

永豐金控

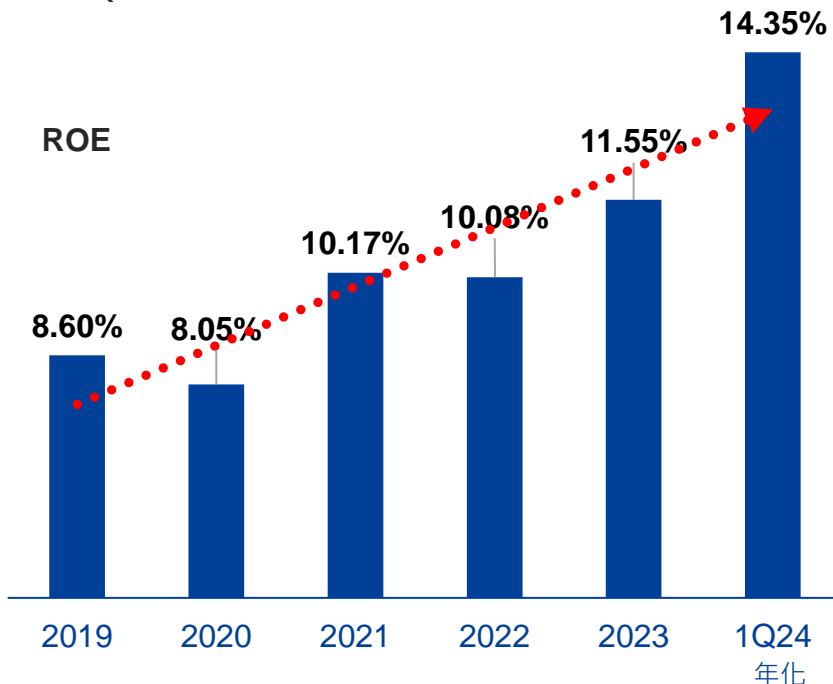
2024年6月

Disclaimer

This presentation and the presentation materials distributed herewith may include forward-looking statements. The first quarter of 2024 financial data are preliminary. All statements, other than statements of historical facts, that address activities, events or developments that SinoPac Financial Holdings Company (SinoPac) expects or anticipates will or may occur in the future (including but not limited to projections, targets, estimates and business plans) are forward-looking statements. SinoPac's actual results or developments may differ materially from those indicated by these forward-looking statements as a result of various factors and uncertainties, including but not limited to price fluctuations, actual demand, exchange rate fluctuations, market shares, competition, changes in legal, financial and regulatory frameworks, international economic and financial market conditions, political risks, cost estimates and other risks and factors beyond its control. In addition, SinoPac makes the forward-looking statements referred to herein as of today and undertakes no obligation to update these statements.

ROE 顯著成長

- 永豐金控股股東權益報酬率(ROE)持續提升，1Q24年化ROE達14.35%



註: 1. 本份報告貨幣皆為新台幣計價
2. 1Q24財務數字為自結數

稅後淨利長期成長率優於同業

稅後淨利 3YR CAGR	2020-2023	1Q21-1Q24
永豐金	17.3%	16.0%
其他13家上市金控合計(註2)	-1.7%	-8.4%

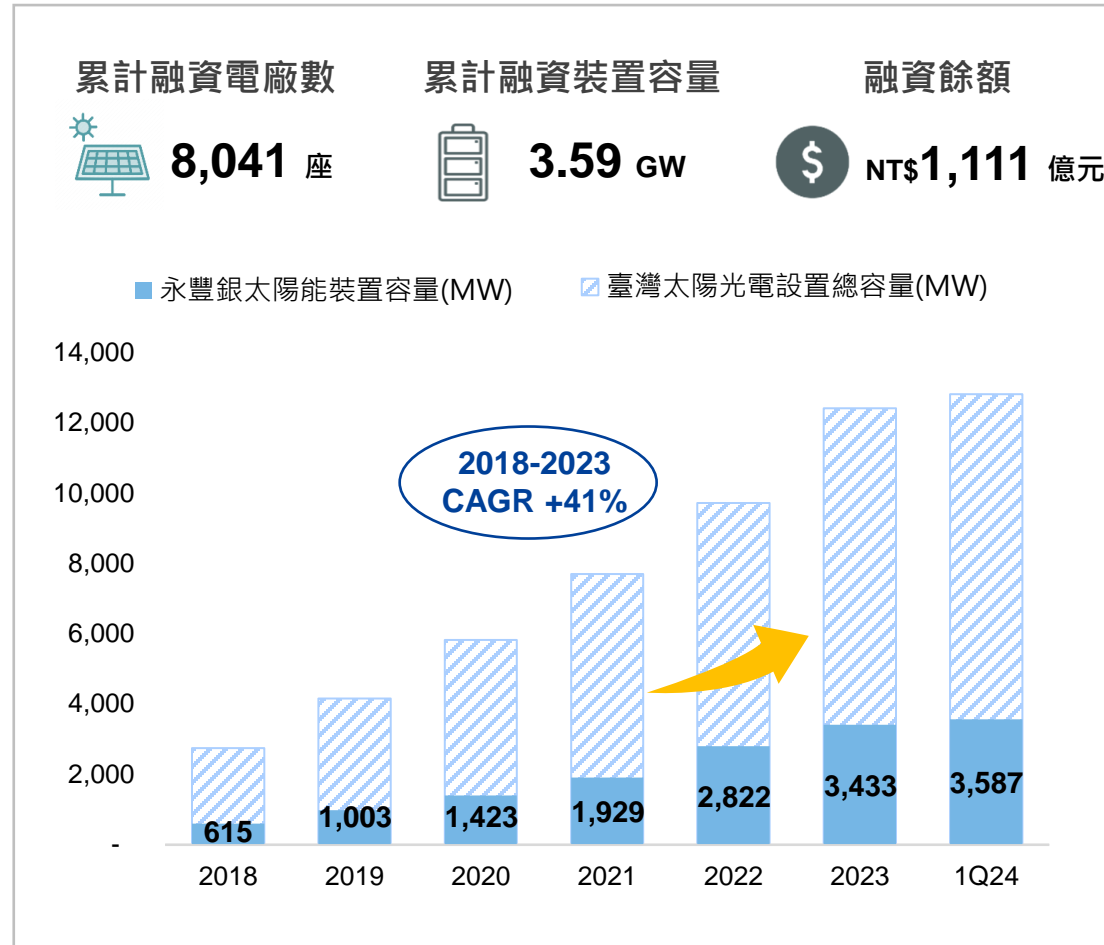
股東總回報率超越產業指數



永續作為持續精進

- **多元專業的董事會：**
 - 獨立董事與女性董事皆為三席(占比43%)
 - 專業領域涵蓋金融、法律、財務會計、資安科技、氣候變遷與環保等，與公司策略方向相符
- **淨零承諾：**
 - 宣示2030自身營運淨零、2050全資產組合淨零
 - 根據審查後之SBT目標，逐步精進去碳政策與協助客戶淨零轉型
- **太陽光電融資裝置容量市占近三成，維持第一**
- **ESG績效獲國際肯定：**入選多項國際指數，包括：
 - 道瓊永續(DJSI)世界指數&新興市場指數
 - MSCI永續領導者指數
 - FTSE4Good 台灣永續指數
 - 彭博性別平等指數

太陽光電融資市佔第一



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公司概覽

- TWSE : 2890
- 金控設立於2002年，總部位於台北
- 2023年獲利貢獻：銀行子公司佔79%、證券子公司佔19%
- 信用評等：S&P (BBB)與Fitch Ratings (BBB+)
- 入選多項ESG指數：道瓊永續世界指數、道瓊永續新興市場指數、MSCI永續領導者指數、FTSE4Good臺灣永續指數、臺灣公司治理100指數、彭博性平指數



永豐金控(SPH)

(資料日期截至 2023/12/31)

100%

永豐銀行(BSP)

- 資本額：新台幣970億元
- 在台灣共有125家分行，海外據點主要位於大中華、東南亞地區與美國洛杉磯等泛太平洋地區共11處
- 太陽光電融資裝置容量市占第一

100%

永豐金證券(SPS)

- 資本額：新台幣162億元
- 在台灣共有44家分公司，海外據點主要設立於大中華地區與英國
- 台股經紀市占第四、複委託市占前二名

100%

永豐金租賃

- 資本額：新台幣47億元
- 在台灣、大陸、香港、東南亞共設有12處據點
- 聚焦深耕中小租賃業務，並積極開拓綠能周邊客群及各區域利基市場

100%

永豐投信

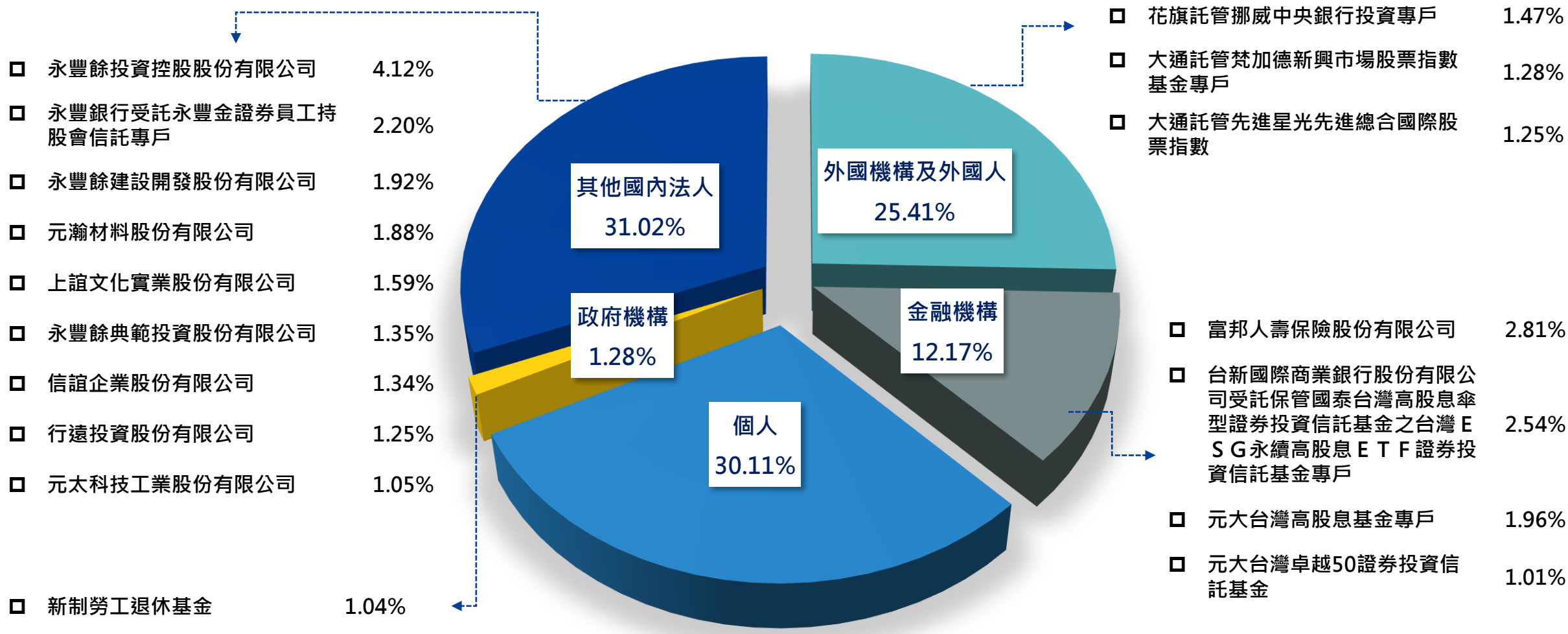
- 資本額：新台幣14億元
- 2014年與大陸地區廈門國際信託公司合資設立圓信永豐基金管理有限公司
- 積極發展ESG產品

100%

永豐創投

- 資本額：新台幣25億元
- 重點關注智慧製造、生技醫療、循環經濟、綠能科技、AIoT及金融科技六大產業

股權結構



資料日期：2023/8/15

董事會與功能性委員會

董事會

- 獨立董事至少三席
- 女性董事至少一席
- 永豐金控董事會成員的遴選主要考量專業能力、產業經驗、道德操守及在社會上的聲譽進行，並設定性別、年齡等多元化條件

薪資報酬委員會

- 成立於2010
- 成員100% 由獨立董事組成
- 訂定董事及經理人績效評估與薪資報酬之政策、制度、標準與結構
- 定期評估董事及經理人之薪資報酬

審計委員會

- 成立於2014
- 成員100% 由獨立董事組成
- 監督內部控制之有效實施
- 監督公司遵循相關法令及規則、存在或潛在風險之管控

誠信經營委員會

- 成立於2018
- 成員100% 由獨立董事組成
- 負責誠信經營政策與防範方案之審議及監督經理部門執行成效
- 將誠信與道德價值融入公司經營策略
- 建立檢舉制度並監督其執行之有效性

董事成員多元化

職稱	姓名	國籍	性別	基本條件			任期期間	產業背景					專業能力								
				兼任 經理 人	年齡			金控	銀行	證券	保險	投信	其他 產業	金融	商務	法律	財務/ 會計	資安/ 資訊科技	氣候變遷/ 環保	風險 管理	
					55-60	61-65															66-70
董事長	陳思寬	中華民國	女		●		2020/5/13-	●	●			●	●		●	●			●		
獨立董事	潘維大	中華民國	男			●	2020/5/13-	●			●		●	●	●				●		
獨立董事	蘇慧貞	中華民國 /美國	女			●	2023/5/24-					●						●	●		
獨立董事	馬文玲	中華民國	女		●		2023/5/24-		●			●	●		●				●		
董事	朱士廷	中華民國	男	●	●		2017/12/5-	●	●	●		●	●		●				●		
董事	曹為賓	中華民國	男			●	2020/5/13-	●	●	●		●	●		●				●		
董事	葉奇鑫	中華民國	男		●		2018/5/1-	●				●	●	●				●	●		

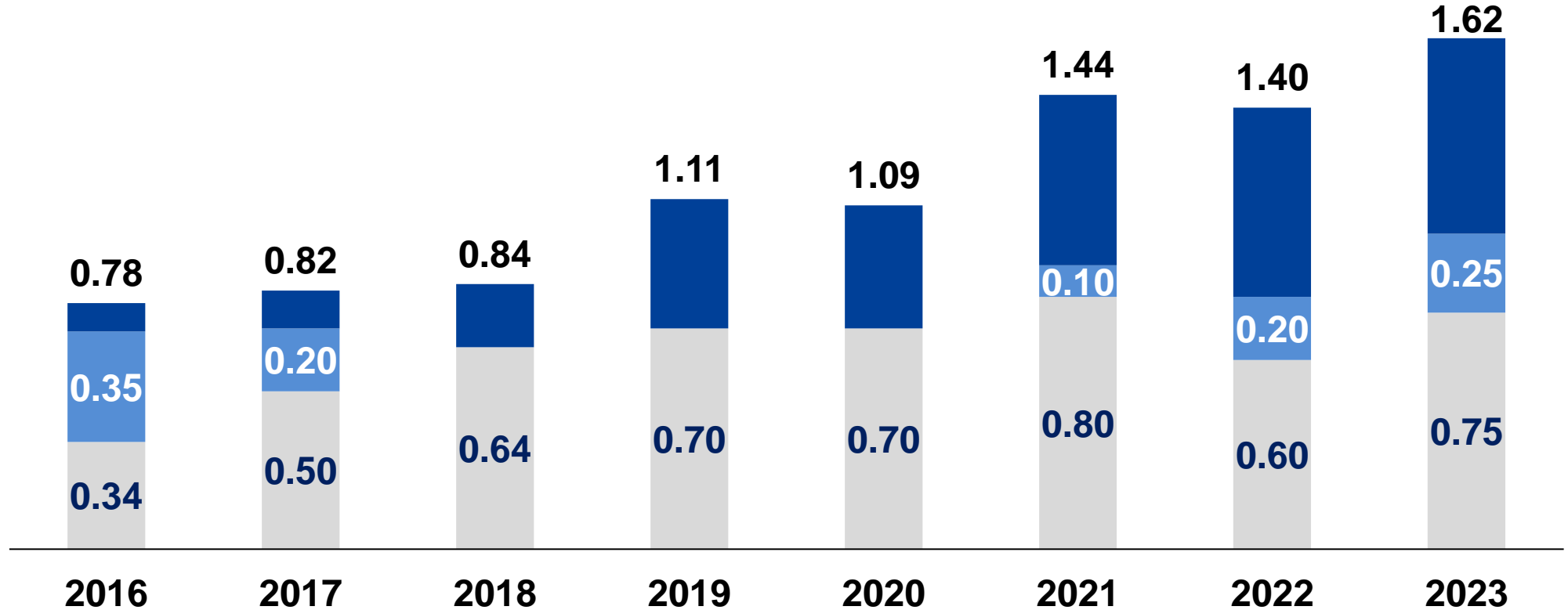
註：第八屆董事會任期為2023/5/24至2026/5/23

董事成員學經歷豐富

職稱	姓名	性別	學歷	主要經歷
董事長	陳思寬	女	美國耶魯大學經濟學博士	中華經濟研究院院長；國立臺灣大學管理學院副院長；國立台灣大學國際企業學系教授兼系主任及所長；星展(台灣)商業銀行獨立董事；兆豐金控董事；兆豐銀行監察人
獨立董事	潘維大	男	美國內布拉斯加州立大學法學博士	東吳大學校長；中國人壽保險股份有限公司獨立董事；廣達電腦股份有限公司獨立董事；漢翔航空工業股份有限公司獨立董事；日勝生活科技股份有限公司獨立董事；中國民國紅十字會副會長；財團法人現代婦女教育基金會董事；財團法人臺中市ESG世界公民數位治理基金會董事
獨立董事	蘇慧貞	女	哈佛大學公衛學院環境衛生科學博士	國立成功大學醫學院工業衛生學科暨環境醫學研究所特聘教授；國立成功大學校長；中央研究院未來地球委員會中華民國委員會委員；中華民國南部科學園區產學協會理事長；財團法人國家實驗研究院董事；行政院環境保護署國家環境審議會委員
獨立董事	馬文玲	女	交通大學管理科學研究所碩士	野村投信總經理；安本標準投信總經理/業務行銷長；渣打銀行財富管理負責人；瑞士銀行投資商品暨服務部主管；匯豐銀行財富管理部主管/投資與保險主管；花旗銀行消費金融投資事業處經理
董事	朱士廷	男	國立臺灣大學商學研究所碩士	臺灣證券交易所董事；國立臺灣大學國際企業研究所實務教師；國泰綜合證券董事長；臺灣期貨交易所董事/副總經理
董事	曹為賓	男	臺灣大學工商管理碩士 清華大學動力機械學士 財務分析師執照(CFA)	富邦銀行台北總行資深顧問；巴克萊亞洲資本有限公司董事總經理/大中華區環球金融及風險策略主管；摩根史丹利(Morgan Stanley Asia Limited)董事總經理
董事	葉奇鑫	男	東吳大學法律研究所碩士 交通大學電子工程系工學士 中華民國司法官特考及格 中華民國律師高考及格	達文西個資暨高科技法律事務所所長；達文西管理顧問有限公司代表人；東吳大學法律研究所兼任助理教授；國發會個資法諮詢委員；臺灣網路暨電子商務產業發展協會(TIEA) 監事；台灣數位安全聯盟(TWCSA) 理事

維持穩健的股利配發原則

(NTD / 每股)



