

永豐金控 2024年第三季法人說明會

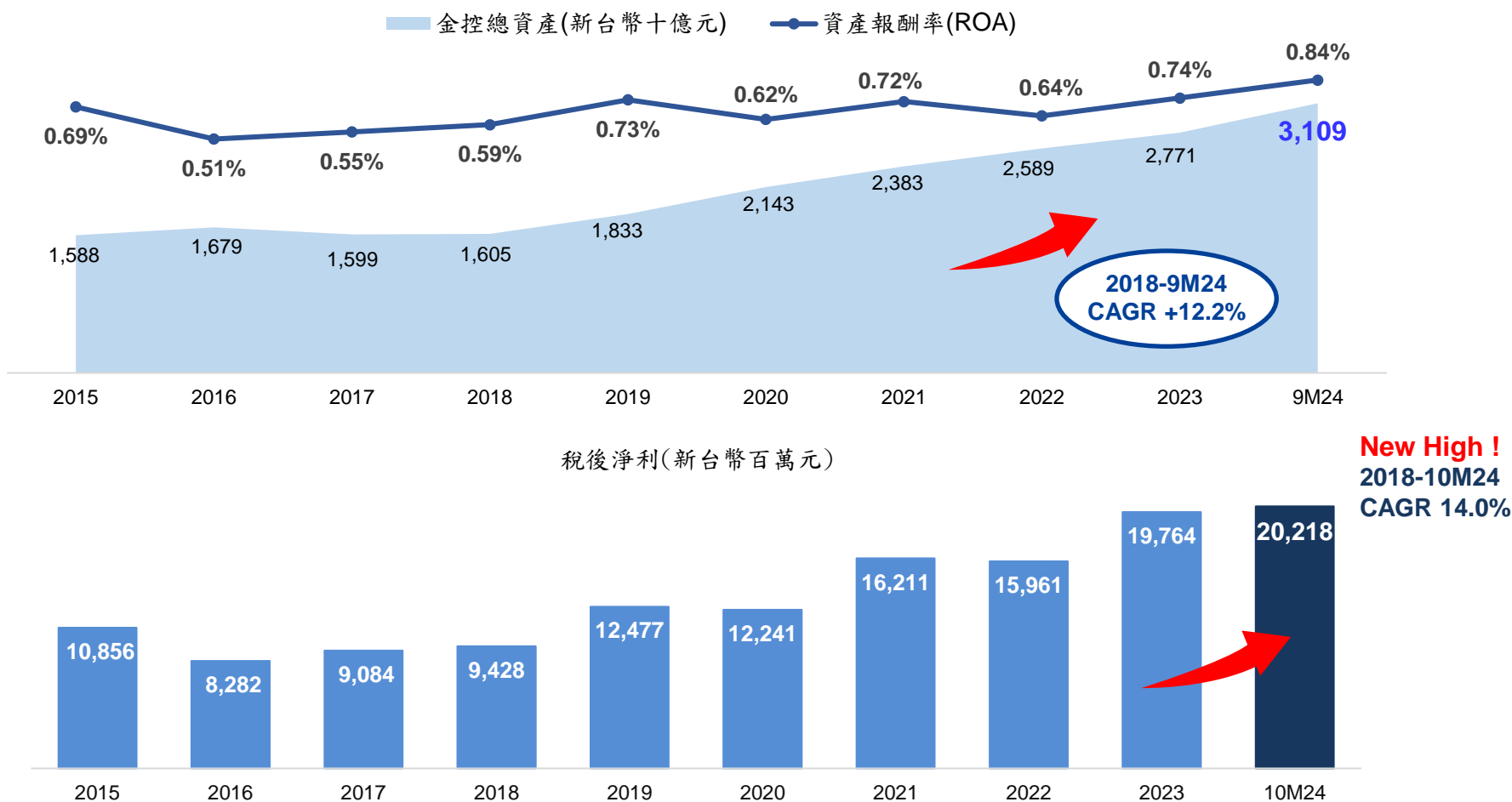
2024/11/14

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金控總資產與獲利能力大幅躍進

資產報酬率(ROA)持續提升；9M24總資產突破NT\$3兆元，2018-9M24 CAGR 12.2%
10M24自結稅後淨利突破NT\$200億元，超越歷年全年獲利，2018-10M24 CAGR 14.0%



註：9M24總資產及10M24稅後淨利未年化，ROA為年化數字

Agenda

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金控整體營運摘要

9M24金控年化ROE12.60%；稅後淨利年成長18%，續創歷史同期新高

NT\$Mn	3Q24	QoQ	YoY	9M24	YoY
淨收益	17,167	6.4%	18.7%	50,046	22.0%
稅後淨利	6,311	19.7%	12.5%	18,496	17.7%

本季淨利收受益於生息資產量價回升、淨手收續增受惠證券、財管動能表現良好

NT\$Mn	3Q24	QoQ	YoY	9M24	YoY
利息淨收益	6,996	14.2%	13.7%	18,853	1.2%
手續費淨收益	5,087	2.7%	24.6%	15,799	37.3%
其他淨收益	5,084	0.7%	20.2%	15,395	41.3%

本季金控總資產突破3兆元，資本水準維持穩健

- 金控3Q總資產規模NT\$3.11兆元，QoQ +5.2%；YoY +13.6%
- 銀行3Q合併放款規模NT\$1.62兆元，QoQ +4.7%；YoY +10.9%
- 金控3Q CAR 129%；銀行合併BIS ratio 14.65%，Tier 1 ratio 12.34%

Awards and Achievements

金控暨子公司3Q24共榮獲51個獎項（9M24獲頒141個獎），其中包含：

- 金控連續五年榮獲《HR Asia》「亞洲最佳企業雇主（Best Companies to Work For in Asia）」
- 金控與銀行分別榮獲台灣永續行動獎－金控「SDG11金獎：小店永豐計畫」、
「SDG13金獎：自身營運節能減碳」、
「SDG13銅獎：氣候行動獎」；銀行「SDG04金獎：Home from Above: Sustainable Harvest」、
「SDG07金獎：Establishing a Sustainable Green Energy Ecosystem」
- 金控榮獲《天下》雜誌「天下永續公民獎」、「天下人才永續獎」
- 銀行榮獲《金融監督管理委員會》「113年公平待客原則評核 - 排名前25%銀行業者」
- 銀行榮獲《The Digital Banker》「Outstanding Use of Technology in Asset」、「Best Data Analytics Initiative」、
「Outstanding FX Services Solution」、「Highly Acclaimed: Best ERP Integration Initiative」
- 銀行榮獲《The Asian Banker》「Best Financial Inclusion Initiative」、「Best Green Financial Lifestyle Initiative」
- 證券榮獲《今周刊》第十八屆財富管理銀行暨證券評鑑「最佳數位體驗獎第一名」、「最佳財富增值獎第二名」、「最佳智能理財獎第二名」、「最佳客戶信任獎第二名」、「最佳永續發展獎第三名」、「最佳行銷創新獎第三名」

二、金控 Financial Highlights

NT\$Mn ; Mn Shares	2021	2022	2023	9M24	YoY	3Q24	2Q24	QoQ
股本	112,711	113,838	123,764	126,859	2.5%	126,859	126,859	0.0%
流通股數	11,271	11,384	12,376	12,686	2.5%	12,686	12,376	2.5%
權益	162,804	154,019	188,336	203,720	14.3%	203,720	193,932	5.0%
總資產	2,382,675	2,588,763	2,771,492	3,108,515	13.6%	3,108,515	2,954,215	5.2%
Leverage	14.64	16.81	14.72	15.26	-0.09	15.26	15.23	0.03
淨收益	45,703	47,246	53,901	50,046	22.0%	17,167	16,128	6.4%
稅後淨利	16,211	15,961	19,764	18,496	17.7%	6,311	5,274	19.7%
EPS (元)	1.36	1.34	1.58	1.46	0.20	0.50	0.42	0.08
每股淨值 (元)	14.44	13.53	15.22	16.06	1.66	16.06	15.67	0.39
ROA	0.72%	0.64%	0.74%	0.84%	0.05%	0.83%	0.73%	0.10%
ROE	10.17%	10.08%	11.55%	12.60%	-0.05%	12.63%	10.85%	1.78%
CAR	131%	122%	134%	129%	1%	129%	127%	2%
DLR	112%	113%	113%	112%	-2%	112%	113%	-1%

銀行Financial Highlights

NT\$Mn	2021	2022	2023	9M24	YoY	3Q24	2Q24	QoQ
股本	86,889	90,326	96,993	103,782	7.0%	103,782	103,782	0.0%
權益	143,129	137,861	172,832	184,372	12.6%	184,372	175,905	4.8%
總資產	2,169,496	2,403,440	2,531,382	2,797,416	11.7%	2,797,416	2,642,466	5.9%
Leverage	15.16	17.43	14.65	15.17	-0.12	15.17	15.02	0.15
PPOP	15,472	19,799	21,315	19,939	21.2%	6,682	6,300	6.1%
稅後淨利	11,415	14,713	16,066	14,433	13.7%	4,717	4,456	5.9%
EPS (元)	1.18	1.52	1.57	1.39	0.14	0.45	0.43	0.02
每股淨值	16.47	15.26	17.82	17.77	0.89	17.77	18.14	-0.37
ROA	0.55%	0.64%	0.65%	0.72%	0.03%	0.69%	0.68%	0.01%
ROE	8.07%	10.47%	10.34%	10.79%	-0.46%	10.42%	10.09%	0.33%
總存款	1,847,864	2,014,543	2,032,597	2,256,049	11.9%	2,256,049	2,155,928	4.6%
總放款	1,213,645	1,353,466	1,450,468	1,621,979	10.9%	1,621,979	1,548,549	4.7%
放存比	65.7%	67.2%	71.4%	71.9%	-0.6%	71.9%	71.8%	0.1%
NPL Ratio	0.13%	0.11%	0.10%	0.13%	0.03%	0.13%	0.12%	0.01%
備抵覆蓋率	1026%	1208%	1350%	1042%	-317%	1042%	1098%	-55%
放款覆蓋率	1.31%	1.33%	1.36%	1.35%	0.04%	1.35%	1.35%	0.00%
BIS Ratio	15.78%	13.80%	15.61%	個體 15.18% 14.65%	-0.12%	14.65%	2Q個體 15.16% 14.63%	0.02%
Tier 1 Ratio	12.66%	11.16%	12.99%	12.82% 12.34%	0.11%	12.34%	12.69% 12.21%	0.13%
普通股權益比率	10.99%	9.35%	11.23%	11.19% 10.77%	0.47%	10.77%	10.99% 10.58%	0.19%

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

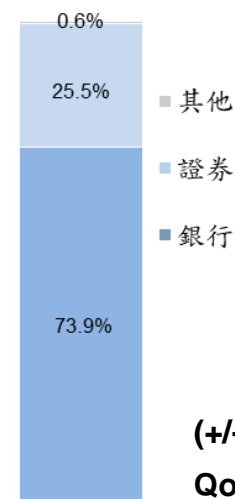
NT\$Mn	2021	2022	2023	9M24	YoY	3Q24	2Q24	QoQ
股本	16,212	16,212	16,212	16,648	2.7%	16,648	16,648	0.0%
權益	32,719	29,608	34,237	36,891	12.0%	36,891	35,558	3.7%
總資產	197,393	170,272	223,692	292,558	35.9%	292,558	293,726	-0.4%
資本利得	1,280	90	1,382	1,630	50.5%	590	402	46.8%
穩定性收入	12,346	8,841	9,379	9,671	38.9%	3,546	3,238	9.5%
稅後淨利	4,815	1,582	3,836	4,535	48.4%	1,627	1,375	18.3%
EPS (元)	2.97	0.98	2.37	2.72	0.84	0.98	0.83	0.15
每股淨值 (元)	20.18	18.26	21.12	22.16	1.85	22.16	21.36	0.80
資本適足率	369%	388%	338%	327%	-36%	327%	300%	27%
ROA	2.89%	0.86%	1.95%	2.35%	0.23%	2.21%	1.97%	0.24%
ROE	15.57%	5.08%	12.02%	17.03%	3.96%	17.87%	15.40%	2.46%
Leverage	6.03	5.75	6.53	7.93	1.39	7.93	8.26	-0.33
個體經紀業務市占率	4.85%	4.84%	4.80%	4.74%	-0.05%	4.76%	4.75%	0.01%
個體平均融資餘額	20,617	18,215	18,013	26,981	61.5%	29,330	27,633	6.1%
個體平均融資餘額市占率	6.43%	6.51%	6.58%	6.88%	0.41%	6.93%	6.91%	0.02%

Note: numbers are presented on consolidated basis.



