

Confidential



Q2 2013 Results Update

August 29, 2013

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Figures in this presentation and the presentation materials distributed herewith are preliminary numbers.

Agenda

I. SKFH

II. Life Insurance Business

III. Banking Business

IV. Appendix

- Life Premium Summary

SKFH – 1H 2013 Overview

- SKFH recorded an after-tax profit of NT\$7.01bn for 1H 2013. EPS was NT\$0.81. Other comprehensive income was NT\$1.59bn, and comprehensive income amounted to NT\$8.61bn. Shareholders' equity increased to NT\$92.89bn, and book value per share was NT\$10.47.
- Subsidiaries' core business remained solid.
 - SKL:
 - ◆ Amid rising domestic and foreign yields, only 13.2% of SKL's fixed income investments were classified as available for sale position; therefore, impacts caused by rising yields were limited. Nonetheless, recurring yields will be gradually enhanced.
 - ◆ Other comprehensive income was NT\$1.86bn in 1H 2013 and comprehensive income reached NT\$7.40bn. Shareholders' equity increased to NT\$61.38bn.
 - SKB:
 - ◆ Net fee income grew 23.9% YoY; wealth management income increased 33.0% YoY; TMU income surged 296.7% YoY.
 - ◆ Loan balance was NT\$435.48bn, up 2.0% QoQ. Demand deposit ratio rose to 40.74%, driving NIS and NIM to 1.80% and 1.42% respectively.
- To support business development and enhance financial structure, SKFH successfully issued 650 million common shares through public offering in July. NT\$2.0bn of the proceeds will be injected into SKB in Q3, and another NT\$2.0bn will be downstreamed to SKL in Q4.
- Domestic cash dividend income is estimated to exceed NT\$6.5bn for 2013, which will mainly be recognized in Q3.

Financial Highlights – 1H 2013

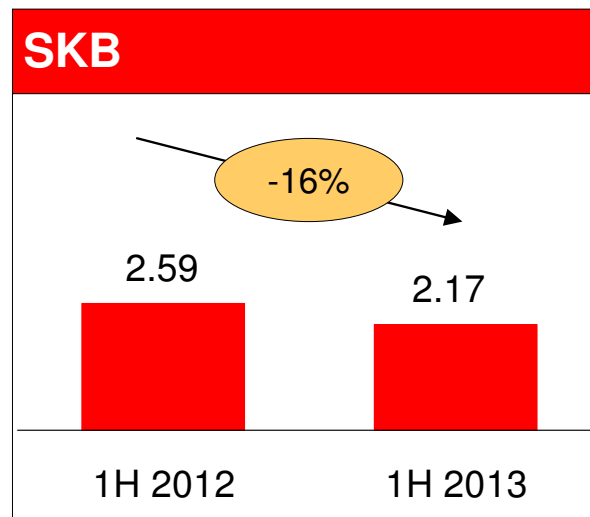
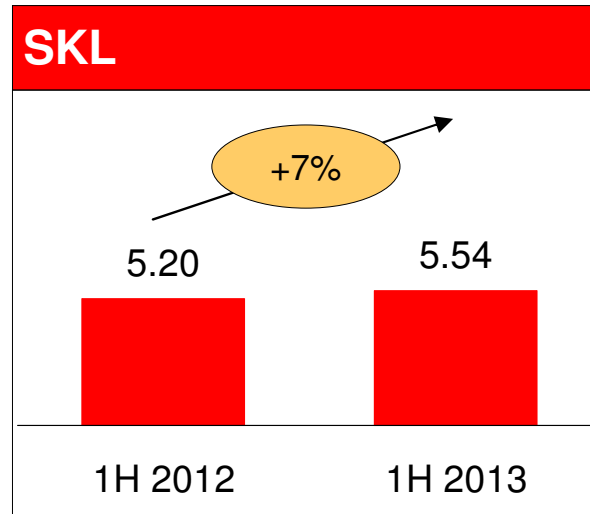
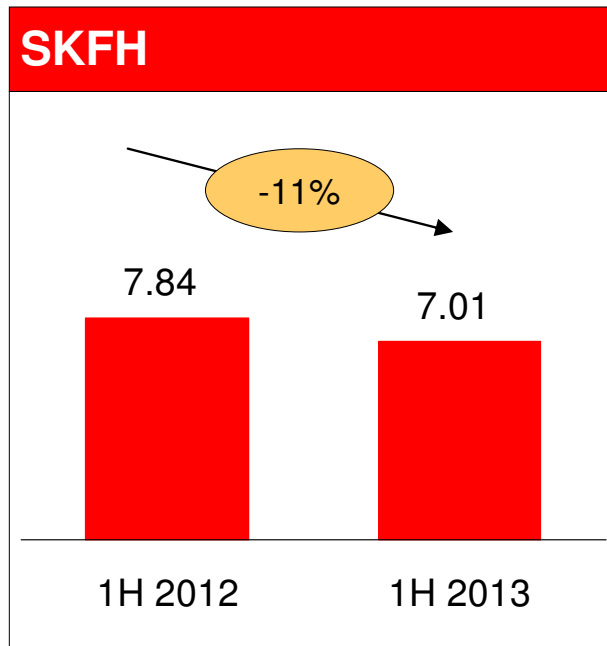
	1H 2012	1H 2013	YoY Growth
NT\$m (except per share data), %			
Net income	7,844	7,012	-10.6%
Total comprehensive income	541	8,606	1,490.9%
First year premium (Insurance)	39,378	22,231	-43.5%
Loans (Bank)	404,812	435,479	7.6%
Total assets	2,250,933	2,349,006	4.4%
Shareholders' equity ⁽¹⁾	73,466	92,886	26.4%
ROA (unannualized)	0.37%	0.30%	
ROE (unannualized)	9.51%	7.20%	
Earnings per share	0.90	0.81	-10.0%

Note:

(1) Consolidated shareholders' equity for 1H 2012 and 1H 2013 were NT\$86,217mn and NT\$106,260mn, respectively

Net Income – 1H 2013

NT\$bn



Comments

- SKFH's 1H 2013 after-tax profit was NT\$7.01bn
- SKL's after-tax profit was NT\$5.54bn, 6.6% higher YoY
- SKB's after-tax profit was NT\$2.17bn

Net Income – 1H 2013

Net income contribution

NT\$bn

Subsidiaries	1H 2012	1H 2013	YoY Growth
Shin Kong Life	5.20	5.54	6.6%
Shin Kong Bank	2.59	2.17	-15.9%
Shin Kong Investment Trust	0.01	0.01	-26.8%
Shin Kong Insurance Brokers	0.03	0.01	-65.8%
Shin Kong Capital Venture Int'l	0.00	0.00	-
Others ⁽¹⁾	0.01	-0.72	-
Net income	7.84	7.01	-10.6%

Note:

(1) Includes other income of SKFH, income taxes, and profit from MasterLink Securities

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SKL – 1H 2013 Overview

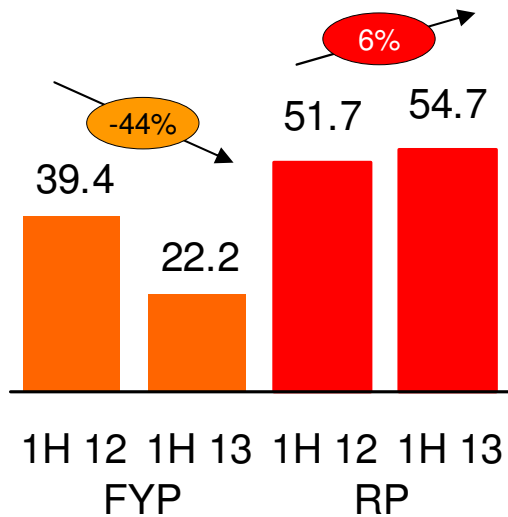
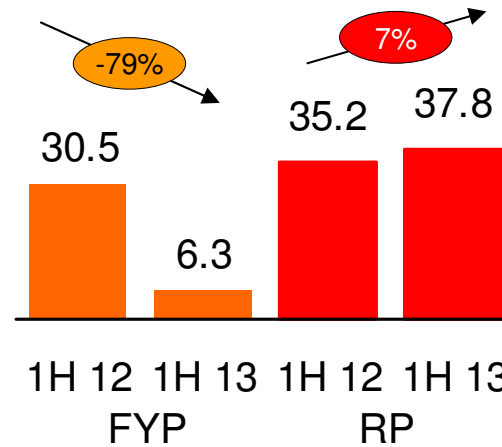
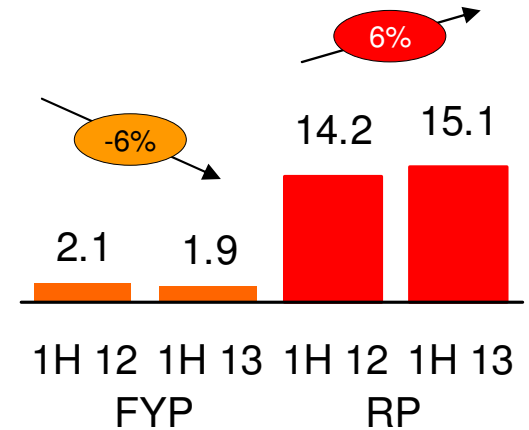
- Driven by effective hedging strategies, annualized hedging cost for 1H 2013 was 0.37%. Consolidated net income reached NT\$5.54bn.
- Although domestic and foreign yields significantly rose in Q2, only 13.2% of SKL's fixed income investments were classified as available for sale position; therefore, impacts caused by rising yields were limited. Other comprehensive income was NT\$1.86bn in 1H 2013 and comprehensive income reached NT\$7.40bn. Shareholders' equity increased to NT\$61.38bn.
- FYP was NT\$22.23bn, down 43.5% YoY, mainly due to reduction of reserve rate of traditional products, resulting in decline of market demand. However, renewal premium grew 5.7% YoY due to strong sales of regular premium products, which was crucial to cumulate fundamental incomes of mortality and expense gains.
- Long-term profit remains the main consideration in product strategies aiming at stably growing and cumulating fundamental incomes. FYP of regular premium traditional products accounted for 82.7% of total traditional products. In future, SKL will continue to promote long-term regular premium products, health insurance and VUL products.
- 13-month and 25-month persistency ratios were 93.5% and 80.4% respectively.
- Annualized investment return was 4.14% in 1H 2013.
- Domestic cash dividend income is estimated to exceed NT\$6.5bn for 2013, which will mainly be recognized in Q3.

