



永豐金控
SinoPac Holdings

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Agenda

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

SinoPac Holdings (p.5 ~ p.10)

Bank SinoPac (p.11 ~ p.25)

SinoPac Securities (p.26 ~ p.31)

Future Prospects (p.32)

SPH Operating Report 1/2

2012/3Q Overview

- Concerns for possible economic downturn prompted countries to continue capital easing
 - Short-term risks were averted as G3 countries continued easing capital; Euro-zone, Japan and the US have started promoting OMT, APP and QE3 respectively
 - Global economic uncertainty remained high as Euro-zone's financial outlook continued to be grim, China's growth was slowing and US's recovery was temporary and weak with pending fiscal cliff issue
 - CEPD's September monitoring indicator has improved from 10 consecutive "recession" status to "caution". TAIEX improved 5.7% in 3Q while turnover increased by 8%
- SPH overall operating outcome
 - SPH booked net income after tax of NT\$7,443Mn in 2012/1-9M (BSP and SPS contributed NT\$6,331Mn and NT\$1,068Mn respectively) which grew 81% YoY and 20% QoQ

SPH Operating Report 2/2

Performance and achievements

Bank SinoPac

- Focused on SME businesses, prompting stable loan growth
- Expanded acquiring business and promoted cash flow management
- Launched SinoPac Augmented Reality Financial Marketing Platform

SinoPac Securities

- Ranked 1st in YoY market share growth for both brokerage and margin trading
- Post Pacific Securities acquisition, brokerage market share became the 4th largest, closer to the goal of becoming top three
- Ranked 1st in overall underwriting deals, monetary amount and fees earned
- Ranked 2nd in number of rights issued

Cross-strait progress

- Bank- Approval received on 2012/10/23 from FSC to apply for a subsidiary in Nanjing, China
- Leasing- Following the establishment of Dongguan subsidiary, Xiamen and Kunshan have obtained operating licenses and are expected to begin operations in 4Q
- Investment Trust: Joint venture with Xiamen International Trust is in the process of obtaining approval from Chinese Securities Regulatory Commission

SPH Financial Highlights-2012/3Q 1/6

NT\$Mn ; Mn Shares	2011/3Q	2011/4Q	2012/1Q	2012/2Q	2012/3Q	QoQ	YoY
Share Capital	73,112	73,112	73,112	75,423	75,454	0.0%	3.2%
Average shares outstanding	7,311	7,311	7,311	7,311	7,543	3.2%	3.2%
Total assets	1,282,691	1,299,962	1,296,051	1,323,880	1,329,583	0.4%	3.7%
Total equity	90,387	90,089	92,794	93,975	96,591	2.8%	6.9%
Net income	792	-1,053	2,704	2,156	2,583	20%	226%
ROAE(Annualized)	3.51%	-4.64%	11.77%	9.19%	10.79%	1.6%	7.3%
EPS (NT\$)	0.10	-0.14	0.36	0.29	0.34	0.05	0.24
BVPS (NT\$)	12.36	12.32	12.69	12.85	12.80	-0.05	0.44

SPH Financial Highlights-2012/1~9M 2/6

NT\$Mn ; Mn Shares	2011/1~9M	2012/1~9M	+/-	YoY
Share Capital	73,112	75,454	2,343	3.2%
Average shares outstanding	7,311	7,543	232	3.2%
Total assets	1,282,691	1,329,583	46,892	3.7%
Total equity	90,387	96,591	6,204	6.9%
Net income	4,122	7,443	3,321	80.6%
ROAE(Annualized)	6.15%	10.58%	4.4%	4.4%
EPS (NT\$)	0.55	0.99	0.44	0.44
BVPS (NT\$)	12.36	12.80	0.44	0.44

SPH Leverage & Solvency Ratio 3/6

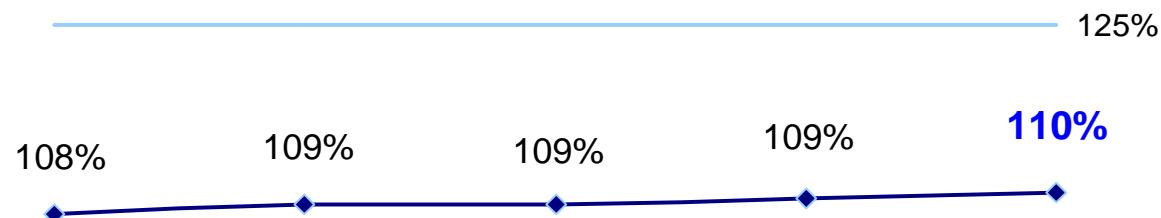
CAR (%)



Regulatory requirement
100%

2011/3Q 2011/4Q 2012/1Q 2012/2Q 2012/3Q

DLR (%)



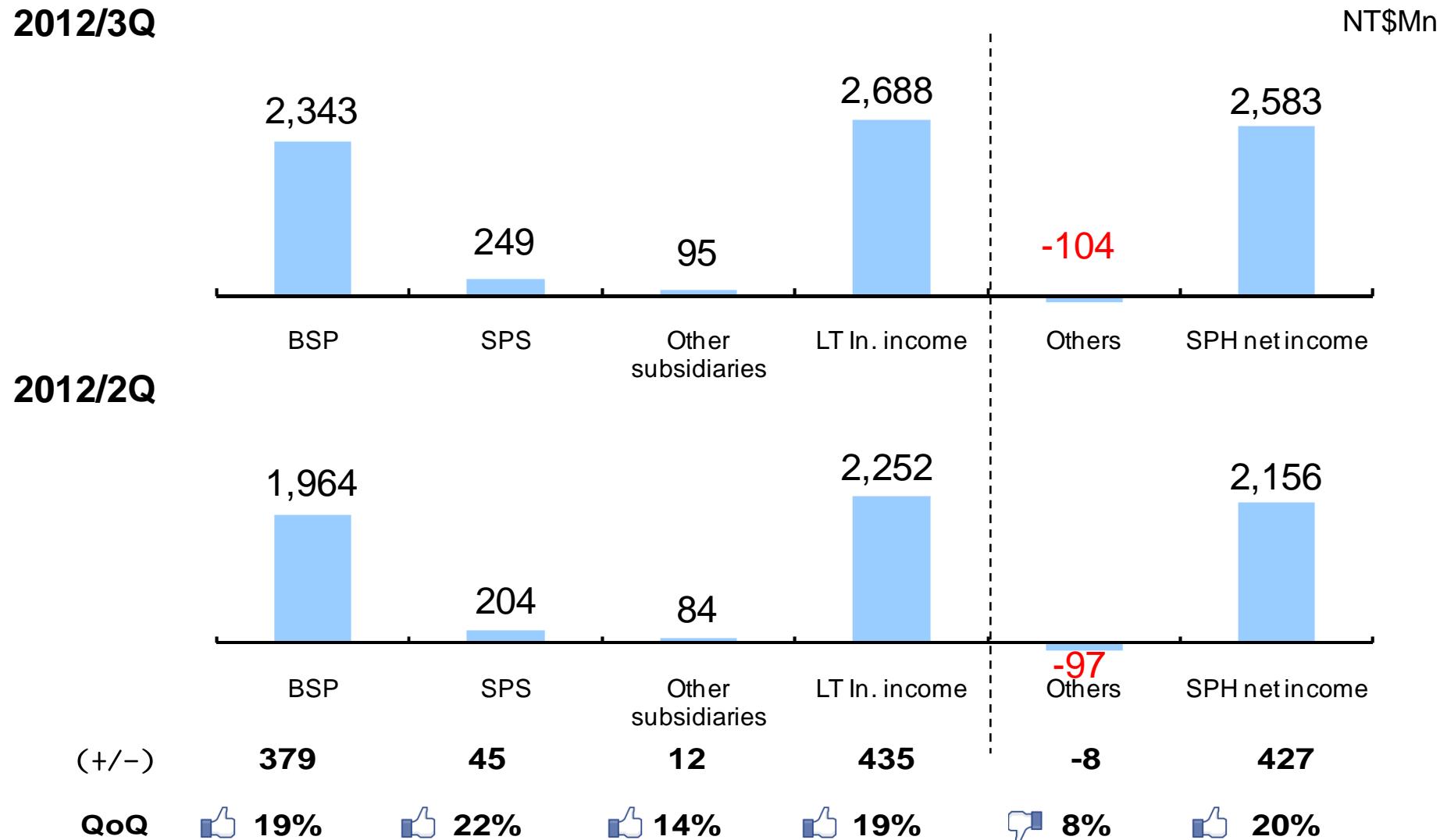
Regulatory requirement
125%

2011/3Q 2011/4Q 2012/1Q 2012/2Q 2012/3Q

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

² DLR = Long-term investment / Equity

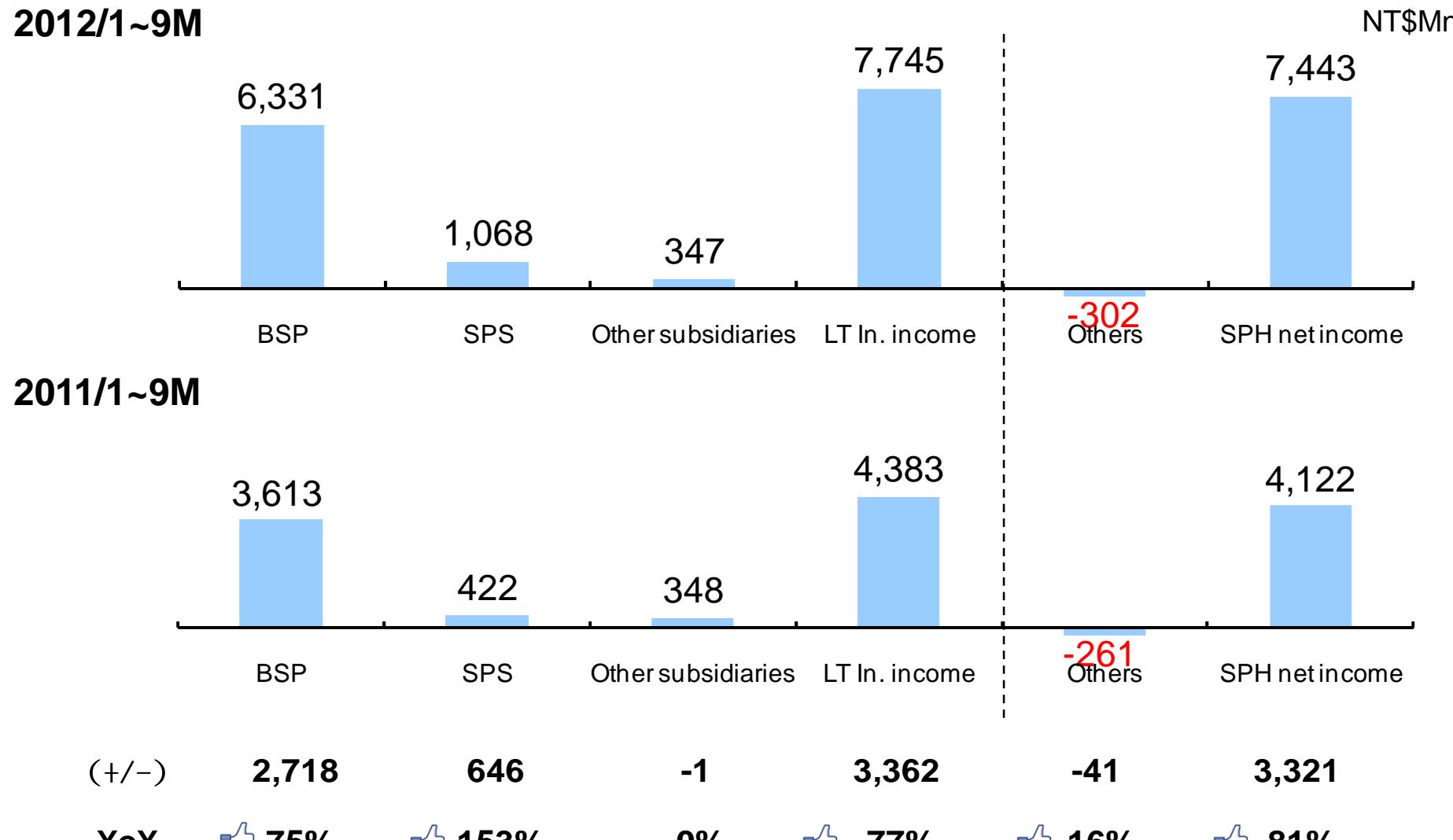
Profit Contribution by Subsidiaries-2012/3Q (QoQ) 4/6



¹ Others = Holdings' interest and operating expenses

² : Better : Worse

Profit Contribution by Subsidiaries-2012/1~9M (YoY) 5/6



¹ Others = Holdings' interest and operating expenses

² : Better : Worse

Performance of Subsidiaries-2012/1~9M ^{6/6}

Subsidiaries	Avg LT Inv.	2012/1~9M LT profit	2012/1~9M ROI (annualized)	% of total LT Inv.	Profit Contribution	ROI Contribution	NT\$Mn
BSP	71,360	6,331	11.8%	69.5%	81.7%	8.2%	
SPS	22,717	1,068	6.3%	22.1%	13.8%	1.4%	
Others	8,596	347	5.4%	8.4%	4.5%	0.5%	
Total	102,673	7,745	10.1%	100.0%	100.0%	10.1%	

¹ DLR=110%

² LT investment NT\$106,232Mn at 2012/9

BSP Financial Highlights-2012/3Q 1/15

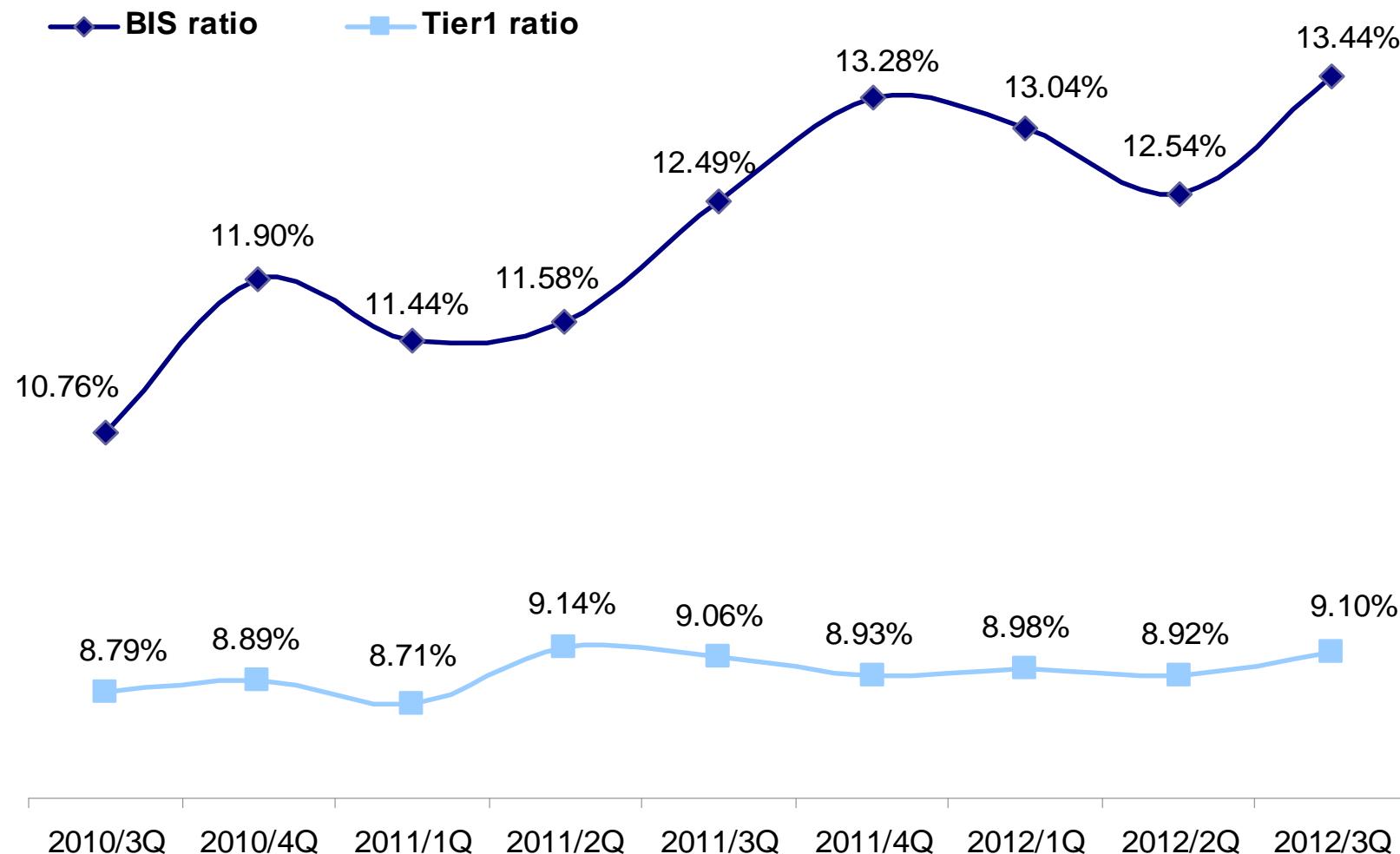
NT\$Mn	2011/3Q	2011/4Q	2012/1Q	2012/2Q	2012/3Q	QoQ	YoY
Total equity	70,986	70,545	72,683	74,639	77,095	3.3%	8.6%
Total assets	1,161,125	1,182,128	1,190,308	1,207,194	1,213,097	0.5%	4.5%
Net income	877	-1,149	2,023	1,964	2,343	19.3%	167%
EPS (NT\$)	0.17	-0.22	0.38	0.37	0.44	0.06	0.27
Total deposits	964,232	974,332	988,586	998,694	997,404	-0.1%	3.4%
Total loans	719,676	719,402	725,743	740,290	751,386	1.5%	4.4%
L-to-D ratio	75.4%	74.7%	74.2%	74.8%	75.9%	1.1%	0.5%
NPL ratio	0.44%	0.47%	0.44%	0.38%	0.33%	-0.05%	-0.11%
Coverage ratio	171.79%	210.62%	227.98%	263.73%	304.96%	41%	133%
Reserve-to-loan ratio	0.76%	1.00%	1.01%	1.01%	1.00%	-0.01%	0.24%
BIS Ratio	12.49%	13.28%	13.04%	12.54%	13.44%	0.90%	0.95%
Tier 1 Ratio	9.06%	8.93%	8.98%	8.92%	9.10%	0.18%	0.04%
ROAA	0.30%	-0.39%	0.69%	0.66%	0.77%	0.11%	0.47%
ROAE(Annualized)	4.96%	-6.45%	11.24%	10.63%	12.29%	1.66%	7.33%
Leverage	16.53	16.54	16.29	16.14	15.98	-0.16	-0.55