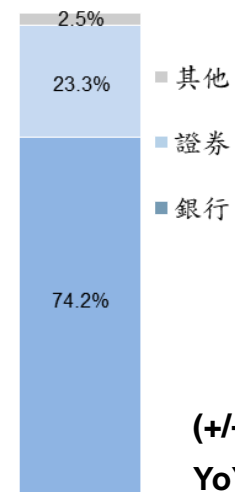
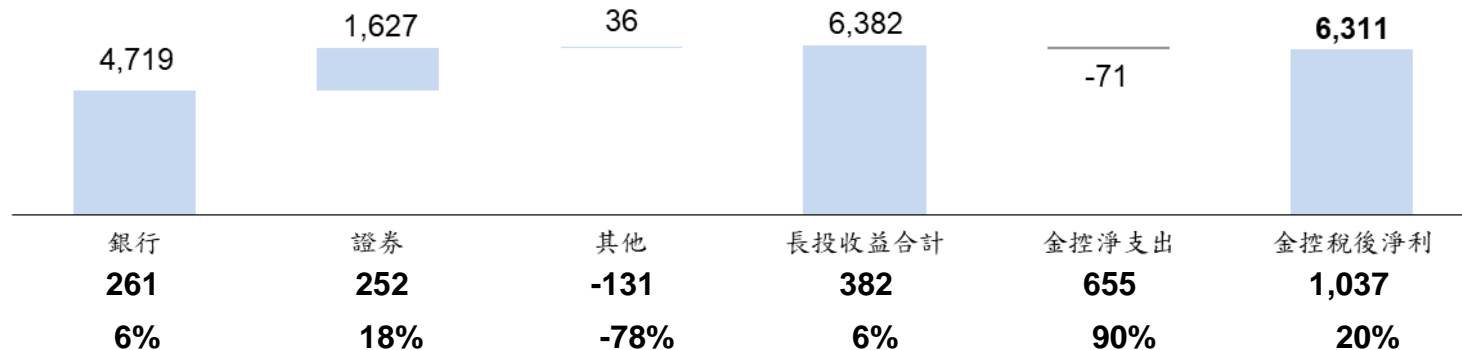
三、金控各子公司獲利貢獻

長投收益佔比

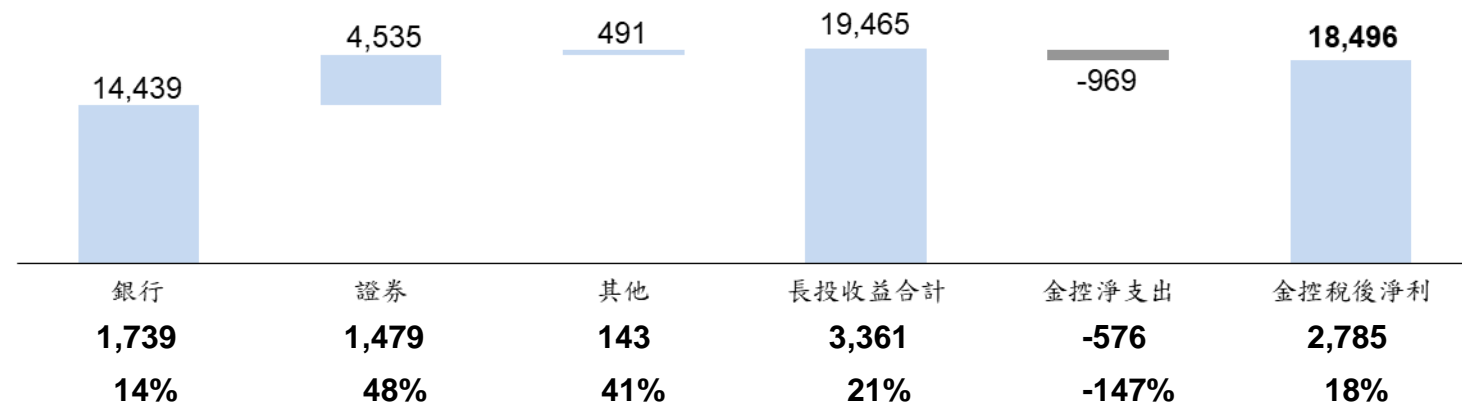


3Q24

NT\$Mn



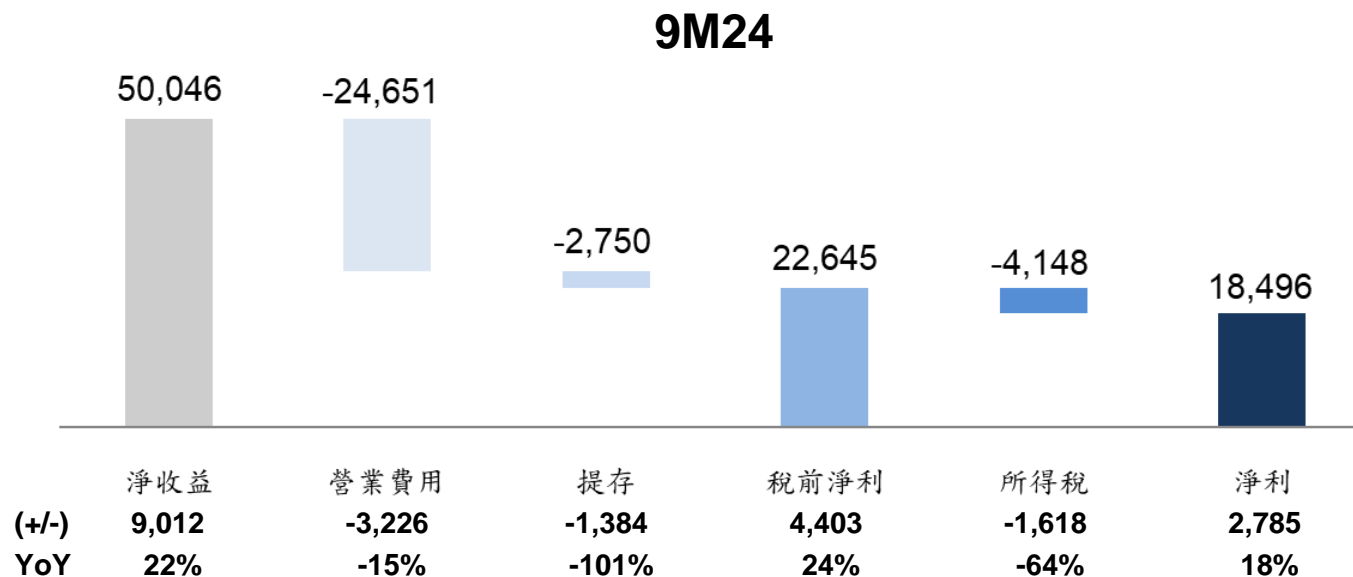
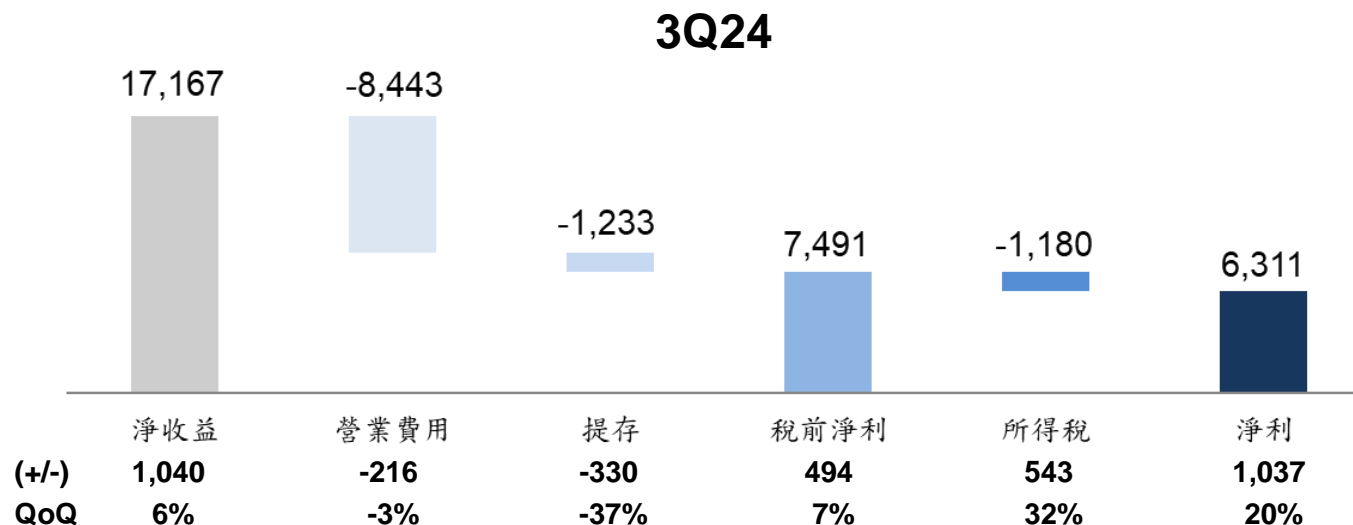
9M24



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

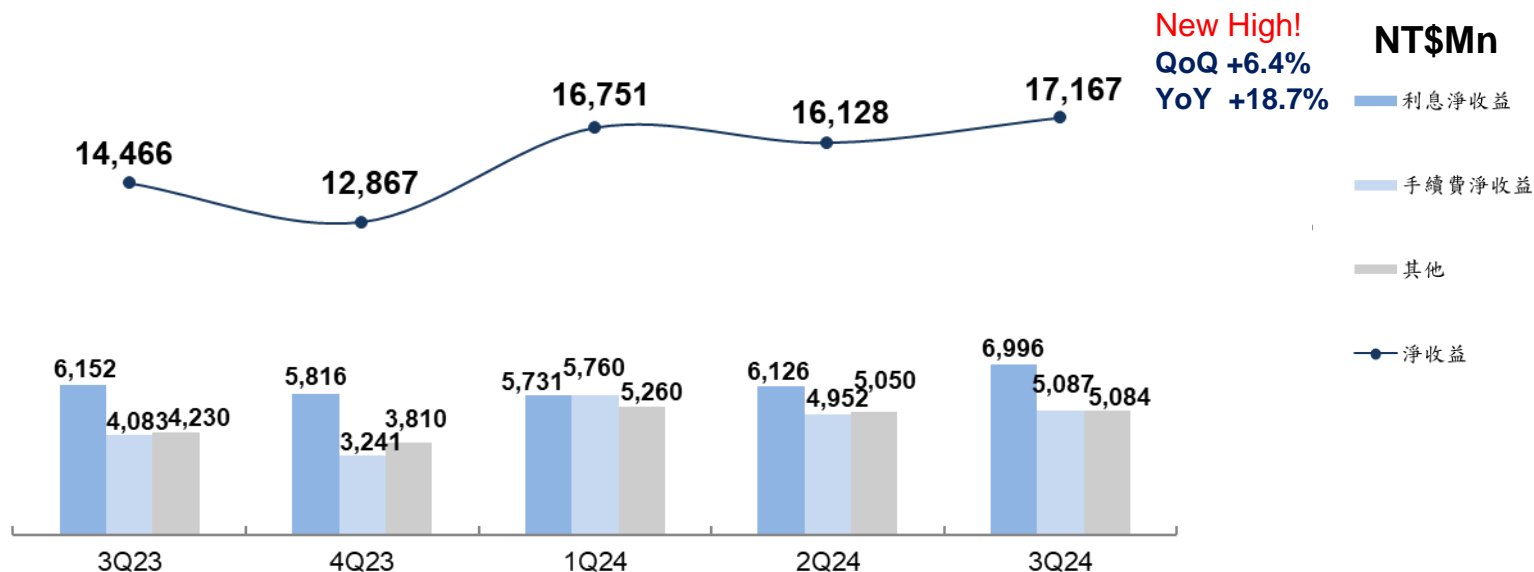


Note : numbers are presented on consolidated basis. (+/-)均為本期減前期，正數與正變動率為對損益有正影響，反之亦然