Financial Highlights – 1H 2013

	1H 2012	1H 2013	YoY Growth
NT\$mn, %			
First year premium	39,378	22,231	-43.5%
Total premium	91,113	76,924	-15.6%
Investment income	35,718	37,387	4.7%
Consolidated net income	5,200	5,541	6.6%
Consolidated total assets	1,630,921	1,741,177	6.8%
Consolidated total shareholders' equity	47,125	61,375	30.2%
ROE (unannualized)	10.80%	9.61%	
ROA (unannualized)	0.32%	0.32%	

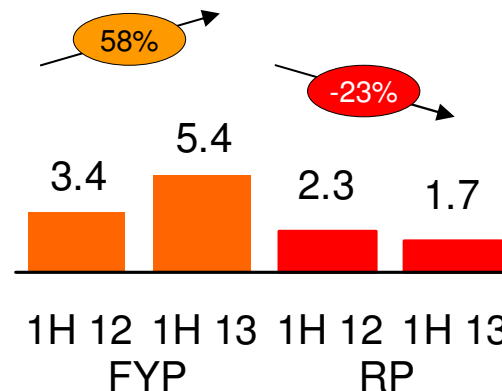
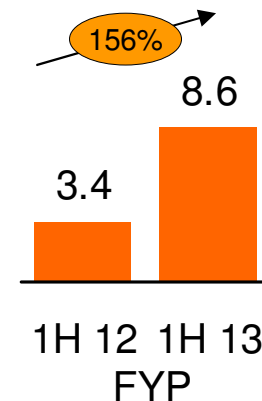
Premium Income – 1H 2013

NT\$bn

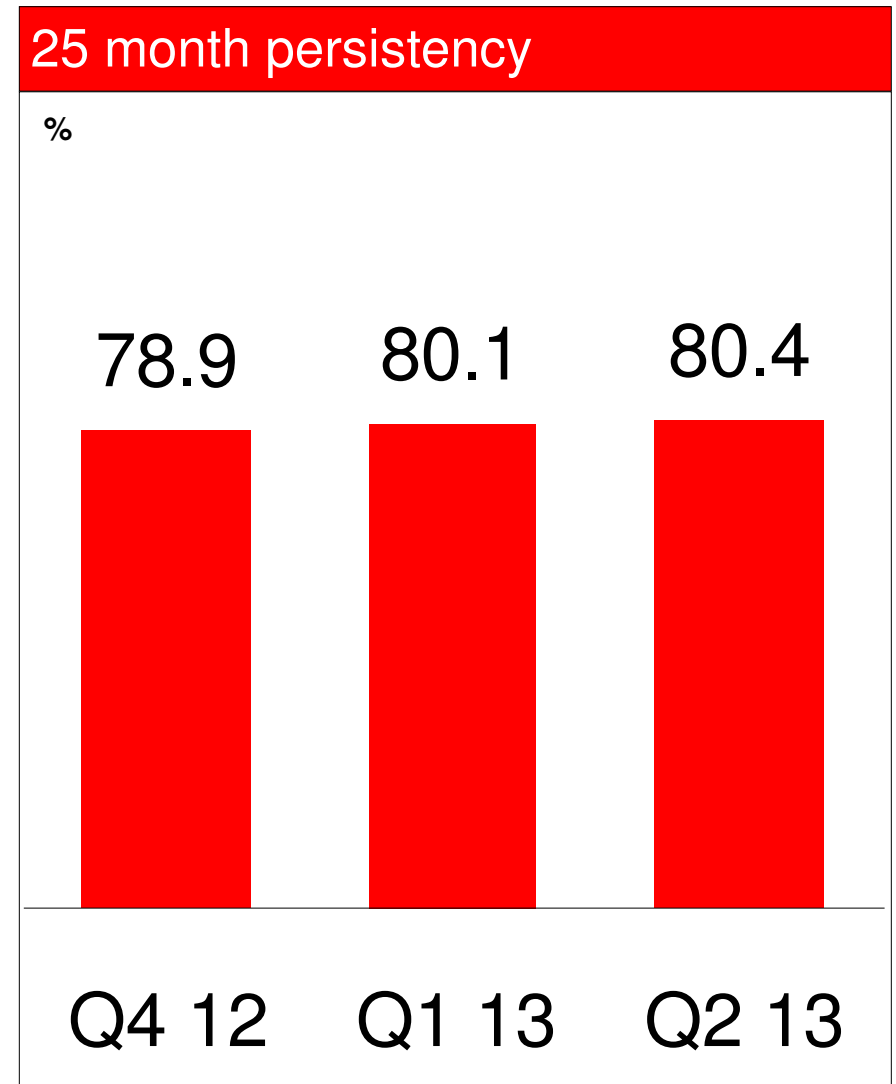
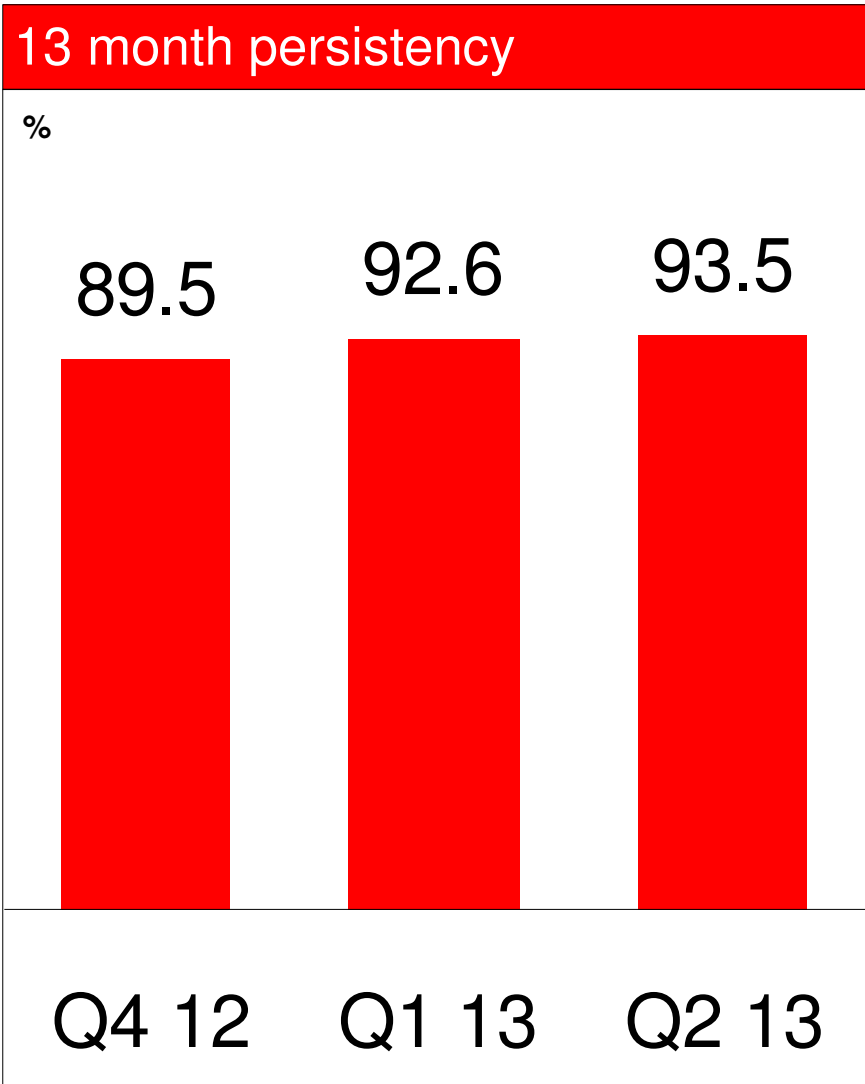
Total

Traditional

PA, Health and Group


Comments

- Long-term profit remains the main consideration in product strategies aiming at stably growing and cumulating fundamental incomes. FYP of regular premium traditional products accounted for 83% of total traditional products
- To diversify risk and increase protection, VUL products are promoted by unit-cost-averaging method, and number of policies sold reached 11,864, 169% higher YoY. Structured note products are linked to government bonds, sales of which amounted to NT\$4.56bn in 1H 2013
- Continue to promote long-term regular premium products, health insurance and VUL products
- Renewal premium grew 6% YoY due to strong sales of regular premium products, which was crucial to cumulate fundamental incomes of mortality and expense gains

