產-淨額	Held-to-maturity investments, net	233,698	219,844	233,698	241,414	240,265	244,874	219,844	-10.22	-5.93	
採權益法之股權投資	Equity investment - equity method	69	78	69	71	69	72	78	8.31	13.09	
其他金融資產-淨額	Other financial assets, net	29,054	30,958	29,054	28,877	31,031	31,069	30,958	-0.36	6.56	
固定資產-淨額	Properties, net	12,277	12,044	12,277	12,368	12,358	12,464	12,044	-3.37	-1.89	
其他資產	Other assets	12,788	12,900	12,788	12,760	12,692	12,216	12,900	5.59	0.88	
資產總計	Total Assets	1,299,962	1,357,062	1,299,962	1,296,051	1,323,880	1,329,583	1,357,062	2.07	4.39	
負債及股東權益	Liabilities and stockholders' equity										
負債	Liabilities										
央行及金融同業存款	Call Loans and due to banks	66,375	70,454	66,375	53,842	58,960	57,379	70,454	22.79	6.15	
應付商業本票-淨額	Commercial paper payable, net	9,216	12,875	9,216	10,275	12,004	15,363	12,875	-16.19	39.71	
公平價值變動列入損益之金融負債	Financial liabilities at fair value through profit or loss	8,251	10,087	8,251	9,536	10,288	10,850	10,087	-7.04	22.25	
附賣回票券及債券負債	Securities sold under agreement to repurchase	29,849	22,609	29,849	22,080	26,919	25,502	22,609	-11.35	-24.25	
應付款項	Payable	25,068	29,193	25,068	23,513	27,855	28,642	29,193	1.93	16.45	
存款及匯款	Deposit and Remittance	988,752	1,026,128	988,752	1,000,761	1,009,629	1,006,367	1,026,128	1.96	3.78	
應付公司及金融債券	Bonds payable and Bank debentures	37,028	43,002	37,028	37,021	37,016	43,011	43,002	-0.02	16.13	
短期借款	Short-term borrowings	7,409	11,088	7,409	8,826	11,501	9,812	11,088	13.01	49.66	
長期借款	Long-term borrowings	10,686	8,120	10,686	10,904	8,322	8,093	8,120	0.33	-24.01	
其它金融負債	Other financial liabilities	22,366	19,471	22,366	21,337	21,795	22,353	19,471	-12.89	-12.94	
其他負債	Other liabilities	4,874	5,359	4,874	5,162	5,616	5,620	5,359	-4.66	9.95	
負債合計	Total liabilities	1,209,873	1,258,386	1,209,873	1,203,257	1,229,905	1,232,992	1,258,386	2.06	4.01	
股本	Capital stock	73,112	75,683	73,112	73,112	75,423	75,454	75,683	0.30	3.52	
資本公積	Capital surplus	2,015	1,802	2,015	2,015	2,015	1,989	1,802	-9.36	-10.53	
保留盈餘	Retain earnings	14,557	20,799	14,557	17,261	16,116	18,699	20,799	11.23	42.88	
其他權益調整	Other item on stockholders' equity	406	392	406	406	422	449	392	-12.75	-3.45	
股東權益合計	Total stockholders' equity of parent company	90,089	98,676	90,089	92,794	93,975	96,591	98,676	2.16	9.53	
少數股權	Minority interests	0	0	0	0	0	0	0			
負債及股東權益總計	TOTAL	1,299,962	1,357,062	1,299,962	1,296,051	1,323,880	1,329,583	1,357,062	2.07	4.39	

Appendix

SPH's P&L (Consolidated)