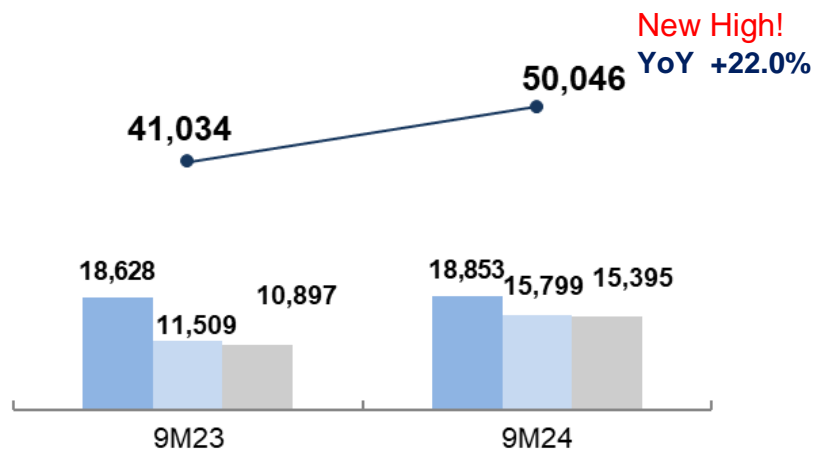


金控淨收益趨勢

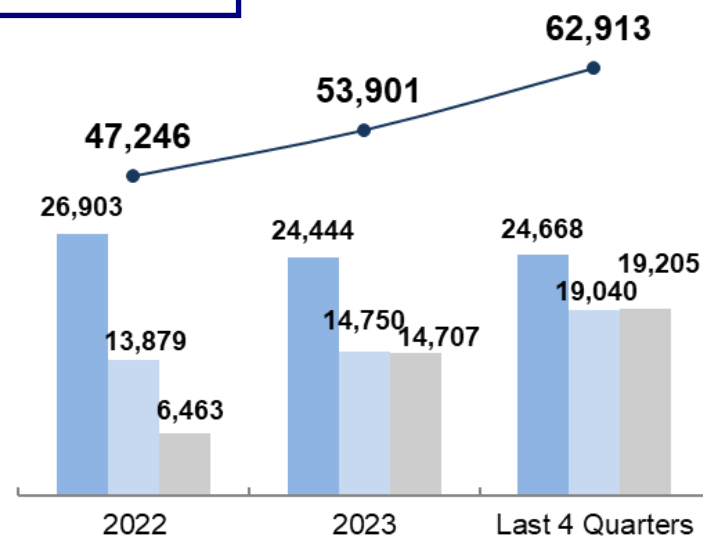
Quarterly



Yearly



Year-to-date

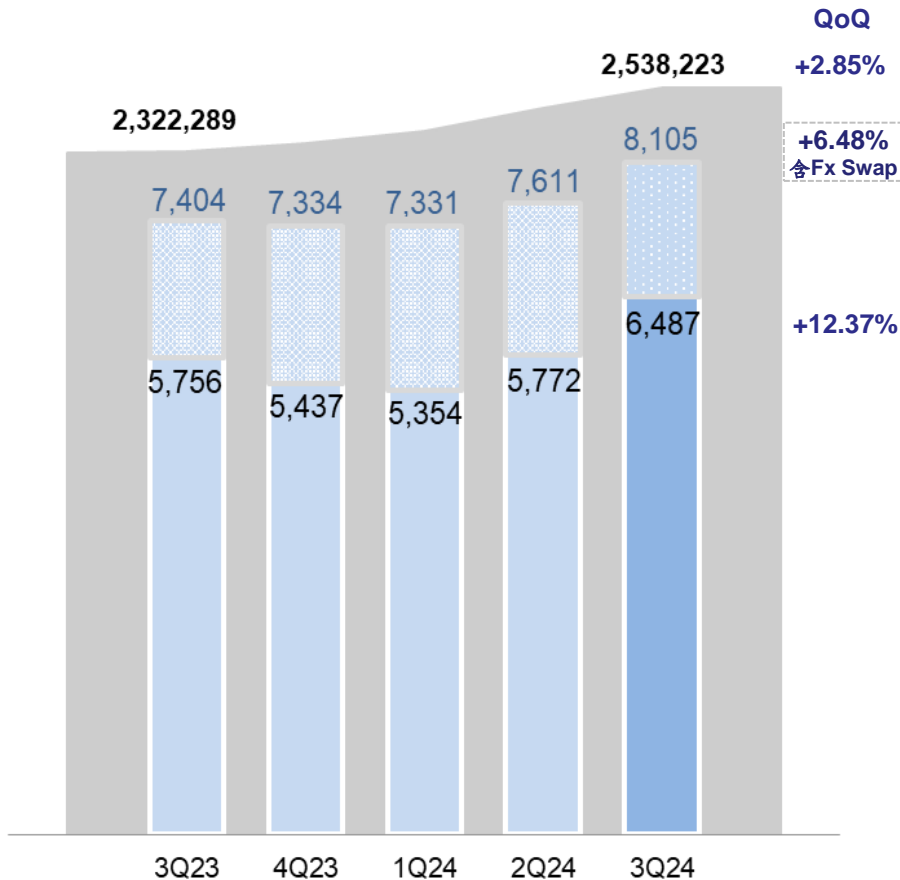


銀行NIM & Spread

Interest earning assets & Net interest income

NT\$Mn

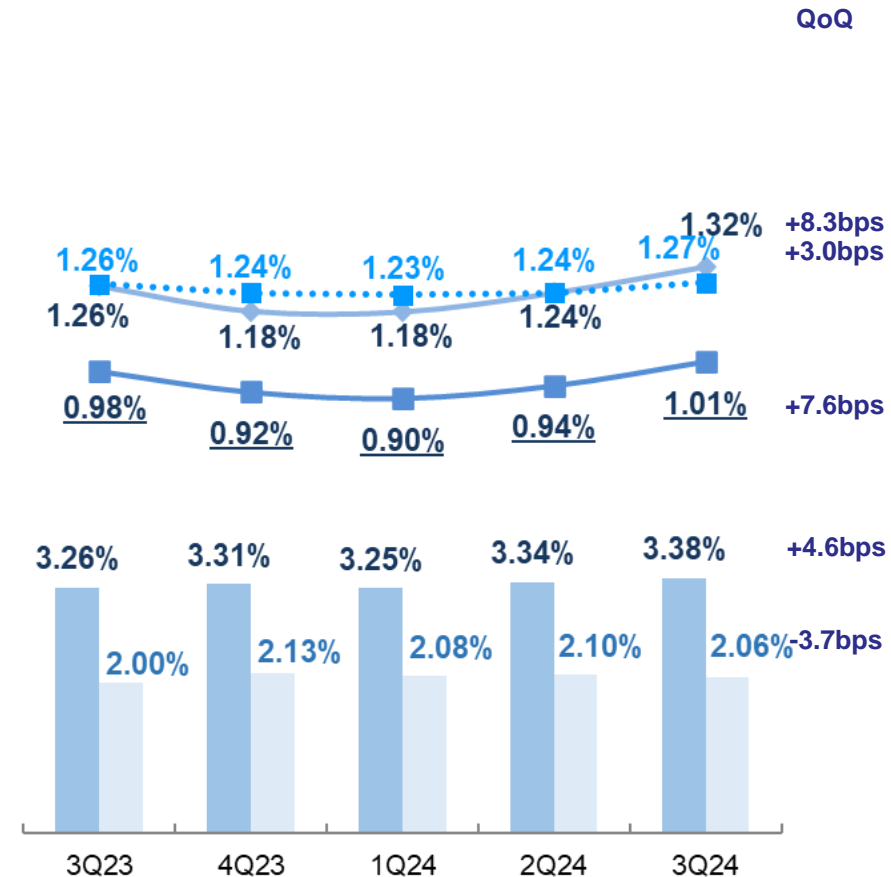
Interest earning assets NII(Fx Swap) NII



Note: numbers are presented on consolidated basis.

NIM & Spread

Loan Deposit Spread NIM NIM(Fx Swap)