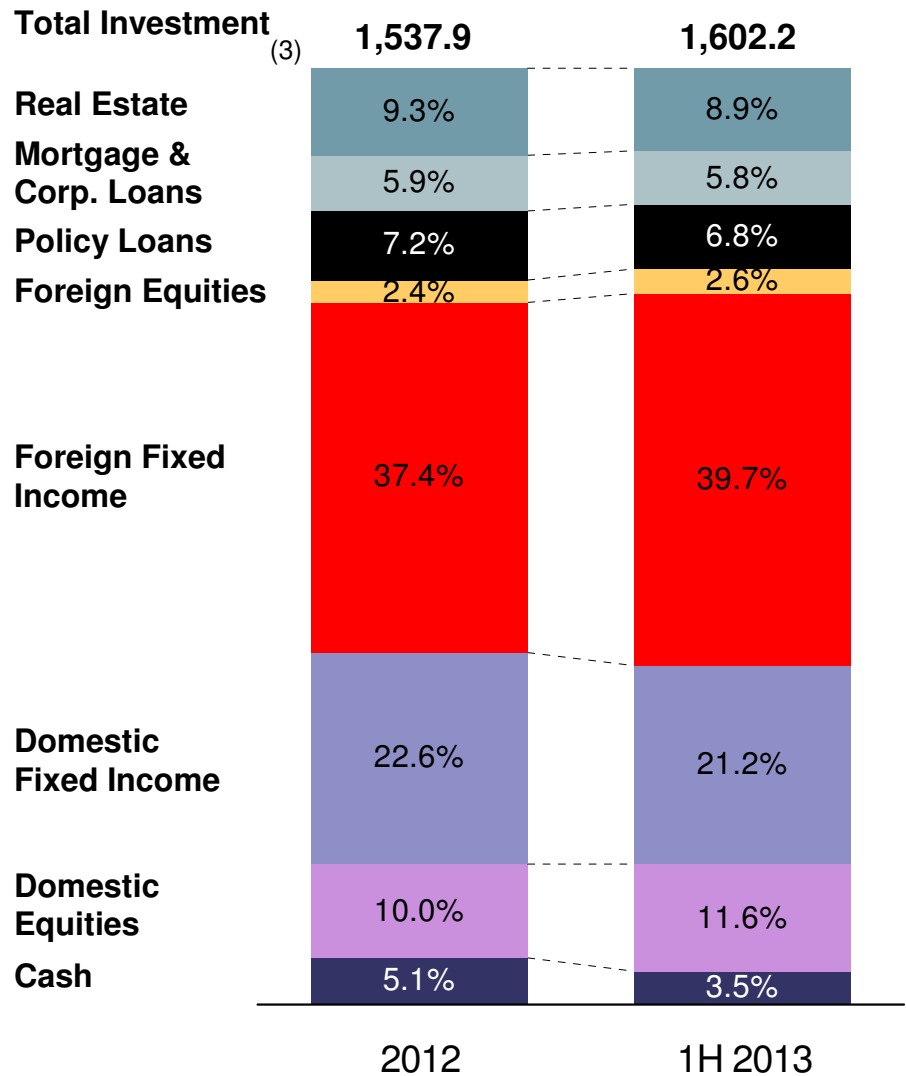
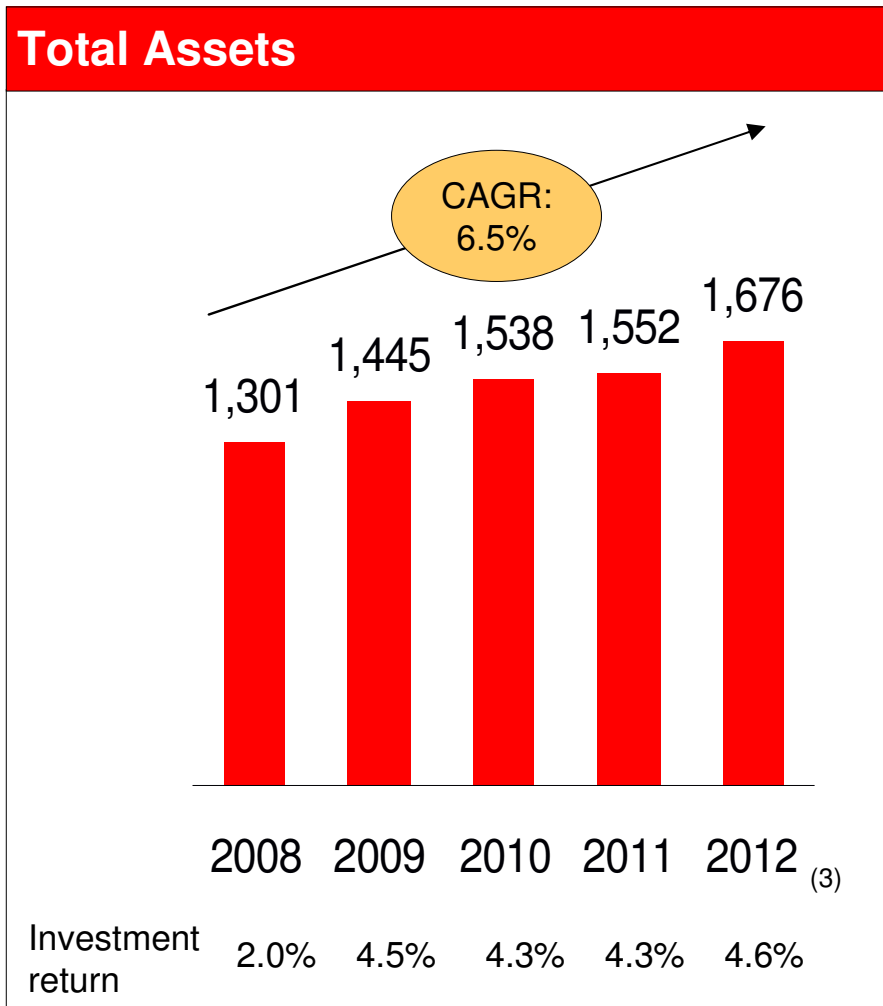
Investment-linked

Interest-sensitive


Persistence Ratio



Investment Portfolio

NT\$bn



Note:

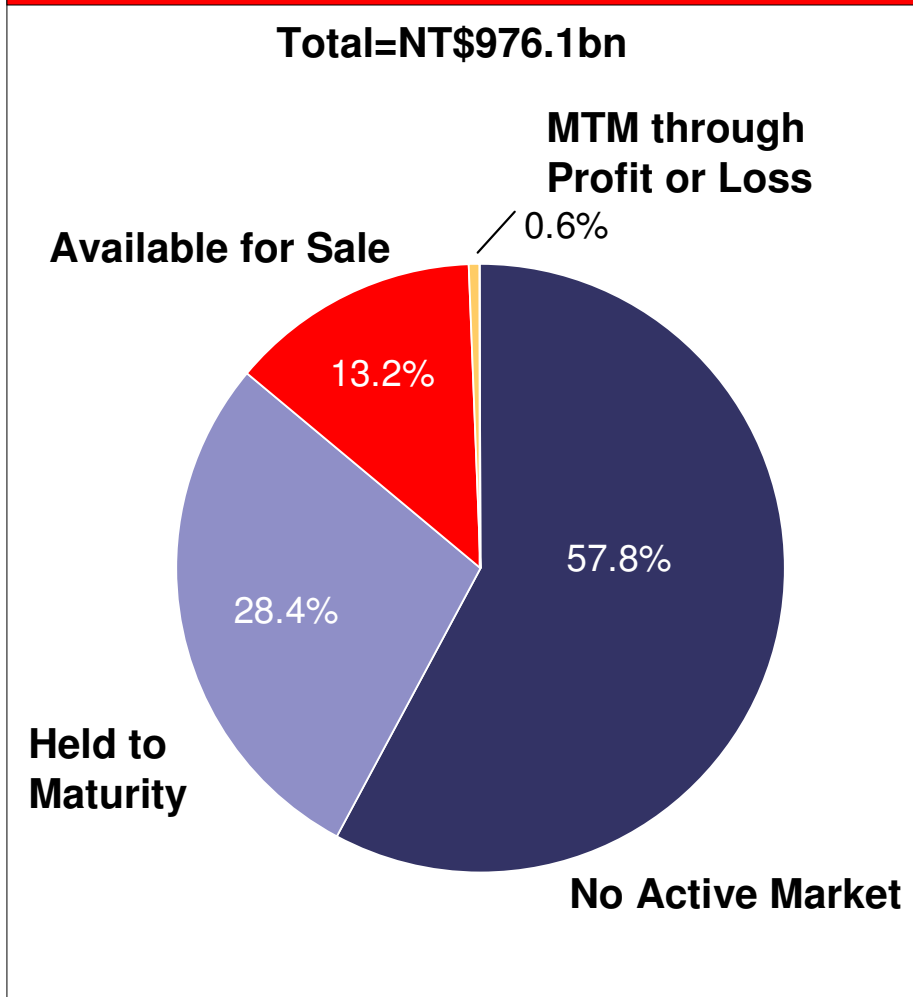
(1) Due to rounding, asset allocation figures may not add up to 100%

(2) Includes capital gains and FX hedging cost

(3) Since 2012, total assets and total investment include special reserve against unrealized gains from real estates

Fixed Income Investments

Accounting categories of fixed income Investments ⁽¹⁾



Note:

(1) Excludes beneficiary certificates

(2) Resources : GreTai Securities Market and Bloomberg

Market Yields Change ⁽²⁾

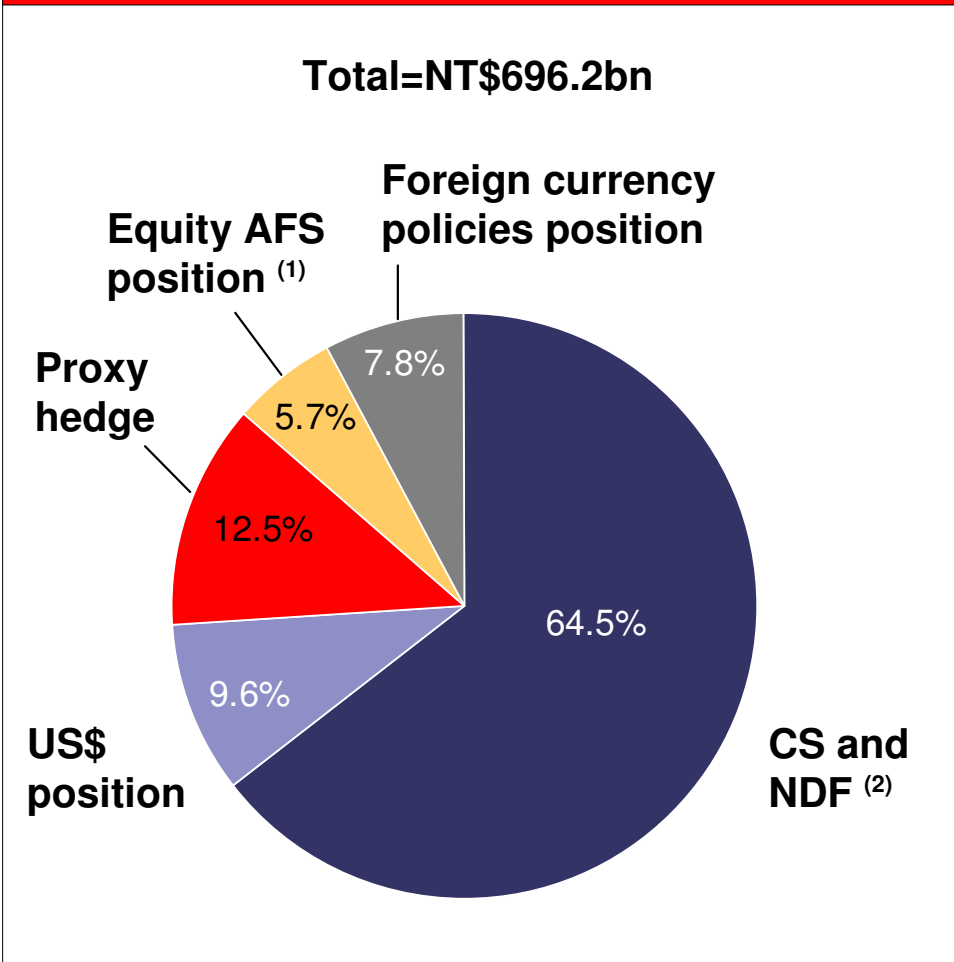
	2012 Year End	2013 Q1 End	2013 Q2 End	2013 8/26
TW 10 Year Treasury	1.17%	1.30%	1.40%	1.68%
TW 30 Year Treasury	1.71%	1.95%	1.99%	2.50%
U.S. 10 Year Treasury	1.76%	1.85%	2.49%	2.80%
U.S. 30 Year Treasury	2.95%	3.10%	3.50%	3.77%

Comments

- Only 13.2% of SKL's fixed income investments were classified as available for sale position; therefore, impacts caused by rising yields were limited. Other comprehensive income was NT\$1.86bn in 1H 2013
- Amid rising yields, investments in long-term fixed incomes will be gradually deployed and mainly classified as held to maturity and no active market positions to enhance recurring investment return and avoid volatility in net worth

Hedging Strategy

Mix of Hedging Strategies Used



Comments

- Driven by effective hedging strategies, annualized hedging cost for 1H 2013 was 0.37%
- Traditional hedges, excluding foreign currency policies position, accounted for 69.9%. Medium/long term target of traditional hedges ranges from 65% to 90% under stringent risk management mechanism
- Proxy hedging accounted for 12.5%
- Available for sale position in foreign equities accounted for 5.7% of the portfolio and was not marked to market in income statement

Note:

(1) Available for sale position

(2) Currency swaps and non-delivery forwards

Investment Strategy

Strong ALM Discipline

- Develop Strategic Asset Allocation based on liability profile and capital budget
- Build core portfolio of recurring income
- Achieve diversification and yield pick-up through overseas investments; the upper limit of overseas investment was approved to increase to 43%, and newly-added quota will be mainly deployed in fixed incomes effectively

Well-diversified Portfolio

- Diversification by asset class (equity, credit, currency, commodity, real estate)
- Diversification by strategy for uncorrelated sources of alpha

Cost-effective Currency Hedging

- With FX reserve scheme implemented in March, 2012, medium/long term target of traditional hedges ranges from 65% to 90% under stringent risk management mechanism (excluding foreign currency policies position)
- Target hedging cost at 130 bps or below in the medium- to long-term

Enhance Investment Risk Management

- Manage/control investment risk by prudent SAA and TAA ranges
- Enhance investment risk management by advancing functions controlling country and region risks and industry risks under the ALGO risk management system to improve management of market, credit and concentration risks

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SKB – 1H 2013 Overview

- After-tax profit for 1H 2013 was NT\$2.17bn; net interest income and net fee income grew 10.0% and 23.9% YoY respectively. Pre-provision profit was NT\$2.97bn, up 25.8% YoY, excluding the one-off REITs gains of NT\$728mn in 1H 2012.
- Revenues from TMU for 1H 2013 reached NT\$211mn, up 296.7% YoY.
- Loan balance was NT\$435.48bn, up 2.0% QoQ. NIS improved to 1.80%, L/D ratio (incl. credit cards balance) was 76.1%, and demand deposit ratio rose to 40.74%.
- NIM for Q2 2013 was 1.42%. Further improvement in NIM is expected with adjustments of deposit and loan structures.
- Driven by sales growth of overseas securities and mutual funds, wealth management income for 1H 2013 was NT\$933mn, up 33.0% YoY. SKB achieved bancassurance cross-sales of NT\$6.10bn in 1H 2013, accounting for 68.5% of SKL's bancassurance premium.
- NPL and coverage ratios for Q2 2013 were 0.47% and 234.19% respectively. NPL ratio of corporate loans was 0.60%, remaining at the same level as the previous quarter, among which NPL ratio of SME loans dropped 16 bps to 0.59%.
- SKB obtained approval from the FSC to set up Binh Duong branch in Vietnam in June 2013 and will submit the application to the State Bank of Vietnam in Q4 2013.

Net Income – 1H 2013

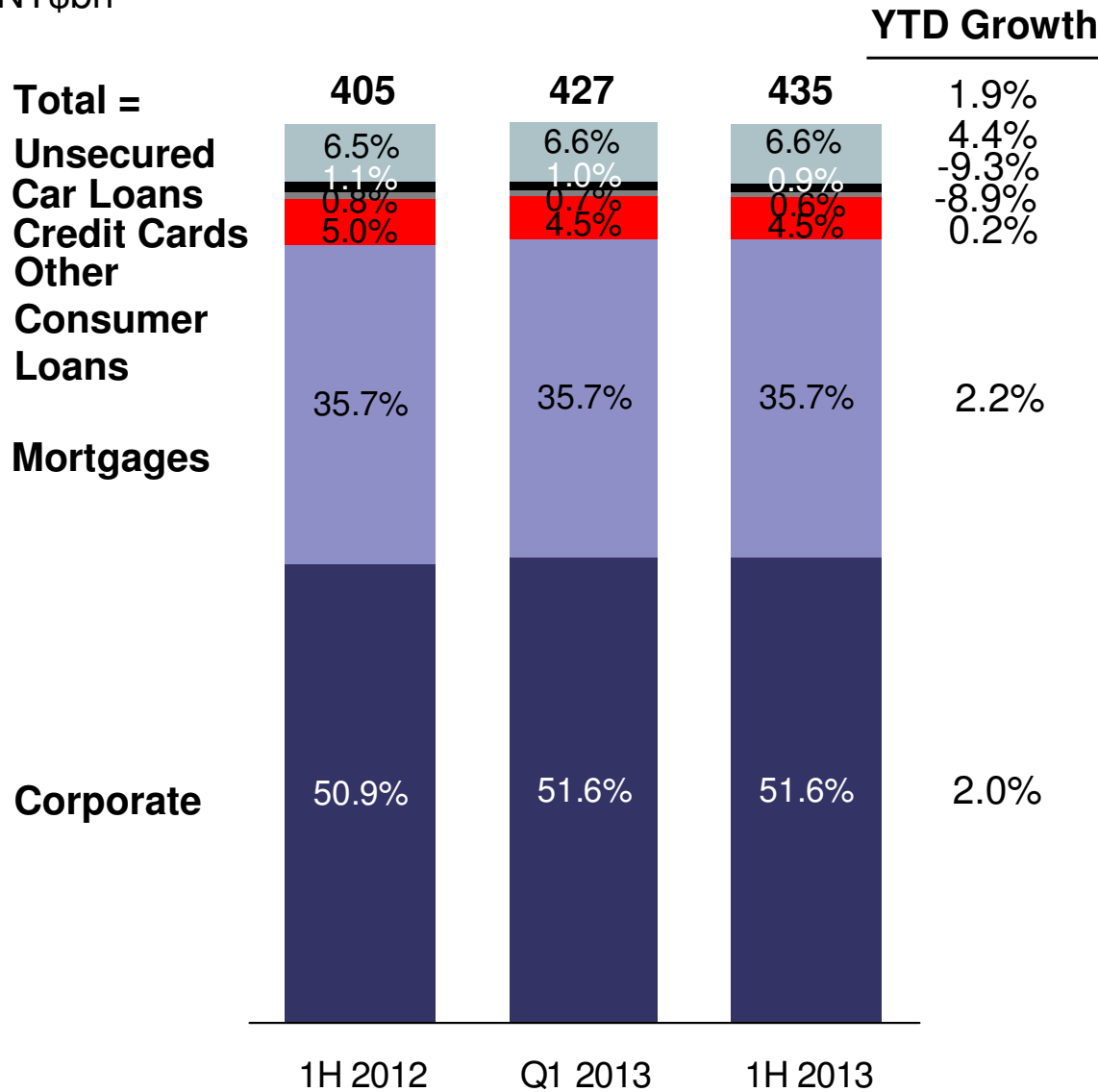
	1H 2012	1H 2013	YoY Growth
NT\$m, %			
Net interest income	3,691	4,058	10.0%
Net fee income	1,155	1,431	23.9%
Investment income and other income	1,183	684	-42.1% ⁽¹⁾
Operating expense	-2,939	-3,202	8.9%
Pre-provision operating income	3,090	2,972	-3.8%
Provision expense	-210	-443	110.4%
Income tax benefit (expense)	-294	-355	20.7%
Net Income	2,585	2,174	-15.9%
Other comprehensive income (loss), after tax			
Exchange differences on translation of foreign operations financial statements	-3	11	-
Unrealized gains (losses) on available-for-sale financial assets	-129	-336	160.2%
Total comprehensive income (loss)	2,453	1,850	-24.6%