NT\$ Mn		Yearly Results		Quarterly Results					
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12	QoQ(%)
利息收入	Interest revenue	24,018	25,964	6,444	6,397	6,407	6,621	6,538	-1.25
利息費用	Interest expense	8,821	10,100	2,520	2,506	2,465	2,593	2,536	-2.22
利息淨收益	Net interest Income	15,197	15,864	3,924	3,891	3,943	4,028	4,003	-0.63
利息以外淨收益	Net revenues other than interest								
手續費淨收益	Commissions and fee revenues, net	7,851	7,678	1,675	2,007	2,000	1,792	1,879	4.88
公平價值變動列入損益之 金融資產及負債損益	Gains from financial assets and liabilities at fair value through P/L	-1,083	3,119	-24	1,060	425	1,024	609	-40.53
兌換損益-淨額	Foreign exchange gains, net	493	379	94	83	38	112	147	31.27
備供出售金融資產已實現利益	Realized gains from available-for-sale financial assets	44	126	32	86	25	15	0	-97.57
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	430	514	55	188	184	33	109	233.87
資產減損損失	Provision for Impairment losses on assets	-32	-328	126	0	-80	-35	-214	NA
按權益法之投資損益-淨額	(Losses) income from equity investments - equity method, net	6	11	2	3	3	2	3	43.21
認購(售)權證發行利益	Gain on warrants issued	1,286	414	178	71	202	71	70	-1.28
租金收入	Rental revenue	184	147	46	40	37	34	35	2.10
收回呆帳	Recovery of bad debts	627	561	137	161	130	159	112	-29.19
其他非利息淨(損)益	Other revenues, net	-570	22	-282	-3	32	50	-57	-215.22
淨收益	Total net revenues	24,434	28,509	5,964	7,586	6,939	7,285	6,698	-8.06
呆帳費用	Provision for bad debts	3,444	-5	2,342	240	175	-525	106	NA
營業費用	Operating expenses	16,408	17,300	4,041	4,312	4,283	4,494	4,211	-6.30
用人費用	Personnel expenses	9,934	10,993	2,187	2,870	2,748	2,876	2,500	-13.05
折舊及攤銷費用	Depreciation and amortization	785	833	197	200	205	206	221	7.38
其他業務及管理費用	Others	5,689	5,474	1,657	1,243	1,330	1,412	1,489	5.43
呆帳費用 + 營業費用	Bad debts & Operating expenses	19,853	17,295	6,383	4,552	4,458	3,969	4,316	8.75
稅前利益(損失)	Income (loss) before income tax	4,582	11,214	-419	3,034	2,481	3,316	2,382	-28.17
所得稅費用(利益)	Income tax (benefit) expense	1,513	1,670	634	330	325	733	282	-61.58
合併總純(損)益	Net Income (Loss)	3,069	9,543	-1,053	2,704	2,156	2,583	2,100	-18.70
歸屬予：								0	
母公司股東	Stockholders of parent company	3,069	9,543	-1,053	2,704	2,156	2,583	2,100	-18.70
少數股權	Minority interests	0	0	0	0	0	0	0	NA

