

永豐金控 2022年第二季法人說明會

2022/8/31

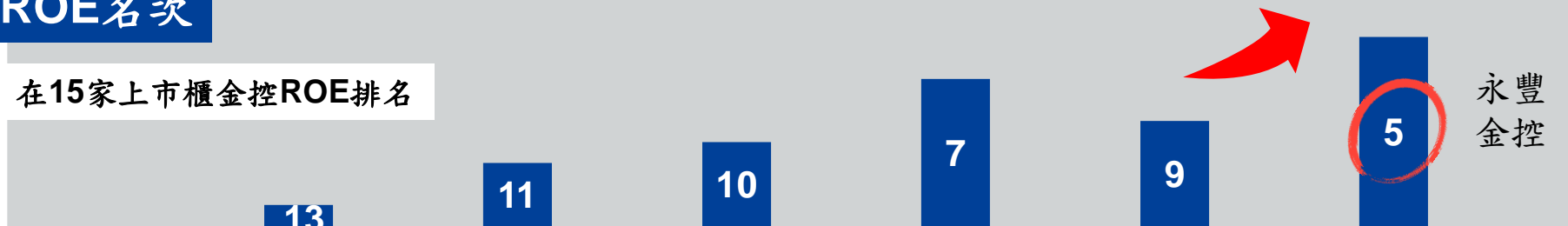
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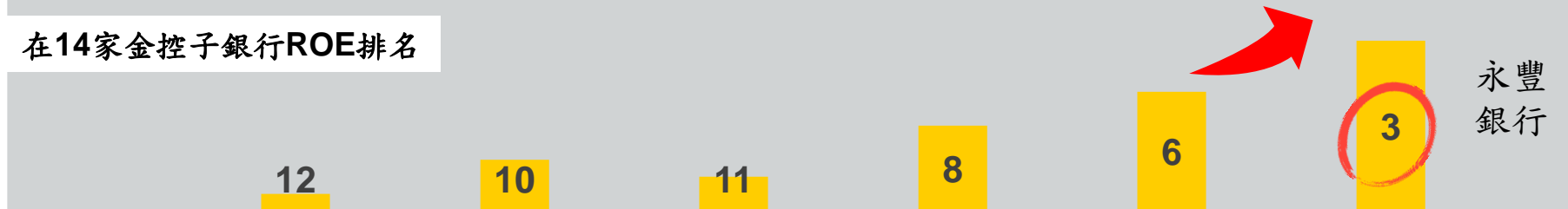
ROE排名持續進步、ESG成果屢獲肯定

ROE名次

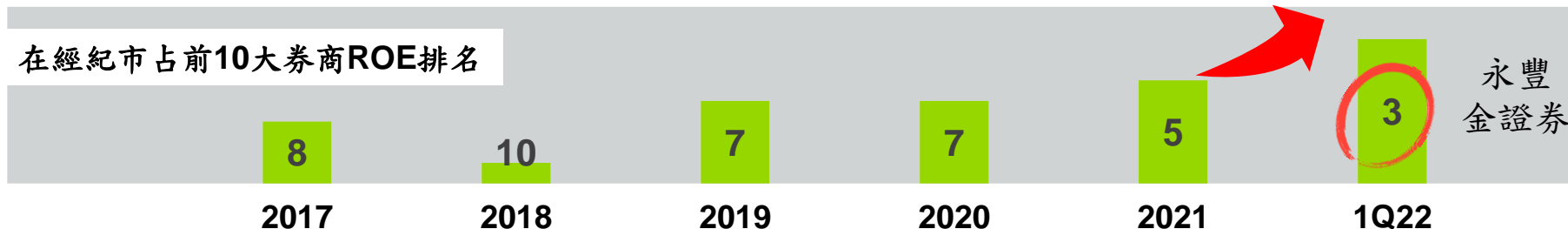
在15家上市櫃金控ROE排名



在14家金控子銀行ROE排名



在經紀市占前10大券商ROE排名



ESG 肯定

- 2022 – MSCI ESG 評等AA, 續納MSCI永續領導者指數成分股、道瓊永續世界指數成分股及 S&P Global 永續年鑑銀獎
- 2021 – 道瓊永續新興市場指數成分股
- 2019 – FTSE4Good 台灣永續指數成分股
- 臺灣證交所公司治理評鑑連續三年名列前 5%，且近二年居金融類股前 10%



我們的願景
**翻轉金融
共創美好生活**
Together, a better life.

共創美好 永豐生活

讓金融連結生活，賦予人人與時俱進、與實踐幸福的能力。擁有寬闊的視野和胸襟，尊重員工、客戶、社群與環境。

Agenda

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金控整體營運摘要

上半年金控年化ROE 10.67%，稅前淨利與淨收益續創同期新高

| NT\$Mn | 2Q22 | QoQ | YoY | 6M22 | YoY |
|--------|--------|--------|-------|--------|-------|
| 淨收益 | 11,598 | -7.3% | 4.0% | 24,108 | 5.3% |
| 稅後淨利 | 3,819 | -13.4% | -8.6% | 8,228 | -4.2% |

台美升息助益生息資產率，淨利收續創單季史高

| NT\$Mn | 2Q22 | QoQ | YoY | 6M22 | YoY |
|--------|-------|--------|--------|--------|-------|
| 利息淨收益 | 6,680 | 13.5% | 21.5% | 12,568 | 17.2% |
| 手續費淨收益 | 3,524 | -27.9% | -18.1% | 8,413 | -8.6% |
| 其他淨收益 | 1,394 | -19.5% | 2.8% | 3,127 | 5.1% |

本季金控總資產回減，銀行因應升息環境調整放款結構，兼顧適宜資本水準


- 金控2Q總資產規模NT\$2.39兆元，QoQ -1.5%；YoY +4.6%
- 銀行2Q合併放款規模NT\$1.27兆元，QoQ -2.3%；YoY +3.6%
- 金控2Q CAR 125%，銀行合併BIS ratio 14.61%，Tier 1 ratio 11.75%

Awards and Achievements

金控暨子公司2Q22共榮獲43個獎項（6M22累計66個獎），其中包含：

- 金控連續三年入列《台灣證券交易所》「公司治理評鑑 TOP 5%」
- 銀行榮獲《Forbes》頒發「2022全球最佳銀行（World's Best Banks 2022）」
- 銀行榮獲《Asiamoney》頒發 Private Banking Awards 2022 「Highly Regarded for Wealth Transfer / Succession Planning in Taiwan 2022」
- 銀行榮獲《The Asset》The Asset Triple A Digital Awards 「最佳數位分行專案（Best Digital Branch Project）」、「最佳行動銀行應用程式（Best Mobile Banking Application）」、「最佳零售支付專案（Best Retail Payment Project）」

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 永豐金控 SinoPac Holdings

二、金控 Financial Highlights

| NT\$Mn ; Mn Shares | 2019 | 2020 | 2021 | 6M22 | YoY | 2Q22 | 1Q22 | QoQ |
|-----------------------|-----------|-----------|-----------|-----------|--------|-----------|-----------|--------|
| 股本 | 112,711 | 112,711 | 112,711 | 113,838 | 1.0% | 113,838 | 112,711 | 1.0% |
| 流通股數 | 11,271 | 11,271 | 11,271 | 11,271 | 0.0% | 11,271 | 11,271 | 0.0% |
| 權益 | 148,366 | 155,870 | 162,804 | 148,223 | -9.7% | 148,223 | 163,345 | -9.3% |
| 總資產 | 1,833,121 | 2,143,349 | 2,382,675 | 2,386,376 | 4.6% | 2,386,376 | 2,422,430 | -1.5% |
| Leverage | 12.36 | 13.75 | 14.64 | 16.10 | 2.20 | 16.10 | 14.83 | 1.27 |
| 淨收益 | 36,330 | 38,991 | 45,703 | 24,108 | 5.3% | 11,598 | 12,510 | -7.3% |
| 稅後淨利 | 12,477 | 12,241 | 16,211 | 8,228 | -4.2% | 3,819 | 4,409 | -13.4% |
| EPS (元) | 1.10 | 1.08 | 1.42 | 0.72 | -0.03 | 0.34 | 0.39 | -0.05 |
| 每股淨值 (元) | 13.16 | 13.83 | 14.44 | 13.15 | -1.41 | 13.15 | 14.49 | -1.34 |
| ROA | 0.73% | 0.62% | 0.72% | 0.70% | -0.08% | 0.64% | 0.74% | -0.10% |
| ROE | 8.60% | 8.05% | 10.17% | 10.67% | -0.15% | 9.83% | 10.96% | -1.13% |
| CAR | 118% | 132% | 131% | 125% | -7% | 125% | 131% | -6% |
| DLR | 113% | 112% | 112% | 113% | 7% | 113% | 112% | 1% |

銀行Financial Highlights

| NT\$Mn | 2019 | 2020 | 2021 | 6M22 | YoY | 2Q22 | 1Q22 | QoQ |
|--------------|-----------|-----------|-----------|-----------|--------|-----------|-----------|--------|
| 股本 | 86,061 | 86,061 | 86,889 | 90,326 | 4.0% | 90,326 | 86,889 | 4.0% |
| 權益 | 133,668 | 139,666 | 143,129 | 132,249 | -4.9% | 132,249 | 142,892 | -7.4% |
| 總資產 | 1,695,816 | 1,994,636 | 2,169,496 | 2,170,234 | 4.1% | 2,170,234 | 2,201,194 | -1.4% |
| Leverage | 12.69 | 14.28 | 15.16 | 16.41 | 1.42 | 16.41 | 15.40 | 1.01 |
| PPOP | 13,076 | 13,353 | 15,472 | 10,067 | 29.9% | 4,931 | 5,136 | -4.0% |
| 稅後淨利 | 10,291 | 9,754 | 11,415 | 7,500 | 27.0% | 3,819 | 3,681 | 3.8% |
| EPS (元) | 1.18 | 1.12 | 1.31 | 0.86 | 0.18 | 0.44 | 0.42 | 0.02 |
| 每股淨值 | 15.53 | 16.23 | 16.47 | 15.22 | -0.94 | 15.22 | 16.45 | -1.23 |
| ROA | 0.65% | 0.53% | 0.55% | 0.70% | 0.12% | 0.70% | 0.68% | 0.02% |
| ROE | 7.83% | 7.14% | 8.07% | 10.98% | 2.44% | 11.44% | 10.44% | 1.00% |
| 總存款 | 1,397,009 | 1,666,926 | 1,847,864 | 1,773,015 | 1.0% | 1,773,015 | 1,820,567 | -2.6% |
| 總放款 | 1,025,065 | 1,165,193 | 1,213,645 | 1,267,162 | 3.6% | 1,267,162 | 1,297,068 | -2.3% |
| 放存比 | 73.4% | 69.9% | 65.7% | 71.5% | 1.8% | 71.5% | 71.2% | 0.2% |
| NPL Ratio | 0.21% | 0.14% | 0.13% | 0.11% | -0.04% | 0.11% | 0.15% | -0.03% |
| 備抵覆蓋率 | 651% | 962% | 1026% | 1194% | 360% | 1194% | 869% | 325% |
| 放款覆蓋率 | 1.37% | 1.35% | 1.31% | 1.37% | 0.06% | 1.37% | 1.31% | 0.06% |
| BIS Ratio | 14.27% | 15.96% | 15.78% | 14.61% | -0.86% | 14.61% | 15.11% | -0.50% |
| Tier 1 Ratio | 12.16% | 12.85% | 12.66% | 11.75% | -0.56% | 11.75% | 12.16% | -0.41% |
| 普通股權益比率 | 11.19% | 11.36% | 10.99% | 9.78% | -1.08% | 9.78% | 10.22% | -0.44% |

Note1: loans portfolio includes credit card revolving balance and FA, excluding non-accrual loans.

Note2: numbers are presented on consolidated basis.