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

BSP Financial Highlights-2012/1~9M 2/15

NT\$Mn	2011/1~9M	2012/1~9M	+/-	YoY
Total equity	70,986	77,095	6,109	8.6%
Total assets	1,161,125	1,213,097	51,972	4.5%
Net income	3,613	6,331	2,718	75%
EPS (NT\$)	0.71	1.19	0.48	0.48
Total deposits	964,232	997,404	33,172	3.4%
Total loans	719,676	751,386	31,710	4.4%
L-to-D ratio	75.36%	75.89%	0.5%	0.5%
NPL ratio	0.44%	0.33%	-0.11%	-0.11%
Coverage ratio	171.79%	304.96%	133%	133%
Reserve-to-loan ratio	0.76%	1.00%	0.24%	0.24%
BIS Ratio	12.49%	13.44%	0.95%	0.95%
Tier 1 Ratio	9.06%	9.10%	0.04%	0.04%
ROAA	0.42%	0.71%	0.28%	0.28%
ROAE(Annualized)	6.99%	11.40%	4.42%	4.42%
Leverage	16.56	16.15	-0.40	-0.40

BSP Leverage & Solvency Ratio 3/15



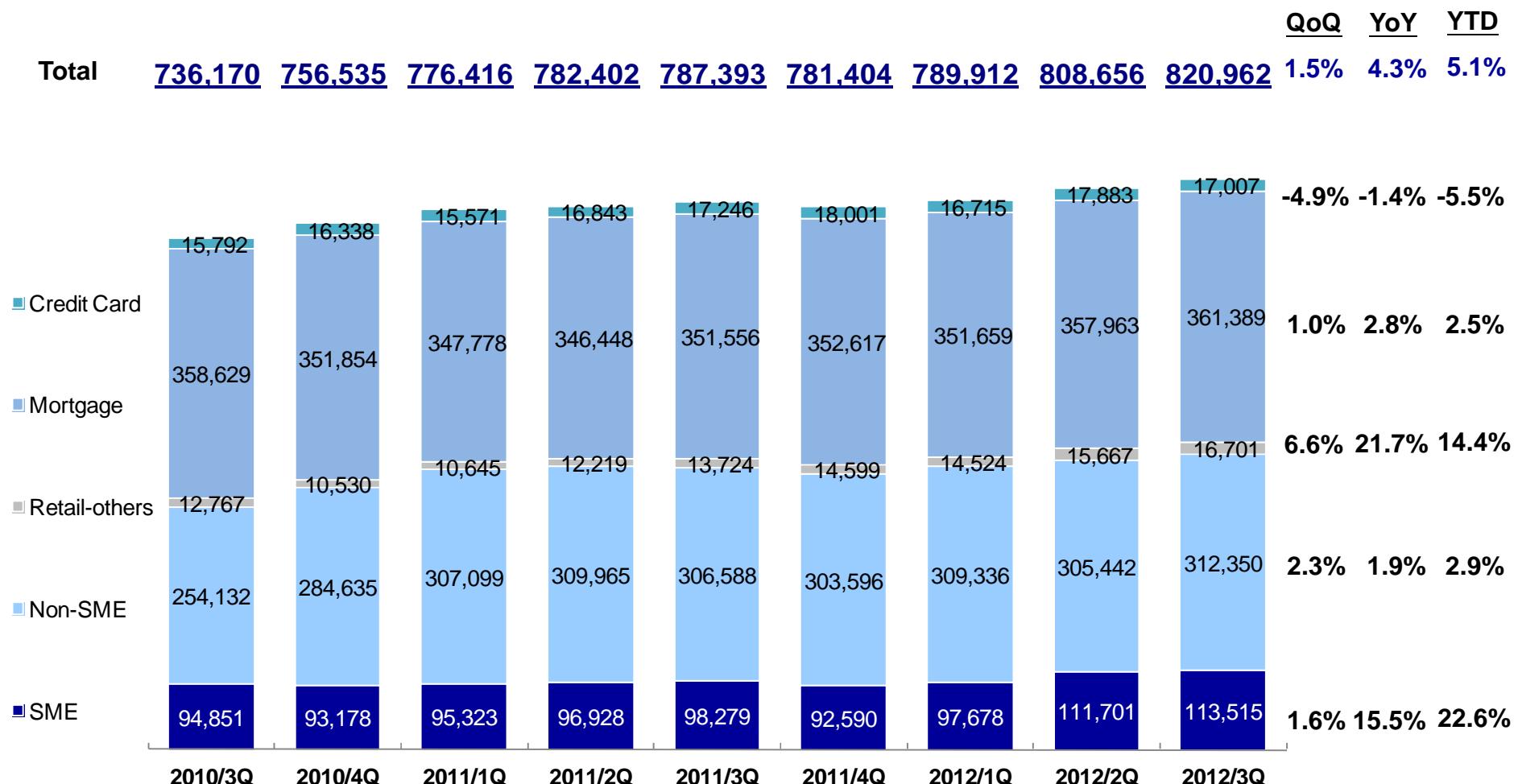
BSP Balance Sheet Breakdown-2012/3Q 4/15

NT\$Mn

	Amount	%		Amount	%
Interest earnign assets			Interest bearing liabilites		
Due from central bank and other banks	54,745	5%	Due to central bank and other bank	47,793	4%
Forfeiting	9,830	1%	Deposits:		
Loans(NPL not included):					
Corporates	370,418	31%	NTD	833,690	69%
Individuals	376,713	31%	FCD	163,715	13%
Loan subtotal	747,130	62%	Deposit subtotal	997,404	82%
NCD	240,181	20%			
Securities investment and Securities purchased under agreement to resell	63,326	5%	Bonds payable	43,011	4%
Factoring	7,767	1%	Structured products and others	8,058	0.7%
Credit card	9,644	1%	Securities sold under agreements to repurchase	1,653	0.1%
Total interest earning assets	1,132,624	93%	Total interest bearing liabilities	1,097,919	91%
Non-interest earning assets			Non interest bearing liabilites		
Cash	6,133	1%	Accounts payable	22,320	2%
Equity investment	5,253	0%	Others	15,763	1%
Marketable securities	16,847	1%	Total non interest bearing liabilites	38,083	3%
Properties	9,662	1%			
Others	42,578	4%	Total liabilities	1,136,002	94%
Total non interest earning assets	80,473	7%	Shareholders' equity	77,095	6%
Total assets	1,213,097	100%	Liabilities and shareholders' equity	1,213,097	100%

BSP – Credit Portfolio Breakdown 5/15

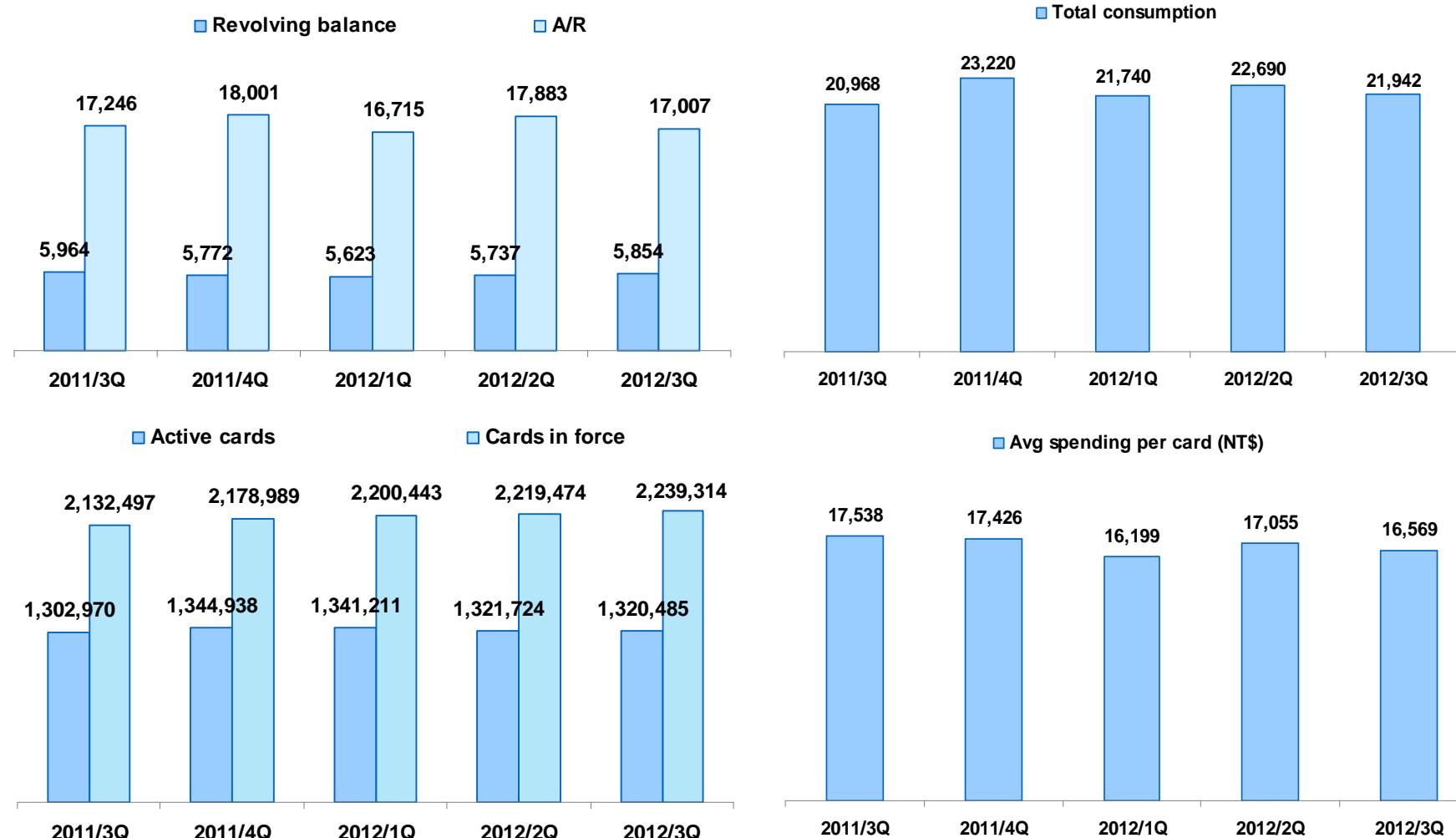
NT\$Mn



¹ Corporate loan amount excludes marketable securities purchased

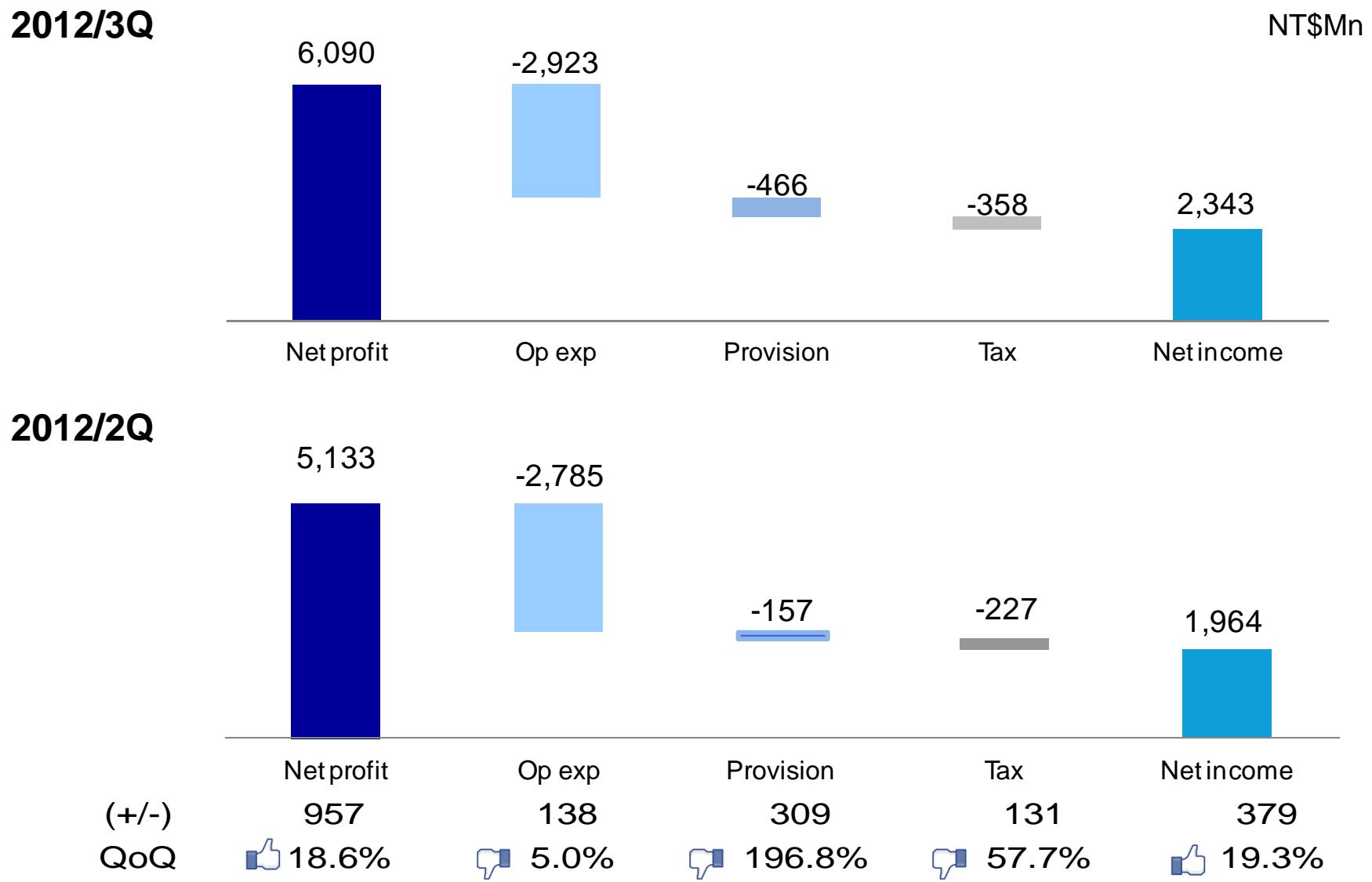
BSP Credit Card Business 6/15

“Go Life Card” launched in 2011/08, boosting total cards in force to 2.24Mn by 2012/09. BSP now ranks 6th largest credit card issuer in the market.

