First Financial Holding Co., Ltd.

第一金控

2015 年上半年營運報告

Aug. 27, 2015

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內容

- 2015年上半年業務摘錄
- 財務資料
- 營運成果
- 附件

2015年上半年業務摘錄

2015上半年–邁向下階段市場循環

2015上半年表現穩定

集團之盈餘在穩健的成長趨勢中維持擴張，主要來自較預期為佳之核心獲利與中小企業與外幣放款量，在總體經濟環境受到影響下仍維持不墜。

國內現金增資計劃：預訂於2015年第三季完成

擬透過公開募集方式，辦理國內現金增資發行普通股16億股，預訂募集約新台幣235.2億元資本，時程則訂定於今年第三季完成

充足銀行子公司第一類資本水準達10.8%，邁向下階段市場循環

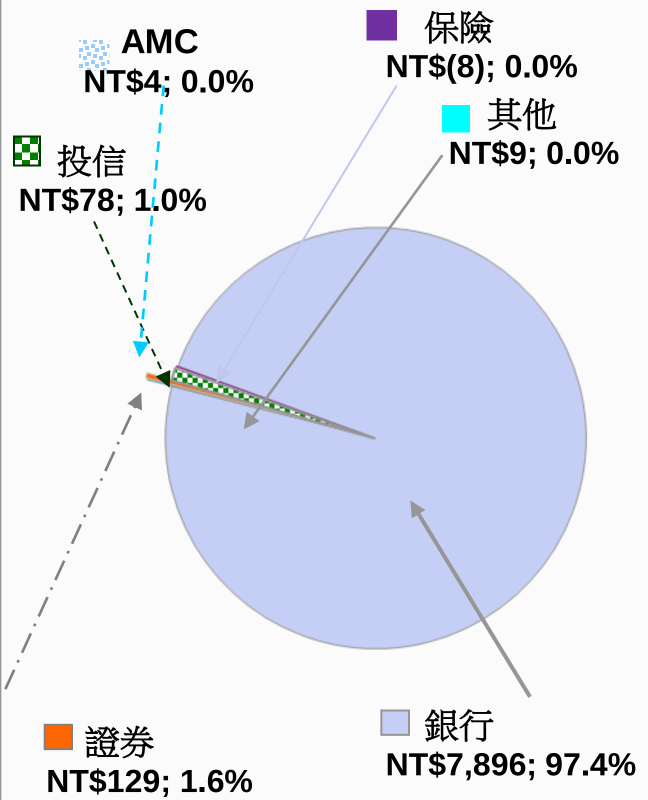
解決銀行資本適足率、專注在追求獲利及提升ROE以及更開放的購併態度，為迎接下階段市場循環及挑戰作好準備

2015年上半年財務資料

First Financial Holding Co., Ltd.

2015年上半年主要財務數字

1H15 獲利組合[1](in NT$ mn)



經營績效 (in NT$ dollar, NT$ mn, mn shares or %)

	1H14	1H15	YoY %
稅後淨利	8,205	8,108[1]	-1.2%
綜合損益[2]	9,099	6,566	-27.8%
總資產	2,336,669	2,386,009	2.1%
每股盈餘	0.83	0.82	-1.2%
每股淨值	15.71	15.62	-0.6%
股本	92,593	98,611	6.5%
平均淨值報酬率[3]	11.42%	10.50%	-8.1%
平均資產報酬率[3]	0.72%	0.68%	-5.6%
集團資本適足率[4]	121.24%	132.75%	9.5%
雙重槓桿比率[5]	105.98%	108.47%	2.3%

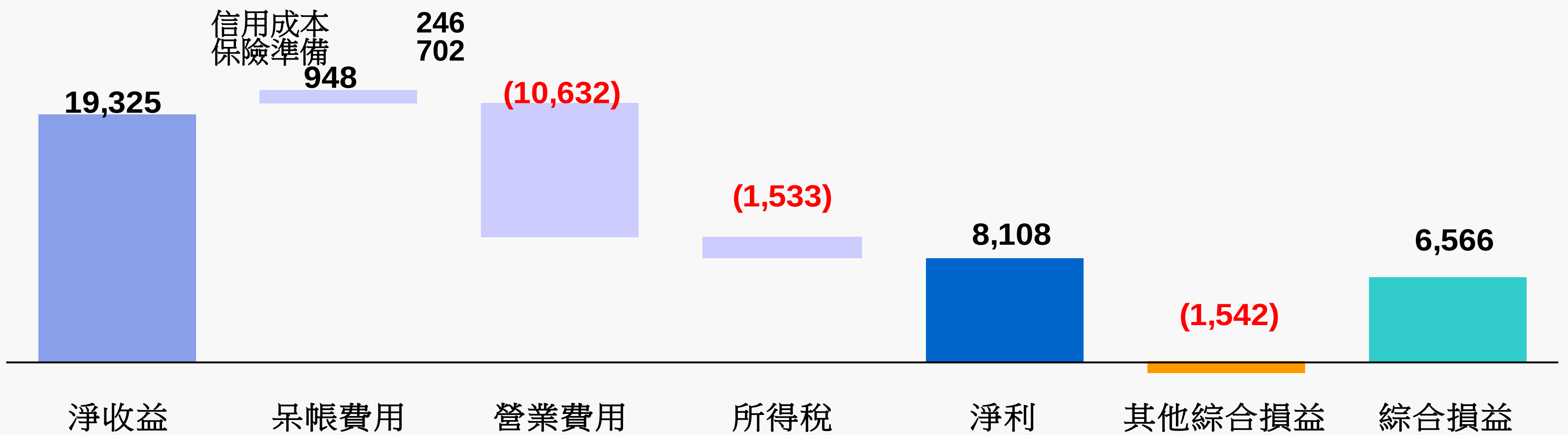
1.依各公司管理事業群之分類方式決定應單獨列示之業務別財務資訊，填列合併沖銷後之金額

2. 2014年起依IFRS會計準則編製綜合損益表 3.年化後數字

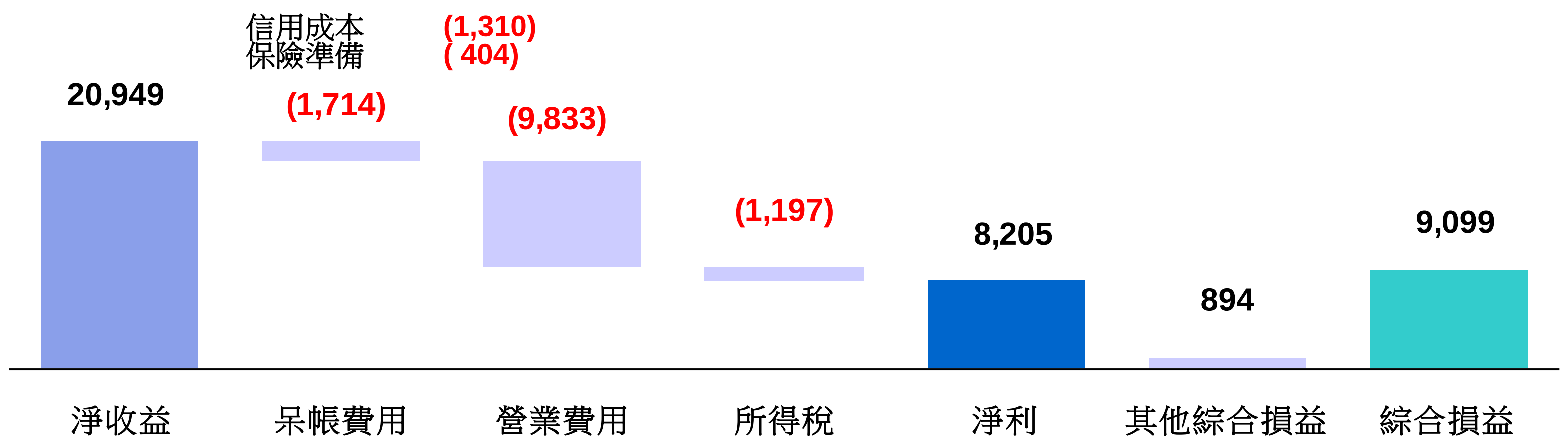
4.資本適足率每半年更新一次 5.雙重槓桿比率 = 股權投資 / 股東權益

2015年上半年營運成果

2015年上半年合併淨利與綜合損益 (in NT$ mn)

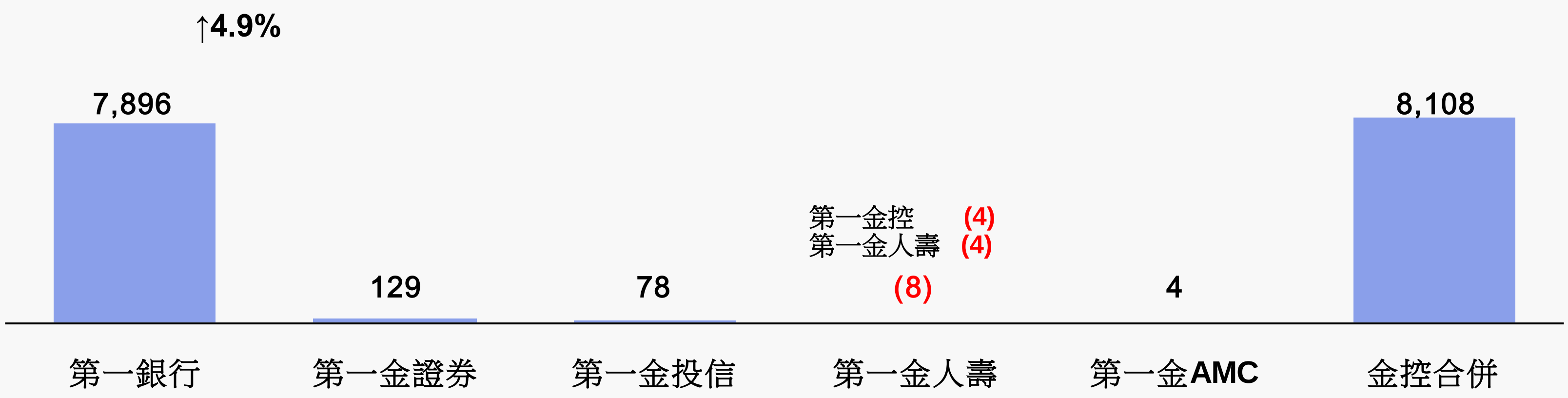


2014年上半年合併淨利與綜合損益 (in NT$ mn)

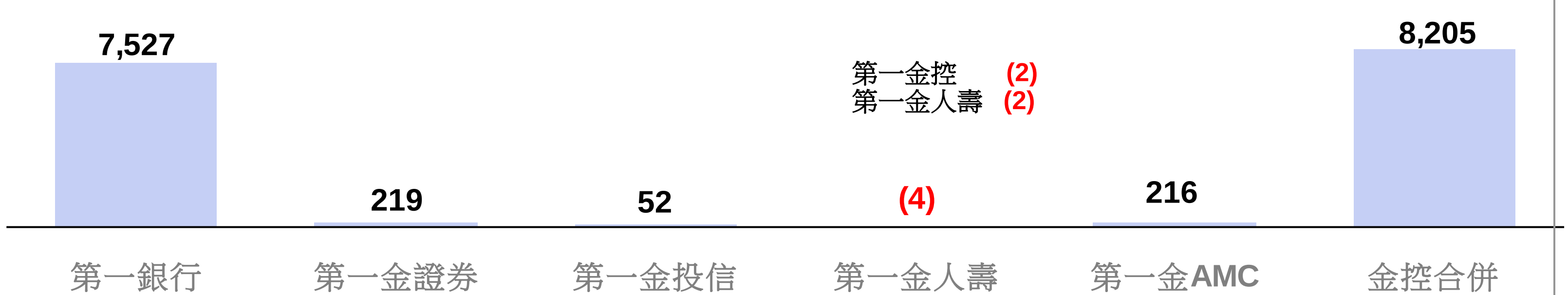


2015年上半年主要子公司*獲利表現 -稅後淨利

2015年上半年稅後淨利--主要子公司 (in NT$ mn)