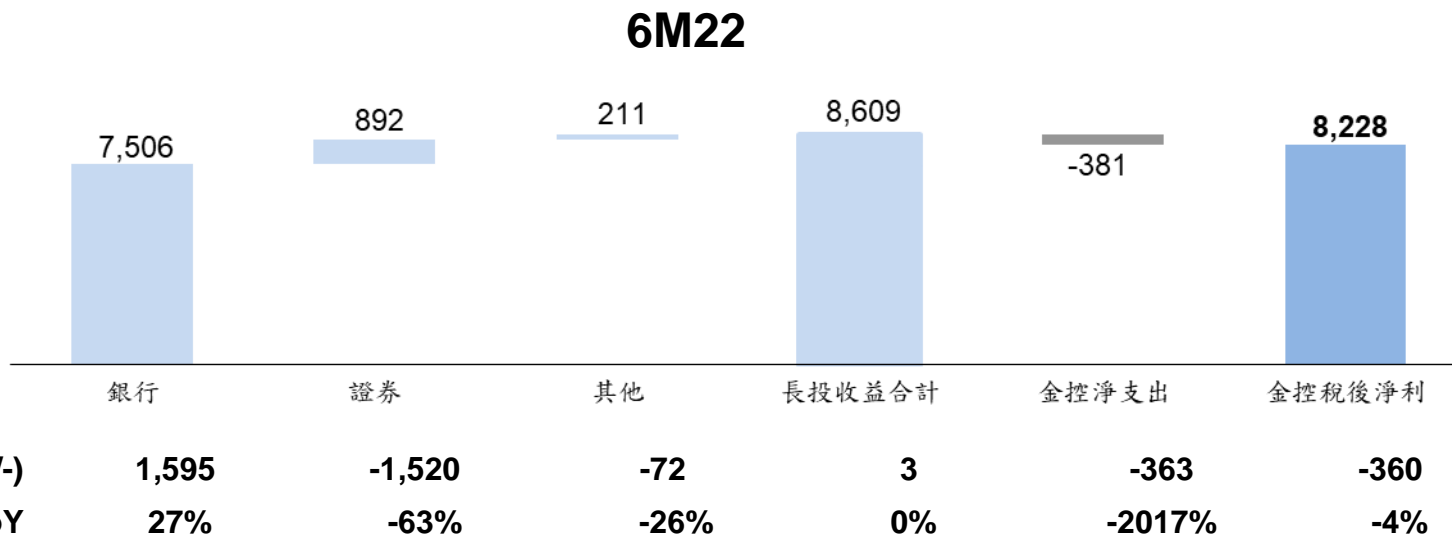
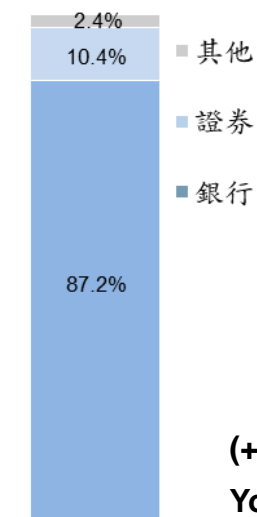
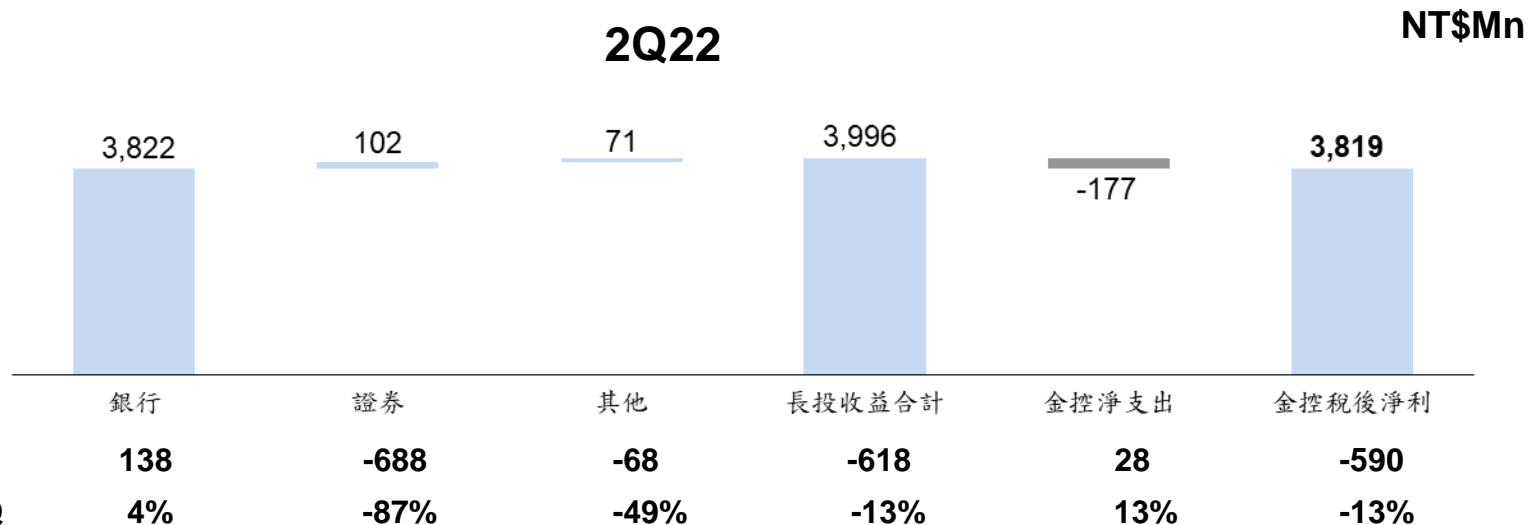
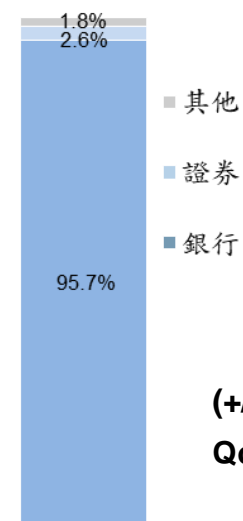
證券 Financial Highlights

| NT\$m | 2019 | 2020 | 2021 | 6M22 | YoY | 2Q22 | 1Q22 | QoQ |
|-------------|---------|---------|---------|---------|---------|---------|---------|---------|
| 股本 | 16,212 | 16,212 | 16,212 | 16,212 | 0.0% | 16,212 | 16,212 | 0.0% |
| 權益 | 27,790 | 29,141 | 32,719 | 29,325 | -2.1% | 29,325 | 33,401 | -12.2% |
| 總資產 | 125,789 | 136,387 | 197,393 | 201,438 | 9.1% | 201,438 | 205,858 | -2.1% |
| 資本利得 | 1,345 | 785 | 1,280 | 106 | -85.0% | -145 | 250 | -157.7% |
| 穩定性收入 | 6,371 | 8,900 | 12,346 | 4,690 | -22.2% | 2,261 | 2,428 | -6.9% |
| 稅後淨利 | 1,904 | 2,874 | 4,815 | 892 | -63.0% | 102 | 790 | -87.1% |
| EPS (元) | 1.17 | 1.77 | 2.97 | 0.55 | -0.94 | 0.06 | 0.49 | -0.42 |
| 每股淨值 (元) | 17.14 | 17.97 | 20.18 | 18.09 | -0.40 | 18.09 | 20.60 | -2.51 |
| 資本適足率 | 453% | 440% | 369% | 303% | -24% | 303% | 336% | -33% |
| ROA | 1.61% | 2.19% | 2.89% | 0.90% | -2.13% | 0.20% | 1.59% | -1.39% |
| ROE | 7.10% | 10.10% | 15.57% | 5.80% | -10.66% | 1.31% | 9.69% | -8.38% |
| Leverage | 4.53 | 4.68 | 6.03 | 6.87 | 0.71 | 6.87 | 6.16 | 0.71 |
| 個體經紀業務市占率 | 4.66% | 4.67% | 4.85% | 4.87% | 0.14% | 4.90% | 4.84% | 0.07% |
| 個體平均融資餘額 | 11,730 | 11,858 | 20,617 | 21,414 | 12.6% | 20,305 | 22,622 | -10.2% |
| 個體平均融資餘額市占率 | 6.55% | 6.36% | 6.43% | 6.56% | 0.09% | 6.50% | 6.62% | -0.12% |

Note: numbers are presented on consolidated basis.

三、金控各子公司獲利貢獻

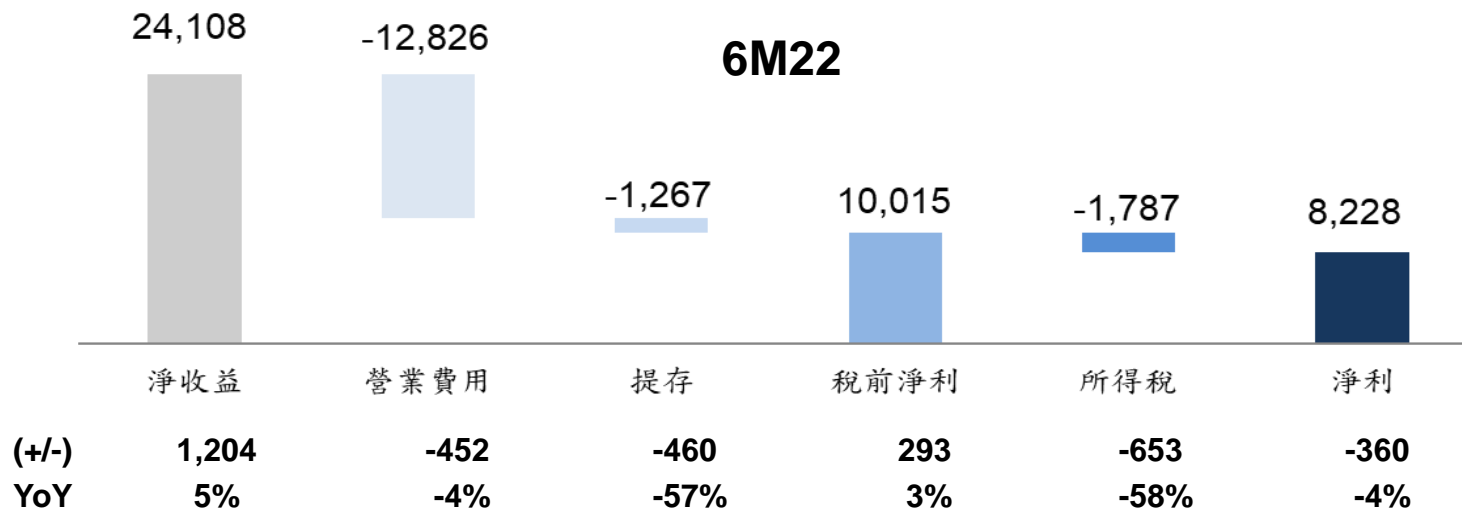
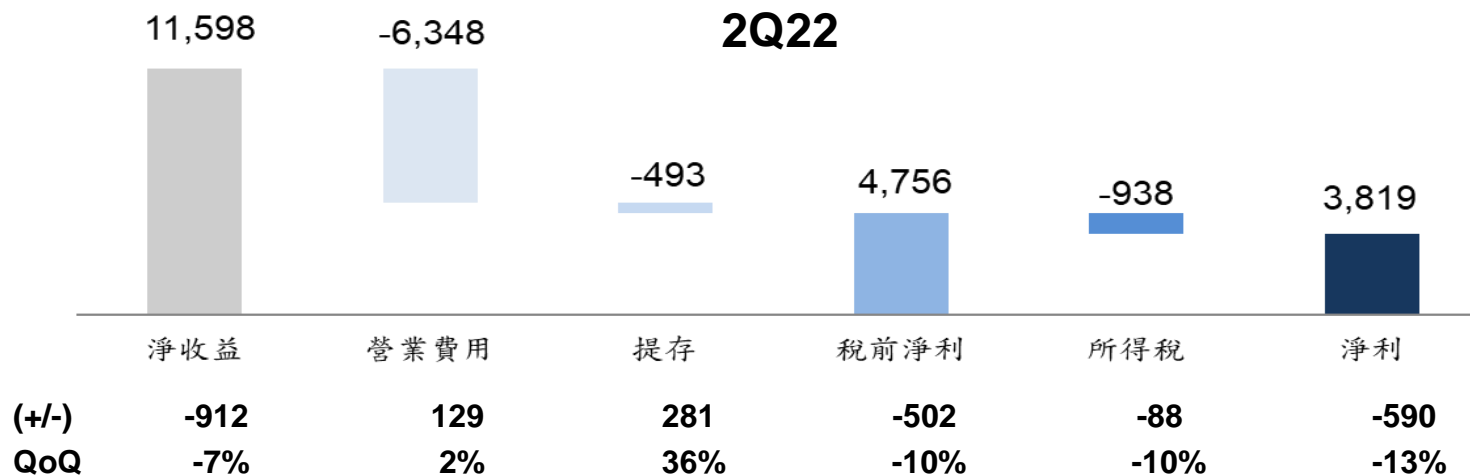
長投收益佔比



註：金控公司淨支出為金控本身收入扣除利息支出及營業費用。(+/-)均為本期減前期，正數為對損益有正影響。比率變動正負亦為本期之於前期，對損益影響

金控獲利比較

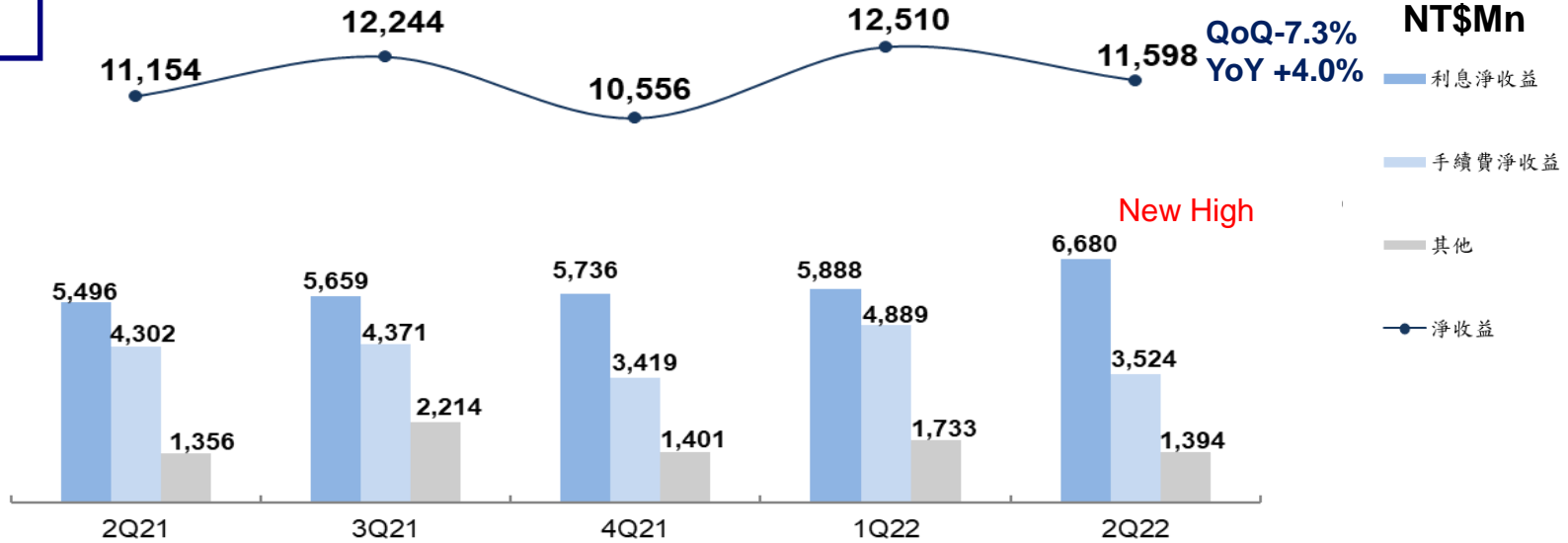
NT\$Mn



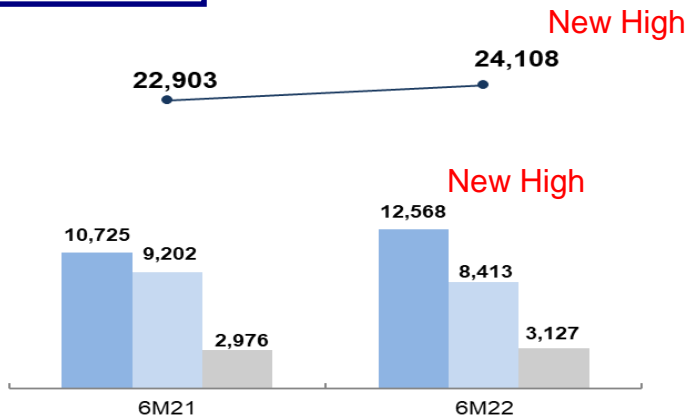
Note : numbers are presented on consolidated basis. (+/-)均為本期減前期，正數為對損益有正影響。比率變動正負亦為本期之於前期，對損益影響

