TABLE 7 (1)

The Main Financial and Performance Ratios

December 31, 2015

The Peer-Group Average Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets					
1.Winsorized mean	12.75	R 11.98	11.78	R 12.54	12.13
2.Arithmetic mean	12.93	R 12.35	11.83	R 12.54	R 12.06
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	10.38	9.61	9.31	R 9.78	R 9.31
2.Arithmetic mean	10.34	9.60	9.14	R 9.49	R 9.08
Common stocks equity / Risk-weighted assets					
1.Winsorized mean	9.97	9.33	9.21	-	-
2.Arithmetic mean	10.03	9.38	9.06	-	-
Liability / Equity (multiple)	12.94	14.01	14.45	14.32	15.61
Equity / Asset	7.30	6.75	6.52	6.65	6.13
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.24	0.27	0.40	0.38	0.35
2.Arithmetic mean	0.24	0.25	0.39	0.41	0.43
Loan loss reserves / NPLs	601.43	553.76	362.42	373.62	339.54
The possible loss of classified assets / reserves	6.45	9.87	51.08	58.35	58.79
【E】					
NIBT / Average equity					
1.Winsorized mean	9.73	10.52	10.22	9.58	8.27
2.Arithmetic mean	10.65	11.62	R 10.29	10.30	9.38
(NIBT + loan loss provision) / Average equity	11.10	12.87	13.19	12.64	11.74
NIBT / Average asset					
1.Winsorized mean	0.68	0.72	0.66	0.62	0.54
2.Arithmetic mean	0.73	0.77	0.67	0.66	0.59
(NIBT + loan loss provision) / Average asset	0.78	0.87	0.88	0.79	0.73
Net interest revenues / NIBT	172.22	167.72	172.01	195.53	183.42
NIBT / total net revenues	38.96	38.81	38.01	34.71	31.72
NIBT / Employees (in thousand of NT dollars)	1,800.44	1,772.04	1,628.60	1,457.42	1,260.36
【L】					
Liquidity coverage ratio	136.47	-	-	-	-
Liquidity ratio					
(monthly average of daily data)	31.45	29.34	28.93	28.29	26.79
Loans / Deposits	73.68	76.36	76.63	75.85	75.88
Time deposits / Deposits	41.73	44.15	46.70	49.21	51.11
NCDs / Time deposits	1.07	1.15	1.33	1.46	1.92
Accumulated gap of assets and					
liabilities(180 days) / Equity	-89.96	-91.66	-43.23	-51.58	-53.51
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	103.73	102.33	101.80	101.46	101.82
Interest rate sensitivity gap/Equity	24.76	17.55	17.27	12.74	10.43
【G】					
Deposit growth rate	5.43	6.81	6.44	3.96	6.04
Loan growth rate	2.52	6.67	6.51	4.03	7.31
Investment growth rate	13.36	10.45	7.66	8.14	10.53
Guarantee growth rate	2.18	-1.34	2.41	2.27	11.09

Note:

1. "CAELSG" represents the Capital adequacy, Asset quality, Earnings, Liquidity, interest rates Sensitivity and Growth rates in major businesses.
2. The peer-group average, if not noted, is a winsorized mean based on an average of banks within the 25th and 75th percentile values for a given ratio. The values below first quartile (Q1) are substituted by Q1. The values above third quartile (Q3) are substituted by Q3.
3. NIBT is on a cumulative quarterly basis from the beginning of the year. The ratio of Earnings has been adjusted to an annualized rate.
4. Liquidity coverage ratio has been disclosed since September 2015. The ratio was not applicable to the export-import bank of the Republic of China.
5. "R" repersents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： The Export-Import Bank of the Republic of China

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	25.55	26.31	26.96	28.84	28.73
Tier 1 capital / Risk-weighted assets	24.22	24.93	25.84	27.45	27.34
Common stocks equity / Risk-weighted assets	24.22	24.93	25.84	-	-
Liability / Equity (multiple)	4.34	4.06	4.12	4.15	4.00
Equity / Asset	18.74	19.75	19.53	19.41	20.01
【A】					
Non-performing loan ratio	0.59	0.82	0.28	0.12	0.18
Loan loss reserves / NPLs	179.76	142.07	327.73	603.54	307.01
【E】					
NIBT / Average equity	2.43	2.50	2.22	2.47	2.67
(NIBT + loan loss provision) / Average equity	4.33	3.61	3.48	3.57	3.54
NIBT / Average asset	0.46	0.47	0.43	0.48	0.54
(NIBT + loan loss provision) / Average asset	0.82	0.67	0.67	0.70	0.72
Net interest revenues / NIBT	255.14	229.84	245.39	181.54	134.77
NIBT / total net revenues	36.11	39.10	37.57	40.27	43.09
NIBT / Employees (in thousand of NT dollars)	2,281.69	2,417.91	2,043.48	2,252.48	2,454.55
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	92.61	544.79	57.10	26.20	24.59
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-59.10	-27.19	-40.90	-15.72	-13.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	140.90	144.61	144.88	162.14	143.60
Interest rate sensitivity gap/Equity	84.75	85.56	88.02	99.76	79.95
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	7.31	3.03	-0.04	2.49	7.73
Investment growth rate	19.95	-3.50	156.40	6.23	-20.11
Guarantee growth rate	-5.06	24.69	20.72	23.52	16.56

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Bank of Taiwan

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.18	R 11.30	R 10.73	10.92	R 11.38
Tier 1 capital / Risk-weighted assets	8.71	R 8.76	R 8.93	10.01	10.50
Common stocks equity / Risk-weighted assets	8.71	R 8.76	8.93	-	-
Liability / Equity (multiple)	17.59	16.34	16.39	15.35	15.35
Equity / Asset	5.38	5.77	5.75	6.12	6.11
【A】					
Non-performing loan ratio	0.23	0.31	0.44	0.52	0.44
Loan loss reserves / NPLs	497.68	361.45	198.02	155.49	185.09
【E】					
NIBT / Average equity	4.11	3.76	3.62	3.22	1.78
(NIBT + loan loss provision) / Average equity	5.43	6.49	4.77	4.35	3.74
NIBT / Average asset	0.22	0.21	0.21	0.20	0.11
(NIBT + loan loss provision) / Average asset	0.29	0.36	0.27	0.27	0.24
Net interest revenues / NIBT	271.49	307.16	295.22	307.20	531.98
NIBT / total net revenues	29.91	26.12	29.79	27.58	15.85
NIBT / Employees (in thousand of NT dollars)	1,304.13	1,171.27	1,096.34	1,000.50	549.06
【L】					
Liquidity coverage ratio	168.57	-	-	-	-
Liquidity ratio (monthly average of daily data)	44.97	39.90	42.81	40.07	40.59
Loans / Deposits	62.90	65.42	66.27	66.56	67.42
Time deposits / Deposits	49.93	51.55	53.24	55.69	55.96
NCDs / Time deposits	0.09	0.03	0.05	0.04	0.05
Accumulated gap of assets and liabilities(180 days) / Equity	-290.08	-97.25	139.24	167.89	134.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.17	97.29	99.62	99.43	102.68
Interest rate sensitivity gap/Equity	-24.52	-33.82	-4.74	-6.84	31.91
【G】					
Deposit growth rate	8.05	4.17	3.48	2.39	1.45
Loan growth rate	3.88	2.82	2.98	1.08	3.85
Investment growth rate	22.05	5.39	5.54	3.13	6.04
Guarantee growth rate	-3.82	0.29	13.33	2.94	62.43

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Taipei Fubon Commercial Bank Co., Ltd. Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.42	R 13.11	R 13.45	R 13.90	R 13.48
Tier 1 capital / Risk-weighted assets	11.28	R 10.43	R 10.38	R 9.89	9.29
Common stocks equity / Risk-weighted assets	11.28	R 10.43	10.38	-	-
Liability / Equity (multiple)	11.75	11.83	12.87	14.50	15.47
Equity / Asset	7.85	7.79	7.21	6.45	6.07
【A】					
Non-performing loan ratio	0.15	0.17	0.12	0.12	0.26
Loan loss reserves / NPLs	816.21	788.74	974.06	696.10	335.48
【E】					
NIBT / Average equity	12.69	14.64	11.94	15.18	11.91
(NIBT + loan loss provision) / Average equity	12.53	16.20	15.14	15.23	13.83
NIBT / Average asset	1.00	1.11	0.82	0.92	0.70
(NIBT + loan loss provision) / Average asset	0.98	1.23	1.04	0.92	0.81
Net interest revenues / NIBT	89.15	82.00	109.56	99.71	129.32
NIBT / total net revenues	53.87	53.18	42.43	52.48	41.55
NIBT / Employees (in thousand of NT dollars)	2,855.16	3,115.31	2,110.44	2,286.53	1,610.54
【L】					
Liquidity coverage ratio	106.79	-	-	-	-
Liquidity ratio (monthly average of daily data)	32.09	26.43	25.89	29.85	28.15
Loans / Deposits	75.20	81.86	82.43	82.80	80.90
Time deposits / Deposits	31.27	32.82	39.63	42.76	41.77
NCDs / Time deposits	7.41	2.31	0.08	0.29	0.73
Accumulated gap of assets and liabilities(180 days) / Equity	-42.70	-47.98	-45.62	7.41	-42.86
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.39	114.72	116.73	115.58	115.50
Interest rate sensitivity gap/Equity	81.21	98.95	126.90	148.52	158.11
【G】					
Deposit growth rate	12.64	2.15	8.36	5.43	1.36
Loan growth rate	3.42	1.37	7.73	7.80	10.97
Investment growth rate	13.32	8.25	-8.37	4.29	-6.45
Guarantee growth rate	-13.59	-14.16	-23.74	-19.38	-0.46

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Bank of Kaohsiung

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	10.11	R 9.81	R 9.29	R 9.45	9.83
Tier 1 capital / Risk-weighted assets	7.03	R 6.40	R 6.83	R 7.74	R 7.56
Common stocks equity / Risk-weighted assets	7.03	R 6.40	6.83	-	-
Liability / Equity (multiple)	21.12	22.88	20.81	19.25	20.60
Equity / Asset	4.52	4.19	4.58	4.94	4.63
【A】					
Non-performing loan ratio	0.48	0.45	0.60	0.85	1.04
Loan loss reserves / NPLs	249.88	220.64	118.94	96.99	96.73
【E】					
NIBT / Average equity	5.54	4.59	4.44	4.01	-4.62
(NIBT + loan loss provision) / Average equity	9.44	12.11	9.39	8.89	5.25
NIBT / Average asset	0.24	0.20	0.21	0.19	-0.20
(NIBT + loan loss provision) / Average asset	0.41	0.53	0.44	0.43	0.22
Net interest revenues / NIBT	387.05	491.63	484.62	495.99	-
NIBT / total net revenues	19.64	14.91	16.06	14.21	-18.41
NIBT / Employees (in thousand of NT dollars)	687.03	534.04	491.60	450.11	-454.74
【L】					
Liquidity coverage ratio	388.77	-	-	-	-
Liquidity ratio (monthly average of daily data)	28.84	24.29	15.90	16.79	15.25
Loans / Deposits	72.96	77.69	89.97	85.79	85.91
Time deposits / Deposits	54.81	57.24	55.48	56.05	58.36
NCDs / Time deposits	0.41	0.30	0.37	2.25	5.02
Accumulated gap of assets and liabilities(180 days) / Equity	48.67	-44.08	-59.17	-77.29	-52.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.19	105.68	108.30	106.82	104.46
Interest rate sensitivity gap/Equity	38.28	108.54	142.62	109.81	78.41
【G】					
Deposit growth rate	-3.02	19.24	4.86	-2.27	4.74
Loan growth rate	-9.08	2.89	9.88	-2.68	2.97
Investment growth rate	28.22	76.05	0.21	6.47	19.45
Guarantee growth rate	-6.21	33.30	-17.34	11.77	2.36