Note:

(1) Investment income of 1H 2012 included one-off REITs gains of NT\$728mn

Loan Mix

NT\$bn



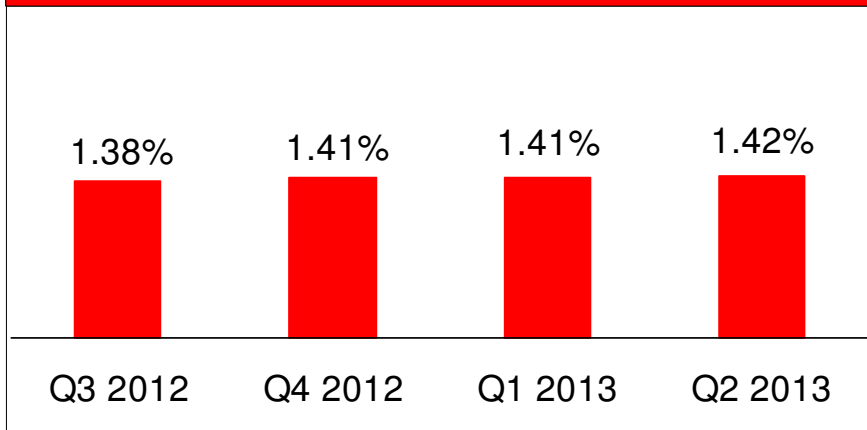
Comments

- Loan balance was NT\$435.48bn, up 2.0% QoQ
- Compared with Q1 2013, NIS improved to 1.80%, L/D ratio (incl. credit cards balance) was 76.1%, and demand deposit ratio rose to 40.74%.
- Mortgages grew marginally under stringent risk control. NPL ratio for mortgages was 0.30%

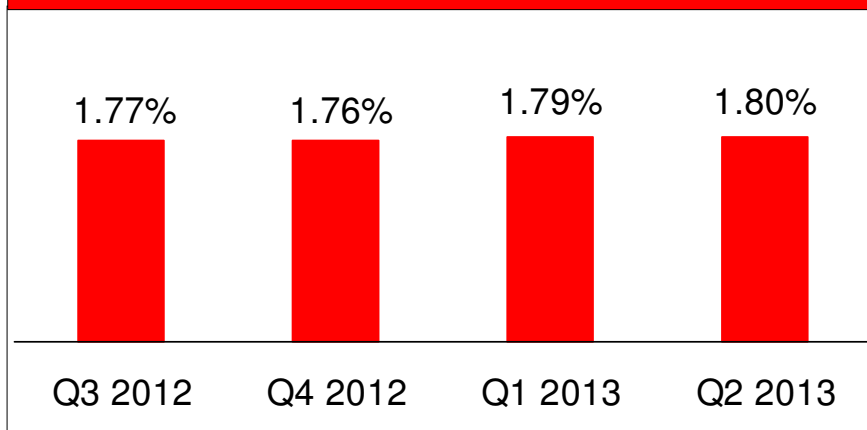
Note: Due to rounding, loan mix may not add up to 100%

Interest Income

Net Interest Margin



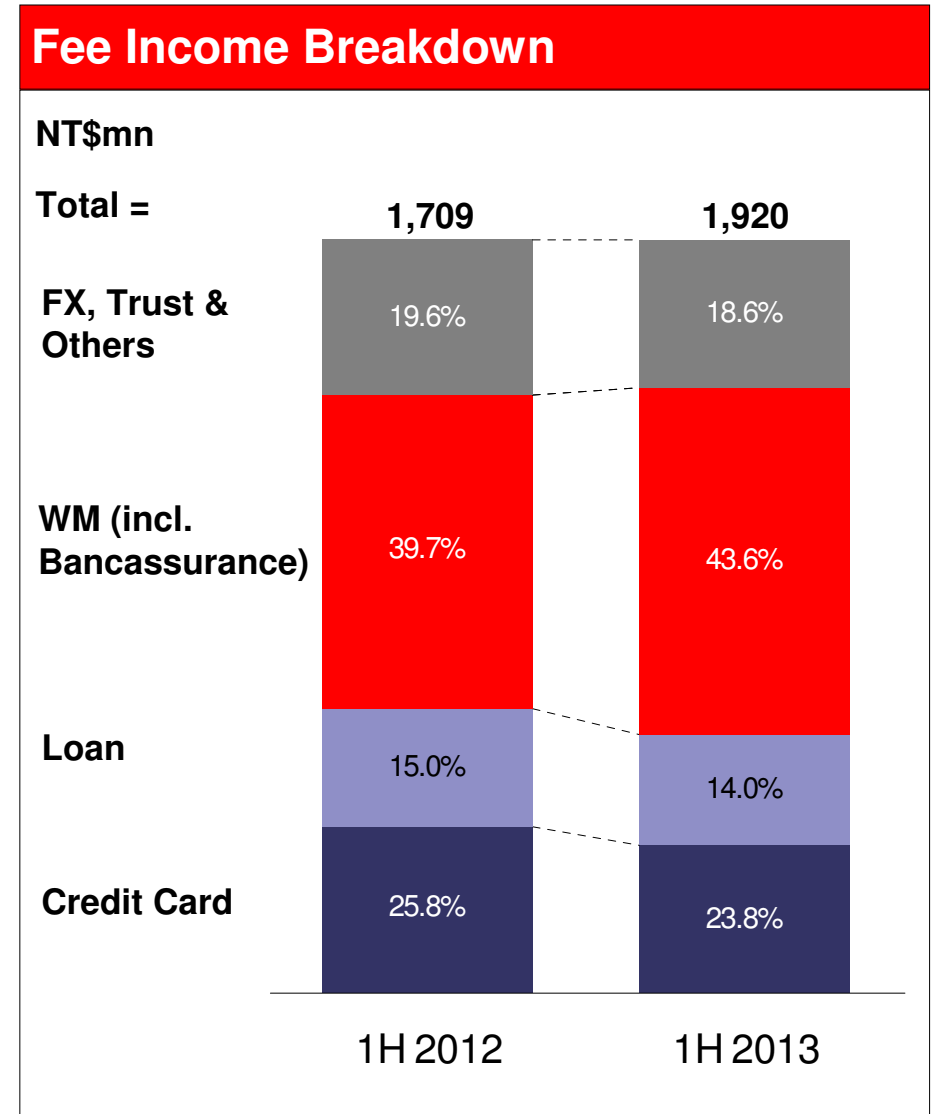
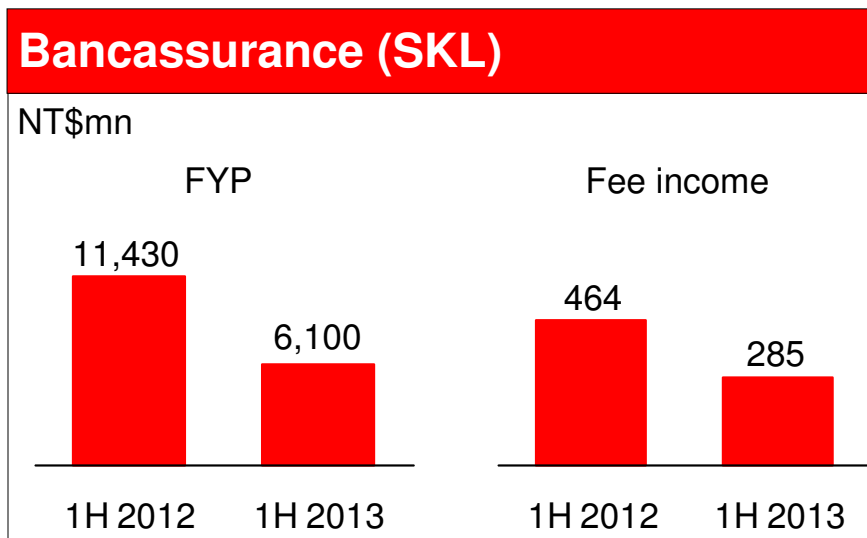
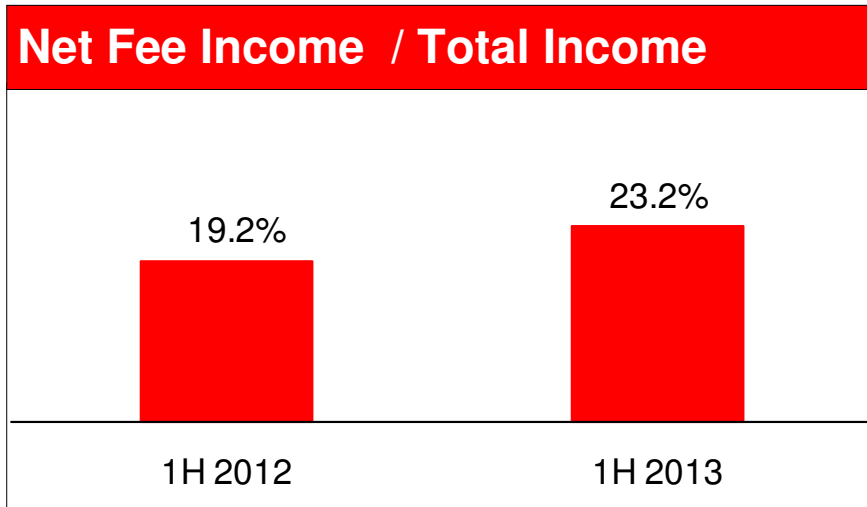
Net Interest Spread