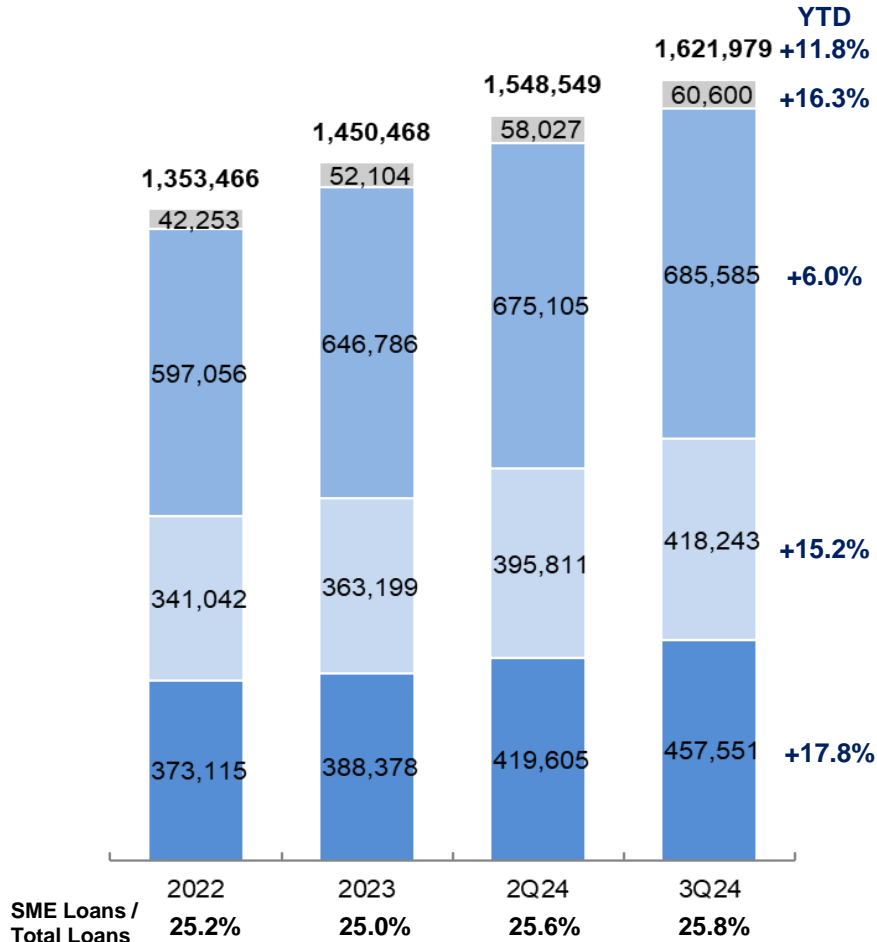


銀行放款結構分析

BSP's Loan

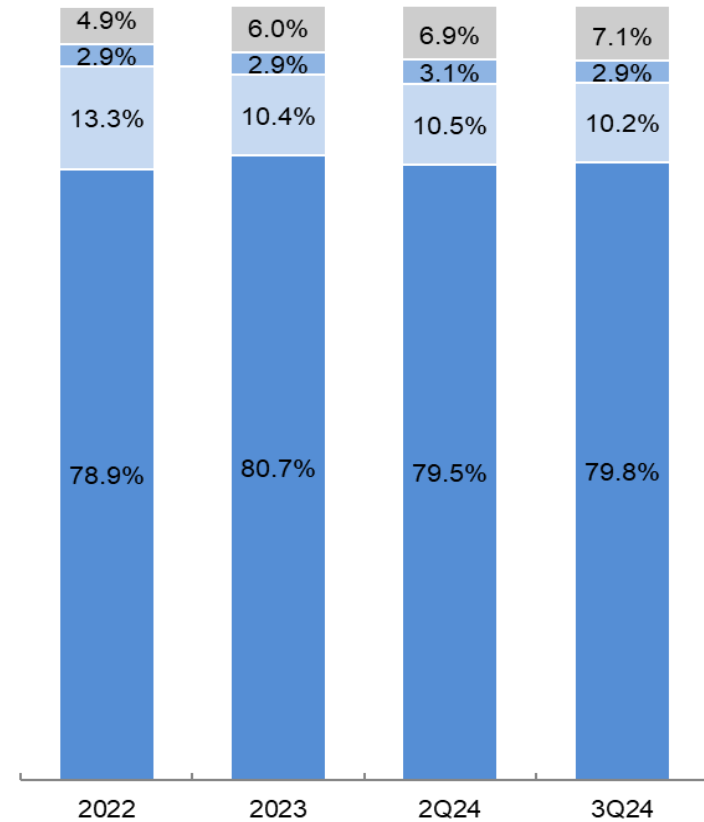
NT\$Mn

■ 大型企業 ■ 中小企業 ■ 個金 ■ 消金&其他



Loan by Currency

■ TWD ■ USD ■ RMB ■ Others

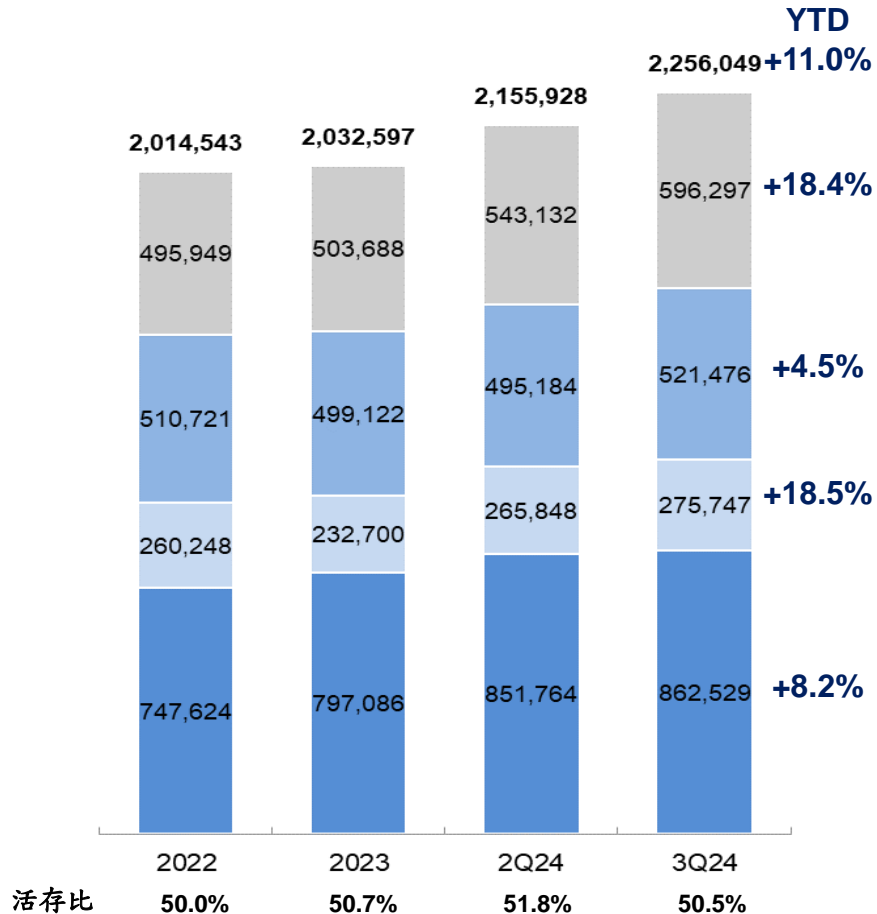


Note1: loans portfolio includes credit card revolving balance and FA, excluding non-accrual loans. Note2: numbers are presented on consolidated basis.

銀行存款結構分析

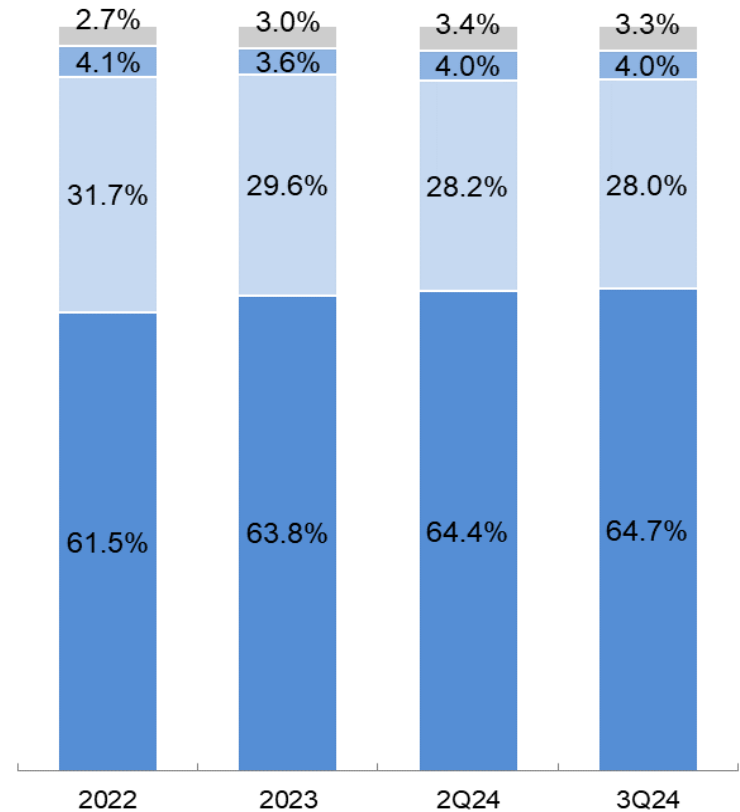
BSP's Deposit

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

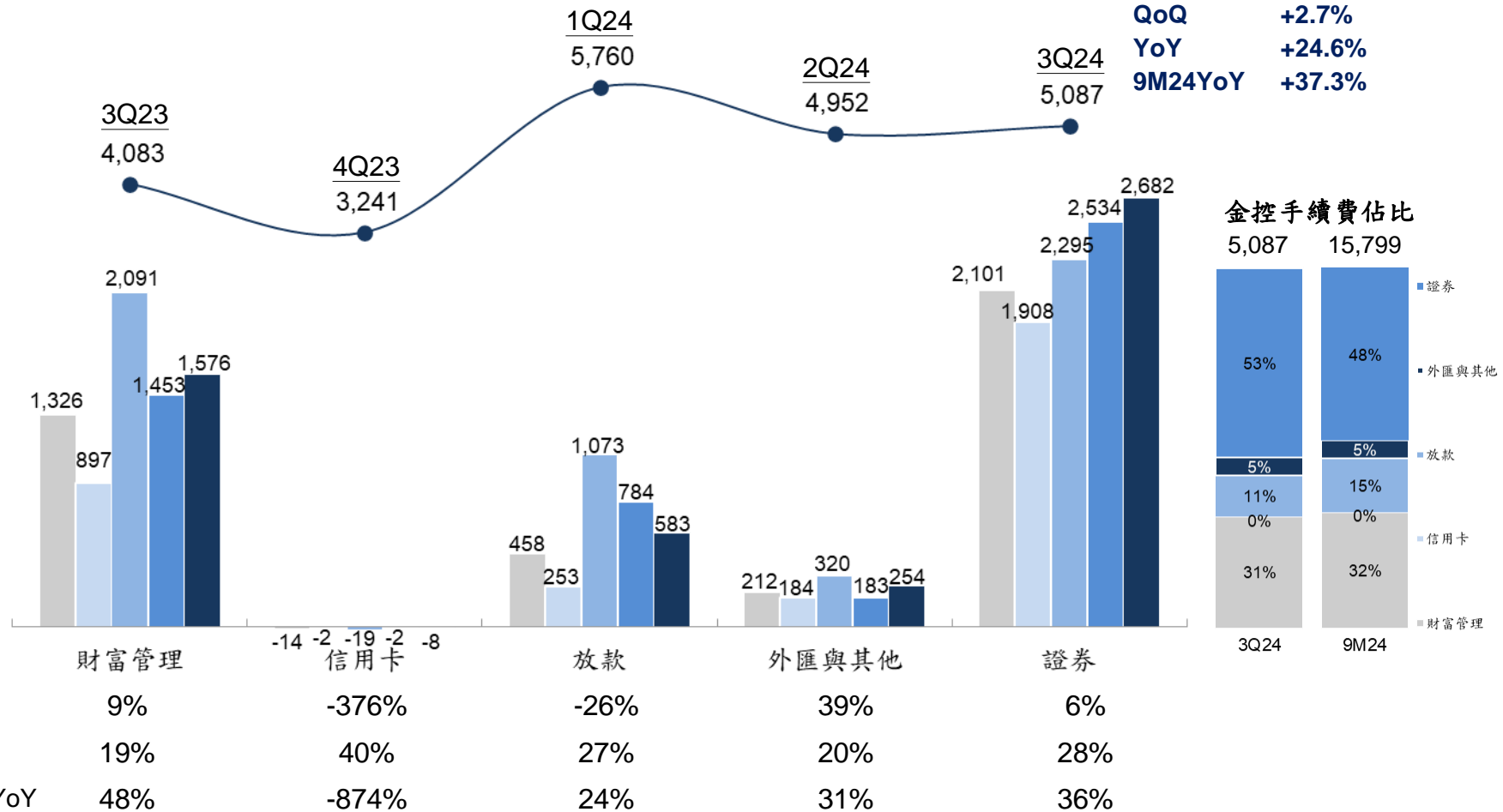


Note: numbers are presented on consolidated basis.

