永豐金控
SinoPac Holdings

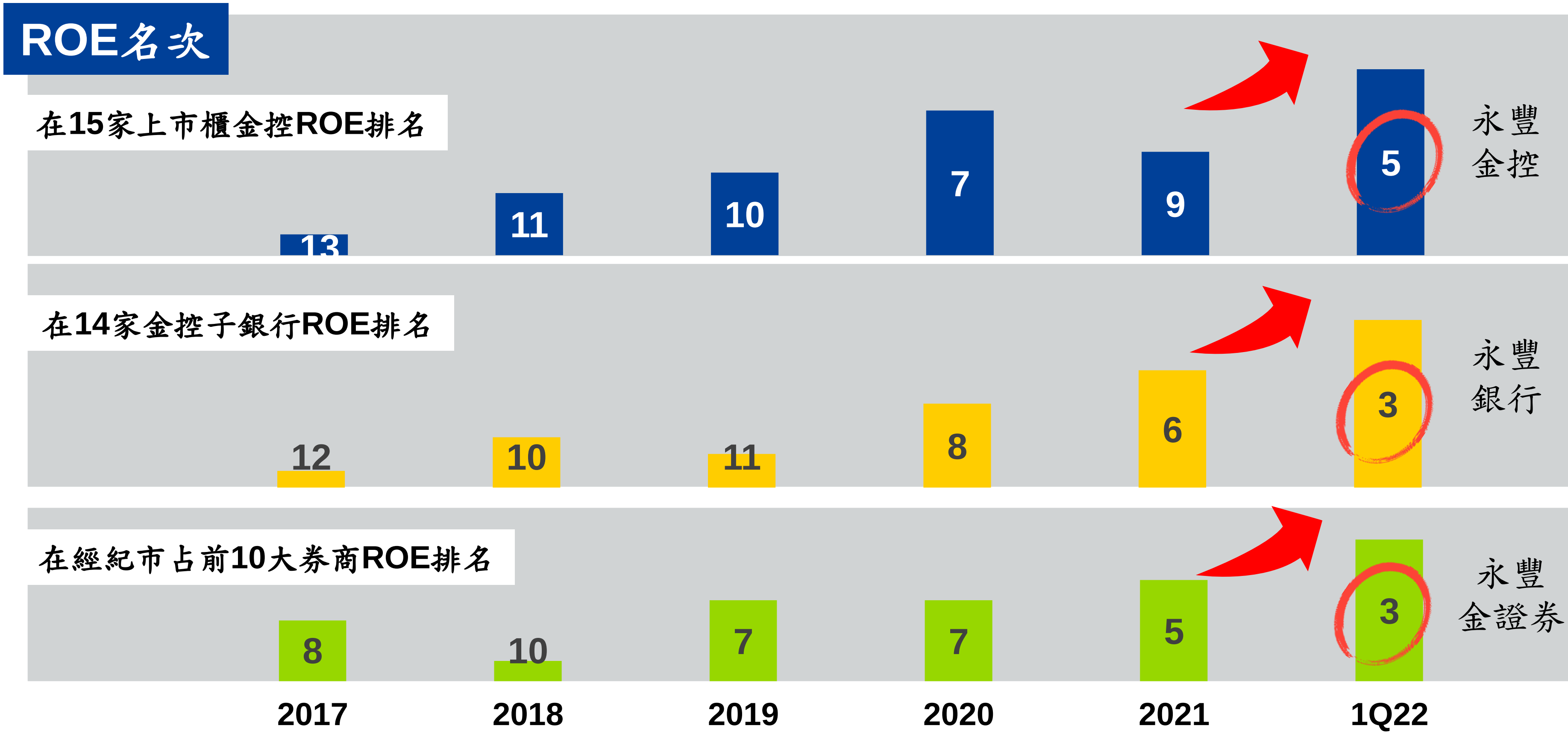
永豐金控 2022年第二季法人說明會

2022/8/31

Disclaimer

This presentation and the presentation materials distributed herewith may include forward-looking statements. 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排名持續進步、ESG成果屢獲肯定



ESG 肯定

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

永豐金控
SinoPac Holdings

我們的願景

翻轉金融
共創美好生活

Together, a better life.

共創美好　永豐生活

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

Agenda

金控整體營運摘要

上半年金控年化ROE 10.67%，稅前淨利與淨收益續創同期新高

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

台美升息助益生息資產率，淨利收續創單季史高

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

本季金控總資產回減，銀行因應升息環境調整放款結構，兼顧適宜資本水準

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

Awards and Achievements

金控暨子公司2Q22共榮獲43個獎項（6M22累計66個獎），其中包含：

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

二、金控Financial Highlights

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

銀行Financial Highlights

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

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

Note2: numbers are presented on consolidated basis.

證券Financial Highlights

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

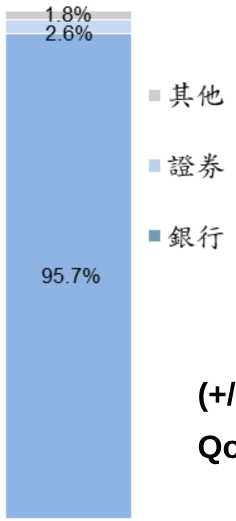
Note: numbers are presented on consolidated basis.