股利配發率

89%

85%

76%

63%

64%

63%

61%

62%

現金股利/ 總股利

49%

71%

100%

100%

100%

89%

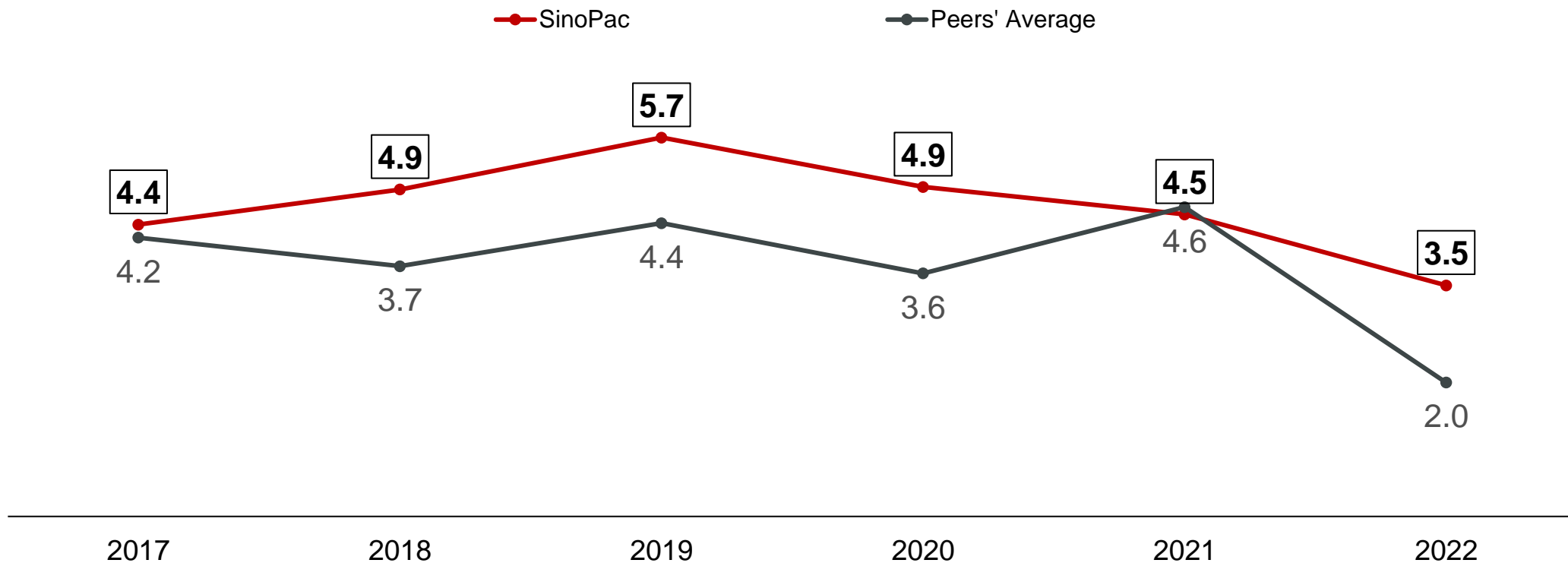
75%

75%

註：股利配發率為股票股利金額(股數*面額NT\$10)+現金股利金額，再除以稅後淨利

具競爭力的現金股利殖利率

現金股利殖利率 (%)



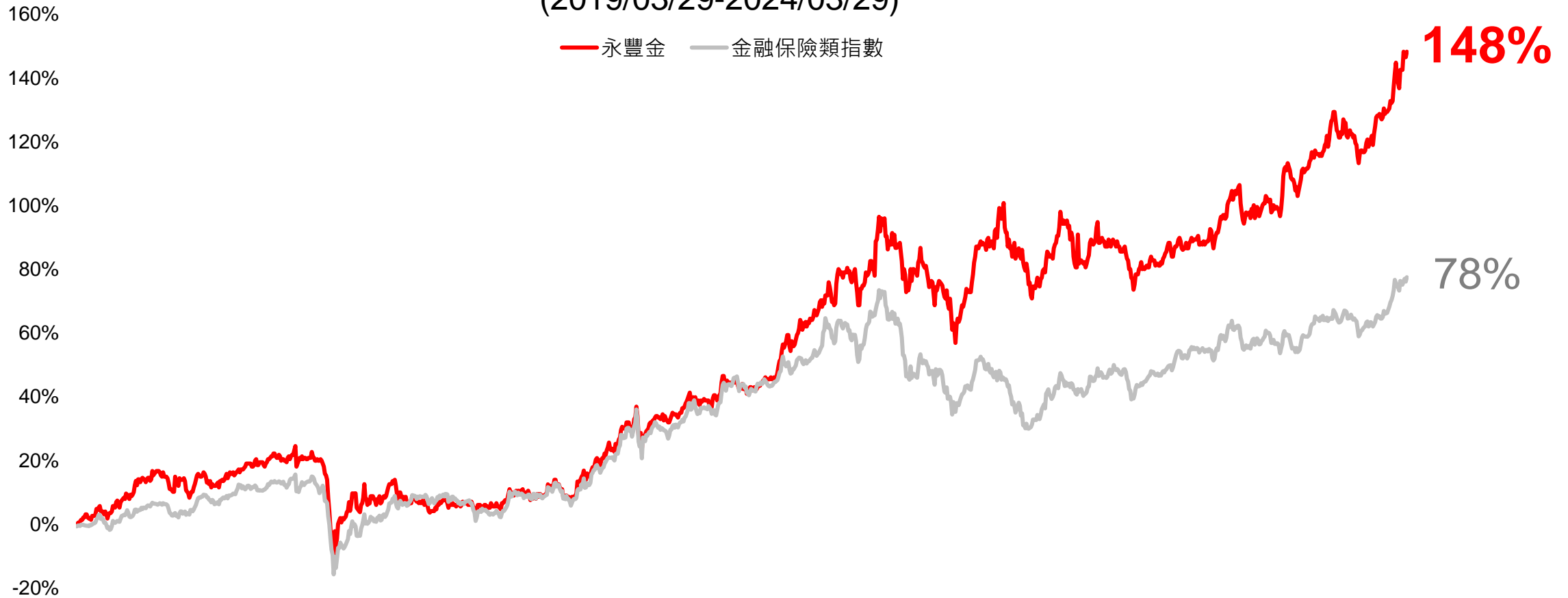
註1：Peers Average 包括台灣其他13家上市金融控股公司-華南金、富邦金、國泰金、開發金、玉山金、元大金、兆豐金、台新金、新光金、國票金、中信金、第一金、合庫金

註2：個別公司現金股利殖利率計算：2017-2022年的計算基礎為現金股利/除息交易前一日收盤價

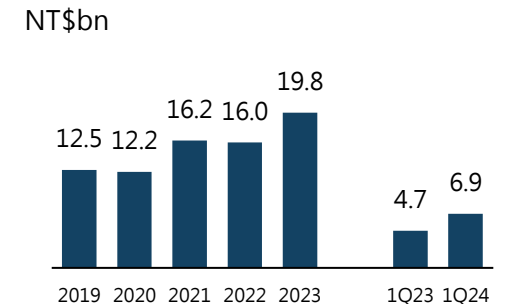
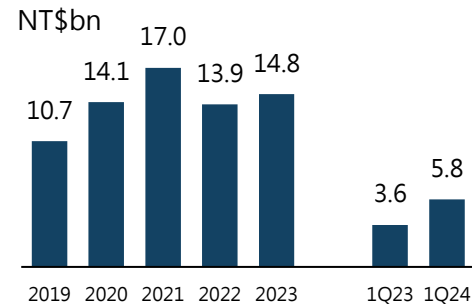
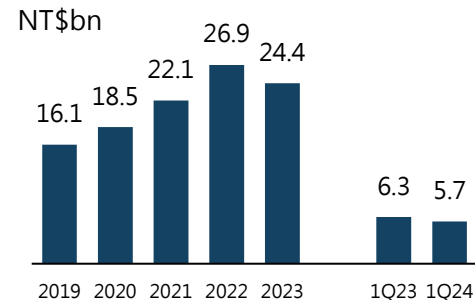
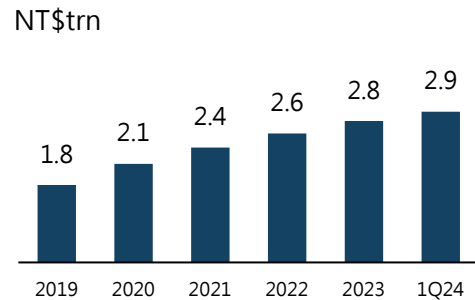
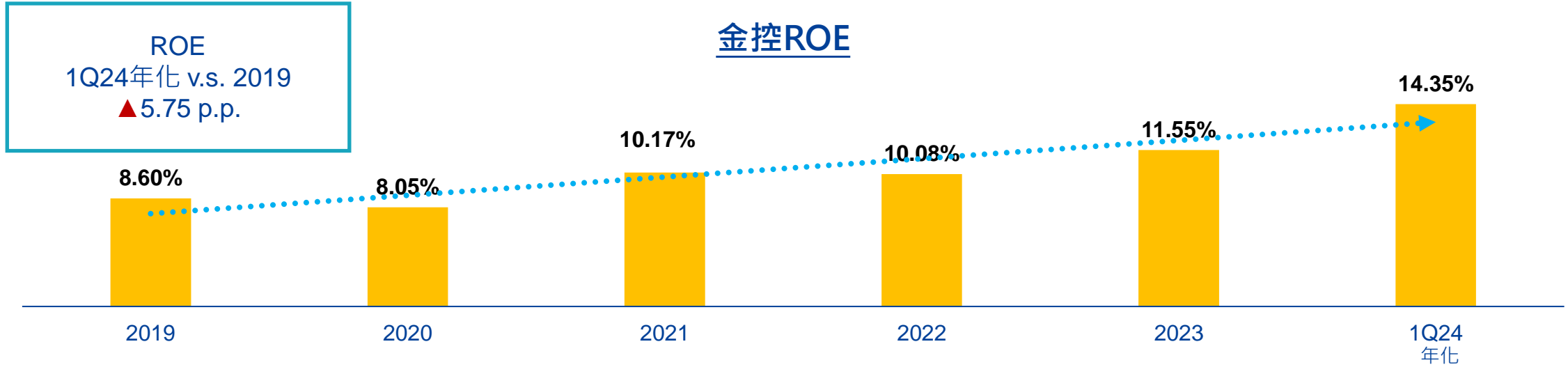
股東總回報率超越產業指數

Total Shareholder Return

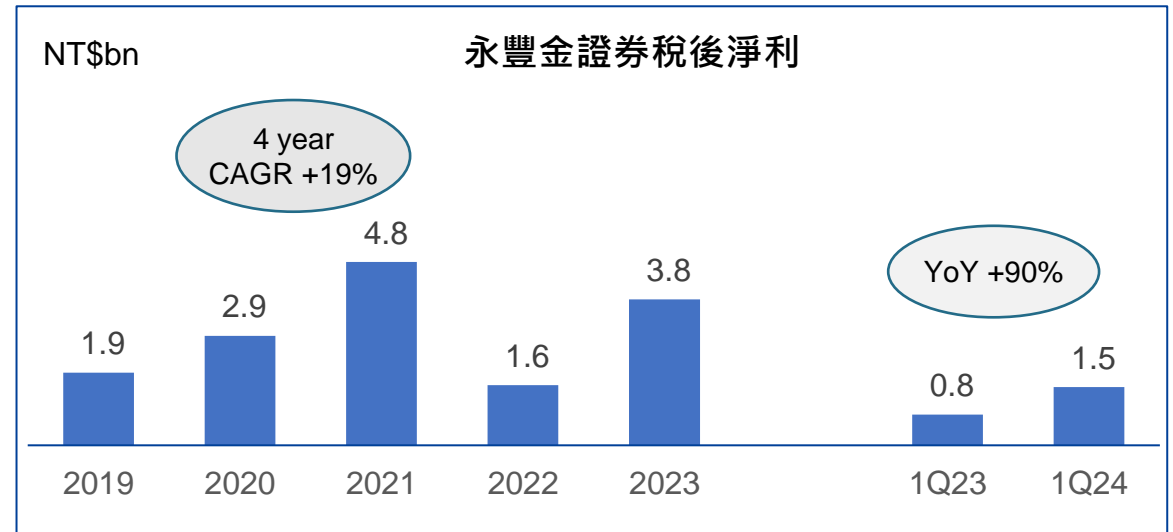
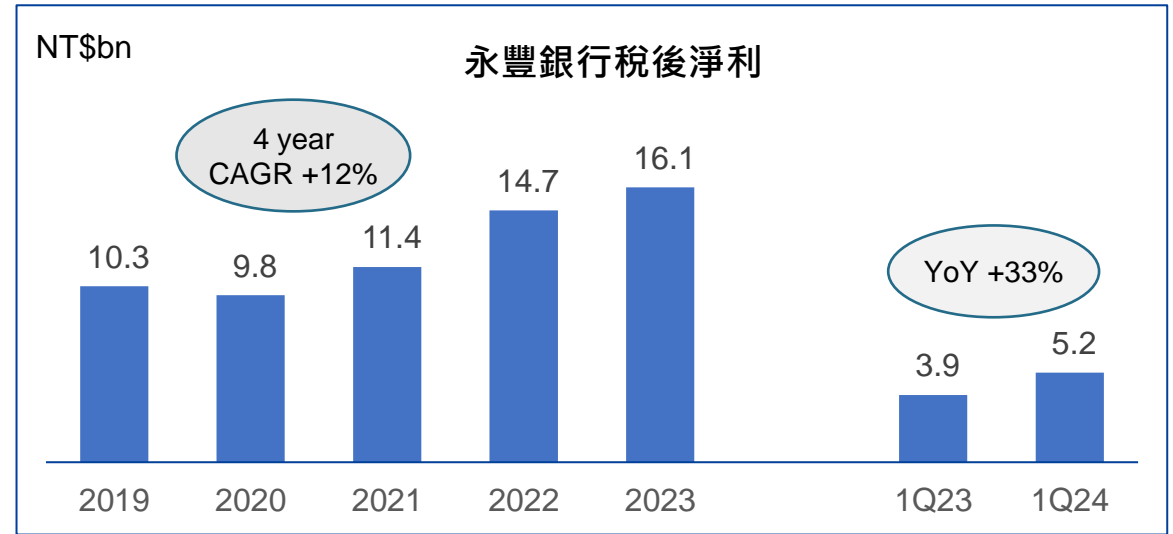
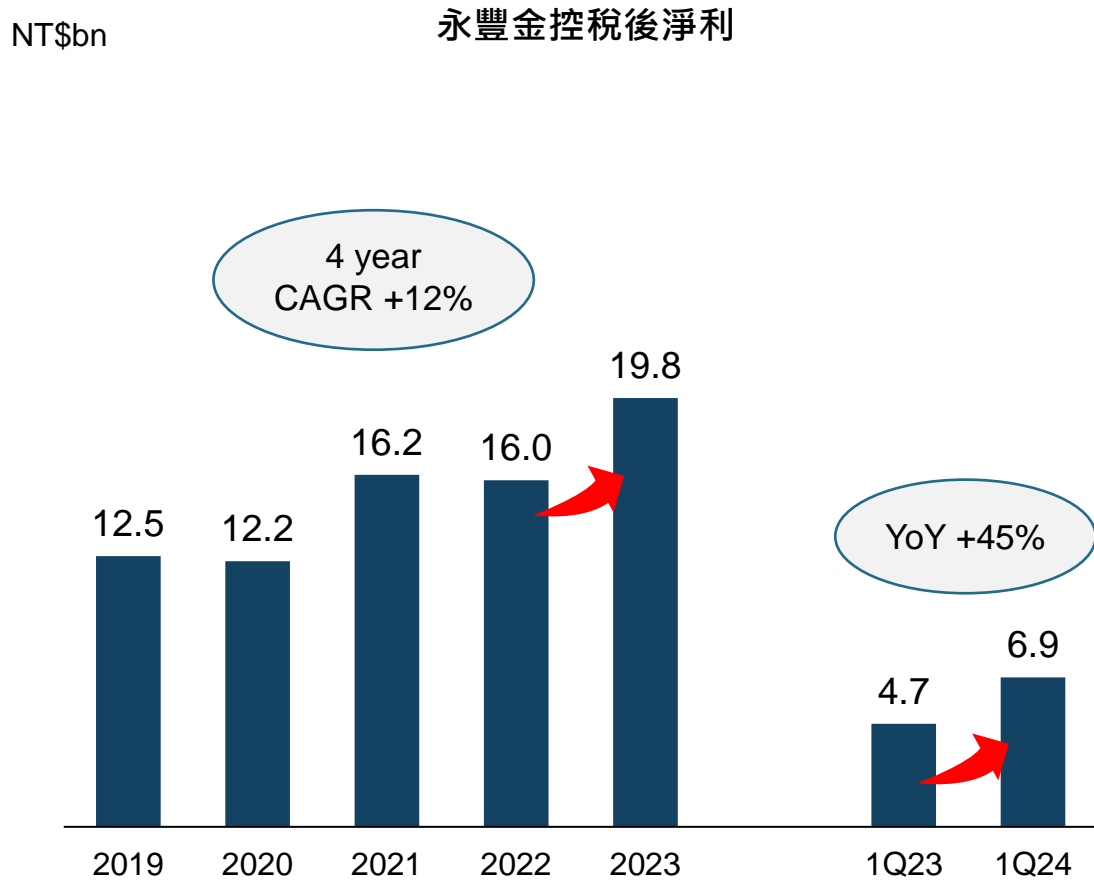
(2019/03/29-2024/03/29)



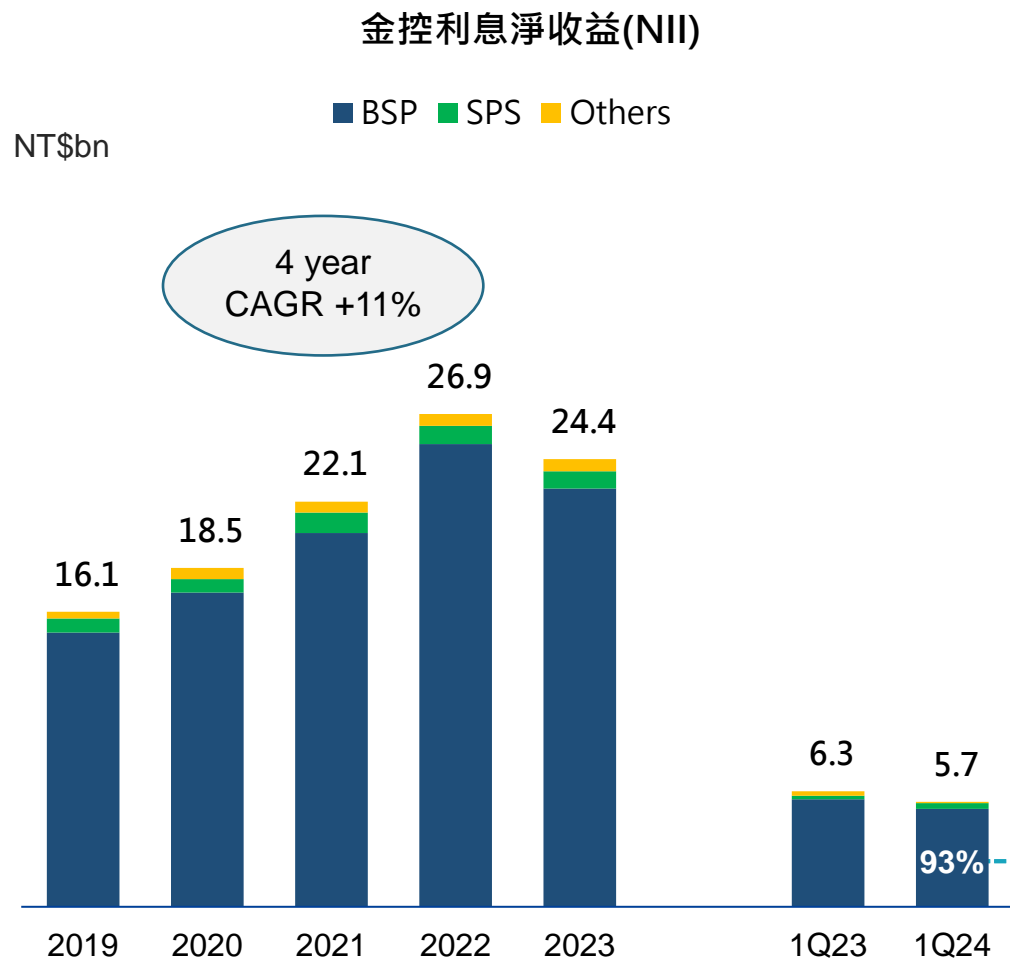
獲利能力顯著提升



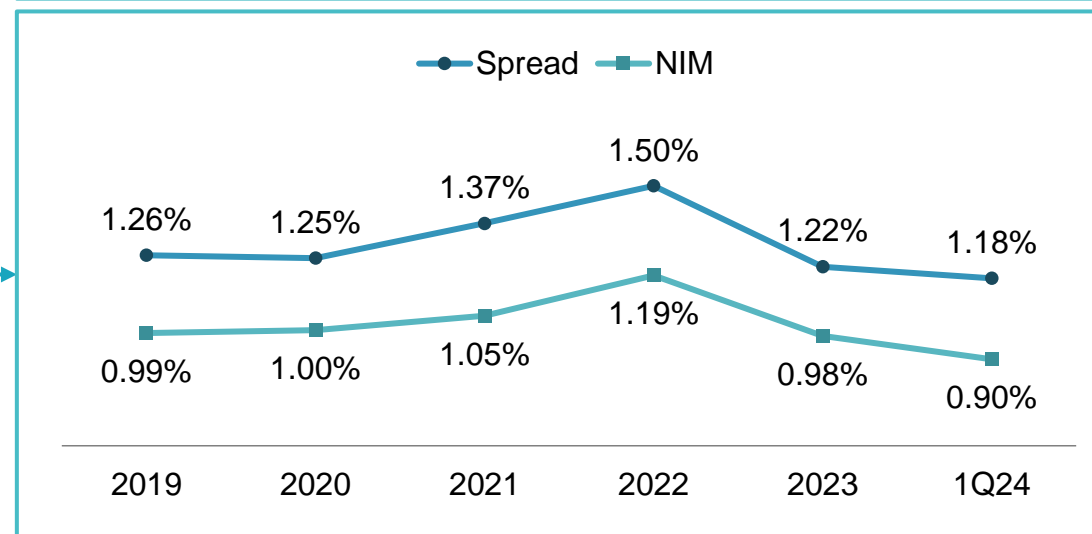
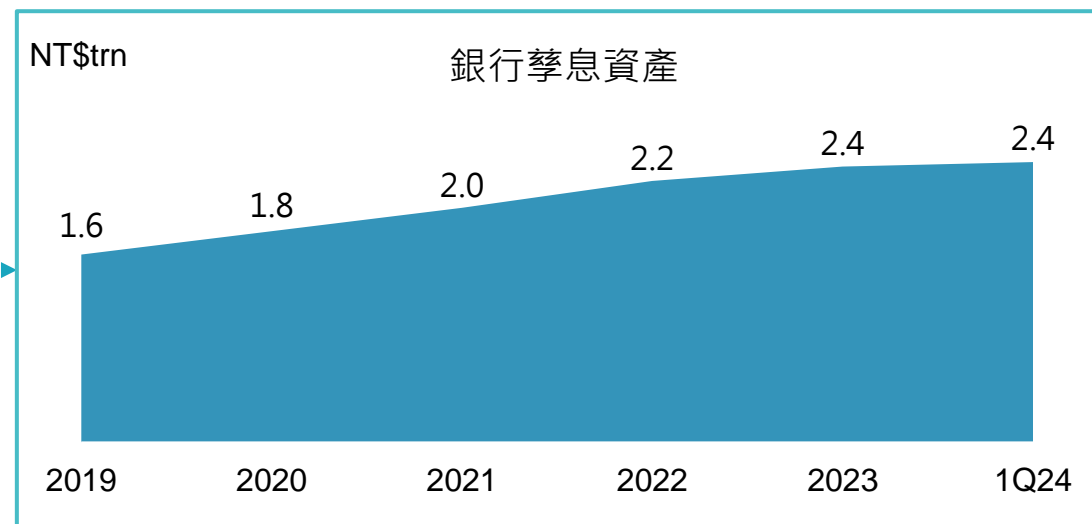
兩大獲利引擎