金控手續費收入組合

NT\$Mn

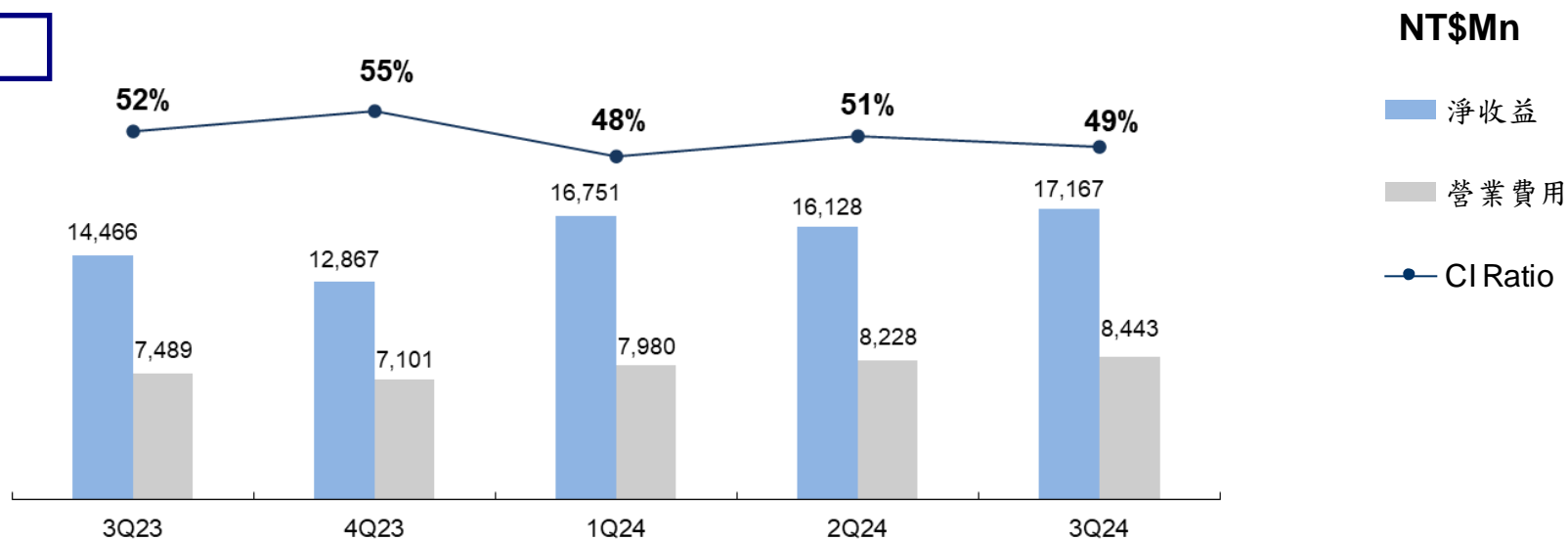
3Q23 4Q23 1Q24 2Q24 3Q24 手續費合計



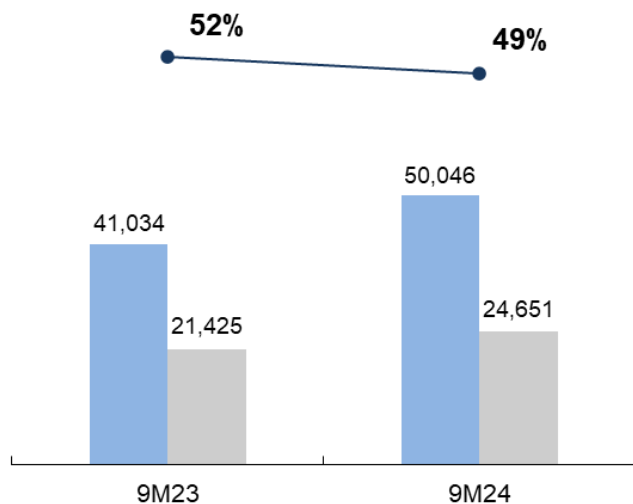
Note: numbers are presented on consolidated basis.

金控營業費用分析

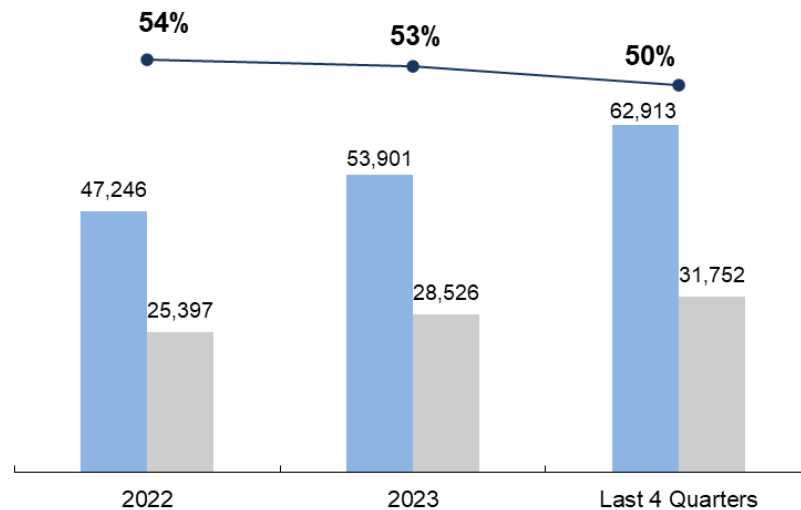
Quarterly



Yearly



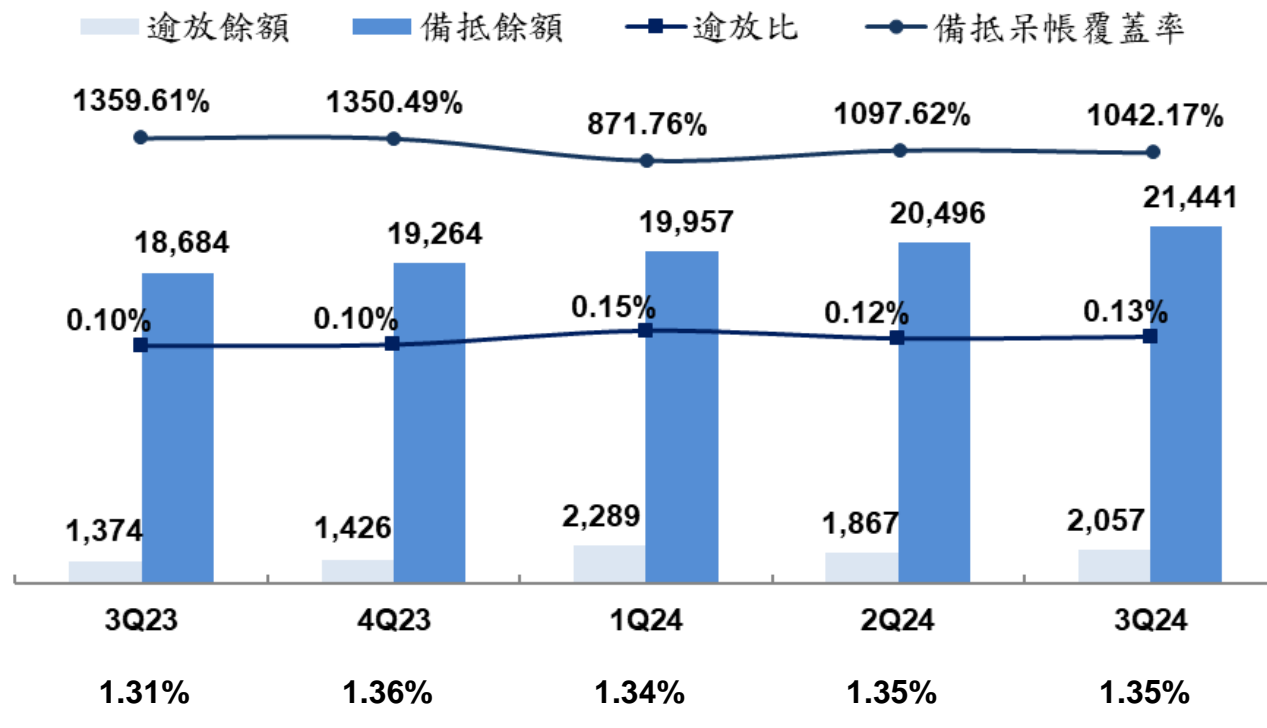
Year-to-date



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

太陽光電廠融資裝置容量市占率約28%，融資餘額NT\$1,232億元

首創綠能電廠資訊管理系統、打造綠電交易平台，提供永續金融四部曲一站式減碳服務

■ 太陽能融資龍頭

■ 儲能融資先鋒

■ 新興綠能領域積極投入

陸域風機、小水力、地熱、生質能

■ 跨足境外綠能



■ 首創永續金融四部曲

查證、能管、減碳、永續

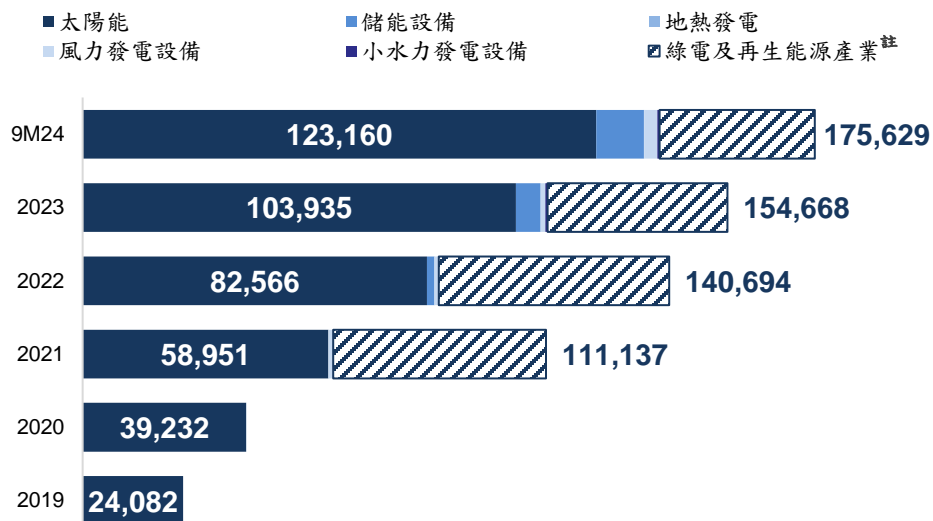
■ 異業合作淨零服務

■ 首創綠電交易信託平台

■ ESG商品服務

ESG永續連結貸款、淨零轉型融資業務專案、ESG基金、環保綠能產業承銷、綠色債券

綠電及再生能源產業融資餘額 (NT\$m)