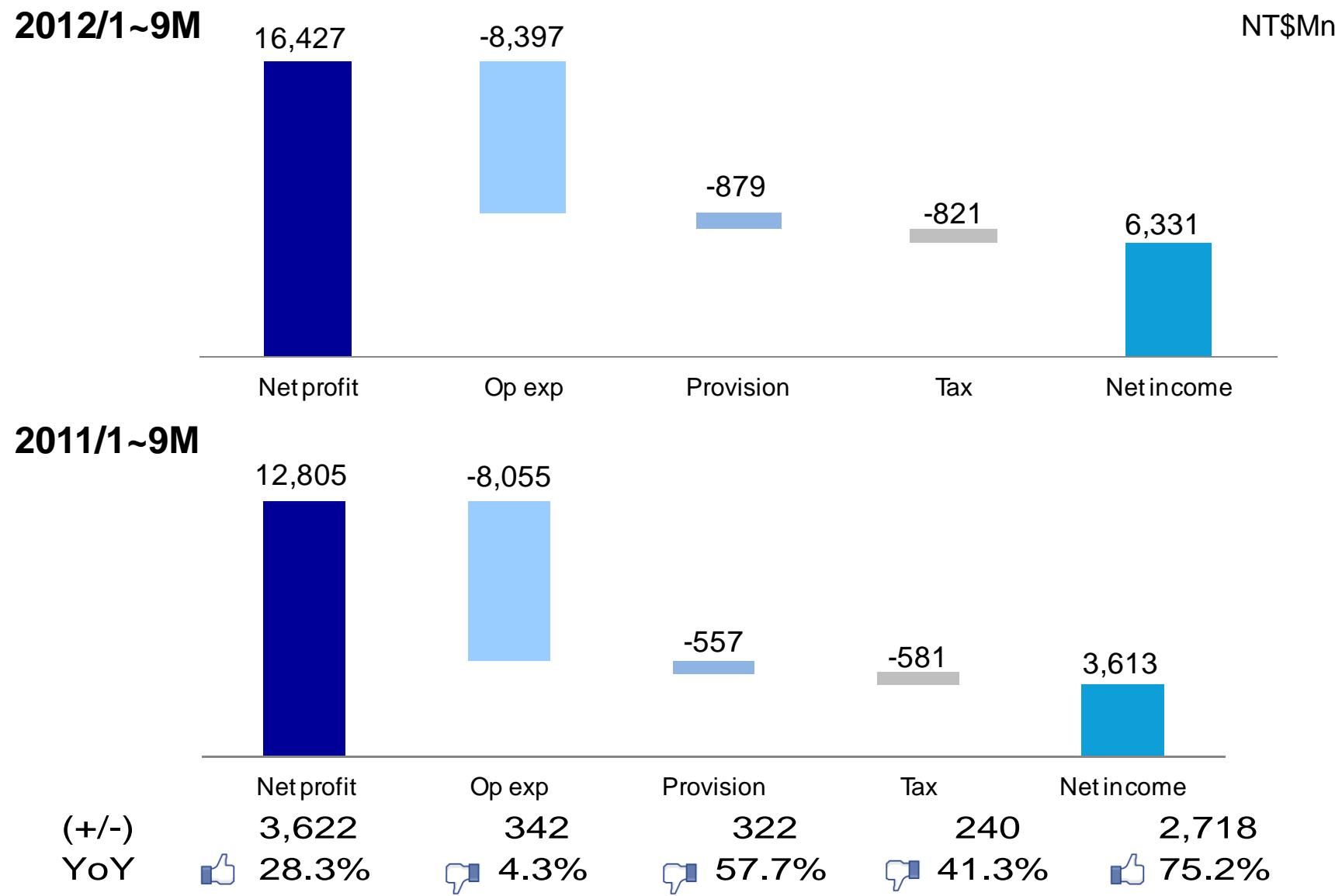


¹ Average spending per card = Total consumption / Average number of active cards

BSP P&L Breakdown-2012/3Q (QoQ) 7/15

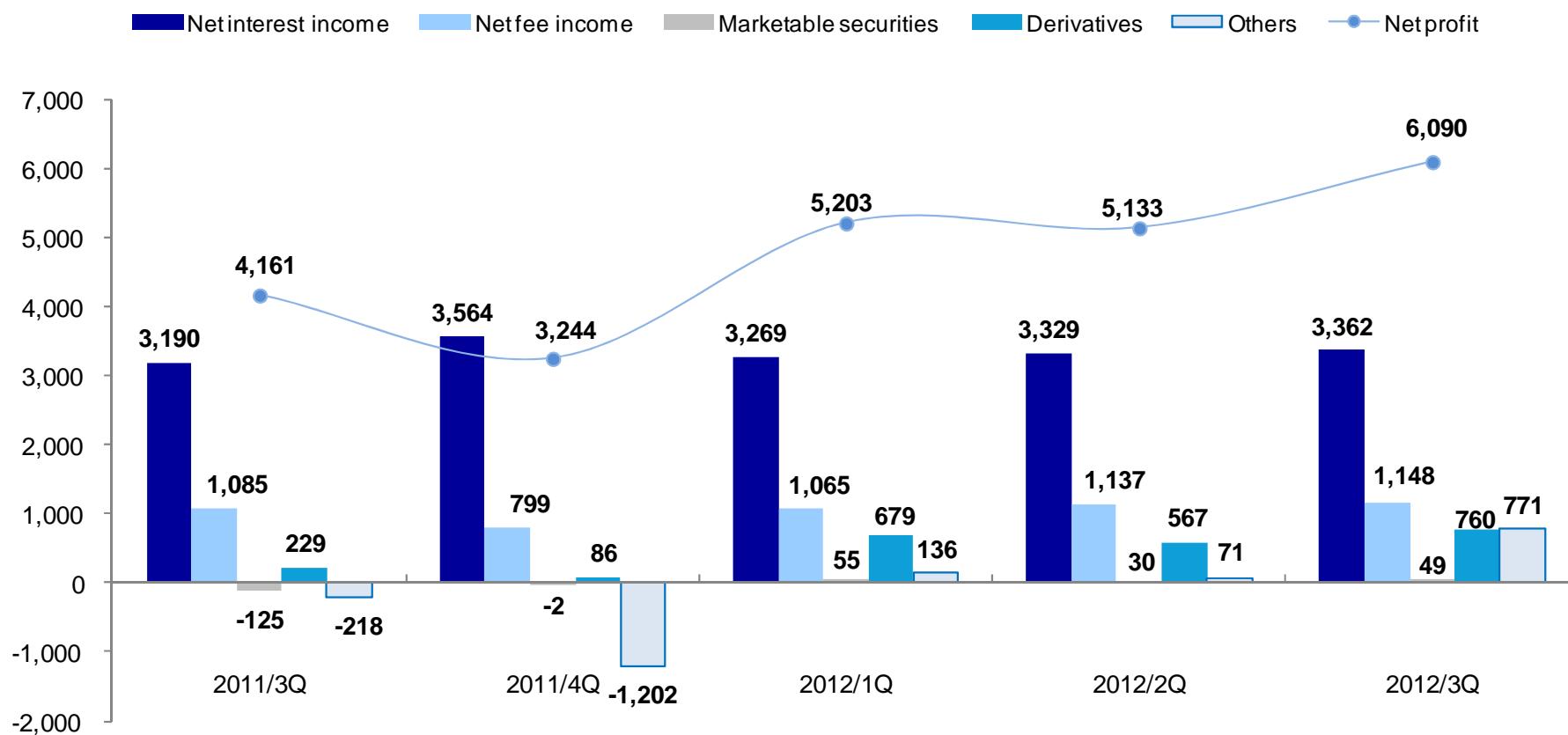


BSP P&L Breakdown-2012/1~9M (YoY) 8/15



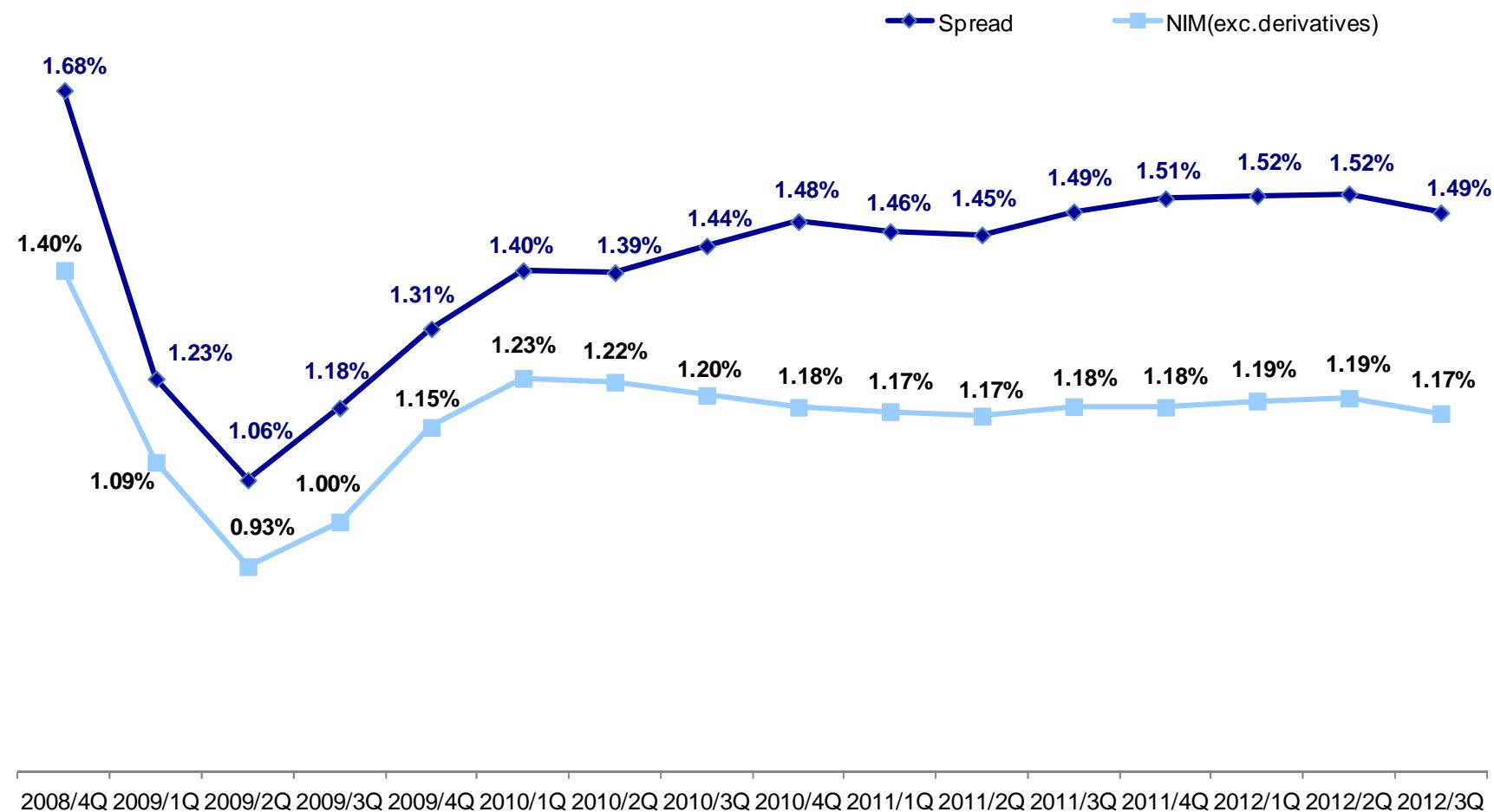
BSP – Net Profit Breakdown 9/15

NT\$Mn



¹ Fee income includes life and property insurance

BSP – NIM & Spread 10/15

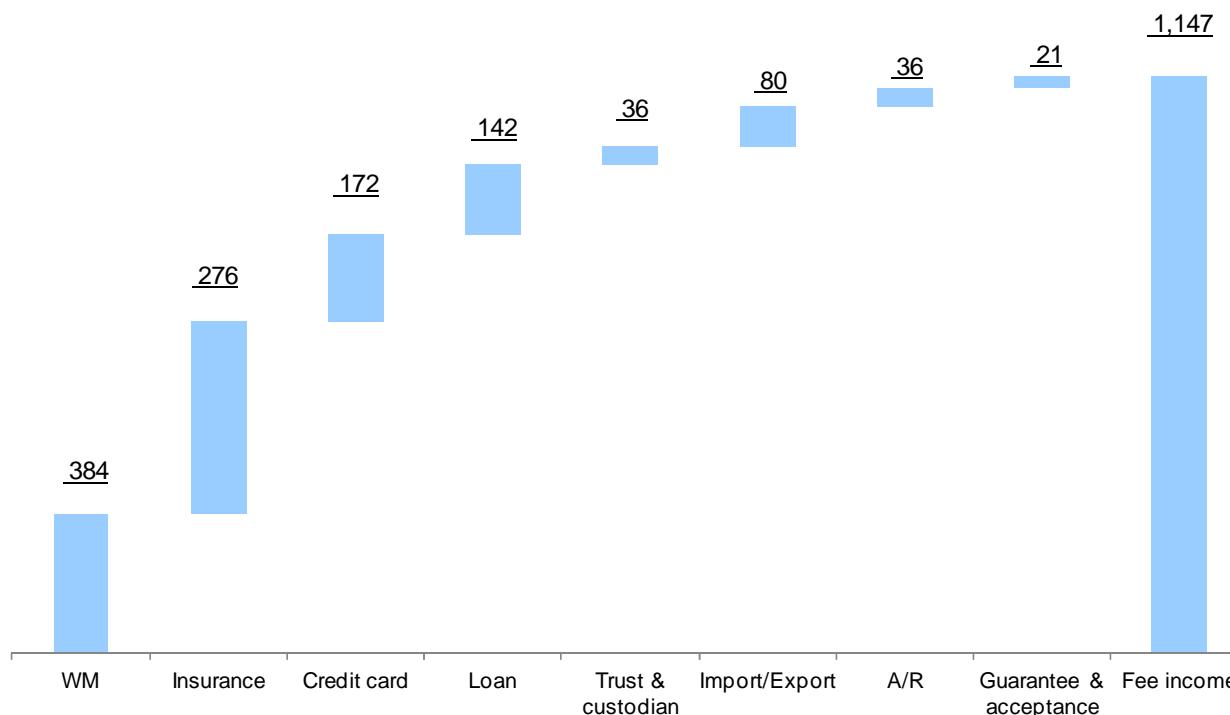