淨利收穩健成長



註：1Q24含FX Swap之adjusted NIM為1.23%；若將1Q24利息淨收益加回FX Swap收益，則調整後利息淨收益年成長8.3%



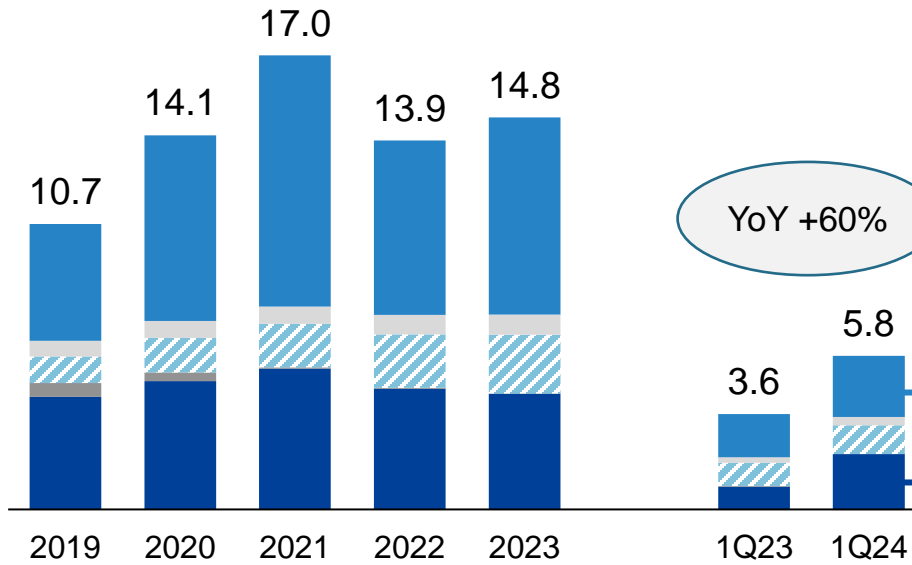
多元化淨手收

NT\$bn

金控淨手續費收入

■ WM ■ Credit Card ■ Loan ■ FX & Others ■ Securities

4 year
CAGR +8%

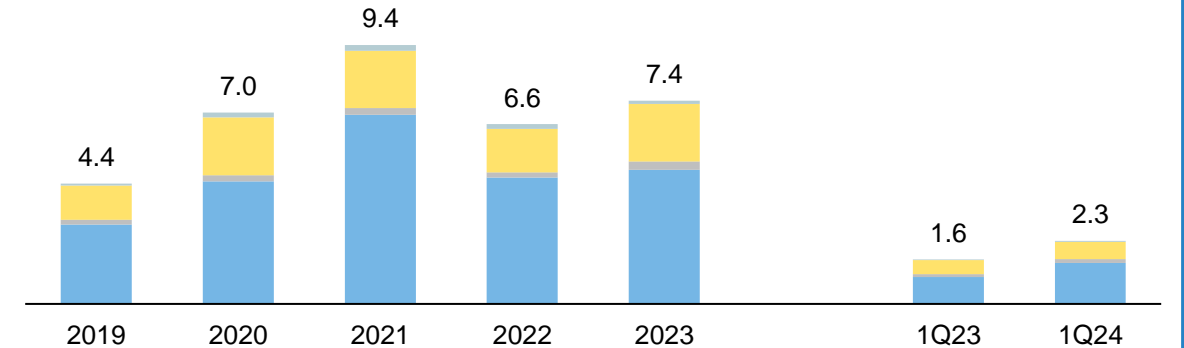


YoY +60%

NT\$bn

證券業務淨手收

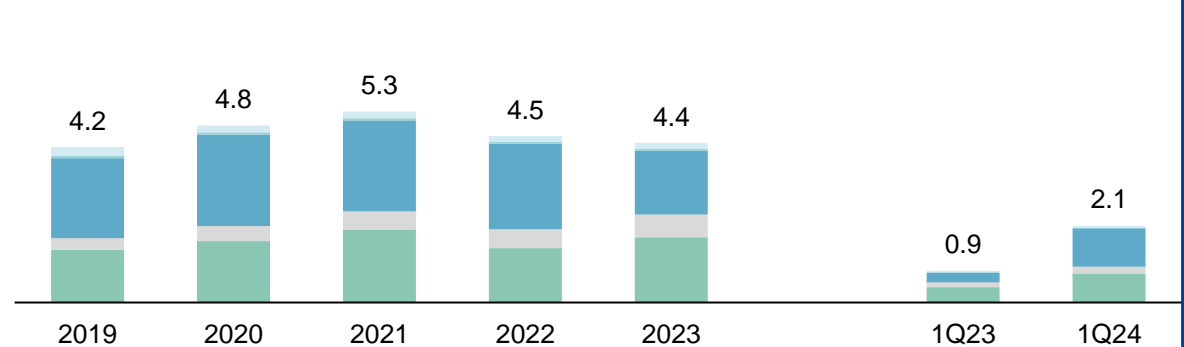
■ Brokerage ■ Underwriting ■ Sub-Brokerage ■ Others



NT\$bn

金控財富管理淨手收

■ Mutual Fund ■ Trust & Custodian ■ Life Insur ■ Property Insur ■ Securities WM



歷年財務簡表

單位：新台幣百萬元

項目	指標	2020	2021	2022	2023	1Q24自結
資產負債	股本	112,711	112,711	113,838	123,764	123,764
	合併資產	2,143,349	2,382,675	2,588,763	2,771,353	2,908,155
	權益	155,870	162,804	154,019	188,336	197,135
評價	每股淨值(元)	13.83	14.44	13.53	15.22	15.93
	股價淨值比(x)	0.83	1.12	1.24	1.29	1.36
	外資持股比率	26.67%	29.71%	28.25%	26.56%	26.87%
資本結構	Leverage (x)	13.75	14.64	16.81	14.71	14.75
	資本適足率	132%	131%	122%	134%	132%
	雙重槓桿比率	112%	112%	113%	113%	113%
獲利	稅後淨利	12,241	16,211	15,961	19,764	6,878
	每股盈餘(元)	1.05	1.40	1.37	1.62	0.56
	年化股東權益報酬率	8.05%	10.17%	10.08%	11.55%	14.35%
信用評等	S&P/ 中華信評	BBB/ twA+	BBB/ twA+	BBB/ twA+	BBB/ twA+	BBB/ twA+
	Fitch	BBB+/AA-(tw)	BBB+/AA-(tw)	BBB+/AA-(tw)	BBB+/AA-(tw)	BBB+/AA-(tw)

註：股價(NT\$21.65元)與外資持股比率為2024/03/29資料；每股盈餘經回溯調整

獲獎殊榮

DJSI World Index
DJSI Emerging Markets Index
For 3 consecutive years

Forbes
World's Best Banks
For 3 consecutive years

Asiamoney
Taiwan's Best Bank for CSR

S&P Global Sustainability
Award- Silver Class
For 3 consecutive years

FTSE4Good TIP
Taiwan ESG Index

Ministry of Economic Affairs
Top Solar System
For 8 consecutive years

Bloomberg Gender
Equality Index

HR Asia
Best Companies to
Work For in Asia
For 4 consecutive years

CDP A- Rating
(Carbon Disclosure Project)
For 3 consecutive years

MSCI ACWI
ESG Leaders
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2022-2024四大策略

加速推動數位變革

客戶
旅程

數據
經營

資訊
架構

自動
營運

組織
文化

提供整合性服務 優化客戶體驗

極致
體驗

尊榮
服務

品牌
信賴



衝刺海外收益 拓展海外布局

在地
經營

數位
發展

版圖
延伸

引領綠色商機 實踐永續承諾

責任
授信

責任
投資

商品
服務

衝刺海外收益 拓展海外布局



■ 總部：台北

■ 海外服務據點：

- 大中華區：香港、澳門、南京、上海、廣州、重慶、成都、東莞、昆山、廈門、銀川
- 東南亞：胡志明市、河內、仰光、曼谷
- 歐美地區：洛杉磯及倫敦

■ 在地經營：

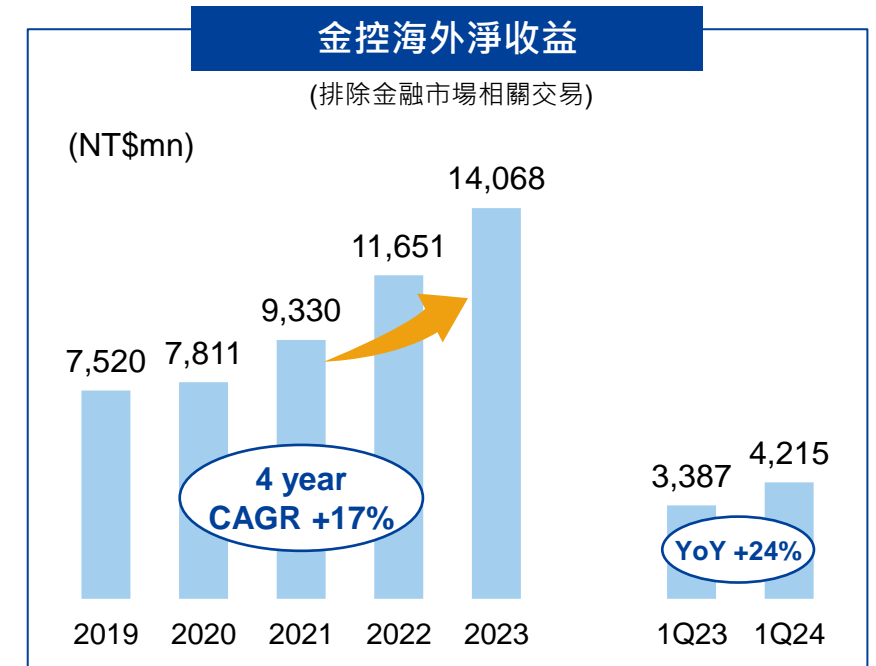
佈局大中華地區和東南亞(越南)的在地零售市場

■ 數位發展：

強化數位渠道與消金數位化

■ 版圖延伸：

持續關注東南亞地區的各式拓展機會



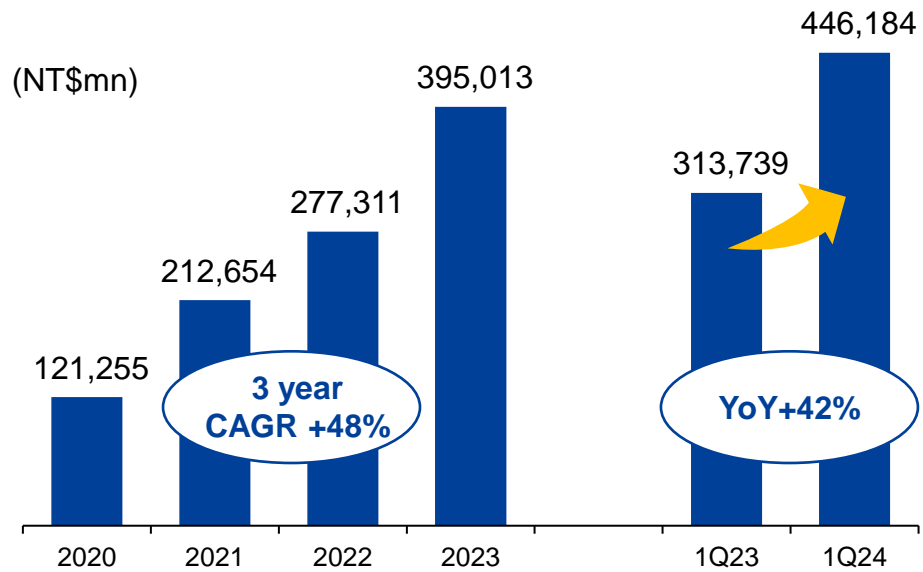
加速推動數位變革



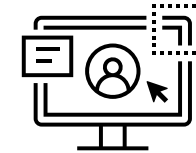
以客戶為核心，落實數位經營

資料整合共享，360度視圖

DAWHO客戶資產總額(銀+證)

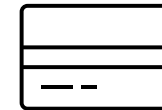


以AI為核心，拓展三大場域應用



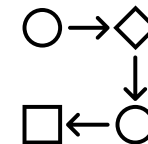
業務行銷

信貸精準行銷
證券存股推薦



風險控管

房價指數預測
信用卡盜刷偵測



營運流程

OCR x RPA
電費單/票據辨識

提供整合性服務 優化客戶體驗

銀證開戶串接

運用資料共享，讓客戶一次開足銀行、證券帳戶

開戶

交易

深化銀證交易導流

證券股票抽籤線上連結銀行信貸為同業創舉

One SinoPac

永豐銀行
Bank SinoPac

永豐金證券
SinoPac Securities

銀證VIP計劃

提供銀行、證券VIP客戶雙邊優惠，驅動客戶提升往來深度

尊榮

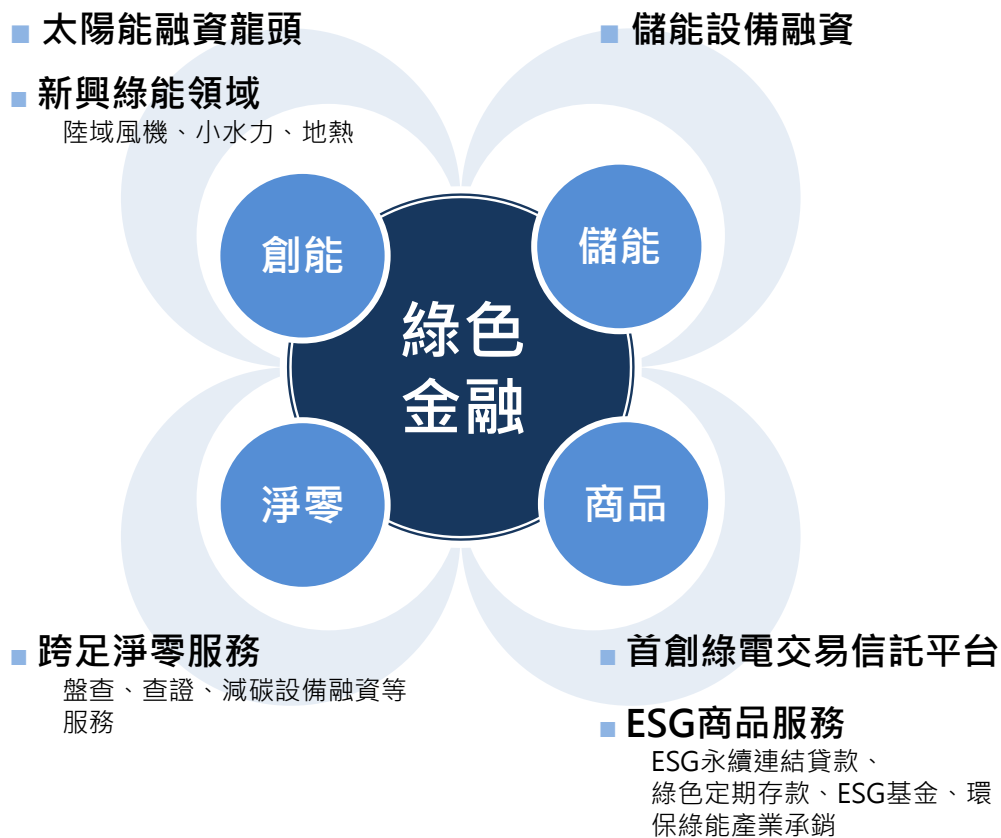
服務

銀證資產整合報告

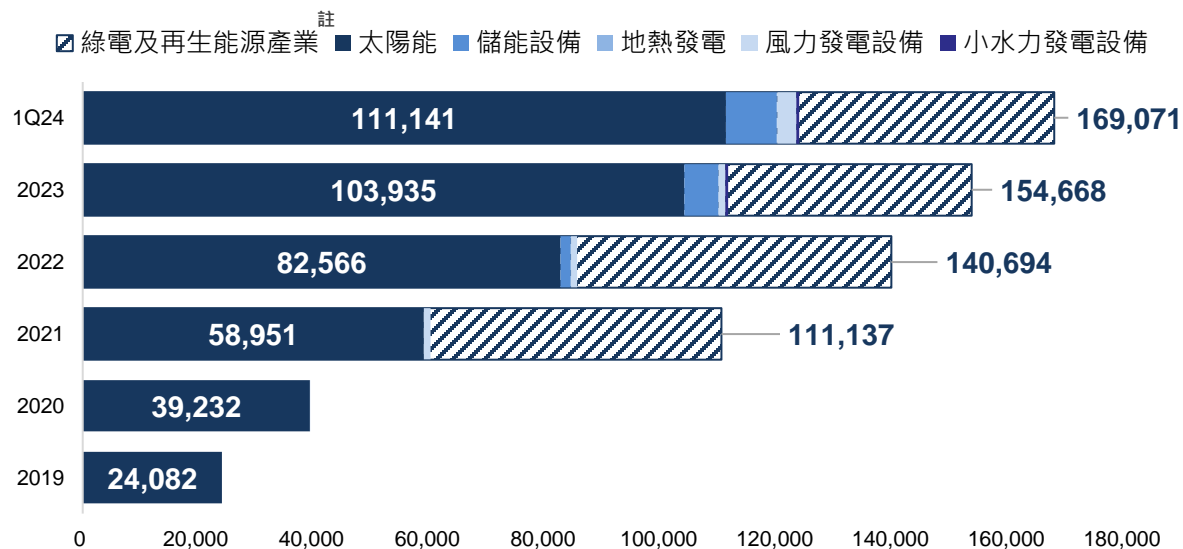
讓客戶透過手機APP即時查閱在永豐金控的各項資產概況

引領綠色商機 實踐永續承諾

太陽光電廠裝置容量約3.59GW，市占率近30%，融資餘額NT\$1,111億元
 首創綠能電廠資訊管理系統、打造綠電交易平台，提供一站式全方位綠色金融財務顧問



綠電及再生能源產業融資餘額 (NT\$mn)



綠電及再生能源產業放款/總放款

10.9%

綠電及再生能源產業放款/法金放款

20.3%

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公司治理與誠信經營

■ 董事會、功能性委員會及個別董事定期評核

- 外部評量：由獨立專業機構或學者審核，至少每3年1次
- 內部評量：董事會及功能性委員會需每年自行評量



2022年度整體表現外評為標竿(Benchmarks)

■ 高階薪酬與策略連結

- 變動薪酬衡量指標包括財務績效、中長期策略執行成效、內控指標，管理指標
- 「長期激勵獎酬計畫」：高階主管長期獎酬遞延比例約當績效獎金20%以上，給付形式採取虛擬股數及持股信託方式執行，並有索回機制