2014年上半年稅後淨利--主要子公司 (in NT$ mn)



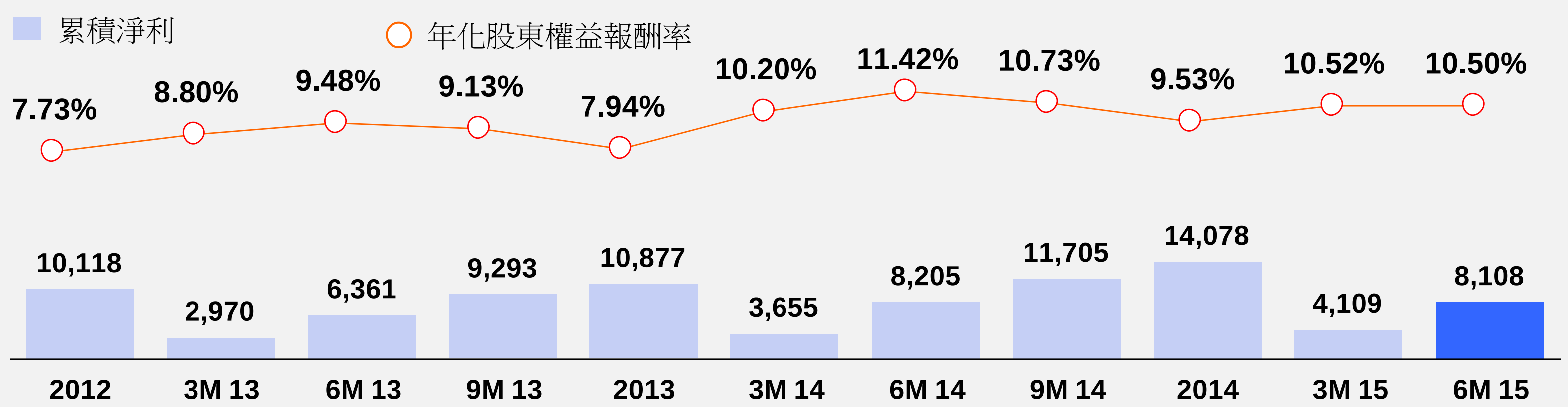
*僅列示主要5家子公司獲利.

2015年上半年營運成果

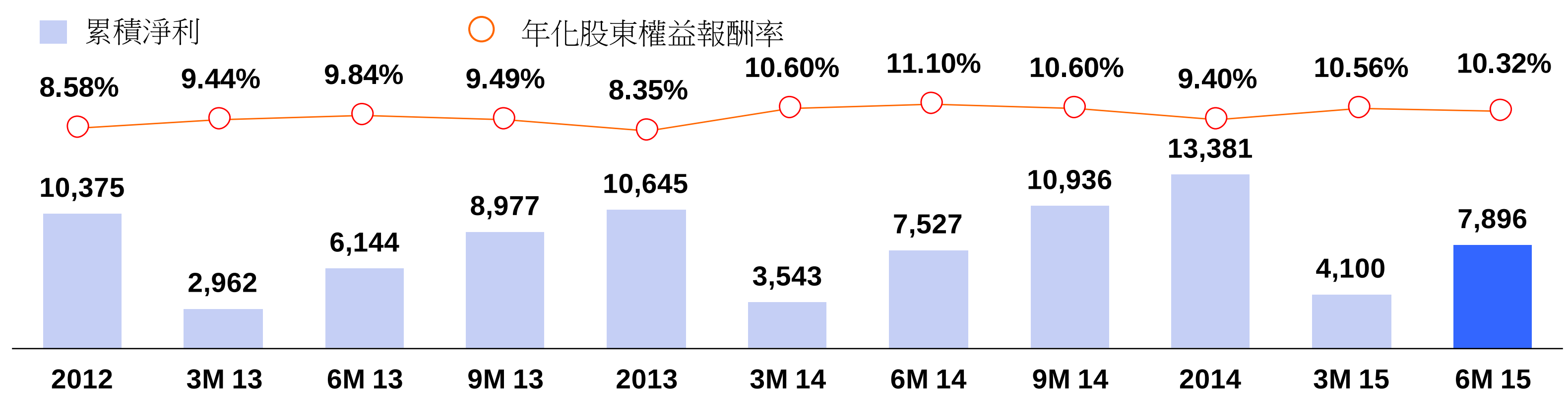
First Financial Holding Co., Ltd.

金控與一銀獲利能力
-稅後淨利

金控淨利 & 年化股東權益報酬率 (in NT$ mn & %)



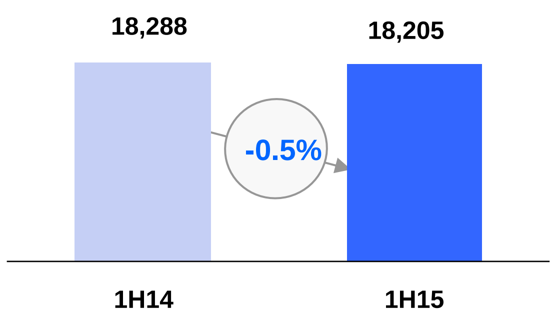
一銀淨利 & 年化股東權益報酬率 (in NT$ mn & %)



1.含少數股權

一銀 2015年上半年稅前獲利

1H15 累積淨收益 (in NT$ mn or %)

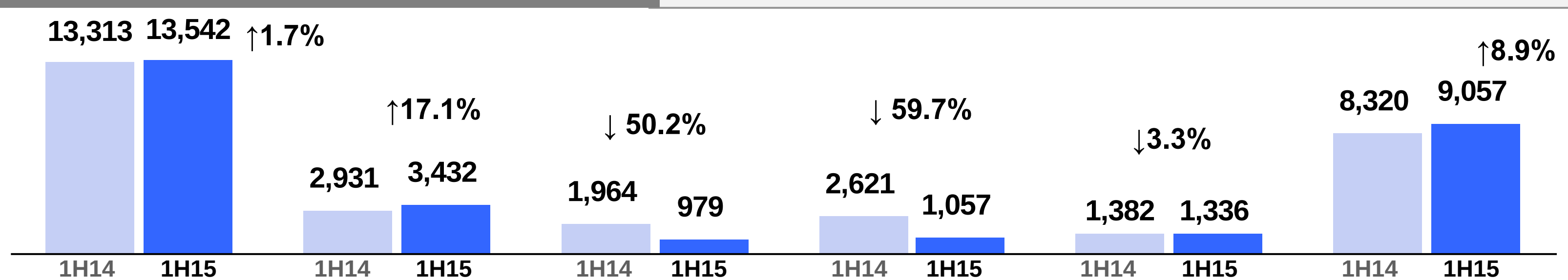


累積淨收益

一銀淨收益佔比分析 (in %)

項目	1H14	1H15	Change
淨利收	72.8%	74.4%	+1.6%
淨手續費收益	16.0%	18.8%	+2.8%
投資收益/短投	0.2%	0.1%	-0.1%
投資收益/長投	1.1%	0.1%	-1.0%
投資收益/其他金融商品	9.5%	5.2%	-4.3%
其他	0.4%	1.4%	+1.0%
淨收益	100.0%	100.0%	
呆帳費用[1]	-14.3%	-5.8%	-8.5%
調整: 呆帳回收	+7.5%	+7.4%	-0.1%
營業費用	-45.5%	-49.8%	+4.3%
稅前獲利	47.7%	51.8%	+4.1%

2015年上半年一銀 淨收益&費用比較 (in NT$ mn)

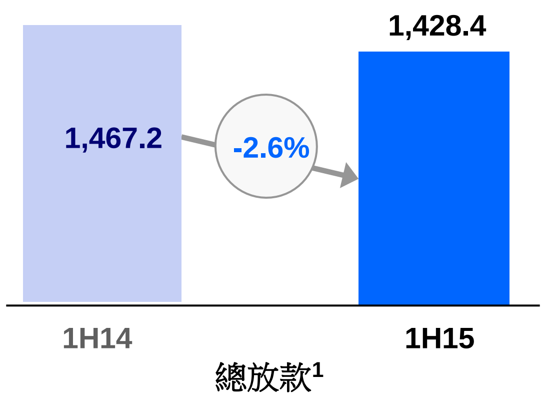


1. 毛呆帳費用

First Financial Holding Co., Ltd.

一銀 2015年上半年總放款結構

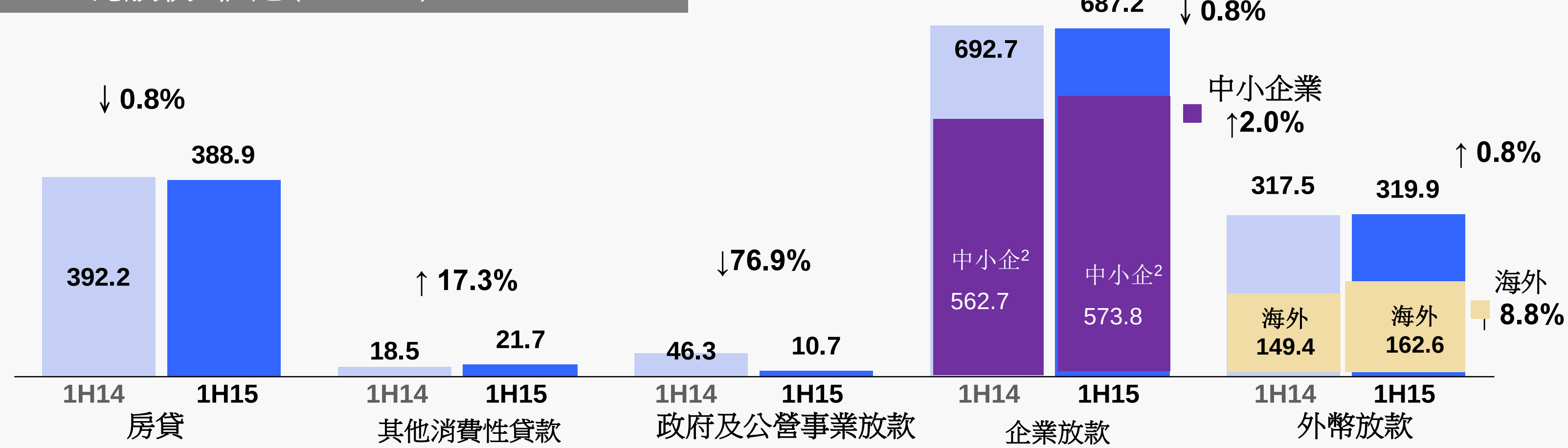
1H15 總放款[1] (in NT$ bn or %)



各類放款佔比[1]