¹ Average of day-end balance used in NIM and spread calculation

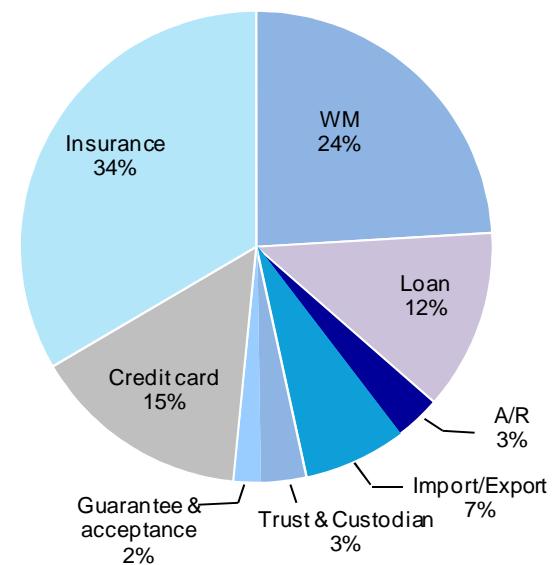
BSP – Fee Income Breakdown 11/15

NT\$Mn

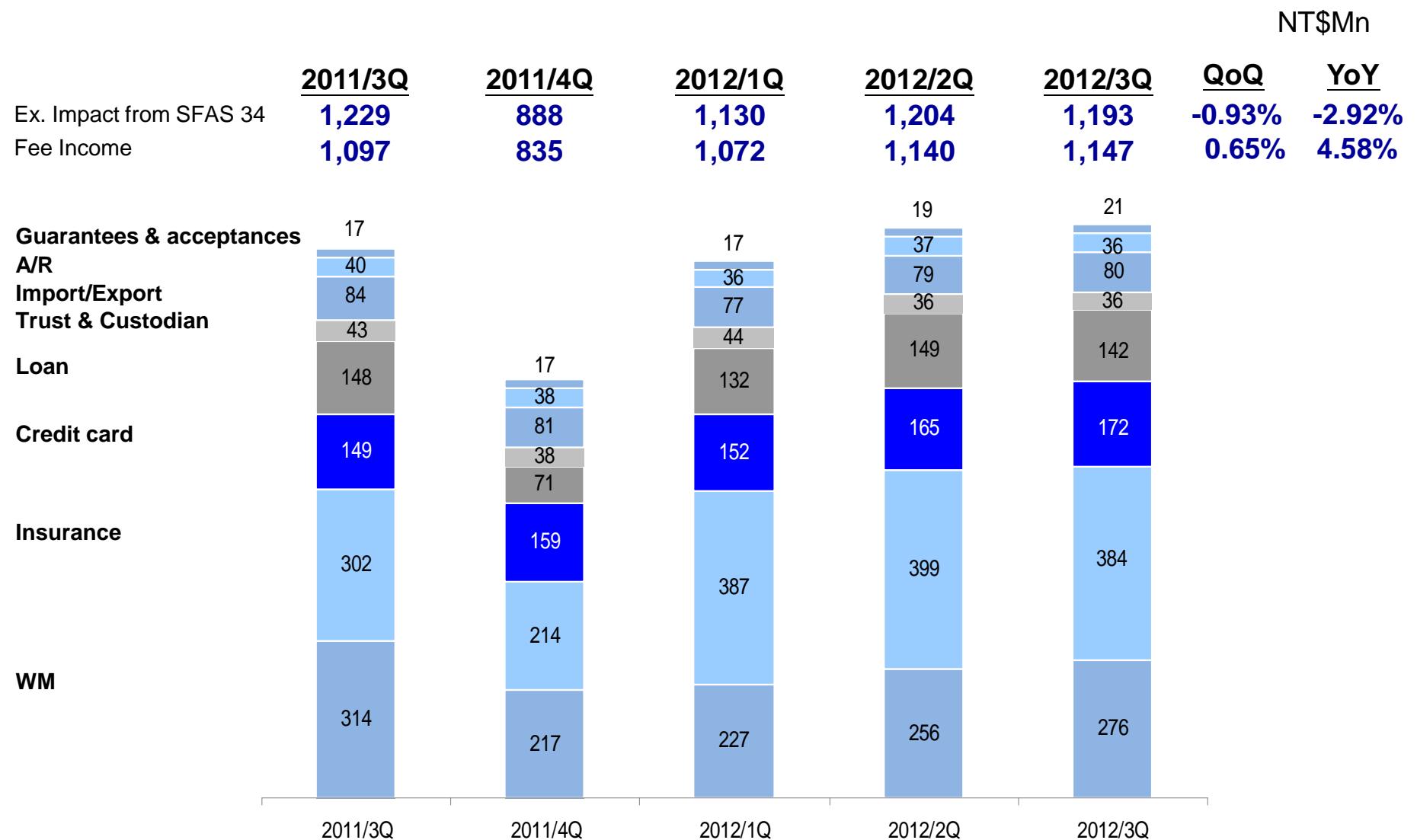
2012/3Q Fee income



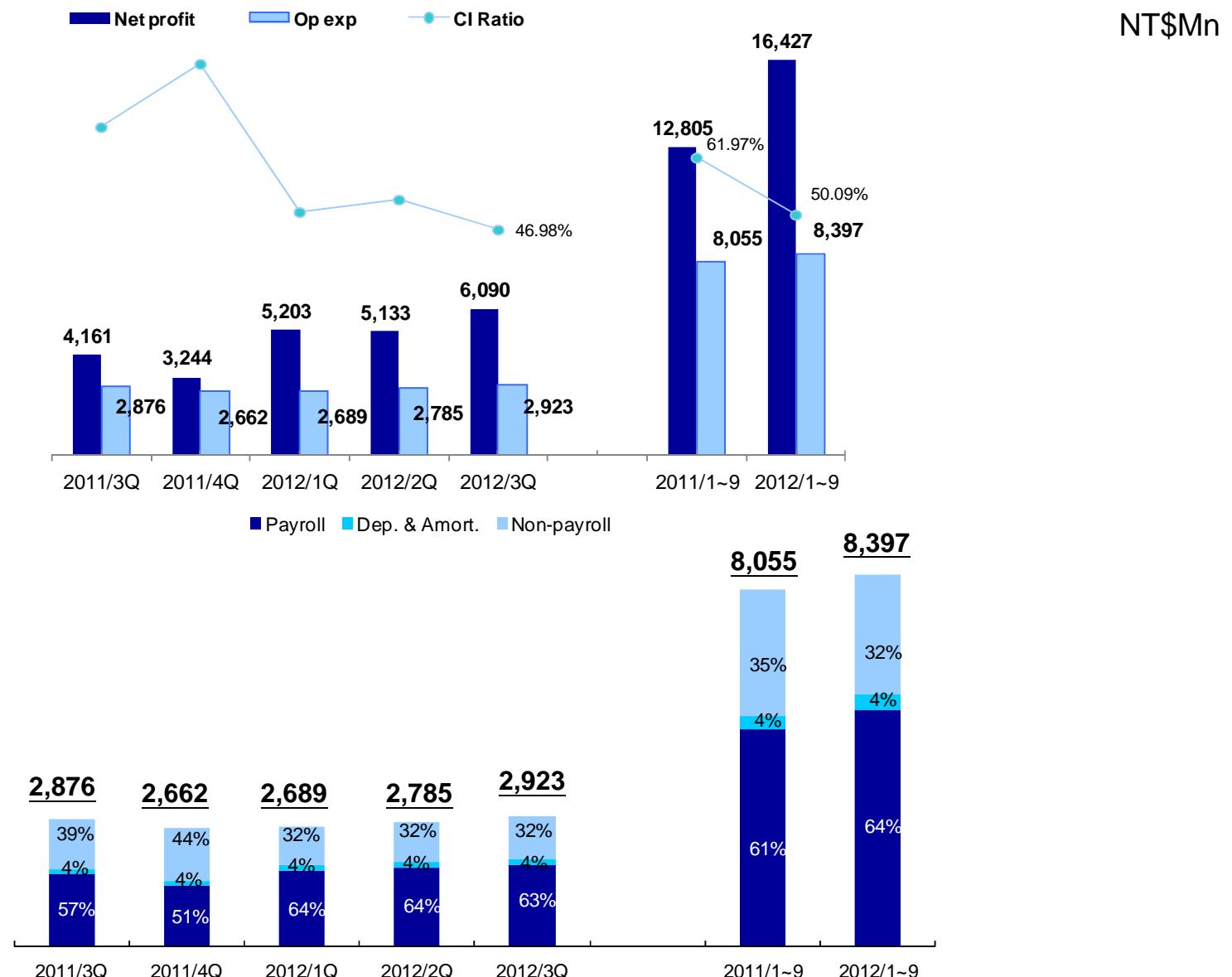
Source of FI



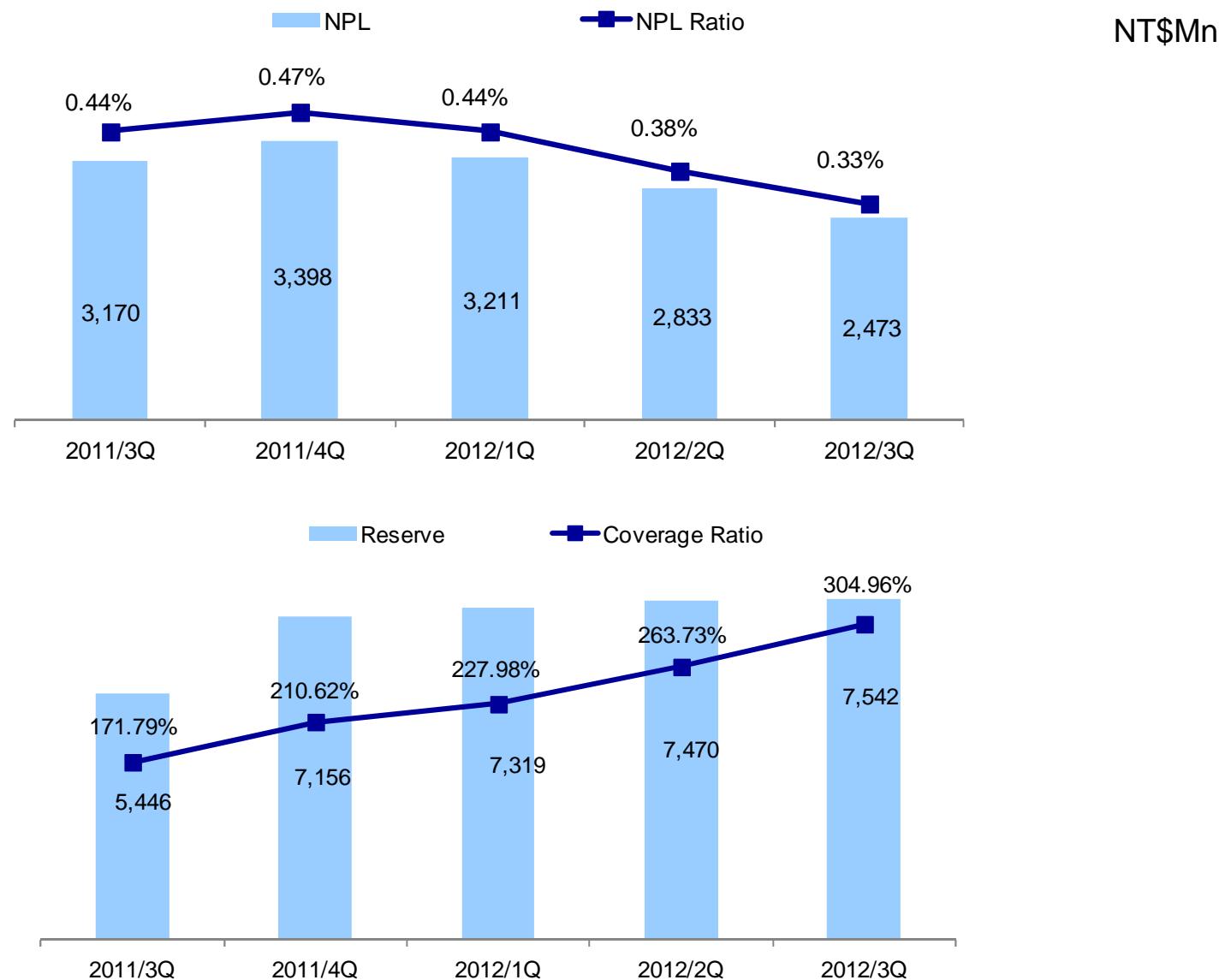
BSP – Fee Income Breakdown 12/15



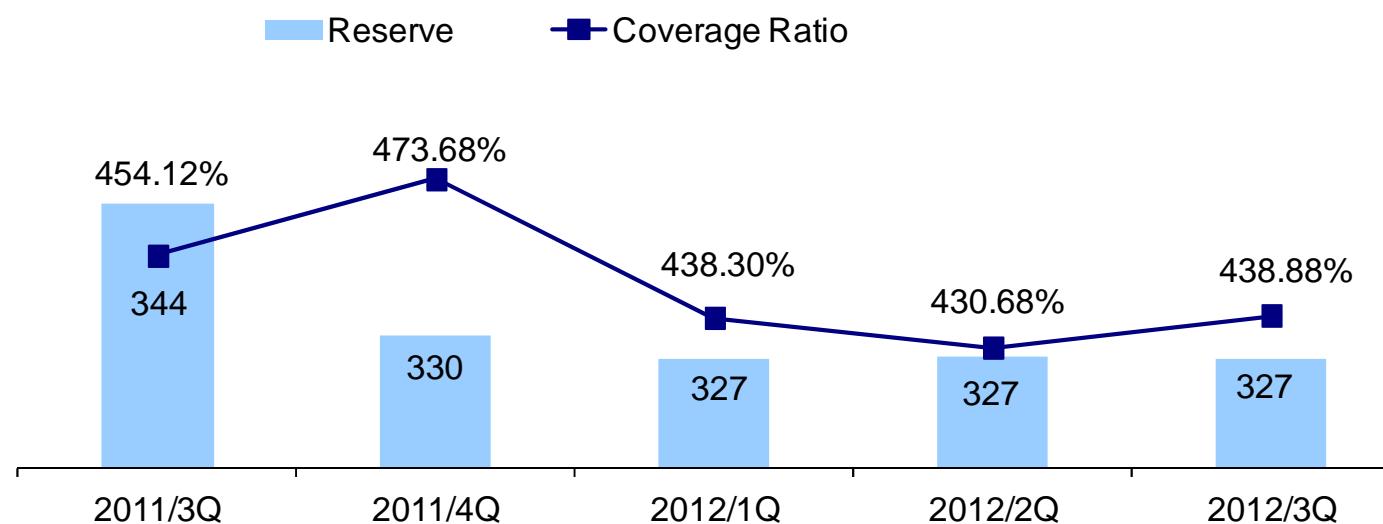
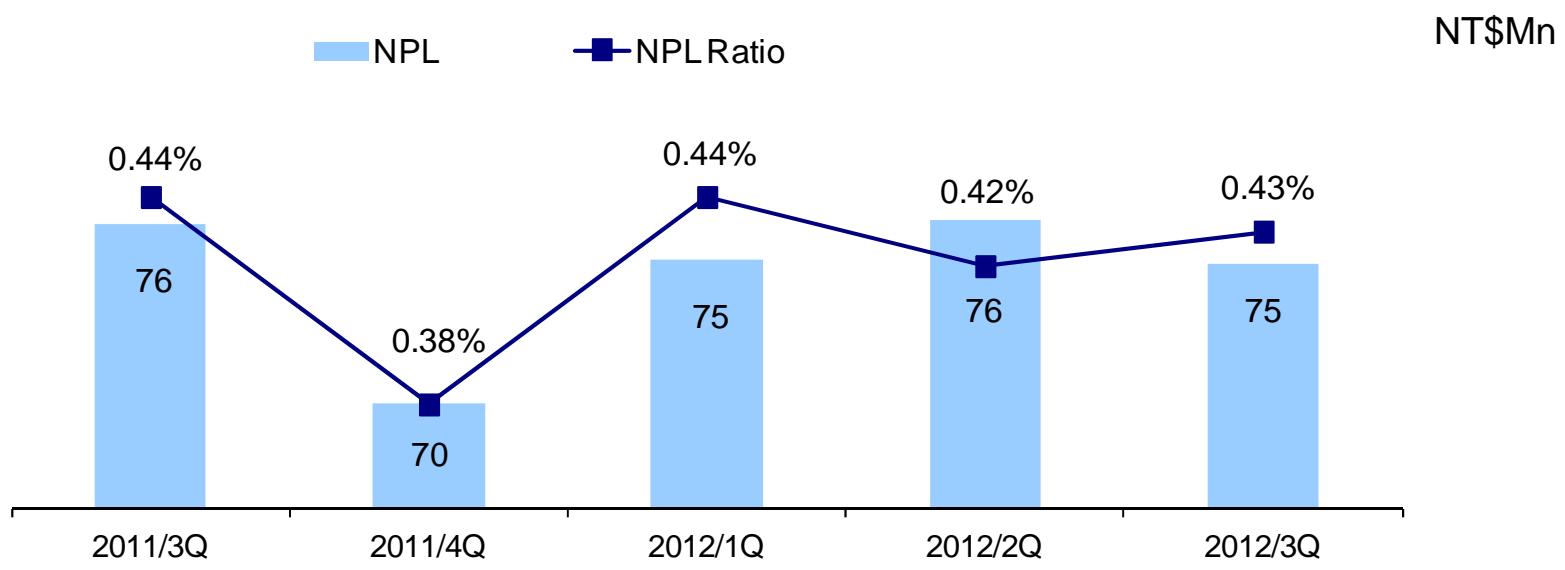
BSP – Operating Expense Breakdown 13/15