■ 誠信經營

- 金控及子公司全體董監事及同仁100%簽署誠信經營政策聲明
- 誠信經營委員會100%由獨立董事組成

完善的風險管理架構

永豐金控完整訂定各類風險的整合性管理規範及風險管理程序，用以辨識、衡量、評估及管理各類型風險，並定期向董事會報告風險管理執行情形

風險管理架構

董事會

風險管理委員會

稽核總處

風險管理處

風險多元樣態



風險管理程序

風險辨識

風險掃描

風險監控

稽核

風險報告

打造安心的資訊安全防線

董事會為資訊安全策略最高權責單位，總經理下設置「資訊安全委員會」為最高管理單位，另有「資訊安全處」及「資訊處」，綜整金控及子公司相關之資安政策、技術，與資源之整合；永豐金控具備完整之資訊與網路安全治理架構



完整監理架構

管理階層由上而下支持與監督

治理階層

葉奇鑫董事

董事會

專業資安背景

- eBay 臺灣交易安全長
- 中華龍網（資訊安全）總經理
- 臺灣板橋地方法院檢察署檢察官（智慧財產權及電腦犯罪專組）
- 台灣數位安全聯盟(TWCSA) 理事

管理階層

李相臣副總經理

資訊安全長、資訊安全委員會
召集人兼資訊安全處處長

專業資安背景

- 內政部警政署刑事警察局科技犯罪防制中心主任
- 警政署資訊室主任
- 富邦金控資安長與資訊長



深化資安治理作為

定期評估風險持續演練增進韌性

日

資安檢核報表檢核

月

資安戰情中心月會

季

弱掃報告審查

半年

滲透測試報告審查



氣候風險管理依循TCFD四大構面



金控及銀行之TCFD報告書均取得了BSI「TCFD氣候相關財務揭露報告符合性及其成熟度」Level 5+：Excellence最高等級認證



治理

- 董事會為氣候治理最高監管單位，於董事長轄下設有「永續發展委員會」及「風險管理委員會」，負責監督永續經營及氣候變遷等相關重要議題。
- 氣候變遷風險已納入「風險管理政策」，並建立「氣候相關風險與機會管理要點」，以健全氣候風險與機會的管理機制。
- 風險管理委員會下設置「TCFD執行小組」，以金控風險管理處為統籌單位，主要工作內容，包括「具體量化之情境分析及財務衝擊」、「相應營運策略與財務規劃氣候韌性之減緩及調適措施」、「訂定指標及目標」及「編制TCFD報告書」。
- 每季於風險管理報告內揭示氣候變遷風險及「TCFD執行小組」工作執行概況，呈報風險管理委員會及董事會。
- 為推動減緩氣候變遷與調適，將氣候相關 KPI 項目列入金控對應權責高階主管績效指標(權重占比8%~10%)。



策略

- 氣候風險鑑別與評估：針對氣候風險與機會之鑑別的管理流程可分為彙整氣候風險及機會清單、辨識子公司層級之風險/機會、鑑別金控層級之風險/機會並提出減緩或調適措施、對外揭露及溝通等四步驟。
- 針對**整體價值鏈不同部位**(供應商、自身營運、投融資業務)在**不同氣候情境及時間尺度**，進行**實體風險及轉型風險氣候情境分析及財務衝擊量化評估**，並由負責單位擬具相應業務、策略與財務氣候韌性之**減緩及調適措施**，以**提升氣候韌性**。
- 面對氣候相關風險與機會帶來的挑戰，永豐從降低自身碳排放做起，透過設定 SBT、逐步提高綠電使用比率、擴大替代能源融資、綠債發行等計畫，並將逐步透過投融資業務策略調整擴大涵蓋層面，進一步發掘氣候相關機會，以推動整體價值鏈之低碳轉型，期能達到「2030年達成自身淨零排放、2050年達成全資產組合淨零排放」之目標。



風險管理

- 以**三道防線架構管理氣候風險**：第一道防線：於辦理相關業務時，應評估氣候風險，**將氣候相關風險納入業務考量**。
第二道防線：**有效監控第一道防線對於氣候風險管理之執行**，並應確保相關作業均遵守法令規範。
第三道防線：**應評估第一道及第二道防線進行氣候風險監控之有效性**，並適時提出改進建議。
- 針對**投融資風險管理**，依循責任投資與責任授信管理原則，將ESG議題與風險納入業務之決策流程，建立禁止投資爭議性產業以及審慎評估投資之敏感性產業。
- 針對**營運風險管理**，永豐金控訂有持續營運計畫 (Business Continuity Plan, BCP) 及「天然災害緊急應變作業要點」，建立緊急通報程序與應變處理指導方針，強化面對天然災害等重大緊急事件時之緊急應變處理能力。



指標與目標

- 永豐金控董事會於2022年3月15日通過淨零目標：2030年以前達成自身營運淨零排放、2050年以前達成全資產組合淨零排放
- 投融資業務之去碳政策聲明：金控及所有子公司「自2022年7月1日起不再新承作燃料煤及非常規油氣相關之專案融資，既有專案融資到期亦不再續約」，為實現淨零承諾，持續精進，從2023年7月1日開始，擴大去碳範圍至燃料煤開採與發電之投融資業務。
- 本公司共訂有氣候治理、氣候機會、綠色採購、綠色營運、資本配置、內部碳定價、氣候風險管理、氣候議合、溫室氣體排放、能源使用等面向之氣候指標，並設定短中長期目標。

淨零路徑規劃

永豐金控 五大淨零策略

營運淨零

風險管理

投資組合淨零

授信資產淨零

淨零倡議

2022年布局淨零排放亮點

完成銀行及證券年用電量10%
之綠電採購並陸續轉供

導入內部碳定價

進行範疇三-投融資
資產組合之碳排查

完成科學基礎減量目標(SBT)
設定並提交驗證申請
(註:已於2024/1/12通過SBTi驗證)

承諾自7/1起不再新承作燃料煤
及非常規油氣相關之專案融資，
既有專案融資到期不再續約

自身營運
達成淨零排放

2030

全資產組合
達成淨零排放

2050

Net ZERO

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。



IR信箱



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永豐金控 2024年第一季法人說明會

2024/5/23

Disclaimer

This presentation and the presentation materials distributed herewith may include forward-looking statements. The first quarter of 2024 financial data are preliminary. All statements, other than statements of historical facts, that address activities, events or developments that SinoPac Financial Holdings Company (“SinoPac”) expects or anticipates will or may occur in the future (including but not limited to projections, targets, estimates and business plans) are forward-looking statements. SinoPac’s actual results or developments may differ materially from those indicated by these forward-looking statements as a result of various factors and uncertainties, including but not limited to price fluctuations, actual demand, exchange rate fluctuations, market shares, competition, changes in legal, financial and regulatory frameworks, international economic and financial market conditions, political risks, cost estimates and other risks and factors beyond its control. In addition, SinoPac makes the forward-looking statements referred to herein as of today and undertakes no obligation to update these statements.

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- **財務概況**
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 - 銀行Financial Highlights (p. 40)
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金控整體營運摘要

1Q24金控年化ROE14.35%，稅後淨利創同期歷史新高

NT\$Mn	1Q24	QoQ	YoY
淨收益	16,712	29.9%	30.4%
稅後淨利	6,878	69.7%	44.8%

本季淨手收成長主要受惠於證券、財管與法金動能強勁，其他淨收益主為金融交易貢獻

NT\$Mn	1Q24	QoQ	YoY
利息淨收益	5,731	-1.5%	-9.2%
手續費淨收益	5,762	77.8%	60.5%
其他淨收益	5,219	37.0%	79.0%

本季金控總資產持續成長，資本水準維持穩健

- 金控1Q總資產規模NT\$2.9兆元，QoQ +4.9%；YoY +8.3%
- 銀行1Q合併放款規模NT\$1.55兆元，QoQ +6.5%；YoY +8.0%
- 金控1Q CAR 132%；銀行合併BIS ratio 15.22%，Tier 1 ratio 12.76%

Awards and Achievements

金控暨子公司1Q24共榮獲29個獎項，其中包含：

- 金控榮獲《現代保險雜誌》保險品質獎「最值得推薦金控公司 - 優等」
- 銀行榮獲《The Asset》Triple A Digital Awards 2024「Best Digital Branch Project」、「Best Digital Wallet Project」
- 銀行榮獲《Euromoney》Global Private Banking Awards 2024「Taiwan's Best for Digital Solutions」
- 銀行榮獲《財訊》2024財訊財富管理大獎「最佳理專團隊」、「最佳數位金融」、「最佳影音行銷」、「最佳公益推動」
- 證券榮獲《The Asset》Triple A Sustainable Finance Awards 2024「臺灣最佳零售國際債券 (Best Retail Formosa Bond) in Taiwan」、「臺灣最佳債券承銷商 - 國際債券 (Best Bond Adviser, Domestic / Formosa Bond in Taiwan)」
- 證券榮獲《財訊》2024財訊財富管理大獎「證券最佳財富增值」、「證券最佳數位金融」、「證券最佳服務」、「證券金融服務創新：豐學PRIME訂閱式知識專欄」、「證券最佳平面行銷：AI2E 數智投資每一天」等5項大獎

二、金控 Financial Highlights

NT\$Mn ; Mn Shares	2021	2022	2023	3M24	YoY	1Q24	4Q23	QoQ
股本	112,711	113,838	123,764	123,764	2.0%	123,764	123,764	0.0%
流通股數	11,271	11,384	12,376	12,376	2.0%	12,376	12,376	0.0%
權益	162,804	154,019	188,336	197,135	13.5%	197,135	188,336	4.7%
總資產	2,382,675	2,588,763	2,771,353	2,908,155	8.3%	2,908,155	2,771,353	4.9%
Leverage	14.64	16.81	14.71	14.75	-0.70	14.75	14.71	0.04
淨收益	45,703	47,246	53,901	16,712	30.4%	16,712	12,867	29.9%
稅後淨利	16,211	15,961	19,764	6,878	44.8%	6,878	4,053	69.7%
EPS (元)	1.40	1.37	1.62	0.56	0.16	0.56	0.33	0.23
每股淨值 (元)	14.44	13.53	15.22	15.93	1.61	15.93	15.22	0.71
ROA	0.72%	0.64%	0.74%	0.97%	0.24%	0.97%	0.58%	0.39%
ROE	10.17%	10.08%	11.55%	14.35%	2.60%	14.35%	8.77%	5.58%
CAR	131%	122%	134%	132%	2%	132%	134%	-2%
DLR	112%	113%	113%	113%	2%	113%	113%	-1%

銀行Financial Highlights

NT\$Mn	2021	2022	2023	3M24	YoY	1Q24	4Q23	QoQ	
股本	86,889	90,326	96,993	96,993	0.0%	96,993	96,993	0.0%	
權益	143,129	137,861	172,832	179,352	15.6%	179,352	172,832	3.8%	
總資產	2,169,496	2,403,440	2,531,382	2,622,177	5.2%	2,622,177	2,531,382	3.6%	
Leverage	15.16	17.43	14.65	14.62	-1.44	14.62	14.65	-0.03	
PPOP	15,472	19,799	21,315	6,923	36.0%	6,923	4,865	42.3%	
稅後淨利	11,415	14,713	16,066	5,233	33.4%	5,233	3,372	55.2%	
EPS (元)	1.26	1.63	1.68	0.54	0.11	0.54	0.35	0.19	
每股淨值	16.47	15.26	17.82	18.49	2.50	18.49	17.82	0.67	
ROA	0.55%	0.64%	0.65%	0.82%	0.17%	0.82%	0.53%	0.29%	
ROE	8.07%	10.47%	10.34%	11.95%	1.09%	11.95%	7.95%	4.00%	
總存款	1,847,864	2,014,543	2,032,597	2,080,755	0.7%	2,080,755	2,032,597	2.4%	
總放款	1,213,645	1,353,466	1,450,468	1,545,363	8.0%	1,545,363	1,450,468	6.5%	
放存比	65.7%	67.2%	71.4%	74.3%	5.0%	74.3%	71.4%	2.9%	
NPL Ratio	0.13%	0.11%	0.10%	0.15%	0.04%	0.15%	0.10%	0.05%	
備抵覆蓋率	1026%	1208%	1350%	872%	-288%	872%	1350%	-479%	
放款覆蓋率	1.31%	1.33%	1.36%	1.34%	0.03%	1.34%	1.36%	-0.02%	
BIS Ratio	15.78%	13.80%	15.61%	個體 15.70%	0.44%	15.22%	4Q個體 16.14%	15.61%	-0.39%
Tier 1 Ratio	12.66%	11.16%	12.99%	13.18%	0.60%	12.76%	13.47%	12.99%	-0.23%
普通股權益比率	10.99%	9.35%	11.23%	11.46%	0.70%	11.08%	11.64%	11.23%	-0.15%

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

Note2: numbers are presented on consolidated basis.

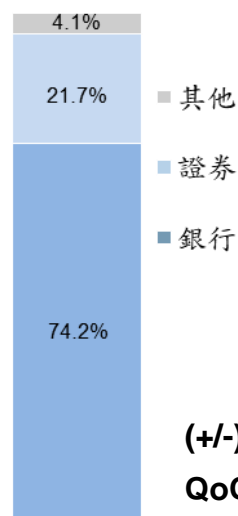
證券 Financial Highlights

NT\$Mn	2021	2022	2023	3M24	YoY	1Q24	4Q23	QoQ
股本	16,212	16,212	16,212	16,212	0.0%	16,212	16,212	0.0%
權益	32,719	29,608	34,237	36,253	17.6%	36,253	34,237	5.9%
總資產	197,393	170,272	223,692	268,688	50.9%	268,688	223,692	20.1%
資本利得	1,280	90	1,382	633	64.6%	633	299	111.7%
穩定性收入	12,346	8,841	9,379	2,887	42.1%	2,887	2,415	19.6%
稅後淨利	4,815	1,582	3,836	1,528	89.8%	1,528	779	96.2%
EPS (元)	2.97	0.98	2.37	0.94	0.45	0.94	0.48	0.46
每股淨值 (元)	20.18	18.26	21.12	22.36	3.35	22.36	21.12	1.24
資本適足率	369%	388%	338%	349%	-24%	349%	338%	11%
ROA	2.89%	0.86%	1.95%	2.50%	0.62%	2.50%	1.41%	1.09%
ROE	15.57%	5.08%	12.02%	17.44%	6.64%	17.44%	9.20%	8.24%
Leverage	6.03	5.75	6.53	7.41	1.64	7.41	6.53	0.88
個體經紀業務市占率	4.85%	4.84%	4.80%	4.72%	-0.14%	4.72%	4.82%	-0.10%
個體平均融資餘額	20,617	18,215	18,013	23,629	65.8%	23,629	21,658	9.1%
個體平均融資餘額市占率	6.43%	6.51%	6.58%	6.80%	0.40%	6.80%	6.81%	-0.01%

Note: numbers are presented on consolidated basis.

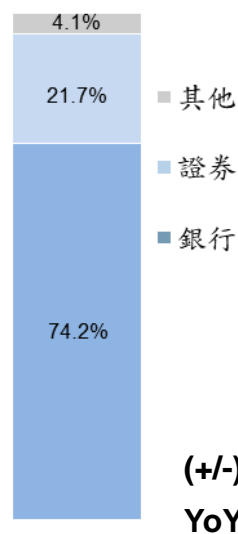
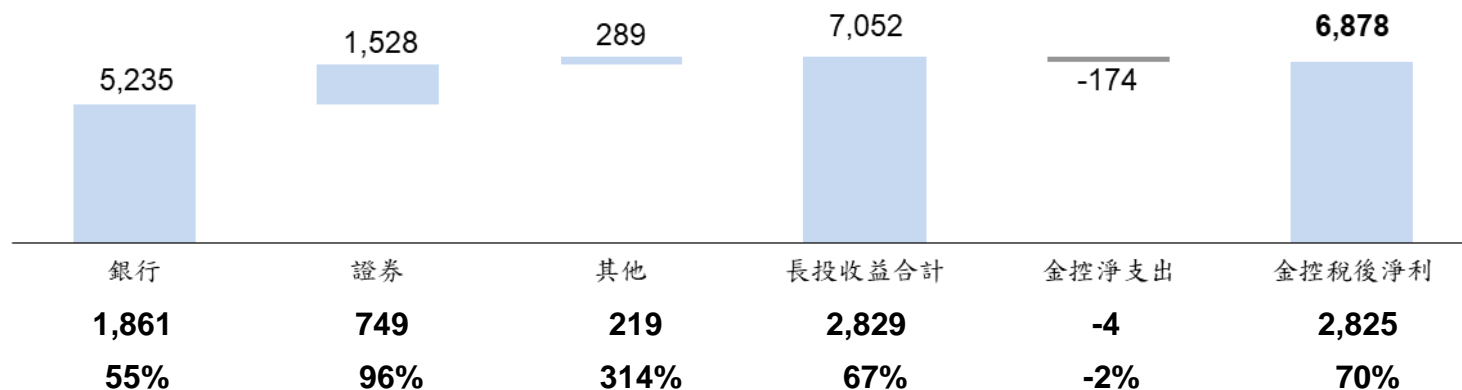
三、金控各子公司獲利貢獻