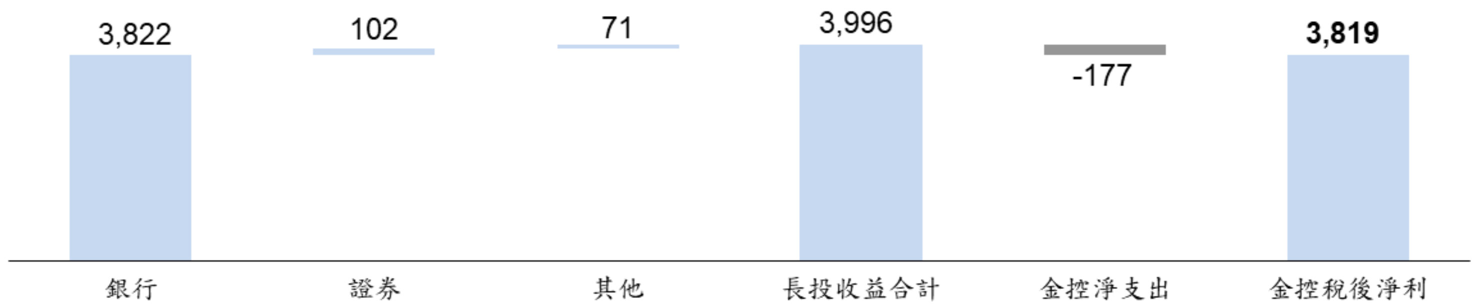
三、金控各子公司獲利貢獻

長投收益佔比

NT$Mn

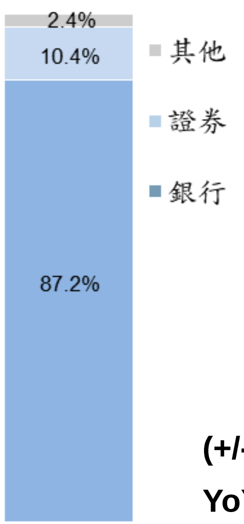
2Q22

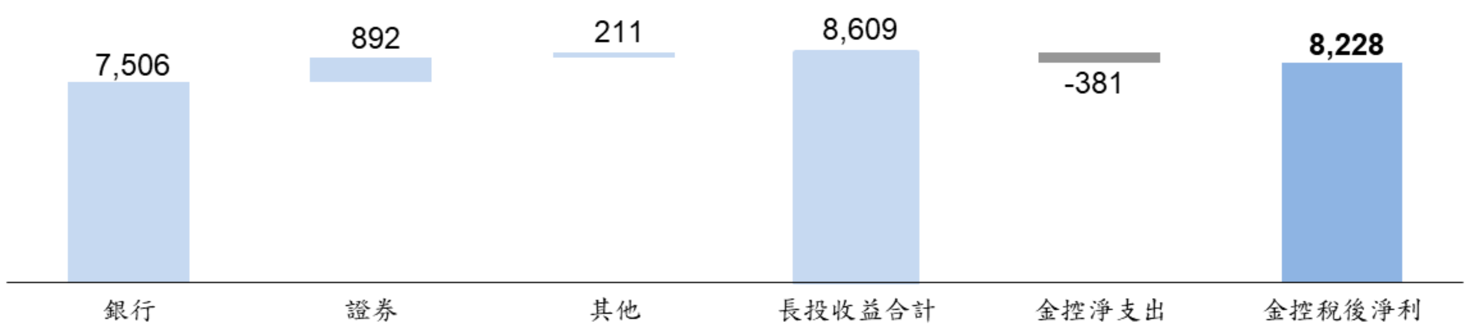




	銀行	證券	其他	長投收益合計	金控淨支出	金控稅後淨利
(+/-)	**138**	**-688**	**-68**	**-618**	**28**	**-590**
QoQ	**4%**	**-87%**	**-49%**	**-13%**	**13%**	**-13%**

6M22



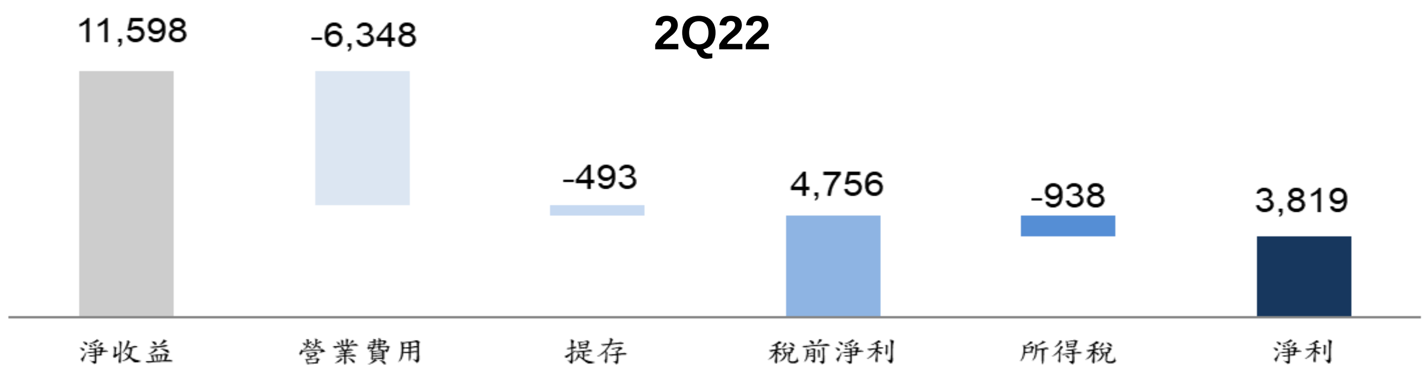


	銀行	證券	其他	長投收益合計	金控淨支出	金控稅後淨利
(+/-)	**1,595**	**-1,520**	**-72**	**3**	**-363**	**-360**
YoY	**27%**	**-63%**	**-26%**	**0%**	**-2017%**	**-4%**

