Confidential

Shin Kong Financial Holding

Q3 2013 Results Update

November 7, 2013

SKFH

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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 – 9M 2013 Overview

- SKFH recorded an after-tax profit of NT$10.97bn for 9M 2013. EPS was NT$1.24. Shareholders' equity increased to NT$98.20bn, and book value per share was NT$10.53.
- Subsidiaries' core business remained solid.
  - SKL:
    - Driven by cash dividend income of NT$6.45bn and annualized hedging cost controlled at 0.72% for 9M 2013, consolidated net income reached NT$8.41bn.
    - As only 11.3% of SKL's fixed income investments were classified as available for sale, impact caused by steepening yield curve was limited. Shareholders' equity was NT$61.20bn.
  - SKB:
    - Net fee income grew 18.3% YoY; wealth management income increased 21.7% YoY; TMU income surged 295.5% YoY.
    - Loan balance amounted to NT$445.16bn, up 4.2% YTD; deposit balance increased to NT$584.77bn, up 5.1% YTD. NIS and NIM were 1.80% and 1.39% respectively.
- Deploy proceeds from rights issuance efficiently.
  - NT$2.0bn injected into SKB in Q3 to raise Tier 1 ratio above 8%.
  - SKL maintained RBC ratio at high level of 250-300%, reflecting sufficient capital adequacy. With NT$2.0bn infusion from SKFH in Q4, SKL plans to buy back preferred shares and optimize capital structure.

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Financial Highlights – 9M 2013

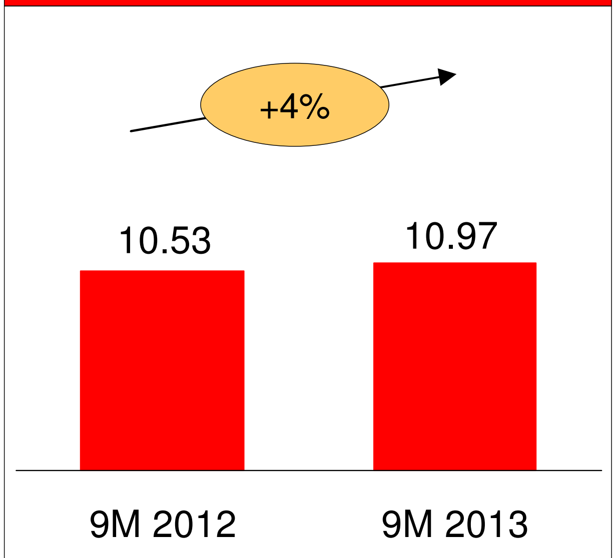
NT$mn (except per share data), %	9M 2012	9M 2013	YoY Growth
Net income	10,533	10,969	4.1%
Total comprehensive income	10,756	9,360	-13.0%
First year premium (Insurance)	56,152	35,628	-36.6%
Loans (Bank)	414,592	445,163	7.4%
Total assets	2,290,078	2,460,418	7.4%
Shareholders' equity (1)	83,681	98,203	17.4%
ROA (unannualized)	0.49%	0.48%	
ROE (unannualized)	12.11%	10.89%	
Earnings per share	1.25	1.24	-0.8%

Note:
(1) Consolidated shareholders' equity for 9M 2012 and 9M 2013 were NT$96,655mn and NT$111,825mn, respectively

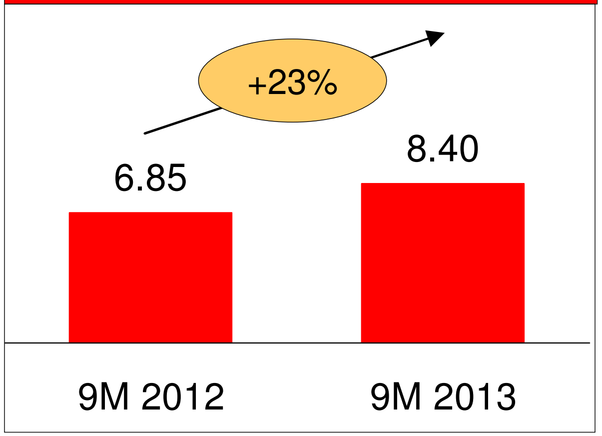
Net Income – 9M 2013

NT$bn

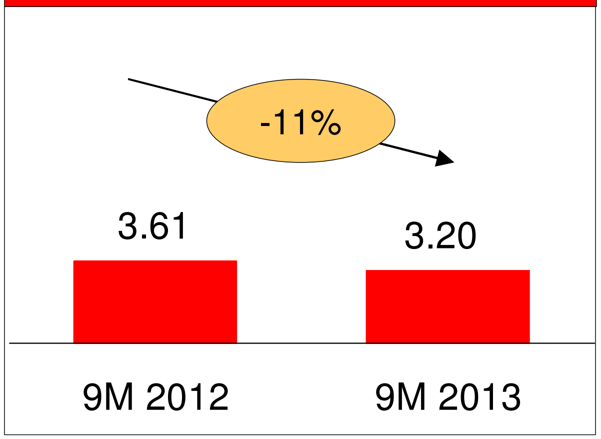
SKFH



SKL



SKB



Comments

- SKFH's 9M 2013 after-tax profit was NT$10.97bn
- SKL's after-tax profit was NT$8.40bn, 22.7% higher YoY
- SKB's after-tax profit was NT$3.20bn

Net Income – 9M 2013

Net income contribution

NT$bn

Subsidiaries	9M 2012	9M 2013	YoY Growth
Shin Kong Life	6.85	8.40	22.7%
Shin Kong Bank	3.61	3.20	-11.4%
Shin Kong Investment Trust	0.02	0.02	-26.5%
Shin Kong Insurance Brokers	0.04	0.02	-56.7%
Shin Kong Venture Capital Int'l	0.00	0.01	403.4%
Shin Kong Property Insurance Agency	0.00	0.00	-
Others(1)	0.01	-0.68	-
Net income	**10.53**	**10.97**	**4.1%**

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

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SKL – 9M 2013 Overview

- Driven by cash dividend income of NT$6.45bn and annualized hedging cost controlled at 0.72% for 9M 2013, consolidated net income reached NT$8.41bn.
- Although global yields have significantly risen since Q2, only 11.3% of SKL's fixed income investments were classified as available for sale and impact caused by steepening yield curve was limited. Other comprehensive loss was controlled at NT$1.19bn in 9M 2013, and shareholders' equity was NT$61.20bn.
- FYP was NT$35.63bn, down 36.6% YoY, mainly due to decline of market demand driven by reduced reserve rates of traditional products. However, renewal premium grew 6.4% YoY due to strong sales of regular premium products, which is crucial to cumulate fundamental incomes of mortality and expense gains.
- Long-term profit remains focus of product strategy. FYP of regular premium traditional products accounted for 76.5% of overall traditional sales. In future, SKL will continue to promote long-term regular premium products, including foreign currency savings, long-term care health insurance and VUL products.
- 13-month and 25-month persistency ratios were 95.0% and 80.2% respectively.
- Annualized investment return was 4.35% in 9M 2013.
- SKL acquired a dormitory complex near Tamkang University on Oct. 31 with expected rental yield higher than 3%.

SKFH

Financial Highlights – 9M 2013

NT$mn, %	9M 2012	9M 2013	YoY Growth
First year premium	56,152	35,628	-36.6%
Total premium	132,126	116,452	-11.9%
Investment income	53,475	56,658	6.0%
Consolidated net income	6,857	8,410	22.7%
Consolidated total assets	1,650,856	1,755,149	6.3%
Consolidated total shareholders’ equity	55,922	61,196	9.4%
ROE (unannualized)	13.05%	14.61%	
ROA (unannualized)	0.42%	0.49%	

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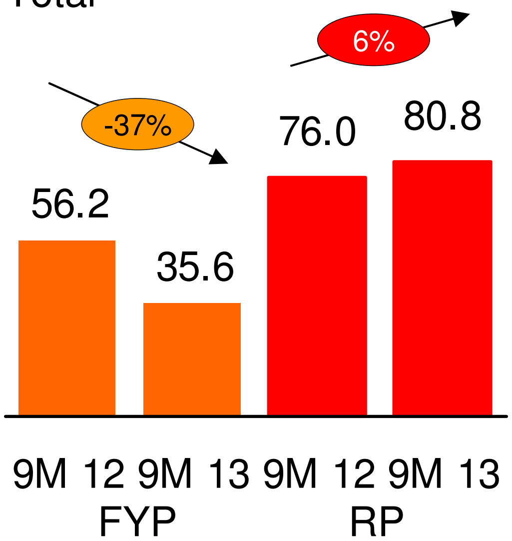
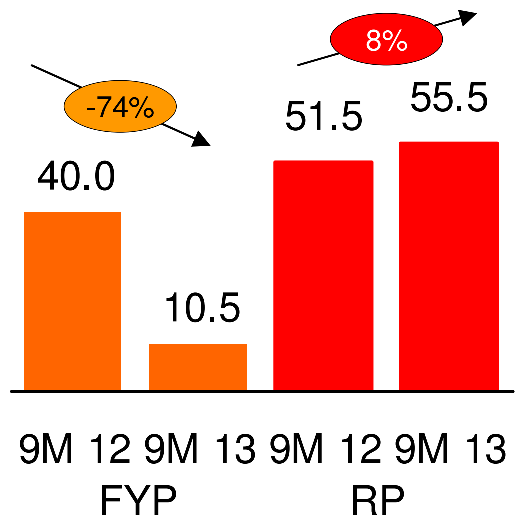
Premium Income – 9M 2013