長投收益佔比

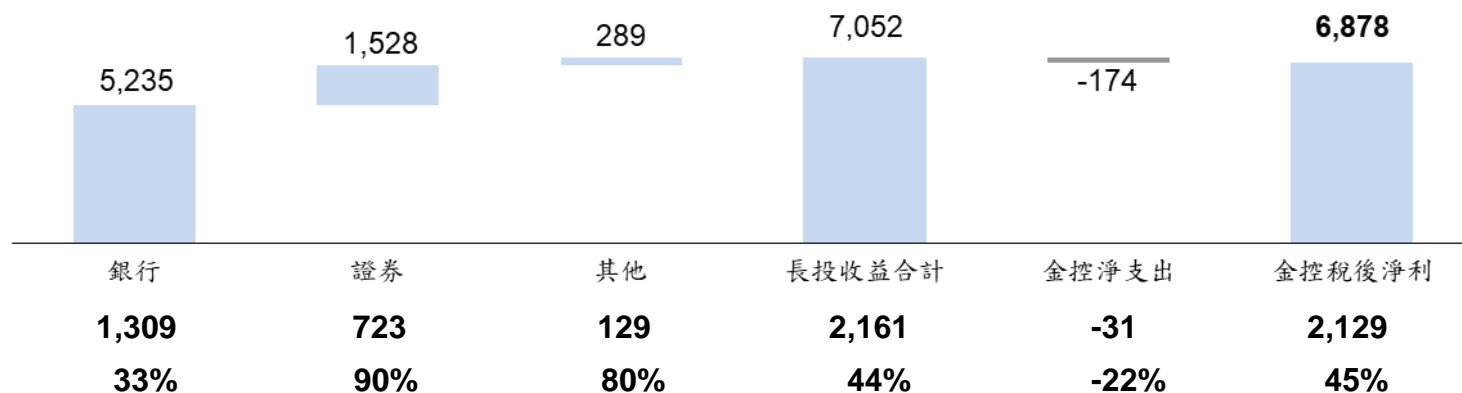


1Q24

NT\$Mn



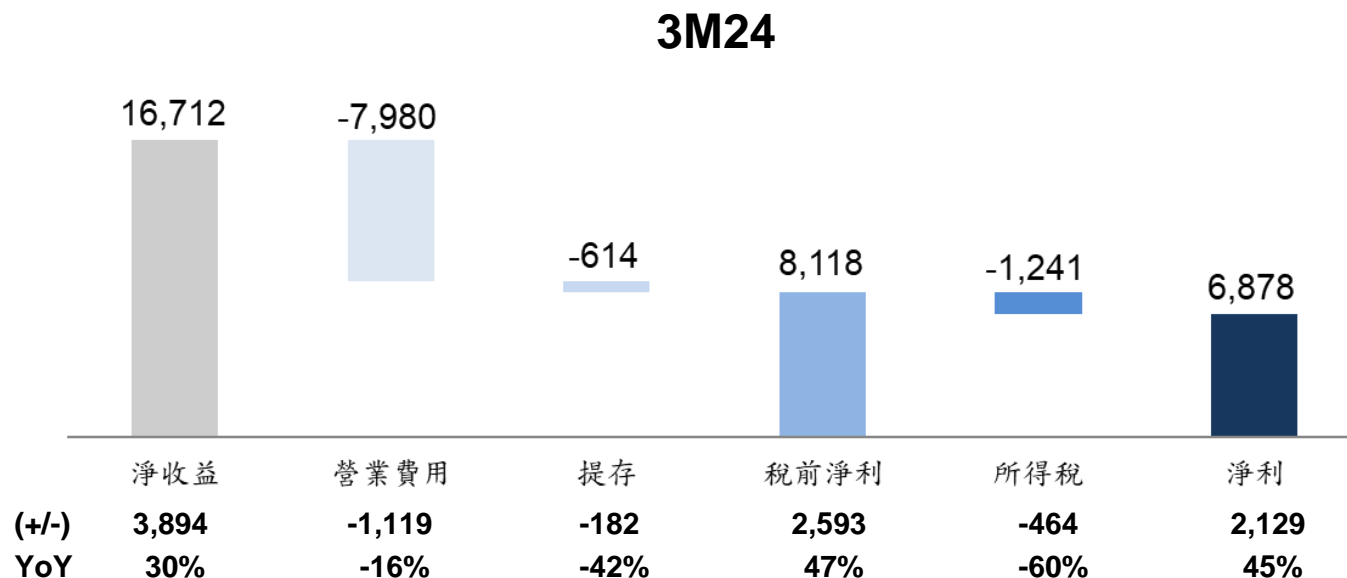
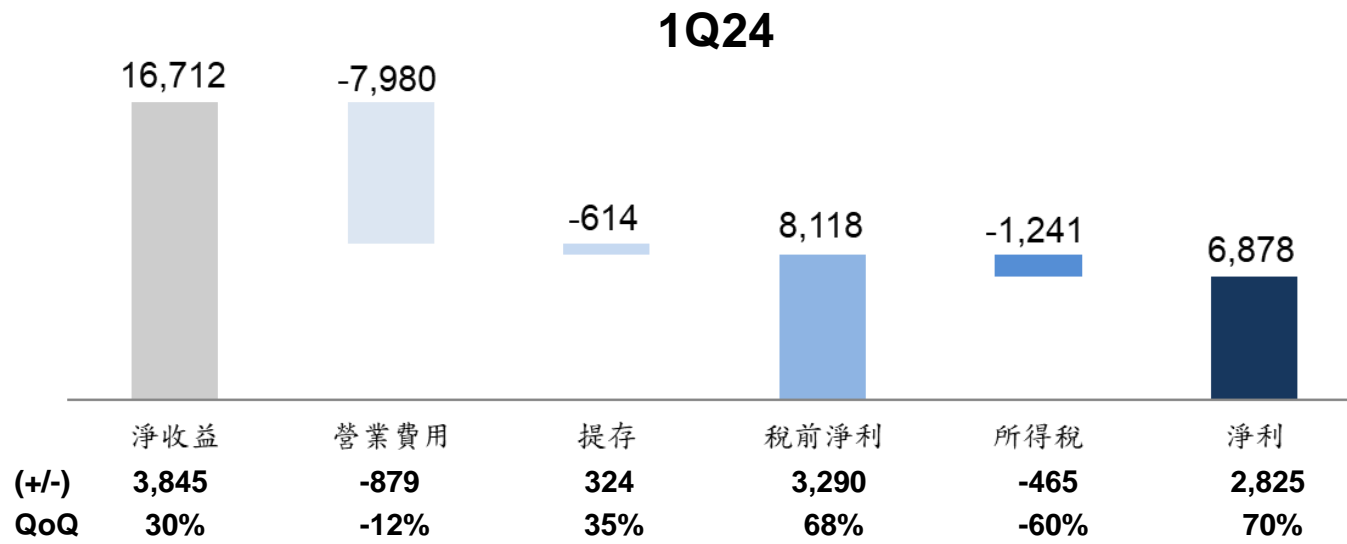
3M24



註：金控公司淨支出為金控本身收入扣除利息支出、營業費用及稅，(+/-)均為本期減前期，正數與正變動率為對損益有正影響，反之亦然

金控獲利比較

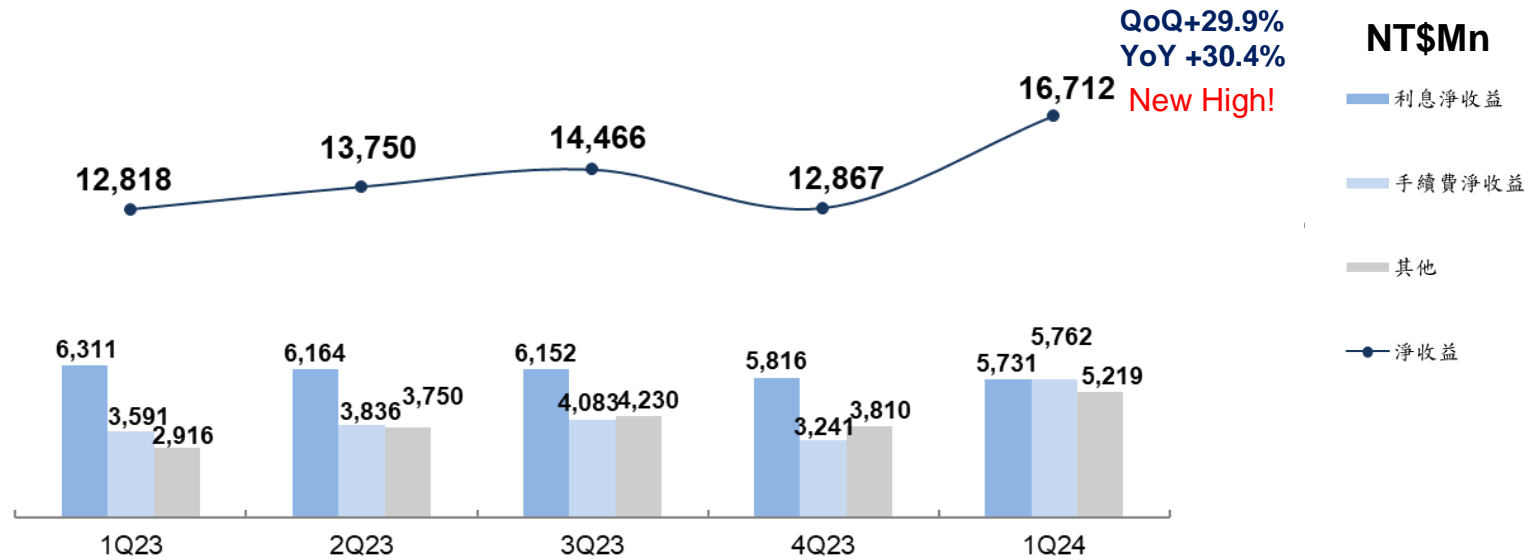
NT\$Mn



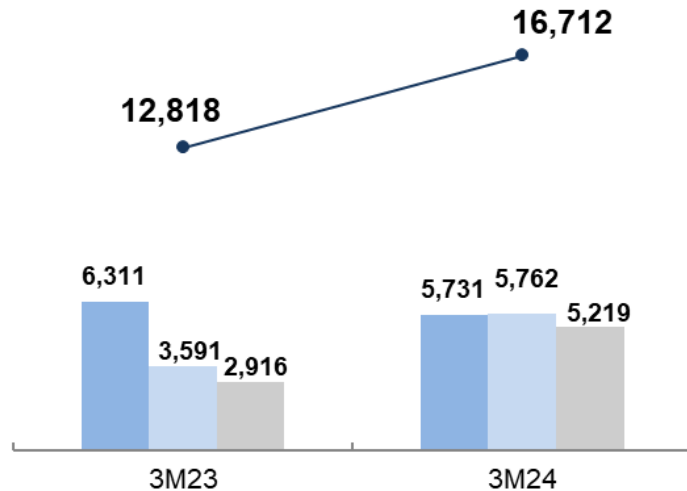
Note : numbers are presented on consolidated basis. (+/-)均為本期減前期，正數與正變動率為對損益有正影響，反之亦然

金控淨收益趨勢

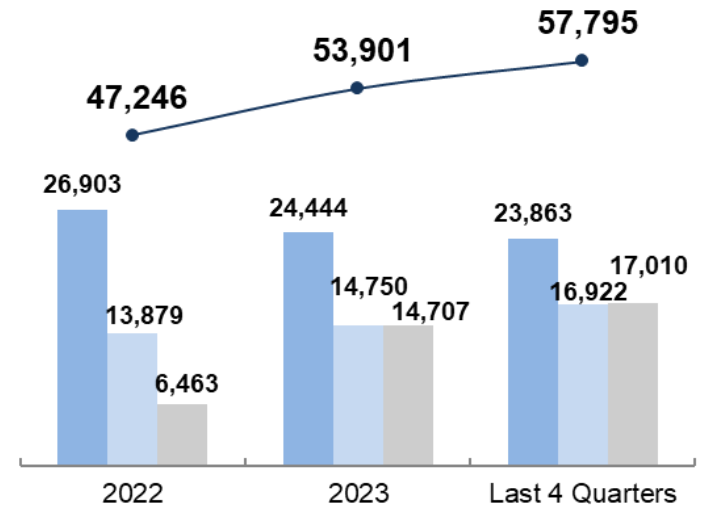
Quarterly



Yearly



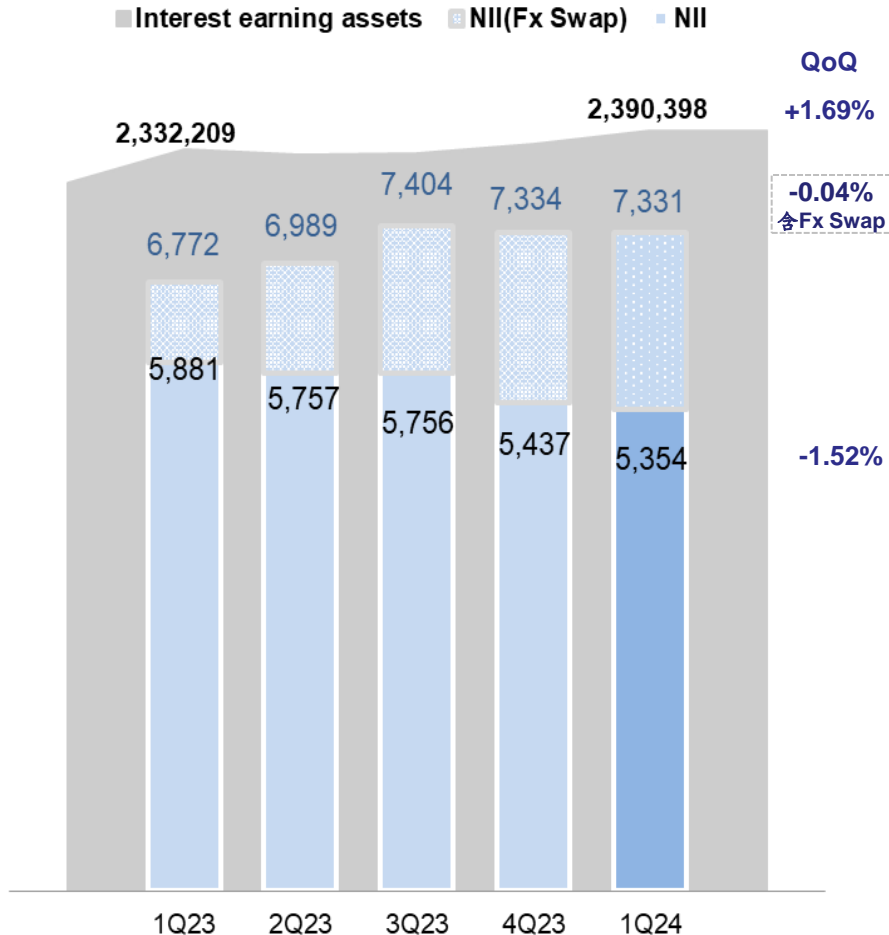
Year-to-date



銀行NIM & Spread

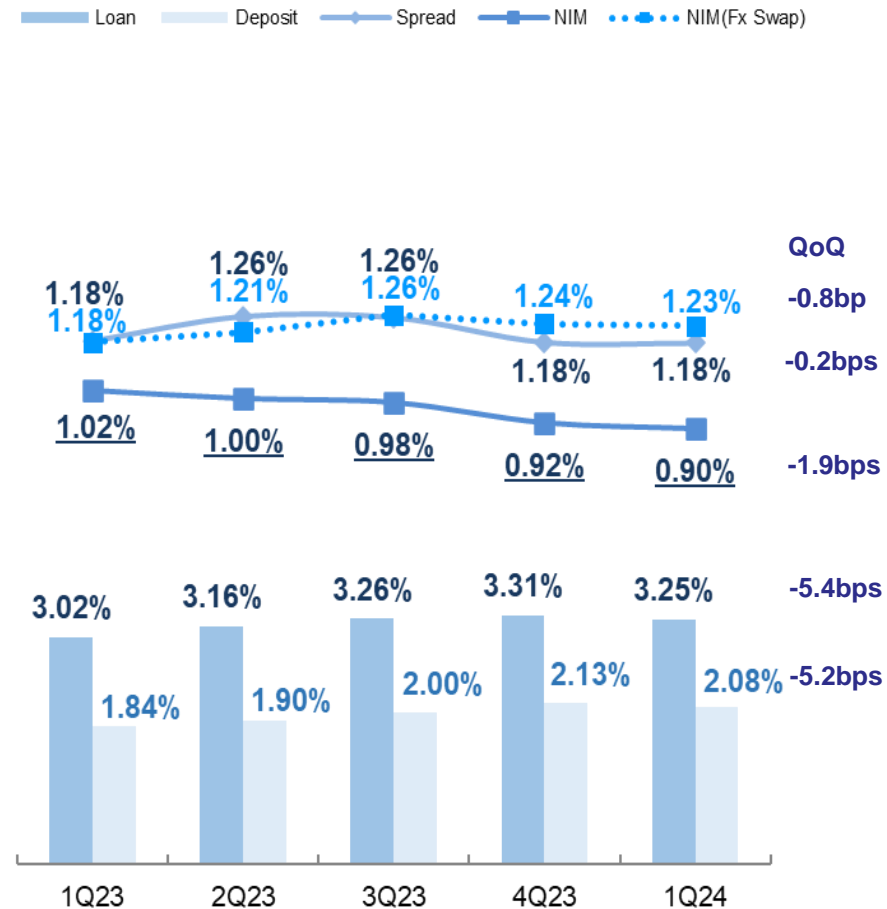
Interest earning assets & Net interest income

NT\$Mn



Note: numbers are presented on consolidated basis.