Appendix

BSP's Balance Sheet

NT\$Mn		Yearly Results		Quarterly Results						QoQ(%)	YoY(%)
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12			
資產	Assets										
現金及約當現金	Cash and cash equivalents	17,790	18,634	17,790	15,992	18,452	16,650	18,634	11.92	4.74	
存放央行及拆借金融同業	Due from the central bank and other banks	73,672	85,616	73,672	70,326	64,015	62,446	85,616	37.10	16.21	
公平價值變動列入損益之金融資產	Financial assets at fair value through profit or loss	32,791	27,061	32,791	30,579	24,186	24,119	27,061	12.20	-17.47	
附賣回票券及債券投資	Securities purchased under agreements to resell	3,080	236	3,080	1,098	4,648	1,407	236	-83.23	-92.34	
應收款項-淨額	Receivables, net	51,656	62,175	51,656	47,799	52,041	46,002	62,175	35.16	20.36	
貼現及放款-淨額	Discounts and loans, net	712,006	750,309	712,006	718,179	732,572	743,610	750,309	0.90	5.38	
備供出售金融資產	Available-for-sale financial assets	32,601	51,062	32,601	39,467	44,767	46,238	51,062	10.43	56.63	
持有至到期日金融資產	Held-to-maturity investments	229,880	217,319	229,880	237,822	237,098	242,064	217,319	-10.22	-5.46	
採權益法之股權投資	Equity investment - equity method	4,570	5,424	4,570	4,685	4,431	5,250	5,424	3.31	18.69	
其他金融資產-淨額	Other financial assets, net	8,919	9,370	8,919	8,953	9,379	9,831	9,370	-4.69	5.06	
固定資產-淨額	Properties, net	9,377	9,214	9,377	9,517	9,557	9,663	9,214	-4.65	-1.74	
無形及其他資產	Intangible & other assets	5,786	6,367	5,786	5,891	6,048	5,817	6,367	9.46	10.04	
資產總計	Total	1,182,128	1,242,787	1,182,128	1,190,308	1,207,194	1,213,097	1,242,787	2.45	5.13	
負債及股東權益	Liabilities and stockholders' equity										
負債	Liabilities										
央行及銀行同業存款	Call loans and due to banks	66,167	69,989	66,167	53,706	58,797	57,167	69,989	22.43	5.78	
公平價值變動列入損益之金融負債	Financial liabilities at fair value through profit or loss	7,310	8,671	7,310	8,550	8,901	9,646	8,671	-10.11	18.62	
附買回票券及債券負債	Securities sold under agreement to repurchase	7,072	1,202	7,072	6,607	3,280	1,653	1,202	-27.28	-83.00	
應付款項	Payable	19,093	21,735	19,093	18,833	22,177	22,320	21,735	-2.62	13.84	
存款及匯款	Deposit and remittance	963,100	1,008,786	963,100	980,181	989,858	989,145	1,008,786	1.99	4.74	
應付金融債券	Bank debentures	37,028	43,002	37,028	37,020	37,016	43,011	43,002	-0.02	16.13	
其它金融負債	Other financial liabilities	7,847	5,978	7,847	8,403	7,809	8,347	5,978	-28.38	-23.82	
其他負債	Other liabilities	3,966	4,460	3,966	4,325	4,717	4,713	4,460	-5.37	12.46	
負債合計	Total liabilities	1,111,583	1,163,823	1,111,583	1,117,625	1,132,555	1,136,002	1,163,823	2.45	4.70	
股本	Capital stock	52,574	53,862	52,574	52,574	53,862	53,862	53,862	0.00	2.45	
資本公積	Capital surplus	9,963	10,413	9,963	9,963	10,413	10,413	10,413	0.00	4.52	
保留盈餘	Retained earnings	7,242	13,738	7,242	9,265	9,505	11,848	13,738	15.95	89.70	
累積換算調整數	Cumulative translation adjustment	-215	-212	-215	-205	-209	-211	-212	NA	NA	
金融商品未實現損失	Unrealized losses on financial instrument	111	343	111	216	198	313	343	9.58	209.01	
未認列為退休金成本之淨損失	Net loss not recognized as pension cost	-866	-916	-866	-866	-866	-866	-916	NA	NA	
未實現土地重估增值	Revaluation increment on land	1,736	1,736	1,736	1,736	1,736	1,736	1,736	0.00	0.00	
股東權益合計	Total stockholders' equity of parent company	70,545	78,964	70,545	72,683	74,639	77,095	78,964	2.42	11.93	
負債及股東權益總計	TOTAL	1,182,128	1,242,787	1,182,128	1,190,308	1,207,194	1,213,097	1,242,787	2.45	5.13	

Appendix

BSP's P&L

NT\$Mn		Yearly Results		Quarterly Results						QoQ(%)	YoY(%)
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12			
利息淨收益	Net interest income	12,584	13,315	3,252	3,269	3,329	3,362	3,356	-0.16	3.20	
手續費淨收益	Net fee income	3,262	3,390	692	790	853	869	877	0.89	26.62	
公平價值變動(損)益	Gains (Losses) from financial assets and liabilities at fair value through profit or loss	-201	58	-19	54	-21	45	-20	-144.74	NA	
備供出售及成本衡量(損)益	Gains (Losses) from available-for-sale financial assets and unquoted equity instruments	43	57	16	1	51	4	0	-94.02	-98.53	
無活絡出售損失	Losses from non-active financial assets	0	0	0	0	0	0	0			
兌換&衍生性商品利益	Foreign exchange & derivative gains, net	1,270	2,670	398	679	567	760	664	-12.66	66.84	
按權益法投資損益-淨額	Gains (Losses) income from equity investments - equity method, net	-1,558	1,612	-1,394	227	280	887	217	-75.52	NA	
資產減損迴轉利益(損失)	Reversal gains (Impairment losses) on assets	285	-258	251	3	-55	-1	-205		NA	-181.69
其他非利息淨(損)益	Other income	365	542	47	180	130	164	68	-58.42	45.81	
淨收益	Total net revenues	16,050	21,384	3,244	5,203	5,133	6,090	4,957	-18.60	52.81	
營業費用	Operating expenses	-10,716	-11,165	-2,662	-2,689	-2,785	-2,923	-2,768	-5.30	3.98	
提存前稅前淨利	Pre-tax income (excluding provision)	5,333	10,220	582	2,514	2,348	3,168	2,189	-30.88	276.00	
呆帳費用	Provision for possible losses	-2,625	-956	-2,068	-255	-157	-466	-78	-83.32	-96.24	
稅前利益(損失)	Pre-tax income (loss)	2,708	9,263	-1,486	2,259	2,191	2,701	2,112	-21.83	NA	
所得稅費用(利益)	Income tax benefit (expense)	-244	-1,043	337	-236	-227	-358	-222	-38.04	NA	
合併總純(損)益	Net income (Loss)	2,464	8,220	-1,149	2,023	1,964	2,343	1,890	-19.35	NA	