Comments

- As demand deposit ratio rose to 40.74% and demand and time deposit rates slightly decreased, NIM for Q2 2013 was 1.42%
- Further improvement in NIM is expected driven by adjustments of deposit and loan structures
- SKB will continue to :
 - Strengthen relations with corporate customers and increase fee income through GEB, TMU, syndicated loans and factoring business
 - Strengthen cash management business and act as the main settlement bank for MasterLink Securities to increase demand deposits and lower cost of funds, and
 - Develop SME and consumer loans with stringent risk control to enhance interest income

Fee Income

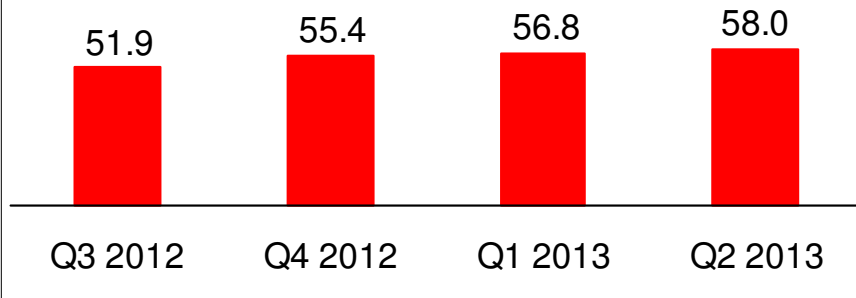


Note: Due to rounding, fee income breakdown may not add up to 100%

Wealth Management

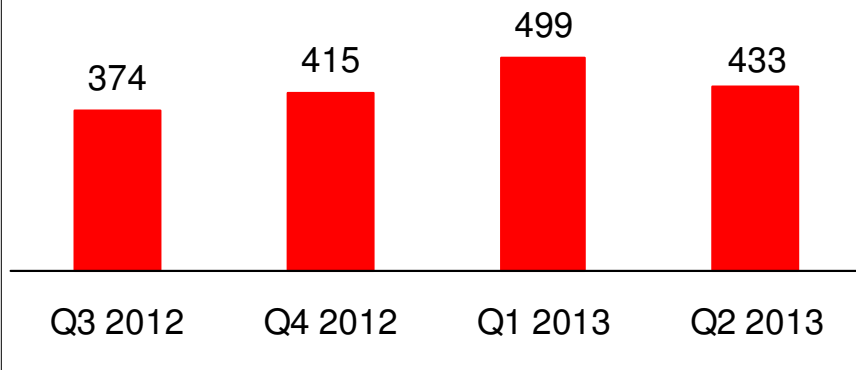
AUM

NT\$bn



WM Income

NT\$m



Note:

- (1) Wealth management income includes income from structured deposits
- (2) Income figure for each quarter is adjusted due to rounding

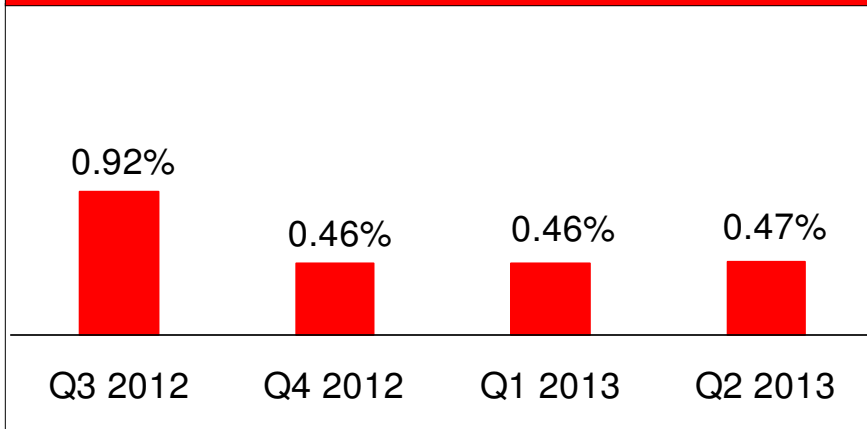
Wealth Management Center



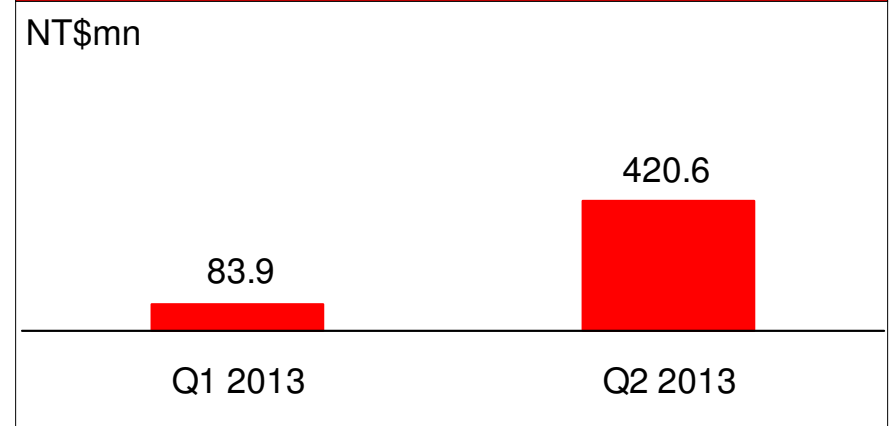
- Driven by strong sales of overseas securities and mutual funds, wealth management income for 1H 2013 was NT\$933mn, up 33.0% YoY
- Fee income from wealth management accounted for 43.6% of total fee income
- To facilitate fee income growth, insurance policies will be sales focus for the second half of 2013