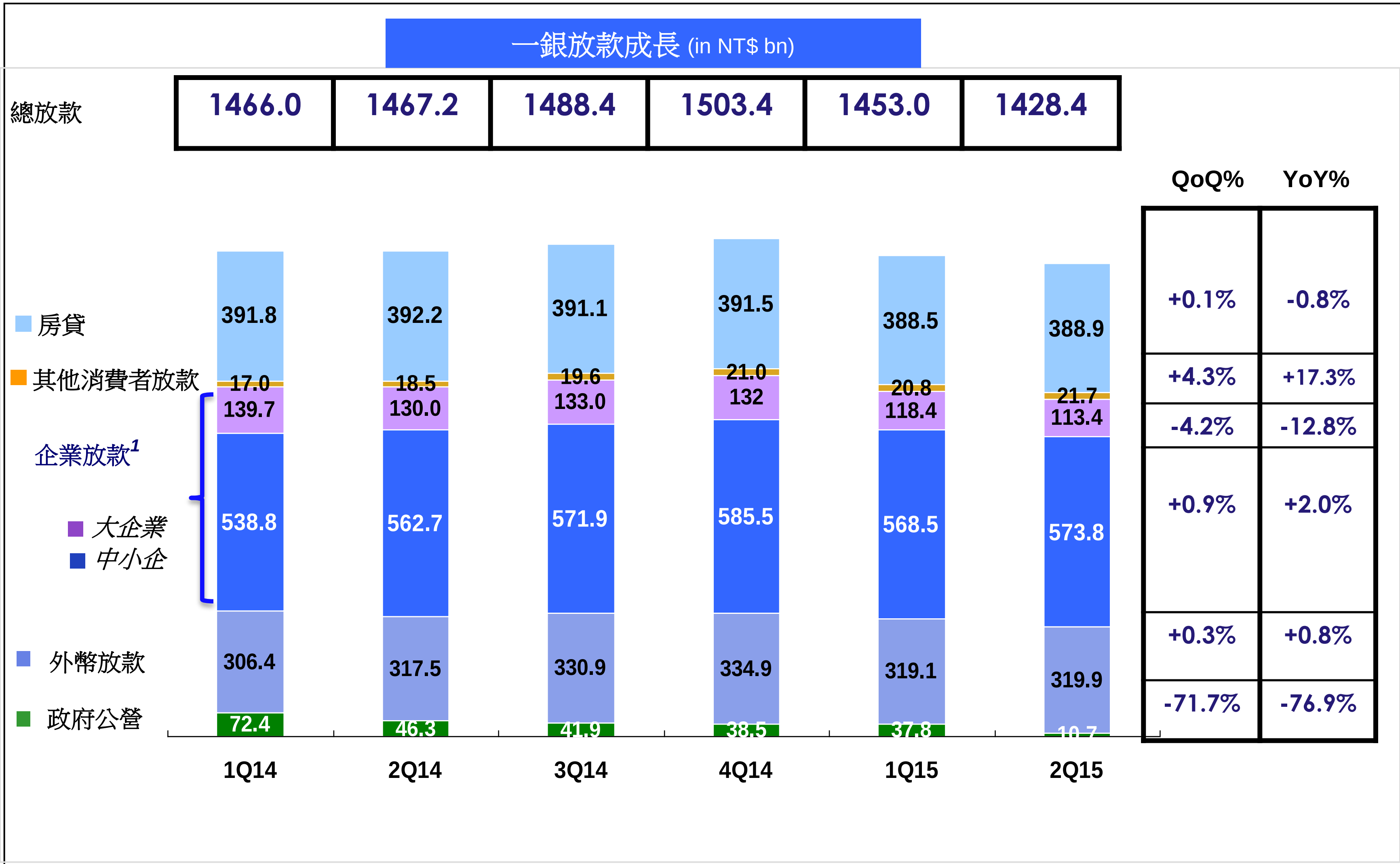
項目	1H14	1H15	Change
消金放款	28.0%	28.7%	+0.7%
房貸	26.7%	27.2%	+0.5%
其他消費貸款	1.3%	1.5%	+0.2%
法金放款	72.0%	71.3%	-0.7%
企業放款	47.2%	48.1%	+0.9%
--- *中小企業*	*38.4%*	*40.2%*	*+1.8%*
外幣放款	21.6%	22.4%	+0.8%
--- *海外分行*	*10.2%*	*11.4%*	*+1.2%*
政府及公營事業放款	3.2%	0.8%	-2.4%
總放款[1]	100.0%	100.0%	

1H15 總放款[1] 佔比 (in NT$ bn)



1. 總放款不含催收款
2. 中小企業放款依經濟部定義；含外幣放款

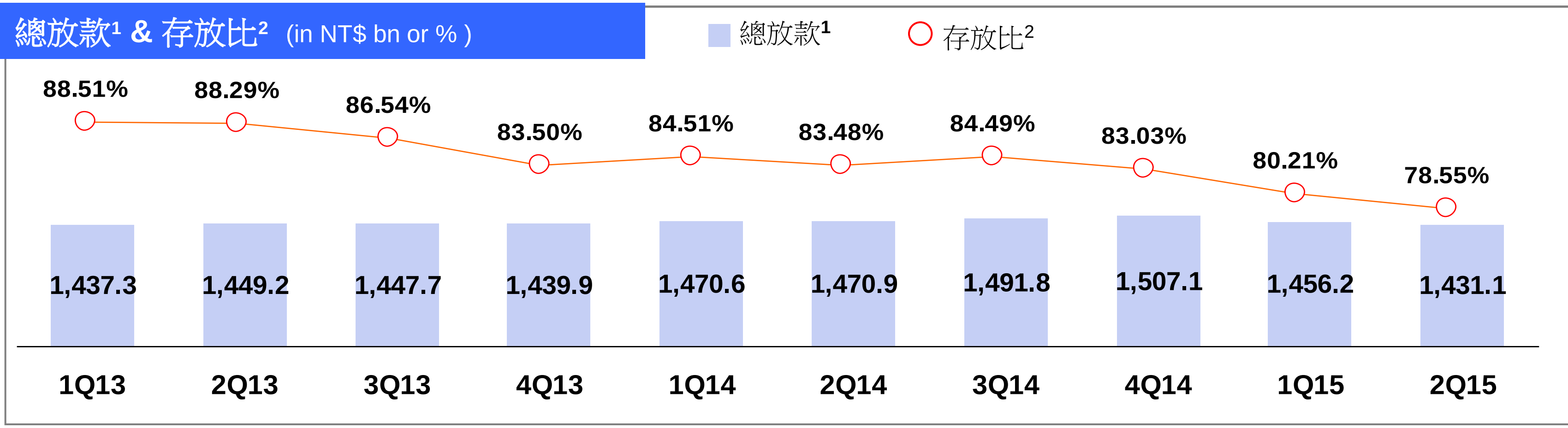
一銀總放款結構
-季度比較



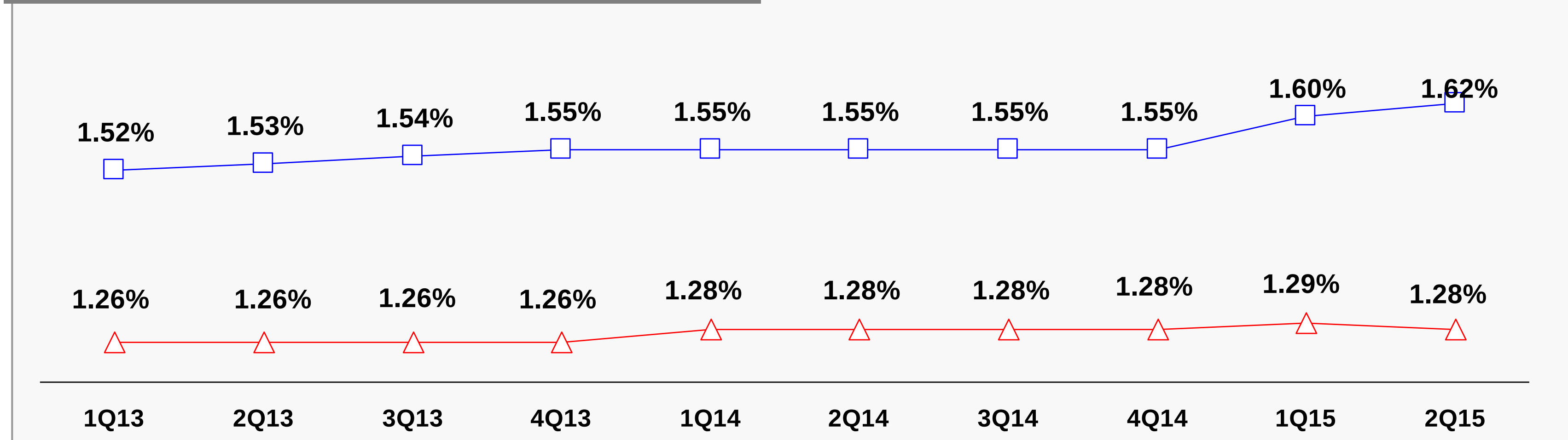
1.企業放款含中小企業放款

一銀存放比、利差與淨利息收益率

總放款¹ & 存放比² (in NT$ bn or %)



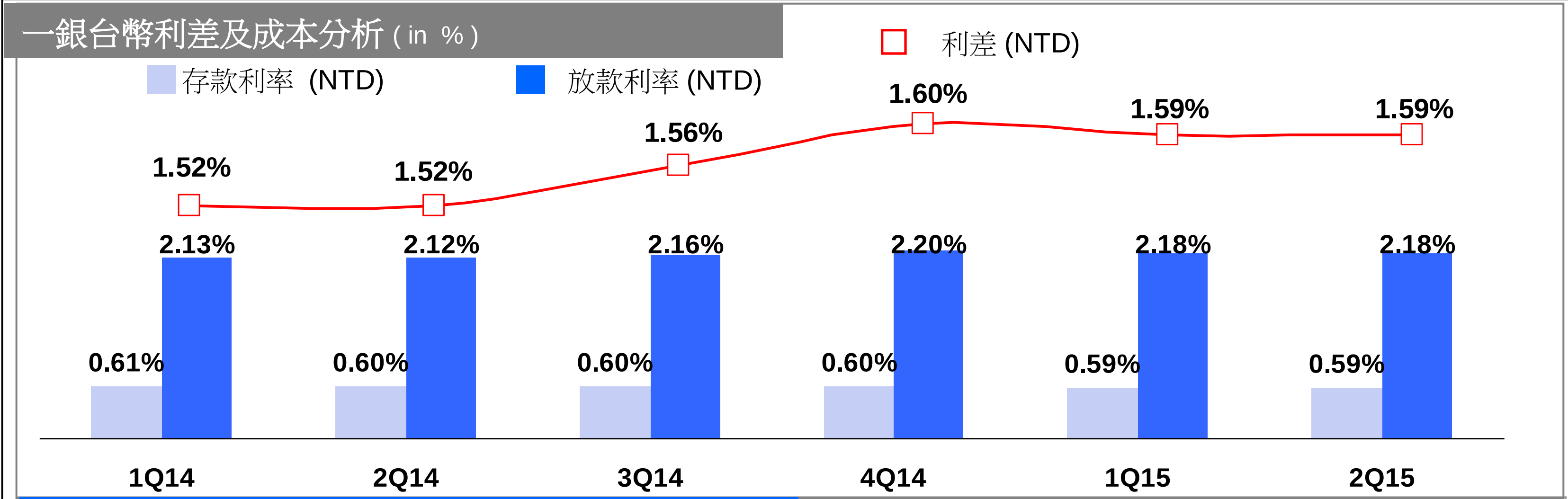
存放利差 / 淨利息收益率(NIM) (in %)