Appendix

SPS's Balance Sheet

NT\$Mn		Yearly Results		Quarterly Results					QoQ(%)	YoY(%)
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12		
資產	Assets:									
現金及約當現金	Cash and cash equivalents	1,973	1,365	1,973	1,178	1,308	1,302	1,365	4.88	-30.81
公平價值變動 列入損益之金融資產	Financial assets at fair value through profit or loss	17,940	21,817	17,940	14,344	23,816	25,645	21,817	-14.93	21.61
附賣回票券及債券投資	Securities purchased under agreements to resell	6,065	3,612	6,065	3,248	3,071	1,876	3,612	92.53	-40.44
應收證券融資款	Margin loans receivable	12,112	12,594	12,112	13,045	12,142	12,701	12,594	-0.84	3.98
其他流動資產	Other current assets	5,241	5,080	5,241	4,867	6,144	6,401	5,080	-20.63	-3.06
基金及投資	Funds and Investments	5,868	6,284	5,868	5,947	5,742	5,761	6,284	9.08	7.09
固定資產	Properties, net	2,016	1,970	2,016	1,979	1,931	1,933	1,970	1.92	-2.30
無形及其他資產	Intangible & other assets	1,977	2,356	1,977	1,859	1,917	2,085	2,356	13.03	19.16
受託買賣借項-淨額	Securities brokerage account, net	327	129	327	17.44	239	205	129	-37.05	-60.53
資產總計	Total assets	53,519	55,208	53,519	46,484	56,308	57,908	55,208	-4.66	3.16
負債及股東權益	Liabilities and stockholders' equity									
負債	Liabilities									
流動負債	Current liabilities	31,164	32,001	31,164	23,576	33,456	34,743	32,001	-7.89	2.68
其他負債	Other liabilities	170	208	170	175	175	290	208	-28.14	22.66
負債合計	Total liabilities	31,334	32,209	31,334	23,751	33,631	35,033	32,209	-8.06	2.79
股本	Capital stock	15,365	15,365	15,365	15,365	15,365	15,365	15,365	0.00	0.00
資本公積	Capital surplus	446	446	446	446	446	446	446	0.00	0.00
保留盈餘	Retained earnings	6,691	7,606	6,691	7,305	7,213	7,463	7,606	1.91	13.67
股東權益其他項目	Other items of stockholders' equity	-318	-418	-318	-384	-348	-399	-418	4.81	31.56
股東權益合計	Total stockholders' equity of parent company	22,185	22,999	22,185	22,733	22,677	22,875	22,999	0.54	3.67
負債及股東權益總計	TOTAL	53,519	55,208	53,519	46,484	56,308	57,908	55,208	-4.66	3.16