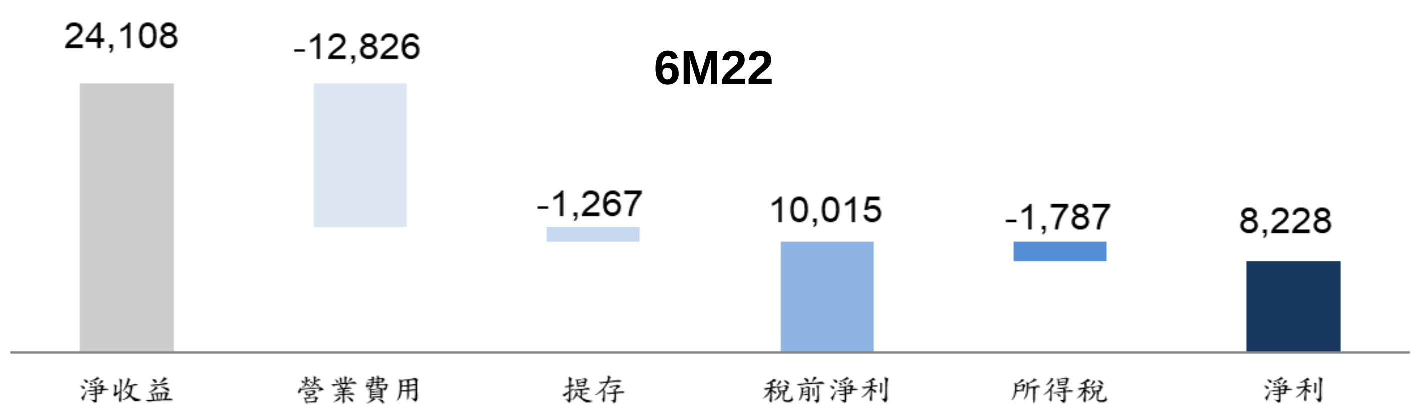
註：金控公司淨支出為金控本身收入扣除利息支出及營業費用. (+/-)均為本期減前期，正數為對損益有正影響。比率變動正負亦為本期之於前期，對損益影響

金控獲利比較

NT$Mn



(+/-)	-912	129	281	-502	-88	-590
QoQ	-7%	2%	36%	-10%	-10%	-13%

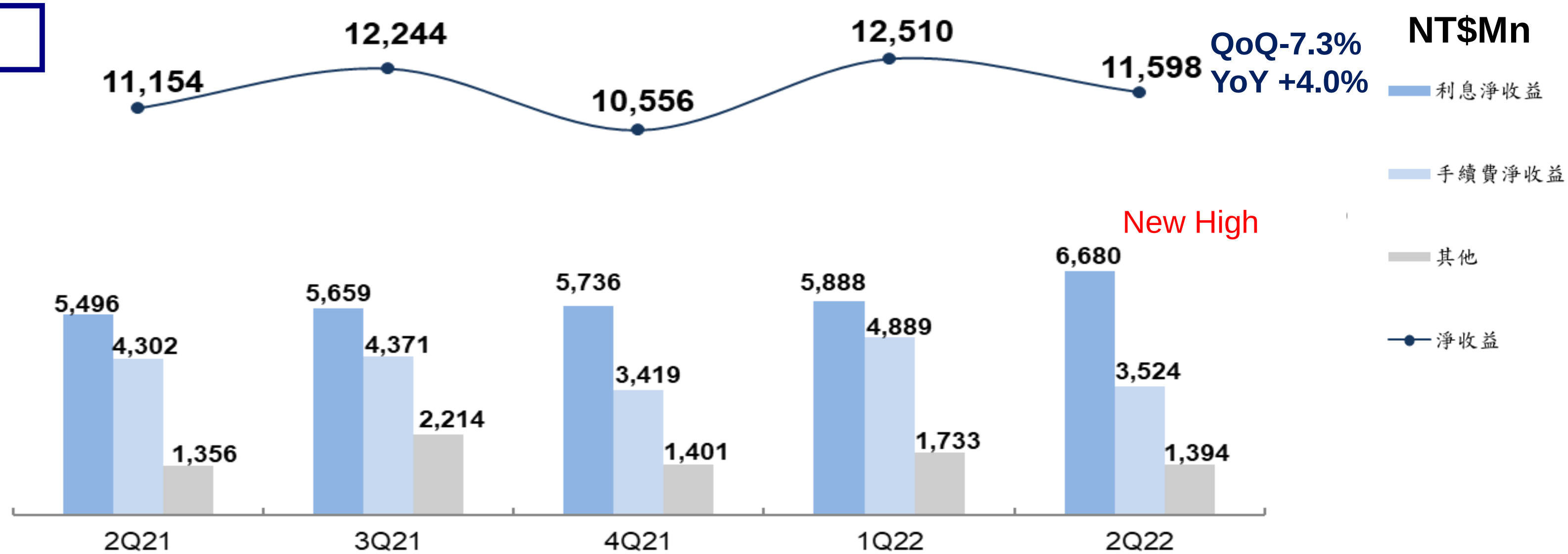


(+/-)	1,204	-452	-460	293	-653	-360
YoY	5%	-4%	-57%	3%	-58%	-4%

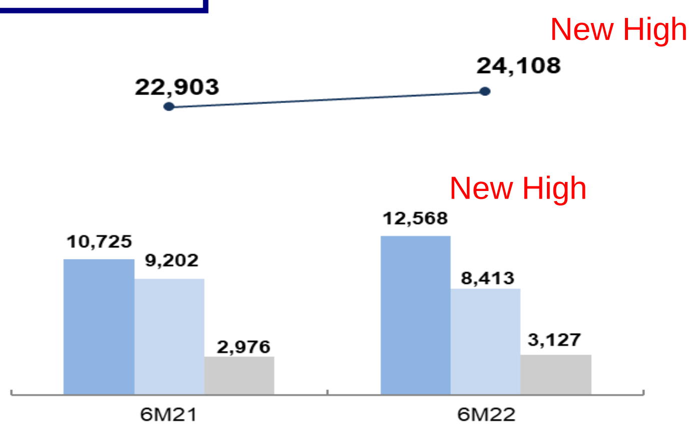
Note： numbers are presented on consolidated basis. (+/-)均為本期減前期，正數為對損益有正影響。比率變動正負亦為本期之於前期，對損益影響