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 綠電及再生能源產業放款/法金放款



10.8 %



20.1 %

永豐金控 2024年第三季法人說明會

Q & A



IR E-mail



IR Materials

Appendix 1/12

SPH's Balance Sheet (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results						QoQ(%)	YoY(%)	YTD(%)
	2022	2023	3Q23	4Q23	1Q24	2Q24	3Q24				
Assets:											
Cash and cash equivalents, net	66,232	30,644	31,804	30,644	35,353	38,216	44,890	17.46	41.14	46.49	
Due from the central bank and call loans to banks, net	281,921	184,050	174,154	184,050	140,751	147,357	188,248	27.75	8.09	2.28	
Financial assets at fair value through profit or loss	91,644	149,884	154,122	149,884	169,767	170,083	157,327	-7.50	2.08	4.97	
Financial assets at fair value through other comprehensive income	336,139	374,875	345,622	374,875	398,072	398,745	368,598	-7.56	6.65	-1.67	
Debt instrument investments measured at amortized cost	225,460	303,547	302,059	303,547	301,101	310,058	319,054	2.90	5.63	5.11	
Securities purchased under agreements to resell	67,874	77,919	68,656	77,919	64,953	80,951	129,384	59.83	88.45	66.05	
Receivables, net	90,210	128,712	124,550	128,712	147,118	171,968	178,246	3.65	43.11	38.48	
Current tax assets	126	269	581	269	276	528	356	-32.65	-38.86	31.96	
Discounts and loans, net	1,328,703	1,423,468	1,436,103	1,423,468	1,518,762	1,524,334	1,598,389	4.86	11.30	12.29	
Investments accounted for using the equity method, net	1,012	1,016	1,131	1,016	1,065	1,089	1,104	1.32	-2.37	8.61	
Other financial assets, net	45,018	44,464	46,182	44,464	51,173	55,302	63,265	14.40	36.99	42.28	
Investment property, net	2,391	2,267	2,272	2,267	2,247	2,157	2,138	-0.88	-5.88	-5.69	
Property, plant and equipment, net	13,288	13,249	13,180	13,249	13,301	13,389	13,519	0.97	2.57	2.04	
Right-of-use assets	3,647	3,720	3,839	3,720	3,617	3,986	4,007	0.51	4.38	7.70	
Intangible assets, net	2,310	2,443	2,391	2,443	2,426	2,394	2,405	0.48	0.60	-1.55	
Deferred tax assets	2,014	2,405	2,050	2,405	2,317	2,472	2,572	4.02	25.44	6.94	
Other assets, net	30,775	28,558	26,995	28,558	30,290	31,187	35,012	12.26	29.70	22.60	
Total Assets	2,588,763	2,771,492	2,735,692	2,771,492	2,882,592	2,954,215	3,108,515	5.22	13.63	12.16	
Liabilities and equity											
Liabilities											
Deposits from the central bank and banks	72,477	115,708	88,617	115,708	123,837	76,416	85,716	12.17	-3.27	-25.92	
Funds borrowed from the Central Bank and other banks	0	2,761	0	2,761	2,817	2,851	0	-100.00	-	-100.00	
Commercial paper payable, net	19,103	54,048	47,760	54,048	70,242	71,380	61,700	-13.56	29.19	14.16	
Financial liabilities at fair value through profit or loss	59,765	76,270	80,082	76,270	75,356	73,250	83,384	13.84	4.12	9.33	
Securities sold under agreement to repurchase	59,923	68,719	81,350	68,719	80,452	93,515	134,854	44.21	65.77	96.24	
Payables	50,522	60,180	65,061	60,180	71,345	94,752	84,449	-10.87	29.80	40.33	
Current tax liabilities	1,479	1,973	1,825	1,973	2,892	3,430	2,888	-15.78	58.22	46.38	
Deposit and remittances	2,000,529	2,018,978	2,004,086	2,018,978	2,060,463	2,143,397	2,237,260	4.38	11.63	10.81	
Bonds payable	71,242	71,827	73,246	71,827	71,679	68,480	68,781	0.44	-6.10	-4.24	
Short-term borrowings	3,865	7,887	5,587	7,887	11,285	10,962	7,643	-30.28	36.79	-3.09	
Long-term borrowings	2,481	122	1,141	122	928	3,105	8,301	167.36	627.52	6,704.09	
Liabilities component of preferred stocks	18	18	18	18	18	18	18	0.00	0.00	0.00	
Provisions	3,100	3,409	2,955	3,409	3,275	3,114	3,065	-1.56	3.72	-10.09	
Other financial liabilities	69,764	79,419	84,290	79,419	87,850	95,753	101,186	5.67	20.05	27.41	
Lease liabilities	3,133	3,244	3,358	3,244	3,134	3,523	3,561	1.08	6.05	9.80	
Deferred tax liabilities	1,669	1,627	1,750	1,627	1,683	1,733	1,672	-3.51	-4.47	2.73	
Other liabilities	15,674	16,965	16,340	16,965	18,167	14,605	20,316	39.10	24.33	19.75	
Total liabilities	2,434,745	2,583,156	2,557,469	2,583,156	2,685,424	2,760,283	2,904,796	5.24	13.58	12.45	
Capital stock	113,838	123,764	123,764	123,764	123,764	126,859	126,859	0.00	2.50	2.50	
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	59,492	63,600	72,917	67,062	74,308	10.81	24.90	16.84	
Other equity	(14,200)	(5,158)	-11,163	-5,158	-5,643	-6,118	-3,576	NA	-67.96	NA	
Total equity attributable to owners of the parent	154,019	188,336	178,223	188,336	197,168	193,932	203,720	5.05	14.31	8.17	
TOTAL	2,588,763	2,771,492	2,735,692	2,771,492	2,882,592	2,954,215	3,108,515	5.22	13.63	12.16	

Appendix 2/12

Balance Sheet of SPH and its subsidiaries for the 9 months ended Sep. 30, 2024

NT\$m	BSP (Consolidated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
Assets:								
Cash and cash equivalents, net	39,207	7,728	493	579	507	48,513	-3,622	44,890
Due from the central bank and call loans to banks, net	188,248	0	0	0	0	188,248	0	188,248
Financial assets at fair value through profit or loss	73,873	81,252	10	0	2,193	157,327	0	157,327
Financial assets at fair value through other comprehensive income	353,105	15,040	0	0	453	368,598	0	368,598
Debt instrument investments measured at amortized cost	319,054	0	0	0	0	319,054	0	319,054
Securities purchased under agreements to resell	113,748	15,712	0	0	0	129,460	-75	129,384
Receivables, net	78,229	92,607	32	7,424	1,439	179,731	-1,484	178,246
Current tax assets	1,301	330	35	307	1,497	3,469	-3,114	356
Discounts and loans, net	1,593,378	0	0	5,411	0	1,598,789	-400	1,598,389
Investments accounted for using the equity method, net	0	0	1,026	0	228,265	229,291	-228,187	1,104
Other financial assets, net	10,741	50,219	100	3,597	0	64,657	-1,392	63,265
Investment property, net	571	149	0	5,632	0	6,351	-4,213	2,138
Property, plant and equipment, net	10,368	2,211	2	288	18	12,887	632	13,519
Right-of-use assets	2,956	513	42	186	528	4,224	-217	4,007
Intangible assets, net	1,902	482	0	6	15	2,405	0	2,405
Deferred tax assets	1,734	509	2	207	119	2,572	-1	2,572
Other assets, net	9,002	25,806	125	82	29	35,044	-32	35,012
Total Assets	2,797,416	292,558	1,867	23,719	235,063	3,350,622	-242,106	3,108,515
Liabilities and equity								
Liabilities								
Deposits from the central bank and banks	85,716	0	0	0	0	85,716	0	85,716
Funds borrowed from the Central Bank and other banks	0	0	0	0	0	0	0	0
Commercial paper payable, net	0	41,416	0	7,034	13,249	61,700	0	61,700
Financial liabilities at fair value through profit or loss	37,063	46,321	0	0	0	83,384	0	83,384
Securities sold under agreement to repurchase	85,446	49,483	0	0	0	134,929	-75	134,854
Payables	37,824	47,550	48	183	328	85,933	-1,484	84,449
Current tax liabilities	1,273	716	5	93	3,916	6,002	-3,114	2,888
Deposit and remittances	2,242,172	0	0	0	0	2,242,172	-4,912	2,237,260
Bonds payable	53,784	5,000	0	0	9,997	68,781	0	68,781
Short-term borrowings	0	1,865	0	5,779	0	7,643	0	7,643
Long-term borrowings	0	5,000	0	3,701	0	8,701	-400	8,301
Liabilities component of preferred stocks	0	0	0	0	18	18	0	18
Provisions	2,605	371	7	19	64	3,065	0	3,065
Other financial liabilities	57,345	43,944	0	0	0	101,289	-103	101,186
Lease liabilities	3,064	526	42	562	591	4,785	-1,223	3,561
Deferred tax liabilities	1,207	155	114	190	6	1,672	0	1,672
Other liabilities	5,545	13,321	0	1,458	25	20,349	-33	20,316
Total liabilities	2,613,044	255,667	216	19,018	28,195	2,916,140	-11,345	2,904,796
Share capital	103,782	16,648	1,420	4,681	129,359	255,890	-129,031	126,859
Capital surplus	15,581	523	2	4	6,131	22,242	-16,112	6,129
Retained earnings	70,190	18,082	233	153	75,025	163,683	-89,375	74,308
Other equity	-5,181	1,638	-4	-138	-3,648	-7,332	3,757	-3,576
Total equity attributable to owners parent	184,372	36,891	1,651	4,700	206,867	434,482	-230,762	203,720
TOTAL	2,797,416	292,558	1,867	23,719	235,063	3,350,622	-242,106	3,108,515

Appendix 3/12

SPH's P&L (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results							YTD Results		
	2022	2023	3Q23	4Q23	1Q24	2Q24	3Q24	QoQ(%)	YoY(%)	9M23	9M24	YoY(%)
Interest revenue	47,359	75,531	19,326	19,818	19,578	20,813	22,481	8.01	16.32	55,712	62,872	12.85
Interest expense	-20,455	-51,087	-13,174	-14,003	-13,848	-14,687	-15,484	-5.43	-17.54	-37,085	-44,019	-18.70
Net interest Income	26,903	24,444	6,152	5,816	5,731	6,126	6,996	14.21	13.71	18,628	18,853	1.21
Net revenues other than interest												
Commissions and fee revenues, net	13,879	14,750	4,083	3,241	5,760	4,952	5,087	2.73	24.60	11,509	15,799	37.27
Gains on financial assets and liabilities at fair value through profit or loss	1,482	10,280	3,165	1,956	5,257	4,314	2,758	-36.07	-12.87	8,324	12,328	48.11
Gain (loss) on investment property	0	50	50	0	0	0	0	-	-100.00	50	0	-100.00
Realized gain (loss) on financial assets at fair value through other comprehensive income	1,268	1,528	809	-119	336	444	719	62.05	-11.05	1,646	1,500	-8.91
Net gain arising from derecognition of financial assets measured at amortised cost	-84	52	15	14	15	18	15	-18.29	1.08	38	48	26.42
Share of profit (loss) of associates and joint ventures accounted for using equity method	215	131	33	11	31	17	-1	-106.57	-103.49	121	47	-61.15
Foreign exchange gains, net	2,636	1,718	-23	1,743	-675	35	1,323	3,715.74	5,845.36	-25	682	2,827.46
(Impairment losses) reversal gains on assets	-16	46	-43	7	32	-50	4	107.08	108.27	38	-15	-139.55
Rental revenue	269	243	60	58	55	54	54	-0.75	-10.29	184	163	-11.35
Other revenues, net	694	660	165	139	210	219	213	-2.70	28.95	521	642	23.20
Total net revenues	47,246	53,901	14,466	12,867	16,751	16,128	17,167	6.45	18.68	41,034	50,046	21.96
Bad debt expenses and guarantee liability provisions	-2,444	-2,304	-456	-938	-614	-903	-1,233	-36.53	-170.45	-1,366	-2,750	-101.27
Operating expenses	-25,397	-28,526	-7,489	-7,101	-7,980	-8,228	-8,443	-2.62	-12.75	-21,425	-24,651	-15.06
Employee benefits expense	-15,820	-18,013	-4,932	-4,031	-5,398	-5,371	-5,494	-2.29	-11.40	-13,982	-16,264	-16.32
Depreciation and amortization	-2,307	-2,386	-609	-616	-615	-628	-627	0.10	-3.05	-1,771	-1,870	-5.61
Others	-7,270	-8,126	-1,948	-2,454	-1,967	-2,228	-2,322	-4.19	-19.18	-5,672	-6,517	-14.90
Bad debts and guarantee liability provisions & Operating expenses	-27,841	-30,830	-7,945	-8,038	-8,594	-9,131	-9,676	-5.98	-21.80	-22,792	-27,401	-20.22
Income (loss) before income tax	19,405	23,071	6,521	4,829	8,157	6,997	7,491	7.06	14.88	18,242	22,645	24.13
Income tax (benefit) expense	-3,444	-3,307	-909	-776	-1,246	-1,723	-1,180	31.51	-29.88	-2,531	-4,148	-63.94
Profit (loss)	15,961	19,764	5,612	4,053	6,911	5,274	6,311	19.66	12.45	15,712	18,496	17.72