Appendix

SPS's P&L

NT\$Mn		Yearly Results		Quarterly Results					QoQ(%)	YoY(%)
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12		
利息淨收益	Net interest income	1,050	852	193	200	207	228	217	-4.86	12.45
手續費淨收益	Net fee income	2,585	2,306	522	658	625	499	524	5.15	0.40
出售證券利益(損失)	Gains (Losses) on sales of securities, net	-296	330	-11	171	-3	70	92	31.45	NA
股務代理收入	Stock affairs agent fees	82	89	20	21	22	22	24	6.97	20.82
股利收入	Dividend income	134	82	5	0	6	53	23	-57	341.09
權證發行利益	Gains (Losses) on warrant issued, net	230	175	84	68	57	31	19	-37.27	-76.87
期貨契約利益(損失)	Gains (Losses) from futures transactions	-10	-42	2	-77	65	-50	20	NA	891.80
選擇權交易利益(損失)	Gains (Losses) from options transactions	63	-73	18	-5	-8	-44	-16	NA	-190.42
衍生性金融商品利益(損失)	Gains (Losses) from derivative instruments transactions	27	83	-1	-33	-8	91	32	-64.49	NA
營業證券評價利益(損失)	Gains (Losses) from valuation of operating securities	-384	282	-168	332	-46	12	-16	-235.29	NA
其他營業收支	Other operating income	75	-17	-1	3	-2	9	-27	-396.79	NA
投資收益	Investment income	-28	391	10	172	33	104	82	-21.14	707.93
營業外收支	Non-operating income-net	4	161	51	25	65	39	32	-17.60	-36.59
淨收益	Total net revenues	3,532	4,619	724	1,534	1,012	1,065	1,007	-5.44	39.14
營業費用	Operating expenses	2,996	3,334	712	892	798	777	868	11.73	21.90
稅前利益(損失)	Pre-tax income (loss)	536	1,285	12	642	214	289	139	-51.66	1055.01
所得稅費用(利益)	Income tax benefit (expense)	113	75	12	29	10	39	-3	-108.49	-128.33
純(損)益	Net income (Loss)	423	1,210	0	614	204	249	143	-42.73	43928.26

SPS's Pre-tax breakdown

NT\$Mn		Yearly Results		Quarterly Results					QoQ(%)	YoY(%)
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12		
經紀事業處	Brokerage business group	1,355	549	334	231	60	99	158	59.34	-52.68
資本市場事業處	Capital market business group	67	507	-11	209	169	33	96	193.96	NA
投資事業處	Principal investment & derivatives business group	-449	788	-55	313	73	277	125	-54.84	NA
其他	Others	-437	-559	-256	-111	-87	-121	-240	NA	NA
稅前利益(損失)	Pre-tax income (loss)	536	1,285	12	642	214	289	139	-51.66	1,054.95