BSP - Asset Quality 14/15



BSP(Credit Card) – Asset Quality 15/15



SPS Financial Highlights-2012/3Q ^{1/6}

NT\$Mn	2011/3Q	2011/4Q	2012/1Q	2012/2Q	2012/3Q	QoQ	YoY
Share capital	15,365	15,365	15,365	15,365	15,365	0.0%	0.0%
Total assets	54,820	53,519	46,484	56,308	57,908	2.8%	5.6%
Total equity	22,200	22,185	22,733	22,677	22,875	0.9%	3.0%
Net income	-128	0.3	614	204	249	22.1%	NA
ROAE _(Annualized)	-2.28%	0.01%	10.96%	3.60%	4.34%	0.74%	6.63%
EPS _(NT\$)	-0.08	0.00	0.40	0.13	0.16	0.03	0.25
BVPS _(NT\$)	14.45	14.44	14.80	14.76	14.89	0.13	0.44
BIS	353%	465%	434%	462%	400%	-62%	47%
Brokerage market share	4.68%	4.73%	4.93%	4.99%	5.01%	0.03%	0.33%
Avg. margin purchase value	16,108	13,634	12,674	12,161	12,161	0.0%	-24.5%
Margin trading market share	5.26%	5.25%	5.32%	5.40%	5.61%	0.21%	0.35%

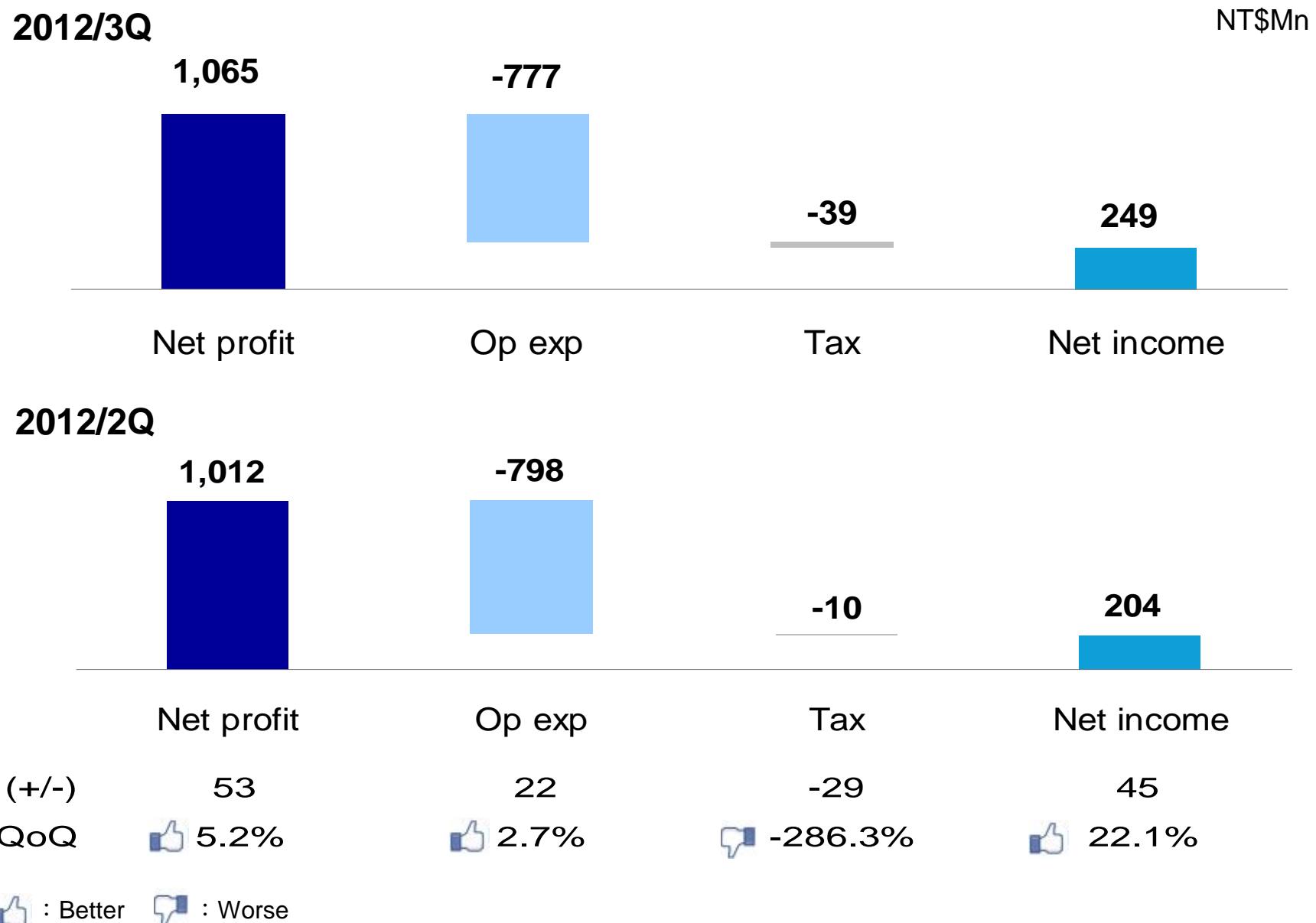
¹ Avg. Margin purchase value is a quarterly average

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

SPS Financial Highlights-2012/9M 2/6

NT\$Mn	2011/1~9M	2012/1~9M	+/-	YoY
Share capital	15,365	15,365	0	0.0%
Total assets	54,820	57,908	3,088	5.6%
Total equity	22,200	22,875	676	3.0%
Net income	422	1,068	645	152.7%
ROAE_(Annualized)	2.49%	6.28%	3.78%	3.78%
EPS_(NT\$)	0.27	0.69	0.42	0.42
BVPS_(NT\$)	14.45	14.89	0.44	0.44
BIS	353%	400%	47%	47%
Brokerage market share	4.82%	4.97%	0.15%	0.15%
Avg. margin purchase value	18,064	12,322	-5,742	-31.8%
Margin trading market share	5.20%	5.44%	0.24%	0.24%

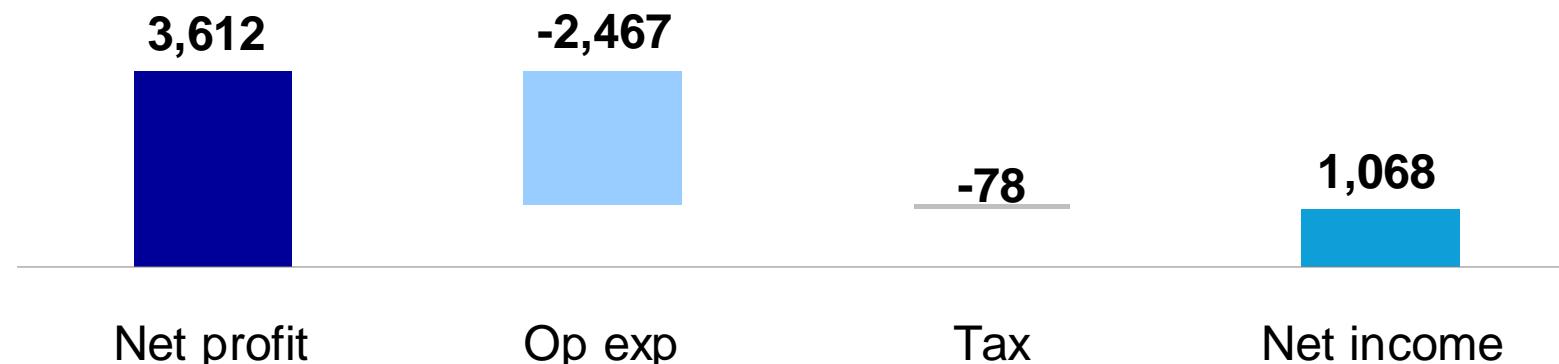
SPS P&L Breakdown - 2012/3Q 3/6



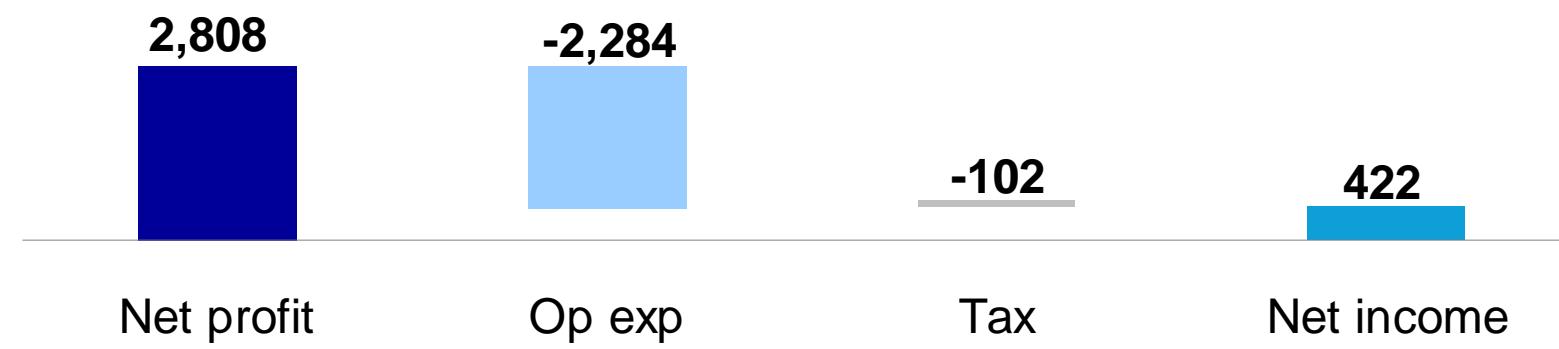
SPS P&L Breakdown - 2012/1~9M 4/6

2012/1~9M

NT\$Mn



2011/1~9M



(+/-)
YoY

804
28.6%

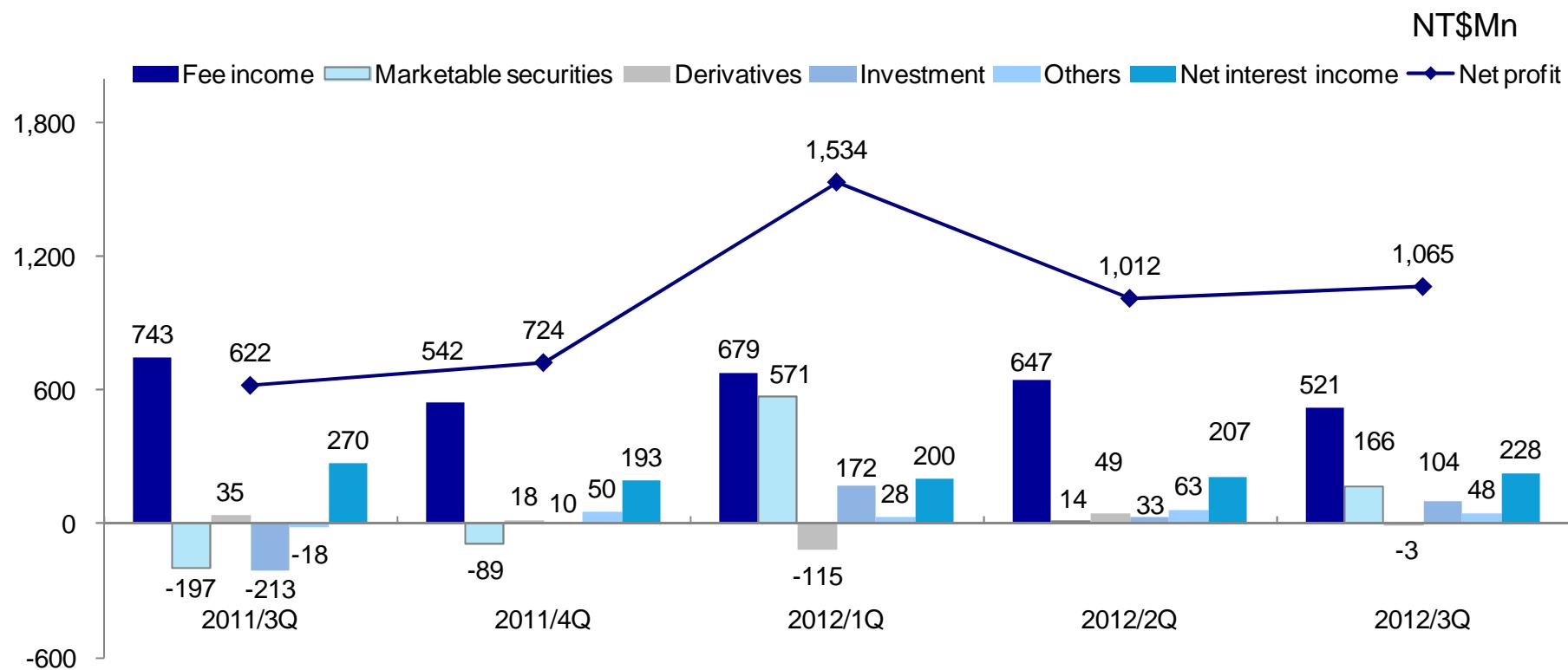
-182
-8.0%

24
23.3%

645
152.7%

: Better : Worse

SPS Net Profit Breakdown – 2012/3Q 5/6

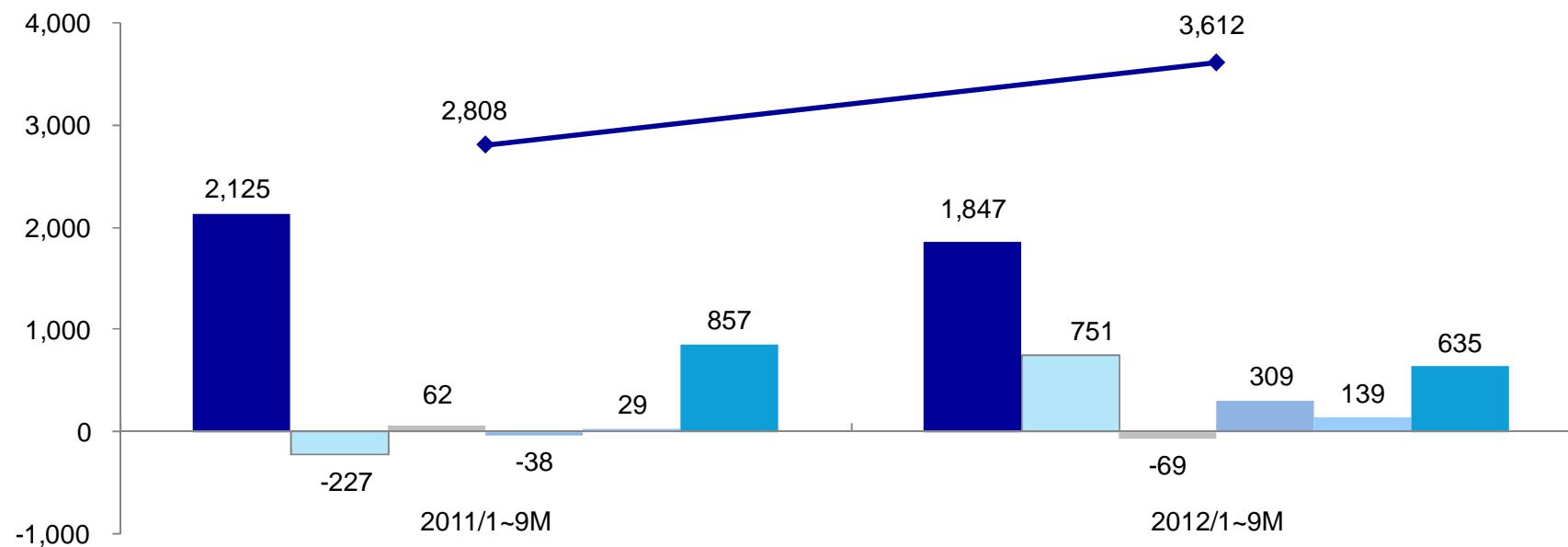


	2011/3Q	2011/4Q	2012/1Q	2012/2Q	2012/3Q
Avg.daily trading vol.(NT\$Bn)	135.0	94.2	132.8	83.6	88.0
TAIEX	7,225	7,072	7,933	7,296	7,715