NT$bn

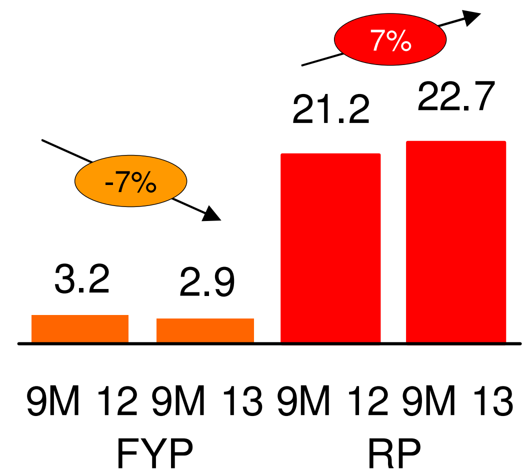
Total



Traditional



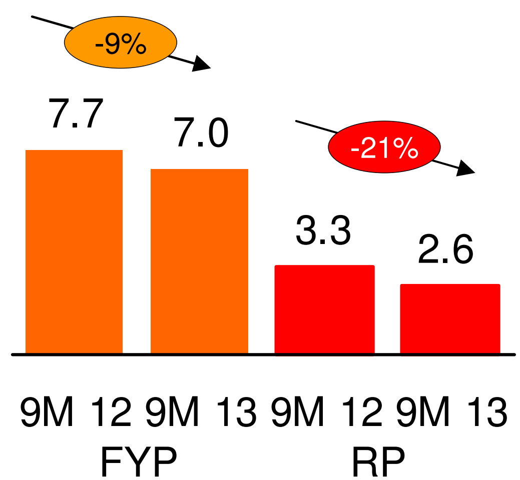
PA, Health and Group



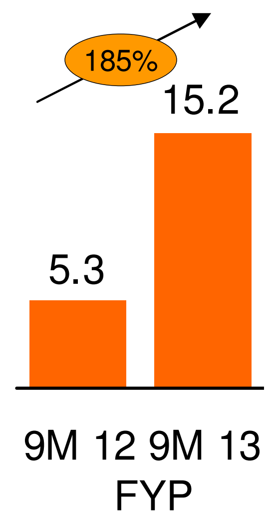
Comments

- Renewal premium grew 6% YoY due to strong sales of regular premium products, which is crucial to cumulate fundamental incomes of mortality and expense gains
- Long-term profit remains focus of product strategy. FYP of regular premium traditional products accounted for 76% of overall traditional sales
- To diversify risk and increase protection, VUL promoted by unit-cost-averaging method, driving number of policies sold to 17,814, 119% higher YoY. Structured note products mainly linked to government bonds, sales of which amounted to NT$5.88bn in 9M 2013; a new investment policy linked to principal-protected funds was launched in October, contributing to FYP by NT$2.5bn
- Continue to promote long-term regular premium products, including foreign currency savings, long-term care health insurance and VUL products