Asset Quality

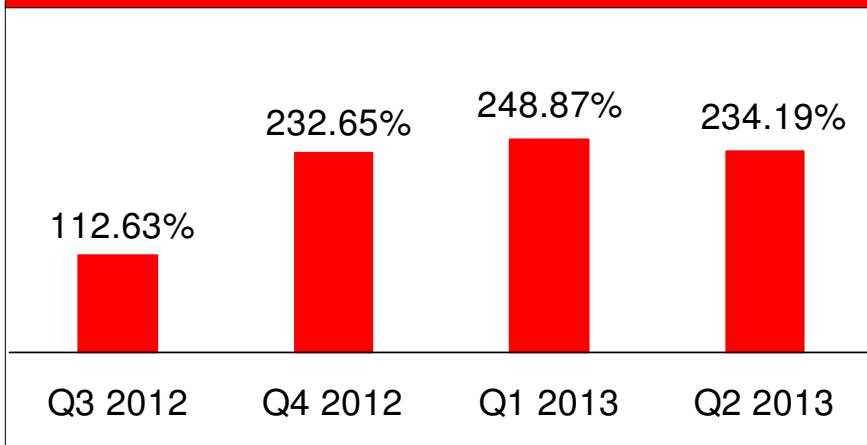
NPL Ratio



New NPL Generation



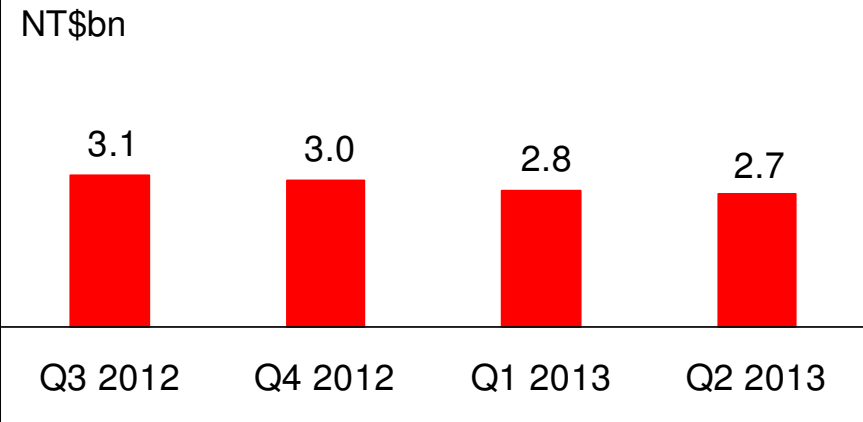
Coverage Ratio



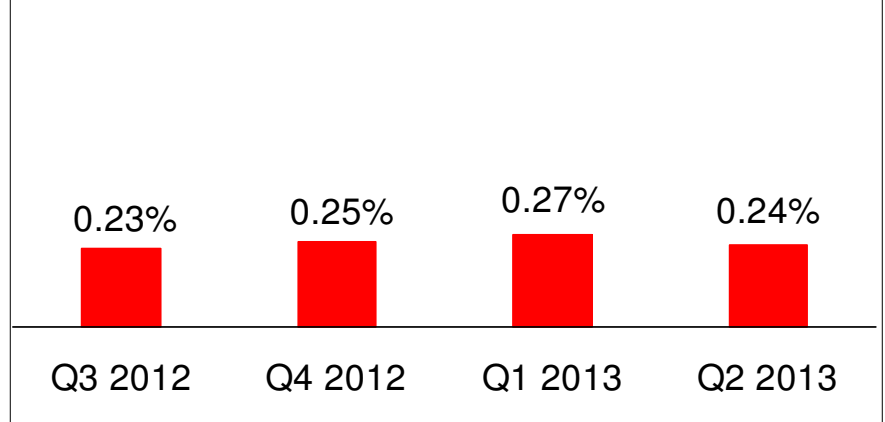
- New NPL generated in Q2 2013 was NT\$421mn, up by NT\$337mn QoQ
- NT\$172mn loan to TMT was categorized as non-performing in Q2 2013; however, the loan size is limited and collateralized by vessels
- NPL and coverage ratios for Q2 2013 were 0.47% and 234.19% respectively. NPL ratio of corporate loans was 0.60%, remaining at the same level as the previous quarter, among which NPL ratio of SME loans dropped 16 bps to 0.59%

Credit Cards Metrics

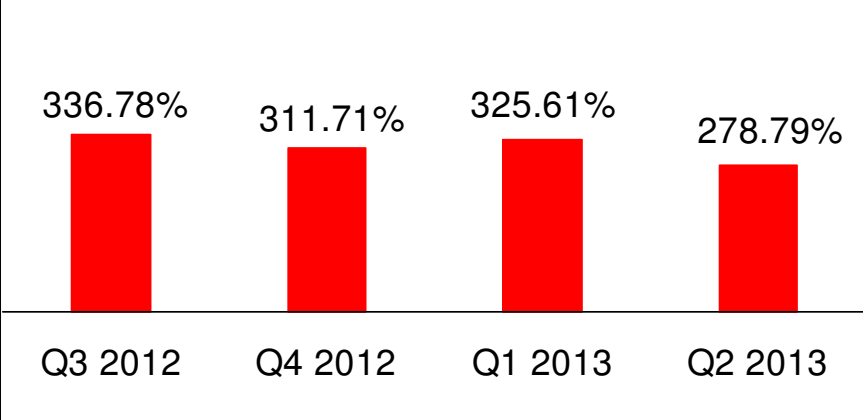
Revolving Balance



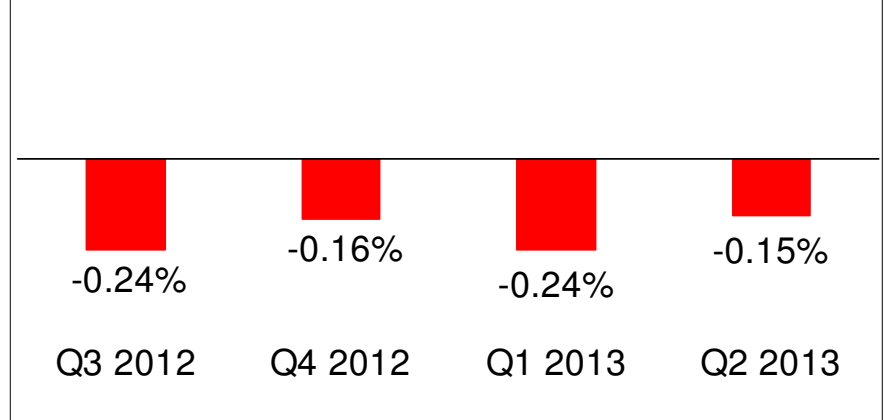
90-day NPL



Coverage Ratio (1)



Charge-off Ratio (2)



Note:

(1) Actual reserves / NPL

(2) Unannualized numbers

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- **Life Premium Summary**

SP / RP Breakdown

NT\$bn

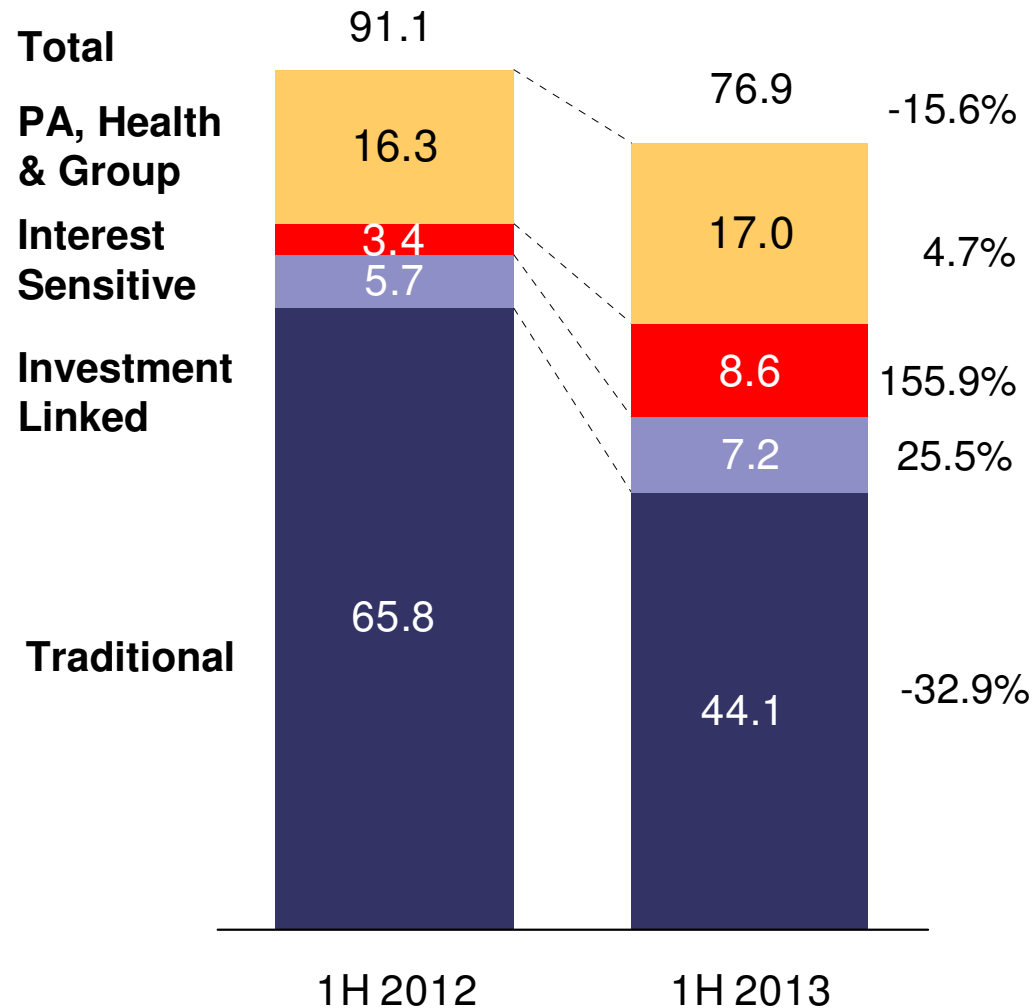
2013 1H FYP	Single Premium	Regular Premium	Flexible Payment	Total
Traditional	1.09	5.20		6.29
Investment-linked				
VUL		0.36	0.50	0.86
Structured note	4.56			4.56
Interest Sensitive				
Annuity	8.41		0.18	8.59
Life				
PA, health and others		1.94		1.94
Total	14.05	7.50	0.68	22.23
Share	63.2%	33.7%	3.1%	100.0%

Total Premium – 1H 2013

NT\$bn

Market Share = 6.3%

Growth



Comments

- Resulted from decline of FYP, total premium went down 15.6% YoY. However, renewal premium grew 5.7% YoY due to strong sales of regular premium products
- To diversify risk and increase protection, VUL products are promoted by unit-cost-averaging method. Structured note products are linked to government bonds
- PA, Health & Group products grew YoY

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Shin Kong Financial HoldingFinancial Summary
(NT\$mn)