SPS Net Profit Breakdown – 2012/9M 6/6

NT\$Mn

Fee income Marketable securities Derivatives Investment Others Net interest income Net profit



	2011/1~9M	2012/1~9M
Avg.daily trading vol.(NT\$Bn)	138.3	100.5
TAIEX	7,225	7,715

Future SPH Prospects

- Overall economic outlook remains grim. Although downside risks temporarily eased, global markets are yet to see recovery:
 - Global
 - Overhang of European debt crisis
 - Weak US growth momentum
 - Slowing Chinese economy
 - Domestic
 - Although GDP growth turned positive in 3Q, future growth momentum expected to be stagnant
 - Fundamentals weakening; 4Q export, consumption, capital expenditure are not optimistic
- Operational focus:
 - Adjusting deposit and earning structure to improve profitability
 - Accelerating China business expansion and resource integration to increase profit contribution
 - Continuing efforts in product innovation and maintaining leading edge in RMB-related businesses

簡報結束！

Appendix

財務概況

Appendix

SinoPac Holdings Summary Ratios

	Yearly Results		Quarterly Results					YTD Results	
	2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	9M11	9M12
Per Share Data									
每股盈餘(稅後)	EPS(after-tax)(NT\$)	0.70	0.41	0.10	-0.14	0.36	0.29	0.34	0.55
每股淨值	BVPS(NT\$)	12.37	12.32	12.36	12.32	12.69	12.85	12.80	12.36
加權在外流通股數	Weighted average shares outstanding (million share)	7,005	7,311	7,311	7,311	7,311	7,543	7,311	7,543
DuPont Analysis									
合併資產報酬率(稅後)	ROAA(after-tax)	0.43%	0.24%	0.25%	-0.33%	0.84%	0.66%	0.77%	0.44%
股東權益報酬率(稅後)	ROAE(after-tax)	6.01%	3.42%	3.51%	-4.64%	11.77%	9.19%	10.79%	6.15%
Leverage & Solvency Ratios									
雙重槓桿比率	Double Leverage Ratio	107%	109%	108%	109%	109%	109%	110%	108%
資本適足率	CAR	117%	126%	119%	126%	125%	123%	127%	119%
本益比	Price-Earning Ratio	19.25	22.66	23.58	-16.51	7.43	9.80	9.01	13.59
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	
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	9M11	9M12
Per Share Data	Per Share Data									
每股盈餘(稅後)	EPS(after-tax)(NT\$)	0.72	0.48	0.17	-0.22	0.38	0.37	0.44	0.71	1.19
DuPont Analysis	DuPont Analysis									
資產報酬率(稅後)	ROAA(after-tax)	0.33%	0.21%	0.30%	-0.39%	0.69%	0.66%	0.77%	0.42%	0.71%
股東權益報酬率(稅後)	ROAE(after-tax)	5.44%	3.55%	4.96%	-6.45%	11.24%	10.63%	12.29%	6.99%	11.40%
Growth Ratios	Growth Ratios									
利息淨收益成長率	NII growth	23.23%	6.28%	3.48%	11.72%	-1.79%	1.84%	0.99%	-23.09%	-22.77%
手續費淨收益成長率	Fee growth	20.27%	-12.60%	-3.11%	-22.89%	14.73%	7.93%	1.87%	-30.78%	-22.55%
淨收益成長率	Net profit growth	11.68%	-3.16%	-5.15%	-22.03%	60.39%	-1.34%	18.64%	-22.73%	2.36%
總放款成長率	Loan growth	5.80%	3.41%	-0.11%	-0.04%	0.88%	2.00%	1.50%	3.45%	4.45%
總存款成長率	Deposit growth	10.87%	6.01%	1.51%	1.05%	1.46%	1.02%	-0.13%	4.91%	2.37%
Performance Ratios	Performance Ratios									
放存比	Loan-to-Deposit Ratio	77.46%	74.67%	75.36%	74.67%	74.15%	74.76%	75.89%	75.36%	75.89%
利差	Spread	1.43%	1.48%	1.49%	1.51%	1.52%	1.52%	1.49%	1.47%	1.51%
淨利差	NIM	1.21%	1.18%	1.18%	1.18%	1.19%	1.19%	1.17%	1.20%	1.18%
費用比	Cost/Income Ratio (%)	57.18%	65.87%	68.30%	81.45%	50.65%	53.23%	46.98%	61.97%	50.09%
Asset Quality Ratios	Asset Quality Ratios									
逾放比	NPLs / Total loans	0.52%	0.47%	0.44%	0.47%	0.44%	0.38%	0.33%	0.44%	0.33%
備抵呆帳覆蓋率	Coverage ratio	145.77%	210.62%	171.79%	210.62%	227.98%	263.73%	304.96%	171.79%	304.96%
Leverage & Solvency Ratios		Leverage & Solvency Ratios								
資本適足率	BIS	11.90%	13.28%	12.49%	13.28%	13.04%	12.54%	13.44%	12.49%	13.44%
第一類資本比率	Tier 1 Ratio	8.89%	8.93%	9.06%	8.93%	8.98%	8.92%	9.10%	9.06%	9.10%

Appendix

SinoPac Securities Summary Ratios

		Yearly Results		Quarterly Results					YTD Results	
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	9M11	9M12
Per Share Data	Per Share Data									
每股盈餘(稅後)(元)	EPS(after-tax)(NT\$)	0.95	0.28	-0.08	0.00	0.40	0.13	0.16	0.27	0.69
DuPont Analysis	DuPont Analysis									
資產報酬率(稅後)	ROAA(after-tax) (%, annualize)	2.70%	0.72%	-0.88%	0.00%	4.70%	1.53%	1.68%	0.95%	2.59%
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize)	6.58%	1.88%	-2.28%	0.01%	10.96%	3.60%	4.34%	2.49%	6.28%
Performance Ratios	Performance Ratios									
平均融資餘額(百萬元)	Avg. margin purchase value(NT\$m)	17,886	16,925	16,108	13,634	12,674	12,161	12,161	18,064	12,322
經紀業務市占率	Brokerage market share (%)	4.83%	4.80%	4.68%	4.73%	4.93%	4.99%	5.01%	4.82%	4.97%
費用比	Cost/Income Ratio (%)	64.43%	69.69%	90.90%	77.78%	85.69%	73.84%	77.73%	67.49%	79.05%
Leverage & Solvency Ratios	Leverage & Solvency Ratios									
資本適足率	BIS	338%	465%	353%	465%	434%	462%	400%	353%	400%

Appendix

FENB Summary Ratios

US\$mn	US\$mn	Yearly Results		Quarterly Results					YTD Results		
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	9M11	9M12	
稅後淨利	Net income after tax	-41	-74	-14	-53	0	2	23	-21	25	
總資產	Total assets	1,651	1,398	1,568	1,398	1211	1157	1,130	1,568	1,130	
淨值	Total equity	315	291	344	291	291	293	317	344	317	
總存款	Total deposits	1,207	1,082	998	1,082	896	838	788	998	788	
總放款	Total loans	918	672	711	672	682	677	637	711	637	
Per Share Data		Per Share Data									
每股盈餘(稅後)	EPS(after-tax)(US\$)	-178	-323	-61	-228	1	9	99	-93	109	
DuPont Analysis		DuPont Analysis									
資產報酬率(稅後)	ROAA(after-tax) (%, annualize YTD earnings)	-2.27%	-4.65%	-1.16%	-3.53%	0.10%	0.69%	7.67%	-1.16%	2.70%	
股東權益報酬率(稅後)	ROAE(after-tax) (%, annualize YTD earnings)	-15.61%	-22.15%	-5.24%	-15.88%	0.46%	2.87%	30.50%	-5.24%	11.48%	
放存比	Loan-to-Deposit Ratio (%)	76.11%	62.13%	71.28%	62.13%	76.10%	80.78%	80.87%	71.28%	80.87%	
利差	Loan to Deposit Spread (%)	3.41%	3.88%	3.64%	4.37%	3.92%	3.70%	3.99%	3.74%	3.87%	
淨利差	NIM (%)	2.61%	2.60%	2.63%	3.30%	3.22%	3.19%	3.34%	2.45%	3.24%	
費用比	Cost/Income Ratio (%)	97.03%	164.08%	100.16%	506.28%	94.55%	79.33%	82.30%	125.22%	84.98%	
Asset Quality Ratios		Asset Quality Ratios									
逾期比	NPLs / Total loans (%)	11.16%	8.33%	12.70%	8.33%	6.36%	6.21%	2.82%	12.70%	2.82%	
備抵呆帳覆蓋率	Reserve / NPLs (%)	78.89%	108.48%	64.85%	108.48%	140.14%	144.65%	124.57%	64.85%	124.57%	
當期打銷呆帳	Write-off (US\$)	61	59	25	19	1	1	9	40	11	
Leverage & Solvency Ratios		Leverage & Solvency Ratios									
資本適足率	BIS (%)	20.99%	21.43%	20.58%	21.43%	24.86%	26.91%	31.42%	20.58%	31.42%	
第一類資本比率	Tier 1 Ratio (%)	19.66%	20.12%	19.28%	20.12%	23.53%	25.57%	30.15%	19.28%	30.15%	

Appendix

Balance Sheet of SPH and its subsidiaries for the 9 months ended Sep. 30, 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	17,082	3,951	1,266	559	1,324	24,182	-2,573	21,609
存放央行及銀行同業	Due from the central bank and other banks	63,820	0	0	0	0	63,820	0	63,820
公平價值變動列入損益之金融資產	Financial Assets at fair value through profit or loss	24,761	34,027	0	0	0	58,787	-296	58,492
附賣回票券及債券投資	Securities purchased under agreements to resell	1,407	1,876	199	0	221	3,703	-502	3,201
應收款項-淨額	Receivables, net	46,175	15,259	40	4,039	1,890	67,402	-2,530	64,872
貼現及放款-淨額	Discounts and loans, net	763,600	0	0	5,802	0	769,402	-4,304	765,098
備供出售金融資產-淨額	Available-for-sale financial assets, net	51,532	0	67	0	197	51,796	0	51,796
持有至到期日金融資產-淨額	Held-to-maturity investments, net	244,874	0	0	0	0	244,874	0	244,874
採權益法之股權投資	Equity investment - equity method	0	0	0	0	106,267	106,267	-106,195	72
其他金融資產-淨額	Other financial assets, net	6,007	17,987	124	7,032	1,626	32,776	-1,707	31,069
固定資產-淨額	Properties, net	9,874	1,972	11	3,256	45	15,157	-2,693	12,464
其他資產	Other assets	7,856	843	10	2,907	45	11,661	555	12,216
資產總計	Total Assets	1,236,987	75,915	1,717	23,595	111,615	1,449,828	-120,244	1,329,583
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	57,379	0	0	0	0	57,379	0	57,379
應付商業本票-淨額	Commercial paper payable, net	0	6,337	0	1,868	7,158	15,363	0	15,363
公平價值變動列入損益之金融負債	Financial liabilities at fair value through profit or loss	9,646	1,499	0	0	0	11,146	-296	10,850
附買回票券及債券負債	Securities sold under agreement to repurchase	2,005	23,999	0	0	0	26,004	-502	25,502
應付款項	Payable	23,117	6,320	60	104	1,572	31,173	-2,532	28,642
存款及匯款	Deposit and Remittance	1,010,561	0	0	0	0	1,010,561	-4,195	1,006,367
應付公司及金融債券	Bonds payable and Bank debentures	43,011	0	0	0	0	43,011	0	43,011
短期借款	Short-term borrowings	983	1,687	0	4,498	2,999	10,167	-355	9,812
長期借款	Long-term borrowings	0	0	0	12,043	0	12,043	-3,949	8,093
其它金融負債	Other financial liabilities	8,346	12,848	0	1,244	0	22,438	-85	22,353
其他負債	Other liabilities	4,843	348	0	259	150	5,601	19	5,620
負債合計	Total liabilities	1,159,892	53,040	60	20,015	11,879	1,244,885	-11,893	1,232,992
股本	Capital stock	53,862	15,365	1,534	3,371	78,534	152,667	-77,212	75,454
資本公積	Capital surplus	10,413	446	0	0	1,989	12,849	-10,860	1,989
保留盈餘	Retain earnings	11,848	7,463	125	248	18,845	38,529	-19,830	18,699
其他權益調整	Other item on stockholders' equity	971	-399	-2	-40	367	898	-449	449
股東權益合計	Total stockholders' equity of parent company	77,095	22,875	1,657	3,579	99,736	204,942	-108,351	96,591
少數股權	Minority interests	0	0	0	0	0	0	0	0
負債及股東權益總計	TOTAL	1,236,987	75,915	1,717	23,595	111,615	1,449,828	-120,244	1,329,583