Appendix 4/12

P&L of SPH and its subsidiaries for the 9 months ended Sep. 30, 2024

NT\$Mn	BSP (Consolidated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
Interest revenue	58,562	3,320	9	1,045	3	62,939	-67	62,872
Interest expense	-40,950	-2,619	-1	-356	-202	-44,128	109	-44,019
Net interest Income	17,613	701	8	689	-199	18,811	42	18,853
Net revenues other than interest								
Commissions and fee revenues, net	7,925	7,685	197	-1	0	15,806	-8	15,799
Gains on financial assets and liabilities at fair value through profit or loss	8,955	3,028	1	0	345	12,328	0	12,328
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	1,065	418	0	0	16	1,500	0	1,500
Net gain arising from derecognition of financial assets measured at amortised cost	48	0	0	0	0	48	0	48
Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	46	0	19,464	19,510	-19,464	47
Foreign exchange gains, net	422	260	0	1	0	682	0	682
(Impairment losses) reversal gains on assets	-14	-1	0	0	0	-15	0	-15
Rental revenue	65	16	0	215	0	295	-132	163
Other revenues, net	46	588	0	41	3	678	-36	642
Total net revenues	36,124	12,694	252	944	19,629	69,643	-19,597	50,046
Bad debt expenses and guarantee liability provisions	-2,406	-6	0	-338	0	-2,750	0	-2,750
Operating expenses	-16,185	-7,516	-177	-490	-430	-24,797	146	-24,651
Employee benefits expense	-10,259	-5,409	-110	-227	-259	-16,264	0	-16,264
Depreciation and amortization	-1,331	-432	-8	-153	-53	-1,978	108	-1,870
Others	-4,595	-1,674	-59	-110	-118	-6,556	38	-6,517
Bad debts and guarantee liability provisions & Operating expenses	-18,590	-7,522	-177	-828	-430	-27,547	146	-27,401
Income (loss) before income tax	17,534	5,172	75	116	19,199	42,096	-19,451	22,645
Income tax (benefit) expense	-3,101	-637	-16	-29	-365	-4,148	0	-4,148
Profit (loss)	14,433	4,535	58	87	18,834	37,948	-19,451	18,496

Appendix 5/12

BSP's Balance Sheet (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)	YTD(%)
	2022	2023	3Q23	4Q23	1Q24	2Q24	3Q24			
Assets										
Cash and cash equivalents	53,490	25,400	24,459	25,400	27,148	33,009	39,207	18.78	60.30	54.35
Due from the central bank and call loans to banks	281,921	184,050	174,154	184,050	140,751	147,357	188,248	27.75	8.09	2.28
Financial assets at fair value through profit or loss	53,287	80,542	92,246	80,542	81,547	75,363	73,873	-1.98	-19.92	-8.28
Financial assets at fair value through other comprehensive income	319,107	358,340	326,568	358,340	378,801	376,737	353,105	-6.27	8.13	-1.46
Debt instrument investments measured at amortized cost	225,460	303,547	302,059	303,547	301,101	310,058	319,054	2.90	5.63	5.11
Securities purchased under agreements to resell	60,264	66,805	55,253	66,805	52,640	67,453	113,748	68.63	105.87	70.27
Receivables, net	56,510	60,925	66,022	60,925	64,012	74,280	78,229	5.32	18.49	28.40
Current tax assets	1,138	1,302	1,587	1,302	1,309	1,441	1,301	-9.72	-18.05	-0.11
Discounts and loans, net	1,322,023	1,419,039	1,431,263	1,419,039	1,514,456	1,519,863	1,593,378	4.84	11.33	12.29
Other financial assets, net	4,355	4,657	5,159	4,657	8,197	8,247	10,741	30.25	108.21	130.62
Investment property, net	1,026	851	919	851	673	587	571	-2.81	-37.87	-32.96
Property, plant and equipment, net	9,887	9,930	9,847	9,930	10,143	10,246	10,368	1.19	5.29	4.41
Intangible assets, net	2,660	2,518	2,588	2,518	2,481	2,880	2,956	2.65	14.22	17.40
Right-of-use assets	1,755	1,910	1,838	1,910	1,908	1,882	1,902	1.04	3.48	-0.43
Deferred tax assets	1,385	1,709	1,460	1,709	1,616	1,721	1,734	0.76	18.77	1.47
Other assets, net	9,172	9,857	7,999	9,857	10,471	11,343	9,002	-20.64	12.54	-8.67
Total	2,403,440	2,531,382	2,503,421	2,531,382	2,597,253	2,642,466	2,797,416	5.86	11.74	10.51
Liabilities and Equity										
Liabilities										
Deposits from the central bank and banks	72,477	115,708	88,617	115,708	123,837	76,416	85,716	12.17	-3.27	-25.92
Funds borrowed from the Central Bank and other banks	0	2,761	0	2,761	2,817	2,851	0	-100.00	-	-100.00
Financial liabilities at fair value through profit or loss	30,876	42,123	47,259	42,123	37,708	31,770	37,063	16.66	-21.57	-12.01
Securities sold under agreement to repurchase	28,311	26,174	35,067	26,174	31,189	42,815	85,446	99.57	143.66	226.46
Payables	26,096	28,082	36,638	28,082	30,026	38,772	37,824	-2.44	3.24	34.69
Current tax liabilities	1,222	1,519	1,439	1,519	2,288	2,130	1,273	-40.25	-11.56	-16.22
Deposit and remittance	2,005,226	2,023,385	2,008,098	2,023,385	2,065,277	2,147,941	2,242,172	4.39	11.66	10.81
Bank debentures	56,250	56,832	58,252	56,832	56,683	53,484	53,784	0.56	-7.67	-5.36
Provisions	2,511	2,827	2,396	2,827	2,740	2,620	2,605	-0.56	8.73	-7.84
Other financial liabilities	36,273	47,854	51,530	47,854	53,128	57,902	57,345	-0.96	11.28	19.83
Lease liabilities	2,720	2,601	2,670	2,601	2,565	2,977	3,064	2.91	14.74	17.79
Deferred tax liabilities	1,132	1,179	1,261	1,179	1,264	1,261	1,207	-4.26	-4.29	2.42
Other liabilities	2,486	7,507	6,435	7,507	8,351	5,623	5,545	-1.39	-13.84	-26.13
Total liabilities	2,265,579	2,358,551	2,339,663	2,358,551	2,417,874	2,466,562	2,613,044	5.94	11.68	10.79
Stockholders' equity of parent company										
Capital stock	90,326	96,993	96,993	96,993	96,993	103,782	103,782	0.00	7.00	7.00
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	62,860	66,212	73,722	64,275	70,190	9.20	11.66	6.01
Other equity	-13,687	-5,954	-11,676	-5,954	-6,916	-7,734	-5,181	NA	NA	NA
Total equity	137,861	172,832	163,758	172,832	179,379	175,905	184,372	4.81	12.59	6.68
TOTAL	2,403,440	2,531,382	2,503,421	2,531,382	2,597,253	2,642,466	2,797,416	5.86	11.74	10.51

Appendix 6/12

BSP's P&L (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results							YTD Results		
	2022	2023	3Q23	4Q23	1Q24	2Q24	3Q24	QoQ(%)	YoY(%)	9M23	9M24	YoY(%)
Interest revenue	44,528	70,851	18,050	18,541	18,250	19,388	20,924	7.92	15.92	52,310	58,562	11.95
Interest expense	-19,261	-48,022	-12,294	-13,105	-12,896	-13,616	-14,437	-6.03	-17.43	-34,917	-40,950	-17.28
Net interest income	25,267	22,830	5,756	5,437	5,354	5,772	6,487	12.37	12.70	17,393	17,613	1.26
Net revenues other than interest												
Commissions and fee revenues, net	6,990	6,960	1,879	1,231	3,350	2,299	2,276	-1.00	21.13	5,729	7,925	38.34
Gains on financial assets and liabilities at fair value through profit or loss	1,592	7,418	2,700	808	4,182	3,253	1,519	-53.30	-43.73	6,610	8,955	35.46
Gain (loss) on investment property	0	50	50	0	0	0	0	-	-100.00	50	0	-100.00
Realized gain (loss) on financial assets at fair value through other comprehensive income	918	1,156	553	-75	278	373	414	10.96	-25.13	1,231	1,065	-13.49
Net gain arising from derecognition of financial assets measured at amortised cost	-84	52	15	14	15	18	15	-18.29	1.08	38	48	26.42
Foreign exchange gains, net	1,967	1,759	-226	2,044	-976	-82	1,481	1,900.74	755.10	-285	422	248.01
(Impairment losses) reversal gains on assets	-16	43	-43	6	32	-48	2	105.02	105.58	37	-14	-137.26
Rental revenue	114	111	27	26	23	21	21	-0.24	-22.70	86	65	-24.36
Other revenues, net	24	5	-3	-1	38	3	5	71.63	295.33	6	46	677.94
Total net revenues	36,773	40,384	10,707	9,489	12,295	11,609	12,220	5.26	14.13	30,894	36,124	16.93
(Reversal of) Allowance for doubtful accounts and guarantees	-2,426	-2,000	-428	-812	-541	-797	-1,067	-33.83	-149.18	-1,188	-2,406	-102.47
Operating expenses	-16,974	-19,069	-4,982	-4,624	-5,338	-5,309	-5,537	-4.30	-11.15	-14,445	-16,185	-12.05
Employee benefits expense	-10,251	-11,589	-3,171	-2,453	-3,491	-3,361	-3,407	-1.37	-7.45	-9,135	-10,259	-12.30
Depreciation and amortization	-1,614	-1,697	-430	-435	-438	-447	-446	0.16	-3.78	-1,263	-1,331	-5.46
Others	-5,109	-5,783	-1,381	-1,736	-1,409	-1,501	-1,684	-12.19	-21.96	-4,047	-4,595	-13.54
(Reversal of) Allowance for doubtful accounts and guarantees & Operating expenses	-19,400	-21,069	-5,410	-5,436	-5,879	-6,106	-6,605	-8.16	-22.08	-15,633	-18,590	-18.92
Income (loss) before income tax	17,373	19,315	5,297	4,054	6,416	5,503	5,615	2.05	6.01	15,262	17,534	14.89
Income tax (benefit) expense	-2,660	-3,250	-885	-682	-1,155	-1,047	-899	14.18	-1.55	-2,568	-3,101	-20.75
Profit (loss)	14,713	16,066	4,412	3,372	5,261	4,456	4,717	5.86	6.90	12,693	14,433	13.70

Appendix 7/12

SPS's Balance Sheet (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results					YTD Results		
	2022	2023	3Q23	4Q23	1Q24	2Q24	3Q24	QoQ(%)	YoY(%)	YTD(%)
Assets:										
Current assets	160,563	210,976	203,173	210,976	254,709	278,916	282,537	1.30	39.06	33.92
Cash and cash equivalents	14,520	7,199	8,379	7,199	9,802	7,178	7,728	7.65	-7.78	7.35
Financial assets at fair value through profit or loss	36,310	67,240	59,911	67,240	85,829	92,324	81,127	-12.13	35.41	20.65
Securities purchased under agreements to resell	7,610	11,115	13,403	11,115	12,313	13,570	15,712	15.78	17.23	41.36
Margin loans receivable	18,289	38,645	33,852	38,645	43,281	52,744	56,983	8.04	68.33	47.46
Other current assets	83,834	86,778	87,628	86,778	103,483	113,100	120,987	6.97	38.07	39.42
Non-current assets	9,709	12,716	12,055	12,716	13,332	14,810	10,020	-32.34	-16.88	-21.20
Financial assets at cost	1,228	1,315	1,196	1,315	1,229	1,607	1,905	18.55	59.23	44.85
Properties and equipments, net	2,947	2,954	3,019	2,954	2,968	2,913	2,855	-2.01	-5.43	-3.35
Intangible & other assets	5,534	8,447	7,840	8,447	9,135	10,289	5,260	-48.88	-32.90	-37.73
Total assets	170,272	223,692	215,228	223,692	268,040	293,726	292,558	-0.40	35.93	30.79
Liabilities and stockholders' equity										
Liabilities										
Current liabilities	133,568	183,423	175,287	183,423	225,902	254,310	246,863	-2.93	40.83	34.59
Liabilities for bonds with attached repurchase agreements	31,612	42,545	46,282	42,545	49,264	50,772	49,483	-2.54	6.92	16.31
Futures traders' equity	33,036	30,870	32,278	30,870	34,139	37,413	42,915	14.71	32.96	39.02
Notes payable and accounts payable	15,622	24,127	21,974	24,127	35,956	40,721	38,756	-4.83	76.37	60.63
Other current liabilities	53,298	85,881	74,752	85,881	106,544	125,403	115,709	-7.73	54.79	34.73
Non-current liabilities	7,096	6,032	7,015	6,032	5,881	3,858	8,804	128.20	25.50	45.97
Total liabilities	140,664	189,455	182,301	189,455	231,783	258,168	255,667	-0.97	40.24	34.95
Capital stock	16,212	16,212	16,212	16,212	16,212	16,648	16,648	0.00	2.69	2.69
Capital surplus	477	523	523	523	523	523	523	0.00	0.00	0.00
Retained earnings	13,131	16,453	15,596	16,453	18,143	16,731	18,082	8.08	15.94	9.90
Other items of equity	-212	1,049	595	1,049	1,379	1,656	1,638	-1.13	175.24	56.16
Total equity	29,608	34,237	32,927	34,237	36,257	35,558	36,891	3.75	12.04	7.75
TOTAL	170,272	223,692	215,228	223,692	268,040	293,726	292,558	-0.40	35.93	30.79