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Land Bank of Taiwan　　　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.42	R 11.06	R 11.30	R 11.35	R 11.21
Tier 1 capital / Risk-weighted assets	7.47	R 6.94	R 6.64	6.54	6.50
Common stocks equity / Risk-weighted assets	7.28	R 6.75	6.64	-	-
Liability / Equity (multiple)	18.63	19.73	20.04	20.67	20.48
Equity / Asset	5.10	4.83	4.75	4.62	4.66
【A】					
Non-performing loan ratio	0.19	0.19	0.27	0.27	0.29
Loan loss reserves / NPLs	818.28	735.30	535.07	509.65	495.75
【E】					
NIBT / Average equity	10.07	9.97	9.90	10.06	10.46
(NIBT + loan loss provision) / Average equity	10.26	10.16	11.19	11.47	12.01
NIBT / Average asset	0.48	0.46	0.45	0.44	0.47
(NIBT + loan loss provision) / Average asset	0.49	0.47	0.51	0.50	0.54
Net interest revenues / NIBT	199.06	200.15	205.98	215.43	202.36
NIBT / total net revenues	44.54	44.74	42.44	42.50	42.57
NIBT / Employees (in thousand of NT dollars)	2,129.62	2,009.56	1,879.43	1,815.05	1,823.26
【L】					
Liquidity coverage ratio	78.06	-	-	-	-
Liquidity ratio (monthly average of daily data)	21.23	17.85	19.15	18.75	15.36
Loans / Deposits	81.81	89.23	89.01	89.58	91.60
Time deposits / Deposits	51.17	54.51	56.91	59.41	59.24
NCDs / Time deposits	0.09	0.09	0.22	0.24	0.30
Accumulated gap of assets and liabilities(180 days) / Equity	-298.91	-550.52	-354.32	-408.16	-451.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.70	102.56	101.85	102.28	102.88
Interest rate sensitivity gap/Equity	40.63	41.64	31.41	39.40	50.74
【G】					
Deposit growth rate	2.36	3.68	1.62	3.13	4.67
Loan growth rate	-7.52	3.48	0.65	0.15	6.40
Investment growth rate	32.96	-3.66	15.28	21.42	-12.72
Guarantee growth rate	-10.38	-4.51	14.01	18.82	1.77

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Taiwan Cooperative Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.63	R 12.74	R 12.26	12.63	R 10.23
Tier 1 capital / Risk-weighted assets	9.31	R 8.19	7.40	7.60	R 6.06
Common stocks equity / Risk-weighted assets	9.31	8.19	7.40	-	-
Liability / Equity (multiple)	15.68	18.36	19.93	20.26	22.84
Equity / Asset	6.00	5.16	4.78	4.70	4.20
【A】					
Non-performing loan ratio	0.34	0.38	0.65	0.72	0.71
Loan loss reserves / NPLs	312.31	309.96	165.54	143.61	135.44
【E】					
NIBT / Average equity	8.41	8.11	7.02	7.42	7.59
(NIBT + loan loss provision) / Average equity	10.10	12.75	10.38	11.04	11.83
NIBT / Average asset	0.47	0.39	0.32	0.31	0.33
(NIBT + loan loss provision) / Average asset	0.57	0.61	0.48	0.47	0.52
Net interest revenues / NIBT	212.44	237.67	271.43	284.07	272.55
NIBT / total net revenues	35.98	29.43	28.24	26.94	26.96
NIBT / Employees (in thousand of NT dollars)	1,712.69	1,374.60	1,101.28	1,029.48	1,028.82
【L】					
Liquidity coverage ratio	128.84	-	-	-	-
Liquidity ratio (monthly average of daily data)	23.48	20.44	20.83	22.18	16.75
Loans / Deposits	79.20	77.59	81.31	81.56	87.24
Time deposits / Deposits	39.17	41.14	44.12	47.30	47.42
NCDs / Time deposits	0.36	0.21	0.21	0.21	0.20
Accumulated gap of assets and liabilities(180 days) / Equity	-61.79	-81.26	-15.99	-109.69	-320.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.09	101.45	105.18	104.55	102.93
Interest rate sensitivity gap/Equity	49.94	21.11	81.53	74.18	54.31
【G】					
Deposit growth rate	4.48	2.44	2.72	2.92	3.20
Loan growth rate	6.33	-2.30	2.11	-3.93	8.77
Investment growth rate	1.10	-1.29	5.88	36.82	-13.34
Guarantee growth rate	5.14	-8.92	-2.04	-3.45	59.39

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： First Commercial Bank　　　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.67	11.50	10.90	R 11.51	R 10.94
Tier 1 capital / Risk-weighted assets	10.93	9.02	8.31	R 8.41	R 8.28
Common stocks equity / Risk-weighted assets	10.93	9.02	8.31	-	-
Liability / Equity (multiple)	12.15	13.89	15.66	15.35	16.24
Equity / Asset	7.61	6.72	6.00	6.12	5.80
【A】					
Non-performing loan ratio	0.19	0.20	0.47	0.44	0.47
Loan loss reserves / NPLs	751.10	680.75	261.70	248.94	215.80
【E】					
NIBT / Average equity	12.03	11.69	10.08	10.16	10.32
(NIBT + loan loss provision) / Average equity	13.88	16.01	15.44	14.92	15.11
NIBT / Average asset	0.82	0.70	0.59	0.60	0.50
(NIBT + loan loss provision) / Average asset	0.94	0.96	0.91	0.88	0.74
Net interest revenues / NIBT	144.33	171.09	197.51	188.67	205.40
NIBT / total net revenues	49.81	42.30	38.43	36.12	32.72
NIBT / Employees (in thousand of NT dollars)	2,564.62	2,177.05	1,746.91	1,709.24	1,413.96
【L】					
Liquidity coverage ratio	156.57	-	-	-	-
Liquidity ratio (monthly average of daily data)	27.71	25.88	24.81	20.54	22.51
Loans / Deposits	76.88	83.03	83.50	89.49	84.72
Time deposits / Deposits	24.62	26.48	28.46	30.56	31.91
NCDs / Time deposits	1.89	2.05	2.44	2.27	2.41
Accumulated gap of assets and liabilities(180 days) / Equity	-51.85	-88.26	130.89	82.12	148.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.89	105.76	106.15	110.12	108.93
Interest rate sensitivity gap/Equity	61.09	53.27	64.86	105.94	99.92
【G】					
Deposit growth rate	6.77	5.32	6.87	0.62	1.25
Loan growth rate	-1.17	4.67	-0.36	6.21	7.98
Investment growth rate	26.18	1.31	33.90	3.70	-4.28
Guarantee growth rate	8.77	2.59	5.39	6.94	25.79

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Hua Nan Commercial Bank, Ltd.　　　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.27	R 12.84	R 12.63	12.94	R 11.34
Tier 1 capital / Risk-weighted assets	9.88	8.98	R 8.99	R 9.31	R 7.49
Common stocks equity / Risk-weighted assets	9.69	8.98	8.97	-	-
Liability / Equity (multiple)	14.09	14.84	15.23	15.10	19.22
Equity / Asset	6.63	6.31	6.16	6.21	4.95
【A】					
Non-performing loan ratio	0.21	0.19	0.42	0.44	0.47
Loan loss reserves / NPLs	537.85	585.75	292.33	218.11	205.81
【E】					
NIBT / Average equity	10.89	10.93	8.89	8.62	10.84
(NIBT + loan loss provision) / Average equity	12.60	13.11	13.20	13.46	15.50
NIBT / Average asset	0.65	0.64	0.52	0.49	0.52
(NIBT + loan loss provision) / Average asset	0.76	0.77	0.76	0.76	0.74
Net interest revenues / NIBT	165.20	170.07	203.81	210.21	195.26
NIBT / total net revenues	45.20	43.59	36.15	32.56	33.38
NIBT / Employees (in thousand of NT dollars)	2,243.76	2,109.94	1,568.74	1,427.42	1,408.20
【L】					
Liquidity coverage ratio	153.53	-	-	-	-
Liquidity ratio (monthly average of daily data)	22.68	19.96	21.99	19.78	18.61
Loans / Deposits	77.77	81.53	81.64	83.07	81.43
Time deposits / Deposits	26.97	28.34	29.68	31.09	31.09
NCDs / Time deposits	0.79	1.04	0.70	0.89	0.86
Accumulated gap of assets and liabilities(180 days) / Equity	62.02	-71.56	-9.09	-14.65	-22.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.58	98.08	98.47	99.68	100.80
Interest rate sensitivity gap/Equity	-15.03	-22.11	-18.03	-3.87	12.04
【G】					
Deposit growth rate	4.96	5.18	4.48	3.01	3.39
Loan growth rate	0.07	4.98	2.62	5.00	5.14
Investment growth rate	2.34	-5.35	11.74	1.86	1.53
Guarantee growth rate	-10.34	2.30	-1.26	-9.18	0.32