Investment-linked

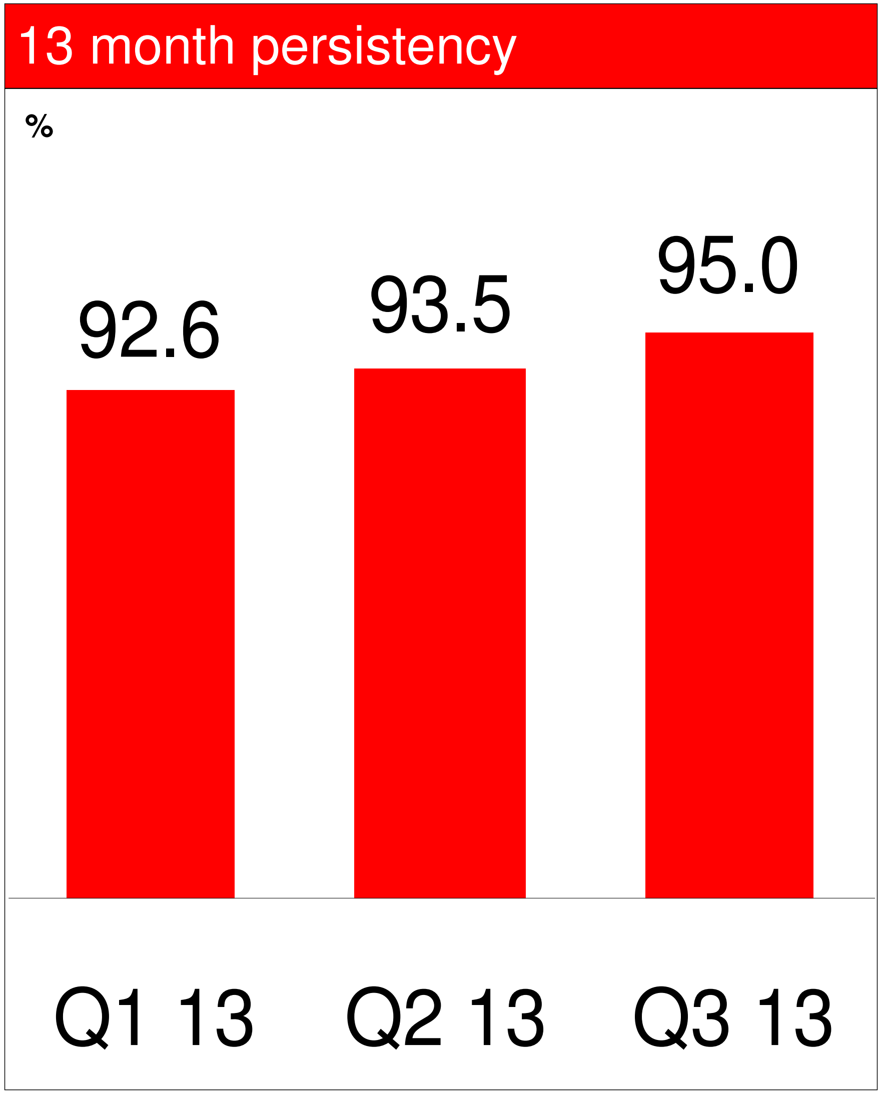


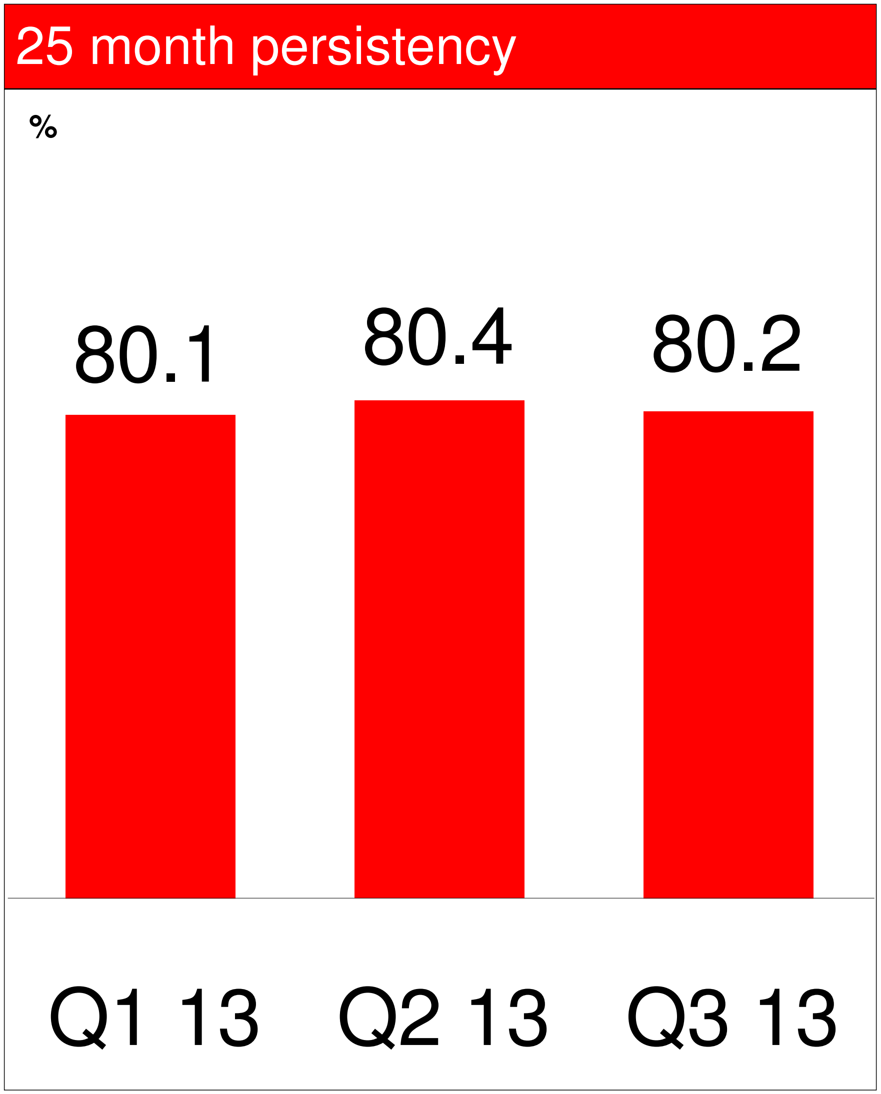
Interest-sensitive



Note: RP: Renewal Premium

Persistency Ratio





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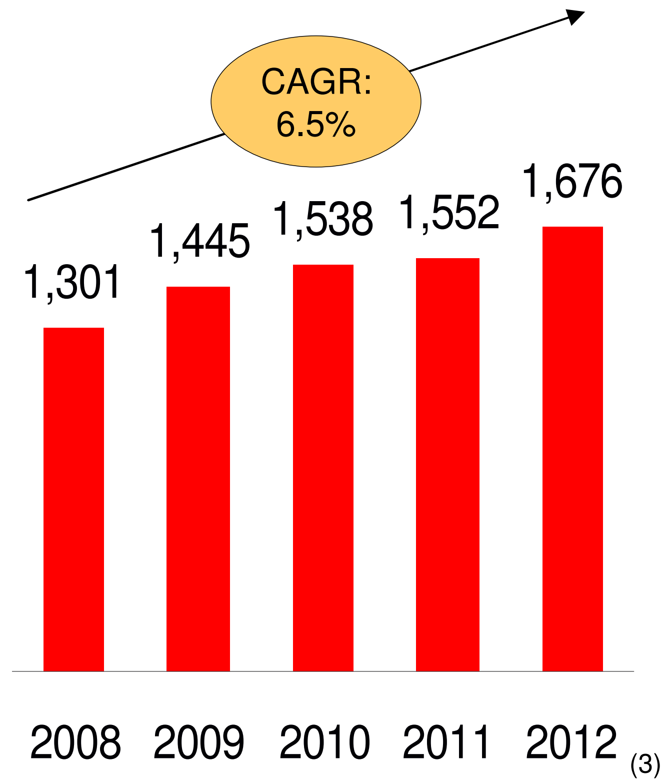
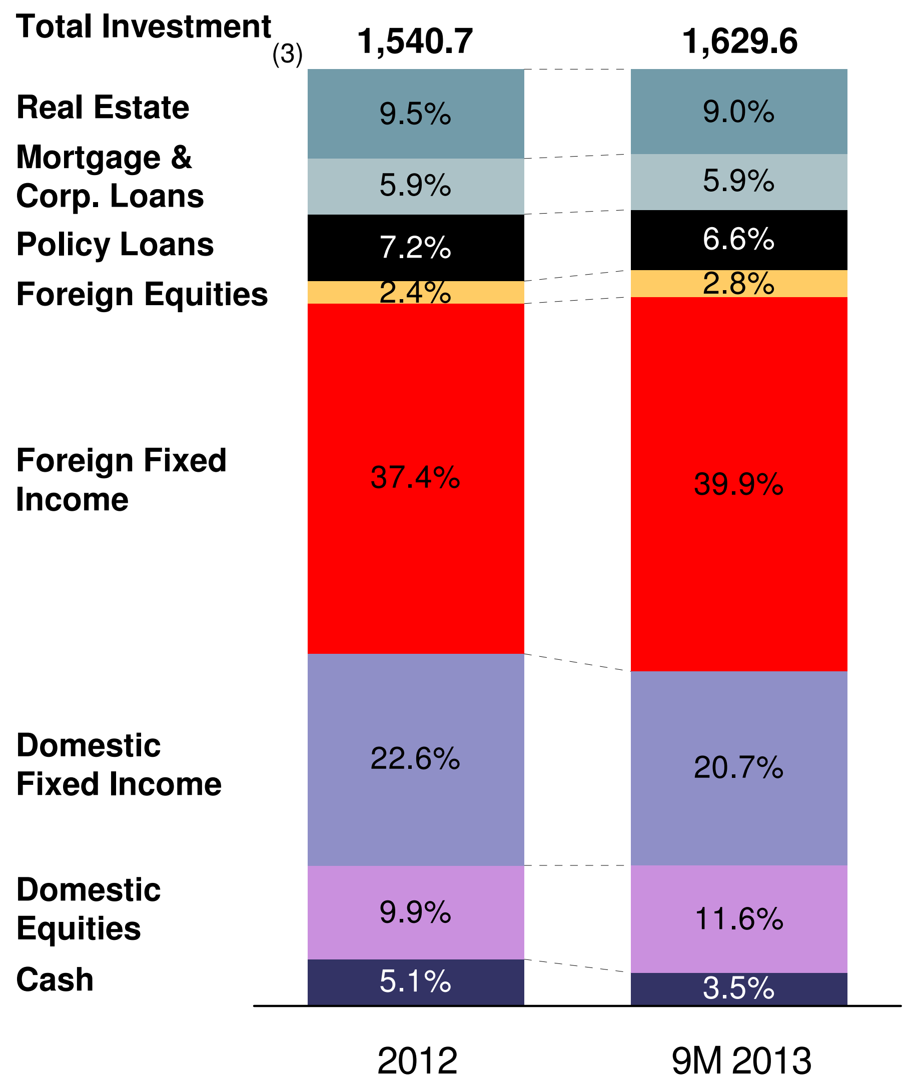
Investment Portfolio

NT$bn

Total Assets



	2008	2009	2010	2011	2012 (3)
Investment return	2.0%	4.5%	4.3%	4.3%	4.6%



Note:

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

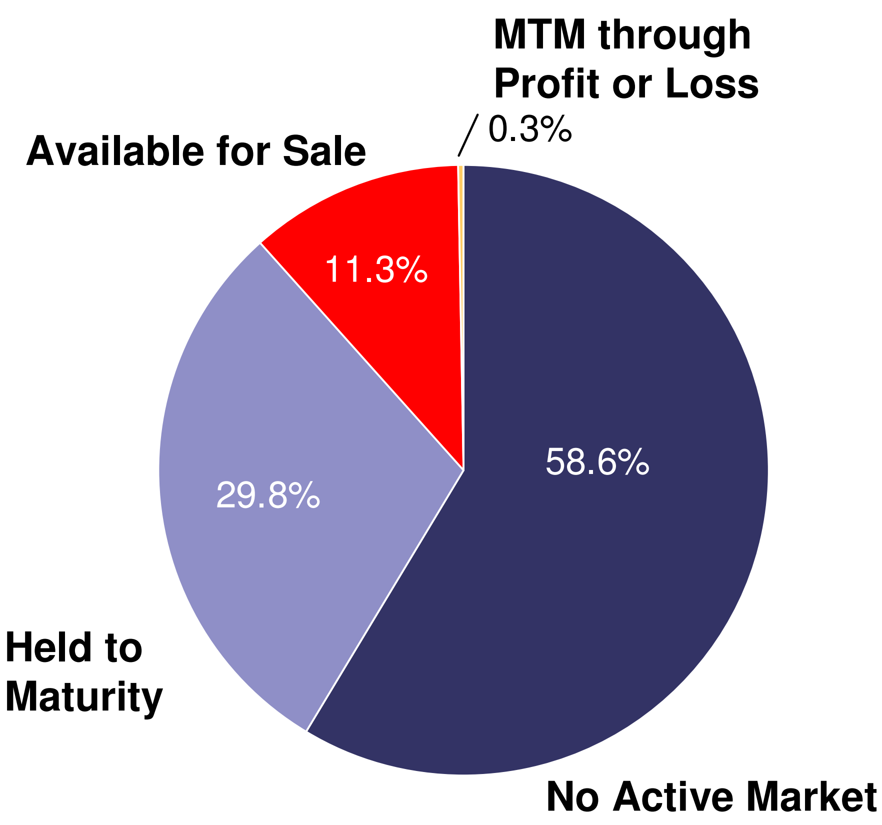
(2) Includes capital gains and FX hedging cost

(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)

Total=NT$971.6bn



Note:
(1) Excludes beneficiary certificates
(2) Resources：GreTai Securities Market and Bloomberg

Market Yields Change (2)