金控淨收益趨勢

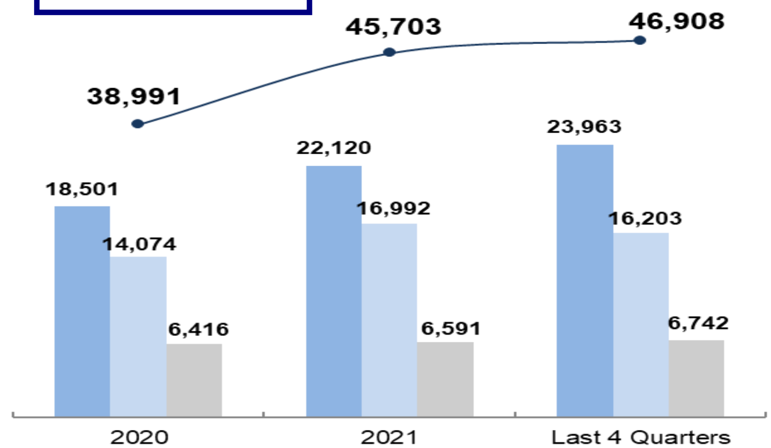
Quarterly



Yearly



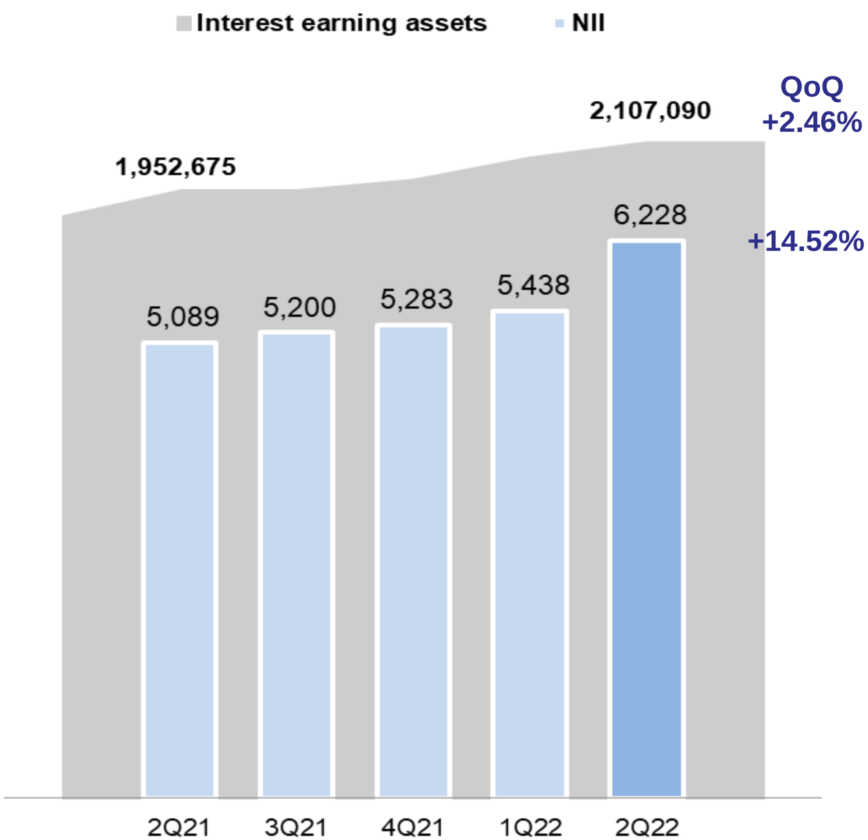
Year-to-date



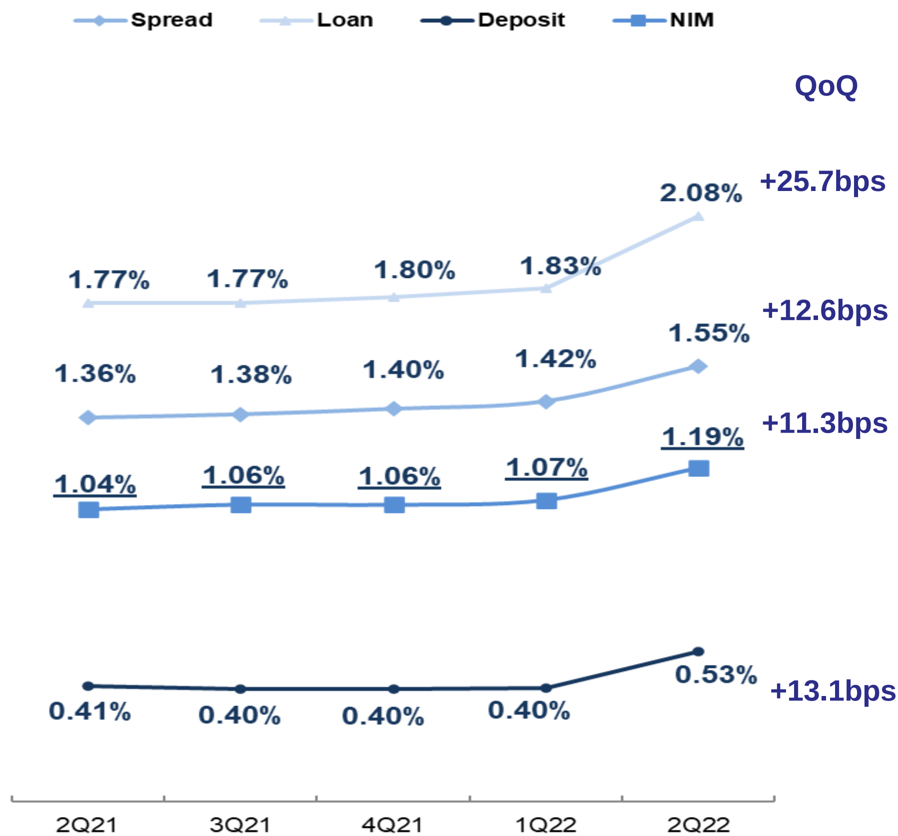
銀行NIM & Spread

Interest earning assets & Net interest income

NT$Mn



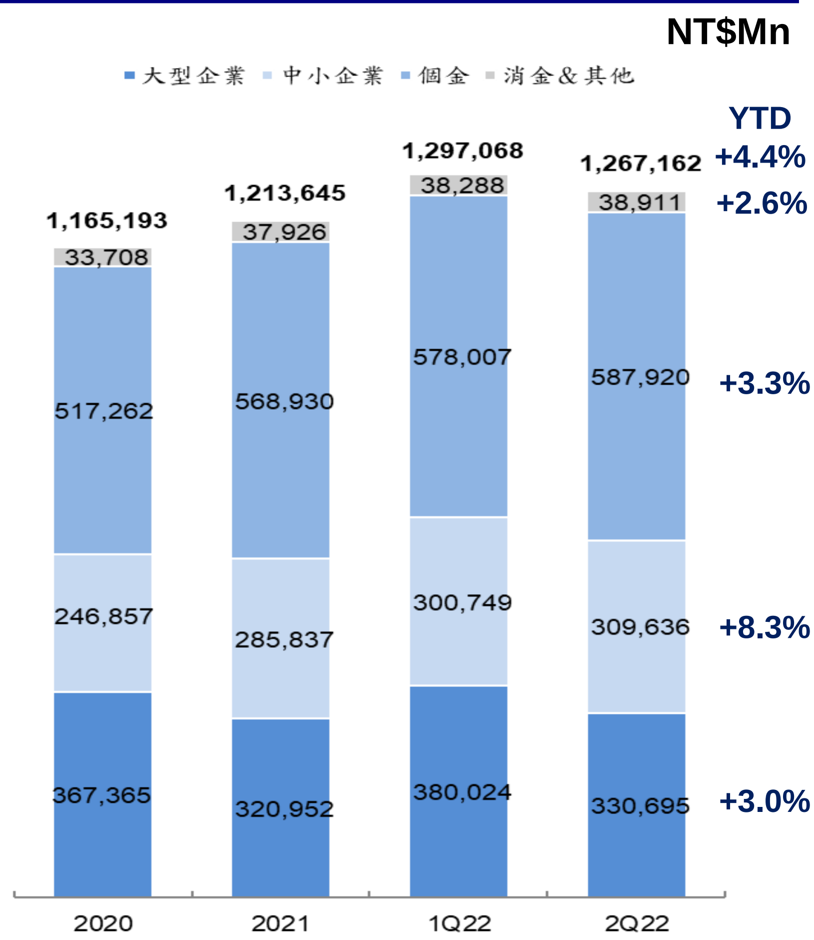
NIM & Spread