金控淨收益趨勢

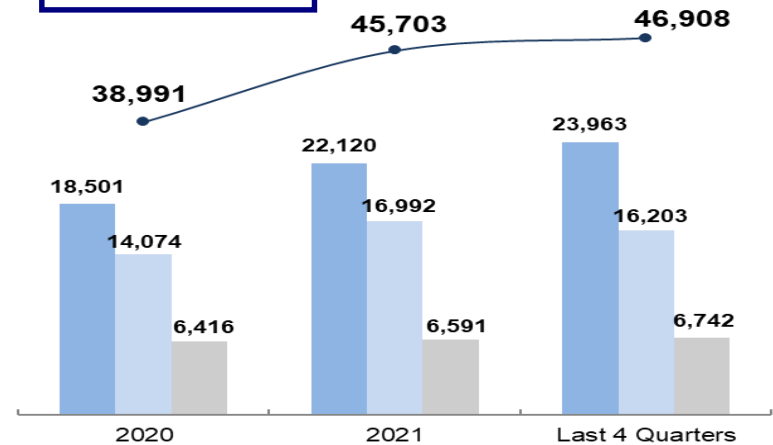
Quarterly



Yearly



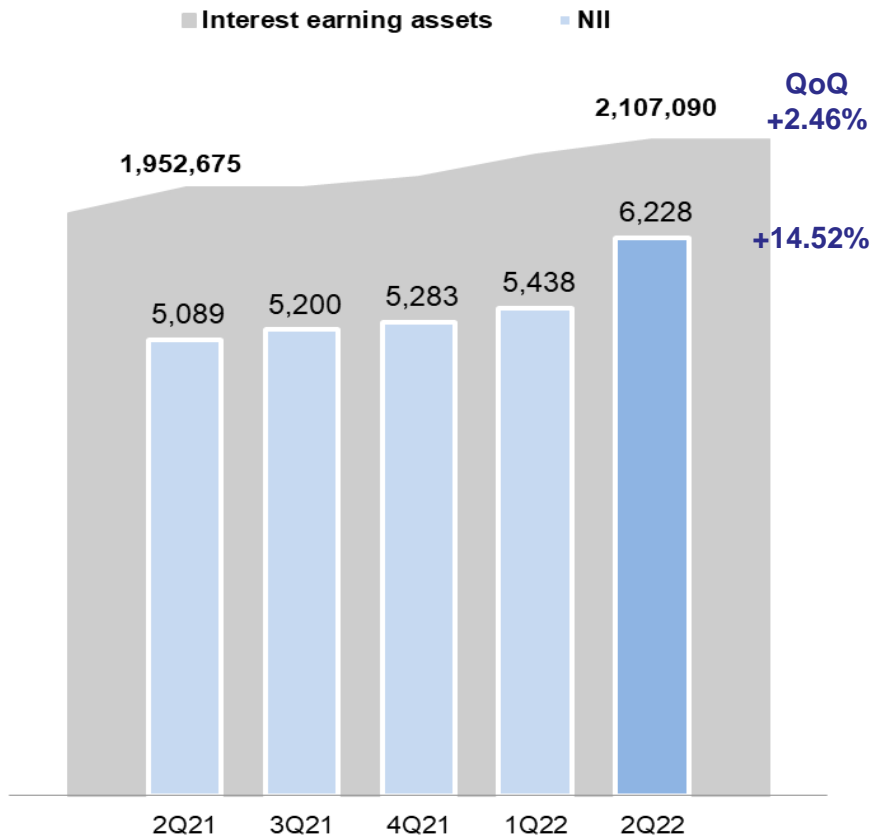
Year-to-date



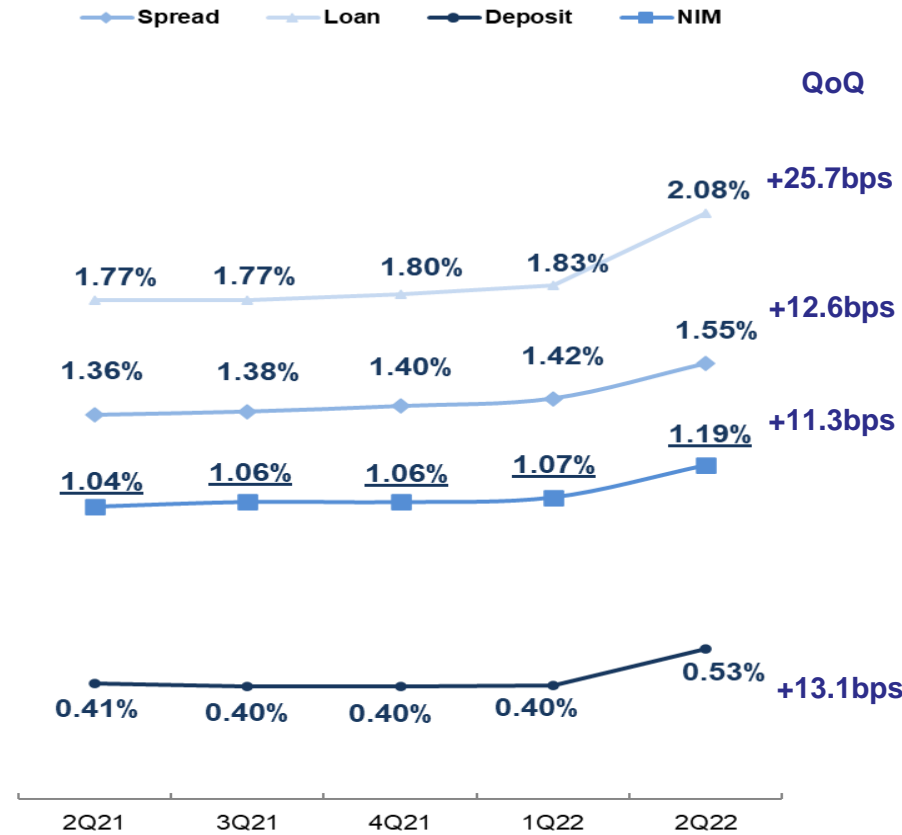
銀行NIM & Spread

Interest earning assets & Net interest income

NT\$Mn



NIM & Spread



Note: numbers are presented on consolidated basis.

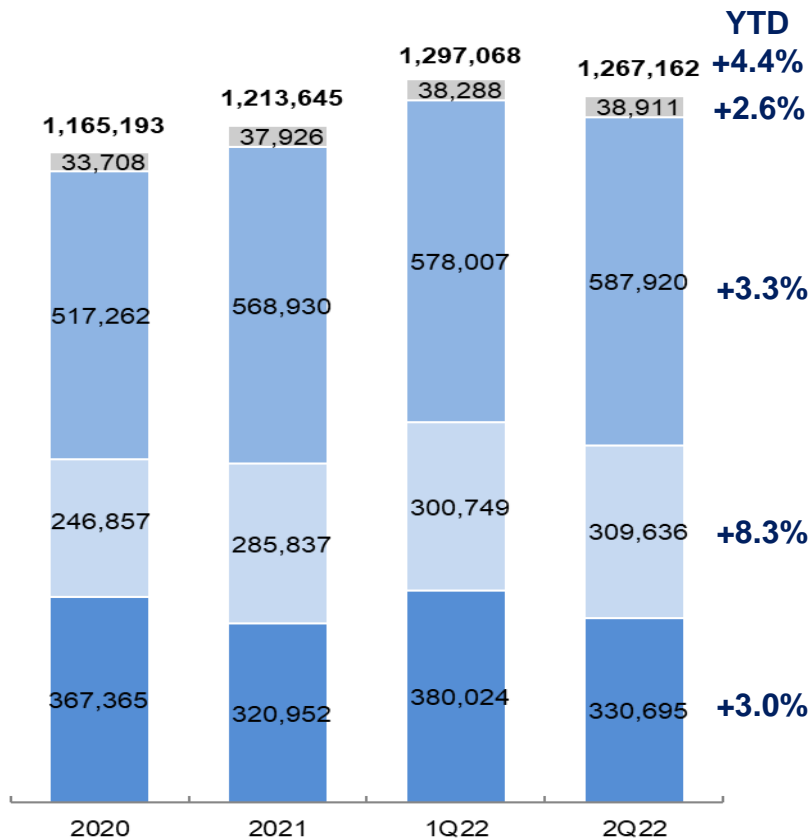
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銀行放款結構分析

BSP's Loan

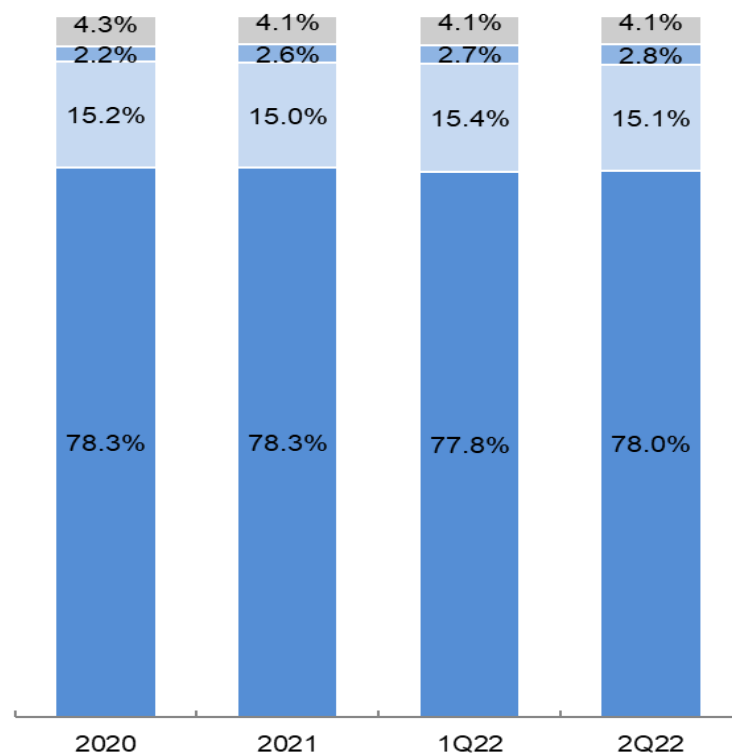
NT\$Mn

■ 大型企業 ■ 中小企業 ■ 個金 ■ 消金及其他



Loan by Currency

■ TWD ■ USD ■ RMB ■ Others

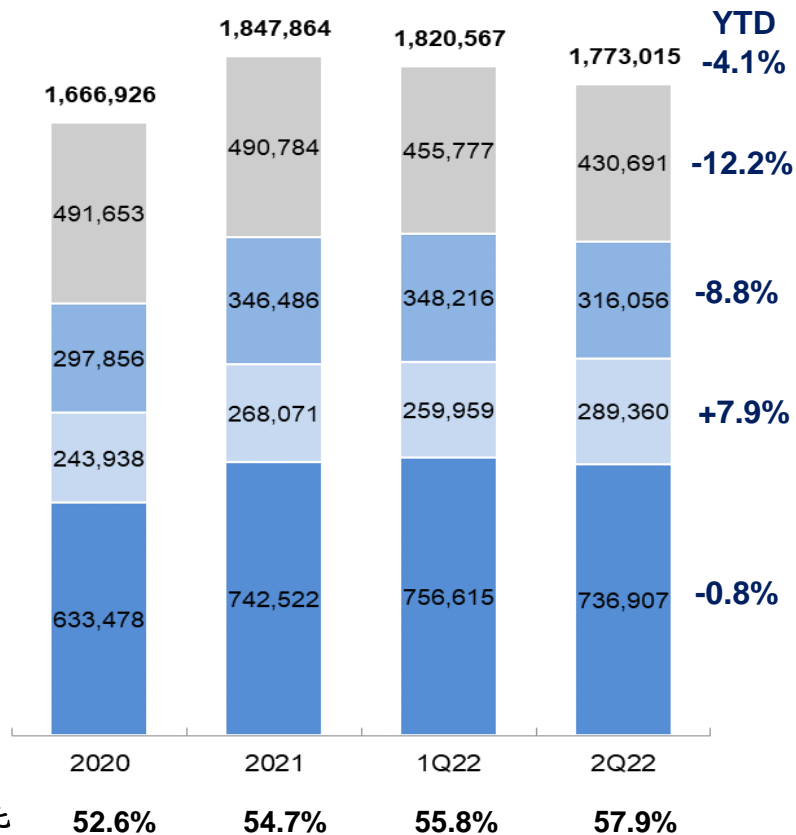


Note1: loans portfolio includes credit card revolving balance and FA, excluding non-accrual loans. Note2: numbers are presented on consolidated basis.