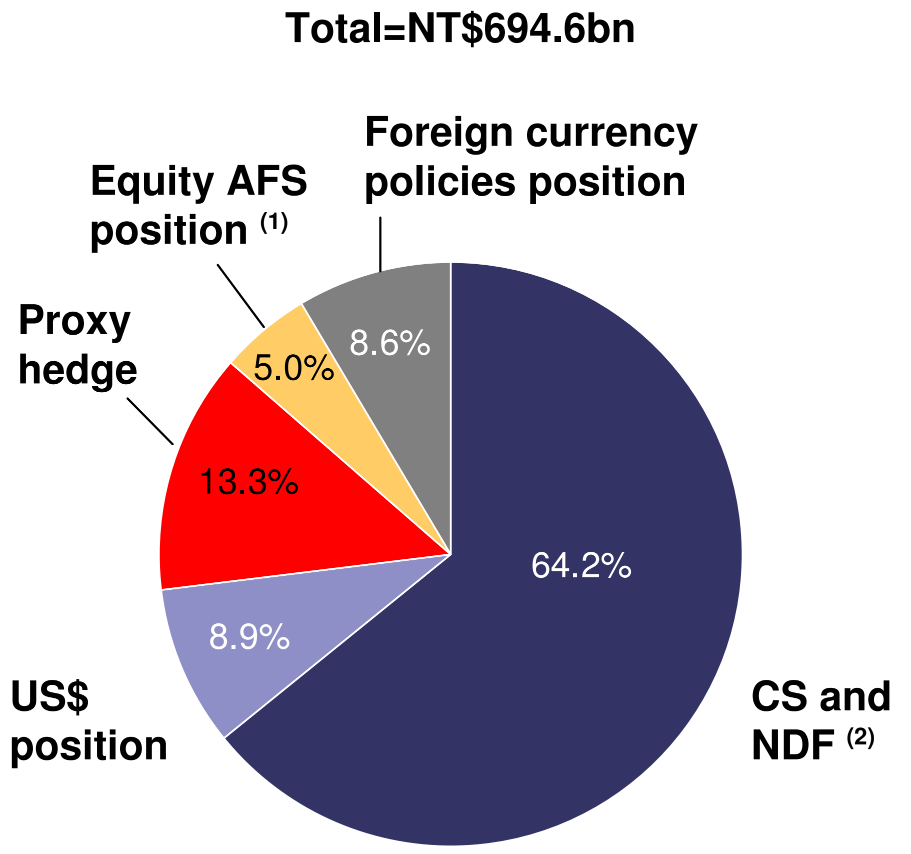
	2012 Year End	2013 Q1 End	2013 Q2 End	2013 Q3 End
TW 10 Year Treasury	1.17%	1.30%	1.40%	1.69%
TW 30 Year Treasury	1.71%	1.95%	1.99%	2.44%
U.S. 10 Year Treasury	1.76%	1.85%	2.49%	2.61%
U.S. 30 Year Treasury	2.95%	3.10%	3.50%	3.68%

Comments

- Only 11.3% of SKL's fixed income investments were classified as available for sale, and therefore impact caused by steepening yield curve was limited. Other comprehensive loss was controlled at NT$1.19bn in 9M 2013
- Amid rising yields, investments in long-term fixed incomes to be gradually deployed and mainly classified as held to maturity and no active market to enhance recurring investment return and avoid net worth fluctuation

Hedging Strategy

Mix of Hedging Strategies Used



Comments

- Annualized hedging cost for 9M 2013 was controlled at 0.72%
- Traditional hedges, excluding foreign currency policies position, accounted for 70.2%. Medium/long term target of traditional hedges ranges from 65% to 90% under stringent risk management mechanism
- Proxy hedging accounted for 13.3%
- AFS(1) position in foreign equities accounted for 5.0% 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

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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. Upper limit of overseas investment increased to 43%; newly-added quota mainly deployed in fixed incomes

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 ALGO risk management system to improve management of market, credit and concentration risks

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SKB – 9M 2013 Overview

- After-tax profit for 9M 2013 was NT$3.20bn; annualized ROE was 12.7%. Net interest income and net fee income grew 10.5% and 18.3% YoY respectively; pre-provision profit was NT$4.46bn, up 22.6% YoY, excluding one-off REITs gains of NT$728mn in 2012.
- TMU revenues for 9M 2013 reached NT$348mn, up 295.5% YoY.
- Loan balance amounted to NT$445.16bn, up 4.2% YTD; deposit balance increased to NT$584.77bn, up 5.1% YTD. NIS maintained at 1.80%.
- In order to achieve yearly loan growth target of 6-7% in Q4, deposits outgrew loans in Q3. L/D ratio (incl. credit cards balance) was 75.5% and NIM was 1.39%.
- Driven by sales growth of overseas securities and mutual funds, wealth management income for 9M 2013 was NT$1.31bn, up 21.7% YoY. SKB achieved bancassurance cross-sales of NT$10.16bn in 9M 2013, accounting for 62.9% of SKL's bancassurance premium.
- NPL and coverage ratios for Q3 2013 were 0.46% and 244.84% respectively. NPL ratio of corporate loans remained stable at 0.60%; NPL ratio of SME loans dropped 6 bps to 0.53%.

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Net Income – 9M 2013

NT$mn, %	9M 2012	9M 2013	YoY Growth
Net interest income	5,594	6,180	10.5%
Net fee income	1,751	2,071	18.3%
Investment income and other income	1,470	1,072	-27.1%(1)
Operating expense	-4,452	-4,866	9.3%
Pre-provision operating income	4,364	4,457	2.1%
Provision expense	-287	-730	154.0%
Income tax benefit (expense)	-463	-527	13.9%
Net Income	**3,614**	**3,201**	**-11.4%**
Other comprehensive income (loss), after tax			
Exchange differences on translation of foreign operations financial statements	-8	-5	-42.2%
Unrealized gains (losses) on available-for-sale financial assets	253	-486	-292.5%
Total comprehensive income (loss)	**3,859**	**2,710**	**-29.8%**

Note:

(1) Investment income of 9M 2012 included one-off REITs gains of NT$728mn

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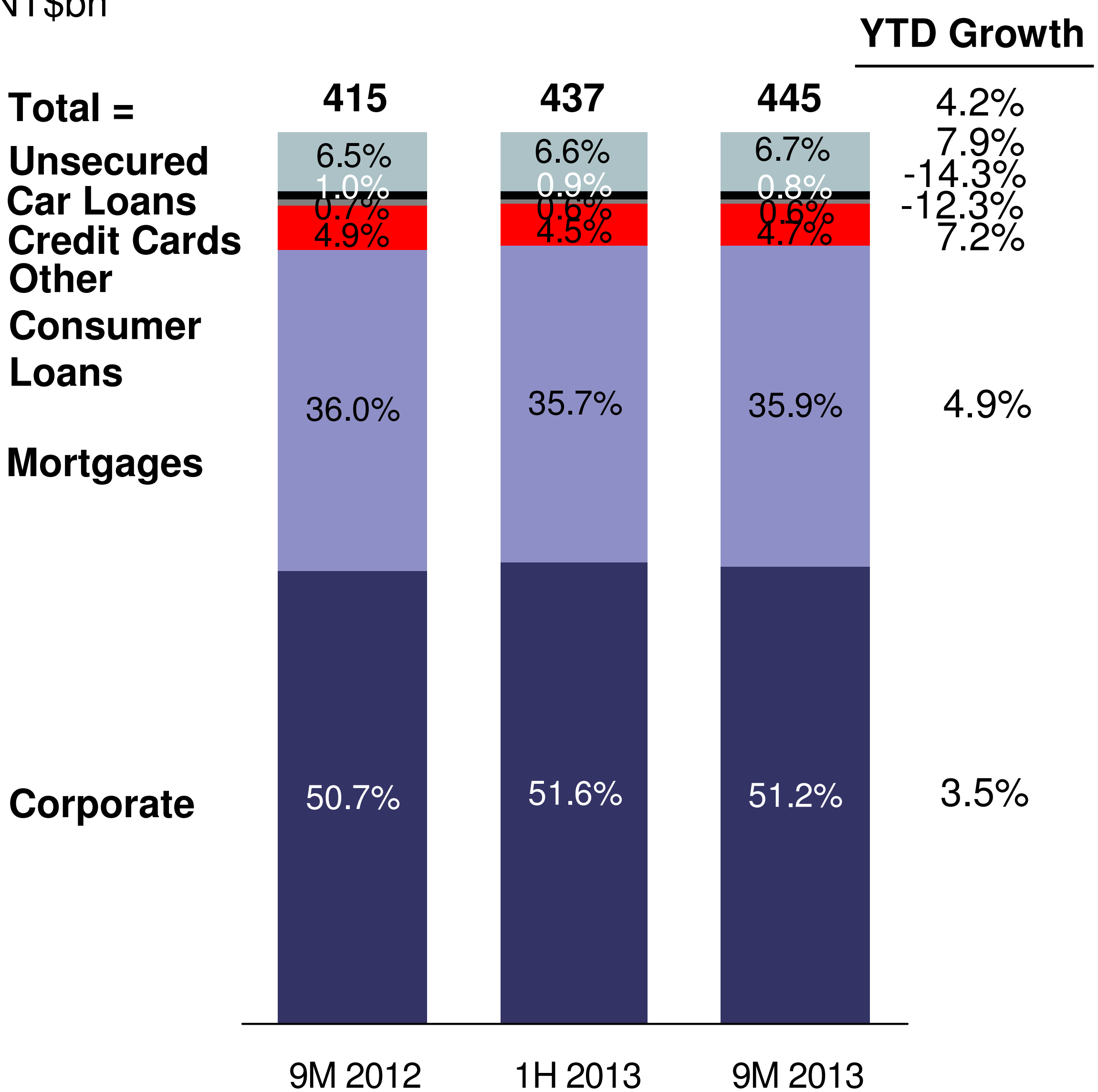
Loan Mix