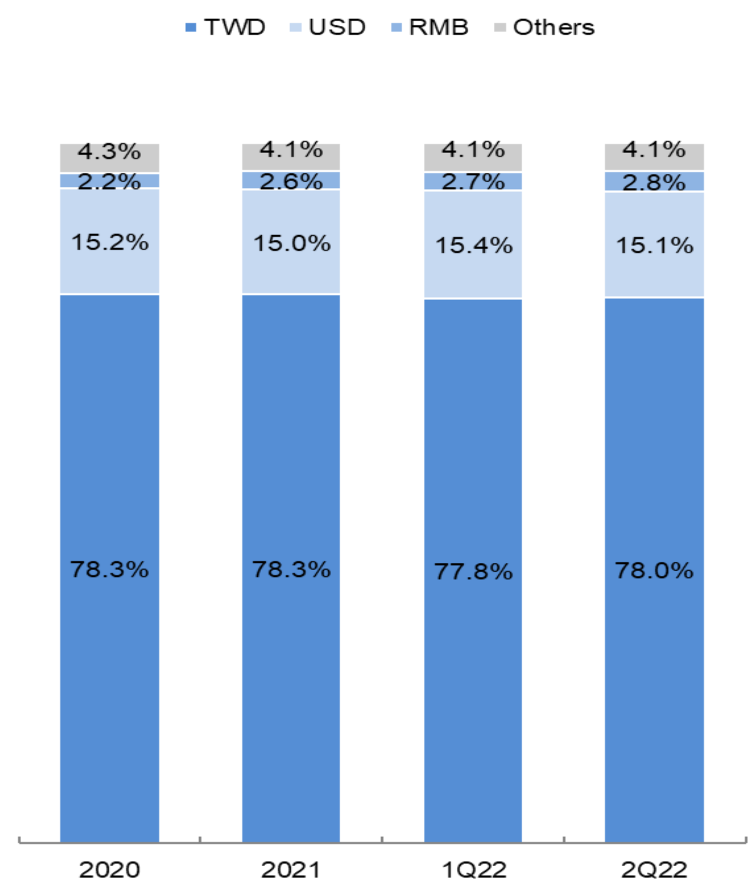
Note: numbers are presented on consolidated basis.

銀行放款結構分析

BSP's Loan



Loan by Currency

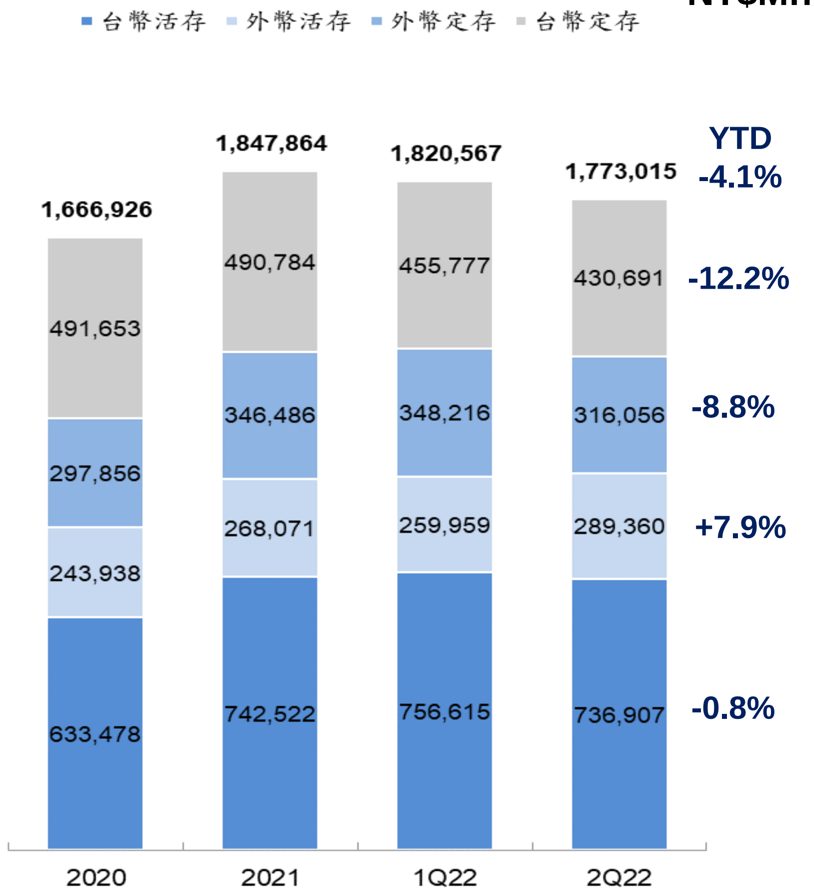


Note1: loans portfolio includes credit card revolving balance and FA, excluding non-accrual loans. Note2: numbers are presented on consolidated basis.