銀行存款結構分析

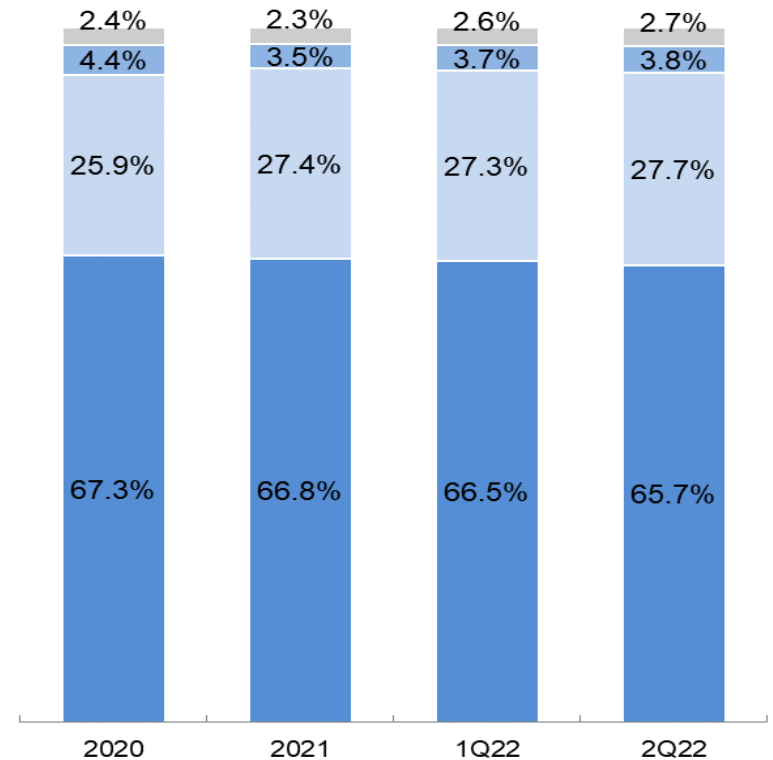
BSP's Deposit

NT\$Mn
 ■ 台幣活存 ■ 外幣活存 ■ 外幣定存 ■ 台幣定存



Deposit by Currency

■ TWD ■ USD ■ RMB ■ Others

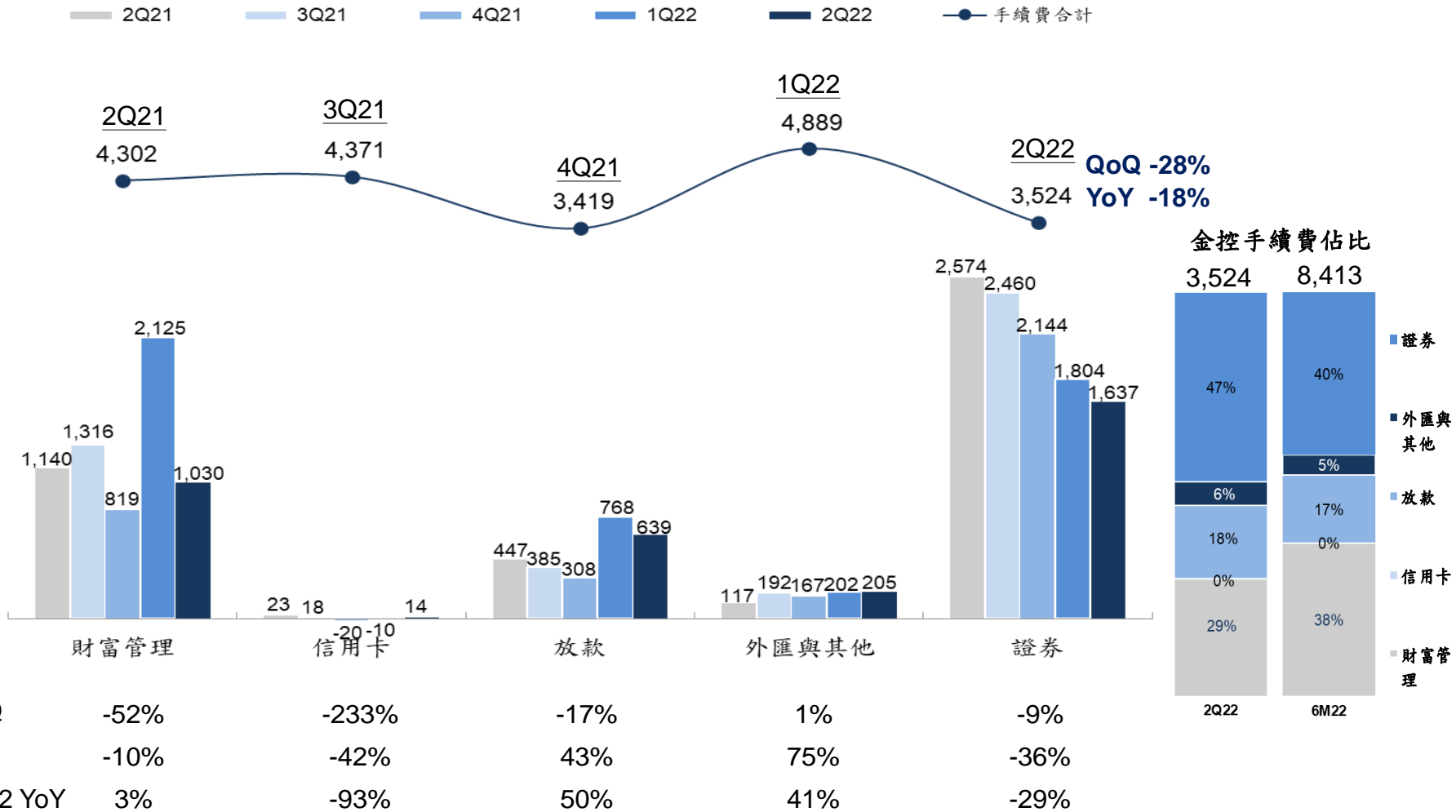


Note: numbers are presented on consolidated basis.

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金控手續費收入組合

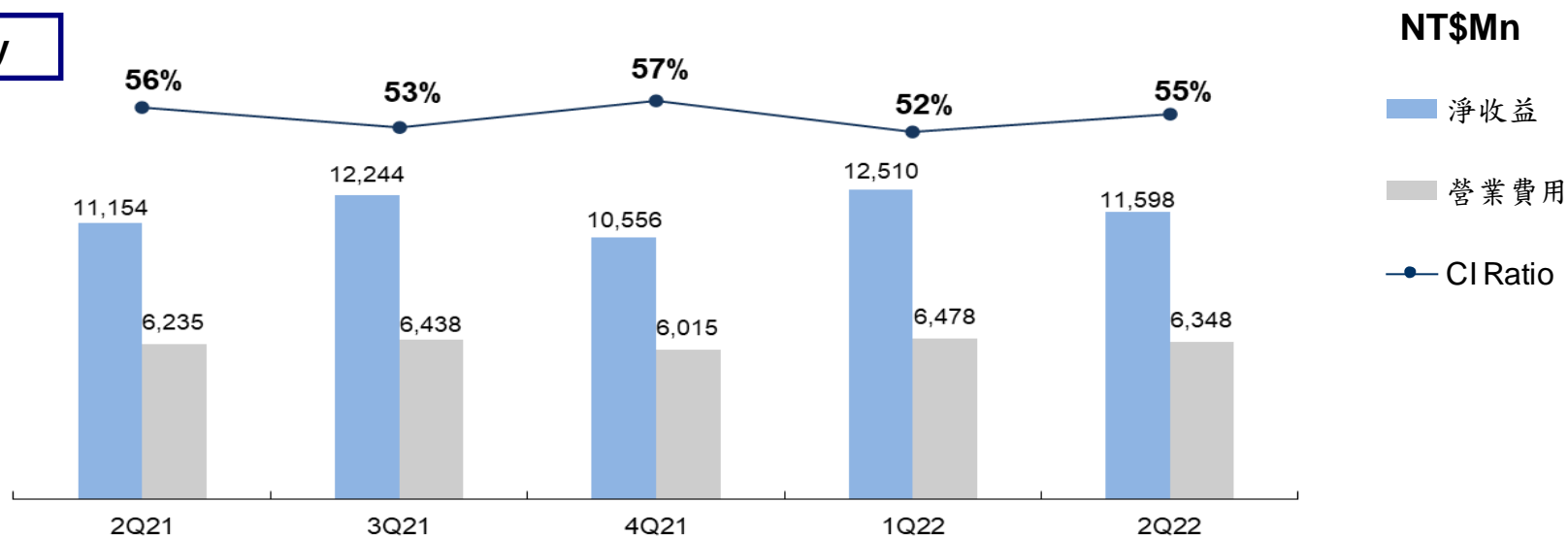
NT\$Mn



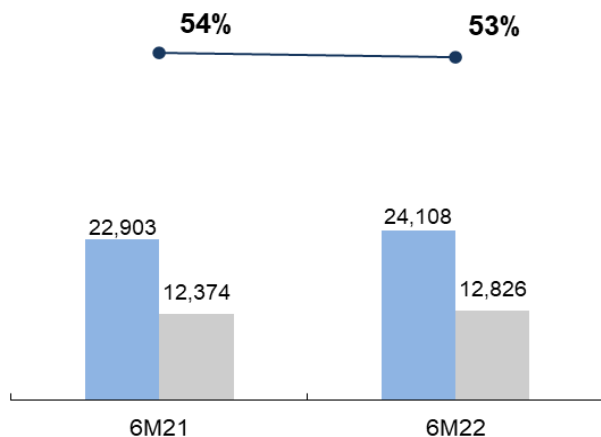
Note: numbers are presented on consolidated basis.

金控營業費用分析

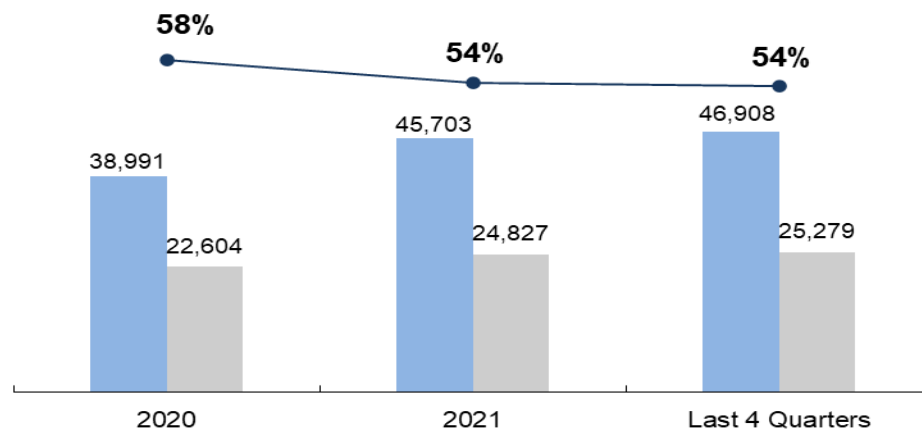
Quarterly



Year-to-date

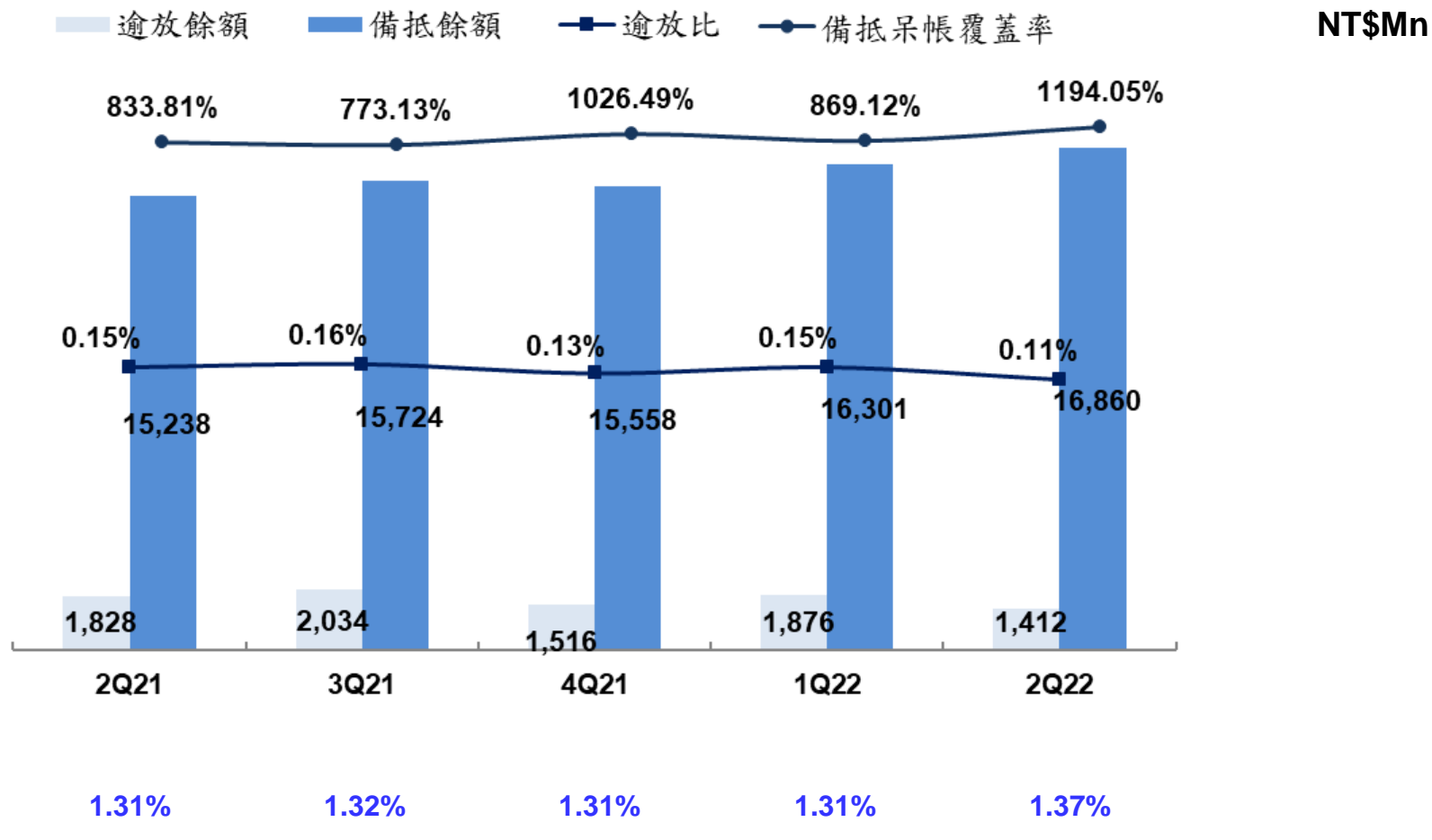


Yearly



Note: numbers are presented on consolidated basis.