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	3Q23	4Q23	1Q24	2Q24	3Q24	QoQ(%)	YoY(%)	9M23	9M24	YoY(%)
Net interest income	1,003	395	64	154	167	158	260	64.43	308.47	242	585	142.01
Net fee income	7,285	8,238	2,309	2,118	2,534	2,827	2,927	3.56	26.79	6,120	8,287	35.42
Gains (Losses) on sales of securities, net	-2,357	4,776	1,859	1,151	3,238	3,056	844	-72.36	-54.58	3,625	7,138	96.92
Dividend income	1,692	1,795	947	62	155	280	689	145.81	-27.16	1,733	1,125	-35.08
Gains (Losses) on warrant issued, net	-11	9	-58	79	67	77	-32	-141.59	44.35	-70	112	259.86
Gains (Losses) from futures transactions	-318	-3,138	-1,157	-719	-1,935	-2,088	1,402	167.14	221.19	-2,419	-2,622	-8.36
Gains (Losses) from options transactions	2	21	-1	32	55	53	-3	-105.28	-318.48	-10	105	1139.10
Gains (Losses) from derivative instruments transactions	198	-1,382	-507	3	-1,155	-918	158	117.20	131.15	-1,385	-1,916	-38.28
Gains (Losses) from SBL transactions	2,988	-2,713	105	-975	-766	-881	-212	75.98	-301.15	-1,738	-1,859	-6.96
Gains (Losses) from valuation of operating securities	-2,534	2,466	-745	1,019	856	882	-1,917	-317.36	-157.34	1,447	-180	-112.42
Other operating income	982	293	304	-211	310	193	19	-90.00	-93.64	503	523	3.82
Non-operating income-net	596	1,545	469	351	451	474	467	-1.37	-0.33	1,194	1,392	16.59
Total net revenues	9,527	12,306	3,589	3,065	3,975	4,114	4,603	11.88	28.25	9,241	12,693	37.35
Operating expenses	-7,417	-8,300	-2,222	-2,162	-2,350	-2,579	-2,586	-0.28	-16.36	-6,138	-7,515	-22.43
loss on uncollectible accounts	-1	1	-3	6	-1	1	-6	-986.79	-112.75	-6	-6	-8.50
Pre-tax income (loss)	2,109	4,007	1,364	910	1,624	1,537	2,011	30.91	47.44	3,097	5,172	66.99
Income tax benefit (expense)	-526	-171	-32	-131	-92	-161	-384	-138.35	-1090.16	-41	-637	-1461.83
Net income (Loss)	1,582	3,836	1,332	779	1,533	1,375	1,627	18.31	22.16	3,056	4,535	48.37

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	3Q23	4Q23	1Q24	2Q24	3Q24	QoQ(%)	YoY(%)	YTD(%)
Corporate loans										
Manufacturing	194,085	188,902	201,390	188,902	204,610	183,643	192,623	4.89	-4.35	1.97
Electronics Industry	57,332	49,733	57,217	49,733	57,444	46,419	49,102	5.78	-14.18	-1.27
Raw Materials	57,185	56,053	56,622	56,053	59,328	54,562	59,801	9.60	5.61	6.69
Conventional industry	79,568	83,116	87,552	83,116	87,838	82,662	83,720	1.28	-4.38	0.73
FI & security house & insurance	63,175	78,401	83,317	78,401	83,233	99,540	108,070	8.57	29.71	37.84
Installment & leasing	24,310	23,002	25,139	23,002	25,465	23,379	23,485	0.45	-6.58	2.10
Construction & real estate	143,724	150,448	150,939	150,448	161,478	174,920	187,906	7.42	24.49	24.90
Wholesales/retail	69,747	66,548	66,341	66,548	72,283	66,333	70,621	6.47	6.45	6.12
Service industry	75,925	79,163	83,357	79,163	85,697	92,738	94,197	1.57	13.01	18.99
Logistics and warehousing	22,262	25,527	27,258	25,527	26,267	28,044	26,475	-5.59	-2.87	3.72
Hospitality	6,262	4,987	5,085	4,987	5,690	5,890	5,948	0.99	16.98	19.27
Other services	47,401	48,649	51,014	48,649	53,741	58,804	61,774	5.05	21.09	26.98
Energy and Water	80,257	109,123	102,877	109,123	115,875	124,029	130,056	4.86	26.42	19.18
State-owned company	29,042	22,493	32,782	22,493	50,221	20,581	36,558	77.63	11.52	62.53
Others	22,683	23,347	22,855	23,347	23,280	24,270	26,769	10.30	17.12	14.66
Business Owner	22,595	23,263	22,770	23,263	23,197	24,187	26,675	10.29	17.15	14.67
Non-profit organization	89	84	85	84	83	83	93	12.63	9.72	11.20
Factoring	12,007	10,708	10,407	10,708	9,679	6,851	6,639	-3.09	-36.21	-38.00
Sub total	714,957	752,134	779,404	752,134	831,823	816,284	876,924	7.43	12.51	16.59
Individual loans										
Mortgage loans	590,420	643,077	629,847	643,077	656,992	672,720	683,728	1.64	8.55	6.32
Car loans	7,025	3,981	4,651	3,981	3,364	2,814	2,300	-18.28	-50.55	-42.23
Sub total	597,445	647,058	634,498	647,058	660,356	675,534	686,028	1.55	8.12	6.02
Consumer loans										
Unsecured loans and others	34,903	45,113	42,308	45,113	47,325	50,608	53,373	5.46	26.16	18.31
Credit card	7,421	7,106	7,220	7,106	6,953	7,551	7,375	-2.34	2.14	3.79
Sub total	42,324	52,219	49,528	52,219	54,278	58,159	60,748	4.45	22.65	16.33
Total	1,354,726	1,451,411	1,463,429	1,451,411	1,546,458	1,549,977	1,623,700	4.76	10.95	11.87

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	3Q23	4Q23	1Q24	2Q24	3Q24	QoQ(%)	YoY(%)	9M23	9M24	YoY(%)
NPL												
90-days NPLs - beginning	1,516	1,457	1,253	1,374	1,426	2,289	1,867	-18.43	49.04	1,457	1,426	-2.12
New NPL influx	1,887	1,282	340	417	1,066	481	703	46.26	106.49	865	2,249	159.90
NPL recovery	723	664	139	144	113	376	310	-17.51	123.10	520	798	53.37
Write-offs	1,223	650	80	221	90	527	203	-61.47	153.06	428	820	91.55
90-days NPLs - ending	1,457	1,426	1,374	1,426	2,289	1,867	2,057	10.18	49.71	1,374	2,057	49.71
Total reserves for loans	17,606	19,264	18,684	19,264	19,957	20,496	21,441	4.61	14.76	18,684	21,441	14.76
Provisions for loan loss	2,878	2,270	672	967	507	1,022	1,197	17.21	78.26	1,304	2,726	109.07
Recovery - Loan	310	385	175	67	150	111	94	-16.04	-46.60	318	355	11.61
NPL ratio	0.11%	0.10%	0.10%	0.10%	0.15%	0.12%	0.13%	0.01%	0.03%	0.10%	0.13%	0.03%
Coverage ratio	1208.09%	1350.49%	1359.61%	1350.49%	871.76%	1097.62%	1042.17%	-55.46%	-317.44%	1359.61%	1042.17%	-317.44%

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	3Q23	4Q23	1Q24	2Q24	3Q24	QoQ(%)	YoY(%)	9M23	9M24	YoY(%)
Wealth management	4,393	4,201	1,281	856	2,037	1,395	1,515	8.60	18.25	3,345	4,947	47.90
Mutual funds*	1,487	1,785	549	375	791	630	755	19.77	37.36	1,410	2,176	54.31
Trust & custodian bank	510	618	166	175	185	191	195	2.06	17.38	443	572	29.15
Life insurance	2,340	1,743	550	291	1,050	556	550	-1.00	-0.06	1,452	2,155	48.43
Property insurance	56	55	15	15	11	18	15	-16.12	0.29	40	45	10.68
Loan fees	2,014	2,214	458	253	1,073	784	583	-25.62	27.38	1,961	2,439	24.37
Corporate loans	1,716	1,893	371	171	993	695	495	-28.80	33.33	1,722	2,183	26.78
Individual & consumer loans	189	229	60	58	58	67	66	-1.55	11.21	171	191	12.19
Factoring & A/R financing	109	92	27	24	22	21	22	2.26	-19.06	69	65	-5.90
Credit card	33	2	-14	-2	-19	-2	-8	-375.85	40.2	4	-29	-873.91
Others	551	542	154	124	260	122	186	52.69	20.97	419	568	35.72
Import & export service	336	341	93	93	76	79	71	-9.69	-23.53	247	226	-8.65
Guarantees & acceptances	177	184	48	47	42	44	46	6.03	-4.77	137	132	-3.30
Others	38	18	13	-17	141	0	69	73053.05	443.15	35	210	503.77
Total fee income	6,990	6,960	1,879	1,231	3,350	2,299	2,276	-1.00	21.13	5,729	7,925	38.34

*: including overseas bonds

Appendix 12/12

BSP's Credit Card Business

NT\$Mn	Yearly Results		Quarterly Results					YTD Results				
	2022	2023	3Q23	4Q23	1Q24	2Q24	3Q24	QoQ(%)	YoY(%)	9M23	9M24	YoY(%)
Credit card business												
Cards in force(thousand)	2,271	2,208	2,269	2,208	2,231	2,259	2,153	-4.69%	-5.13%	2,269	2,153	-5.13%
Active cards(thousand)	1,231	1,259	1,246	1,259	1,269	1,254	1,267	0.98%	1.66%	1,246	1,267	1.66%
Account receivables	20,448	20,219	19,915	20,219	19,243	23,734	20,509	-13.59%	2.99%	19,915	20,509	2.99%
Revolving balance	3,915	3,794	3,767	3,794	3,708	3,647	3,651	0.10%	-3.09%	3,767	3,651	-3.09%
Total consumption	129,501	136,220	33,250	35,048	33,599	38,957	36,486	-6.34%	9.73%	101,172	109,043	7.78%
Avg spending per card(NT\$)	107,518	109,360	26,709	27,905	26,553	31,039	28,834	-7.10%	7.96%	81,448	86,408	6.09%
Asset quality												
NPL ratio(90-day past due)	0.12%	0.12%	0.12%	0.12%	0.14%	0.13%	0.14%	0.01%	0.02%	0.12%	0.14%	0.02%
Coverage ratio	685.21%	572.61%	599.70%	572.61%	547.15%	499.46%	506.64%	7.18%	-93.06%	599.70%	506.64%	-93.06%
Write-offs	130	184	46	52	50	63	69	9.65%	51.24%	132	183	38.37%
Net charge off ratio	-0.36%	-0.10%	-0.17%	-0.10%	-0.72%	-0.28%	-0.06%	0.21%	0.11%	-0.17%	-0.06%	0.11%