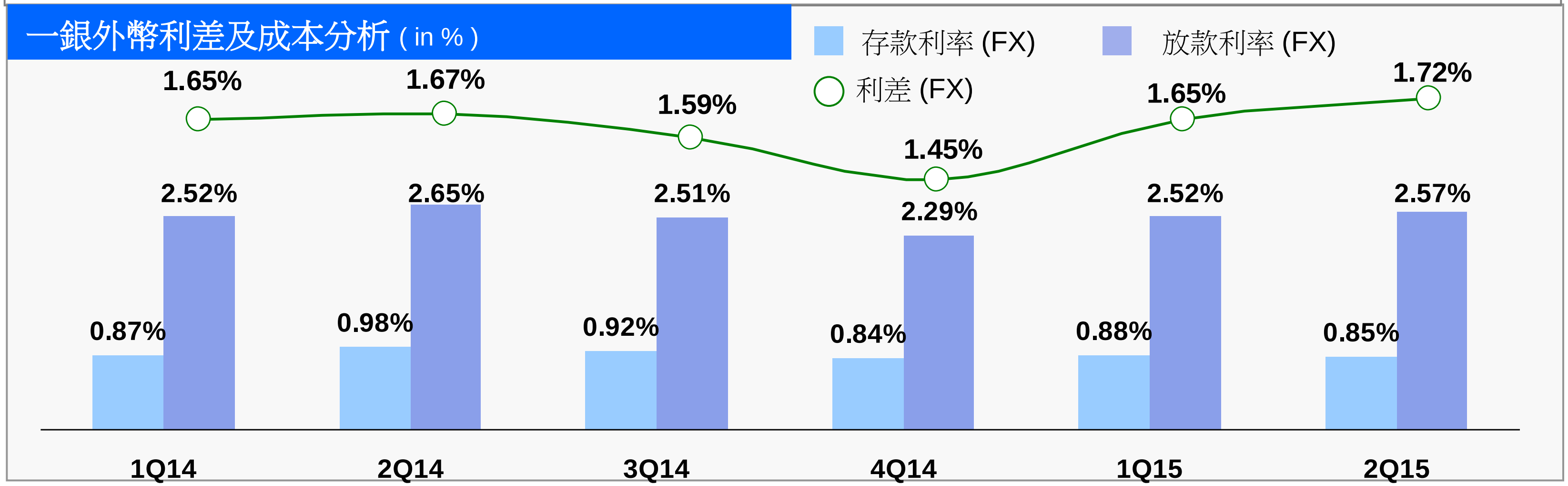


1. 總放款 = 放款 +進/出口買匯 + 催收款項
2. 存放比 = 總放款 / 總存款 (含郵政轉存款)
3. 利差 及 淨利息收益率 均為累積年度平均數

First Financial Holding Co., Ltd.

一銀台外幣利差

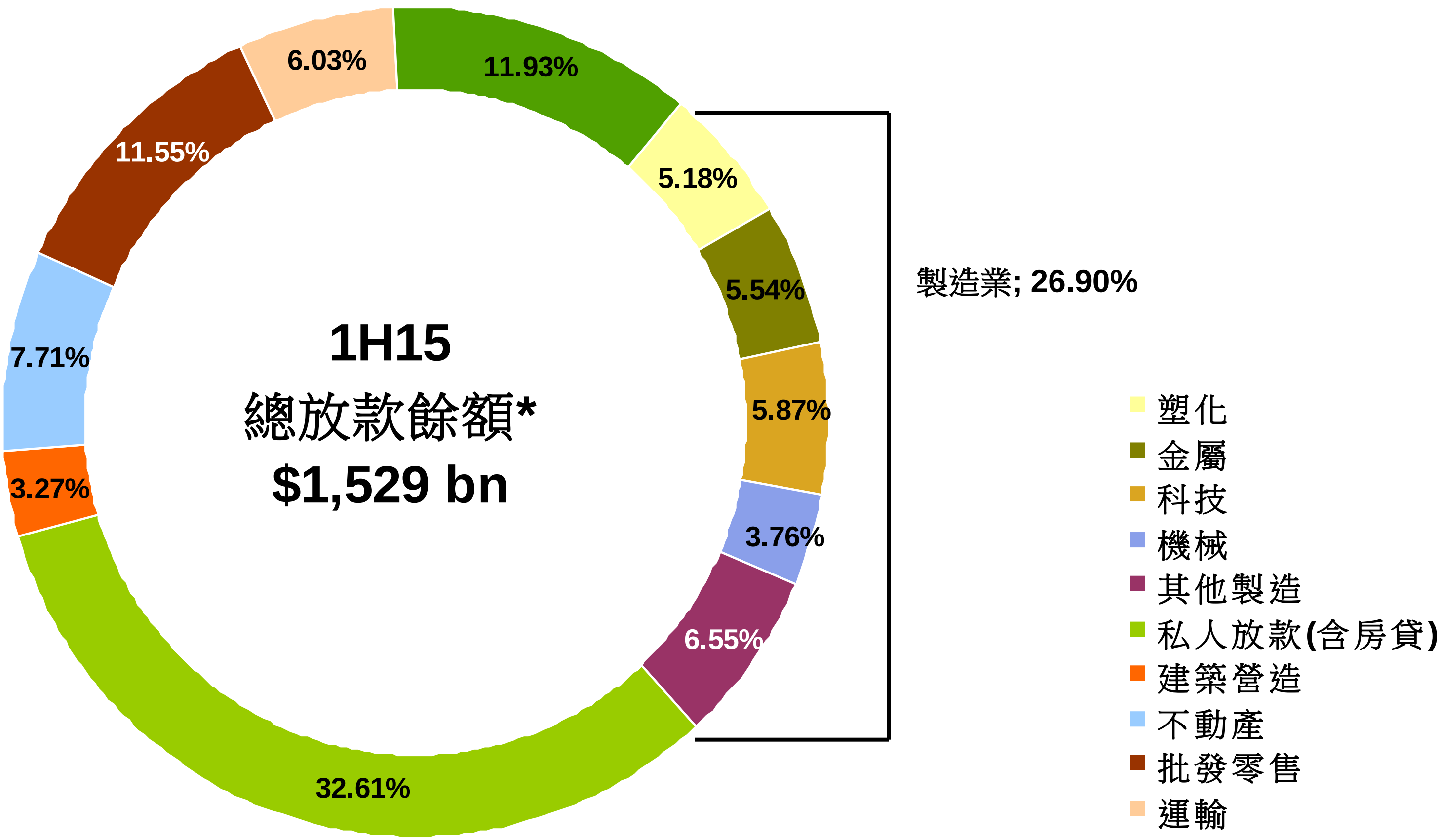




*以上利率均為季度加權平均數字

一銀特定產業貸放集中度

2015年上半年 - 特定貸放產業佔比



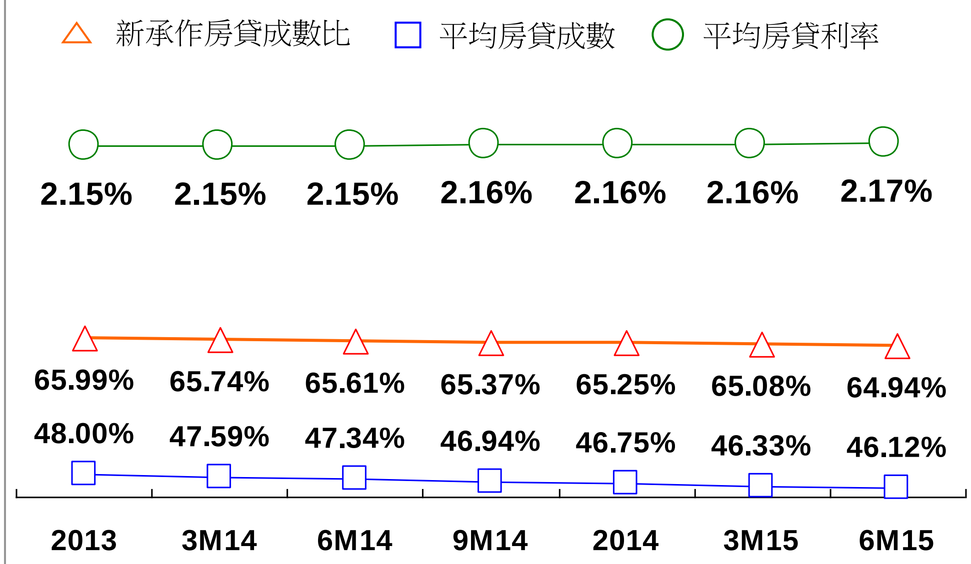
* 總放款不含催收款.

一銀房貸分析

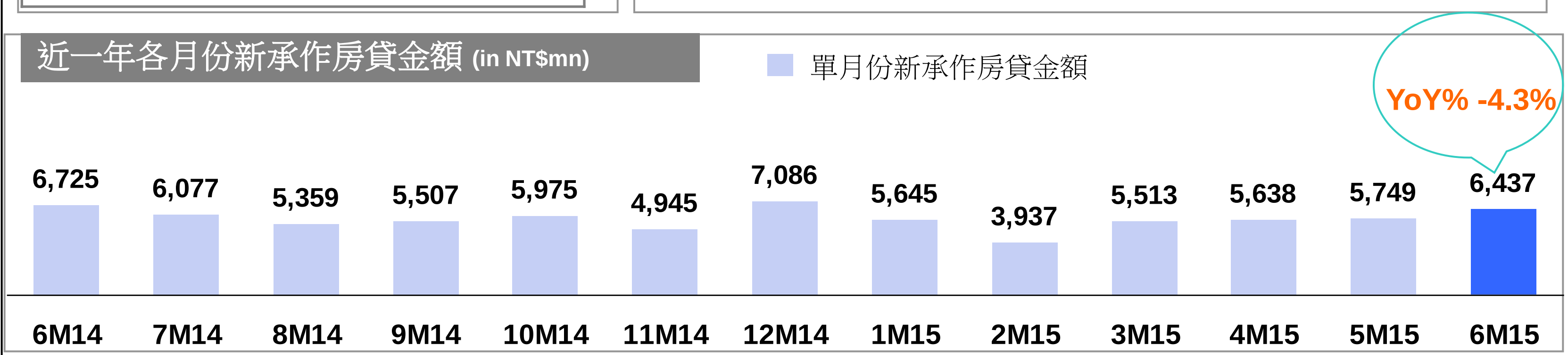
2015年上半年底房貸--依地區別 (in %)

地區	1H15
北部	**70%**
大台北都會	54%
桃竹苗	16%
中部	**11%**
大台中	
南部	**15%**
台南/高雄	
東部	4%
總計	**100.0%**

房貸利率 & 房貸成數比 (in %)

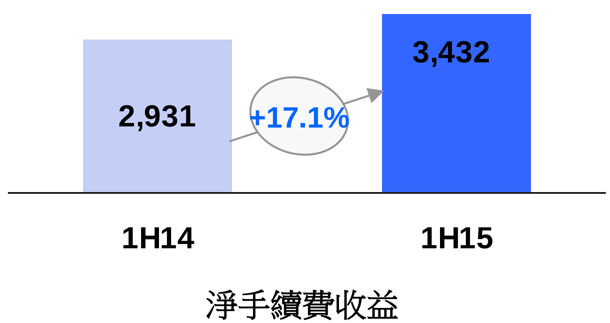


近一年各月份新承作房貸金額 (in NT$mn)



一銀2015年上半年淨手續費結構

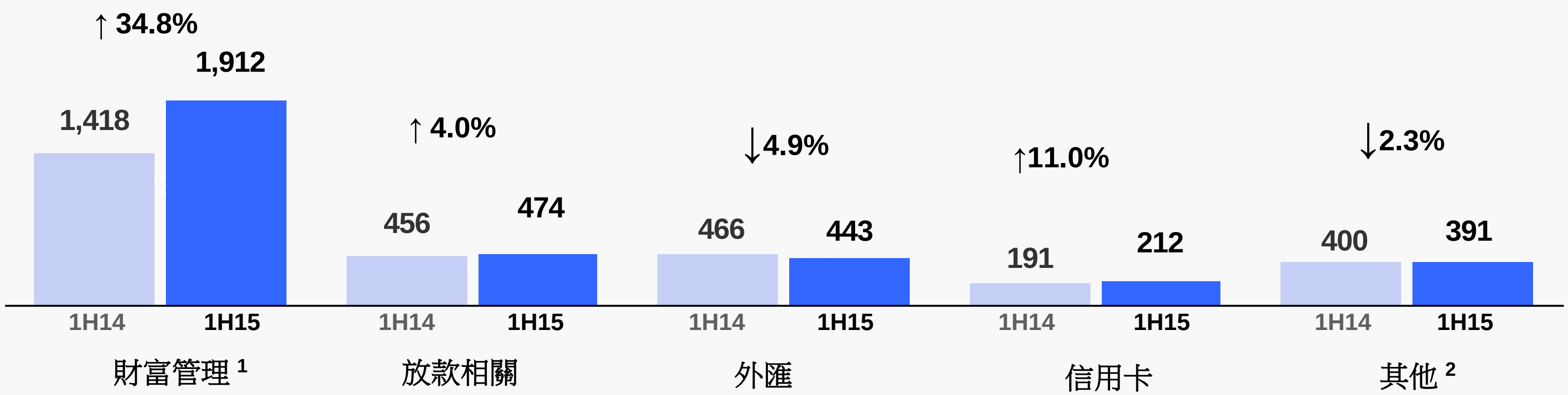
1H15累積淨手續費收益 (in NT$ mn or %)