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Chang Hwa Commercial Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.73	11.41	11.11	R 11.52	11.54
Tier 1 capital / Risk-weighted assets	8.81	8.40	8.82	R 8.87	8.44
Common stocks equity / Risk-weighted assets	8.62	8.17	8.51	-	-
Liability / Equity (multiple)	14.09	14.44	14.24	14.72	15.72
Equity / Asset	6.63	6.48	6.56	6.36	5.98
【A】					
Non-performing loan ratio	0.21	0.22	0.32	0.33	0.37
Loan loss reserves / NPLs	568.86	517.31	367.52	359.83	354.07
【E】					
NIBT / Average equity	11.07	11.02	9.77	10.17	11.57
(NIBT + loan loss provision) / Average equity	12.93	12.17	11.86	11.61	15.01
NIBT / Average asset	0.69	0.69	0.63	0.63	0.68
(NIBT + loan loss provision) / Average asset	0.81	0.76	0.77	0.72	0.88
Net interest revenues / NIBT	150.44	154.17	158.23	153.90	156.56
NIBT / total net revenues	46.39	46.97	44.95	40.89	39.73
NIBT / Employees (in thousand of NT dollars)	2,104.07	1,913.51	1,643.27	1,576.66	1,645.85
【L】					
Liquidity coverage ratio	91.05	-	-	-	-
Liquidity ratio (monthly average of daily data)	18.47	17.34	21.63	18.48	17.27
Loans / Deposits	86.31	87.49	83.95	86.43	87.83
Time deposits / Deposits	30.40	32.03	34.47	37.69	37.14
NCDs / Time deposits	1.61	1.70	1.31	2.01	2.12
Accumulated gap of assets and liabilities(180 days) / Equity	-127.91	-86.93	49.85	-77.92	-26.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	110.02	105.10	106.58	104.52	105.75
Interest rate sensitivity gap/Equity	92.07	49.75	65.53	48.18	65.39
【G】					
Deposit growth rate	6.53	5.82	4.33	2.17	3.93
Loan growth rate	5.03	10.17	1.20	0.42	7.34
Investment growth rate	15.75	-16.86	19.03	1.23	1.72
Guarantee growth rate	10.49	9.63	-2.96	-2.81	-2.47

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Mega International Commercial Bank　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.23	R 11.76	R 11.07	R 11.77	R 11.56
Tier 1 capital / Risk-weighted assets	11.30	9.75	R 9.33	R 9.57	R 9.22
Common stocks equity / Risk-weighted assets	11.30	9.75	9.33	-	-
Liability / Equity (multiple)	11.05	12.54	12.99	12.40	13.18
Equity / Asset	8.30	7.39	7.15	7.46	7.05
【A】					
Non-performing loan ratio	0.08	0.06	0.16	0.17	0.24
Loan loss reserves / NPLs	1,723.34	1,985.71	794.14	641.29	428.06
【E】					
NIBT / Average equity	13.49	14.53	12.07	13.14	11.05
(NIBT + loan loss provision) / Average equity	13.49	15.11	15.60	14.34	12.50
NIBT / Average asset	0.99	1.03	0.86	0.96	0.81
(NIBT + loan loss provision) / Average asset	0.99	1.07	1.11	1.05	0.91
Net interest revenues / NIBT	116.84	114.87	134.65	121.27	139.16
NIBT / total net revenues	60.98	59.64	48.62	52.76	48.85
NIBT / Employees (in thousand of NT dollars)	5,545.19	5,553.59	4,076.57	4,253.39	3,335.87
【L】					
Liquidity coverage ratio	70.76	-	-	-	-
Liquidity ratio (monthly average of daily data)	22.66	21.53	21.94	20.57	15.41
Loans / Deposits	80.32	85.81	86.38	88.70	92.82
Time deposits / Deposits	26.74	27.81	30.09	30.75	29.29
NCDs / Time deposits	0.32	0.34	0.32	0.33	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-91.82	-102.62	-26.99	-16.29	-47.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	114.64	114.43	112.56	112.62	110.28
Interest rate sensitivity gap/Equity	67.80	75.91	71.99	71.76	60.95
【G】					
Deposit growth rate	9.55	5.35	13.50	7.76	2.20
Loan growth rate	2.52	4.65	10.41	2.99	9.47
Investment growth rate	18.86	-4.17	20.64	32.20	-25.09
Guarantee growth rate	-5.18	-4.15	-2.02	-2.59	4.84

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Cathay United Bank　　　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	16.39	16.19	13.46	12.38	11.78
Tier 1 capital / Risk-weighted assets	11.99	11.51	10.12	9.03	9.21
Common stocks equity / Risk-weighted assets	10.51	10.07	10.12	-	-
Liability / Equity (multiple)	14.30	14.31	14.31	16.36	16.41
Equity / Asset	6.54	6.53	6.53	5.76	5.74
【A】					
Non-performing loan ratio	0.14	0.29	0.29	0.34	0.28
Loan loss reserves / NPLs	1,083.30	539.33	477.46	386.43	331.60
【E】					
NIBT / Average equity	14.59	15.12	14.55	14.72	13.40
(NIBT + loan loss provision) / Average equity	15.25	17.08	15.24	17.81	14.25
NIBT / Average asset	0.92	0.98	0.87	0.83	0.77
(NIBT + loan loss provision) / Average asset	0.97	1.11	0.91	1.00	0.82
Net interest revenues / NIBT	121.08	120.98	127.96	139.51	139.48
NIBT / total net revenues	44.92	45.45	44.67	43.10	42.81
NIBT / Employees (in thousand of NT dollars)	2,351.87	2,435.09	2,049.51	2,143.47	1,955.62
【L】					
Liquidity coverage ratio	255.92	-	-	-	-
Liquidity ratio (monthly average of daily data)	41.93	38.97	34.52	36.39	32.22
Loans / Deposits	59.89	64.35	63.61	64.87	66.69
Time deposits / Deposits	31.70	31.13	32.57	37.09	38.43
NCDs / Time deposits	0.77	0.99	1.21	1.23	0.28
Accumulated gap of assets and liabilities(180 days) / Equity	70.01	45.36	215.34	154.92	136.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.14	106.18	101.95	96.74	96.69
Interest rate sensitivity gap/Equity	110.18	60.65	20.35	-41.28	-43.36
【G】					
Deposit growth rate	8.00	7.21	4.99	3.42	10.28
Loan growth rate	0.43	8.38	2.87	0.60	11.34
Investment growth rate	27.71	13.40	-3.09	10.59	16.10
Guarantee growth rate	-15.04	7.42	-6.72	-8.78	-14.18

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Citibank Taiwan Limited　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	15.23	16.93	R 18.09	R 19.85	R 16.85
Tier 1 capital / Risk-weighted assets	12.60	13.78	R 14.43	R 15.50	R 12.87
Common stocks equity / Risk-weighted assets	12.60	13.78	14.43	-	-
Liability / Equity (multiple)	7.27	6.62	6.76	7.32	7.81
Equity / Asset	12.08	13.12	12.89	12.02	11.35
【A】					
Non-performing loan ratio	0.41	0.30	0.32	0.44	0.25
Loan loss reserves / NPLs	390.15	457.01	384.61	359.53	687.83
【E】					
NIBT / Average equity	9.19	10.67	12.23	16.83	19.26
(NIBT + loan loss provision) / Average equity	11.12	12.06	13.24	17.44	18.77
NIBT / Average asset	1.08	1.38	1.49	1.89	2.08
(NIBT + loan loss provision) / Average asset	1.31	1.56	1.61	1.96	2.03
Net interest revenues / NIBT	126.14	106.03	94.52	95.00	92.50
NIBT / total net revenues	32.93	38.41	44.72	48.78	45.17
NIBT / Employees (in thousand of NT dollars)	2,028.25	2,280.83	2,559.12	3,402.14	3,439.18
【L】					
Liquidity coverage ratio	243.12	-	-	-	-
Liquidity ratio (monthly average of daily data)	56.90	72.59	71.24	60.91	57.20
Loans / Deposits	44.17	44.94	44.70	35.54	40.51
Time deposits / Deposits	12.42	13.98	13.76	14.20	14.31
NCDs / Time deposits	0.07	0.10	0.17	0.19	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	60.23	8.31	-27.66	-48.46	-123.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.17	113.92	111.79	106.13	107.40
Interest rate sensitivity gap/Equity	20.49	32.56	27.49	14.65	17.90
【G】					
Deposit growth rate	7.58	5.93	-1.29	1.68	-9.06
Loan growth rate	5.71	6.51	24.14	-10.79	26.85
Investment growth rate	-0.51	-6.29	10.85	40.40	23.51
Guarantee growth rate	7.11	-22.91	-8.29	-19.68	-10.10

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： The Shanghai Commercial & Savings Bank, Ltd. Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.86	R 13.10	R 12.05	R 14.33	R 12.83
Tier 1 capital / Risk-weighted assets	12.68	R 11.98	11.71	R 12.95	R 12.83
Common stocks equity / Risk-weighted assets	12.68	R 11.98	11.71	-	-
Liability / Equity (multiple)	7.87	8.17	8.63	8.75	8.50
Equity / Asset	11.27	10.90	10.38	10.25	10.53
【A】					
Non-performing loan ratio	0.26	0.16	0.34	0.22	0.23
Loan loss reserves / NPLs	590.50	933.23	419.10	759.10	692.52
【E】					
NIBT / Average equity	12.31	12.68	12.36	12.46	12.39
(NIBT + loan loss provision) / Average equity	12.83	13.48	13.00	13.04	12.81
NIBT / Average asset	1.32	1.38	1.36	1.32	1.29
(NIBT + loan loss provision) / Average asset	1.38	1.46	1.43	1.38	1.33
Net interest revenues / NIBT	80.32	82.13	76.93	80.00	82.59
NIBT / total net revenues	65.90	65.41	65.49	65.68	58.88
NIBT / Employees (in thousand of NT dollars)	5,388.13	5,263.70	4,787.49	4,537.42	4,052.12
【L】					
Liquidity coverage ratio	104.50	-	-	-	-
Liquidity ratio (monthly average of daily data)	35.15	33.38	35.83	37.53	39.82
Loans / Deposits	72.99	75.35	72.88	69.32	68.13
Time deposits / Deposits	40.24	42.31	46.22	46.21	44.91
NCDs / Time deposits	1.08	5.18	1.15	1.58	0.93
Accumulated gap of assets and liabilities(180 days) / Equity	-54.92	-84.13	-28.04	2.23	-18.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.52	108.00	104.22	107.55	112.84
Interest rate sensitivity gap/Equity	62.51	39.58	23.31	40.90	68.67
【G】					
Deposit growth rate	2.92	3.89	11.75	6.10	17.49
Loan growth rate	-0.23	7.47	17.50	8.11	9.41
Investment growth rate	10.98	1.34	7.22	-8.09	21.98
Guarantee growth rate	-1.95	9.41	-4.69	1.38	31.73