銀行存款結構分析

BSP's Deposit

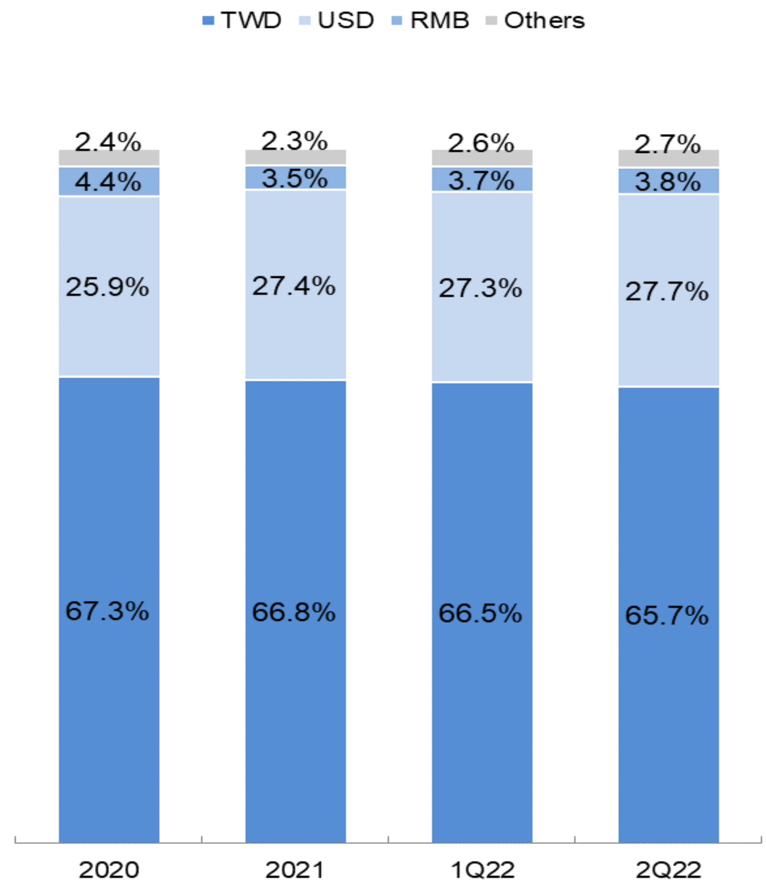
NT$Mn



活存比	52.6%	54.7%	55.8%	57.9%

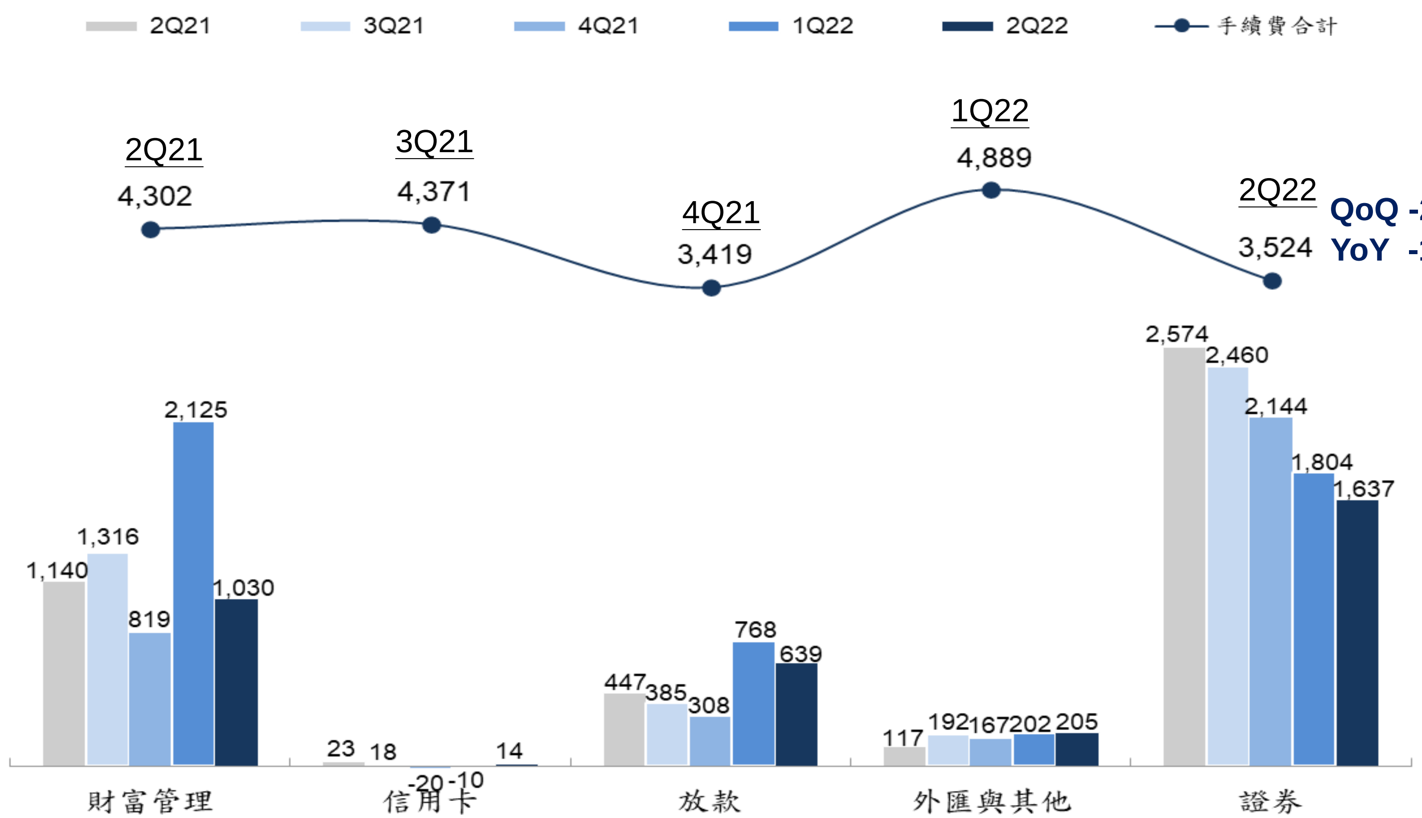
Note: numbers are presented on consolidated basis.