NIM & Spread

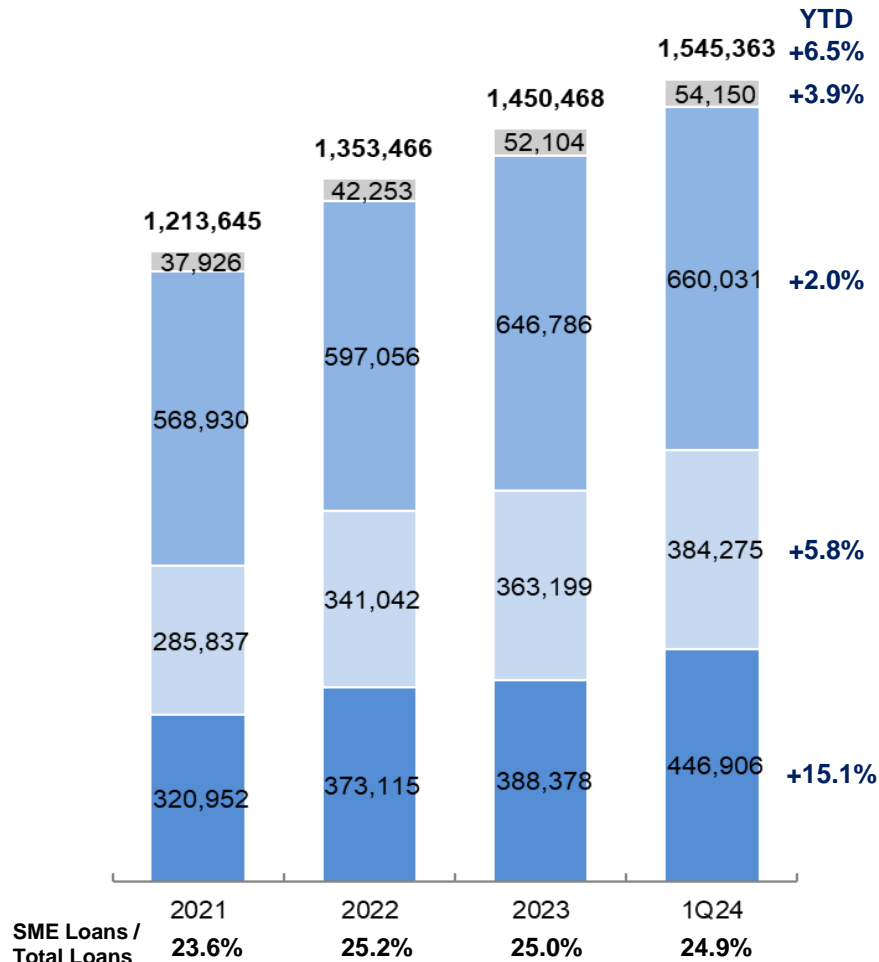


銀行放款結構分析

BSP's Loan

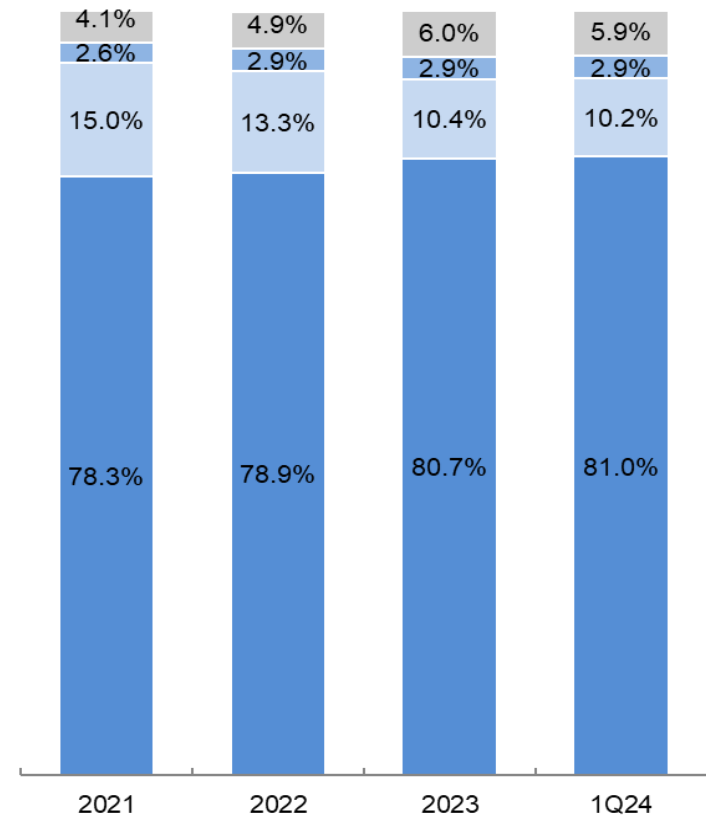
NT\$Mn

■ 大型企業 ■ 中小企業 ■ 個金 ■ 消金&其他



Loan by Currency

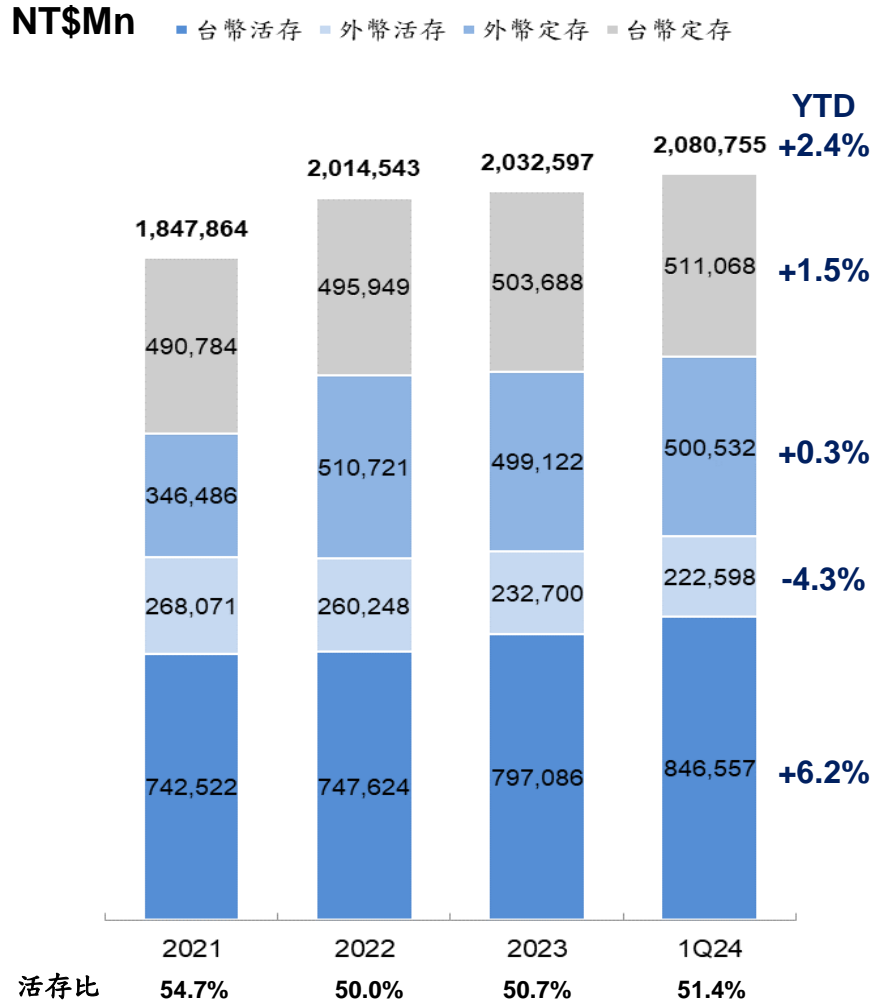
■ TWD ■ USD ■ RMB ■ Others



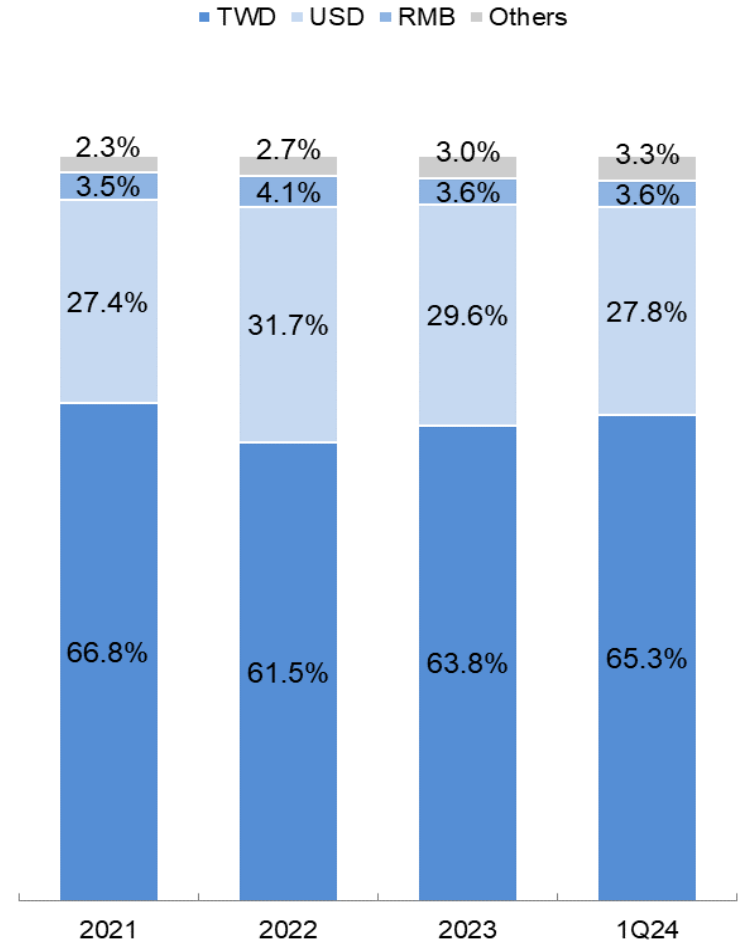
Note1: loans portfolio includes credit card revolving balance and FA, excluding non-accrual loans. Note2: numbers are presented on consolidated basis.

銀行存款結構分析

BSP's Deposit



Deposit by Currency



Note: numbers are presented on consolidated basis.

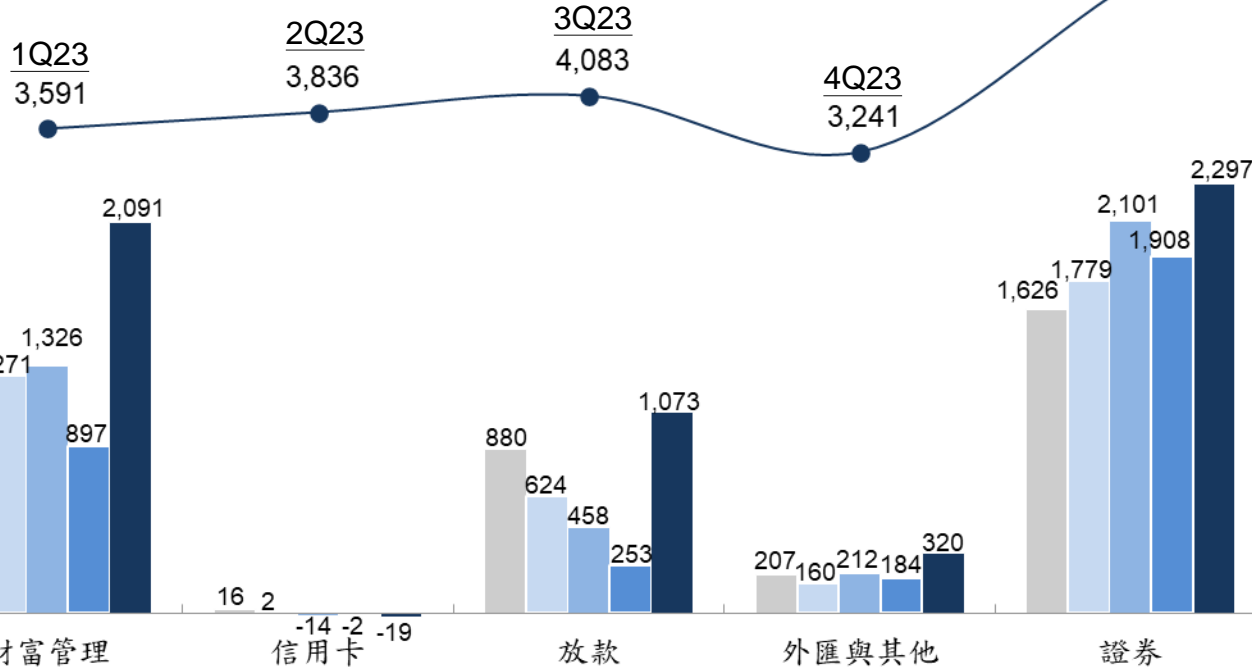
金控手續費收入組合

NT\$Mn

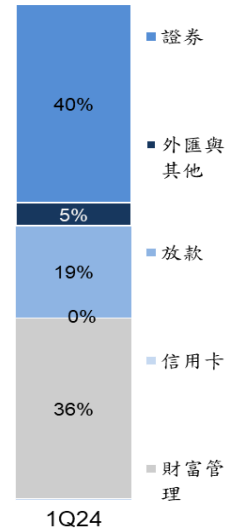
1Q23 2Q23 3Q23 4Q23 1Q24 手續費合計

New High!

1Q24
5,762
QoQ +77.8%
YoY +60.5%



金控手續費佔比

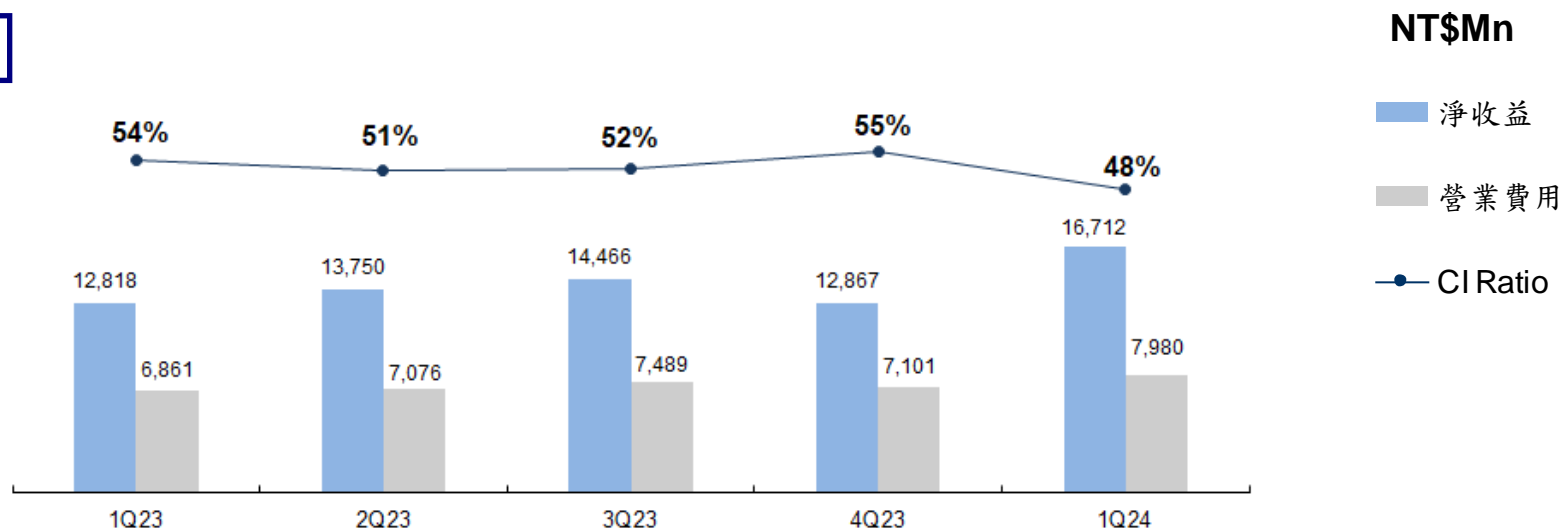


QoQ	133%	-1075%	324%	74%	20%
YoY	143%	-225%	22%	54%	41%

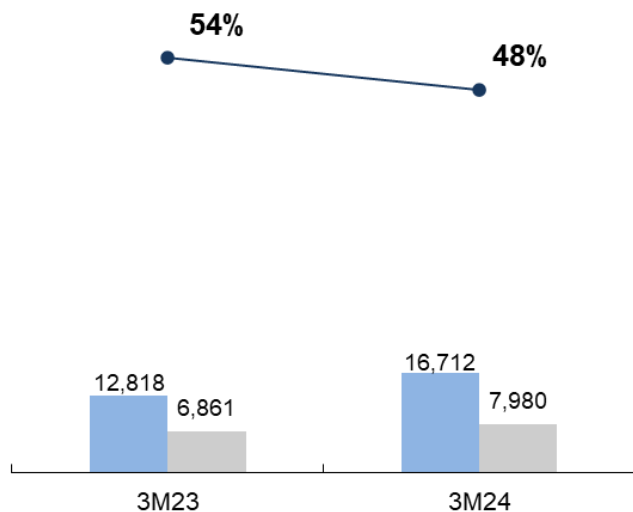
Note: numbers are presented on consolidated basis.

金控營業費用分析

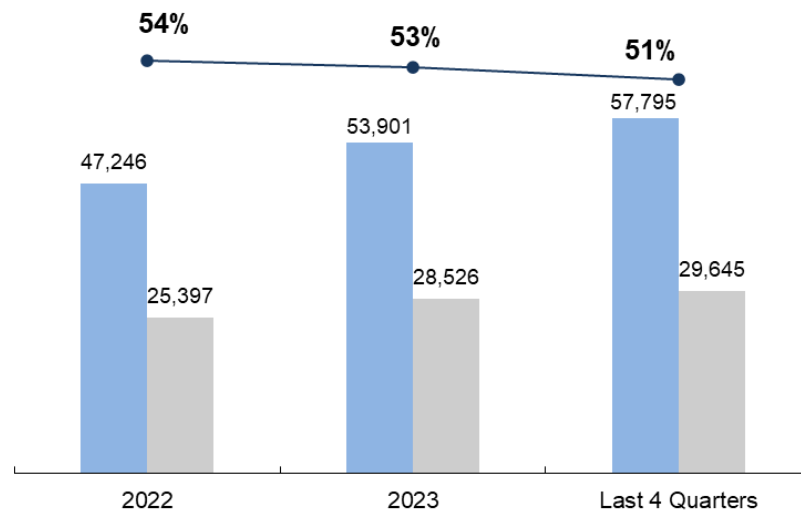
Quarterly



Yearly



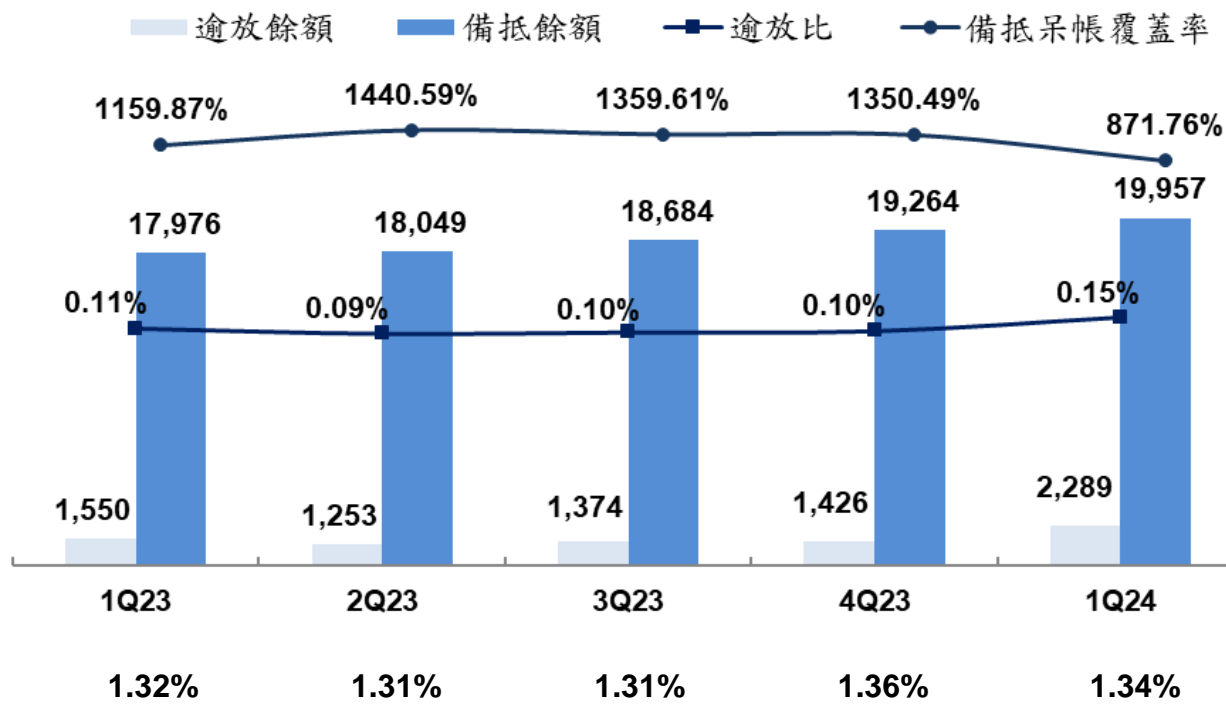
Year-to-date



Note: numbers are presented on consolidated basis.

銀行放款資產品質

NT\$Mn



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

Note 2: numbers are presented on consolidated basis.

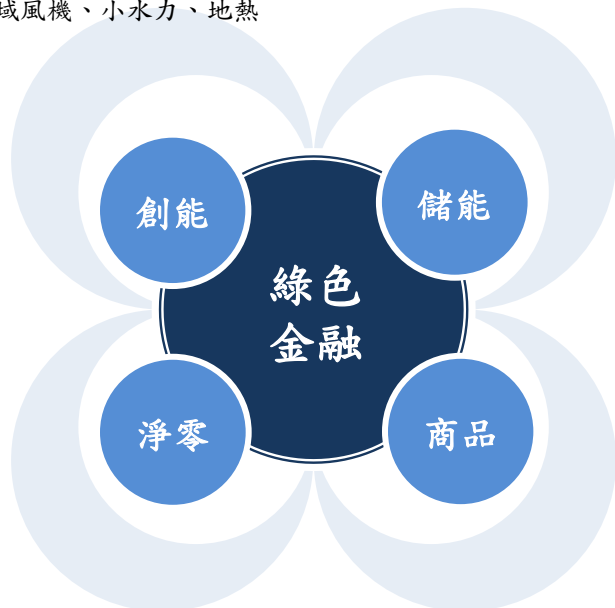
綠能金融生態圈

截至1Q24太陽光電融資裝置容量約3.59GW，市占率近三成，融資餘額約NT\$1,111億元

■ 太陽能融資龍頭

■ 新興綠能領域積極投入 陸域風機、小水力、地熱

■ 儲能設備融資拓展



■ 跨足淨零服務

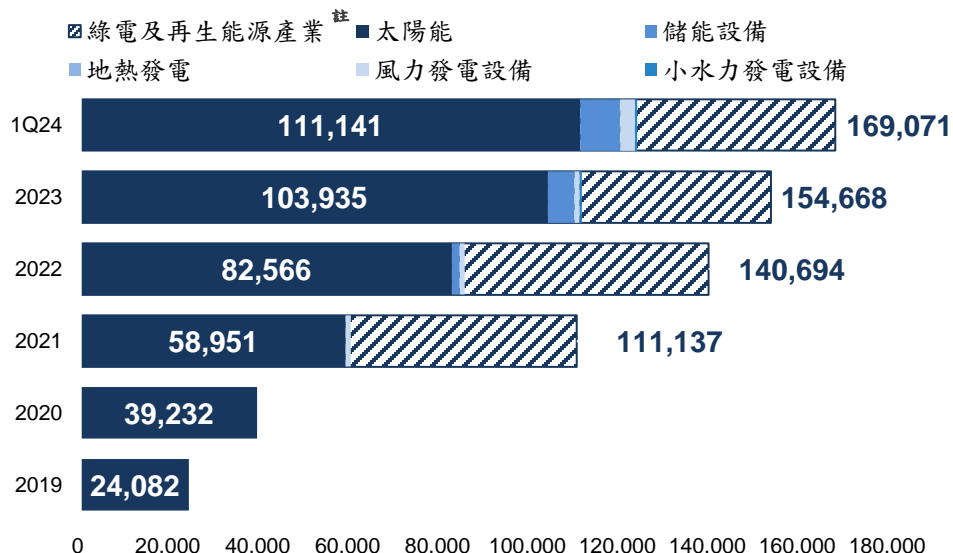
盤查、查證、減碳設備融資等服務

■ 首創綠電交易信託平台

■ ESG商品服務

ESG永續連結貸款、綠色定期存款、ESG基金、環保綠能產業承銷

綠電及再生能源產業融資餘額 (NT\$mn)



註：「綠電及再生能源產業」係行政院六大核心戰略產業之一，統計範圍係依行政院選定41項主計處行業別代號之授信餘額，資料期間自2021年起。

綠電及再生能源產業放款/總放款



10.9 %



20.3%

永豐銀行擬收購柬埔寨微型存款金融機構 Amret Plc.