累積淨手續費收益佔比

項目	1H14	1H15	Change
財富管理[1]	48.4%	55.7%	+7.3%
外幣	15.9%	12.9%	-3.0%
其他	13.6%	11.4%	-2.2%
放款相關	15.6%	13.8%	-1.8%
信用卡	6.5%	6.2%	-0.3%
累積淨手續費收益	100.0%	100.0%	

1H15累積淨手續費收益佔比 (in NT$ mn)

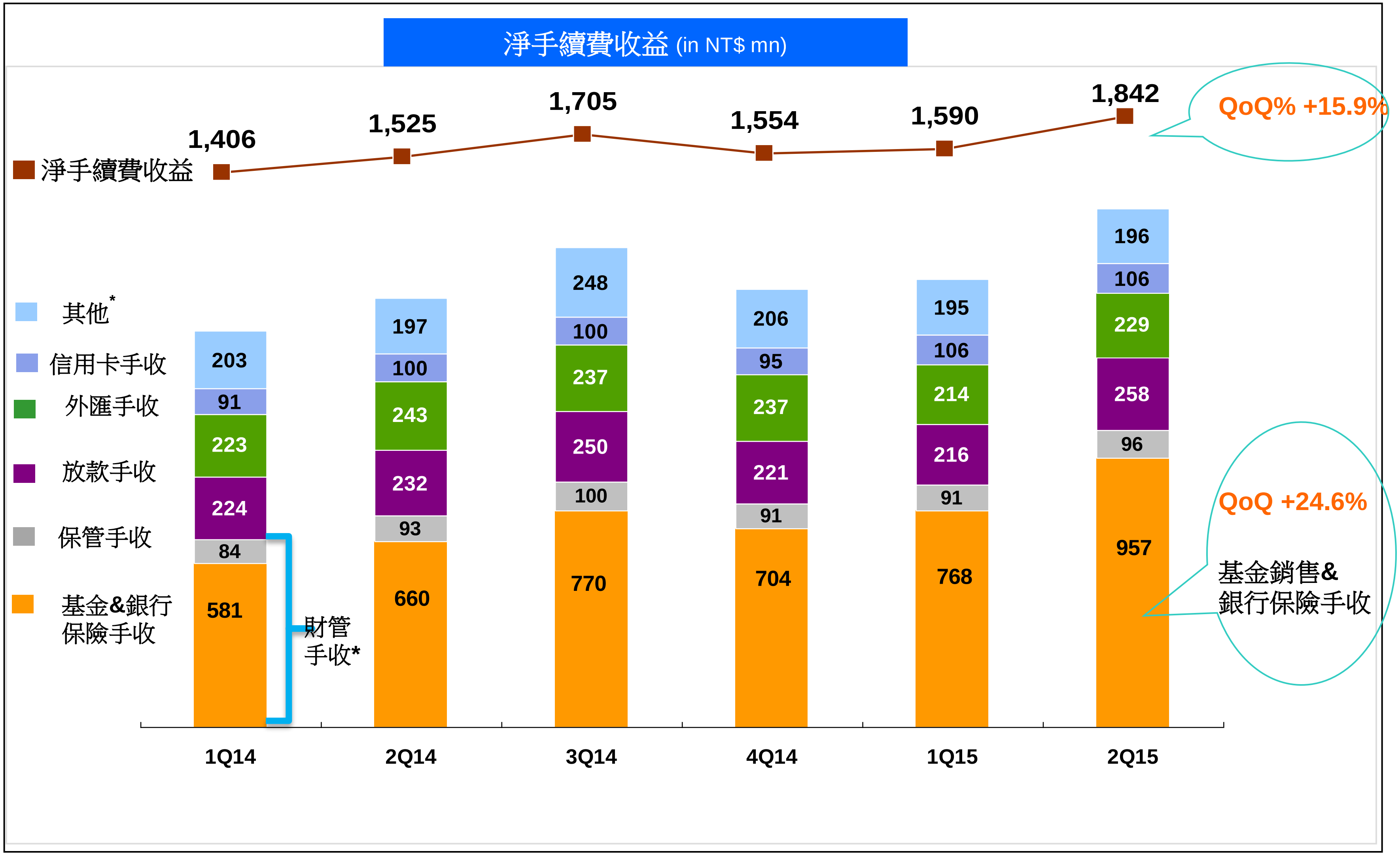


1. 財富管理手收 = 保管費手收 + 信託手收 + 銀行保險手收
2. 其他為含海外分行在內之通路手續費

First Financial Holding Co., Ltd.

一銀淨手續費收益

-季度比較

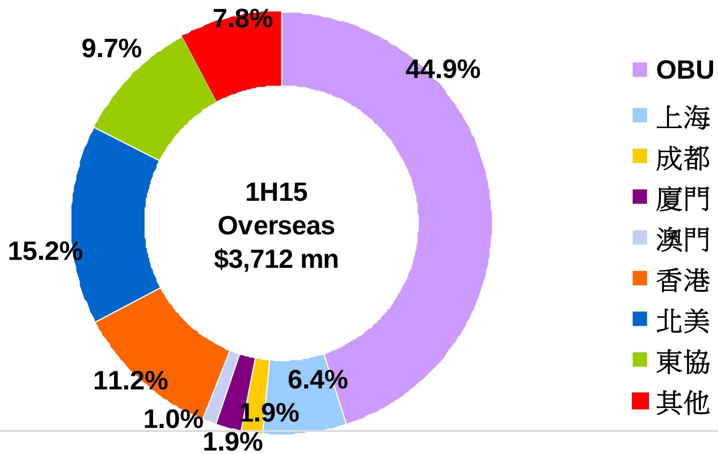


* 財富管理手收 = 保管手收 + 基金手收 + 銀行保險手收

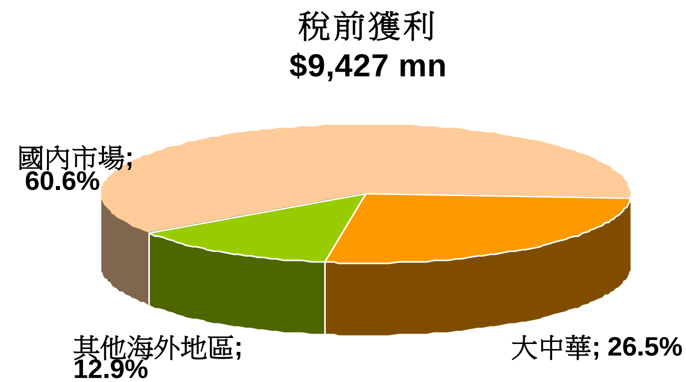
* 其他為含海外分行在內之通路手續費

一銀 2015年上半年海外業務盈餘

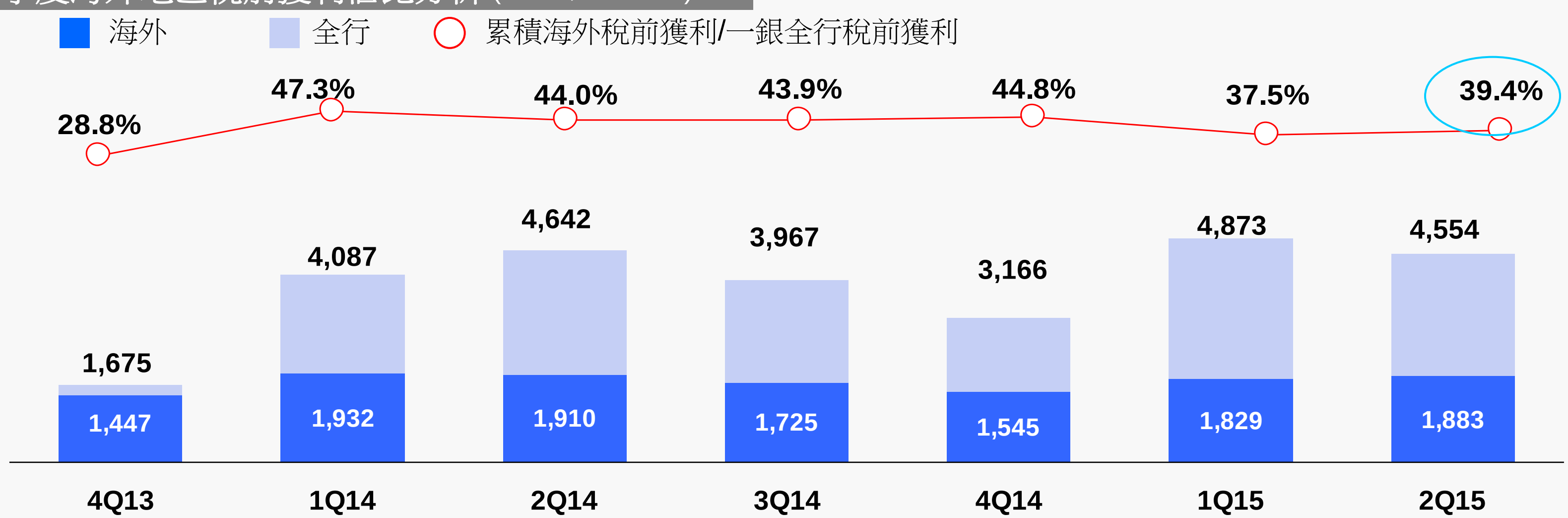
1H15 一銀海外分行稅前獲利分析 (in NT$ mn or %)



2015年上半年 一銀全行稅前獲利分析 (in NT$ mn or %)



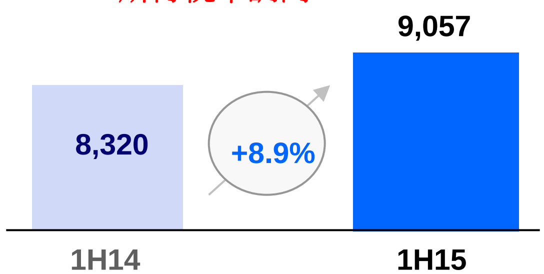
季度海外地區稅前獲利佔比分析 (in NT$ mn or %)



一銀2015年上半年營業費用比率

1H15 一銀營業費用 (in NT$ mn)