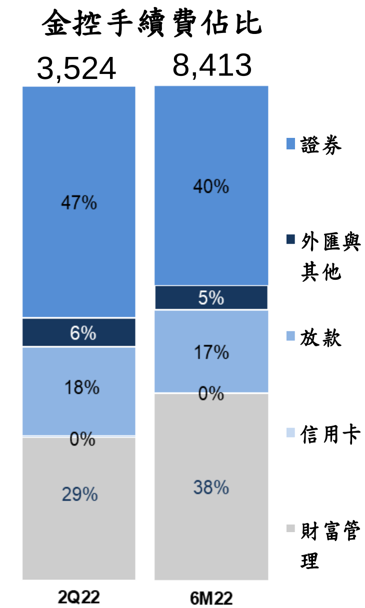
Deposit by Currency



金控手續費收入組合

NT$Mn





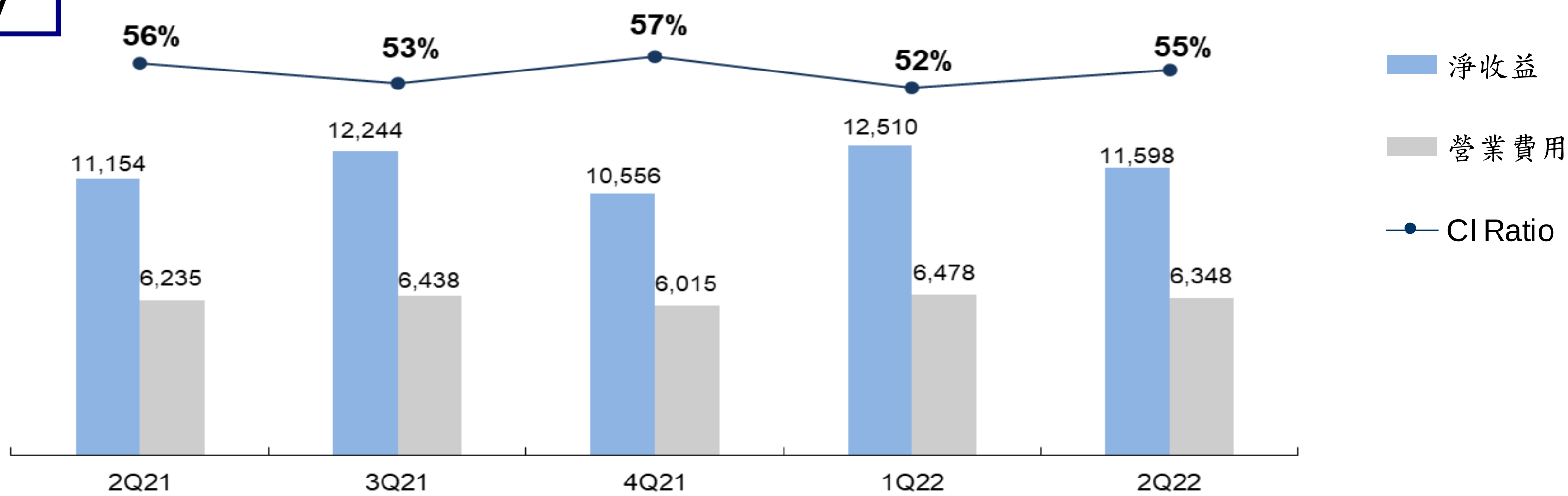
	財富管理	信用卡	放款	外匯與其他	證券
QoQ	-52%	-233%	-17%	1%	-9%
YoY	-10%	-42%	43%	75%	-36%
6M22 YoY	3%	-93%	50%	41%	-29%

Note: numbers are presented on consolidated basis.