銀行放款資產品質



Note 1: numbers are based on regulator's definition, excluding FA and credit card revolving balance. Note 2: numbers are presented on consolidated basis.

永豐金控 2022年第二季法人說明會

Q & A



IR信箱



金控官網

Appendix 1/12

SPH's Balance Sheet (Consolidated)

| NT\$ Mn | Yearly Results | | Quarterly Results | | | | | | QoQ(%) | YoY(%) | YTD(%) |
|---|------------------|------------------|-------------------|------------------|------------------|------------------|------------------|--------------|--------------|--------------|--------|
| | 2020 | 2021 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | | | | |
| Assets: | | | | | | | | | | | |
| Cash and cash equivalents, net | 30,813 | 48,521 | 26,277 | 30,935 | 48,521 | 43,002 | 51,895 | 20.68 | 97.49 | 6.95 | |
| Due from the central bank and call loans to banks, net | 139,885 | 217,619 | 153,505 | 135,859 | 217,619 | 166,575 | 168,768 | 1.32 | 9.94 | -22.45 | |
| Financial assets at fair value through profit or loss | 88,823 | 88,016 | 97,066 | 98,984 | 88,016 | 98,783 | 102,960 | 4.23 | 6.07 | 16.98 | |
| Financial assets at fair value through other comprehensive income | 350,214 | 398,689 | 372,113 | 358,891 | 398,689 | 395,141 | 339,324 | -14.13 | -8.81 | -14.89 | |
| Debt instrument investments measured at amortized cost | 162,368 | 167,248 | 156,323 | 161,539 | 167,248 | 180,610 | 198,176 | 9.73 | 26.77 | 18.49 | |
| Securities purchased under agreements to resell | 55,081 | 50,592 | 74,009 | 54,348 | 50,592 | 47,437 | 65,218 | 37.49 | -11.88 | 28.91 | |
| Receivables, net | 90,627 | 110,086 | 115,360 | 105,776 | 110,086 | 112,898 | 110,107 | -2.47 | -4.55 | 0.02 | |
| Current tax assets | 367 | 87 | 312 | 338 | 87 | 140 | 171 | 22.31 | -45.11 | 96.04 | |
| Discounts and loans, net | 1,144,778 | 1,191,113 | 1,201,905 | 1,228,704 | 1,191,113 | 1,275,967 | 1,246,036 | -2.35 | 3.67 | 4.61 | |
| Investments accounted for using the equity method, net | 590 | 789 | 654 | 694 | 789 | 871 | 923 | 6.07 | 41.10 | 17.04 | |
| Other financial assets, net | 36,194 | 45,767 | 42,009 | 45,919 | 45,767 | 44,640 | 46,408 | 3.96 | 10.47 | 1.40 | |
| Investment property, net | 2,452 | 2,423 | 2,458 | 2,428 | 2,423 | 2,418 | 2,413 | -0.21 | -1.83 | -0.40 | |
| Property, plant and equipment, net | 13,219 | 13,378 | 13,153 | 13,242 | 13,378 | 13,353 | 13,358 | 0.04 | 1.56 | -0.15 | |
| Right-of-use assets | 3,426 | 3,699 | 3,521 | 3,721 | 3,699 | 3,864 | 3,820 | -1.13 | 8.51 | 3.28 | |
| Intangible assets, net | 2,187 | 2,212 | 2,226 | 2,217 | 2,212 | 2,233 | 2,233 | -0.01 | 0.29 | 0.92 | |
| Deferred tax assets | 2,279 | 2,275 | 2,404 | 2,213 | 2,275 | 2,046 | 2,197 | 7.41 | -8.62 | -3.41 | |
| Other assets, net | 20,045 | 40,162 | 18,527 | 22,668 | 40,162 | 32,454 | 32,367 | -0.27 | 74.70 | -19.41 | |
| Total Assets | 2,143,349 | 2,382,675 | 2,281,820 | 2,268,477 | 2,382,675 | 2,422,430 | 2,386,376 | -1.49 | 4.58 | 0.16 | |
| Liabilities and equity | | | | | | | | | | | |
| Liabilities | | | | | | | | | | | |
| Deposits from the central bank and banks | 75,514 | 70,265 | 79,776 | 74,713 | 70,265 | 76,640 | 84,405 | 10.13 | 5.80 | 20.12 | |
| Funds borrowed from the Central Bank and other banks | 80 | 205 | 130 | 176 | 205 | 225 | 0 | -100.00 | -100.00 | -100.00 | |
| Commercial paper payable, net | 29,010 | 39,766 | 33,605 | 38,137 | 39,766 | 41,722 | 30,113 | -27.83 | -10.39 | -24.27 | |
| Financial liabilities at fair value through profit or loss | 26,493 | 23,185 | 21,548 | 16,506 | 23,185 | 50,371 | 59,599 | 18.32 | 176.59 | 157.07 | |
| Securities sold under agreement to repurchase | 25,635 | 37,797 | 39,745 | 43,608 | 37,797 | 68,524 | 70,118 | 2.33 | 76.42 | 85.51 | |
| Payables | 50,460 | 55,719 | 63,654 | 55,159 | 55,719 | 57,411 | 70,752 | 23.24 | 11.15 | 26.98 | |
| Current tax liabilities | 1,476 | 2,409 | 1,802 | 2,076 | 2,409 | 2,765 | 1,814 | -34.39 | 0.65 | -24.71 | |
| Deposit and remittances | 1,653,470 | 1,835,735 | 1,742,100 | 1,744,860 | 1,835,735 | 1,806,003 | 1,757,779 | -2.67 | 0.90 | -4.25 | |
| Bonds payable | 52,511 | 62,973 | 55,994 | 52,995 | 62,973 | 67,990 | 70,983 | 4.40 | 26.77 | 12.72 | |
| Short-term borrowings | 11,406 | 5,367 | 14,402 | 8,587 | 5,367 | 5,741 | 6,957 | 21.19 | -51.69 | 29.64 | |
| Long-term borrowings | 2,330 | 2,239 | 4,166 | 1,443 | 2,239 | 2,304 | 2,403 | 4.26 | -42.33 | 7.30 | |
| Liabilities component of preferred stocks | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 0.00 | 0.00 | 0.00 | |
| Provisions | 3,820 | 3,627 | 3,724 | 3,736 | 3,627 | 3,406 | 3,506 | 2.94 | -5.87 | -3.35 | |
| Other financial liabilities | 38,318 | 47,672 | 43,376 | 48,083 | 47,672 | 55,637 | 59,903 | 7.67 | 38.10 | 25.66 | |
| Lease liabilities | 2,825 | 3,130 | 2,915 | 3,143 | 3,130 | 3,297 | 3,279 | -0.57 | 12.46 | 4.75 | |
| Deferred tax liabilities | 1,445 | 978 | 1,157 | 1,040 | 978 | 1,285 | 1,480 | 15.15 | 27.90 | 51.29 | |
| Other liabilities | 12,667 | 28,786 | 9,575 | 14,550 | 28,786 | 15,745 | 15,043 | -4.46 | 57.10 | -47.74 | |
| Total liabilities | 1,987,479 | 2,219,871 | 2,117,688 | 2,108,831 | 2,219,871 | 2,259,084 | 2,238,152 | -0.93 | 5.69 | 0.82 | |
| Capital stock | 112,711 | 112,711 | 112,711 | 112,711 | 112,711 | 112,711 | 113,838 | 1.00 | 1.00 | 1.00 | |
| Capital surplus | 2,229 | 2,229 | 2,229 | 2,229 | 2,229 | 2,229 | 2,229 | 0.00 | 0.00 | 0.00 | |
| Retained earnings | 36,565 | 45,907 | 45,691 | 42,321 | 45,907 | 50,439 | 44,501 | -11.77 | -2.60 | -3.06 | |
| Other equity | 4,366 | 1,958 | 3,502 | 2,386 | 1,958 | -2,033 | -12,344 | NA | -452.48 | -730.43 | |
| Total equity attributable to owners of the parent | 155,870 | 162,804 | 164,132 | 159,646 | 162,804 | 163,345 | 148,223 | -9.26 | -9.69 | -8.96 | |
| TOTAL | 2,143,349 | 2,382,675 | 2,281,820 | 2,268,477 | 2,382,675 | 2,422,430 | 2,386,376 | -1.49 | 4.58 | 0.16 | |

Appendix 2/12

Balance Sheet of SPH and its subsidiaries for the 6 months ended Jun. 30, 2022

| NT\$Mn | BSP (Consolidated) | SPS (Consolidated) | Trust | Leasing (Consolidated) | Others | Sum | Adj. Items | SPH (Consolidated) |
|---|-----------------------|-----------------------|--------------|---------------------------|----------------|------------------|-----------------|-----------------------|
| Assets: | | | | | | | | |
| Cash and cash equivalents, net | 44,544 | 11,389 | 225 | 811 | 284 | 57,252 | -5,357 | 51,895 |
| Due from the central bank and call loans to banks, net | 168,768 | 0 | 0 | 0 | 0 | 168,768 | 0 | 168,768 |
| Financial assets at fair value through profit or loss | 57,814 | 43,090 | 93 | 0 | 1,972 | 102,969 | -9 | 102,960 |
| Financial assets at fair value through other comprehensive income | 319,627 | 19,294 | 0 | 0 | 404 | 339,324 | 0 | 339,324 |
| Debt instrument investments measured at amortized cost | 198,176 | 0 | 0 | 0 | 0 | 198,176 | 0 | 198,176 |
| Securities purchased under agreements to resell | 57,317 | 7,901 | 0 | 0 | 0 | 65,218 | 0 | 65,218 |
| Receivables, net | 52,851 | 53,150 | 17 | 4,102 | 1,443 | 111,563 | -1,456 | 110,107 |
| Current tax assets | 1,188 | 168 | 21 | 73 | 1,061 | 2,511 | -2,340 | 171 |
| Discounts and loans, net | 1,238,533 | 0 | 0 | 7,804 | 0 | 1,246,336 | -300 | 1,246,036 |
| Investments accounted for using the equity method, net | 0 | 0 | 825 | 0 | 167,941 | 168,766 | -167,842 | 923 |
| Other financial assets, net | 4,392 | 40,344 | 425 | 2,440 | 0 | 47,601 | -1,193 | 46,408 |
| Investment property, net | 1,044 | 152 | 0 | 5,763 | 0 | 6,959 | -4,546 | 2,413 |
| Property, plant and equipment, net | 9,851 | 2,219 | 4 | 365 | 25 | 12,463 | 895 | 13,358 |
| Right-of-use assets | 2,813 | 663 | 16 | 69 | 644 | 4,205 | -385 | 3,820 |
| Intangible assets, net | 1,655 | 571 | 0 | 4 | 2 | 2,233 | 0 | 2,233 |
| Deferred tax assets | 1,466 | 527 | 7 | 128 | 104 | 2,233 | -36 | 2,197 |
| Other assets, net | 10,196 | 21,969 | 129 | 64 | 47 | 32,404 | -37 | 32,367 |
| Total Assets | 2,170,234 | 201,438 | 1,762 | 21,623 | 173,926 | 2,568,981 | -182,606 | 2,386,376 |
| Liabilities and equity | | | | | | | | |
| Liabilities | | | | | | | | |
| Deposits from the central bank and banks | 84,405 | 0 | 0 | 0 | 0 | 84,405 | 0 | 84,405 |
| Funds borrowed from the Central Bank and other banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Commercial paper payable, net | 0 | 22,190 | 0 | 7,773 | 150 | 30,113 | 0 | 30,113 |
| Financial liabilities at fair value through profit or loss | 29,657 | 29,951 | 0 | 0 | 0 | 59,608 | -9 | 59,599 |
| Securities sold under agreement to repurchase | 43,809 | 26,309 | 0 | 0 | 0 | 70,118 | 0 | 70,118 |
| Payables | 24,376 | 38,439 | 25 | 92 | 9,276 | 72,208 | -1,456 | 70,752 |
| Current tax liabilities | 1,239 | 155 | 0 | 39 | 2,755 | 4,189 | -2,375 | 1,814 |
| Deposit and remittances | 1,764,279 | 0 | 0 | 0 | 0 | 1,764,279 | -6,500 | 1,757,779 |
| Bonds payable | 57,549 | 3,444 | 0 | 0 | 9,991 | 70,983 | 0 | 70,983 |
| Short-term borrowings | 0 | 1,096 | 0 | 6,161 | 0 | 7,257 | -300 | 6,957 |
| Long-term borrowings | 0 | 892 | 0 | 1,511 | 0 | 2,403 | 0 | 2,403 |
| Liabilities component of preferred stocks | 0 | 0 | 0 | 0 | 18 | 18 | 0 | 18 |
| Provisions | 2,914 | 515 | 4 | 23 | 50 | 3,506 | 0 | 3,506 |
| Other financial liabilities | 23,853 | 36,101 | 0 | 0 | 0 | 59,954 | -51 | 59,903 |
| Lease liabilities | 2,854 | 686 | 16 | 454 | 686 | 4,697 | -1,419 | 3,279 |
| Deferred tax liabilities | 1,008 | 291 | 78 | 91 | 12 | 1,480 | 0 | 1,480 |
| Other liabilities | 2,042 | 12,042 | 0 | 974 | 22 | 15,080 | -38 | 15,043 |
| Total liabilities | 2,037,985 | 172,112 | 123 | 17,119 | 22,961 | 2,250,300 | -12,147 | 2,238,152 |
| Share capital | 90,326 | 16,212 | 1,420 | 4,681 | 116,338 | 228,977 | -115,139 | 113,838 |
| Capital surplus | 12,148 | 477 | 1 | 1 | 2,231 | 14,857 | -12,629 | 2,229 |
| Retained earnings | 41,732 | 12,635 | 237 | 159 | 44,940 | 99,703 | -55,202 | 44,501 |
| Other equity | -11,957 | 2 | -19 | -338 | -12,543 | -24,855 | 12,511 | -12,344 |
| Total equity attributable to owners parent | 132,249 | 29,325 | 1,639 | 4,504 | 150,965 | 318,682 | -170,459 | 148,223 |
| Non-controlling interests | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 2,170,234 | 201,438 | 1,762 | 21,623 | 173,926 | 2,568,981 | -182,606 | 2,386,376 |