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Union Bank of Taiwan　　　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.24	R 13.20	R 13.92	R 12.51	R 11.65
Tier 1 capital / Risk-weighted assets	10.40	R 10.60	R 10.87	R 10.28	R 8.71
Common stocks equity / Risk-weighted assets	10.40	R 10.60	10.87	-	-
Liability / Equity (multiple)	13.42	14.02	14.35	15.86	17.44
Equity / Asset	6.93	6.66	6.51	5.93	5.42
【A】					
Non-performing loan ratio	0.05	0.09	0.29	0.23	0.36
Loan loss reserves / NPLs	1,840.13	1,104.93	374.48	466.67	280.32
【E】					
NIBT / Average equity	11.02	12.17	12.59	13.28	10.83
(NIBT + loan loss provision) / Average equity	12.31	12.46	14.88	15.01	15.72
NIBT / Average asset	0.74	0.79	0.78	0.76	0.59
(NIBT + loan loss provision) / Average asset	0.82	0.81	0.92	0.86	0.86
Net interest revenues / NIBT	165.64	158.39	173.43	186.21	286.66
NIBT / total net revenues	38.86	42.22	39.65	35.51	27.76
NIBT / Employees (in thousand of NT dollars)	1,046.87	1,098.63	1,032.01	956.35	739.96
【L】					
Liquidity coverage ratio	274.78	-	-	-	-
Liquidity ratio (monthly average of daily data)	20.69	23.38	23.86	29.02	29.97
Loans / Deposits	67.00	64.98	62.90	59.65	58.43
Time deposits / Deposits	49.65	49.57	49.93	50.79	53.41
NCDs / Time deposits	0.13	0.38	0.17	0.46	0.60
Accumulated gap of assets and liabilities(180 days) / Equity	22.58	-51.72	157.35	116.44	134.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.12	95.20	97.28	94.39	99.24
Interest rate sensitivity gap/Equity	-63.15	-55.25	-31.71	-73.90	-10.14
【G】					
Deposit growth rate	6.42	8.58	8.24	4.53	11.07
Loan growth rate	8.99	11.83	14.02	5.95	0.73
Investment growth rate	10.91	12.64	7.05	2.76	-5.30
Guarantee growth rate	-12.00	23.49	10.56	1.00	5.69

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Far Eastern International Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.69	R 12.91	12.46	R 12.47	R 12.63
Tier 1 capital / Risk-weighted assets	9.39	R 9.14	8.25	R 8.63	R 8.32
Common stocks equity / Risk-weighted assets	9.39	R 9.14	8.25	-	-
Liability / Equity (multiple)	13.01	13.43	16.13	16.46	16.82
Equity / Asset	7.14	6.93	5.84	5.73	5.61
【A】					
Non-performing loan ratio	0.25	0.39	0.37	0.46	0.22
Loan loss reserves / NPLs	541.85	372.01	391.46	271.98	778.79
【E】					
NIBT / Average equity	12.10	12.30	12.74	11.52	10.79
(NIBT + loan loss provision) / Average equity	12.19	14.30	13.12	13.91	13.39
NIBT / Average asset	0.87	0.84	0.73	0.63	0.59
(NIBT + loan loss provision) / Average asset	0.87	0.98	0.75	0.76	0.73
Net interest revenues / NIBT	125.49	126.39	138.85	139.29	155.83
NIBT / total net revenues	42.55	40.25	38.26	30.81	33.86
NIBT / Employees (in thousand of NT dollars)	1,854.45	1,681.96	1,418.38	1,147.96	1,015.45
【L】					
Liquidity coverage ratio	86.25	-	-	-	-
Liquidity ratio (monthly average of daily data)	30.19	31.10	33.29	31.10	31.33
Loans / Deposits	74.90	76.45	74.45	72.32	74.04
Time deposits / Deposits	58.88	62.12	65.00	68.03	67.76
NCDs / Time deposits	3.95	8.57	9.67	8.91	10.13
Accumulated gap of assets and liabilities(180 days) / Equity	-109.55	-242.98	-135.25	-127.88	-79.45
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.55	110.61	110.62	106.35	102.29
Interest rate sensitivity gap/Equity	105.33	103.69	128.09	82.79	30.78
【G】					
Deposit growth rate	7.08	6.43	1.61	7.12	8.78
Loan growth rate	4.53	9.15	4.57	3.49	14.28
Investment growth rate	20.72	17.25	19.67	-6.06	-1.13
Guarantee growth rate	12.90	17.09	6.32	29.55	-2.56

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Yuanta Commercial Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.80	12.71	12.79	R 14.45	R 11.66
Tier 1 capital / Risk-weighted assets	9.41	9.13	10.12	R 10.79	R 7.81
Common stocks equity / Risk-weighted assets	8.33	9.13	10.12	-	-
Liability / Equity (multiple)	14.20	12.68	11.96	11.47	15.88
Equity / Asset	6.58	7.31	7.72	8.02	5.92
【A】					
Non-performing loan ratio	0.18	0.19	0.31	0.19	0.19
Loan loss reserves / NPLs	720.36	658.87	404.81	673.77	672.42
【E】					
NIBT / Average equity	10.69	10.28	7.49	6.68	7.76
(NIBT + loan loss provision) / Average equity	12.21	12.50	10.22	10.12	7.05
NIBT / Average asset	0.72	0.76	0.58	0.44	0.42
(NIBT + loan loss provision) / Average asset	0.83	0.92	0.79	0.66	0.38
Net interest revenues / NIBT	136.43	138.62	179.62	254.49	246.09
NIBT / total net revenues	44.04	44.38	36.46	30.21	30.22
NIBT / Employees (in thousand of NT dollars)	2,042.48	1,913.54	1,479.34	926.64	797.66
【L】					
Liquidity coverage ratio	91.14	-	-	-	-
Liquidity ratio (monthly average of daily data)	32.58	29.00	31.88	29.56	29.16
Loans / Deposits	72.82	77.18	80.27	82.90	79.80
Time deposits / Deposits	37.36	39.32	40.38	41.69	44.61
NCDs / Time deposits	10.36	15.16	16.88	16.79	19.71
Accumulated gap of assets and liabilities(180 days) / Equity	-159.48	20.90	54.23	27.49	32.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.19	91.77	96.44	99.24	104.33
Interest rate sensitivity gap/Equity	-65.28	-77.28	-32.96	-6.80	55.96
【G】					
Deposit growth rate	14.00	16.71	9.34	3.72	14.76
Loan growth rate	7.44	12.05	5.69	7.73	21.89
Investment growth rate	69.64	43.49	7.16	185.72	33.69
Guarantee growth rate	-1.22	0.60	3.35	-15.69	66.02

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Bank SinoPac Company Limited　　　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.97	11.65	10.64	12.79	R 13.28
Tier 1 capital / Risk-weighted assets	10.36	9.31	8.33	8.86	R 8.93
Common stocks equity / Risk-weighted assets	10.36	9.31	8.33	-	-
Liability / Equity (multiple)	12.01	13.12	14.28	14.70	16.02
Equity / Asset	7.68	7.08	6.54	6.37	5.87
【A】					
Non-performing loan ratio	0.25	0.24	0.37	0.30	0.47
Loan loss reserves / NPLs	537.47	669.71	289.53	336.68	212.22
【E】					
NIBT / Average equity	9.80	13.29	12.44	12.04	3.70
(NIBT + loan loss provision) / Average equity	8.88	16.98	15.38	13.25	7.80
NIBT / Average asset	0.71	0.89	0.79	0.74	0.22
(NIBT + loan loss provision) / Average asset	0.64	1.14	0.97	0.82	0.46
Net interest revenues / NIBT	138.35	120.28	130.33	144.06	489.93
NIBT / total net revenues	44.23	42.87	42.16	42.97	16.32
NIBT / Employees (in thousand of NT dollars)	1,801.33	2,315.42	1,945.41	1,841.52	522.83
【L】					
Liquidity coverage ratio	131.11	-	-	-	-
Liquidity ratio (monthly average of daily data)	31.41	32.33	31.47	33.57	33.35
Loans / Deposits	75.87	70.54	73.61	74.55	73.84
Time deposits / Deposits	39.46	37.89	42.64	49.63	50.54
NCDs / Time deposits	2.25	0.23	3.79	5.70	5.47
Accumulated gap of assets and liabilities(180 days) / Equity	-29.73	-68.91	28.37	22.34	-39.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.92	102.73	102.61	102.06	103.43
Interest rate sensitivity gap/Equity	53.11	21.91	24.74	21.79	39.88
【G】					
Deposit growth rate	2.83	2.74	5.66	4.69	6.20
Loan growth rate	10.51	-2.02	4.30	5.38	2.68
Investment growth rate	9.32	-2.32	1.47	-0.03	14.13
Guarantee growth rate	-2.72	-2.87	-11.40	59.11	-8.81

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： E.Sun Commercial Bank, Ltd. Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.93	R 12.72	R 12.27	R 13.21	R 12.29
Tier 1 capital / Risk-weighted assets	9.30	R 9.34	8.48	R 9.05	R 9.02
Common stocks equity / Risk-weighted assets	9.14	R 9.34	8.48	-	-
Liability / Equity (multiple)	14.00	13.75	15.45	15.40	16.66
Equity / Asset	6.67	6.78	6.08	6.10	5.66
【A】					
Non-performing loan ratio	0.13	0.18	0.20	0.17	0.20
Loan loss reserves / NPLs	931.36	598.95	532.66	659.14	513.90
【E】					
NIBT / Average equity	12.46	12.56	13.47	12.33	6.18
(NIBT + loan loss provision) / Average equity	16.14	15.46	15.92	15.55	12.08
NIBT / Average asset	0.83	0.81	0.81	0.72	0.32
(NIBT + loan loss provision) / Average asset	1.07	0.99	0.95	0.91	0.63
Net interest revenues / NIBT	120.51	123.34	120.19	165.52	352.29
NIBT / total net revenues	38.96	39.73	41.06	35.39	18.15
NIBT / Employees (in thousand of NT dollars)	1,859.86	1,767.23	1,658.71	1,454.45	675.72
【L】					
Liquidity coverage ratio	129.28	-	-	-	-
Liquidity ratio (monthly average of daily data)	27.71	23.81	26.27	29.13	30.68
Loans / Deposits	70.73	73.15	72.12	71.83	68.30
Time deposits / Deposits	29.27	32.90	35.36	39.61	45.02
NCDs / Time deposits	0.33	0.40	0.41	0.48	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	153.23	27.67	53.41	74.85	39.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.96	101.79	101.72	104.17	99.55
Interest rate sensitivity gap/Equity	46.56	17.58	19.71	49.86	-6.19
【G】					
Deposit growth rate	13.22	10.88	11.72	6.96	6.64
Loan growth rate	9.43	12.54	11.76	12.21	9.97
Investment growth rate	26.89	2.18	4.33	-1.93	1.02
Guarantee growth rate	1.40	10.41	27.75	-4.68	-11.89