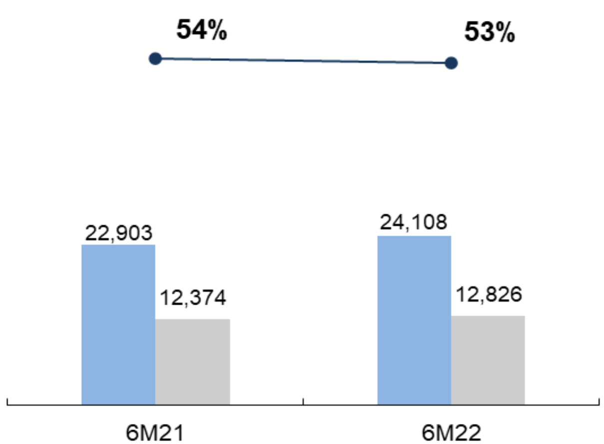
金控營業費用分析

NT$Mn

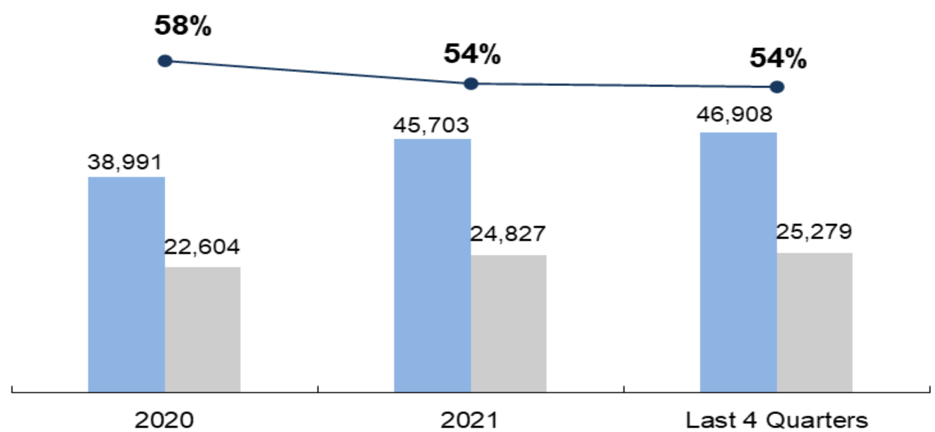
Quarterly



Year-to-date

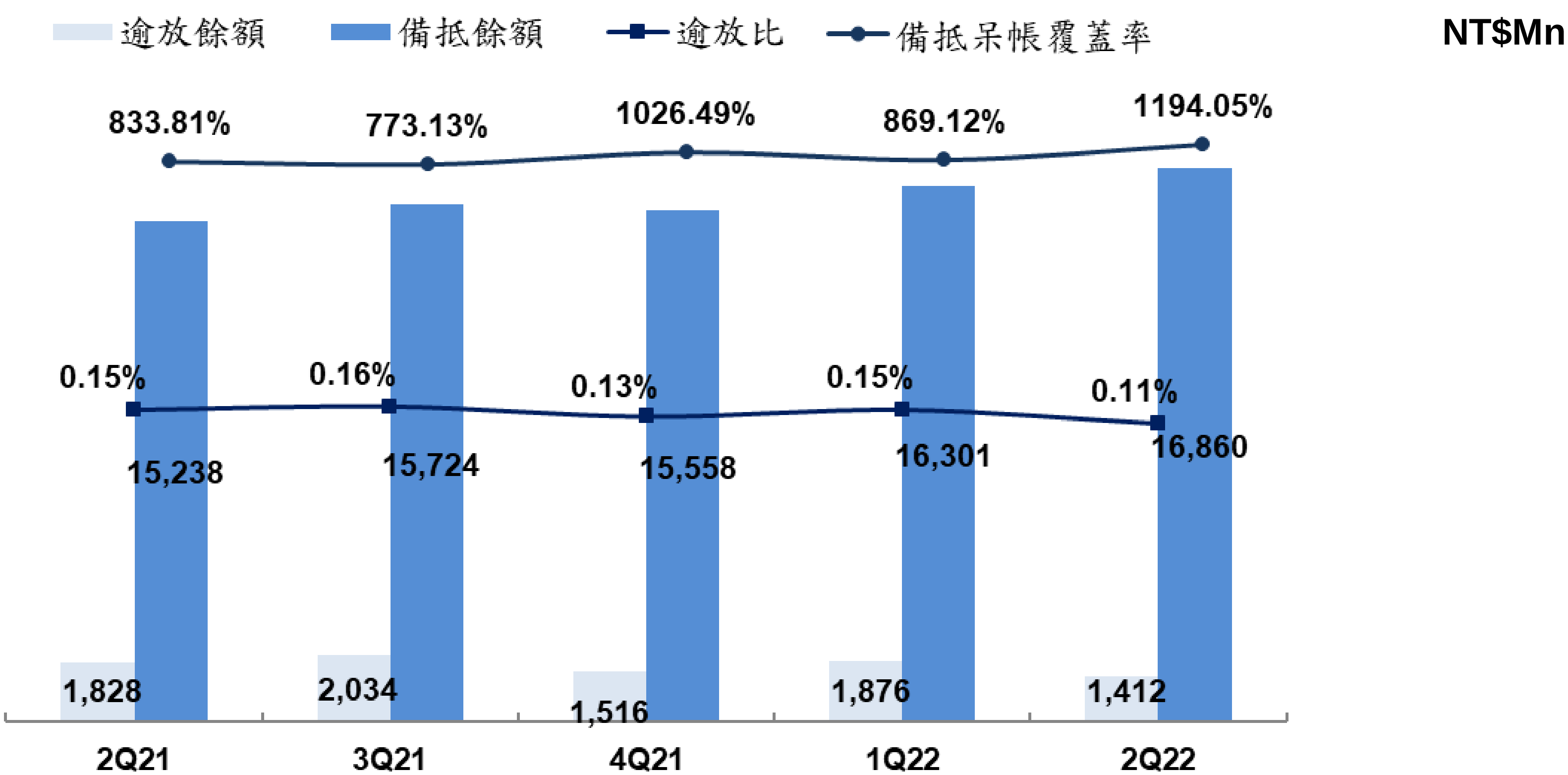


Yearly



Note: numbers are presented on consolidated basis.

銀行放款資產品質



Reserve/ Loan Ratio	1.31%	1.32%	1.31%	1.31%	1.37%

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

永豐金控 SinoPac Holdings

永豐金控 2022年第二季法人說明會

Q & A

IR信箱

金控官網

Appendix 1/12

SPH's Balance Sheet (Consolidated)

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

Appendix 2/12

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

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

Appendix 3/12

SPH's P&L (Consolidated)

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

Appendix 4/12

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

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

Appendix 5/12

BSP's Balance Sheet (Consolidated)

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

Appendix 6/12

BSP's P&L (Consolidated)

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

Appendix 7/12

SPS's Balance Sheet (Consolidated)

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

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

Appendix 8/12

SPS's P&L (Consolidated)

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

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

Appendix 9/12

BSP's Loan Breakdown (Consolidated)

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

Note: Loans portfolio includes non-accrual loans.

Appendix 10/12

BSP's Loan Asset Quality

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

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

Appendix 11/12

BSP's Fee Breakdown (Consolidated)

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

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BSP's Credit Card Business

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