NT$bn



Comments

- Loan balance was NT$445.16bn, up 2.2% QoQ
- In order to achieve yearly loan growth target of 6-7%, deposits outgrew loans in Q3. L/D ratio (incl. credit cards balance) was 75.5% and NIM was 1.39%
- Under stringent risk control, NPL ratio of mortgages was 0.29%, indicating stable asset quality

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

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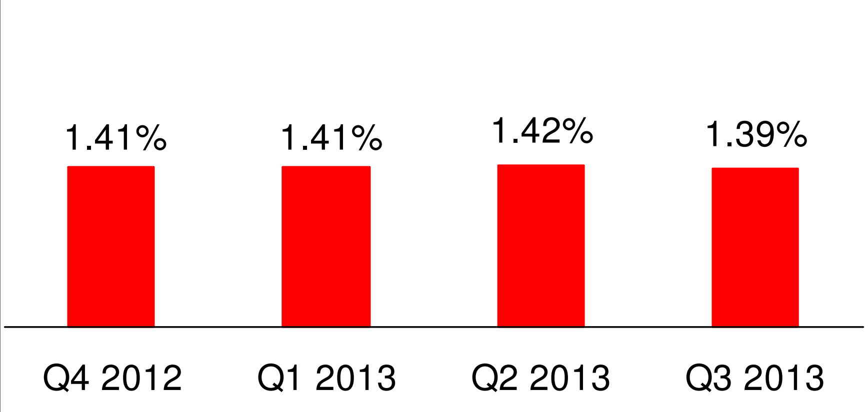
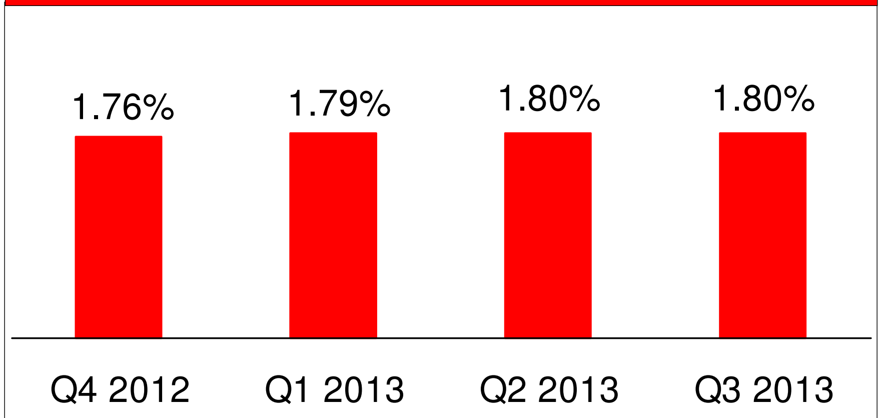
Interest Income

Net Interest Margin



Net Interest Spread

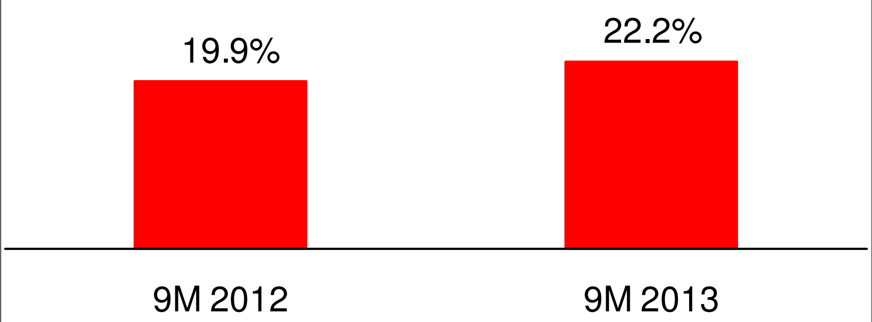


Comments

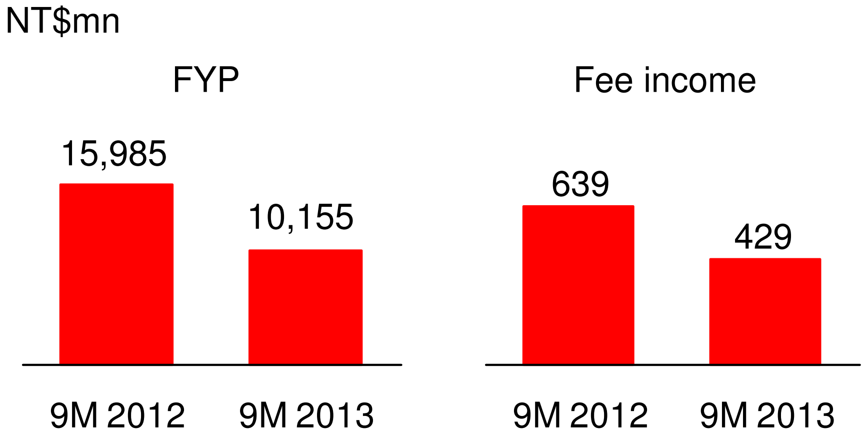
- NIM for Q3 2013 was 1.39%
- SKB will continue to：
  - Strengthen relations with corporate customers and increase fee income through GEB, TMU, syndicated loans and factoring business
  - Strengthen cash management business and act as the main settlement bank for MasterLink Securities to increase demand deposits and lower cost of funds, and
  - Develop SME and consumer loans with stringent risk control to enhance interest income

Fee Income

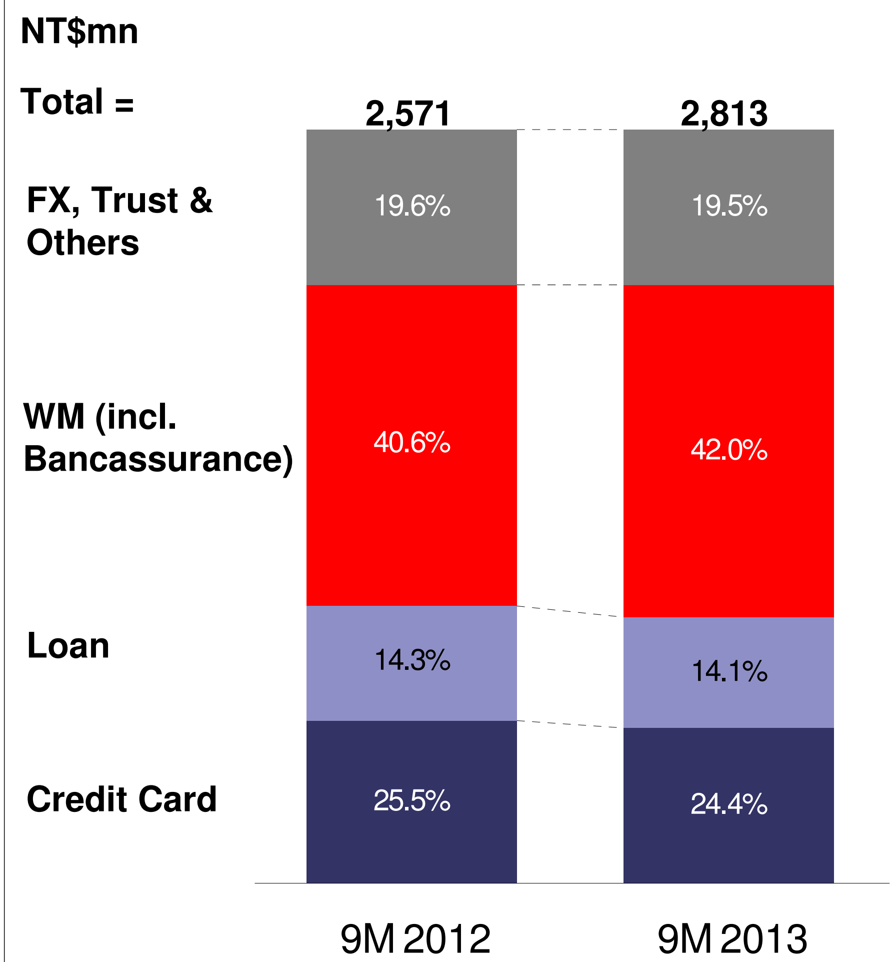
Net Fee Income / Total Income



Bancassurance (SKL)