交易概要

背景動機

- 衝刺海外收益、拓展海外布局為金控重要策略主軸之一
- 柬埔寨是亞洲成長最快的經濟體之一，且Amret為當地資產規模第一大的微型存款金融機構(Microfinance Deposit-Taking Institutions, MDI)
- 期待透過與IFC與FMO的合作，從中獲取ESG執行的寶貴經驗，進一步擴大在永續金融的影響力

交易概述

- 在取得台灣與柬埔寨當地主管機關核准後，永豐銀行擬認購原股東持有之Amret公司股權
- 考量原股東(IFC、FMO)對標的公司經營理念延續性及加速積累本行對當地市場的熟悉度，擬規劃分3年完成100%股權收購

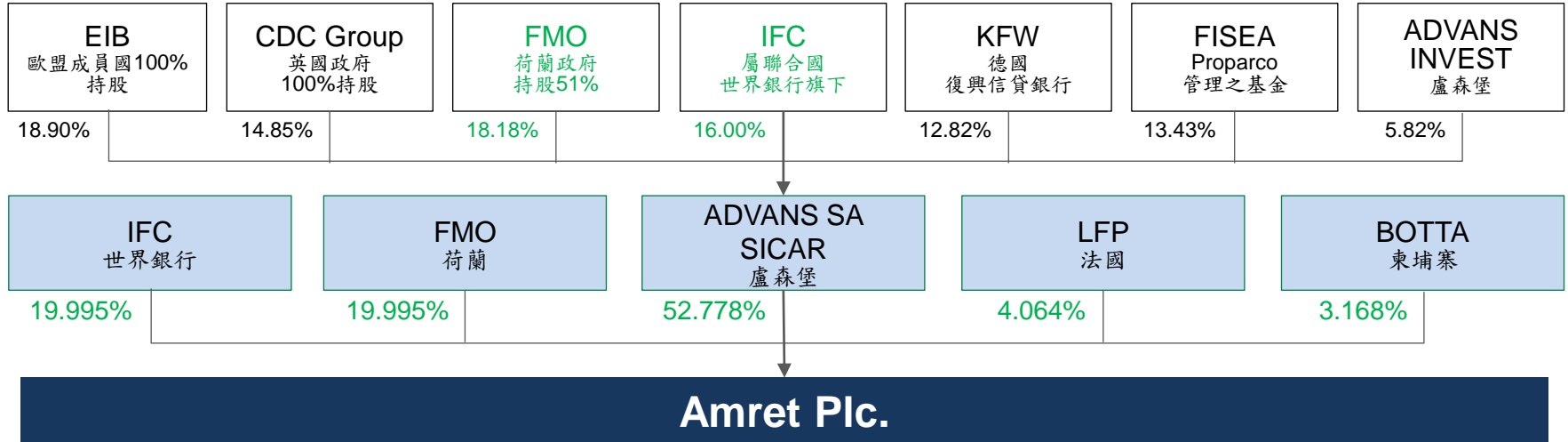
交易架構

- 以永豐銀行分階段併購100%股權方式，建立柬埔寨營運據點
 - (1) 第一年(2024)：收購80%股權
 - (2) 第二年(2025)：收購10%股權
 - (3) 第三年(2026)：收購10%股權

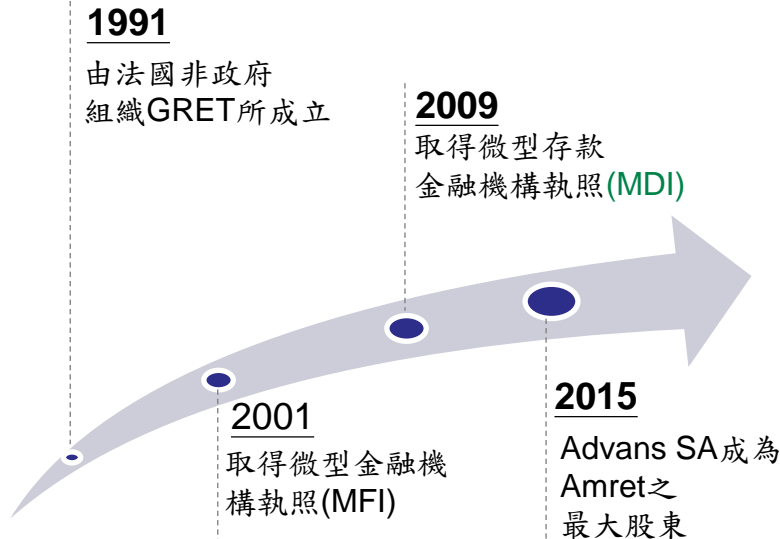
收購價金

- 本次收購80%股權交易總價金約**435百萬美元**
- 第二年及第三年之交割金額依價格調整機制計算

Amret概覽



Key Milestones



資料來源：官網

標的公司特色

- 主要股東為享譽盛名的國際開發金融機構，高度重視ESG
 - Advans S.A./FMO/IFC秉持著業界領先的顧客權益保障標準，專精於永續及普惠金融責任投資
- 資產規模第一大的微型存款金融機構
 - 2023年總資產約20億美元

Amret營運資料

資產負債簡表

(USD mn)	2021	2022	2023
現金及存放同業	174	234	455
放款淨額	1,345	1,718	1,560
固定資產	6	7	8
資產合計	1,555	1,993	2,054
存款淨額	743	987	1,052
總借款	535	685	677
負債合計	1,312	1,708	1,752
股東權益	243	285	303

損益簡表

(USD mn)	2021	2022	2023
利息淨收益	112	137	127
非利息淨收益	3	2	3
提存費用	-5	-10	-33
其他收入	-1	-1	4
淨收益	109	128	100
營業費用	-58	-65	-64
稅前淨利	51	63	36
稅後淨利	41	50	28

重要財務指標

指標	2021	2022	2023
ROE	18.2%	18.9%	9.4%
ROA	2.8%	2.8%	1.4%
NIM	9.6%	8.9%	7.7%
NPL Ratio	0.26%	0.48%	3.17%

說明：資產負債簡表、損益簡表資料來源為2021-2023公司財報。
重要財務指標係根據上述財務資料計算而得
資產規模排名資料來源為柬埔寨央行2023年監理年報

截至2023年底，**150**個營運據點遍布柬埔寨
全國**24**個省份

資產規模排行全柬埔寨154家金融機構**No.9**

Appendix 1/12

SPH's Balance Sheet (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)	YTD(%)
	2022	2023	1Q23	2Q23	3Q23	4Q23	1Q24			
Assets:										
Cash and cash equivalents, net	66,232	30,644	35,811	33,996	31,804	30,644	36,639	19.56	2.31	19.56
Due from the central bank and call loans to banks, net	281,921	184,050	282,842	225,089	174,154	184,050	140,751	-23.53	-50.24	-23.53
Financial assets at fair value through profit or loss	91,644	149,884	89,496	138,926	154,122	149,884	176,660	17.86	97.39	17.86
Financial assets at fair value through other comprehensive income	336,139	374,875	332,335	332,854	345,622	374,875	398,072	6.19	19.78	6.19
Debt instrument investments measured at amortized cost	225,460	303,547	246,318	273,843	302,059	303,547	301,101	-0.81	22.24	-0.81
Securities purchased under agreements to resell	67,874	77,919	91,081	69,443	68,656	77,919	81,332	4.38	-10.70	4.38
Receivables, net	90,210	128,573	99,185	115,768	124,550	128,573	149,234	16.07	50.46	16.07
Current tax assets	126	269	244	445	581	269	460	70.76	88.34	70.76
Discounts and loans, net	1,328,703	1,423,468	1,409,606	1,406,461	1,436,103	1,423,468	1,518,762	6.69	7.74	6.69
Investments accounted for using the equity method, net	1,012	1,016	1,064	1,070	1,131	1,016	1,067	4.98	0.25	4.98
Other financial assets, net	45,018	44,464	47,968	48,423	46,182	44,464	50,051	12.57	4.34	12.57
Investment property, net	2,391	2,267	2,361	2,384	2,272	2,267	2,260	-0.33	-4.28	-0.33
Property, plant and equipment, net	13,288	13,249	13,213	13,127	13,180	13,249	13,289	0.31	0.57	0.31
Right-of-use assets	3,647	3,720	3,540	3,722	3,839	3,720	3,617	-2.77	2.20	-2.77
Intangible assets, net	2,310	2,443	2,325	2,401	2,391	2,443	2,426	-0.70	4.33	-0.70
Deferred tax assets	2,014	2,405	1,936	2,057	2,050	2,405	2,288	-4.86	18.15	-4.86
Other assets, net	30,775	28,558	24,837	24,266	26,995	28,558	30,146	5.56	21.38	5.56
Total Assets	2,588,763	2,771,353	2,684,164	2,694,275	2,735,692	2,771,353	2,908,155	4.94	8.34	4.94
Liabilities and equity										
Liabilities										
Deposits from the central bank and banks	72,477	115,708	83,701	81,971	88,617	115,708	123,837	7.02	47.95	7.02
Funds borrowed from the Central Bank and other banks	0	2,761	0	0	0	2,761	2,817	2.05	-	2.05
Commercial paper payable, net	19,103	54,048	22,858	41,573	47,760	54,048	70,242	29.96	207.29	29.96
Financial liabilities at fair value through profit or loss	59,765	76,270	49,353	67,499	80,082	76,270	82,290	7.89	66.74	7.89
Securities sold under agreement to repurchase	59,923	68,719	66,134	68,603	81,350	68,719	96,831	40.91	46.42	40.91
Payables	50,522	60,042	54,339	64,884	65,061	60,042	73,470	22.36	35.21	22.36
Current tax liabilities	1,479	1,973	2,352	2,173	1,825	1,973	2,982	51.13	26.81	51.13
Deposit and remittances	2,000,529	2,018,978	2,051,034	2,008,436	2,004,086	2,018,978	2,060,463	2.05	0.46	2.05
Bonds payable	71,242	71,827	71,244	71,245	73,246	71,827	71,679	-0.21	0.61	-0.21
Short-term borrowings	3,865	7,887	5,713	6,776	5,587	7,887	11,285	43.09	97.53	43.09
Long-term borrowings	2,481	122	948	978	1,141	122	928	660.44	-2.11	660.44
Liabilities component of preferred stocks	18	18	18	18	18	18	18	0.00	0.00	0.00
Provisions	3,100	3,409	2,976	3,020	2,955	3,409	3,272	-4.02	9.94	-4.02
Other financial liabilities	69,764	79,419	81,406	85,284	84,290	79,419	87,850	10.62	7.92	10.62
Lease liabilities	3,133	3,244	3,020	3,218	3,358	3,244	3,134	-3.40	3.76	-3.40
Deferred tax liabilities	1,669	1,627	1,356	1,538	1,750	1,627	1,758	8.04	29.65	8.04
Other liabilities	15,674	16,965	13,950	14,024	16,340	16,965	18,164	7.07	30.21	7.07
Total liabilities	2,434,745	2,583,017	2,510,402	2,521,241	2,557,469	2,583,017	2,711,019	4.96	7.99	4.96
Capital stock	113,838	123,764	121,338	123,764	123,764	123,764	123,764	0.00	2.00	0.00
Capital surplus	2,229	6,129	6,129	6,129	6,129	6,129	6,129	0.00	0.00	0.00
Retained earnings	52,153	63,600	56,802	52,565	59,492	63,600	72,884	14.60	28.31	14.60
Other equity	(14,200)	(5,158)	-10,508	-9,424	-11,163	-5,158	-5,642	NA	-46.31	NA
Total equity attributable to owners of the parent	154,019	188,336	173,761	173,034	178,223	188,336	197,135	4.67	13.45	4.67
TOTAL	2,588,763	2,771,353	2,684,164	2,694,275	2,735,692	2,771,353	2,908,155	4.94	8.34	4.94

Appendix 2/12

Balance Sheet of SPH and its subsidiaries for the 3 months ended Mar 31, 2024

NT\$Mn	BSP (Consolidated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
Assets:								
Cash and cash equivalents, net	27,078	11,158	615	1,035	278	40,163	-3,524	36,639
Due from the central bank and call loans to banks, net	140,751	0	0	0	0	140,751	0	140,751
Financial assets at fair value through profit or loss	87,777	86,625	9	0	2,251	176,662	-2	176,660
Financial assets at fair value through other comprehensive income	378,801	18,762	0	0	509	398,072	0	398,072
Debt instrument investments measured at amortized cost	301,101	0	0	0	0	301,101	0	301,101
Securities purchased under agreements to resell	69,019	12,313	0	0	0	81,332	0	81,332
Receivables, net	66,241	76,553	32	6,450	1,440	150,716	-1,482	149,234
Current tax assets	1,386	330	22	307	2,389	4,435	-3,974	460
Discounts and loans, net	1,514,456	0	0	4,606	0	1,519,062	-300	1,518,762
Investments accounted for using the equity method, net	0	0	987	0	222,705	223,692	-222,625	1,067
Other financial assets, net	8,435	39,426	100	3,480	0	51,441	-1,390	50,051
Investment property, net	673	162	0	5,663	0	6,498	-4,239	2,260
Property, plant and equipment, net	10,143	2,222	1	264	20	12,650	639	13,289
Right-of-use assets	2,481	594	45	203	557	3,879	-262	3,617
Intangible assets, net	1,908	504	0	6	9	2,426	0	2,426
Deferred tax assets	1,616	434	7	153	119	2,329	-41	2,288
Other assets, net	10,312	19,606	123	99	40	30,180	-35	30,146
Total Assets	2,622,177	268,688	1,940	22,267	230,318	3,145,390	-237,235	2,908,155
Liabilities and equity								
Liabilities								
Deposits from the central bank and banks	123,837	0	0	0	0	123,837	0	123,837
Funds borrowed from the Central Bank and other banks	2,817	0	0	0	0	2,817	0	2,817
Commercial paper payable, net	0	47,381	0	8,034	14,827	70,242	0	70,242
Financial liabilities at fair value through profit or loss	43,979	38,312	0	0	0	82,292	-2	82,290
Securities sold under agreement to repurchase	47,567	49,264	0	0	0	96,831	0	96,831
Payables	32,257	42,349	31	81	234	74,952	-1,482	73,470
Current tax liabilities	2,359	311	18	59	4,251	6,997	-4,015	2,982
Deposit and remittances	2,065,277	0	0	0	0	2,065,277	-4,814	2,060,463
Bonds payable	56,683	5,000	0	0	9,996	71,679	0	71,679
Short-term borrowings	0	5,224	0	6,060	0	11,285	0	11,285
Long-term borrowings	0	0	0	1,228	0	1,228	-300	928
Liabilities component of preferred stocks	0	0	0	0	18	18	0	18
Provisions	2,740	435	6	23	67	3,272	0	3,272
Other financial liabilities	53,128	34,823	0	0	0	87,951	-101	87,850
Lease liabilities	2,565	611	45	574	616	4,412	-1,278	3,134
Deferred tax liabilities	1,264	189	111	188	7	1,758	0	1,758
Other liabilities	8,351	8,537	0	1,284	27	18,199	-35	18,164
Total liabilities	2,442,825	232,435	212	17,532	30,043	2,723,047	-12,027	2,711,019
Share capital	96,993	16,212	1,420	4,681	126,264	245,570	-121,806	123,764
Capital surplus	15,581	523	2	4	6,131	22,242	-16,112	6,129
Retained earnings	73,694	18,139	329	196	73,617	165,976	-93,092	72,884
Other equity	-6,916	1,379	-23	-146	-5,738	-11,444	5,802	-5,642
Total equity attributable to owners parent	179,352	36,253	1,728	4,735	200,275	422,344	-225,208	197,135
TOTAL	2,622,177	268,688	1,940	22,267	230,318	3,145,390	-237,235	2,908,155

Appendix 3/12

SPH's P&L (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results							YTD Results		
	2022	2023	1Q23	2Q23	3Q23	4Q23	1Q24	QoQ(%)	YoY(%)	3M23	3M24	YoY(%)
Interest revenue	47,359	75,531	17,900	18,486	19,326	19,818	19,724	-0.47	10.19	17,900	19,724	10.19
Interest expense	-20,455	-51,087	-11,588	-12,322	-13,174	-14,003	-13,994	0.06	-20.76	-11,588	-13,994	-20.76
Net interest Income	26,903	24,444	6,311	6,164	6,152	5,816	5,731	-1.46	-9.20	6,311	5,731	-9.20
Net revenues other than interest												
Commissions and fee revenues, net	13,879	14,750	3,591	3,836	4,083	3,241	5,762	77.76	60.47	3,591	5,762	60.47
Gains on financial assets and liabilities at fair value through profit or loss	1,482	10,280	2,326	2,833	3,165	1,956	5,256	168.68	126.01	2,326	5,256	126.01
Gain (loss) on investment property	0	50	0	0	50	0	0	-	-	0	0	-
Realized gain (loss) on financial assets at fair value through other comprehensive income	1,268	1,528	103	734	809	-119	336	383.70	226.48	103	336	226.48
Net gain arising from derecognition of financial assets measured at amortised cost	-84	52	13	10	15	14	15	7.85	15.39	13	15	15.39
Share of profit (loss) of associates and joint ventures accounted for using equity method	215	131	47	41	33	11	32	196.28	-32.82	47	32	-32.82
Foreign exchange gains, net	2,636	1,718	184	-186	-23	1,743	-675	-138.74	-467.28	184	-675	-467.28
(Impairment losses) reversal gains on assets	-16	46	21	61	-43	7	-3	-136.05	-112.74	21	-3	-112.74
Rental revenue	269	243	63	61	60	58	55	-5.63	-12.11	63	55	-12.11
Other revenues, net	694	660	160	196	165	139	203	45.95	26.99	160	203	26.99
Total net revenues	47,246	53,901	12,818	13,750	14,466	12,867	16,712	29.88	30.38	12,818	16,712	30.38
Bad debt expenses and guarantee liability provisions	-2,444	-2,304	-432	-479	-456	-938	-614	34.53	-42.19	-432	-614	-42.19
Operating expenses	-25,397	-28,526	-6,861	-7,076	-7,489	-7,101	-7,980	-12.38	-16.31	-6,861	-7,980	-16.31
Employee benefits expense	-15,820	-18,013	-4,508	-4,542	-4,932	-4,031	-5,397	-33.89	-19.71	-4,508	-5,397	-19.71
Depreciation and amortization	-2,307	-2,386	-577	-586	-609	-616	-615	0.08	-6.67	-577	-615	-6.67
Others	-7,270	-8,126	-1,776	-1,949	-1,948	-2,454	-1,967	19.84	-10.80	-1,776	-1,967	-10.80
Bad debts and guarantee liability provisions & Operating expenses	-27,841	-30,830	-7,292	-7,554	-7,945	-8,038	-8,594	-6.91	-17.84	-7,292	-8,594	-17.84
Income (loss) before income tax	19,405	23,071	5,526	6,196	6,521	4,829	8,118	68.13	46.92	5,526	8,118	46.92
Income tax (benefit) expense	-3,444	-3,307	-777	-845	-909	-776	-1,241	-59.88	-59.66	-777	-1,241	-59.66
Profit (loss)	15,961	19,764	4,749	5,351	5,612	4,053	6,878	69.71	44.84	4,749	6,878	44.84

Appendix 4/12

P&L of SPH and its subsidiaries for the 3 months ended Mar. 31, 2024

NT\$Mn	BSP (Consolidated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
Interest revenue	18,396	1,019	3	325	1	19,744	-20	19,724
Interest expense	-13,042	-793	0	-110	-82	-14,027	34	-13,994
Net interest income	5,354	226	3	216	-81	5,717	14	5,731
Net revenues other than interest								
Commissions and fee revenues, net	3,350	2,352	63	-1	0	5,764	-2	5,762
Gains on financial assets and liabilities at fair value through profit or loss	4,182	863	0	0	210	5,256	0	5,256
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	278	58	0	0	0	336	0	336
Net gain arising from derecognition of financial assets measured at amortised cost	15	0	0	0	0	15	0	15
Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	31	0	7,053	7,084	-7,052	32
Foreign exchange gains, net	-976	302	0	-1	0	-675	0	-675
(Impairment losses) reversal gains on assets	-2	0	0	0	0	-3	0	-3
Rental revenue	23	5	0	73	0	100	-45	55
Other revenues, net	38	165	0	11	0	214	-11	203
Total net revenues	12,261	3,970	97	298	7,182	23,808	-7,096	16,712
Bad debt expenses and guarantee liability provisions	-541	-1	0	-72	0	-614	0	-614
Operating expenses	-5,338	-2,350	-58	-154	-127	-8,027	48	-7,980
Employee benefits expense	-3,491	-1,708	-37	-74	-87	-5,397	0	-5,397
Depreciation and amortization	-438	-144	-3	-50	-17	-652	37	-615
Others	-1,409	-498	-18	-31	-22	-1,978	11	-1,967
Bad debts and guarantee liability provisions & Operating expenses	-5,879	-2,351	-58	-226	-127	-8,641	48	-8,594
Income (loss) before income tax	6,381	1,619	40	72	7,055	15,167	-7,048	8,118
Income tax (benefit) expense	-1,148	-90	-9	-17	24	-1,241	0	-1,241
Profit (loss)	5,233	1,528	30	55	7,079	13,926	-7,048	6,878