Appendix

BSP's Credit Breakdown

NT\$Mn	授信類別	Items	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)
			2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12		
企金放款	Corporate loans										
製造業	Manufacturing	153,520	175,682	153,520	160,771	164,184	172,060	175,682	2.11	14.44	
電子工業	Electronics Industry	71,735	78,817	71,735	69,487	68,960	77,216	78,817	2.07	9.87	
原物料業	Chemical products	44,532	52,635	44,532	48,645	52,816	50,733	52,635	3.75	18.20	
傳產製造業	Conventional industry	36,326	42,491	36,326	41,842	41,570	43,282	42,491	-1.83	16.97	
新興製造業	Electric fixture	927	1,739	927	797	838	829	1,739	109.77	87.62	
金融機構、證券及保險業	FI & security house & insurance	11,878	14,625	11,878	13,218	13,033	13,203	14,625	10.77	23.13	
租賃/分期付款業	Installment & leasing	4,984	5,139	4,984	7,602	6,925	5,081	5,139	1.14	3.12	
營建業及不動產業	Construction & real estate	38,070	43,407	38,070	37,509	39,656	39,926	43,407	8.72	14.02	
批發及零售業	Wholesales/retail	56,459	58,253	56,459	57,284	60,590	56,746	58,253	2.66	3.18	
傳產服務業	Traditional service industry	17,419	21,436	17,419	14,674	17,492	21,047	21,436	1.85	23.06	
綜合服務業	Comprehensive services	1,036	1,022	1,036	1,661	1,778	1,439	1,022	-28.98	-1.34	
其他服務業	Other services	10,614	9,353	10,614	8,972	9,107	9,148	9,353	2.24	-11.88	
公營事業/公司事業	State-owned company	40,811	33,131	40,811	39,988	36,060	36,921	33,131	-10.27	-18.82	
企業相關個人	Business owner	15,089	12,496	15,089	15,059	14,847	14,662	12,496	-14.77	-17.19	
非營利團體	Non-profit organization	1,048	1,285	1,048	1,183	1,429	1,452	1,285	-11.50	22.61	
其他	Others	1,512	1,748	1,512	1,880	1,783	1,813	1,748	-3.62	15.60	
企金放款小計	Sub total	352,440	377,576	352,440	359,801	366,884	373,498	377,576	1.09	7.13	
保證/承兌/信用狀	Guarantee, acceptance	20,814	27,543	20,814	21,799	25,974	26,098	27,543	5.54	32.33	
承購業務	Factoring	16,630	19,389	16,630	16,630	16,191	15,779	19,389	22.88	16.60	
外匯/衍生性交易及其他	Derivatives and others	6,302	10,575	6,302	8,784	8,094	10,490	10,575	0.81	67.81	
企金授信合計	Corporate total	396,186	435,084	396,186	407,014	417,143	425,865	435,084	2.16	9.82	
個金放款	Individual loans	366,963	380,558	366,963	365,941	373,406	377,888	380,558	0.71	3.70	
房貸	Mortagage loans	352,617	362,753	352,617	351,659	357,963	361,389	362,753	0.38	2.87	
信用貸款	Unsecured loans	9,699	12,065	9,699	9,500	10,387	11,303	12,065	6.74	24.39	
車貸	Car loans	4,064	5,148	4,064	4,327	4,523	4,792	5,148	7.43	26.68	
其他	Others	582	593	582	455	533	404	593	46.76	1.83	
保證	Guarantee	254	190	254	242	224	203	190	-6.08	-25.10	
信用卡	Credit card	18,001	17,116	18,001	16,715	17,883	17,007	17,116	0.64	-4.92	
個金授信合計	Individual total	385,218	397,864	385,218	382,898	391,513	395,098	397,864	0.70	3.28	
全行授信總計	TOTAL	781,404	832,948	781,404	789,912	808,656	820,962	832,948	1.46	6.60	

Appendix

BSP's Deposit Breakdown

NT\$Mn 存款類別	Items	Yearly Results			Quarterly Results				QoQ(%)	YoY(%)
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12		
台幣存款	NTD Deposits									
台幣支存	Checking	9,536	9,357	9,536	8,690	8,711	8,543	9,357	9.53	-1.88
台幣活期性	Demand	302,148	317,163	302,148	308,998	300,975	311,242	317,163	1.90	4.97
台幣定期性	Time	486,445	500,116	486,445	495,652	513,995	504,546	500,116	-0.88	2.81
郵匯局轉存款	Redeposit from the directorate general of postal remittance	11,806	9,358	11,806	8,806	9,358	9,358	9,358	0.00	-20.74
小計	Sub total	809,935	835,994	809,935	822,146	833,039	833,689	835,994	0.28	3.22
外幣存款	Foreign Currency Deposits									
外幣支存	Checking	3,153	3,595	3,153	3,182	3,847	3,477	3,595	3.39	14.02
外幣活期性	Demand	91,201	110,659	91,201	96,878	93,770	92,787	110,659	19.26	21.34
外幣定期性	Time	70,043	66,761	70,043	66,380	68,038	67,451	66,761	-1.02	-4.69
小計	Sub total	164,397	181,015	164,397	166,440	165,655	163,715	181,015	10.57	10.11
合計	Total	974,332	1,017,009	974,332	988,586	998,694	997,404	1,017,009	1.97	4.38