Appendix 3/12

SPH's P&L (Consolidated)

| NT\$ Mn | Yearly Results | | Quarterly Results | | | | | | | YTD Results | | |
|---|----------------|---------------|-------------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|---------------|--------------|
| | 2020 | 2021 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | QoQ(%) | YoY(%) | 6M21 | 6M22 | YoY(%) |
| Interest revenue | 31,543 | 31,180 | 7,764 | 7,871 | 7,993 | 8,234 | 9,932 | 20.63 | 27.93 | 15,316 | 18,166 | 18.61 |
| Interest expense | 13,042 | 9,060 | 2,268 | 2,211 | 2,258 | 2,346 | 3,252 | 38.63 | 43.42 | 4,591 | 5,598 | 21.94 |
| Net interest income | 18,501 | 22,120 | 5,496 | 5,659 | 5,736 | 5,888 | 6,680 | 13.45 | 21.54 | 10,725 | 12,568 | 17.19 |
| Net revenues other than interest | | | | | | | | | | | | |
| Commissions and fee revenues, net | 14,074 | 16,992 | 4,302 | 4,371 | 3,419 | 4,889 | 3,524 | -27.93 | -18.09 | 9,202 | 8,413 | -8.58 |
| Gains on financial assets and liabilities at fair value through profit or loss | 2,901 | 2,656 | 821 | 615 | 498 | 644 | 55 | -91.44 | -93.29 | 1,543 | 699 | -54.70 |
| Realized gain (loss) on financial assets at fair value through other comprehensive income | 1,633 | 2,041 | 318 | 1,075 | 334 | 147 | 485 | 229.83 | 52.32 | 633 | 631 | -0.19 |
| Net gain arising from derecognition of financial assets measured at amortised cost | -4 | 23 | 14 | 6 | 4 | 8 | -124 | -1,593.03 | -971.52 | 14 | -116 | -953.40 |
| Share of profit (loss) of associates and joint ventures accounted for using equity method | 73 | 203 | 43 | 39 | 90 | 54 | 65 | 21.17 | 50.02 | 73 | 119 | 62.52 |
| Foreign exchange gains, net | 1,515 | 904 | -61 | 264 | 292 | 666 | 589 | -11.62 | NA | 348 | 1,255 | 260.79 |
| (Impairment losses) reversal gains on assets | -495 | 50 | 39 | 11 | 13 | 16 | 56 | 249.52 | 41.03 | 26 | 71 | 171.01 |
| Rental revenue | 207 | 259 | 62 | 67 | 70 | 69 | 67 | -2.99 | 7.88 | 123 | 136 | 10.92 |
| Other revenues, net | 585 | 455 | 119 | 138 | 100 | 128 | 201 | 56.89 | 69.00 | 217 | 330 | 52.14 |
| Total net revenues | 38,991 | 45,703 | 11,154 | 12,244 | 10,556 | 12,510 | 11,598 | -7.29 | 3.98 | 22,903 | 24,108 | 5.26 |
| Bad debt expenses and guarantee liability provisions | 2,418 | 2,227 | 430 | 765 | 655 | 774 | 493 | -36.35 | 14.49 | 807 | 1,267 | 56.97 |
| Operating expenses | 22,604 | 24,827 | 6,235 | 6,438 | 6,015 | 6,478 | 6,348 | -1.99 | 1.81 | 12,374 | 12,826 | 3.65 |
| Employee benefits expense | 14,478 | 16,336 | 4,156 | 4,348 | 3,620 | 4,328 | 4,023 | -7.05 | -3.20 | 8,368 | 8,351 | -0.21 |
| Depreciation and amortization | 1,986 | 2,194 | 544 | 553 | 561 | 558 | 574 | 2.87 | 5.63 | 1,080 | 1,133 | 4.91 |
| Others | 6,139 | 6,297 | 1,536 | 1,537 | 1,834 | 1,591 | 1,751 | 10.05 | 14.03 | 2,926 | 3,343 | 14.23 |
| Bad debts and guarantee liability provisions & Operating expenses | 25,021 | 27,054 | 6,666 | 7,203 | 6,669 | 7,252 | 6,841 | -5.66 | 2.63 | 13,181 | 14,093 | 6.92 |
| Income (loss) before income tax | 13,969 | 18,649 | 4,488 | 5,041 | 3,887 | 5,258 | 4,756 | -9.54 | 5.97 | 9,722 | 10,015 | 3.01 |
| Income tax (benefit) expense | 1,728 | 2,438 | 311 | 834 | 470 | 849 | 938 | 10.41 | 201.18 | 1,134 | 1,787 | 57.56 |
| Profit (loss) | 12,241 | 16,211 | 4,177 | 4,206 | 3,417 | 4,409 | 3,819 | -13.38 | -8.57 | 8,588 | 8,228 | -4.19 |

Appendix 4/12

P&L of SPH and its subsidiaries for the 6 months ended Jun. 30, 2022

| NT\$Mn | BSP (Consolidated) | SPS (Consolidated) | Trust | Leasing (Consolidated) | Others | Sum | Adj. Items | SPH (Consolidated) |
|---|-----------------------|-----------------------|------------|---------------------------|--------------|---------------|---------------|-----------------------|
| Interest revenue | 16,932 | 838 | 2 | 401 | 0 | 18,173 | -7 | 18,166 |
| Interest expense | 5,266 | 196 | 0 | 105 | 69 | 5,636 | -38 | 5,598 |
| Net interest income | 11,666 | 642 | 2 | 296 | -68 | 12,537 | 31 | 12,568 |
| Net revenues other than interest | | | | | | | | |
| Commissions and fee revenues, net | 4,805 | 3,523 | 86 | 0 | 0 | 8,414 | -1 | 8,413 |
| Gains on financial assets and liabilities at fair value through profit or loss | 803 | -88 | -1 | 0 | -15 | 699 | 0 | 699 |
| Gain (loss) on investment property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Realized gain (loss) on financial assets at fair value through other comprehensive income | 518 | 112 | 0 | 0 | 2 | 631 | 0 | 631 |
| Net gain arising from derecognition of financial assets measured at amortised cost | -116 | 0 | 0 | 0 | 0 | -116 | 0 | -116 |
| Share of profit (loss) of associates and joint ventures accounted for using equity method | 0 | 0 | 119 | 0 | 8,610 | 8,728 | -8,609 | 119 |
| Foreign exchange gains, net | 830 | 416 | 0 | 1 | 7 | 1,255 | 0 | 1,255 |
| (Impairment losses) reversal gains on assets | 72 | 0 | 0 | 0 | 0 | 71 | 0 | 71 |
| Rental revenue | 57 | 8 | 0 | 171 | 0 | 235 | -99 | 136 |
| Other revenues, net | 23 | 329 | 0 | -2 | 2 | 353 | -23 | 330 |
| Total net revenues | 18,657 | 4,942 | 205 | 467 | 8,538 | 32,808 | -8,701 | 24,108 |
| Bad debt expenses and guarantee liability provisions | 1,273 | 0 | 0 | -6 | 0 | 1,267 | 0 | 1,267 |
| Operating expenses | 8,590 | 3,724 | 93 | 292 | 230 | 12,929 | -103 | 12,826 |
| Employee benefits expense | 5,506 | 2,526 | 67 | 118 | 135 | 8,351 | 0 | 8,351 |
| Depreciation and amortization | 789 | 266 | 7 | 120 | 35 | 1,216 | -83 | 1,133 |
| Others | 2,296 | 932 | 19 | 55 | 60 | 3,362 | -20 | 3,343 |
| Bad debts and guarantee liability provisions & Operating expenses | 9,863 | 3,723 | 93 | 286 | 230 | 14,196 | -103 | 14,093 |
| Income (loss) before income tax | 8,794 | 1,219 | 112 | 180 | 8,307 | 18,612 | -8,598 | 10,015 |
| Income tax (benefit) expense | 1,294 | 327 | 23 | 54 | 90 | 1,787 | 0 | 1,787 |
| Profit (loss) | 7,500 | 892 | 90 | 126 | 8,218 | 16,826 | -8,598 | 8,228 |
| Attributable to | | | | | | | | |
| Profit(loss), attributable to owners of parent | 7,500 | 892 | 90 | 126 | 8,217 | 16,825 | -8,597 | 8,228 |
| Profit(loss), attributable to non-controlling interests | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Appendix 5/12

BSP's Balance Sheet (Consolidated)

| NT\$m | Yearly Results | | Quarterly Results | | | | | QoQ(%) | YoY(%) | YTD(%) |
|---|------------------|------------------|-------------------|------------------|------------------|------------------|------------------|--------------|--------------|--------------|
| | 2020 | 2021 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | | | |
| Assets | | | | | | | | | | |
| Cash and cash equivalents | 26,858 | 45,488 | 23,630 | 27,186 | 45,488 | 35,481 | 44,544 | 25.54 | 88.50 | -2.08 |
| Due from the central bank and call loans to banks | 139,885 | 217,619 | 153,505 | 135,859 | 217,619 | 166,575 | 168,768 | 1.32 | 9.94 | -22.45 |
| Financial assets at fair value through profit or loss | 56,154 | 45,048 | 52,597 | 60,028 | 45,048 | 51,759 | 57,814 | 11.70 | 9.92 | 28.34 |
| Financial assets at fair value through other comprehensive income | 339,734 | 380,769 | 358,009 | 342,130 | 380,769 | 376,075 | 319,627 | -15.01 | -10.72 | -16.06 |
| Debt instrument investments measured at amortized cost | 162,368 | 167,248 | 156,323 | 161,539 | 167,248 | 180,610 | 198,176 | 9.73 | 26.77 | 18.49 |
| Securities purchased under agreements to resell | 50,648 | 46,122 | 69,285 | 48,363 | 46,122 | 37,779 | 57,317 | 51.72 | -17.27 | 24.27 |
| Receivables, net | 49,061 | 58,254 | 49,261 | 53,706 | 58,254 | 55,652 | 52,851 | -5.03 | 7.29 | -9.28 |
| Current tax assets | 1,205 | 1,104 | 1,326 | 1,353 | 1,104 | 1,109 | 1,188 | 7.07 | -10.40 | 7.56 |
| Discounts and loans, net | 1,140,986 | 1,184,692 | 1,197,140 | 1,222,708 | 1,184,692 | 1,268,463 | 1,238,533 | -2.36 | 3.46 | 4.54 |
| Other financial assets, net | 7,877 | 3,942 | 4,996 | 5,005 | 3,942 | 2,077 | 4,392 | 111.49 | -12.08 | 11.41 |
| Investment property, net | 1,047 | 1,052 | 1,064 | 1,055 | 1,052 | 1,044 | 1,044 | -0.03 | -1.85 | -0.74 |
| Property, plant and equipment, net | 9,778 | 9,848 | 9,708 | 9,780 | 9,848 | 9,836 | 9,851 | 0.15 | 1.47 | 0.02 |
| Intangible assets, net | 2,374 | 2,680 | 2,515 | 2,704 | 2,680 | 2,840 | 2,813 | -0.97 | 11.82 | 4.95 |
| Right-of-use assets | 1,503 | 1,624 | 1,600 | 1,610 | 1,624 | 1,647 | 1,655 | 0.49 | 3.48 | 1.95 |
| Deferred tax assets | 1,411 | 1,415 | 1,322 | 1,374 | 1,415 | 1,294 | 1,466 | 13.35 | 10.96 | 3.64 |
| Other assets, net | 3,745 | 2,591 | 2,492 | 2,988 | 2,591 | 8,952 | 10,196 | 13.89 | 309.13 | 293.54 |
| Total | 1,994,636 | 2,169,496 | 2,084,772 | 2,077,387 | 2,169,496 | 2,201,194 | 2,170,234 | -1.41 | 4.10 | 0.03 |
| Liabilities and Equity | | | | | | | | | | |
| Liabilities | | | | | | | | | | |
| Deposits from the central bank and banks | 75,514 | 70,265 | 79,776 | 74,713 | 70,265 | 76,640 | 84,405 | 10.13 | 5.80 | 20.12 |
| Funds borrowed from the Central Bank and other banks | 80 | 205 | 130 | 176 | 205 | 225 | 0 | -100.00 | -100.00 | -100.00 |
| Financial liabilities at fair value through profit or loss | 22,892 | 9,244 | 13,525 | 8,733 | 9,244 | 22,280 | 29,657 | 33.11 | 119.28 | 220.82 |
| Securities sold under agreement to repurchase | 3,701 | 12,584 | 12,598 | 13,513 | 12,584 | 42,604 | 43,809 | 2.83 | 247.74 | 248.13 |
| Payables | 19,072 | 21,444 | 20,368 | 17,118 | 21,444 | 19,789 | 24,376 | 23.18 | 19.68 | 13.67 |
| Current tax liabilities | 442 | 890 | 772 | 745 | 890 | 1,203 | 1,239 | 3.03 | 60.55 | 39.27 |
| Deposit and remittance | 1,659,951 | 1,840,387 | 1,747,678 | 1,752,526 | 1,840,387 | 1,811,783 | 1,764,279 | -2.62 | 0.95 | -4.14 |
| Bank debentures | 45,078 | 50,548 | 48,568 | 45,569 | 50,548 | 55,549 | 57,549 | 3.60 | 18.49 | 13.85 |
| Other financial liabilities | 16,167 | 2,961 | 12,111 | 13,293 | 2,961 | 2,902 | 2,914 | 0.39 | -75.94 | -1.60 |
| Provisions | 3,213 | 12,043 | 3,117 | 3,128 | 12,043 | 19,518 | 23,853 | 22.21 | 665.27 | 98.08 |
| Lease liabilities | 2,374 | 2,697 | 2,508 | 2,714 | 2,697 | 2,865 | 2,854 | -0.39 | 13.82 | 5.83 |
| Deferred tax liabilities | 772 | 807 | 773 | 784 | 807 | 1,010 | 1,008 | -0.18 | 30.36 | 24.88 |
| Other liabilities | 5,712 | 2,292 | 3,811 | 3,125 | 2,292 | 1,933 | 2,042 | 5.62 | -46.43 | -10.91 |
| Total liabilities | 1,854,970 | 2,026,368 | 1,945,735 | 1,936,139 | 2,026,368 | 2,058,302 | 2,037,985 | -0.99 | 4.74 | 0.57 |
| Stockholders' equity of parent company | | | | | | | | | | |
| Capital stock | 86,061 | 86,889 | 86,889 | 86,889 | 86,889 | 86,889 | 90,326 | 3.96 | 3.96 | 3.96 |
| Capital surplus | 12,148 | 12,148 | 12,148 | 12,148 | 12,148 | 12,148 | 12,148 | 0.00 | 0.00 | 0.00 |
| Retained earnings | 36,880 | 42,412 | 36,343 | 39,754 | 42,412 | 46,092 | 41,732 | -9.46 | 14.83 | -1.60 |
| Other equity | 4,578 | 1,680 | 3,656 | 2,457 | 1,680 | -2,237 | -11,957 | NA | -427.01 | -811.61 |
| Total equity | 139,666 | 143,129 | 139,037 | 141,248 | 143,129 | 142,892 | 132,249 | -7.45 | -4.88 | -7.60 |
| TOTAL | 1,994,636 | 2,169,496 | 2,084,772 | 2,077,387 | 2,169,496 | 2,201,194 | 2,170,234 | -1.41 | 4.10 | 0.03 |