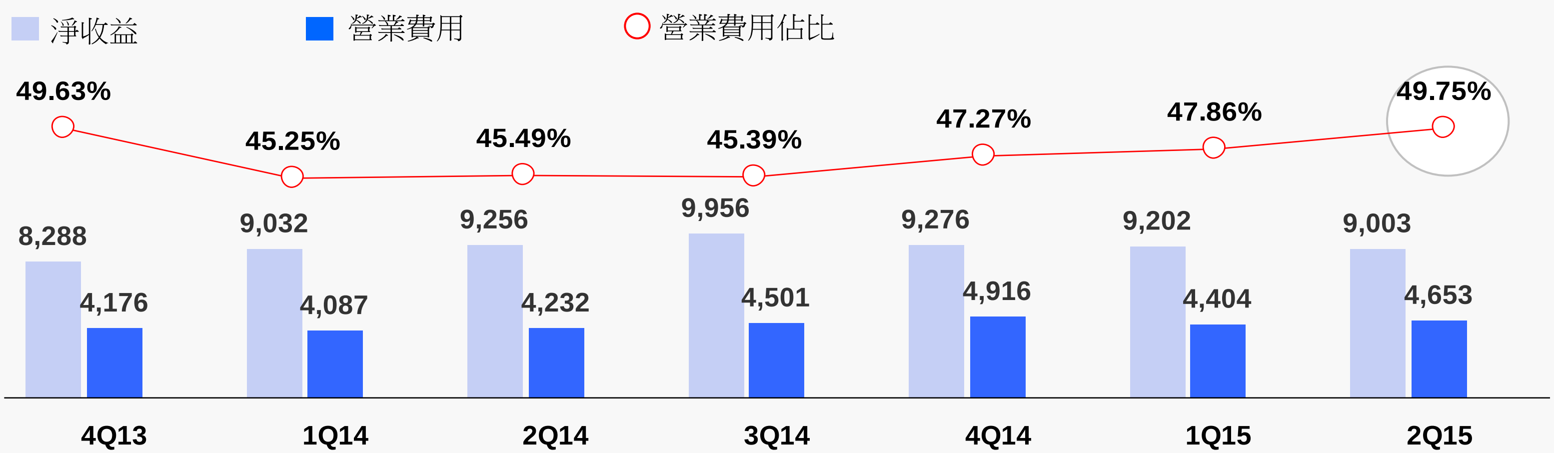
*所得稅率調高3%



營業費用比率分析 (in NT$ mn)

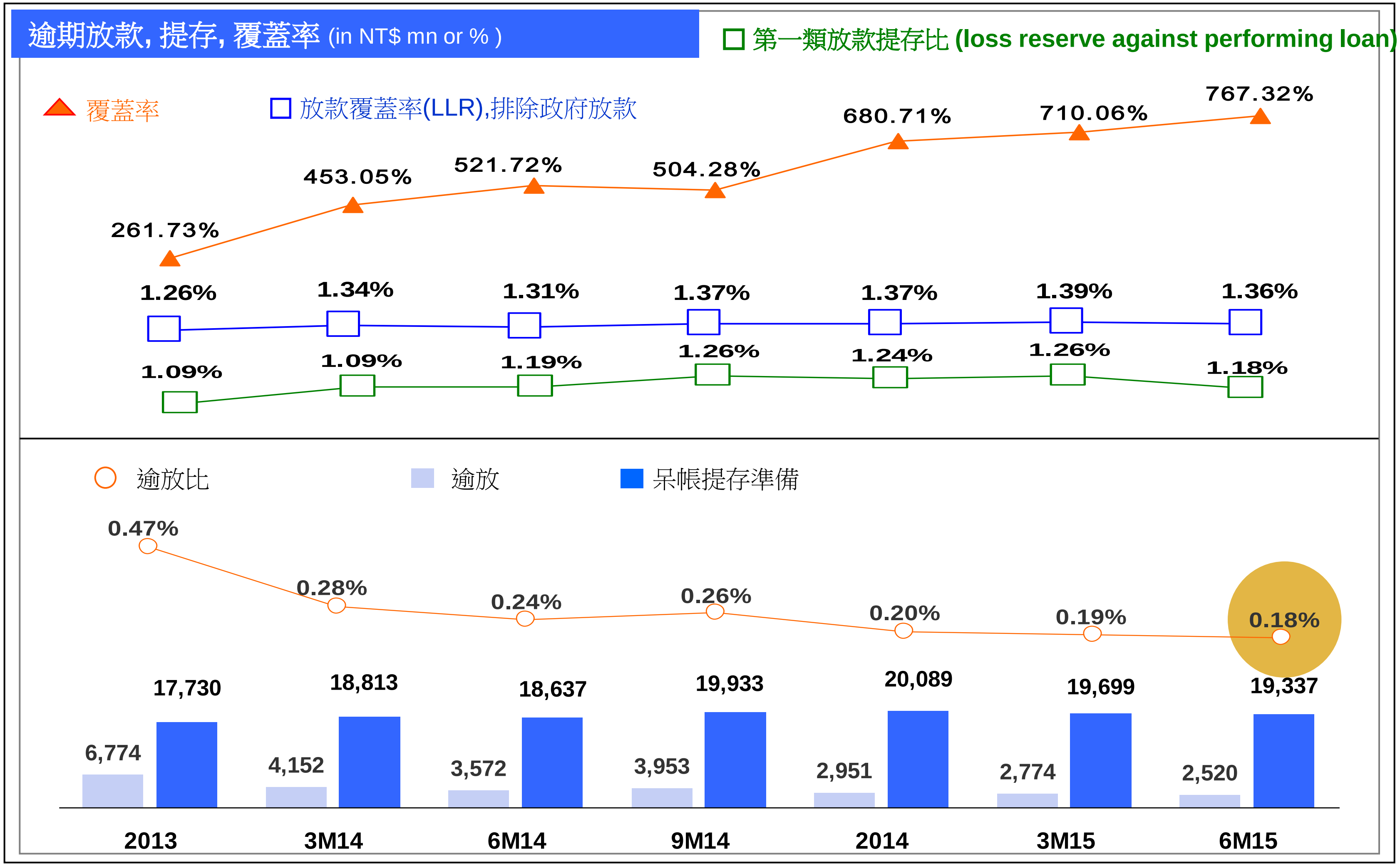
項目	1H14	1H15
淨收益	18,288	18,205
營業費用	(8,320)	(9,057)
呆帳費用(淨)	(1,239)	279
所得稅	(1,202)	(1,531)
淨利	7,527	7,896

季度營業費用 & 營業費用佔比 (in NT$ mn or %)



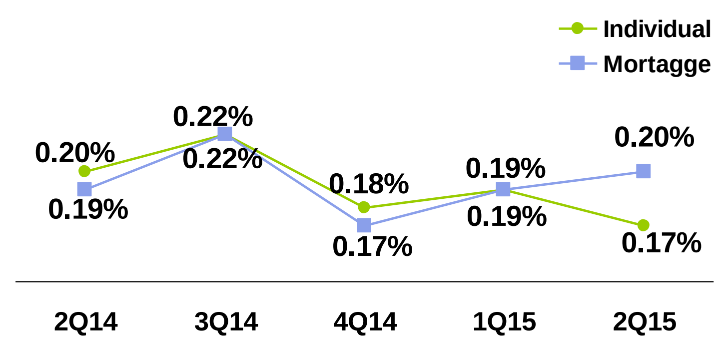
* 營業所得稅調高每月約增加8,000萬營業費用

一銀2015年上半年資產品質

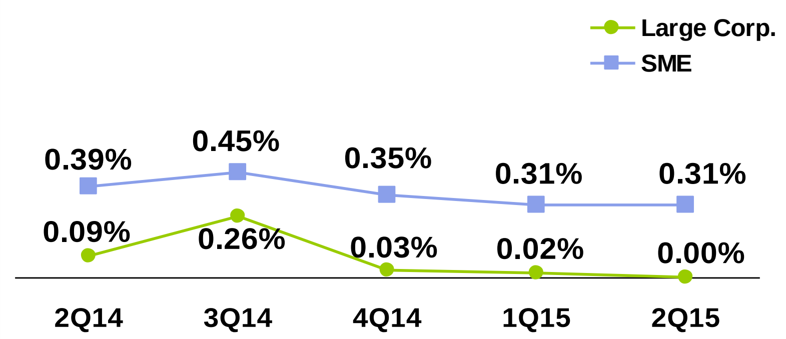


一銀逾期放款分類表

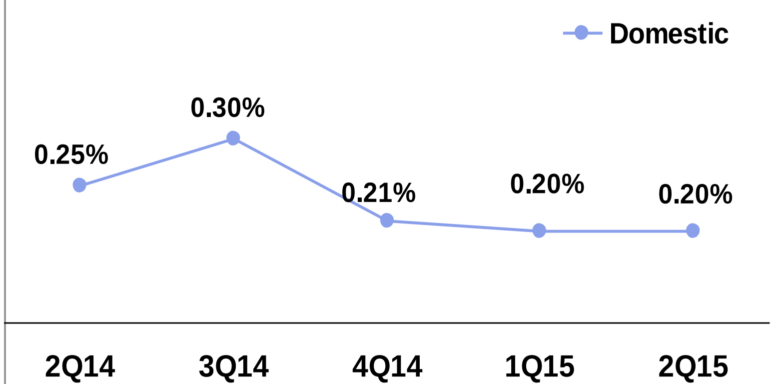
個人[1] 與房貸逾放比率 (in %)



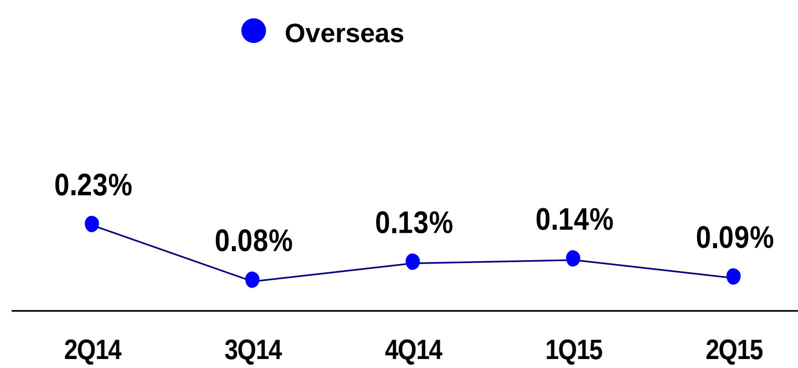
大企業 與 中小企業 逾放比 (in %)



國內放款逾放比率 (in %)



海外放款逾放比率 (in %)



1.個人: 包含房貸及個人非房貸
2.均未包含呆帳回收

First Financial Holding Co., Ltd.

一銀2015年上半年 新增逾放與呆帳收回

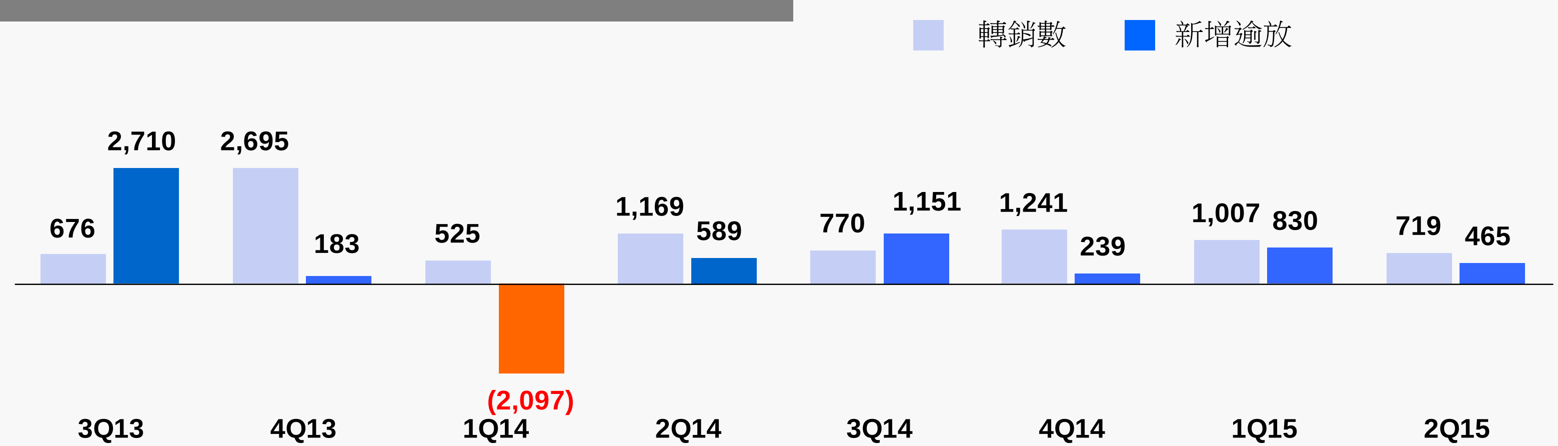
季度新增逾放 (in NT$ mn)