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： KGI Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	14.96	12.86	13.57	R 14.78	13.36
Tier 1 capital / Risk-weighted assets	14.91	12.86	13.57	R 14.78	8.14
Common stocks equity / Risk-weighted assets	14.91	12.86	13.57	-	-
Liability / Equity (multiple)	8.36	7.83	8.20	9.07	10.36
Equity / Asset	10.68	11.32	10.87	9.93	8.80
【A】					
Non-performing loan ratio	0.34	0.43	0.52	0.77	7.64
Loan loss reserves / NPLs	413.26	316.98	259.27	179.82	45.30
【E】					
NIBT / Average equity	10.41	15.26	23.86	27.24	-2.11
(NIBT + loan loss provision) / Average equity	9.14	11.41	16.10	18.84	-14.54
NIBT / Average asset	1.14	1.63	2.36	2.47	-0.18
(NIBT + loan loss provision) / Average asset	1.01	1.22	1.59	1.71	-1.26
Net interest revenues / NIBT	128.95	165.06	121.82	115.10	-
NIBT / total net revenues	52.24	44.08	61.66	66.65	-13.71
NIBT / Employees (in thousand of NT dollars)	2,025.60	1,858.73	2,425.32	2,041.37	-140.16
【L】					
Liquidity coverage ratio	95.03	-	-	-	-
Liquidity ratio (monthly average of daily data)	44.26	19.69	26.35	23.29	20.41
Loans / Deposits	62.15	73.29	70.74	67.97	70.49
Time deposits / Deposits	51.18	53.72	61.50	65.30	64.60
NCDs / Time deposits	0.06	0.08	0.06	0.68	0.73
Accumulated gap of assets and liabilities(180 days) / Equity	-195.32	-152.17	-96.02	-96.82	-158.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.86	98.77	96.19	91.87	86.23
Interest rate sensitivity gap/Equity	48.38	-7.52	-25.64	-63.33	-126.63
【G】					
Deposit growth rate	157.80	-2.53	11.45	12.01	4.04
Loan growth rate	118.52	0.97	15.80	4.78	17.51
Investment growth rate	237.83	-3.31	-6.64	9.37	306.12
Guarantee growth rate	956.16	-40.04	313.78	-9.11	6.55

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Taishin International Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.49	11.01	10.94	R 13.19	R 12.76
Tier 1 capital / Risk-weighted assets	8.44	R 8.61	8.31	8.44	R 8.80
Common stocks equity / Risk-weighted assets	7.88	7.97	8.16	-	-
Liability / Equity (multiple)	15.96	15.90	14.65	15.34	14.99
Equity / Asset	5.90	5.92	6.39	6.12	6.25
【A】					
Non-performing loan ratio	0.13	0.14	0.15	0.14	0.16
Loan loss reserves / NPLs	1,051.76	976.96	827.55	866.48	744.99
【E】					
NIBT / Average equity	13.44	18.66	20.10	15.95	14.81
(NIBT + loan loss provision) / Average equity	16.03	21.74	23.25	19.30	17.77
NIBT / Average asset	0.77	1.12	1.24	0.96	0.92
(NIBT + loan loss provision) / Average asset	0.92	1.30	1.44	1.16	1.11
Net interest revenues / NIBT	146.62	108.45	100.18	133.96	137.03
NIBT / total net revenues	37.35	47.76	48.62	43.39	37.20
NIBT / Employees (in thousand of NT dollars)	1,677.87	2,214.74	2,227.41	1,671.30	1,453.10
【L】					
Liquidity coverage ratio	114.29	-	-	-	-
Liquidity ratio (monthly average of daily data)	24.52	21.95	24.74	24.37	25.02
Loans / Deposits	79.07	81.36	78.29	77.85	76.91
Time deposits / Deposits	41.32	45.46	47.22	50.36	50.81
NCDs / Time deposits	0.23	0.33	0.04	0.19	2.35
Accumulated gap of assets and liabilities(180 days) / Equity	-158.06	-71.42	-104.83	-60.54	-46.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	124.42	119.29	120.36	123.24	114.10
Interest rate sensitivity gap/Equity	276.40	210.26	195.73	210.77	129.75
【G】					
Deposit growth rate	7.00	10.67	6.53	9.34	7.31
Loan growth rate	3.69	14.64	6.90	9.61	12.74
Investment growth rate	22.05	18.05	-2.56	9.18	19.83
Guarantee growth rate	14.10	-15.02	45.04	-31.93	20.41

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Ta Chong Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【 C 】					
Total risk based capital / Risk-weighted assets	12.88	R 11.62	11.52	12.13	R 10.79
Tier 1 capital / Risk-weighted assets	9.82	R 8.93	R 9.33	R 9.23	R 8.67
Common stocks equity / Risk-weighted assets	8.78	R 7.79	7.85	-	-
Liability / Equity (multiple)	11.92	14.31	14.29	15.34	16.78
Equity / Asset	7.74	6.53	6.54	6.12	5.62
【 A 】					
Non-performing loan ratio	0.22	0.08	0.11	0.21	0.46
Loan loss reserves / NPLs	763.07	2,102.25	1,415.02	639.66	266.59
【 E 】					
NIBT / Average equity	6.71	9.95	10.62	7.57	9.53
(NIBT + loan loss provision) / Average equity	5.71	11.84	13.18	10.94	9.25
NIBT / Average asset	0.50	0.66	0.66	0.43	0.51
(NIBT + loan loss provision) / Average asset	0.43	0.79	0.82	0.63	0.50
Net interest revenues / NIBT	239.15	167.03	155.06	247.67	201.40
NIBT / total net revenues	27.08	33.31	33.06	24.36	30.11
NIBT / Employees (in thousand of NT dollars)	884.56	1,156.96	1,134.14	753.15	803.40
【 L 】					
Liquidity coverage ratio	76.32	-	-	-	-
Liquidity ratio (monthly average of daily data)	28.97	25.82	32.11	29.72	31.64
Loans / Deposits	84.20	82.63	75.97	78.25	76.24
Time deposits / Deposits	47.76	53.88	53.77	57.43	61.20
NCDs / Time deposits	0.88	1.91	1.74	3.14	8.39
Accumulated gap of assets and liabilities(180 days) / Equity	-50.83	-133.00	17.95	-143.59	-48.17
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	116.07	103.41	100.71	100.97	96.30
Interest rate sensitivity gap/Equity	117.06	30.59	7.09	10.90	-47.96
【 G 】					
Deposit growth rate	-7.62	0.71	-0.64	-2.35	15.60
Loan growth rate	-6.45	8.93	-4.93	-0.80	7.98
Investment growth rate	-1.61	-6.12	-0.20	-7.22	18.79
Guarantee growth rate	48.23	-13.40	-1.26	-29.33	12.19

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Jih Sun International Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.63	R 11.13	12.61	13.47	R 11.44
Tier 1 capital / Risk-weighted assets	11.37	10.26	11.13	11.58	R 11.43
Common stocks equity / Risk-weighted assets	11.37	10.26	11.13	-	-
Liability / Equity (multiple)	10.49	10.66	10.59	10.77	11.65
Equity / Asset	8.70	8.58	8.63	8.50	7.91
【A】					
Non-performing loan ratio	0.21	0.08	0.55	0.41	0.33
Loan loss reserves / NPLs	593.45	1,342.37	209.96	288.52	307.11
【E】					
NIBT / Average equity	6.51	7.07	7.49	7.66	11.39
(NIBT + loan loss provision) / Average equity	7.38	7.34	9.78	9.36	15.20
NIBT / Average asset	0.54	0.58	0.63	0.63	0.80
(NIBT + loan loss provision) / Average asset	0.61	0.60	0.83	0.77	1.06
Net interest revenues / NIBT	168.77	181.77	157.48	183.04	140.99
NIBT / total net revenues	30.67	33.11	32.92	29.30	31.34
NIBT / Employees (in thousand of NT dollars)	819.42	853.86	895.65	864.16	1,060.26
【L】					
Liquidity coverage ratio	176.15	-	-	-	-
Liquidity ratio (monthly average of daily data)	30.00	25.40	26.75	29.50	27.66
Loans / Deposits	75.95	79.09	81.98	77.96	77.92
Time deposits / Deposits	40.96	38.64	42.01	41.51	48.98
NCDs / Time deposits	1.26	2.27	6.66	2.96	2.16
Accumulated gap of assets and liabilities(180 days) / Equity	22.16	4.62	-17.55	-84.19	-112.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.77	98.84	92.29	88.26	82.92
Interest rate sensitivity gap/Equity	-10.19	-9.74	-67.61	-105.23	-172.75
【G】					
Deposit growth rate	1.16	5.90	0.80	0.33	-6.35
Loan growth rate	-2.88	2.10	6.00	0.48	3.07
Investment growth rate	19.22	46.57	-23.70	12.20	20.05
Guarantee growth rate	-32.18	22.37	-18.03	-31.96	-37.98

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： EnTie Commercial Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.19	12.49	12.10	12.83	14.27
Tier 1 capital / Risk-weighted assets	12.41	10.96	9.83	9.86	9.85
Common stocks equity / Risk-weighted assets	11.72	10.21	9.00	-	-
Liability / Equity (multiple)	9.55	10.98	12.96	14.22	16.27
Equity / Asset	9.48	8.35	7.16	6.57	5.79
【A】					
Non-performing loan ratio	0.98	0.38	0.76	0.51	0.34
Loan loss reserves / NPLs	149.27	323.60	146.26	203.98	212.09
【E】					
NIBT / Average equity	14.11	13.80	13.42	19.48	12.20
(NIBT + loan loss provision) / Average equity	15.31	14.41	14.12	22.13	12.85
NIBT / Average asset	1.24	1.03	0.85	1.17	0.71
(NIBT + loan loss provision) / Average asset	1.35	1.08	0.89	1.33	0.75
Net interest revenues / NIBT	103.76	105.81	119.92	82.55	134.13
NIBT / total net revenues	52.62	52.04	51.07	51.17	43.50
NIBT / Employees (in thousand of NT dollars)	2,293.99	2,028.37	1,900.91	2,410.87	1,273.62
【L】					
Liquidity coverage ratio	123.23	-	-	-	-
Liquidity ratio (monthly average of daily data)	34.63	37.77	46.59	42.46	41.83
Loans / Deposits	72.39	72.62	67.03	67.61	66.26
Time deposits / Deposits	53.27	59.39	66.05	70.42	71.30
NCDs / Time deposits	1.78	3.36	10.72	14.10	12.68
Accumulated gap of assets and liabilities(180 days) / Equity	-100.10	-19.61	-182.71	-126.79	-9.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.55	107.05	98.06	97.80	86.17
Interest rate sensitivity gap/Equity	16.89	55.62	-18.68	-24.07	-181.15
【G】					
Deposit growth rate	-5.37	-5.01	-6.18	-0.62	10.77
Loan growth rate	-5.58	2.96	-6.98	1.40	0.91
Investment growth rate	3.91	-23.88	13.48	3.07	85.75
Guarantee growth rate	13.61	3.52	-16.90	60.57	54.62