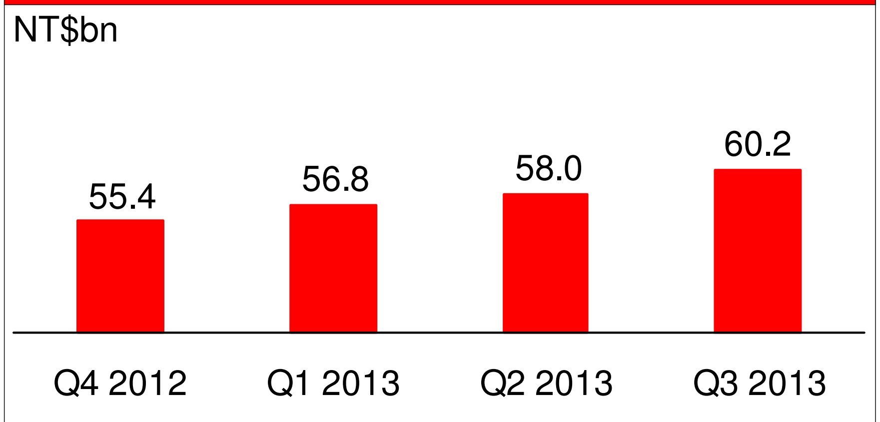
Fee Income Breakdown



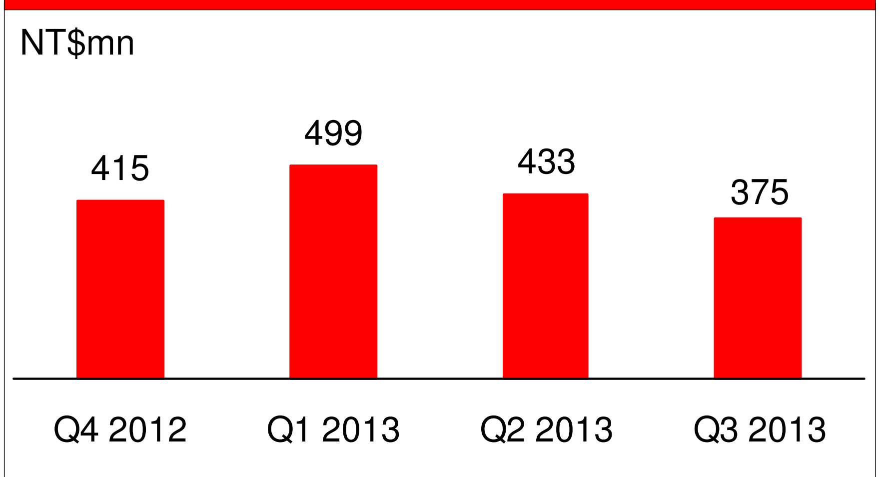
Note: Due to rounding, fee income breakdown may not add up to 100%

Wealth Management

AUM



WM Income



Note:

(1) Wealth management income includes income from structured deposits

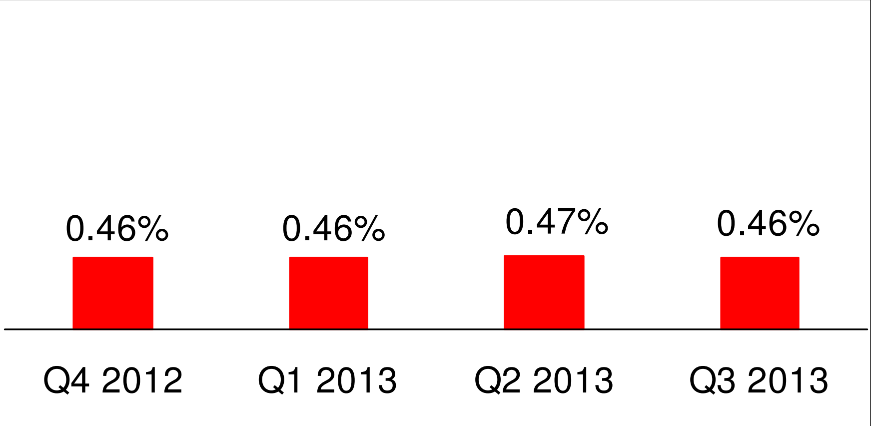
(2) Income figure for each quarter is adjusted due to rounding

Wealth Management Center

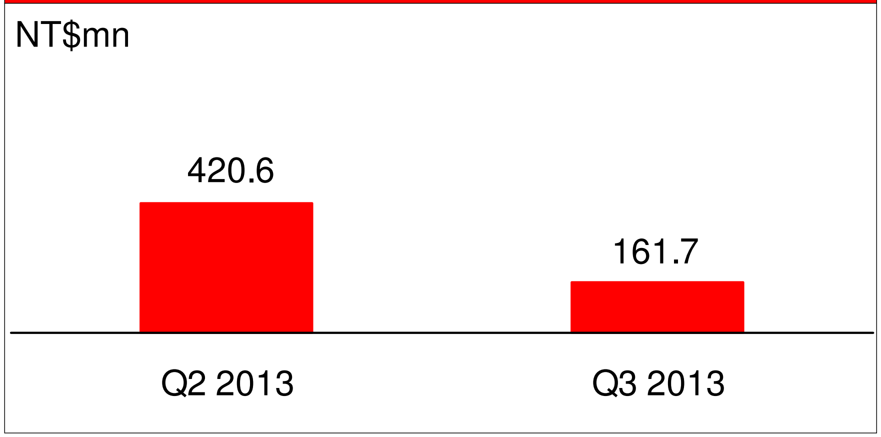
- Driven by strong sales of overseas securities and mutual funds, wealth management income for 9M 2013 was NT$1.31bn, up 21.7% YoY
- Fee income from wealth management accounted for 42.0% of total fee income
- To enhance fee income, insurance policies will be sales focus for Q4 2013
- In October, SKB obtained licenses from Hong Kong SFC, enabling Hong Kong branch to expand into wealth management business at the end of Q1 2014

Asset Quality

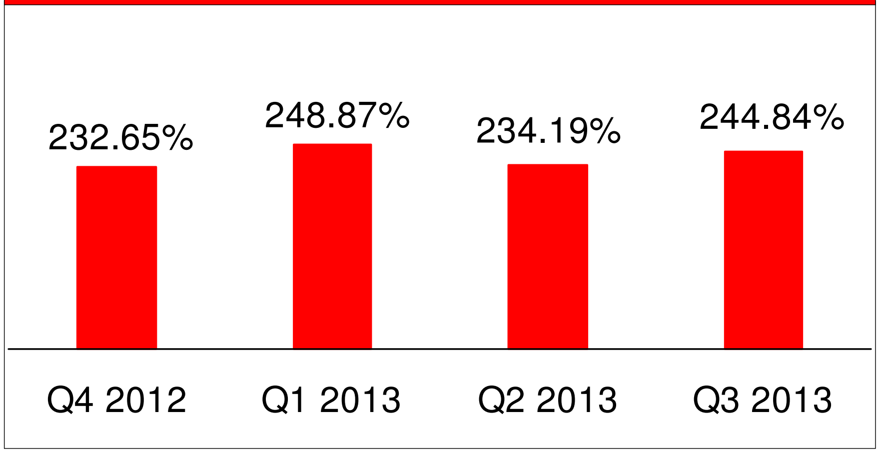
NPL Ratio



New NPL Generation



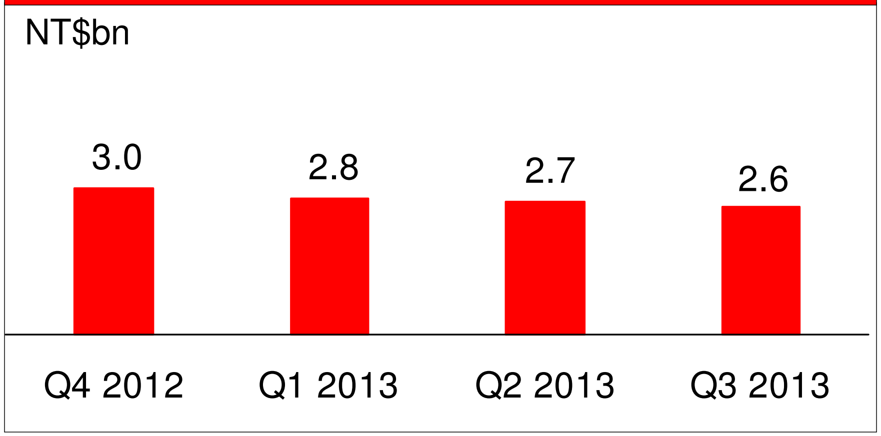
Coverage Ratio



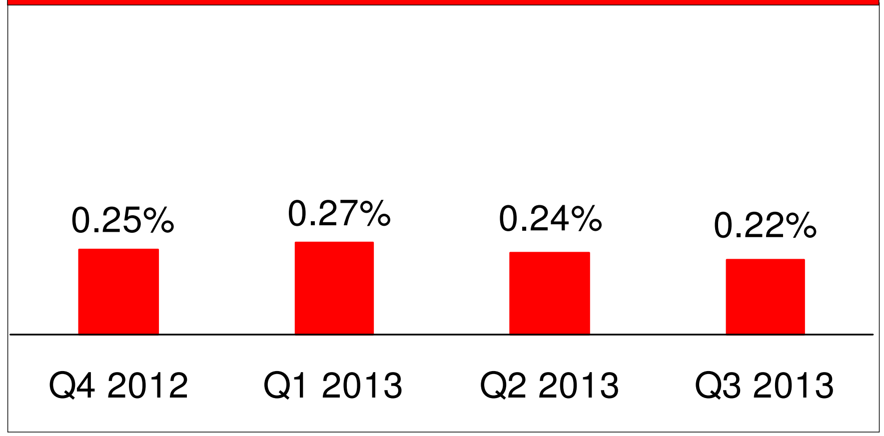
- New NPL generated in Q3 2013 was NT$162mn, down by NT$259mn QoQ
- NPL and coverage ratios for Q3 2013 were 0.46% and 244.84% respectively. NPL ratio of corporate loans remained stable at 0.60%; NPL ratio of SME loans dropped 6 bps to 0.53%