季度新增逾放	3Q14	4Q14	1Q15	2Q15
--- 國內	1,140	39	426	484
--- 海外	11	200	404	(19)
小計	1,151	239	830	465

季度呆帳收回 (in NT$ mn)

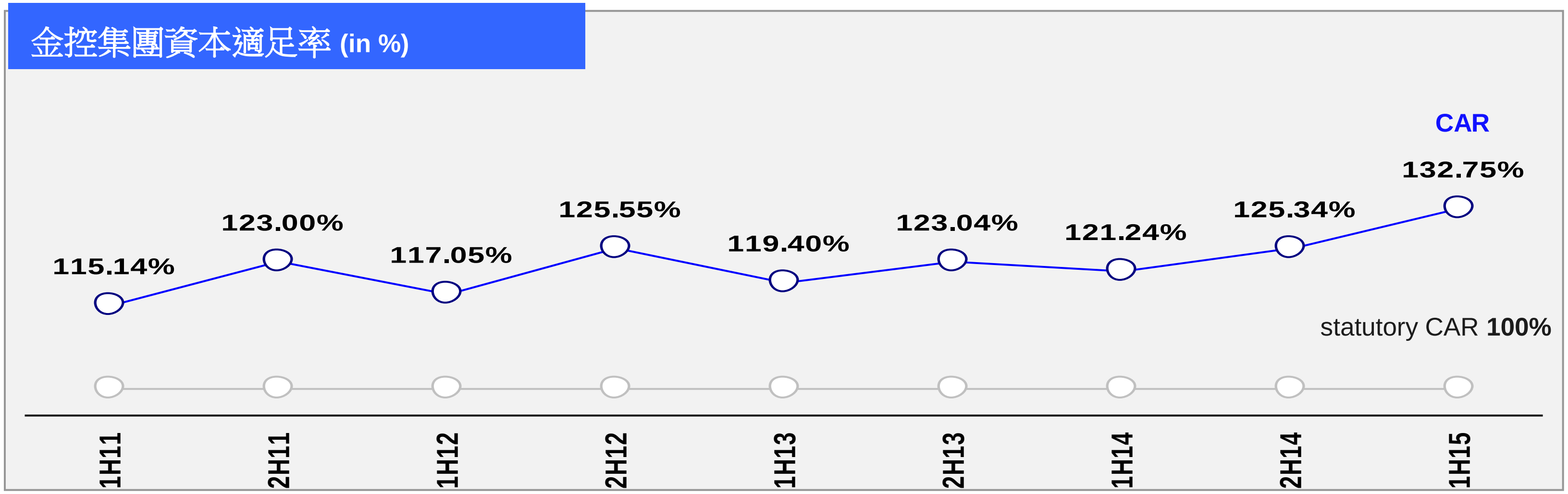
季度呆帳收回	3Q14	4Q14	1Q15	2Q15
--- 國內	486	216	651	484
--- 海外	26	102	115	57
--- 信用卡	14	14	15	15
小計	526	332	781	556

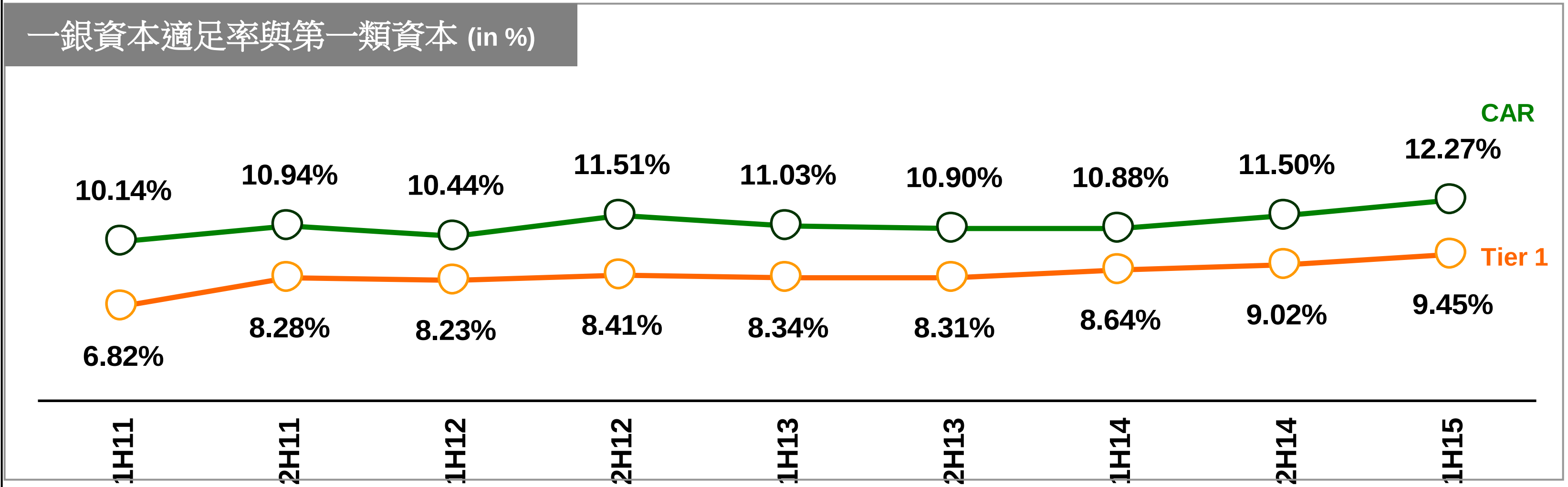
季度新增逾放 與 轉銷數 (in NT$ mn)



First Financial Holding Co., Ltd.

資本適足率與核心資本





- 金控公司法定上限: 雙重槓桿 < 125% ; 債務比 < 30%
- 資本適足率每半年更新一次

附件

First Financial Holding Co., Ltd.

第一金控綜合損益表

FFHC Consolidated Statement of Comprehensive Income (in NT$ million or %)

TW-GAPP	2012
Interest income	36,544
Less: Interest expenses	(12,422)
Net interest income	24,122
Net service fee & commission	5,954
Net Insurance revenue	695
Gain on financial assets measured at fair value through P/L	1,363
Gain on AFS financial assets	360
Gain on HTM financial assets	0
Income from equity invest.	256
Real estate investment gain	0
Net gain on F/X	651
Others	3,258
Net non-interest income	12,537
Net revenues	36,659
Provision for credit losses	(5,890)
Reserve for insurance	(656)
Operating expenses	(18,084)
Other expenses	0
Income from continued op. before tax	12,029
Income tax expenses	(1,911)
Income from continued op. after tax	10,118
Income from discountinued op., net of tax	0
Cummulative effect of change in accounting principle	0
Consolidated net income	10,118
EPS[1](NT$)	1.25
Net income attributable to parent	10,174
Minority interests	(56)

	IFRSs		Year-over-Year Comparison		
	2013	2014	1H14	1H15	Change
Net interest income	25,932	28,278	13,915	14,011	0.7%
Net service fee & commission	6,632	7,428	3,611	4,121	14.1%
Net Insurance revenue	688	(6,533)	654	(335)	--
Gain on financial assets meas. at fair value through P/L	859	1,373	1,296	779	-39.9%
Real estate investment gain	88	172	143	102	-28.7%
Gain on AFS financial assets	315	417	149	200	34.2%
Income from equity invest.	97	(26)	27	(474)	--
Net gain on F/X	1,368	2,172	600	346	-42.3%
Assets impairment loss	3	(6)	59	3	--
Others	484	911	495	572	15.6%
Ner Revenue	36,466	34,186	20,949	19,325	-7.8%
Net Provision for credit losses	(4,047)	(4,015)	(1,310)	246	--
Recovered(provided) for insurance res.	(397)	7,101	(404)	702	--
Operating Expense	(18,973)	(20,789)	(9,833)	(10,632)	8.1%
Income from continued op. before tax	13,049	16,483	9,402	9,641	2.5%
Income tax expenses	(2,172)	(2,405)	(1,197)	(1,533)	28.1%
Consolidated net income	10,877	14,078	8,205	8,108	-1.2%
Other Items	1,262	3,420	894	(1,542)	-272.5%
Comprehensive Income	12,139	17,497	9,099	6,566	-27.8%
Net Income attributed to:					
Parent	10,889	14,085	8,207	8,112	-1.2%
Minority interests	(12)	(7)	(2)	(4)	--
Comprehensive Income attributed to:					
Parent	12,242	17,542	9,103	6,614	-27.3%
Minority interests	(104)	(45)	(4)	(48)	1100.0%
EPS[1](NT$)	1.18	1.52	0.83	0.82	-1.2%

Note: Data from 2013 are stated in accordance with IFRS, whereas prior years are with ROC GAAP. The same basis applied to all appendix pages.

First Financial Holding Co., Ltd.

第一金控非合併損益表

FFHC Standalone Income Statement Summary
in NT$ million, NT$, or %

	Full Year Results			Year-over-Year Comparison		
	2012	**2013**	**2014**	**1H14**	**1H15**	**Change**
Operating revenues						
Income from long-term investment	10,641	11,112	13,904	8,096	8,141	0.6%
Other income[1]	252	226	289	226	175	-22.6%
Total revenues	10,893	11,339	14,194	8,322	8,316	-0.1%
Loss from long-term investment	(291)	(12)	(8)	(2)	(4)	100.0%
Operating expenses	(231)	(233)	(264)	(133)	(140)	5.3%
Other expenses and losses	(145)	(145)	(159)	(135)	(101)	-25.2%
Income from continued op. before tax	10,226	10,949	13,763	8,052	8,071	0.2%
Income from continued po. after tax	10,226	10,889	14,085	8,207	8,112	-1.2%
Income from discontinued op., net of tax	0	0	0	0	0	--
Net income	10,226	10,889	14,085	8,207	8,112	-1.2%
EPS[2](NT$)	1.18	1.18	1.52	0.83	0.82	-1.2%

1. Including income other than long-term investment
2. EPS is adjusted retroactively for stock dividends

第一金控資產負債表

FFHC Balance Sheet Summary
in NT$ million or million shares

	Full Year Results			Year-over-Year Comparison		
	2012	**2013**	**2014**	**1H14**	**1H15**	**Change**
Non-consolidated Balance Sheet Data						
Long-term investment	137,633	145,469	167,888	154,203	167,127	8.4%
Total non-consolidated assets	141,300	151,546	172,071	159,493	170,264	6.8%
Total liabilities	9,156	10,817	18,126	13,988	16,187	15.7%
Total shareholders' equity	132,144	140,729	153,945	145,505	154,077	5.9%
Conolidated Balance Sheet Data						
Total consolidated assets	2,124,279	2,263,385	2,355,709	2,336,669	2,386,009	2.1%
Total liabilities	1,991,555	2,122,179	2,201,332	2,190,691	2,231,548	1.9%
Total shareholders' equity	132,724	141,206	154,377	145,978	154,461	5.8%
Parent's shareholders' equity	132,143	140,729	153,945	145,505	154,078	5.9%
Minority interests	581	477	432	473	383	-19.0%
Current shares outstanding	81,254	86,535	92,593	92,593	98,611	6.5%

*figures may not match due to rounding

第一金控主要財務比率

FFHC Key Ratios

	Full Year Results			Year-over-Year Comparison		
	2012	2013	2014	1H14	1H15	Change
After-tax ROAA (Annualized ratio)	0.48%	0.50%	0.61%	0.72%	0.68%	-5.6%
After-tax ROAE (Annualized ratio)	7.86%	7.94%	9.53%	11.42%	10.50%	-8.1%
Book Per Share	16.26	16.26	16.63	15.71	15.62	-0.6%
Capital Stock	81,254	86,535	92,593	92,593	98,611	6.5%
Double leverage[1]	104.15%	103.37%	109.06%	105.98%	108.47%	2.3%
Group CAR[2]	125.55%	123.04%	125.34%	121.24%	132.75%	9.5%
Debt Ratio[3]	6.48%	7.14%	10.53%	8.77%	9.51%	8.4%

1. Double leverage ratio = Long-term investment / Equity
2. Updated semi-annually.
3. Non-consolidated basis.

First Financial Holding Co., Ltd.