Appendix

P&L of SPH and its subsidiaries for the 9 months ended Sep. 30,2012

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	17,949	990	11	593	3	19,546	-120	19,426
利息費用	Interest expense	7,120	230	0	249	87	7,685	-121	7,564
利息淨收益	Net interest Income	10,829	761	11	344	-84	11,861	0	11,862
利息以外淨收益	Net revenues other than interest								
手續費淨收益	Commissions and fee revenues, net	3,406	2,108	321	0	0	5,835	-35	5,799
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	1,923	577	0	0	10	2,510	0	2,510
兌換損益-淨額	Foreign exchange gains, net	207	26	0	0	-2	232	0	232
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	125	0	125
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	71	310	0	0	23	405	0	405
資產減損損失	Provision for Impairment losses on assets	-79	-1	0	0	-34	-114	0	-114
按權益法之投資損益-淨額	(Losses) income from equity investments - equity method, net	0	0	0	0	7,753	7,753	-7,745	8
認購(售)權證發行利益	Gain on warrants issued	0	344	0	0	0	344	0	344
租金收入	Rental revenue	90	18	0	163	0	271	-159	112
收回呆帳	Recovery of bad debts	449	0	0	0	0	449	0	449
其他非利息淨(損)益	Other revenues, net	-63	165	0	-10	173	265	-187	79
淨收益	Total net revenues	16,866	4,307	332	497	7,934	29,936	-8,126	21,811
呆帳費用	Provision for bad debts	-118	0	0	8	0	-110	0	-110
營業費用	Operating expenses	9,371	3,146	287	215	448	13,467	-378	13,089
呆帳費用 + 營業費用	Bad debts & Operating expenses	9,253	3,146	287	223	448	13,357	-378	12,979
稅前利益(損失)	Income (loss) before income tax	7,613	1,161	45	274	7,486	16,579	-7,748	8,832
所得稅費用(利益)	Income tax (benefit) expense	1,282	94	7	58	-53	1,389	0	1,389
合併總純(損)益	Net Income (Loss)	6,331	1,068	37	216	7,540	15,191	-7,748	7,443
歸屬予：	Attributable to								
母公司股東	Stockholders of parent company	6,331	1,068	37	216	7,540	15,191	-7,748	7,443
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(%)	YTD(%)
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12				
資產	Assets											
現金及約當現金	Cash and cash equivalents	14,713	23,322	17,981	23,322	21,669	23,924	21,609	-9.68	20.18	-7.35	
存放央行及銀行同業	Due from the central bank and other banks	84,493	82,753	78,972	82,753	73,178	66,462	63,820	-3.97	-19.19	-22.88	
公平價值變動列入損益之金融資產	Financial assets at fair value through profit or loss	49,768	58,427	60,246	58,427	52,609	55,639	58,492	5.13	-2.91	0.11	
附賣回票券及債券投資	Securities purchased under agreements to resell	8,517	8,265	5,819	8,265	3,973	8,017	3,201	-60.07	-44.98	-61.26	
應收款項-淨額	Receivables, net	65,145	68,538	65,795	68,538	65,370	69,173	64,872	-6.22	-1.40	-5.35	
貼現及放款-淨額	Discounts and loans, net	717,566	733,336	736,345	733,336	739,240	754,532	765,098	1.40	3.90	4.33	
備供出售金融資產-淨額	Available-for-sale financial assets, net	38,518	37,437	34,461	37,437	44,522	49,718	51,796	4.18	50.31	38.36	
持有至到期日金融資產-淨額	Held-to-maturity investments, net	200,565	233,698	226,246	233,698	241,414	240,265	244,874	1.92	8.23	4.78	
採權益法之股權投資	Equity investment - equity method	60	69	64	69	71	69	72	3.60	12.11	4.41	
其他金融資產-淨額	Other financial assets, net	24,966	29,054	32,188	29,054	28,877	31,031	31,069	0.12	-3.48	6.94	
固定資產-淨額	Properties, net	11,680	12,277	11,578	12,277	12,368	12,358	12,464	0.86	7.65	1.52	
其他資產	Other assets	14,893	12,788	12,996	12,788	12,760	12,692	12,216	-3.75	-6.00	-4.47	
資產總計	TOTAL	1,230,884	1,299,962	1,282,691	1,299,962	1,296,051	1,323,880	1,329,583	0.43	3.66	2.28	
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	64,798	66,375	54,181	66,375	53,842	58,960	57,379	-2.68	5.90	-13.55	
應付商業本票-淨額	Commercial paper payable, net	18,562	9,216	12,124	9,216	10,275	12,004	15,363	27.99	26.71	66.71	
公平價值變動列入損益之金融負債	Financial liabilities at fair value through profit or loss	12,236	8,251	11,695	8,251	9,536	10,288	10,850	5.46	-7.23	31.50	
附買回票券及債券負債	Securities sold under agreement to repurchase	19,621	29,849	28,833	29,849	22,080	26,919	25,502	-5.26	-11.55	-14.56	
應付款項	Payable	20,660	25,068	22,869	25,068	23,513	27,855	28,642	2.82	25.24	14.25	
存款及匯款	Deposit and remittance	928,105	988,752	972,805	988,752	1,000,761	1,009,629	1,006,367	-0.32	3.45	1.78	
應付公司及金融債券	Bonds payable and bank debentures	30,121	37,028	33,861	37,028	37,021	37,016	43,011	16.19	27.02	16.16	
短期借款	Short-term borrowings	8,714	7,409	6,229	7,409	8,826	11,501	9,812	-14.69	57.53	32.43	
長期借款	Long-term borrowings	7,263	10,686	12,046	10,686	10,904	8,322	8,093	-2.75	-32.81	-24.26	
其它金融負債	Other financial liabilities	29,908	22,366	33,240	22,366	21,337	21,795	22,353	2.56	-32.75	-0.06	
其他負債	Other liabilities	4,150	4,874	4,419	4,874	5,162	5,616	5,620	0.08	27.19	15.32	
負債合計	Total liabilities	1,144,139	1,209,873	1,192,303	1,209,873	1,203,257	1,229,905	1,232,992	0.25	3.41	1.91	
股本	Capital stock	70,098	73,112	73,112	73,112	73,112	75,423	75,454	0.04	3.20	3.20	
資本公積	Capital surplus	2,015	2,015	2,015	2,015	2,015	2,015	1,989	-1.28	-1.28	-1.28	
保留盈餘	Retain earnings	15,171	14,557	15,610	14,557	17,261	16,116	18,699	16.03	19.79	28.46	
其他權益調整	Other item on stockholders' equity	-539	406	-349	406	406	422	449	6.33	-228.53	10.66	
股東權益合計	Total stockholders' equity of parent company	86,745	90,089	90,387	90,089	92,794	93,975	96,591	2.78	6.86	7.22	
少數股權	Minority interests	0	0	0	0	0	0	0	-	-	-	
負債及股東權益總計	TOTAL	1,230,884	1,299,962	1,282,691	1,299,962	1,296,051	1,323,880	1,329,583	0.43	3.66	2.28	

Appendix

SPH's P&L (Consolidated)

NT\$ Mn		Yearly Results				Quarterly Results				YTD Results			
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	YoY(%)
		21,933	25,763	6,146	8,189	6,397	6,407	6,621	3.34	7.74	17,574	19,426	10.54
利息收入	Interest revenue	21,933	25,763	6,146	8,189	6,397	6,407	6,621	3.34	7.74	17,574	19,426	10.54
利息費用	Interest expense	7,162	10,254	2,303	3,953	2,506	2,465	2,593	5.22	12.62	6,301	7,564	20.06
利息淨收益	Net interest Income	14,771	15,510	3,843	4,236	3,891	3,943	4,028	2.17	4.81	11,273	11,862	5.22
利息以外淨收益	Net revenues other than interest												
手續費淨收益	Commissions and fee revenues, net	8,766	7,833	2,117	1,657	2,007	2,000	1,792	-10.44	-15.38	6,175	5,799	-6.09
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	408	-1,623	-732	-563	1,060	425	1,024	140.72	NA	-1,059	2,510	NA
兌換損益-淨額	Foreign exchange gains, net	652	721	-98	322	83	38	112	198.39	NA	399	232	-41.72
備供出售金融資產已實現利益	Realized gains from available-for-sale financial assets	116	44	18	32	86	25	15	-39.33	-17.61	12	125	946.58
以成本衡量之金融資產利益	Realized gains from unquoted equity instrument	357	430	168	55	188	184	33	-82.17	-80.47	375	405	8.03
資產減損損失	Provision for Impairment losses on assets	-505	-32	-32	126	0	-80	-35	NA	NA	-158	-114	NA
按權益法之投資損益-淨額	(Losses) income from equity investments - equity method, net	7	6	1	2	3	3	2	-15.14	169.75	5	8	72.56
認購(售)權證發行利益	Gain on warrants issued	609	1,286	416	178	71	202	71	-64.61	-82.85	1,108	344	-68.99
租金收入	Rental revenue	324	184	44	46	40	37	34	-8.02	-21.21	139	112	-19.40
收回呆帳	Recovery of bad debts	721	627	158	137	161	130	159	22.13	0.49	490	449	-8.24
其他非利息淨(損)益	Other revenues, net	-209	-552	86	-264	-3	32	50	54.99	-42.60	-288	79	NA
淨收益	Total net revenues	26,017	24,434	5,989	5,964	7,586	6,939	7,285	4.99	21.65	18,470	21,811	18.08
呆帳費用	Provision for bad debts												
營業費用	Operating expenses	5,056	3,444	732	2,342	240	175	-525	-400.61	-171.70	1,102	-110	-110.02
用人費用	Personnel expenses	15,582	16,408	4,380	4,041	4,312	4,283	4,494	4.93	2.60	12,367	13,089	5.84
折舊及攤銷費用	Depreciation and amortization	868	785	195	197	200	205	206	0.44	5.78	7,747	8,493	9.62
其他業務及管理費用	Others	4,820	5,689	1,542	1,657	1,243	1,330	1,412	6.17	-8.40	4,032	3,985	-1.16
呆帳費用 + 营業費用	Bad debts & Operating expenses	20,638	19,853	5,112	6,383	4,552	4,458	3,969	-10.96	-22.36	13,470	12,979	-3.65
稅前利益(損失)	Income (loss) before income tax	5,379	4,582	877	-419	3,034	2,481	3,316	33.65	278.29	5,000	8,832	76.62
所得稅費用(利益)	Income tax (benefit) expense	269	1,513	85	634	330	325	733	125.27	762.07	879	1,389	58.06
合併總純(損)益	Net Income (Loss)	5,109	3,069	792	-1,053	2,704	2,156	2,583	19.83	226.33	4,122	7,443	80.57
歸屬予：	Attributable to								0				
母公司股東	Stockholders of parent company	5,109	3,069	792	-1,053	2,704	2,156	2,583	19.83	226.33	4,122	7,443	80.57
少數股權	Minority interests	0	0	0	0	0	0	0	NA	NA	0	0	NA

Appendix

BSP's Balance Sheet

NT\$Mn		Yearly Results				Quarterly Results				QoQ(%)	YoY(%)	YTD(%)
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12				
資產	Assets											
現金及約當現金	Cash and cash equivalents	10,720	17,790	12,430	17,790	15,992	18,452	16,650	-9.77	33.95	-6.41	
存放央行及拆借金融同業	Due from the central bank and other banks	75,287	73,672	66,550	73,672	70,326	64,015	62,446	-2.45	-6.17	-15.24	
公平價值變動列入損益之金融資產	Financial assets at fair value through profit or loss	26,368	32,791	35,264	32,791	30,579	24,186	24,119	-0.28	-31.60	-26.45	
附賣回票券及債券投資	Securities purchased under agreements to resell	1,152	3,080	2,662	3,080	1,098	4,648	1,407	-69.73	-47.15	-54.32	
應收款項-淨額	Receivables, net	41,711	51,656	47,600	51,656	47,799	52,041	46,002	-11.60	-3.36	-10.95	
貼現及放款-淨額	Discounts and loans, net	690,441	712,006	714,001	712,006	718,179	732,572	743,610	1.51	4.15	4.44	
備供出售金融資產	Available-for-sale financial assets	33,083	32,601	30,540	32,601	39,467	44,767	46,238	3.29	51.40	41.83	
持有至到期日金融資產	Held-to-maturity investments	199,083	229,880	221,804	229,880	237,822	237,098	242,064	2.09	9.13	5.30	
採權益法之股權投資	Equity investment - equity method	6,478	4,570	6,040	4,570	4,685	4,431	5,250	18.48	-13.08	14.88	
其他金融資產-淨額	Other financial assets, net	7,906	8,919	10,460	8,919	8,953	9,379	9,831	4.82	-6.01	10.23	
固定資產-淨額	Properties, net	8,719	9,377	8,679	9,377	9,517	9,557	9,663	1.11	11.34	3.05	
無形及其他資產	Intangible & other assets	5,946	5,786	5,095	5,786	5,891	6,048	5,817	-3.82	14.17	0.54	
資產總計	Total	1,106,894	1,182,128	1,161,125	1,182,128	1,190,308	1,207,194	1,213,097	0.49	4.48	2.62	
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	64,588	66,167	53,528	66,167	53,706	58,797	57,167	-2.77	6.80	-13.60	
公平價值變動列入損益之金融負債	Financial liabilities at fair value through profit or loss	9,507	7,310	10,333	7,310	8,550	8,901	9,646	8.37	-6.65	31.96	
附買回票券及債券負債	Securities sold under agreement to repurchase	3,067	7,072	8,591	7,072	6,607	3,280	1,653	-49.60	-80.76	-76.63	
應付款項	Payable	13,909	19,093	17,586	19,093	18,833	22,177	22,320	0.64	26.92	16.90	
存款及匯款	Deposit and remittance	900,716	963,100	950,312	963,100	980,181	989,858	989,145	-0.07	4.09	2.70	
應付金融債券	Bank debentures	30,121	37,028	33,861	37,028	37,020	37,016	43,011	16.20	27.02	16.16	
其它金融負債	Other financial liabilities	15,982	7,847	12,401	7,847	8,403	7,809	8,347	6.89	-32.69	6.37	
其他負債	Other liabilities	3,049	3,966	3,527	3,966	4,325	4,717	4,713	-0.08	33.63	18.84	
負債合計	Total liabilities	1,040,939	1,111,583	1,090,139	1,111,583	1,117,625	1,132,555	1,136,002	0.30	4.21	2.20	
股本	Capital stock	49,550	52,574	52,574	52,574	52,574	53,862	53,862	0.00	2.45	2.45	
資本公積	Capital surplus	9,207	9,963	9,963	9,963	9,963	10,413	10,413	0.00	4.52	4.52	
保留盈餘	Retained earnings	7,145	7,242	8,391	7,242	9,265	9,505	11,848	24.65	41.20	63.60	
累積換算調整數	Cumulative translation adjustment	-221	-215	-178	-215	-205	-209	-211	NA	NA	NA	
金融商品未實現損失	Unrealized losses on financial instrument	189	111	152	111	216	198	313	58.08	105.92	181.98	
未認列為退休金成本之淨損失	Net loss not recognized as pension cost	-946	-866	-946	-866	-866	-866	-866	NA	NA	NA	
未實現土地重估增值	Revaluation increment on land	1,030	1,736	1,030	1,736	1,736	1,736	1,736	0.00	68.54	0.00	
股東權益合計	Total stockholders' equity of parent company	65,955	70,545	70,986	70,545	72,683	74,639	77,095	3.29	8.61	9.28	
負債及股東權益總計	TOTAL	1,106,894	1,182,128	1,161,125	1,182,128	1,190,308	1,207,194	1,213,097	0.49	4.48	2.62	

Appendix

BSP's P&L

NT\$Mn		Yearly Results		Quarterly Results						YTD Results			
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	YoY(%)
利息淨收益	Net interest income	12,133	12,895	3,190	3,564	3,269	3,329	3,362	0.99	5.37	9,332	9,959	6.72
手續費淨收益	Net fee income	3,712	3,244	875	675	790	853	869	1.87	-0.66	2,570	2,513	-2.21
公平價值變動(損)益	Gains (Losses) from financial assets and liabilities at fair value through profit or loss	222	-201	-139	-19	54	-21	45	NA	NA	-183	78	NA
備供出售及成本衡量(損)益	Gains (Losses) from available-for-sale financial assets and unquoted equity instruments	96	43	13	16	1	51	4	-92.20	-69.76	27	57	110.40
無活絡出售損失	Losses from non-active financial assets	0	0	0	0	0	0	0			0	0	
兌換&衍生性商品利益	Foreign exchange & derivative gains, net	854	958	229	86	679	567	760	34.17	232.40	872	2,006	130.12
按權益法投資損益-淨額	Gains (Losses) income from equity investments - equity method, net	-743	-1,558	-258	-1,394	227	280	887	216.87	NA	-164	1,395	NA
資產減損迴轉利益(損失)	Reversal gains (Impairment losses) on assets	-348	285	34	251	3	-55	-1	NA	-103.80	34	-53	-257.00
其他非利息淨(損)益	Other income	644	383	216	65	180	130	164	26.75	-24.03	318	474	48.98
淨收益	Total net revenues	16,571	16,049	4,161	3,244	5,203	5,133	6,090	18.64	46.38	12,805	16,427	28.28
營業費用	Operating expenses	-9,636	-10,716	-2,876	-2,662	-2,689	-2,785	-2,923	4.94	1.61	-8,055	-8,397	4.25
提存前稅前淨利	Pre-tax income (excluding provision)	6,935	5,333	1,284	582	2,514	2,348	3,168	34.90	146.62	4,751	8,030	69.02
呆帳費用	Provision for possible losses	-2,572	-2,625	-331	-2,068	-255	-157	-466	197.28	41.03	-557	-879	57.69
稅前利益(損失)	Pre-tax income (loss)	4,363	2,708	954	-1,486	2,259	2,191	2,701	23.27	183.22	4,194	7,152	70.53
所得稅費用(利益)	Income tax benefit (expense)	-862	-244	-77	337	-236	-227	-358	57.90	366.02	-581	-821	41.32
合併總純(損)益	Net income (Loss) (1)+(2)	3,501	2,464	877	-1,149	2,023	1,964	2,343	19.27	167.19	3,613	6,331	75.23