Credit Cards Metrics

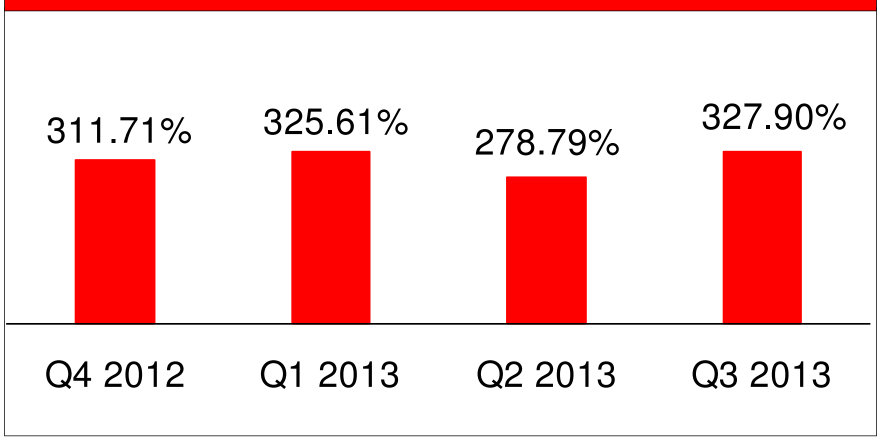
Revolving Balance



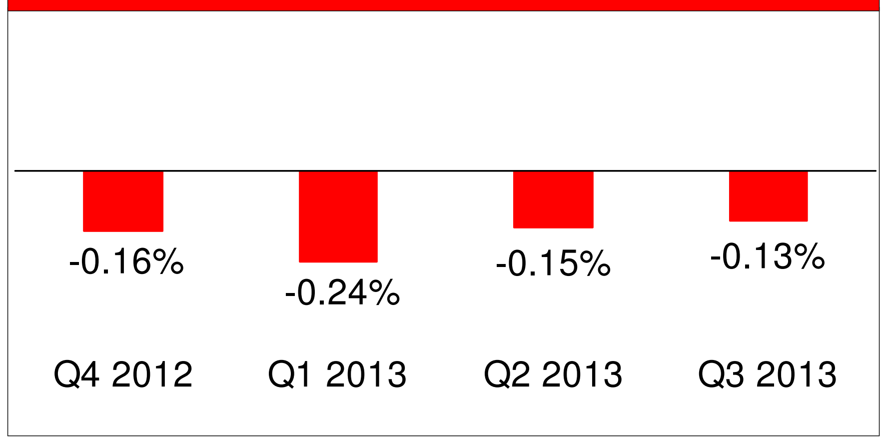
90-day NPL



Coverage Ratio (1)



Charge-off Ratio (2)



Note:

(1) Actual reserves / NPL

(2) Unannualized numbers

SKFH

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- **Life Premium Summary**

SP / RP Breakdown

NT$bn

2013 9M FYP	Single Premium	Regular Premium	Flexible Payment	Total
Traditional	2.47	8.02		10.49
Investment-linked				
VUL		0.52	0.58	1.10
Structured note	5.88			5.88
Interest Sensitive				
Annuity	14.97		0.24	15.21
Life				
PA, health and others		2.94		2.94
Total	**23.32**	**11.49**	**0.82**	**35.63**
Share	**65.5%**	**32.2%**	**2.3%**	**100.0%**

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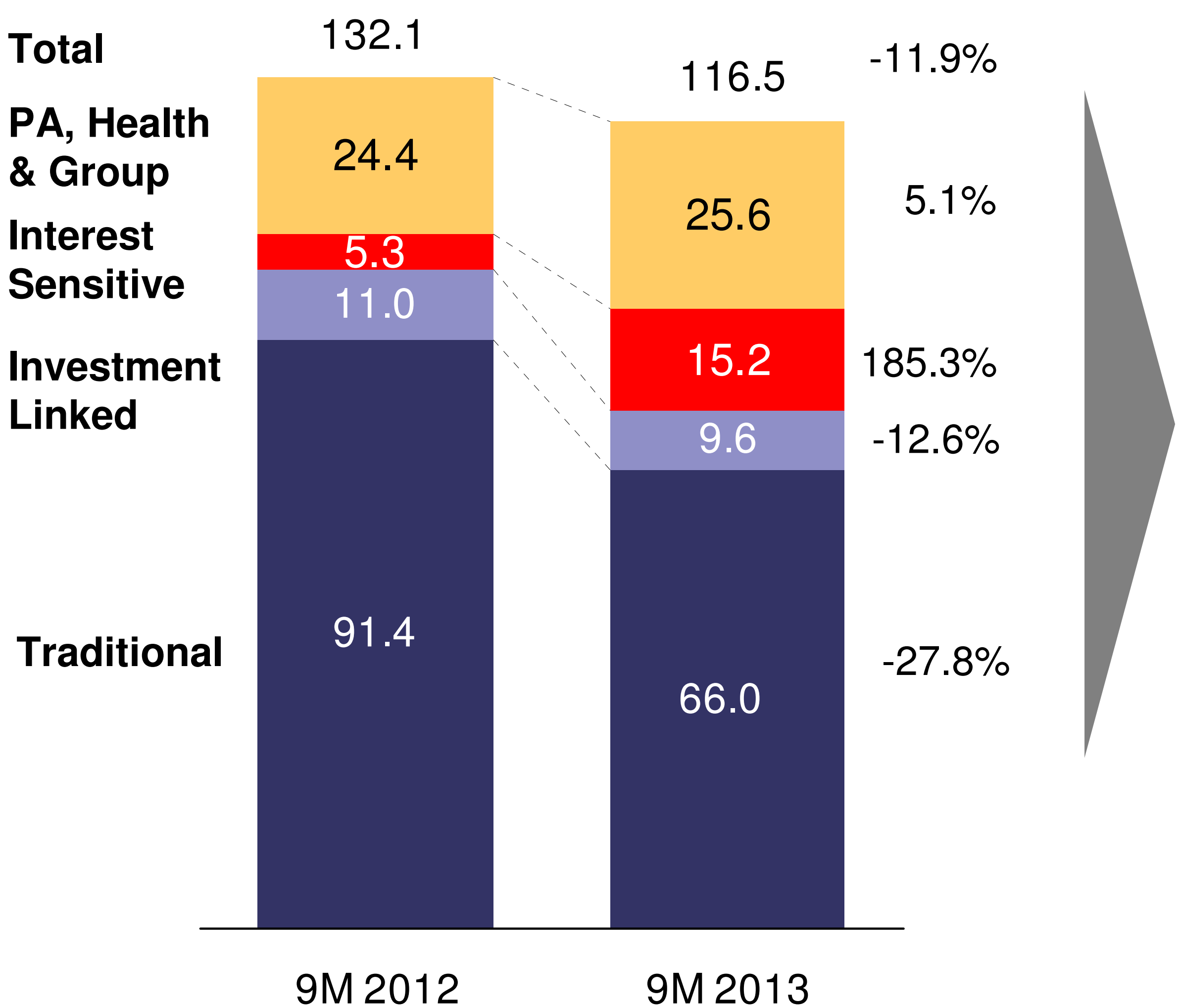
Total Premium – 9M 2013

NT$bn

Market Share = 6.4%

Growth



Comments

- Driven by declining of FYP, total premium down 11.9% YoY. However, renewal premium grew 6.4% YoY due to strong sales of regular premium products
- Renewal premium of traditional products grew 7.9% YoY
- To diversify risk and increase protection, VUL products are promoted by unit-cost-averaging method. Structured note products mainly linked to government bonds
- PA, Health & Group products grew YoY

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Shin Kong Financial Holding
Financial Summary
(NT$mn)

Income Statement Data	2012	9M 2012	9M 2013	9M 13/9M 12 % change	Q3 2012	Q3 2013	Q3 13/Q3 12 % change
Net interest income	(171)	(129)	(84)	-35.2%	(41)	(11)	-73.0%
Income from subsidiaries							
Shin Kong Life	5,533	6,851	8,404	22.7%	1,651	2,866	73.6%
Shin Kong Bank	4,263	3,614	3,201	-11.4%	1,029	1,027	-0.2%
MasterLink Securities	263	233	182	-22.0%	90	60	-33.1%
Shin Kong Insurance Brokers	43	38	17	-56.7%	11	7	-34.4%
Shin Kong Investment Trust	34	21	16	-26.5%	7	5	-25.8%
Shin Kong Venture Capital International	2	1	6	403.4%	1	6	306.2%
Shin Kong Property Insurance Agency		0	1		0	1	
Total income from subsidiaries	10,140	10,758	11,826	9.9%	2,789	3,971	42.4%
Other income	5	5	85	1565.3%	(5)	39	-882.6%
Administrative and general expenses	(247)	(162)	(196)	20.8%	(54)	(86)	59.3%
Income tax benefit (expense)	84	61	(663)	-1193.3%	(0)	43	-42098.0%
Cumulative effect of changes in accounting principle	0	0	0		0	0	
Net income	9,812	10,533	10,969	4.1%	2,689	3,956	47.1%
Other comprehensive income (loss), after tax		223	(1,608)	-821.1%	7,526	(3,202)	-142.5%
Total comprehensive income (loss)		10,756	9,360	-13.0%	10,215	755	-92.6%