Income Statement Data	2012	1H 2012	1H 13/1H 12		Q2 2012	Q2 13/Q2 12	
			1H 2013	% change		Q2 2013	% change
Net interest income	(171)	(88)	(73)	-17.7%	(46)	(33)	-29.6%
Income from subsidiaries							
Shin Kong Life	5,533	5,200	5,538	6.5%	3,650	(754)	-120.7%
Shin Kong Bank	4,263	2,585	2,174	-15.9%	1,233	1,141	-7.5%
MasterLink Securities	263	143	122	-15.0%	(51)	17	-133.2%
Shin Kong Insurance Brokers	43	27	9	-65.8%	7	(8)	-203.3%
Shin Kong Investment Trust	34	14	10	-26.8%	8	4	-52.2%
Shin Kong Capital Venture International	2	(0)	1	-423.1%	2	1	-71.3%
Total income from subsidiaries	10,140	7,970	7,855	-1.4%	4,848	401	-91.7%
Other income	5	10	46	355.3%	10	18	87.8%
Administrative and general expenses	(247)	(108)	(109)	1.5%	(61)	(57)	-7.8%
Income tax benefit (expense)	84	61	(706)	-1262.0%	51	(747)	-1563.6%
Cumulative effect of changes in accounting principle	0	0	0		0	0	
Net income	9,812	7,844	7,012	-10.6%	4,802	(417)	-108.7%
Other comprehensive income (loss), after tax		(7,303)	1,594	-121.8%	(15,520)	500	-103.2%
Total comprehensive income (loss)		541	8,606	1490.9%	(10,718)	84	-100.8%

Balance Sheet Data	2012	1H 2012	1H 13/1H 12		Q2 2012	Q2 13/Q2 12	
			1H 2013	% change		Q2 2013	% change
Long term investment	91,334	84,628	102,692	21.3%	84,628	102,692	21.3%
Total assets	2,309,650	2,250,933	2,349,006	4.4%	2,250,933	2,349,006	4.4%
Shareholders' equity (excl. minority)	79,968	73,466	92,886	26.4%	73,466	92,886	26.4%

Note:

(1) Numbers have not been audited by the auditors.

(2) The data of 2012 are standalone figures, while the data of Q2 & 1H 2012 and Q2 & 1H 2013 are consolidated.

Shin Kong Life
Financial Summary
(NT\$m)

Income Statement Data	2012	1H 2012	1H 2013	1H 13/1H 12		Q2 13/Q2 12	
				% change	Q2 2012	Q2 2013	% change
Premium income	161,587	86,261	70,973	-17.7%	48,148	39,548	-17.9%
Investment income							
Interest income	44,041	21,973	22,886	4.2%	11,100	11,686	5.3%
Gains on investments in securities ⁽¹⁾	28,057	16,961	6,059	-64.3%	9,336	3,987	-57.3%
Gains on real estate investments	3,731	1,803	9,645	435.0%	886	991	11.9%
FX	(8,088)	(5,306)	(323)	-93.9%	(1,544)	(2,166)	40.3%
FX gain or loss	(20,842)	(7,875)	17,425	-321.3%	4,235	3,677	-13.2%
Hedging	12,754	2,569	(17,748)	-790.8%	(5,779)	(5,843)	1.1%
FX Reserve	414	286	(883)	-408.6%	43	570	1228.1%
Impairment loss	(149)	0	2		0	0	
Total Investment income	68,007	35,718	37,387	4.7%	19,821	15,067	-24.0%
Other operating income	1,151	1,113	923	-17.1%	781	543	-30.6%
Provisions for reserves							
Provisions	(188,907)	(99,339)	(86,461)	-13.0%	(54,563)	(47,218)	-13.5%
Recoveries	89,754	43,082	38,509	-10.6%	24,215	21,727	-10.3%
Total provisions for reserves, net	(99,153)	(56,257)	(47,952)	-14.8%	(30,348)	(25,491)	-16.0%
Insurance payments	(106,052)	(51,503)	(46,652)	-9.4%	(28,665)	(26,228)	-8.5%
Commission expenses	(5,520)	(2,852)	(2,381)	-16.5%	(1,670)	(1,384)	-17.1%
Separate account revenues	55,685	9,560	4,408	-53.9%	1,371	(2,682)	-295.7%
Separate account expenses	(55,685)	(9,560)	(4,408)	-53.9%	(1,371)	2,682	-295.7%
General and administrative expenses	(12,851)	(6,025)	(5,846)	-3.0%	(3,371)	(3,181)	-5.6%
Other operating costs and expenses	(1,025)	(502)	(569)	13.3%	(260)	(285)	9.5%
Operating income	6,144	5,953	5,883	-1.2%	4,437	(1,411)	-131.8%
Non-operating income and expenses	(224)	(111)	42	-137.5%	(86)	103	-219.6%
Income taxes	(387)	(642)	(385)	-40.1%	(701)	556	-179.3%
Cumulative effect of changes in accounting principles	0	0	0		0	0	
Net income	5,533	5,200	5,541	6.6%	3,650	(752)	-120.6%
Other comprehensive income (loss)							
Exchange differences on translation of foreign operations financial statements		(17)	25	-249.9%	3	9	274.2%
Unrealized gains (losses) on available-for-sale financial assets		(7,943)	1,224	-115.4%	(17,060)	(241)	-98.6%
Gains (losses) on effective portion of cash flow hedges		0	0		0	0	
Actuarial gains (losses) on defined benefit plans		0	0		0	0	
Share of other comprehensive income of associates and joint ventures accounted for using equity method		16	2	-89.6%	2	3	33.5%
Income tax relating to components of other comprehensive income		733	611	-16.7%	1,817	1,119	-38.4%
Total comprehensive income (loss)		(2,011)	7,402	-468.1%	(11,589)	138	-101.2%
Balance Sheet Data	2012	1H 2012	1H 2013	1H 13/1H 12		Q2 13/Q2 12	
				% change	Q2 2012	Q2 2013	% change
Total assets	1,645,571	1,630,921	1,741,177	6.8%	1,630,921	1,741,177	6.8%
Total shareholders' equity	51,003	47,125	61,375	30.2%	47,125	61,375	30.2%

Note:

(1) Numbers have not been audited by the auditors.

(2) The data of 2012 are standalone figures, while the data of Q2 & 1H 2012 and Q2 & 1H 2013 are consolidated.

Shin Kong Bank
Financial Summary
(NT\$m)

Income Statement Data	2012	1H 2012	1H 2013	1H 13/1H 12		Q2 13/Q2 12	
				% change	Q2 2012	Q2 2013	% change
Interest income	12,438	6,052	6,546	8.2%	3,067	3,290	7.3%
Interest expense	(4,807)	(2,361)	(2,488)	5.4%	(1,193)	(1,240)	3.9%
Net interest income	7,631	3,691	4,058	10.0%	1,873	2,050	9.4%
Fee income	2,948	1,709	1,920	12.4%	909	968	6.5%
Fee expense	(790)	(554)	(489)	-11.8%	(316)	(256)	-19.0%
Net fee income	2,159	1,155	1,431	23.9%	593	712	20.0%
Gains on bill & securities	1,376	1,144	540	-52.8%	197	265	34.3%
Gains recognized under equity method, net	140						
Gains on foreign exchange, net	19	(91)	62	-168.3%	209	14	-93.2%
Other gains or losses, net	155	130	82	-37.3%	34	53	58.6%
Operating expense	(5,961)	(2,939)	(3,202)	8.9%	(1,472)	(1,623)	10.3%
Pre-provision income or loss	5,519	3,090	2,972	-3.8%	1,435	1,472	2.6%
Provision expense	(718)	(210)	(443)	110.4%	(109)	(162)	48.4%
Income tax (expense) benefit	(537)	(294)	(355)	20.7%	(93)	(169)	81.5%
Net income	4,263	2,585	2,174	-15.9%	1,233	1,141	-7.5%
Other comprehensive income (loss)							
Exchange differences on translation of foreign operations financial statements		(3)	11	-483.4%	4	7	86.5%
Unrealized gains (losses) on available-for-sale financial assets		(129)	(336)	160.2%	(260)	(401)	54.2%
Other comprehensive income (loss), after tax		(132)	(325)	145.8%	(257)	(395)	53.7%
Total comprehensive income (loss)		2,453	1,850	-24.6%	976	746	-23.6%

Balance Sheet Data	2012	1H 2012	1H 2013	1H 13/1H 12		Q2 13/Q2 12	
				% change	Q2 2012	Q2 2013	% change
Total assets	633,974	580,360	652,833	12.5%	580,360	652,833	12.5%
Total shareholders' equity	31,773	29,288	32,916	12.4%	29,288	32,916	12.4%
Total loans, net ⁽¹⁾	421,359	400,409	429,492	7.3%	400,409	429,492	7.3%
Total deposits	556,645	502,598	567,105	12.8%	502,598	567,105	12.8%

Operating Metrics	2012	1H 2012	1H 2013	Q2 2012		Q2 2013	
Fee income ratio	18.8%	19.2%	23.2%	20.4%	23.0%		
Cost income ratio	51.9%	48.7%	51.4%	50.7%	52.0%		
Loan/deposit ratio (excl. credit card)	75.7%	79.6%	75.7%	79.6%	75.7%		
Loan/deposit ratio (incl. credit card)	76.2%	80.2%	76.1%	80.2%	76.1%		
Net interest margin	1.40%	1.40%	1.42%	1.40%	1.42%		
Net interest spread	1.79%	1.82%	1.79%	1.79%	1.80%		
Pre-provision earnings/assets	0.92%	0.54%	0.46%	0.25%	0.23%		
Pre-provision earnings/equity	18.60%	10.91%	9.22%	5.07%	4.57%		

Note:

(1) Excludes credit cards but include overdue receivables.

(2) Numbers have not been audited by the auditors.

(3) The data of 2012 are standalone figures, while the data of Q2 & 1H 2012 and Q2 & 1H 2013 are consolidated.