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： CTBC Bank Co., Ltd.　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.70	R 13.69	10.71	13.07	R 12.66
Tier 1 capital / Risk-weighted assets	13.34	R 12.66	9.51	11.75	R 11.25
Common stocks equity / Risk-weighted assets	12.45	R 11.74	9.37	-	-
Liability / Equity (multiple)	10.47	11.09	13.18	12.18	12.67
Equity / Asset	8.72	8.27	7.05	7.59	7.32
【A】					
Non-performing loan ratio	0.29	0.23	0.35	0.36	0.20
Loan loss reserves / NPLs	444.83	548.60	366.38	267.89	519.85
【E】					
NIBT / Average equity	17.70	21.65	14.54	15.00	14.78
(NIBT + loan loss provision) / Average equity	18.33	22.89	18.41	15.54	14.99
NIBT / Average asset	1.48	1.71	1.06	1.10	1.03
(NIBT + loan loss provision) / Average asset	1.53	1.80	1.34	1.14	1.05
Net interest revenues / NIBT	74.55	71.64	114.14	114.99	117.78
NIBT / total net revenues	48.90	50.29	35.80	40.43	39.52
NIBT / Employees (in thousand of NT dollars)	3,569.57	3,800.37	2,120.67	2,161.94	1,984.91
【L】					
Liquidity coverage ratio	101.91	-	-	-	-
Liquidity ratio (monthly average of daily data)	23.24	24.58	22.53	25.59	27.55
Loans / Deposits	71.03	73.04	73.00	73.22	71.89
Time deposits / Deposits	29.59	30.30	32.31	34.72	37.14
NCDs / Time deposits	0.30	0.25	0.20	0.17	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-48.32	-47.07	19.24	76.49	54.60
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.39	100.55	99.40	101.61	97.13
Interest rate sensitivity gap/Equity	8.63	3.69	-5.21	13.56	-25.40
【G】					
Deposit growth rate	14.43	9.70	13.09	4.90	10.44
Loan growth rate	11.20	9.71	12.62	6.75	6.63
Investment growth rate	13.10	17.81	-4.26	-3.90	-1.79
Guarantee growth rate	26.93	-33.35	39.10	35.06	2.50

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： HSBC Bank (Taiwan) Limited

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.12	11.78	11.14	12.17	13.05
Tier 1 capital / Risk-weighted assets	12.13	10.86	10.34	11.43	12.82
Common stocks equity / Risk-weighted assets	12.13	10.86	10.34	-	-
Liability / Equity (multiple)	14.45	16.24	15.46	14.63	14.30
Equity / Asset	6.47	5.80	6.08	6.40	6.54
【A】					
Non-performing loan ratio	0.05	0.04	0.07	0.07	0.11
Loan loss reserves / NPLs	2,450.78	2,671.20	1,652.41	1,297.56	850.89
【E】					
NIBT / Average equity	8.93	9.99	13.82	14.93	8.80
(NIBT + loan loss provision) / Average equity	8.47	11.48	15.78	15.78	13.16
NIBT / Average asset	0.57	0.63	0.84	0.96	0.64
(NIBT + loan loss provision) / Average asset	0.54	0.72	0.96	1.02	0.96
Net interest revenues / NIBT	115.21	109.84	92.90	91.45	154.21
NIBT / total net revenues	35.05	33.37	38.53	37.85	20.75
NIBT / Employees (in thousand of NT dollars)	1,998.61	1,865.79	2,244.61	2,039.73	915.52
【L】					
Liquidity coverage ratio	141.97	-	-	-	-
Liquidity ratio (monthly average of daily data)	115.71	96.84	107.24	95.07	79.31
Loans / Deposits	64.55	60.35	62.26	64.78	58.26
Time deposits / Deposits	29.52	33.85	25.38	27.01	22.31
NCDs / Time deposits	0.59	0.43	14.25	1.27	4.07
Accumulated gap of assets and liabilities(180 days) / Equity	-403.40	-344.50	-281.35	-186.11	-173.39
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	188.45	150.37	160.84	227.36	143.17
Interest rate sensitivity gap/Equity	489.82	355.34	405.13	453.88	321.57
【G】					
Deposit growth rate	-15.80	17.93	8.11	1.83	0.17
Loan growth rate	-11.84	16.78	3.90	13.22	48.02
Investment growth rate	-3.08	31.56	9.78	24.50	71.43
Guarantee growth rate	-1.65	-4.49	7.83	-2.31	7.28

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Shin Kong Commercial Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.74	R 10.89	10.57	R 11.10	11.43
Tier 1 capital / Risk-weighted assets	9.35	R 8.46	8.06	R 7.72	7.96
Common stocks equity / Risk-weighted assets	8.47	R 7.53	7.50	-	-
Liability / Equity (multiple)	16.23	17.39	17.94	18.91	19.36
Equity / Asset	5.80	5.44	5.28	5.02	4.91
【A】					
Non-performing loan ratio	0.19	0.26	0.42	0.46	0.84
Loan loss reserves / NPLs	697.86	485.31	265.58	232.70	118.56
【E】					
NIBT / Average equity	14.01	16.12	14.49	16.58	13.05
(NIBT + loan loss provision) / Average equity	16.58	20.99	18.08	19.16	15.81
NIBT / Average asset	0.77	0.82	0.72	0.81	0.67
(NIBT + loan loss provision) / Average asset	0.91	1.07	0.90	0.94	0.81
Net interest revenues / NIBT	175.23	160.05	177.82	159.11	212.82
NIBT / total net revenues	38.65	40.39	38.37	41.76	35.24
NIBT / Employees (in thousand of NT dollars)	1,561.25	1,622.13	1,305.95	1,382.13	989.99
【L】					
Liquidity coverage ratio	127.21	-	-	-	-
Liquidity ratio (monthly average of daily data)	25.17	24.89	23.59	24.24	23.31
Loans / Deposits	71.45	74.67	73.05	76.41	77.62
Time deposits / Deposits	49.65	50.87	52.00	54.67	56.64
NCDs / Time deposits	0.47	1.30	1.17	1.02	0.73
Accumulated gap of assets and liabilities(180 days) / Equity	-62.61	-192.22	-127.31	-194.66	-242.09
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.96	92.89	87.52	91.21	85.57
Interest rate sensitivity gap/Equity	-75.46	-92.09	-175.69	-134.24	-226.61
【G】					
Deposit growth rate	5.57	4.72	10.48	15.44	16.40
Loan growth rate	1.00	7.02	5.58	13.60	14.08
Investment growth rate	3.56	22.73	77.79	7.95	51.48
Guarantee growth rate	14.34	-6.58	29.34	16.93	37.13

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Sunny Bank, Ltd. Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.15	R 11.13	R 8.80	R 8.56	R 8.94
Tier 1 capital / Risk-weighted assets	7.97	R 7.64	R 6.12	R 5.90	R 6.45
Common stocks equity / Risk-weighted assets	7.79	R 7.64	6.12	-	-
Liability / Equity (multiple)	16.21	16.72	19.40	19.31	20.27
Equity / Asset	5.81	5.64	4.90	4.92	4.70
【A】					
Non-performing loan ratio	0.07	0.33	0.59	0.58	0.75
Loan loss reserves / NPLs	1,705.71	326.74	213.40	171.03	110.29
【E】					
NIBT / Average equity	12.22	15.01	7.87	10.25	4.44
(NIBT + loan loss provision) / Average equity	13.70	14.34	13.69	12.52	8.09
NIBT / Average asset	0.69	0.76	0.39	0.50	0.21
(NIBT + loan loss provision) / Average asset	0.78	0.72	0.67	0.61	0.38
Net interest revenues / NIBT	173.73	156.06	305.06	236.63	586.81
NIBT / total net revenues	41.18	45.93	23.76	31.80	14.60
NIBT / Employees (in thousand of NT dollars)	1,256.11	1,214.99	620.08	670.70	289.79
【L】					
Liquidity coverage ratio	194.71	-	-	-	-
Liquidity ratio (monthly average of daily data)	24.83	20.39	21.95	17.56	18.74
Loans / Deposits	75.13	75.57	78.89	82.92	80.82
Time deposits / Deposits	60.12	59.44	58.03	59.01	60.24
NCDs / Time deposits	5.29	4.63	2.61	3.25	3.85
Accumulated gap of assets and liabilities(180 days) / Equity	-98.95	-90.55	-83.33	-173.32	-168.74
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.63	96.72	97.94	97.15	96.92
Interest rate sensitivity gap/Equity	-47.38	-48.34	-36.25	-49.10	-56.85
【G】					
Deposit growth rate	11.33	10.89	12.59	4.61	7.03
Loan growth rate	10.64	6.13	6.85	7.28	2.84
Investment growth rate	18.34	148.25	57.60	43.13	-8.31
Guarantee growth rate	30.04	-14.18	14.34	14.18	-36.52

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Bank of Panhsin   Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	9.77	R 9.39	R 8.95	R 8.93	R 8.37
Tier 1 capital / Risk-weighted assets	7.25	R 6.35	R 7.78	R 7.85	R 7.76
Common stocks equity / Risk-weighted assets	7.25	R 6.35	7.78	-	-
Liability / Equity (multiple)	14.84	16.56	15.62	18.76	18.41
Equity / Asset	6.31	5.69	6.02	5.06	5.15
【A】					
Non-performing loan ratio	0.72	0.88	1.20	1.21	1.16
Loan loss reserves / NPLs	172.31	141.69	102.48	111.89	114.02
【E】					
NIBT / Average equity	7.31	5.67	23.29	3.06	-7.05
(NIBT + loan loss provision) / Average equity	10.32	12.15	25.90	10.72	6.21
NIBT / Average asset	0.43	0.33	1.18	0.16	-0.38
(NIBT + loan loss provision) / Average asset	0.61	0.71	1.31	0.55	0.34
Net interest revenues / NIBT	270.37	349.36	95.28	729.53	-
NIBT / total net revenues	23.65	20.71	49.47	9.58	-24.79
NIBT / Employees (in thousand of NT dollars)	612.47	441.16	1,740.94	215.62	-502.44
【L】					
Liquidity coverage ratio	248.88	-	-	-	-
Liquidity ratio (monthly average of daily data)	26.37	26.51	25.25	24.91	20.27
Loans / Deposits	71.08	70.94	70.87	67.50	72.38
Time deposits / Deposits	53.20	54.46	52.42	55.67	57.72
NCDs / Time deposits	0.59	0.78	1.06	1.44	1.90
Accumulated gap of assets and liabilities(180 days) / Equity	-95.83	-145.65	13.27	73.15	-3.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.43	91.14	92.10	93.08	92.93
Interest rate sensitivity gap/Equity	-57.75	-127.31	-109.25	-112.81	-114.34
【G】					
Deposit growth rate	2.11	24.36	0.83	2.00	2.36
Loan growth rate	2.30	24.37	5.85	-4.88	-3.42
Investment growth rate	-14.28	67.39	11.30	14.34	41.59
Guarantee growth rate	-7.34	67.66	-3.85	-5.37	8.00