Balance Sheet Data	2012	9M 2012	9M 2013	9M 13/9M 12 % change	Q3 2012	Q3 2013	Q3 13/Q3 12 % change
Long term investment	91,334	94,944	105,473	11.1%	94,944	105,473	11.1%
Total assets	2,309,650	2,290,078	2,460,418	7.4%	2,290,078	2,460,418	7.4%
Shareholders' equity (excl. minority)	79,968	83,681	98,203	17.4%	83,681	98,203	17.4%

Note:
(1) Numbers have not been reviewed by the auditors.
(2) The data of 2012 are standalone figures, while the data of Q3 & 9M 2012 and Q3 & 9M 2013 are consolidated.

Shin Kong Life
Financial Summary
(NT$mn)

Income Statement Data	**2012**	**9M 2012**	**9M 2013**	**9M 13/9M 12 % change**	**Q3 2012**	**Q3 2013**	**Q3 13/Q3 12 % change**
Premium income	161,587	122,780	108,163	-11.9%	36,519	37,190	1.8%
Investment income							
Interest income	44,041	33,041	34,688	5.0%	11,068	11,802	6.6%
Gains on investments in securities [(1)]	28,057	24,711	14,945	-39.5%	7,750	8,885	14.6%
Gains on real estate investments	3,731	2,751	10,608	285.6%	949	962	1.5%
FX	(8,088)	(7,674)	(4,134)	-46.1%	(2,368)	(3,811)	61.0%
FX gain or loss	(20,842)	(17,199)	7,986	-146.4%	(9,323)	(9,439)	1.2%
Hedging	12,754	9,525	(12,120)	-227.2%	6,956	5,628	-19.1%
FX Reserve	414	798	460	-42.3%	511	1,343	162.6%
Impairment loss	(149)	(152)	91	-160.0%	(152)	89	-158.6%
Total Investment income	68,007	53,475	56,658	6.0%	17,758	19,271	8.5%
Other operating income	1,151	1,478	1,724	16.6%	365	801	119.4%
Provisions for reserves							
Provisions	(188,907)	(142,461)	(131,427)	-7.7%	(43,122)	(44,966)	4.3%
Recoveries	89,754	67,584	55,929	-17.2%	24,502	17,420	-28.9%
Total provisions for reserves, net	(99,153)	(74,877)	(75,498)	0.8%	(18,620)	(27,546)	47.9%
Insurance payments	(106,052)	(80,566)	(68,686)	-14.7%	(29,062)	(22,034)	-24.2%
Commission expenses	(5,520)	(4,174)	(3,613)	-13.4%	(1,322)	(1,231)	-6.9%
Separate account revenues	55,685	18,531	8,906	-51.9%	8,971	4,499	-49.9%
Separate account expenses	(55,685)	(18,531)	(8,906)	-51.9%	(8,971)	(4,499)	-49.9%
General and administrative expenses	(12,851)	(8,894)	(9,068)	2.0%	(2,870)	(3,223)	12.3%
Other operating costs and expenses	(1,025)	(1,400)	(894)	-36.1%	(898)	(325)	-63.8%
Operating income	6,144	7,823	8,786	12.3%	1,870	2,902	55.2%
Non-operating income and expenses	(224)	(184)	185	-201.1%	(72)	144	-298.5%
Income taxes	(387)	(782)	(561)	-28.3%	(141)	(176)	25.5%
Cumulative effect of changes in accounting principles	0	0	0		0	0	
Net income	5,533	6,857	8,410	22.7%	1,657	2,870	73.2%
Other comprehensive income (loss)							
Exchange differences on translation of foreign operations financial statements		(22)	21	-193.5%	(5)	(5)	-6.1%
Unrealized gains (losses) on available-for-sale financial assets		211	(2,096)	-1095.2%	8,153	(3,320)	-140.7%
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		20	5	-76.6%	3	3	-11.5%
Income tax relating to components of other comprehensive income		(279)	884	-417.2%	(1,011)	273	-127.0%
Total comprehensive income (loss)		6,786	7,223	6.4%	8,797	(179)	-102.0%

Balance Sheet Data	**2012**	**9M 2012**	**9M 2013**	**9M 13/9M 12 % change**	**Q3 2012**	**Q3 2013**	**Q3 13/Q3 12 % change**
Total assets	1,645,571	1,650,856	1,755,149	6.3%	1,650,856	1,755,149	6.3%
Total shareholders' equity	51,003	55,922	61,196	9.4%	55,922	61,196	9.4%

Note:
(1) Numbers have not been reviewed by the auditors.
(2) The data of 2012 are standalone figures, while the data of Q3 & 9M 2012 and Q3 & 9M 2013 are consolidated.

Shin Kong Bank
Financial Summary
(NT$mn)

Income Statement Data	**2012**	**9M 2012**	**9M 2013**	**9M 13/9M 12 % change**	**Q3 2012**	**Q3 2013**	**Q3 13/Q3 12 % change**
Interest income	12,438	9,160	9,959	8.7%	3,107	3,413	9.8%
Interest expense	(4,807)	(3,565)	(3,778)	6.0%	(1,204)	(1,290)	7.2%
Net interest income	7,631	5,594	6,180	10.5%	1,903	2,122	11.5%
Fee income	2,948	2,571	2,813	9.4%	863	893	3.6%
Fee expense	(790)	(821)	(743)	-9.5%	(267)	(254)	-4.7%
Net fee income	2,159	1,751	2,071	18.3%	596	639	7.3%
Gains on bill & securities	1,376	1,237	807	-34.8%	93	267	185.6%
Gains recognized under equity method, net	140						
Gains on foreign exchange, net	19	76	131	71.4%	167	69	-59.1%
Other gains or losses, net	155	157	134	-14.4%	26	52	98.6%
Operating expense	(5,961)	(4,452)	(4,866)	9.3%	(1,512)	(1,664)	10.0%
Pre-provision income or loss	5,519	4,364	4,457	2.1%	1,274	1,485	16.6%
Provision expense	(718)	(287)	(730)	154.0%	(77)	(287)	273.5%
Income tax (expense) benefit	(537)	(463)	(527)	13.9%	(169)	(172)	2.1%
Net income	4,263	3,614	3,201	-11.4%	1,029	1,027	-0.2%
Other comprehensive income (loss)							
Exchange differences on translation of foreign operations financial statements		(8)	(5)	-42.2%	(5)	(16)	227.4%
Unrealized gains (losses) on available-for-sale financial assets		253	(486)	-292.5%	382	(150)	-139.3%
Other comprehensive income (loss), after tax		245	(491)	-300.5%	377	(166)	-144.0%
Total comprehensive income (loss)		3,859	2,710	-29.8%	1,405	861	-38.8%

Balance Sheet Data	**2012**	**9M 2012**	**9M 2013**	**9M 13/9M 12 % change**	**Q3 2012**	**Q3 2013**	**Q3 13/Q3 12 % change**
Total assets	633,974	598,535	667,682	11.6%	598,535	667,682	11.6%
Total shareholders' equity	31,773	30,693	35,777	16.6%	30,693	35,777	16.6%
Total loans, net (1)	421,359	410,721	439,482	7.0%	410,721	439,482	7.0%
Total deposits	556,645	525,641	584,765	11.2%	525,641	584,765	11.2%

Operating Metrics	**2012**	**9M 2012**	**9M 2013**	**Q3 2012**	**Q3 2013**
Fee income ratio	18.8%	19.9%	22.2%	21.4%	20.3%
Cost income ratio	51.9%	50.6%	51.8%	54.7%	52.4%
Loan/deposit ratio (excl. credit card)	75.7%	78.1%	75.1%	78.1%	75.1%
Loan/deposit ratio (incl. credit card)	76.2%	78.6%	75.5%	78.6%	75.5%
Net interest margin	1.40%	1.39%	1.41%	1.38%	1.39%
Net interest spread	1.79%	1.80%	1.80%	1.77%	1.80%
Pre-provision earnings/assets	0.92%	0.75%	0.68%	0.22%	0.23%
Pre-provision earnings/equity	18.60%	15.04%	13.24%	4.39%	4.41%

Note:
(1) Excludes credit cards but include overdue receivables.
(2) Numbers have not been reviewed by the auditors.
(3) The data of 2012 are standalone figures, while the data of Q3 & 9M 2012 and Q3 & 9M 2013 are consolidated.