第一銀行損益表

FB Comprehensive Income Statement Summary(Standalone)
in NT$ million or %

	TW-GAPP		IFRSs		Year-over-Year Comparison		
	2012		2013	2014	1H14	1H15	Change
Net revenue							
Net interest income	23,003	Net interest income	24,865	27,138	13,313	13,542	1.7%
Net fee income	4,931	Net fee income	5,397	6,190	2,931	3,432	17.1%
Net gain on ST invest.	162	Net gain on ST invest.	76	(151)	29	9	-69.0%
Net gain on LT invest.	633	Net gain on LT invest.	711	666	207	17	-91.8%
Net gain on other fin. products	2,141	Net gain on other fin. products	1,887	3,496	1,728	953	-44.8%
Bad debts recovery	2,415	Other net income	(160)	181	80	252	215.0%
Other net income	446	Net revenue	32,776	37,520	18,288	18,205	-0.5%
Net revenue	33,731	Operating expenses	(16,269)	(17,736)	(8,320)	(9,057)	8.9%
Operating expenses	(15,730)	Pre-provisiion pre-tax profit	16,507	19,784	9,968	9,148	-8.2%
Provision	(5,809)	Provision expense	(7,090)	(6,161)	(2,621)	(1,057)	-59.7%
Income before tax	12,192	Adjustment: bad-debt recovery	3,168	2,240	1,382	1,336	-3.3%
Income tax	(1,817)	Income before tax	12,584	15,862	8,729	9,427	8.0%
Income after tax	10,375	Income tax	(1,940)	(2,481)	(1,202)	(1,531)	27.4%
Cummulative effect of change	0	Net income	**10,645**	**13,381**	**7,527**	**7,896**	4.9%
in accounting principle		Other items	1,165	3,242	604	(1,116)	-284.8%
Net income	10,375	Comprehensive income	11,810	16,623	8,131	6,780	-16.6%
		EPS	1.44	1.81	0.99	1.01	0.02

* starting from 2013, data are stated in accordance with IFRSs, whereas 2012 are with ROC GAAP.

第一銀行主要財務比率

FB Key Ratios

	Full Year Results			Year-over-Year Comparison		
	2012	2013	2014	1H14	1H15	Change
Loan to deposit spread	1.49%	1.55%	1.55%	1.55%	1.62%	4.52%
Net Interest Margin	1.21%	1.26%	1.28%	1.28%	1.28%	0.00%
Cost to income ratio[3]	51.39%	49.64%	47.27%	45.45%	49.71%	9.37%
Loan to deposit ratio[1]	89.49%	83.50%	83.03%	83.48%	78.55%	-5.91%
NPL ratio	0.44%	0.47%	0.20%	0.24%	0.18%	-25.00%
Gross Provision ratio	--	1.09%	1.24%	1.19%	1.18%	-0.84%
LLR ratio (excluding gov. loan)	1.17%	1.26%	1.37%	1.31%	1.36%	3.82%
Coverage ratio	248.97%	261.73%	680.71%	521.72%	767.32%	47.08%
CAR	11.51%	10.90%	11.50%	10.88%	12.27%	12.78%
Tier-1	8.41%	8.31%	9.02%	8.64%	9.45%	9.38%
ROAA[2]	0.51%	0.50%	0.60%	0.68%	0.68%	0.00%
ROAE[2]	8.58%	8.35%	9.40%	11.10%	10.32%	-7.03%

1. Loan to depoist ratio = total loan / total deposit
2. Annualized figures.
3. Starting from 2013, data are illustrated with T-IFRS

First Financial Holding Co., Ltd.

第一銀行放款品質

FB NPL Migration
in NT$ million or %

	Full Year Results			2015 Quarterly		Year-over-Year Comparison		
	2012	**2013**	**2014**	**Q1**	**Q2**	**1H14**	**1H15**	**Change**
NPL- beginning	6,373	6,423	6,774	2,951	2,774	6,774	2,951	-56.4%
Net new NPL influx	3,493	5,341	(118)	830	465	(1,508)	1,295	--
Net write-offs	(3,443)	(4,990)	(3,705)	(1,007)	(719)	(1,694)	(1,726)	1.9%
NPL- ending balance	6,423	6,774	2,951	2,774	2,520	3,572	2,520	-29.5%
Allowance for loan loss- beginning	13,886	15,992	17,730	20,089	19,699	17,730	20,089	13.3%
Provisions for loan loss	5,705	6,693	5,863	683	320	2,602	1,003	-61.5%
Net write-offs	(3,443)	(4,990)	(3,705)	(1,007)	(719)	(1,694)	(1,726)	1.9%
Others	(156)	35	201	(66)	37	(1)	(29)	2800.0%
Allowance for loan loss- ending	15,992	17,730	20,089	19,699	19,337	18,637	19,337	3.8%
NPL ratio	0.44%	0.47%	0.20%	0.28%	0.18%	0.24%	0.18%	-0.1%
Coverage ratio	248.97%	261.73%	680.71%	453.05%	767.32%	521.72%	767.32%	245.6%
General Provision Ratio	1.17%	1.26%	1.37%	1.34%	1.36%	1.31%	1.36%	0.0%
Tier 1 Asset Provision Ratio	--	1.09%	1.24%	1.20%	1.18%	1.19%	1.18%	0.0%

1. Non-consolidated basis

First Financial Holding Co., Ltd.

第一金證券營運報告

First Securities Financial Results Summary

in NT$ million or %

First Sec Income Statement Summary	2012	2013	2014
Total operating income			
Brokerage commission	659	683	803
Net interest income	282	278	335
Underwriting commission	79	76	38
Priciple transaction gains, net	100	277	187
Other operating income	113	25	63
Total operating income	1,230	1,339	1,426
Total operating expenses	(1,388)	(1,275)	(1,367)
Non-operating income	21	93	54
Income before tax	(137)	156	114
Income tax	16	(17)	(40)
Cummulative effect of change in accounting principles	0	0	0
Net income	(121)	140	74

First Sec Key Ratios	2012	2013	2014
ROAE (Annualized)	-1.90%	2.19%	1.14%
ROAA (Annualized)	-0.71%	0.80%	0.40%
Brokerage market share	1.62%	1.72%	1.57%
Margin loan market share	1.99%	2.37%	2.41%

	Year-over-Year Comparison		
	1H14	1H15	Change
Brokerage commission	414	362	-12.6%
Net interest income	164	174	6.1%
Underwriting commission	8	31	287.5%
Transaction gains through F/V, net	333	291	-12.6%
Other operating income	(12)	(116)	866.7%
Total operating income	907	742	-18.2%
Total operating expenses	(695)	(690)	-0.7%
Non-operating income	40	81	102.5%
Income before tax	252	133	-47.2%
Income tax	(33)	(4)	-87.9%
Cummulative effect of change in accounting principles	0	0	--
Net income	219	129	-41.1%

First Sec Key Ratios	1H14	1H15	Change
ROAE (Annualized)	6.66%	3.92%	-41.1%
ROAA (Annualized)	2.28%	1.28%	-43.9%
Brokerage market share	1.66%	1.52%	-8.4%
Margin loan market share	2.42%	2.48%	2.5%

FSITC Income Statement Summary
in NT$ million or %

	Full Yeart Results			Year-over-Year Comparison		
	2012	2013	2014	1H14	1H15	Change
Total operating income						
Management fee	479	485	513	249	249	0.0%
Sales service fee	1	1	1	1	1	0.0%
Total operating income	480	486	514	250	250	0.0%
Operating expenses	(358)	(370)	(433)	(195)	(181)	-7.2%
Non-operating income	9	8	14	7	21	200.0%
Income before tax	131	124	95	62	90	45.2%
Income tax	(22)	(21)	(16)	(10)	(12)	20.0%
Income after tax	109	103	79	52	78	50.0%
Cummulative effect of change in accounting principles	0	0	0	0	0	--
Net income	109	103	79	52	78	50.0%

FSITC Key Ratios

AUM	81,568	74,577	72,651	74,381	78,106	5.0%
AUM Ranking	8	10	11	12	13	--

1. Non-consolidated basis

First-Aviva Financial Results Summary
in NT$ million or %

	Full Year Result			Year-over-Year Comparison		
	2012	2013	2014	1H14	1H15	Change
Income Statement Summary						
Operating Revenue	**7,333**	**10,338**	**14,903**	**6,406**	**7,343**	14.6%
Premium Income	6,381	9,301	13,436	5,700	7,465	31.0%
Other insurance income	42	82	136	56	106	89.3%
Net Investment Income	910	955	1,331	650	(228)	-135.1%
Operating Cost	**(7,085)**	**(9,979)**	**(14,506)**	**(6,218)**	**(7,118)**	14.5%
Reinsurance commission	(10)	(13)	(20)	(9)	(12)	33.3%
Reserves	(3,002)	(4,741)	(1,623)	(3,417)	(2,640)	-22.7%
Claims	(3,825)	(4,864)	(12,230)	(2,521)	(4,083)	62.0%
Commission	(248)	(361)	(633)	(271)	(383)	41.3%
Others	0	0	0	0	0	--
Operating Expenses	**(364)**	**(383)**	**(422)**	**(193)**	**(233)**	20.7%
Sales related expenses	(60)	(59)	(88)	(29)	(51)	75.9%
Management expenses	(300)	(304)	(309)	(153)	(165)	7.8%
Other expense	(4)	(20)	(25)	(11)	(17)	54.5%
Profit/Loss of Operation	(116)	(24)	(25)	(5)	(8)	60.0%
Non-Operating Profit	0	0	11	0	0	--
Profit/Loss Before Tax	(116)	(24)	(14)	(4)	(8)	100.0%
Income tax	0	0	(1)	0	0	--
Net Income after tax	(116)	(24)	(15)	(4)	(8)	100.0%
Key Ratios						
ROAE(Annualized ratio)	-9.29%	-2.21%	-1.60%	-0.92%	-2.00%	117.4%
ROAA(Annualized ratio)	-0.51%	-0.09%	-0.05%	-0.02%	-0.06%	200.0%

* FFHC claims 51% of First-Aviva operating results.

企業社會責任獲獎實績

英國標準協會 (BSI)

2014年度企業社會責任報告書中、英文版通過GRI G4版指南核心選項驗證

證券暨期貨市場發展基金會

獲證券暨期貨市場發展基金會「第十二屆上市上櫃公司資訊評鑑」最高等級A++肯定

台灣證券交易所股份有限公司

獲第一屆「公司治理評鑑」排名前百分之五

行政院環保署

獲「第三屆國家環境教育獎」 特優獎

天下雜誌

獲天下雜誌「2015天下企業公民獎」大型企業組第九名

遠見雜誌

獲2015 第十一屆遠見雜誌CSR企業社會責任獎「環境友善組楷模獎」

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http://ir.firstholding.com.tw/c/gov_csr.php

First Financial Holding Co., Ltd.

Q&A