Appendix

SPS's Balance Sheet

NT\$Mn	Assets:	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12		
資產	Assets:									
現金及約當現金	Cash and cash equivalents	2,737	1,973	3,979	1,973	1,178	1,308	1,302	-0.50	-67.29
公平價值變動 列入損益之金融資產	Financial assets at fair value through profit or loss	17,002	17,940	16,102	17,940	14,344	23,816	25,645	7.68	59.27
附賣回票券及債券投資	Securities purchased under agreements to resell	7,514	6,065	4,822	6,065	3,248	3,071	1,876	-38.91	-61.09
應收證券融資款	Margin loans receivable	20,901	12,112	14,488	12,112	13,045	12,142	12,701	4.61	-12.34
其他流動資產	Other current assets	3,173	5,241	5,497	5,241	4,867	6,144	6,401	4.18	16.43
基金及投資	Funds and Investments	5,879	5,868	5,846	5,868	5,947	5,742	5,761	0.34	-1.45
固定資產	Properties, net	2,056	2,016	2,005	2,016	1,979	1,931	1,933	0.11	-3.60
無形及其他資產	Intangible & other assets	2,002	1,977	1,982	1,977	1,859	1,917	2,085	8.74	5.17
受託買賣借項-淨額	Securities brokerage account, net	19	327	98	326.90	17	239	205	-14.12	108.39
資產總計	Total assets	61,282	53,519	54,820	53,519	46,484	56,308	57,908	2.84	5.63
負債及股東權益	Liabilities and stockholders' equity									
負債	Liabilities									
流動負債	Current liabilities	38,443	31,164	32,424	31,164	23,576	33,456	34,743	3.85	7.15
其他負債	Other liabilities	459	170	197	170	175	175	290	65.61	47.51
負債合計	Total liabilities	38,902	31,334	32,621	31,334	23,751	33,631	35,033	4.17	7.40
股本	Capital stock	13,969	15,365	15,365	15,365	15,365	15,365	15,365	0.00	0.00
資本公積	Capital surplus	1,842	446	446	446	446	446	446	0.00	0.00
保留盈餘	Retained earnings	6,992	6,691	6,691	6,691	7,305	7,213	7,463	3.46	11.54
股東權益其他項目	Other items of stockholders' equity	-424	-318	-303	-318	-384	-348	-399	14.68	31.79
股東權益合計	Total stockholders' equity of parent company	22,380	22,185	22,200	22,185	22,733	22,677	22,875	0.87	3.04
負債及股東權益總計	TOTAL	61,282	53,519	54,820	53,519	46,484	56,308	57,908	2.84	5.63

Appendix

SPS's P&L

NT\$Mn		Yearly Results		Quarterly Results					YTD Results				
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	YoY(%)
利息淨收益	Net interest income	1,060	1,050	270	193	200	207	228	10.29	-15.66	857	635	-25.90
手續費淨收益	Net fee income	2,910	2,585	722	522	658	625	499	-20.22	-30.89	2,063	1,782	-13.64
出售證券利益(損失)	Gains (Losses) on sales of securities, net	567	-296	-206	-11	171	-3	70	NA	NA	-285	238	NA
股務代理收入	Stock affairs agent fees	78	82	22	20	21	22	22	1.64	2.77	62	65	5.06
股利收入	Dividend income	135	134	117	5	0	6	53	781	-54.47	129	59	-53.96
權證發行利益	Gains (Losses) on warrant issued, net	332	230	-69	84	68	57	31	-45.62	NA	146	156	6.76
期貨契約利益(損失)	Gains (Losses) from futures transactions	-159	-10	31	2	-77	65	-50	-176.70	-259.78	-12	-62	NA
選擇權交易利益(損失)	Gains (Losses) from options transactions	24	63	11	18	-5	-8	-44	NA	-484.28	46	-57	-225.95
衍生性金融商品利益(損失)	Gains (Losses) from derivative instruments transactions	33	27	-7	-1	-33	-8	91	NA	NA	29	51	76.96
營業證券評價利益(損失)	Gains (Losses) from valuation of operating securities	-493	-384	-39	-168	332	-46	12	NA	NA	-216	298	NA
其他營業收支	Other operating income	-15	75	50	-1	3	-2	9	NA	-81.47	76	11	-86.02
投資收益	Investment income	251	-28	-213	10	172	33	104	216.28	NA	-38	309	NA
營業外收支	Non-operating income-net	52	4	-67	51	25	65	39	-39.55	NA	-47	129	NA
淨收益	Total net revenues	4,776	3,532	622	724	1,534	1,012	1,065	5.20	71.34	2,808	3,612	28.61
營業費用	Operating expenses	3,105	2,996	793	712	892	798	777	-2.70	-2.08	2,284	2,467	7.98
稅前利益(損失)	Pre-tax income (loss)	1,671	536	-171	12	642	214	289	34.61	NA	524	1,145	118.58
所得稅費用(利益)	Income tax benefit (expense)	208	113	-43	12	29	10	39	286.30	NA	102	78	-23.30
純(損)益	Net income (Loss)	1,463	423	-128	0	614	204	249	22.10	NA	422	1,068	152.68

SPS's Pre-tax breakdown

NT\$Mn		Yearly Results		Quarterly Results					YTD Results				
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	YoY(%)
經紀事業處	Brokerage business group	1,584	1,355	304	334	231	60	99	64.90	-67.40	1,021	391	-61.72
資本市場事業處	Capital market business group	59	67	5	-11	209	169	33	-80.59	547.98	77	411	430.72
投資事業處	Principal investment & derivatives business group	616	-449	-418	-55	313	73	277	281.08	NA	-394	662	NA
其他	Others	-588	-437	-63	-256	-111	-87	-121	NA	NA	-181	-319	NA
稅前利益(損失)	Pre-tax income (loss)	1,671	536	-171	12	642	214	289	34.60	NA	524	1,145	118.58

Appendix

BSP's Credit Breakdown

NT\$Min 授信類別	Items	Yearly Results			Quarterly Results						
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	YTD(%)
企金放款	Corporate loans										
製造業	Manufacturing	138,000	153,520	151,863	153,520	160,771	164,184	172,060	4.80	13.30	12.08
電子工業	Electronics Industry	63,304	71,735	67,819	71,735	69,487	68,960	77,216	11.97	13.86	7.64
原物料業	Chemical products	42,570	44,532	46,885	44,532	48,645	52,816	50,733	-3.94	8.21	13.93
傳產製造業	Conventional industry	31,158	36,326	36,165	36,326	41,842	41,570	43,282	4.12	19.68	19.15
新興製造業	Electric fixture	968	927	993	927	797	838	829	-1.07	-16.54	-10.56
金融機構、證券及保險業	FI & security house & insurance	16,806	11,878	14,100	11,878	13,218	13,033	13,203	1.30	-6.36	11.16
租賃/分期付款業	Installment & leasing	5,451	4,984	4,568	4,984	7,602	6,925	5,081	-26.63	11.23	1.95
營建業及不動產業	Construction & real estate	38,949	38,070	39,358	38,070	37,509	39,656	39,926	0.68	1.44	4.87
批發及零售業	Wholesales/retail	44,861	56,459	57,551	56,459	57,284	60,590	56,746	-6.35	-1.40	0.51
傳產服務業	Traditional service industry	16,524	17,419	16,869	17,419	14,674	17,492	21,047	20.32	24.77	20.83
綜合服務業	Comprehensive services	462	1,036	604	1,036	1,661	1,778	1,439	-19.07	138.22	38.92
其他服務業	Other services	12,355	10,614	12,381	10,614	8,972	9,107	9,148	0.45	-26.11	-13.81
公營事業/公同事業	State-owned company	40,237	40,811	39,574	40,811	39,988	36,060	36,921	2.39	-6.70	-9.53
企業相關個人	Business owner	17,549	15,089	15,614	15,089	15,059	14,847	14,662	-1.25	-6.10	-2.83
非營利團體	Non-profit organization	1,043	1,048	1,023	1,048	1,183	1,429	1,452	1.61	41.95	38.54
其他	Others	1,398	1,512	1,165	1,512	1,880	1,783	1,813	1.70	55.71	19.95
企金放款小計	Sub total	333,634	352,440	354,669	352,440	359,801	366,884	373,498	1.80	5.31	5.97
保證/承兌/信用狀	Guarantee, acceptance	20,944	20,814	22,949	20,814	21,799	25,974	26,098	0.48	13.72	25.38
承購業務	Factoring	18,458	16,630	17,076	16,630	16,630	16,191	15,779	-2.55	-7.59	-5.11
外匯/衍生性交易及其他	Derivatives and others	4,777	6,302	10,173	6,302	8,784	8,094	10,490	29.61	3.11	66.46
企金授信合計	Corporate total	377,813	396,186	404,867	396,186	407,014	417,143	425,865	2.09	5.19	7.49
個金放款	Individual loans	362,041	366,963	365,007	366,963	365,941	373,406	377,888	1.20	3.53	2.98
房貸	Mortagage loans	351,854	352,617	351,556	352,617	351,659	357,963	361,389	0.96	2.80	2.49
信用貸款	Unsecured loans	6,062	9,699	9,071	9,699	9,500	10,387	11,303	8.81	24.61	16.53
車貸	Car loans	3,416	4,064	3,860	4,064	4,327	4,523	4,792	5.93	24.13	17.92
其他	Others	709	582	520	582	455	533	404	-24.15	-22.35	-30.62
保證	Guarantee	343	254	273	254	242	224	203	-9.42	-25.76	-20.25
信用卡	Credit card	16,338	18,001	17,246	18,001	16,715	17,883	17,007	-4.90	-1.39	-5.52
個金授信合計	Individual total	378,722	385,218	382,526	385,218	382,898	391,513	395,098	0.92	3.29	2.56
全行授信總計	TOTAL	756,535	781,404	787,393	781,404	789,912	808,656	820,962	1.52	4.26	5.06

Appendix

BSP's Deposit Breakdown

NT\$Mn 存款類別	Items	Yearly Results				Quarterly Results			QoQ(%)	YoY(%)	YTD(%)
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12			
台幣存款	NTD Deposits										
台幣支存	Checking	8,405	9,536	8,336	9,536	8,690	8,711	8,543	-1.93	2.48	-10.41
台幣活期性	Demand	303,832	302,148	308,164	302,148	308,998	300,975	311,242	3.41	1.00	3.01
台幣定期性	Time	441,563	486,445	473,976	486,445	495,652	513,995	504,546	-1.84	6.45	3.72
郵匯局轉存款	Redeposit from the directorate general of postal remittance	18,877	11,806	14,804	11,806	8,806	9,358	9,358	0.00	-36.79	-20.74
小計	Sub total	772,677	809,935	805,280	809,935	822,146	833,039	833,689	0.08	3.53	2.93
外幣存款	Foreign Currency Deposits										
外幣支存	Checking	3,997	3,153	3,500	3,153	3,182	3,847	3,477	-9.62	-0.66	10.28
外幣活期性	Demand	84,247	91,201	92,295	91,201	96,878	93,770	92,787	-1.05	0.53	1.74
外幣定期性	Time	58,184	70,043	63,157	70,043	66,380	68,038	67,451	-0.86	6.80	-3.70
小計	Sub total	146,428	164,397	158,952	164,397	166,440	165,655	163,715	-1.17	3.00	-0.41
合計	Total	919,105	974,332	964,232	974,332	988,586	998,694	997,404	-0.13	3.44	2.37

Appendix

BSP's Fee Breakdown

NT\$Mn		Yearly Results		Quarterly Results						YTD Results			
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	YoY(%)
財富管理	Wealth management	1,630	1,248	314	217	227	256	276	7.83	-12.12	1,031	759	-26.33
放款	Loan fees	782	493	148	71	132	149	142	-4.66	-3.88	421	423	0.39
應收帳款	Factoring and A/R financing	166	154	40	38	36	37	36	-1.61	-8.30	116	110	-5.26
進出口	Import and export service	337	322	84	81	77	79	80	1.79	-5.12	241	236	-1.95
信託及保管	Trust & custodian bank	211	175	43	38	44	36	36	0.99	-15.66	137	116	-15.45
保證及承兌	Guarantees & acceptances	74	70	17	17	17	19	21	7.44	19.25	53	57	8.18
信用卡	Credit card	561	579	149	159	152	165	172	4.08	15.18	421	489	16.29
其他	Others	-49	-74	-12	-36	-8	-3	0	NA	NA	-38	-11	NA
*壽險	Life insurance		265	88	86	109	111	102	-7.88	15.86	179	321	79.73
*產險	Property insurance		13	3	3	4	5	3	-32.41	0.77	9	12	29.39
小計	Sub total	3,712	3,244	875	675	790	853	869	1.87	-0.66	2,570	2,513	-2.21
壽險	Life insurance	780	963	287	196	372	378	368	-2.63	28.25	767	1,118	45.70
產險	Property insurance	48	65	15	18	15	21	16	-24.05	9.43	46	52	11.38
扣除銀行 已認列之收入	Income attributable to BSP		-278	-91	-90	-112	-116	-105	NA	NA	-188	-333	NA
合計	Total fee income	4,540	3,994	1,085	799	1,065	1,137	1,148	0.99	5.78	3,195	3,349	4.82

Appendix

BSP's Asset Quality

NT\$Mn		Yearly Results		Quarterly Results						YTD Results			
		2010	2011	3Q11	4Q11	1Q12	2Q12	3Q12	QoQ(%)	YoY(%)	9M11	9M12	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	5,867	3,596	2,738	3,170	3,398	3,211	2,833	-11.77	3.44	3,596	3,398	-5.52
當期新增逾期	New NPL influx	2,937	2,986	995	803	256	505	279	-44.84	-72.00	2,184	1,040	-52.40
當期逾期回收金額	NPL recovery	3,530	1,014	362	288	358	871	277	-68.20	-23.46	1,884	1,507	-20.03
當期打銷呆帳	Write-offs	1,678	2,171	201	288	85	12	361	2,975.07	79.48	726	458	-36.98
本期逾期放款餘額	90-days NPLs - ending	3,596	3,398	3,170	3,398	3,211	2,833	2,473	-12.69	-21.99	3,170	2,473	-21.99
逾期比	NPL ratio												YoY(+/-)
逾期比-個金	Individual NPL ratio	0.24%	0.13%	0.15%	0.13%	0.14%	0.11%	0.10%	-0.01%	-0.05%	0.15%	0.10%	-0.05%
逾期比-企金	Corporate NPL ratio	0.82%	0.83%	0.74%	0.83%	0.75%	0.66%	0.56%	-0.10%	-0.18%	0.74%	0.56%	-0.18%
逾期比-全行	Total NPL ratio	0.52%	0.47%	0.44%	0.47%	0.44%	0.38%	0.33%	-0.05%	-0.11%	0.44%	0.33%	-0.11%
備抵呆帳餘額 (放款)	Total reserves for loans	5,242	7,156	5,446	7,156	7,319	7,470	7,542	0.96	38.49	5,446	7,542	38.49
覆蓋率	Coverage ratio												YoY(+/-)
覆蓋率-個金	Individual coverage ratio	246.65%	695.80%	347.38%	695.80%	662.02%	812.96%	884.74%	71.78%	537.36%	347.38%	884.74%	537.36%
覆蓋率-企金	Corporate coverage ratio	111.99%	133.11%	135.46%	133.11%	146.36%	170.38%	197.89%	27.51%	62.43%	135.46%	197.89%	62.43%
覆蓋率-全行放款	Total coverage ratio	145.77%	210.62%	171.79%	210.62%	227.98%	263.73%	304.96%	41.23%	133.17%	171.79%	304.96%	133.17%
信用卡資產品質	Asset quality for credit card												YoY(+/-%)
逾放比	NPL ratio(90-day past due)	0.65%	0.38%	0.44%	0.38%	0.44%	0.42%	0.43%	0.01%	-0.01%	0.44%	0.43%	-0.01%
覆盖率	Coverage ratio	587.55%	473.68%	454.12%	473.68%	438.30%	430.68%	438.88%	8.20%	-15.24%	454.12%	438.88%	-15.24%
當期打銷呆帳	Write-offs	351	214	46	46	41	46	48	4.99	5.54	168	135	-19.38
淨轉催率	Net charge off ratio	0.17%	-0.76%	-0.70%	-0.76%	-1.02%	-0.96%	-0.92%	0.04%	-0.22%	-0.70%	-0.92%	-0.22%
提列呆帳	Provisions for credit loss												YoY(%)
呆帳費用提列-放款	Provision for loan loss, net	1,944	2,892	406	2,033	241	155	460	197.41	13.26	859	856	-0.41
呆帳費用提列-應收及保證	Provision for credit loss, net	323	139	0	76	52	27	27	-0.37	NA	63	106	69.62
呆帳費用提列-信用卡及其他	Provision for credit card, net	305	-406	-75	-41	-38	-25	-21	-17.04	-72.38	-365	-84	-77.09
當期呆帳費用	Total provisions	2,572	2,625	331	2,068	255	157	466	197.28	41.03	557	879	57.68