Appendix 5/12

BSP's Balance Sheet (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)	YTD(%)
	2022	2023	1Q23	2Q23	3Q23	4Q23	1Q24			
Assets										
Cash and cash equivalents	53,490	25,400	28,286	28,039	24,459	25,400	27,078	6.60	-4.27	6.60
Due from the central bank and call loans to banks	281,921	184,050	282,842	225,089	174,154	184,050	140,751	-23.53	-50.24	-23.53
Financial assets at fair value through profit or loss	53,287	80,542	47,047	73,874	92,246	80,542	87,777	8.98	86.57	8.98
Financial assets at fair value through other comprehensive income	319,107	358,340	314,204	312,761	326,568	358,340	378,801	5.71	20.56	5.71
Debt instrument investments measured at amortized cost	225,460	303,547	246,318	273,843	302,059	303,547	301,101	-0.81	22.24	-0.81
Securities purchased under agreements to resell	60,264	66,805	80,643	52,459	55,253	66,805	69,019	3.31	-14.41	3.31
Receivables, net	56,510	60,925	59,074	64,504	66,022	60,925	66,241	8.72	12.13	8.72
Current tax assets	1,138	1,302	1,252	1,439	1,587	1,302	1,386	6.47	10.78	6.47
Discounts and loans, net	1,322,023	1,419,039	1,403,508	1,400,988	1,431,263	1,419,039	1,514,456	6.72	7.91	6.72
Other financial assets, net	4,355	4,657	6,809	5,044	5,159	4,657	8,435	81.11	23.89	81.11
Investment property, net	1,026	851	998	1,029	919	851	673	-20.97	-32.58	-20.97
Property, plant and equipment, net	9,887	9,930	9,831	9,775	9,847	9,930	10,143	2.15	3.18	2.15
Intangible assets, net	2,660	2,518	2,566	2,602	2,588	2,518	2,481	-1.46	-3.31	-1.46
Right-of-use assets	1,755	1,910	1,786	1,860	1,838	1,910	1,908	-0.13	6.78	-0.13
Deferred tax assets	1,385	1,709	1,307	1,421	1,460	1,709	1,616	-5.44	23.59	-5.44
Other assets, net	9,172	9,857	5,102	5,532	7,999	9,857	10,312	4.62	102.13	4.62
Total	2,403,440	2,531,382	2,491,572	2,460,259	2,503,421	2,531,382	2,622,177	3.59	5.24	3.59
Liabilities and Equity										
Liabilities										
Deposits from the central bank and banks	72,477	115,708	83,701	81,971	88,617	115,708	123,837	7.02	47.95	7.02
Funds borrowed from the Central Bank and other banks	0	2,761	0	0	0	2,761	2,817	2.05	-	2.05
Financial liabilities at fair value through profit or loss	30,876	42,123	19,362	35,806	47,259	42,123	43,979	4.41	127.14	4.41
Securities sold under agreement to repurchase	28,311	26,174	31,757	24,091	35,067	26,174	47,567	81.74	49.79	81.74
Payables	26,096	28,082	30,031	26,981	36,638	28,082	32,257	14.86	7.41	14.86
Current tax liabilities	1,222	1,519	2,101	1,778	1,439	1,519	2,359	55.28	12.27	55.28
Deposit and remittance	2,005,226	2,023,385	2,057,110	2,013,707	2,008,098	2,023,385	2,065,277	2.07	0.40	2.07
Bank debentures	56,250	56,832	56,251	56,251	58,252	56,832	56,683	-0.26	0.77	-0.26
Provisions	2,511	2,827	2,431	2,463	2,396	2,827	2,740	-3.05	12.71	-3.05
Other financial liabilities	36,273	47,854	47,613	49,178	51,530	47,854	53,128	11.02	11.58	11.02
Lease liabilities	2,720	2,601	2,630	2,674	2,670	2,601	2,565	-1.37	-2.44	-1.37
Deferred tax liabilities	1,132	1,179	874	1,080	1,261	1,179	1,264	7.21	44.54	7.21
Other liabilities	2,486	7,507	2,612	4,009	6,435	7,507	8,351	11.25	219.76	11.25
Total liabilities	2,265,579	2,358,551	2,336,472	2,299,988	2,339,663	2,358,551	2,442,825	3.57	4.55	3.57
Stockholders' equity of parent company										
Capital stock	90,326	96,993	96,993	96,993	96,993	96,993	96,993	0.00	0.00	0.00
Capital surplus	12,148	15,581	15,581	15,581	15,581	15,581	15,581	0.00	0.00	0.00
Retained earnings	49,074	66,212	52,933	57,246	62,860	66,212	73,694	11.30	39.22	11.30
Other equity	-13,687	-5,954	-10,407	-9,550	-11,676	-5,954	-6,916	NA	NA	NA
Total equity	137,861	172,832	155,100	160,270	163,758	172,832	179,352	3.77	15.64	3.77
TOTAL	2,403,440	2,531,382	2,491,572	2,460,259	2,503,421	2,531,382	2,622,177	3.59	5.24	3.59

Appendix 6/12

BSP's P&L (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results						YTD Results			
	2022	2023	1Q23	2Q23	3Q23	4Q23	1Q24	QoQ(%)	YoY(%)	3M23	3M24	YoY(%)
Interest revenue	44,528	70,851	16,904	17,356	18,050	18,541	18,396	-0.78	8.83	16,904	18,396	8.83
Interest expense	-19,261	-48,022	-11,023	-11,599	-12,294	-13,105	-13,042	0.48	-18.31	-11,023	-13,042	-18.31
Net interest income	25,267	22,830	5,881	5,757	5,756	5,437	5,354	-1.52	-8.96	5,881	5,354	-8.96
Net revenues other than interest												
Commissions and fee revenues, net	6,990	6,960	1,883	1,967	1,879	1,231	3,350	172.13	77.96	1,883	3,350	77.96
Gains on financial assets and liabilities at fair value through profit or loss	1,592	7,418	1,616	2,294	2,700	808	4,182	417.85	158.75	1,616	4,182	158.75
Gain (loss) on investment property	0	50	0	0	50	0	0	-	-	0	0	-
Realized gain (loss) on financial assets at fair value through other comprehensive income	918	1,156	88	590	553	-75	278	469.36	214.80	88	278	214.80
Net gain arising from derecognition of financial assets measured at amortised cost	-84	52	13	10	15	14	15	7.85	15.39	13	15	15.39
Foreign exchange gains, net	1,967	1,759	227	-286	-226	2,044	-976	-147.76	-530.21	227	-976	-530.21
(Impairment losses) reversal gains on assets	-16	43	21	60	-43	6	-2	-139.75	-111.74	21	-2	-111.74
Rental revenue	114	111	29	29	27	26	23	-12.53	-23.19	29	23	-23.19
Other revenues, net	24	5	6	3	-3	-1	38	4,796.37	552.10	6	38	552.10
Total net revenues	36,773	40,384	9,764	10,424	10,707	9,489	12,261	29.20	25.58	9,764	12,261	25.58
(Reversal of) Allowance for doubtful accounts and guarantees	-2,426	-2,000	-392	-368	-428	-812	-541	33.31	-38.22	-392	-541	-38.22
Operating expenses	-16,974	-19,069	-4,674	-4,789	-4,982	-4,624	-5,338	-15.45	-14.21	-4,674	-5,338	-14.21
Employee benefits expense	-10,251	-11,589	-2,955	-3,010	-3,171	-2,453	-3,491	-42.31	-18.16	-2,955	-3,491	-18.16
Depreciation and amortization	-1,614	-1,697	-414	-419	-430	-435	-438	-0.78	-5.88	-414	-438	-5.88
Others	-5,109	-5,783	-1,305	-1,360	-1,381	-1,736	-1,409	18.86	-7.91	-1,305	-1,409	-7.91
(Reversal of) Allowance for doubtful accounts and guarantees & Operating	-19,400	-21,069	-5,065	-5,157	-5,410	-5,436	-5,879	-8.16	-16.07	-5,065	-5,879	-16.07
Income (loss) before income tax	17,373	19,315	4,698	5,266	5,297	4,054	6,381	57.41	35.82	4,698	6,381	35.82
Income tax (benefit) expense	-2,660	-3,250	-775	-908	-885	-682	-1,148	-68.39	-48.21	-775	-1,148	-48.21
Profit (loss)	14,713	16,066	3,924	4,358	4,412	3,372	5,233	55.20	33.38	3,924	5,233	33.38

Appendix 7/12

SPS's Balance Sheet (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results					YTD Results		
	2022	2023	1Q23	2Q23	3Q23	4Q23	1Q24	QoQ(%)	YoY(%)	YTD(%)
Assets:										
Current assets	160,563	210,976	167,096	205,776	203,173	210,976	255,387	21.05	52.84	21.05
Cash and cash equivalents	14,520	7,199	9,929	8,143	8,379	7,199	11,158	55.00	12.38	55.00
Financial assets at fair value through profit or loss	36,310	67,240	40,354	62,937	59,911	67,240	86,492	28.63	114.33	28.63
Securities purchased under agreements to resell	7,610	11,115	10,438	16,984	13,403	11,115	12,313	10.78	17.97	10.78
Margin loans receivable	18,289	38,645	19,448	25,072	33,852	38,645	43,281	12.00	122.55	12.00
Other current assets	83,834	86,778	86,927	92,640	87,628	86,778	102,142	17.71	17.50	17.71
Non-current assets	9,709	12,716	10,906	13,108	12,055	12,716	13,302	4.61	21.97	4.61
Financial assets at cost	1,228	1,315	1,261	1,143	1,196	1,315	1,229	-6.54	-2.50	-6.54
Properties and equipments, net	2,947	2,954	2,930	3,045	3,019	2,954	2,968	0.47	1.27	0.47
Intangible & other assets	5,534	8,447	6,715	8,920	7,840	8,447	9,105	7.79	35.59	7.79
Total assets	170,272	223,692	178,002	218,884	215,228	223,692	268,688	20.12	50.95	20.12
Liabilities and stockholders' equity										
Liabilities										
Current liabilities	133,568	183,423	140,217	180,526	175,287	183,423	226,483	23.48	61.52	23.48
Liabilities for bonds with attached repurchase agreements	31,612	42,545	34,377	44,512	46,282	42,545	49,264	15.79	43.30	15.79
Futures traders' equity	33,036	30,870	33,256	35,376	32,278	30,870	34,139	10.59	2.66	10.59
Notes payable and accounts payable	15,622	24,127	20,255	24,575	21,974	24,127	35,957	49.03	77.52	49.03
Other current liabilities	53,298	85,881	52,329	76,064	74,752	85,881	107,124	24.74	104.71	24.74
Non-current liabilities	7,096	6,032	6,956	7,041	7,015	6,032	5,953	-1.31	-14.43	-1.31
Total liabilities	140,664	189,455	147,173	187,568	182,301	189,455	232,435	22.69	57.93	22.69
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	523	523	523	523	523	523	0.00	0.00	0.00
Retained earnings	13,131	16,453	13,901	14,151	15,596	16,453	18,139	10.25	30.49	10.25
Other items of equity	-212	1,049	193	431	595	1,049	1,379	31.48	615.64	31.48
Total equity	29,608	34,237	30,829	31,316	32,927	34,237	36,253	5.89	17.59	5.89
TOTAL	170,272	223,692	178,002	218,884	215,228	223,692	268,688	20.12	50.95	20.12

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

Appendix 8/12

SPS's P&L (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results						YTD Results			
	2022	2023	1Q23	2Q23	3Q23	4Q23	1Q24	QoQ(%)	YoY(%)	3M23	3M24	YoY(%)
Net interest income	1,003	395	115	63	64	154	167	9.07	45.36	115	167	45.36
Net fee income	7,285	8,238	1,819	1,992	2,309	2,118	2,531	19.51	39.17	1,819	2,531	39.17
Gains (Losses) on sales of securities, net	-2,357	4,776	402	1,364	1,859	1,151	3,233	180.87	705.03	402	3,233	705.03
Dividend income	1,692	1,795	63	724	947	62	155	149.84	146.61	63	155	146.61
Gains (Losses) on warrant issued, net	-11	9	23	-35	-58	79	67	-14.93	190.70	23	67	190.70
Gains (Losses) from futures transactions	-318	-3,138	398	-1,661	-1,157	-719	-1,935	-169.34	-586.29	398	-1,935	-586.29
Gains (Losses) from options transactions	2	21	-4	-5	-1	32	55	73.49	1460.19	-4	55	1460.19
Gains (Losses) from derivative instruments transactions	198	-1,382	-515	-363	-507	3	-1,155	-35922.53	-124.35	-515	-1,155	-124.35
Gains (Losses) from SBL transactions	2,988	-2,713	-1,294	-549	105	-975	-766	21.41	40.79	-1,294	-766	40.79
Gains (Losses) from valuation of operating securities	-2,534	2,466	1,358	834	-745	1,019	855	-16.06	-37.03	1,358	855	-37.03
Other operating income	982	293	52	148	304	-211	312	248.35	505.20	52	312	505.20
Non-operating income-net	596	1,545	325	399	469	351	450	28.08	38.29	325	450	38.29
Total net revenues	9,527	12,306	2,742	2,910	3,589	3,065	3,970	29.53	44.78	2,742	3,970	44.78
Operating expenses	-7,417	-8,300	-1,933	-1,983	-2,222	-2,162	-2,350	-8.71	-21.58	-1,933	-2,350	-21.58
loss on uncollectible accounts	-1	1	-3	0	-3	6	-1	-113.46	67.70	-3	-1	67.70
Pre-tax income (loss)	2,109	4,007	806	927	1,364	910	1,619	77.97	100.76	806	1,619	100.76
Income tax benefit (expense)	-526	-171	-1	-7	-32	-131	-90	30.71	-7436.21	-1	-90	-7436.21
Net income (Loss)	1,582	3,836	805	919	1,332	779	1,528	96.18	89.83	805	1,528	89.83

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							
	2022	2023	1Q23	2Q23	3Q23	4Q23	1Q24	QoQ(%)	YoY(%)	YTD(%)
Corporate loans										
Manufacturing	194,085	188,902	213,792	199,299	201,390	188,902	204,610	8.32	-4.29	8.32
Electronics Industry	57,332	49,733	61,374	58,293	57,217	49,733	57,444	15.51	-6.40	15.51
Raw Materials	57,185	56,053	59,702	54,779	56,622	56,053	59,328	5.84	-0.63	5.84
Conventional industry	79,568	83,116	92,716	86,227	87,552	83,116	87,838	5.68	-5.26	5.68
FI & security house & insurance	63,175	78,401	68,373	74,957	83,317	78,401	83,233	6.16	21.73	6.16
Installment & leasing	24,310	23,002	23,335	25,657	25,139	23,002	25,465	10.71	9.13	10.71
Construction & real estate	143,724	150,448	146,113	147,281	150,939	150,448	161,478	7.33	10.52	7.33
Wholesales/retail	69,747	66,548	69,083	70,537	66,341	66,548	72,283	8.62	4.63	8.62
Service industry	75,925	79,163	80,856	79,219	83,357	79,163	85,697	8.25	5.99	8.25
Logistics and warehousing	22,262	25,527	24,367	23,408	27,258	25,527	26,267	2.90	7.80	2.90
Hospitality	6,262	4,987	6,330	6,335	5,085	4,987	5,690	14.09	-10.12	14.09
Other services	47,401	48,649	50,159	49,477	51,014	48,649	53,741	10.47	7.14	10.47
Energy and Water	80,257	109,123	86,247	92,721	102,877	109,123	115,875	6.19	34.35	6.19
State-owned company	29,042	22,493	65,856	42,690	32,782	22,493	50,221	123.27	-23.74	123.27
Others	22,683	23,347	23,511	23,292	22,855	23,347	23,280	-0.28	-0.98	-0.28
Business Owner	22,595	23,263	23,424	23,205	22,770	23,263	23,197	-0.28	-0.97	-0.28
Non-profit organization	89	84	88	86	85	84	83	-1.41	-5.39	-1.41
Factoring	12,007	10,708	7,182	7,837	10,407	10,708	9,679	-9.61	34.76	-9.61
Sub total	714,957	752,134	784,348	763,491	779,404	752,134	831,823	10.60	6.05	10.60
Individual loans										
Mortgage loans	590,420	643,077	597,261	613,647	629,847	643,077	656,992	2.16	10.00	2.16
Car loans	7,025	3,981	6,163	5,355	4,651	3,981	3,364	-15.49	-45.41	-15.49
Sub total	597,445	647,058	603,424	619,002	634,498	647,058	660,356	2.06	9.43	2.06
Consumer loans										
Unsecured loans and others	34,903	45,113	37,546	40,353	42,308	45,113	47,325	4.90	26.05	4.90
Credit card	7,421	7,106	7,458	7,459	7,460	7,106	7,107	0.01	-4.72	0.01
Sub total	42,324	52,219	45,004	47,812	49,768	52,219	54,432	4.24	20.95	4.24
Total	1,354,726	1,451,411	1,432,775	1,430,305	1,463,669	1,451,411	1,546,611	6.56	7.95	6.56

Note: Loans portfolio includes non-accrual loans.

Appendix 10/12

BSP's Loan Asset Quality

NT\$Mn	Yearly Results		Quarterly Results						YTD Results			
	2022	2023	1Q23	2Q23	3Q23	4Q23	1Q24	QoQ(%)	YoY(%)	3M23	3M24	YoY(%)
NPL												
90-days NPLs - beginning	1,516	1,457	1,457	1,550	1,253	1,374	1,426	3.80	-2.12	1,457	1,426	-2.12
New NPL influx	1,887	1,282	327	198	340	417	1,066	155.49	226.27	327	1,066	226.27
NPL recovery	723	664	174	207	139	144	113	-21.61	-35.36	174	113	-35.36
Write-offs	1,223	650	60	288	80	221	90	-59.23	50.17	60	90	50.17
90-days NPLs - ending	1,457	1,426	1,550	1,253	1,374	1,426	2,289	60.49	47.72	1,550	2,289	47.72
Total reserves for loans	17,606	19,264	17,976	18,049	18,684	19,264	19,957	3.60	11.02	17,976	19,957	11.02
Provisions for loan loss	2,878	2,270	363	269	672	967	507	-47.55	39.51	363	507	39.51
Recovery - Loan	310	385	72	71	175	67	150	125.57	109.45	72	150	109.45
NPL ratio	0.11%	0.10%	0.11%	0.09%	0.10%	0.10%	0.15%	0.05%	0.04%	0.11%	0.15%	0.04%
Coverage ratio	1208.09%	1350.49%	1159.87%	1440.59%	1359.61%	1350.49%	871.76%	-478.72%	-288.10%	1159.87%	871.76%	-288.10%

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

Appendix 11/12

BSP's Fee Breakdown (Consolidated)

NT\$m	Yearly Results		Quarterly Results							YTD Results		
	2022	2023	1Q23	2Q23	3Q23	4Q23	1Q24	QoQ(%)	YoY(%)	3M23	3M24	YoY(%)
Wealth management	4,393	4,201	827	1,237	1,281	856	2,037	137.93	146.37	827	2,037	146.37
Mutual funds*	1,487	1,785	420	440	549	375	791	110.93	88.18	420	791	88.18
Trust & custodian bank	510	618	131	145	166	175	185	5.71	41.29	131	185	41.29
Life insurance	2,340	1,743	264	637	550	291	1,050	260.99	297.26	264	1,050	297.26
Property insurance	56	55	11	14	15	15	11	-28.14	-2.45	11	11	-2.45
Loan fees	2,014	2,214	880	624	458	253	1,073	323.91	21.93	880	1,073	21.93
Corporate loans	1,716	1,893	806	545	371	171	993	480.00	23.19	806	993	23.19
Individual & consumer loans	189	229	53	58	60	58	58	-0.43	8.65	53	58	8.65
Factoring & A/R financing	109	92	20	22	27	24	22	-8.28	6.67	20	22	6.67
Credit card	33	2	16	2	-14	-2	-19	-1075.40	-224.6	16	-19	-224.64
Others	551	542	160	104	154	124	260	110.22	62.14	160	260	62.14
Import & export service	336	341	72	83	93	93	76	-18.19	6.53	72	76	6.53
Guarantees & acceptances	177	184	41	47	48	47	42	-10.26	2.20	41	42	2.20
Others	38	18	47	-25	13	-17	141	932.22	199.46	47	141	199.46
Total fee income	6,990	6,960	1,883	1,967	1,879	1,231	3,350	172.13	77.96	1,883	3,350	77.96

* : including overseas bonds

Appendix 12/12

BSP's Credit Card Business

NT\$mMn	Yearly Results		Quarterly Results					YTD Results				
	2022	2023	1Q23	2Q23	3Q23	4Q23	1Q24	QoQ(%)	YoY(%)	3M23	3M24	YoY(%)
Credit card business												
Cards in force(thousand)	2,271	2,208	2,291	2,299	2,269	2,208	2,231	1.03%	-2.62%	2,291	2,231	-2.62%
Active cards(thousand)	1,231	1,259	1,241	1,243	1,246	1,259	1,269	0.77%	2.24%	1,241	1,269	2.24%
Account receivables	20,448	20,219	18,797	21,320	19,915	20,219	19,243	-4.83%	2.38%	18,797	19,243	2.38%
Revolving balance	3,915	3,794	3,848	3,742	3,767	3,794	3,708	-2.29%	-3.64%	3,848	3,708	-3.64%
Total consumption	129,501	136,220	32,944	34,978	33,250	35,048	33,599	-4.13%	1.99%	32,944	33,599	1.99%
Avg spending per card(NT\$)	107,518	109,360	26,565	28,175	26,709	27,905	26,553	-4.85%	-0.04%	26,565	26,553	-0.04%
Asset quality												
NPL ratio(90-day past due)	0.12%	0.12%	0.13%	0.11%	0.12%	0.12%	0.14%	0.02%	0.01%	0.13%	0.14%	0.01%
Coverage ratio	685.21%	572.61%	594.16%	652.44%	599.70%	572.61%	547.15%	-25.46%	-47.01%	594.16%	547.15%	-47.01%
Write-offs	130	184	40	46	46	52	50	-2.75%	24.57%	40	50	24.57%
Net charge off ratio	-0.36%	-0.10%	-0.27%	-0.18%	-0.17%	-0.10%	-0.72%	-0.62%	-0.45%	-0.27%	-0.72%	-0.45%