Appendix

BSP's Fee Breakdown

NT\$Mn		Yearly Results		Quarterly Results						QoQ(%)	YoY(%)
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12			
財富管理	Wealth management	1,248	1,082	217	227	256	276	322	16.81	48.88	
放款	Loan fees	493	532	71	132	149	142	110	-22.75	53.43	
應收帳款	Factoring and A/R financing	154	150	38	36	37	36	41	11.36	6.25	
進出口	Import and export service	322	313	81	77	79	80	77	-4.02	-5.13	
信託及保管	Trust & custodian bank	175	149	38	43	36	34	36	6.19	-5.38	
保證及承兌	Guarantees & acceptances	70	83	17	17	19	21	26	23.36	50.99	
信用卡	Credit card	579	656	159	152	165	172	167	-2.63	5.32	
其他	Others	-56	-12	-18	-7	-3	3	-4	-247.50	NA	
*壽險	Life insurance	265	421	86	109	111	102	100	-1.91	15.51	
*產險	Property insurance	13	15	3	4	5	3	3	-13.39	-15.01	
小計	Sub total	3,262	3,390	692	790	853	869	877	0.89	26.62	
壽險	Life insurance	963	1,462	196	372	378	368	344	-6.42	75.97	
產險	Property insurance	65	70	18	15	21	16	18	13.71	-0.83	
扣除銀行 已認列之收入	Income attributable to BSP	-278	-436	-90	-112	-116	-105	-103	NA	NA	
合計	Total fee income	4,012	4,486	817	1,065	1,137	1,148	1,137	-0.98	39.19	

Appendix

BSP's Asset Quality

NT\$Mn		Yearly Results		Quarterly Results						QoQ(%)	YoY(%)
		2011	2012	4Q11	1Q12	2Q12	3Q12	4Q12			
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	3,596	3,398	3,170	3,398	3,211	2,833	2,473	-12.69	-21.99	
當期新增逾期	New NPL influx	2,986	1,628	803	256	505	279	588	111.10	-26.73	
當期逾期回收金額	NPL recovery	1,014	2,298	288	358	871	277	791	185.64	175.17	
當期打銷呆帳	Write-offs	2,171	475	288	85	12	361	17	-95.17	-93.93	
本期逾期放款餘額	90-days NPLs - ending	3,398	2,252	3,398	3,211	2,833	2,473	2,252	-8.92	-33.71	
逾放比	NPL ratio										YoY(+/-)
逾放比-個金	Individual NPL ratio	0.13%	0.11%	0.13%	0.14%	0.11%	0.10%	0.11%	0.01%	-0.02%	
逾放比-企金	Corporate NPL ratio	0.83%	0.49%	0.83%	0.75%	0.66%	0.56%	0.49%	-0.07%	-0.34%	
逾放比-全行	Total NPL ratio	0.47%	0.30%	0.47%	0.44%	0.38%	0.33%	0.30%	-0.03%	-0.17%	
備抵呆帳餘額 (放款)	Total reserves for loans	7,156	7,582	7,156	7,319	7,470	7,542	7,582	0.53	5.95	
覆蓋率	Coverage ratio										YoY(+/-)
覆蓋率-個金	Individual coverage ratio	695.80%	856.90%	695.80%	662.02%	812.96%	884.74%	856.90%	-27.84%	161.10%	
覆蓋率-企金	Corporate coverage ratio	133.11%	224.40%	133.11%	146.36%	170.38%	197.89%	224.40%	26.51%	91.29%	
覆蓋率-全行放款	Total coverage ratio	210.62%	336.62%	210.62%	227.98%	263.73%	304.96%	336.62%	31.66%	126.00%	
信用卡資產品質	Asset quality for credit card										YoY(+/-,%)
逾放比	NPL ratio(90-day past due)	0.38%	0.44%	0.38%	0.44%	0.42%	0.43%	0.44%	0.01%	0.06%	
覆蓋率	Coverage ratio	473.68%	428.65%	473.68%	438.30%	430.68%	438.88%	428.65%	-10.23%	-45.03%	
當期打銷呆帳	Write-offs	214	181	46	41	46	48	46	-4.59	0.14	
淨轉催率	Net charge off ratio	-0.76%	-0.92%	-0.76%	-1.02%	-0.96%	-0.92%	-0.92%	0.01%	-0.16%	
提列呆帳	Provisions for credit loss										YoY(%)
呆帳費用提列-放款	Provision for loan loss, net	2,892	923	2,033	241	155	460	68	-85.31	-96.68	
呆帳費用提列-應收及保證	Provision for credit loss, net	139	142	76	52	27	27	36	31.26	-53.21	
呆帳費用提列-信用卡及其他	Provision for credit card, net	-406	-109	-41	-38	-25	-21	-25	22.13	-38.07	
當期呆帳費用	Total provisions	2,625	956	2,068	255	157	466	78	-83.32	-96.24	