Appendix 6/12

BSP's P&L (Consolidated)

| NT\$ Mn | Yearly Results | | Quarterly Results | | | | | | YTD Results | | | |
|---|----------------|---------------|-------------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|---------------|--------------|
| | 2020 | 2021 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | QoQ(%) | YoY(%) | 6M21 | 6M22 | YoY(%) |
| Interest revenue | 29,414 | 28,911 | 7,210 | 7,287 | 7,403 | 7,644 | 9,288 | 21.52 | 28.83 | 14,221 | 16,932 | 19.07 |
| Interest expense | 12,259 | 8,497 | 2,121 | 2,087 | 2,120 | 2,206 | 3,061 | 38.77 | 44.30 | 4,290 | 5,266 | 22.76 |
| Net interest income | 17,155 | 20,414 | 5,089 | 5,200 | 5,283 | 5,438 | 6,228 | 14.52 | 22.38 | 9,931 | 11,666 | 17.47 |
| Net revenues other than interest | | | | | | | | | | | | |
| Commissions and fee revenues, net | 6,706 | 7,127 | 1,630 | 1,803 | 1,167 | 2,992 | 1,813 | -39.41 | 11.22 | 4,157 | 4,805 | 15.57 |
| Gains on financial assets and liabilities at fair value through profit or loss | 1,502 | 289 | 38 | 151 | -163 | 452 | 351 | -22.48 | 828.76 | 301 | 803 | 166.64 |
| Realized gain (loss) on financial assets at fair value through other comprehensive income | 1,203 | 1,731 | 286 | 870 | 287 | 132 | 386 | 193.56 | 35.09 | 574 | 518 | -9.85 |
| Net gain arising from derecognition of financial assets measured at amortised cost | -4 | 23 | 14 | 6 | 4 | 8 | -124 | -1,593.03 | -971.52 | 14 | -116 | -953.40 |
| Foreign exchange gains, net | 1,493 | 926 | 185 | 241 | 324 | 376 | 454 | 20.54 | 145.89 | 361 | 830 | 130.02 |
| (Impairment losses) reversal gains on assets | -496 | 52 | 40 | 12 | 13 | 16 | 56 | 249.08 | 41.33 | 27 | 72 | 165.37 |
| Rental revenue | 119 | 119 | 30 | 30 | 30 | 29 | 28 | -5.12 | -6.52 | 59 | 57 | -4.01 |
| Other revenues, net | 269 | 29 | 3 | 27 | -6 | 8 | 15 | 91.02 | 358.14 | 8 | 23 | 189.00 |
| Total net revenues | 27,947 | 30,711 | 7,314 | 8,341 | 6,938 | 9,451 | 9,206 | -2.60 | 25.88 | 15,432 | 18,657 | 20.90 |
| (Reversal of) Allowance for doubtful accounts and guarantees | 2,333 | 2,363 | 423 | 830 | 620 | 774 | 499 | -35.47 | 17.90 | 913 | 1,273 | 39.37 |
| Operating expenses | 14,594 | 15,239 | 3,798 | 3,989 | 3,565 | 4,316 | 4,274 | -0.96 | 12.56 | 7,685 | 8,590 | 11.78 |
| Employee benefits expense | 8,863 | 9,405 | 2,390 | 2,534 | 1,954 | 2,804 | 2,702 | -3.65 | 13.04 | 4,917 | 5,506 | 11.98 |
| Depreciation and amortization | 1,329 | 1,515 | 376 | 382 | 385 | 388 | 401 | 3.39 | 6.65 | 748 | 789 | 5.47 |
| Others | 4,403 | 4,319 | 1,032 | 1,072 | 1,227 | 1,124 | 1,172 | 4.25 | 13.59 | 2,020 | 2,296 | 13.64 |
| (Reversal of) Allowance for doubtful accounts and guarantees & Operating | 16,927 | 17,602 | 4,221 | 4,819 | 4,185 | 5,090 | 4,774 | -6.21 | 13.09 | 8,598 | 9,863 | 14.71 |
| Income (loss) before income tax | 11,020 | 13,109 | 3,093 | 3,522 | 2,753 | 4,362 | 4,432 | 1.61 | 43.32 | 6,834 | 8,794 | 28.68 |
| Income tax (benefit) expense | 1,266 | 1,694 | 376 | 395 | 369 | 681 | 613 | -10.02 | 62.97 | 930 | 1,294 | 39.21 |
| Profit (loss) | 9,754 | 11,415 | 2,716 | 3,128 | 2,383 | 3,681 | 3,819 | 3.76 | 40.60 | 5,905 | 7,500 | 27.03 |

Appendix 7/12

SPS's Balance Sheet (Consolidated)

| | Yearly Results | | Quarterly Results | | | | | YTD Results | | |
|---|----------------|----------------|-------------------|----------------|----------------|----------------|----------------|---------------|--------------|---------------|
| | 2020 | 2021 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | QoQ(%) | YoY(%) | YTD(%) |
| Assets: | | | | | | | | | | |
| Current assets | 126,379 | 184,857 | 173,046 | 167,137 | 184,857 | 192,715 | 189,284 | -1.78 | 9.38 | 2.39 |
| Cash and cash equivalents | 5,714 | 5,553 | 5,242 | 8,856 | 5,553 | 11,260 | 11,389 | 1.15 | 117.26 | 105.09 |
| Financial assets at fair value through profit or loss | 30,646 | 40,779 | 42,310 | 36,693 | 40,779 | 44,902 | 42,952 | -4.34 | 1.52 | 5.33 |
| Securities purchased under agreements to resell | 5,262 | 4,470 | 5,546 | 6,083 | 4,470 | 9,658 | 7,901 | -18.19 | 42.47 | 76.76 |
| Margin loans receivable | 18,621 | 27,531 | 25,176 | 24,430 | 27,531 | 27,073 | 23,110 | -14.64 | -8.20 | -16.06 |
| Other current assets | 66,135 | 106,523 | 94,772 | 91,075 | 106,523 | 99,822 | 103,931 | 4.12 | 9.66 | -2.43 |
| Non-current assets | 10,008 | 12,536 | 11,514 | 11,666 | 12,536 | 13,143 | 12,154 | -7.52 | 5.56 | -3.04 |
| Financial assets at cost | 819 | 1,601 | 1,078 | 1,520 | 1,601 | 1,614 | 1,471 | -8.85 | 36.54 | -8.07 |
| Properties and equipments, net | 3,067 | 3,013 | 2,961 | 2,937 | 3,013 | 3,002 | 3,009 | 0.25 | 1.62 | -0.13 |
| Intangible & other assets | 6,123 | 7,922 | 7,476 | 7,209 | 7,922 | 8,527 | 7,674 | -10.01 | 2.65 | -3.14 |
| Total assets | 136,387 | 197,393 | 184,560 | 178,804 | 197,393 | 205,858 | 201,438 | -2.15 | 9.14 | 2.05 |
| Liabilities and stockholders' equity | | | | | | | | | | |
| Liabilities | | | | | | | | | | |
| Current liabilities | 103,610 | 160,653 | 150,796 | 143,787 | 160,653 | 168,553 | 166,988 | -0.93 | 10.74 | 3.94 |
| Liabilities for bonds with attached repurchase agreements | 22,764 | 25,213 | 27,968 | 30,221 | 25,213 | 25,920 | 26,309 | 1.50 | -5.93 | 4.35 |
| Futures traders' equity | 21,940 | 35,165 | 30,920 | 34,624 | 35,165 | 35,553 | 35,435 | -0.33 | 14.60 | 0.77 |
| Notes payable and accounts payable | 26,104 | 26,947 | 37,343 | 30,422 | 26,947 | 34,451 | 32,522 | -5.60 | -12.91 | 20.69 |
| Other current liabilities | 32,802 | 73,328 | 54,565 | 48,520 | 73,328 | 72,629 | 72,722 | 0.13 | 33.28 | -0.83 |
| Non-current liabilities | 3,636 | 4,021 | 3,797 | 3,652 | 4,021 | 3,904 | 5,124 | 31.26 | 34.97 | 27.45 |
| Total liabilities | 107,246 | 164,674 | 154,593 | 147,439 | 164,674 | 172,457 | 172,112 | -0.20 | 11.33 | 4.52 |
| Capital stock | 16,212 | 16,212 | 16,212 | 16,212 | 16,212 | 16,212 | 16,212 | 0.00 | 0.00 | 0.00 |
| Capital surplus | 477 | 477 | 477 | 477 | 477 | 477 | 477 | 0.00 | 0.00 | 0.00 |
| Retained earnings | 12,236 | 15,149 | 12,796 | 14,111 | 15,149 | 16,062 | 12,635 | -21.34 | -1.26 | -16.60 |
| Other items of equity | 216 | 881 | 482 | 565 | 881 | 650 | 2 | -99.72 | -99.62 | -99.79 |
| Total equity | 29,141 | 32,719 | 29,967 | 31,365 | 32,719 | 33,401 | 29,325 | -12.20 | -2.14 | -10.37 |
| TOTAL | 136,387 | 197,393 | 184,560 | 178,804 | 197,393 | 205,858 | 201,438 | -2.15 | 9.14 | 2.05 |

Note: SPS's numbers are based on accounting rules of securities firms.

Appendix 8/12

SPS's P&L (Consolidated)

| | Yearly Results | | Quarterly Results | | | | | | YTD Results | | | |
|---|----------------|---------------|-------------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|---------------|
| | 2020 | 2021 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | QoQ(%) | YoY(%) | 6M21 | 6M22 | YoY(%) |
| Net interest income | 951 | 1,490 | 394 | 404 | 370 | 365 | 304 | -16.67 | -22.84 | 717 | 669 | -6.60 |
| Net fee income | 7,351 | 9,990 | 2,710 | 2,620 | 2,289 | 1,975 | 1,840 | -6.84 | -32.12 | 5,082 | 3,815 | -24.93 |
| Gains (Losses) on sales of securities, net | 2,048 | 3,356 | 1,110 | 519 | 979 | 435 | -1,281 | -394.22 | -215.36 | 1,857 | -845 | -145.51 |
| Dividend income | 305 | 351 | 41 | 265 | 36 | 60 | 947 | 1488.00 | 2184.96 | 50 | 1,007 | 1898.16 |
| Gains (Losses) on warrant issued, net | 2 | 322 | 9 | 195 | 78 | 5 | -17 | -437.85 | -288.51 | 49 | -12 | -124.10 |
| Gains (Losses) from futures transactions | -911 | -636 | -414 | 33 | -94 | -159 | -389 | NA | NA | -575 | -548 | NA |
| Gains (Losses) from options transactions | 7 | -13 | -7 | -3 | 1 | -11 | 6 | NA | NA | -10 | -5 | NA |
| Gains (Losses) from derivative instruments transactions | -851 | -1,317 | -237 | 76 | -583 | -472 | 499 | NA | NA | -810 | 28 | NA |
| Gains (Losses) from SBL transactions | 24 | -570 | -37 | 74 | -645 | 762 | 2,167 | 184.31 | NA | 0 | 2,930 | 1349623.03 |
| Gains (Losses) from valuation of operating securities | 442 | 326 | 153 | -642 | 752 | -612 | -2,220 | NA | -1549.99 | 216 | -2,832 | -1413.79 |
| Other operating income | 319 | 328 | -142 | 74 | 93 | 330 | 258 | -21.80 | NA | 161 | 589 | 266.45 |
| Non-operating income-net | 504 | 440 | 124 | 114 | 119 | 93 | 52 | -44.41 | -58.03 | 206 | 145 | -29.56 |
| Total net revenues | 10,189 | 14,066 | 3,706 | 3,729 | 3,395 | 2,772 | 2,169 | -21.78 | -41.48 | 6,942 | 4,941 | -28.83 |
| Operating expenses | 6,952 | 8,533 | 2,167 | 2,177 | 2,192 | 1,914 | 1,809 | -5.51 | -16.52 | 4,164 | 3,723 | -10.60 |
| loss on uncollectible accounts | 19 | -9 | -8 | 2 | -3 | 0 | 0 | -2788.10 | NA | -8 | 0 | NA |
| Pre-tax income (loss) | 3,217 | 5,542 | 1,548 | 1,550 | 1,206 | 858 | 360 | -58.01 | -76.71 | 2,786 | 1,219 | -56.26 |
| Income tax expense (benefit) | 344 | 727 | 174 | 266 | 87 | 68 | 258 | 278.28 | 48.09 | 374 | 327 | -12.75 |
| Net income (Loss) | 2,874 | 4,815 | 1,373 | 1,285 | 1,119 | 790 | 102 | -87.07 | -92.56 | 2,412 | 892 | -63.01 |

Note: SPS's numbers are based on accounting rules of securities firms.