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Taiwan Business Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.24	10.54	R 11.26	R 10.45	R 10.26
Tier 1 capital / Risk-weighted assets	8.84	8.20	R 8.23	R 7.90	R 6.64
Common stocks equity / Risk-weighted assets	7.98	7.88	7.78	-	-
Liability / Equity (multiple)	20.41	21.18	22.05	22.15	25.91
Equity / Asset	4.67	4.51	4.34	4.32	3.72
【A】					
Non-performing loan ratio	0.48	0.46	0.76	0.92	0.65
Loan loss reserves / NPLs	231.21	236.82	141.61	93.54	137.59
【E】					
NIBT / Average equity	9.37	9.10	6.93	6.99	7.06
(NIBT + loan loss provision) / Average equity	12.94	13.09	12.31	10.59	14.13
NIBT / Average asset	0.43	0.40	0.29	0.29	0.25
(NIBT + loan loss provision) / Average asset	0.59	0.57	0.51	0.45	0.51
Net interest revenues / NIBT	249.81	269.99	353.58	342.88	396.74
NIBT / total net revenues	31.01	29.05	21.86	21.41	18.87
NIBT / Employees (in thousand of NT dollars)	1,262.54	1,147.66	810.68	770.44	646.41
【L】					
Liquidity coverage ratio	118.49	-	-	-	-
Liquidity ratio (monthly average of daily data)	17.76	16.49	17.56	15.58	15.93
Loans / Deposits	80.24	85.01	84.65	86.90	87.07
Time deposits / Deposits	39.69	41.04	42.48	44.61	45.79
NCDs / Time deposits	0.44	1.80	3.41	3.93	3.82
Accumulated gap of assets and liabilities(180 days) / Equity	146.85	69.16	-25.31	-87.63	-22.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.10	105.49	105.76	105.91	105.08
Interest rate sensitivity gap/Equity	33.32	91.31	103.08	106.04	107.26
【G】					
Deposit growth rate	6.96	5.18	3.82	2.06	4.21
Loan growth rate	0.65	4.51	0.67	1.16	1.71
Investment growth rate	8.73	1.52	12.13	-5.77	24.85
Guarantee growth rate	0.61	0.81	-12.51	-28.99	-0.32

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Standard Chartered Bank (Taiwan)　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	14.18	R 14.15	R 13.61	16.01	16.54
Tier 1 capital / Risk-weighted assets	11.12	10.00	9.12	10.57	R 11.15
Common stocks equity / Risk-weighted assets	11.12	10.00	9.12	-	-
Liability / Equity (multiple)	14.44	16.20	16.87	15.78	15.41
Equity / Asset	6.48	5.81	5.60	5.96	6.09
【A】					
Non-performing loan ratio	0.35	0.29	0.53	0.70	0.44
Loan loss reserves / NPLs	463.04	455.01	269.77	218.75	267.85
【E】					
NIBT / Average equity	3.68	8.63	6.54	7.82	23.17
(NIBT + loan loss provision) / Average equity	7.08	10.91	10.55	14.19	29.44
NIBT / Average asset	0.23	0.50	0.38	0.48	1.34
(NIBT + loan loss provision) / Average asset	0.45	0.63	0.61	0.87	1.70
Net interest revenues / NIBT	430.50	240.80	335.98	281.64	91.94
NIBT / total net revenues	12.23	24.57	19.13	22.08	57.49
NIBT / Employees (in thousand of NT dollars)	494.48	998.64	718.12	857.11	2,561.12
【L】					
Liquidity coverage ratio	145.91	-	-	-	-
Liquidity ratio (monthly average of daily data)	58.92	56.47	53.70	54.96	51.96
Loans / Deposits	61.72	57.02	63.25	63.02	58.62
Time deposits / Deposits	22.51	24.52	35.17	38.01	43.39
NCDs / Time deposits	13.36	17.92	10.00	6.59	6.05
Accumulated gap of assets and liabilities(180 days) / Equity	-236.74	-252.25	-114.54	-22.04	-91.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	119.91	126.58	107.99	110.32	139.66
Interest rate sensitivity gap/Equity	161.66	230.32	90.92	126.70	205.37
【G】					
Deposit growth rate	-16.77	3.62	2.58	-5.54	0.93
Loan growth rate	-9.88	-6.59	2.91	1.52	0.60
Investment growth rate	-13.19	-3.10	-2.18	3.84	26.30
Guarantee growth rate	-59.31	-4.05	1.80	-24.74	34.41

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Taichung Commercial Bank　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.15	10.84	11.37	R 10.54	R 11.62
Tier 1 capital / Risk-weighted assets	9.49	8.78	8.42	R 8.57	R 9.56
Common stocks equity / Risk-weighted assets	9.39	8.78	8.42	-	-
Liability / Equity (multiple)	13.13	13.53	14.68	14.55	13.87
Equity / Asset	7.08	6.88	6.38	6.43	6.73
【A】					
Non-performing loan ratio	0.33	0.34	0.58	0.37	0.30
Loan loss reserves / NPLs	475.70	428.83	209.69	274.58	347.93
【E】					
NIBT / Average equity	10.83	12.12	11.69	12.30	9.06
(NIBT + loan loss provision) / Average equity	15.32	18.49	18.25	13.93	13.11
NIBT / Average asset	0.74	0.80	0.73	0.80	0.53
(NIBT + loan loss provision) / Average asset	1.05	1.22	1.14	0.91	0.77
Net interest revenues / NIBT	174.75	166.14	178.43	164.94	257.96
NIBT / total net revenues	44.08	41.51	39.21	48.42	33.16
NIBT / Employees (in thousand of NT dollars)	1,857.08	2,000.48	1,704.29	1,631.03	969.62
【L】					
Liquidity coverage ratio	204.64	-	-	-	-
Liquidity ratio (monthly average of daily data)	25.15	20.35	21.01	20.39	20.07
Loans / Deposits	78.15	84.89	84.78	84.39	83.58
Time deposits / Deposits	44.38	46.70	49.52	52.11	51.41
NCDs / Time deposits	1.74	1.86	2.36	3.24	5.52
Accumulated gap of assets and liabilities(180 days) / Equity	-160.06	-215.31	-227.16	-230.46	-77.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.80	93.28	91.50	90.39	91.60
Interest rate sensitivity gap/Equity	-47.80	-78.55	-110.79	-122.87	-103.48
【G】					
Deposit growth rate	10.78	6.16	11.62	15.58	10.01
Loan growth rate	1.93	6.05	12.08	16.60	13.37
Investment growth rate	73.20	5.81	3.59	104.07	7.99
Guarantee growth rate	9.34	22.69	24.11	68.25	34.01

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： King's Town Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	14.40	13.69	14.54	15.13	14.12
Tier 1 capital / Risk-weighted assets	14.12	13.06	13.60	14.24	13.34
Common stocks equity / Risk-weighted assets	14.12	13.06	13.60	-	-
Liability / Equity (multiple)	7.35	7.69	7.86	8.68	10.34
Equity / Asset	11.97	11.51	11.29	10.33	8.82
【A】					
Non-performing loan ratio	0.03	0.03	0.05	0.12	0.33
Loan loss reserves / NPLs	5,044.74	5,005.26	2,860.00	1,287.29	461.83
【E】					
NIBT / Average equity	15.98	24.13	22.03	23.26	20.95
(NIBT + loan loss provision) / Average equity	16.96	25.59	26.28	25.20	22.89
NIBT / Average asset	1.84	2.62	2.29	2.14	1.71
(NIBT + loan loss provision) / Average asset	1.95	2.78	2.73	2.32	1.86
Net interest revenues / NIBT	115.32	82.74	91.97	91.16	111.06
NIBT / total net revenues	72.99	83.83	70.29	73.28	69.09
NIBT / Employees (in thousand of NT dollars)	4,920.58	6,756.21	5,456.65	4,323.97	3,026.13
【L】					
Liquidity coverage ratio	174.49	-	-	-	-
Liquidity ratio (monthly average of daily data)	29.19	27.61	27.51	32.45	27.21
Loans / Deposits	74.06	77.50	74.92	70.27	70.44
Time deposits / Deposits	43.24	44.05	44.90	47.18	48.93
NCDs / Time deposits	0.11	0.93	0.53	0.27	0.30
Accumulated gap of assets and liabilities(180 days) / Equity	-0.25	-22.90	33.16	55.28	17.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.19	95.28	95.67	101.86	99.97
Interest rate sensitivity gap/Equity	-21.55	-27.18	-26.32	12.51	-0.28
【G】					
Deposit growth rate	6.42	9.25	4.50	2.44	0.90
Loan growth rate	1.70	13.00	11.41	2.20	-1.47
Investment growth rate	6.34	31.33	12.94	20.97	9.54
Guarantee growth rate	21.20	-17.38	30.84	-1.36	-1.69

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： China Development Industrial Bank　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	109.10	R 17.73	R 18.60	R 27.87	R 32.66
Tier 1 capital / Risk-weighted assets	109.10	R 17.73	R 18.60	R 27.87	R 32.66
Common stocks equity / Risk-weighted assets	109.10	R 17.73	18.60	-	-
Liability / Equity (multiple)	0.02	3.13	2.59	1.70	1.35
Equity / Asset	97.71	24.22	27.88	36.99	42.50
【A】					
Non-performing loan ratio	-	0.25	0.17	-	0.18
Loan loss reserves / NPLs	-	643.21	936.84	-	800.64
【E】					
NIBT / Average equity	5.45	7.69	5.34	3.73	3.14
(NIBT + loan loss provision) / Average equity	5.37	7.85	5.51	3.85	3.06
NIBT / Average asset	2.33	2.00	1.68	1.50	1.41
(NIBT + loan loss provision) / Average asset	2.30	2.04	1.73	1.55	1.37
Net interest revenues / NIBT	24.50	46.72	51.47	39.21	36.86
NIBT / total net revenues	80.46	83.85	69.84	73.43	71.03
NIBT / Employees (in thousand of NT dollars)	21,098.21	17,637.62	11,316.76	8,932.38	6,819.44
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	-	80.37	45.86	89.60	102.16
Loans / Deposits	-	71.22	82.55	79.65	114.43
Time deposits / Deposits	-	47.97	63.44	52.69	59.01
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	20.26	1.06	15.61	-17.67	-9.52
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	-	106.22	83.18	117.14	113.57
Interest rate sensitivity gap/Equity	18.16	6.23	-16.91	13.77	9.57
【G】					
Deposit growth rate	-100.00	37.09	19.29	51.58	46.38
Loan growth rate	-100.00	17.86	22.28	4.38	17.82
Investment growth rate	-72.86	15.41	26.45	-2.38	11.36
Guarantee growth rate	-100.00	-11.07	-12.42	-2.95	22.23