Appendix 9/12

BSP's Loan Breakdown (Consolidated)

| NT\$Mn | Yearly Results | | Quarterly Results | | | | | | | |
|--|------------------|------------------|-------------------|------------------|------------------|------------------|------------------|---------------|---------------|--------------|
| | 2020 | 2021 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | QoQ(%) | YoY(%) | YTD(%) |
| Corporate loans | | | | | | | | | | |
| Manufacturing | 190,184 | 183,770 | 198,039 | 195,303 | 183,770 | 201,151 | 175,324 | -12.84 | -11.47 | -4.60 |
| Electronics Industry | 54,885 | 48,167 | 58,021 | 55,520 | 48,167 | 56,903 | 45,169 | -20.62 | -22.15 | -6.22 |
| Raw Materials | 50,454 | 54,912 | 54,374 | 56,623 | 54,912 | 62,430 | 55,983 | -10.33 | 2.96 | 1.95 |
| Conventional industry | 84,844 | 80,691 | 85,644 | 83,160 | 80,691 | 81,818 | 74,173 | -9.34 | -13.39 | -8.08 |
| FI & security house & insurance | 53,824 | 51,736 | 54,314 | 58,394 | 51,736 | 57,228 | 59,424 | 3.84 | 9.41 | 14.86 |
| Installment & leasing | 21,395 | 18,178 | 19,627 | 20,220 | 18,178 | 20,696 | 19,776 | -4.45 | 0.76 | 8.79 |
| Construction & real estate | 90,570 | 109,628 | 104,981 | 104,975 | 109,628 | 118,395 | 129,949 | 9.76 | 23.78 | 18.54 |
| Wholesales/retail | 69,710 | 69,155 | 73,771 | 77,943 | 69,155 | 78,919 | 67,636 | -14.30 | -8.32 | -2.20 |
| Service industry | 75,159 | 73,341 | 77,523 | 77,359 | 73,341 | 76,213 | 68,972 | -9.50 | -11.03 | -5.96 |
| Logistics and warehousing | 27,606 | 22,809 | 25,848 | 24,492 | 22,809 | 23,818 | 20,884 | -12.32 | -19.21 | -8.44 |
| Hospitality | 5,775 | 5,465 | 5,409 | 5,494 | 5,465 | 5,744 | 5,293 | -7.87 | -2.15 | -3.15 |
| Other services | 41,778 | 45,067 | 46,266 | 47,373 | 45,067 | 46,651 | 42,795 | -8.26 | -7.50 | -5.04 |
| Energy and Water | 39,187 | 56,301 | 47,247 | 53,258 | 56,301 | 59,191 | 66,226 | 11.89 | 40.17 | 17.63 |
| State-owned company | 47,342 | 15,851 | 51,987 | 44,332 | 15,851 | 38,616 | 21,774 | -43.61 | -58.12 | 37.37 |
| Others | 19,643 | 19,000 | 18,517 | 19,040 | 19,000 | 20,346 | 21,264 | 4.51 | 14.83 | 11.91 |
| Business Owner | 17,639 | 18,906 | 18,415 | 18,932 | 18,906 | 20,254 | 21,173 | 4.54 | 14.98 | 11.99 |
| Non-profit organization | 2,004 | 94 | 102 | 108 | 94 | 92 | 91 | -1.30 | -10.85 | -3.64 |
| Factoring | 7,574 | 10,781 | 6,671 | 9,640 | 10,781 | 10,894 | 10,743 | -1.39 | 61.03 | -0.35 |
| Sub total | 614,588 | 607,742 | 652,677 | 660,463 | 607,742 | 681,650 | 641,089 | -5.95 | -1.78 | 5.49 |
| Individual loans | | | | | | | | | | |
| Mortgage loans | 509,979 | 561,544 | 529,154 | 546,564 | 561,544 | 570,949 | 581,102 | 1.78 | 9.82 | 3.48 |
| Car loans | 7,809 | 7,817 | 8,105 | 7,951 | 7,817 | 7,447 | 7,220 | -3.06 | -10.92 | -7.64 |
| Sub total | 517,788 | 569,361 | 537,259 | 554,515 | 569,361 | 578,396 | 588,321 | 1.72 | 9.50 | 3.33 |
| Consumer loans | | | | | | | | | | |
| Unsecured loans and others | 26,496 | 30,659 | 27,895 | 29,914 | 30,659 | 31,171 | 32,059 | 2.85 | 14.93 | 4.57 |
| Credit card | 7,270 | 7,336 | 7,021 | 7,441 | 7,336 | 7,179 | 6,919 | -3.62 | -1.44 | -5.67 |
| Sub total | 33,765 | 37,995 | 34,916 | 37,355 | 37,995 | 38,350 | 38,979 | 1.64 | 11.63 | 2.59 |
| Total | 1,166,141 | 1,215,098 | 1,224,852 | 1,252,333 | 1,215,098 | 1,298,397 | 1,268,389 | -2.31 | 3.55 | 4.39 |

Note: Loans portfolio includes non-accrual loans.

Appendix 10/12

BSP's Loan Asset Quality

| NT\$Mn | Yearly Results | | Quarterly Results | | | | | | YTD Results | | | |
|---------------------------------|----------------|-----------------|-------------------|----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|-----------------|----------------|
| | 2020 | 2021 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | QoQ(%) | YoY(%) | 6M21 | 6M22 | YoY(%) |
| NPL | | | | | | | | | | | | |
| 90-days NPLs - beginning | 2,116 | 1,558 | 1,968 | 1,828 | 2,034 | 1,516 | 1,876 | 23.75 | -4.69 | 1,558 | 1,516 | -2.71 |
| New NPL influx | 2,257 | 3,104 | 726 | 791 | 657 | 829 | 160 | -80.72 | -78.01 | 1,656 | 988 | -40.30 |
| NPL recovery | 1,641 | 1,124 | 297 | 207 | 301 | 203 | 263 | 29.69 | -11.45 | 617 | 465 | -24.57 |
| Write-offs | 1,174 | 2,022 | 570 | 378 | 874 | 266 | 361 | 35.47 | -36.72 | 769 | 627 | -18.52 |
| 90-days NPLs - ending | 1,558 | 1,516 | 1,828 | 2,034 | 1,516 | 1,876 | 1,412 | -24.72 | -22.74 | 1,828 | 1,412 | -22.74 |
| Total reserves for loans | 14,993 | 15,558 | 15,238 | 15,724 | 15,558 | 16,301 | 16,860 | 3.43 | 10.64 | 15,238 | 16,860 | 10.64 |
| Provisions for loan loss | 2,529 | 2,557 | 462 | 867 | 718 | 805 | 825 | 2.46 | 78.50 | 972 | 1,630 | 67.67 |
| Recovery - Loan | 403 | 401 | 88 | 96 | 79 | 118 | 70 | -41.22 | -20.60 | 226 | 188 | -16.77 |
| NPL ratio | 0.14% | 0.13% | 0.15% | 0.16% | 0.13% | 0.15% | 0.11% | -0.03% | -0.04% | 0.15% | 0.11% | -0.04% |
| Coverage ratio | 962.42% | 1026.49% | 833.81% | 773.13% | 1026.49% | 869.12% | 1194.05% | 324.93% | 360.25% | 833.81% | 1194.05% | 360.25% |

Note: Loans portfolio includes non-accrual loans and is on a consolidated basis.

Appendix 11/12

BSP's Fee Breakdown (Consolidated)

| NT\$Mn | Yearly Results | | Quarterly Results | | | | | | YTD Results | | | |
|-----------------------------|----------------|--------------|-------------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|---------------|
| | 2020 | 2021 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | QoQ(%) | YoY(%) | 6M21 | 6M22 | YoY(%) |
| Wealth management | 4,596 | 4,988 | 1,088 | 1,261 | 761 | 2,080 | 993 | -52.24 | -8.70 | 2,966 | 3,073 | 3.59 |
| Mutual funds | 1,673 | 1,989 | 471 | 462 | 316 | 547 | 363 | -33.64 | -22.89 | 1,211 | 911 | -24.80 |
| Trust & custodian bank | 395 | 489 | 121 | 125 | 130 | 130 | 129 | -0.53 | 6.79 | 234 | 259 | 10.98 |
| Life insurance | 2,463 | 2,452 | 479 | 659 | 300 | 1,391 | 486 | -65.06 | 1.54 | 1,493 | 1,877 | 25.73 |
| Property insurance | 65 | 58 | 17 | 15 | 15 | 11 | 15 | 30.55 | -14.05 | 29 | 26 | -10.50 |
| Loan fees | 1,298 | 1,633 | 447 | 385 | 308 | 768 | 639 | -16.85 | 42.83 | 940 | 1,406 | 49.65 |
| Corporate loans | 1,087 | 1,394 | 384 | 332 | 241 | 690 | 568 | -17.73 | 47.93 | 820 | 1,258 | 53.41 |
| Individual & consumer loans | 143 | 148 | 40 | 31 | 41 | 46 | 46 | 0.17 | 14.59 | 76 | 92 | 21.50 |
| Factoring & A/R financing | 68 | 90 | 23 | 22 | 25 | 31 | 24 | -22.45 | 6.74 | 43 | 56 | 28.02 |
| Credit card | 325 | 48 | 23 | 18 | -20 | -10 | 14 | NA | -41.65 | 51 | 3 | -93.40 |
| Others | 487 | 458 | 72 | 140 | 118 | 154 | 168 | 8.58 | 132.99 | 201 | 322 | 60.54 |
| Import & export service | 314 | 339 | 82 | 77 | 91 | 87 | 101 | 16.50 | 22.60 | 171 | 188 | 10.02 |
| Guarantees & acceptances | 103 | 153 | 35 | 39 | 45 | 45 | 43 | -5.08 | 21.20 | 68 | 88 | 29.15 |
| Others | 71 | -34 | -46 | 23 | -18 | 22 | 23 | 5.47 | NA | -39 | 46 | NA |
| Total fee income | 6,706 | 7,127 | 1,630 | 1,803 | 1,167 | 2,992 | 1,813 | -39.41 | 11.22 | 4,157 | 4,805 | 15.57 |

Appendix 12/12

BSP's Credit Card Business

| NT\$Mn | Yearly Results | | Quarterly Results | | | | | | YTD Results | | | |
|-----------------------------|----------------|---------|-------------------|---------|---------|---------|---------|--------|-------------|---------|---------|---------|
| | 2020 | 2021 | 2Q21 | 3Q21 | 4Q21 | 1Q22 | 2Q22 | QoQ(%) | YoY(%) | 6M21 | 6M22 | YoY(%) |
| Credit card business | | | | | | | | | | | | |
| Cards in force(thousand) | 2,062 | 2,171 | 2,123 | 2,147 | 2,171 | 2,218 | 2,243 | 1.11% | 5.65% | 2,123 | 2,243 | 5.65% |
| Active cards(thousand) | 1,109 | 1,166 | 1,139 | 1,149 | 1,166 | 1,194 | 1,203 | 0.76% | 5.59% | 1,139 | 1,203 | 5.59% |
| Account receivables | 18,757 | 20,107 | 16,572 | 19,427 | 20,107 | 18,248 | 18,127 | -0.66% | 9.38% | 16,572 | 18,127 | 9.38% |
| Revolving balance | 4,083 | 4,003 | 4,060 | 3,951 | 4,003 | 3,911 | 3,853 | -1.48% | -5.09% | 4,060 | 3,853 | -5.09% |
| Total consumption | 108,619 | 119,936 | 26,376 | 31,816 | 32,139 | 31,405 | 29,149 | -7.18% | 10.51% | 55,980 | 60,554 | 8.17% |
| Avg spending per card(NT\$) | 101,382 | 105,153 | 23,124 | 27,730 | 27,781 | 26,568 | 24,258 | -8.70% | 4.90% | 49,582 | 50,808 | 2.47% |
| Asset quality | | | | | | | | | | | | |
| NPL ratio(90-day past due) | 0.12% | 0.11% | 0.14% | 0.12% | 0.11% | 0.13% | 0.12% | -0.01% | -0.02% | 0.14% | 0.12% | -0.02% |
| Coverage ratio | 856.71% | 886.03% | 841.41% | 821.38% | 886.03% | 835.13% | 855.36% | 20.23% | 13.95% | 841.41% | 855.36% | 13.95% |
| Write-offs | 166 | 129 | 39 | 32 | 23 | 26 | 41 | 58.26% | 4.09% | 74 | 67 | -10.30% |
| Net charge off ratio | -0.27% | -0.40% | -0.30% | -0.36% | -0.40% | -0.60% | -0.39% | 0.21% | -0.09% | -0.30% | -0.39% | -0.09% |