Note: The main part of business and assets in China Development Industrial Bank had been transferred to KGI Bank on May 1, 2015.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Hwatai Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.28	10.64	R 12.06	11.41	R 10.59
Tier 1 capital / Risk-weighted assets	8.82	R 8.91	R 9.56	8.49	R 8.34
Common stocks equity / Risk-weighted assets	8.82	R 8.91	9.56	-	-
Liability / Equity (multiple)	14.39	14.07	14.25	15.78	15.74
Equity / Asset	6.50	6.64	6.56	5.96	5.97
【A】					
Non-performing loan ratio	0.38	1.19	0.56	0.83	0.78
Loan loss reserves / NPLs	314.08	98.49	229.34	131.49	148.28
【E】					
NIBT / Average equity	8.99	7.55	6.34	4.11	5.99
(NIBT + loan loss provision) / Average equity	12.22	12.63	9.50	8.00	9.49
NIBT / Average asset	0.57	0.48	0.38	0.25	0.35
(NIBT + loan loss provision) / Average asset	0.78	0.80	0.57	0.48	0.56
Net interest revenues / NIBT	239.89	266.78	346.99	536.13	388.68
NIBT / total net revenues	28.79	23.54	22.27	15.00	20.47
NIBT / Employees (in thousand of NT dollars)	829.11	671.87	559.95	372.60	497.13
【L】					
Liquidity coverage ratio	178.80	-	-	-	-
Liquidity ratio (monthly average of daily data)	27.49	29.13	31.97	25.36	21.91
Loans / Deposits	78.30	76.21	72.53	78.49	80.63
Time deposits / Deposits	54.53	55.52	58.34	63.84	66.24
NCDs / Time deposits	6.03	3.27	2.98	3.17	2.69
Accumulated gap of assets and liabilities(180 days) / Equity	-61.59	-52.20	159.90	142.93	33.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.11	99.77	102.04	105.21	104.05
Interest rate sensitivity gap/Equity	48.93	-2.73	24.92	71.70	56.93
【G】					
Deposit growth rate	6.52	3.83	-7.50	2.75	6.91
Loan growth rate	9.44	9.09	-14.52	0.02	0.11
Investment growth rate	138.54	34.54	119.96	5.66	-15.68
Guarantee growth rate	-6.24	-30.82	-8.07	5.22	1.67

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Cota Bank

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	10.18	9.45	10.41	R 10.55	11.27
Tier 1 capital / Risk-weighted assets	8.31	7.22	7.65	R 7.15	7.81
Common stocks equity / Risk-weighted assets	8.31	7.22	7.65	-	-
Liability / Equity (multiple)	17.40	19.99	19.87	21.88	21.67
Equity / Asset	5.43	4.76	4.79	4.37	4.41
【A】					
Non-performing loan ratio	0.21	0.34	0.36	0.37	0.43
Loan loss reserves / NPLs	957.83	643.50	570.95	501.80	309.70
【E】					
NIBT / Average equity	11.70	8.20	10.39	4.76	4.22
(NIBT + loan loss provision) / Average equity	13.83	12.34	17.52	13.76	12.11
NIBT / Average asset	0.58	0.38	0.43	0.21	0.19
(NIBT + loan loss provision) / Average asset	0.69	0.58	0.73	0.61	0.54
Net interest revenues / NIBT	282.06	412.45	362.35	757.47	833.18
NIBT / total net revenues	28.90	20.78	22.57	11.49	10.50
NIBT / Employees (in thousand of NT dollars)	730.09	468.20	508.46	235.77	198.75
【L】					
Liquidity coverage ratio	254.83	-	-	-	-
Liquidity ratio (monthly average of daily data)	17.87	17.15	16.52	19.83	23.79
Loans / Deposits	79.49	80.11	80.91	76.36	73.74
Time deposits / Deposits	59.91	59.19	59.41	61.24	61.57
NCDs / Time deposits	0.14	0.17	0.48	0.35	0.45
Accumulated gap of assets and liabilities(180 days) / Equity	-228.02	-358.92	-167.80	-96.12	-105.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.70	86.65	91.00	89.94	86.62
Interest rate sensitivity gap/Equity	-197.53	-248.64	-165.84	-204.78	-269.72
【G】					
Deposit growth rate	4.40	6.12	3.52	3.92	6.48
Loan growth rate	3.57	5.07	9.65	7.62	-2.50
Investment growth rate	-0.27	27.77	-14.30	32.10	47.99
Guarantee growth rate	-33.83	-0.23	-15.54	-2.05	33.23

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Industrial Bank of Taiwan　　Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	14.12	14.93	13.33	14.45	14.59
Tier 1 capital / Risk-weighted assets	12.43	12.56	13.26	14.45	14.59
Common stocks equity / Risk-weighted assets	12.43	12.56	13.26	-	-
Liability / Equity (multiple)	7.43	7.06	5.82	4.87	4.68
Equity / Asset	11.87	12.41	14.65	17.02	17.60
【A】					
Non-performing loan ratio	0.28	0.34	0.50	0.67	0.34
Loan loss reserves / NPLs	610.06	558.54	382.13	327.36	718.44
【E】					
NIBT / Average equity	6.89	6.90	4.91	0.41	3.46
(NIBT + loan loss provision) / Average equity	7.24	7.77	6.44	5.24	8.02
NIBT / Average asset	0.84	0.93	0.79	0.07	0.66
(NIBT + loan loss provision) / Average asset	0.88	1.05	1.04	0.89	1.53
Net interest revenues / NIBT	86.63	72.17	79.74	967.27	90.87
NIBT / total net revenues	53.06	53.79	46.14	4.65	30.08
NIBT / Employees (in thousand of NT dollars)	4,416.30	5,007.87	3,633.33	365.45	3,003.34
【L】					
Liquidity coverage ratio	74.70	-	-	-	-
Liquidity ratio (monthly average of daily data)	45.86	39.13	32.55	36.39	41.81
Loans / Deposits	83.25	83.74	96.84	86.39	83.94
Time deposits / Deposits	61.54	62.37	63.82	73.57	78.23
NCDs / Time deposits	33.79	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-176.29	-127.20	-111.64	-87.94	-111.74
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.55	105.12	109.19	102.54	103.98
Interest rate sensitivity gap/Equity	14.12	28.86	54.02	13.74	19.95
【G】					
Deposit growth rate	10.15	31.05	16.62	9.07	27.40
Loan growth rate	9.51	13.06	29.22	12.02	7.95
Investment growth rate	19.46	28.01	-1.33	-6.77	88.02
Guarantee growth rate	28.46	27.00	-23.26	26.68	-27.88

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Agricultural Bank of Taiwan

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.17	R 9.39	R 9.08	10.64	R 11.24
Tier 1 capital / Risk-weighted assets	8.05	R 8.17	R 6.09	6.84	8.53
Common stocks equity / Risk-weighted assets	8.05	R 8.17	6.09	-	-
Liability / Equity (multiple)	27.24	28.32	32.17	30.19	30.19
Equity / Asset	3.54	3.41	3.02	3.21	3.21
【A】					
Non-performing loan ratio	0.72	0.98	1.42	1.30	0.76
Loan loss reserves / NPLs	254.53	139.53	96.01	90.11	124.16
【E】					
NIBT / Average equity	3.88	2.57	2.51	2.54	3.71
(NIBT + loan loss provision) / Average equity	8.13	7.11	5.72	5.70	6.01
NIBT / Average asset	0.13	0.08	0.07	0.08	0.11
(NIBT + loan loss provision) / Average asset	0.27	0.22	0.17	0.17	0.19
Net interest revenues / NIBT	270.68	306.54	244.31	186.52	123.88
NIBT / total net revenues	34.14	24.40	29.64	30.34	43.55
NIBT / Employees (in thousand of NT dollars)	3,643.88	2,637.93	2,942.41	3,222.86	4,785.71
【L】					
Liquidity coverage ratio	141.24	-	-	-	-
Liquidity ratio (monthly average of daily data)	52.60	55.15	54.02	62.08	59.33
Loans / Deposits	32.48	34.11	32.42	29.41	26.49
Time deposits / Deposits	98.92	98.74	99.07	99.43	98.83
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-552.08	-790.81	-930.37	-725.26	-517.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	81.09	81.70	80.17	82.62	80.63
Interest rate sensitivity gap/Equity	-499.55	-511.10	-629.13	-516.59	-579.75
【G】					
Deposit growth rate	-0.61	1.42	2.94	2.33	2.98
Loan growth rate	-5.36	5.26	13.54	15.09	10.26
Investment growth rate	2.57	3.37	11.37	2.11	-6.26
Guarantee growth rate	-3.41	-11.86	19.46	3.15	0.11

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： Bank of Taipei

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	10.24	R 10.95	R 11.61	R 12.56	13.00
Tier 1 capital / Risk-weighted assets	8.58	R 9.33	R 9.77	R 10.63	10.94
Common stocks equity / Risk-weighted assets	8.58	R 9.33	9.77	-	-
Liability / Equity (multiple)	14.13	13.81	13.33	11.53	10.49
Equity / Asset	6.61	6.75	6.98	7.98	8.70
【A】					
Non-performing loan ratio	0.14	0.14	0.25	0.17	0.07
Loan loss reserves / NPLs	741.27	783.33	465.63	695.08	1,770.83
【E】					
NIBT / Average equity	3.75	3.44	3.83	3.11	3.63
(NIBT + loan loss provision) / Average equity	3.72	4.93	4.29	3.04	7.04
NIBT / Average asset	0.25	0.24	0.29	0.26	0.33
(NIBT + loan loss provision) / Average asset	0.24	0.34	0.33	0.26	0.65
Net interest revenues / NIBT	357.29	366.09	303.85	353.06	313.53
NIBT / total net revenues	22.27	19.73	22.86	20.56	19.08
NIBT / Employees (in thousand of NT dollars)	442.40	413.30	435.41	366.58	435.90
【L】					
Liquidity coverage ratio	126.69	-	-	-	-
Liquidity ratio (monthly average of daily data)	29.57	32.27	32.61	27.41	24.85
Loans / Deposits	71.48	70.21	70.47	76.64	79.02
Time deposits / Deposits	65.14	64.33	66.09	62.98	64.25
NCDs / Time deposits	16.06	16.00	16.75	6.28	5.13
Accumulated gap of assets and liabilities(180 days) / Equity	-169.69	-170.33	-139.75	-135.39	-291.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.18	97.94	95.86	95.07	94.32
Interest rate sensitivity gap/Equity	-88.73	-26.65	-52.28	-53.57	-56.52
【G】					
Deposit growth rate	2.80	11.84	14.35	8.21	14.71
Loan growth rate	4.66	11.42	5.16	4.95	10.06
Investment growth rate	37.80	39.99	2.14	-3.10	4.32
Guarantee growth rate	177.69	105.08	-60.22	44.95	30.08

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： DBS Bank (Taiwan) , Ltd.

Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.39	R 10.15	R 11.02	R 11.96	-
Tier 1 capital / Risk-weighted assets	13.37	R 10.15	R 11.02	R 11.96	-
Common stocks equity / Risk-weighted assets	9.99	R 10.15	11.02	-	-
Liability / Equity (multiple)	10.52	13.35	12.78	10.76	-
Equity / Asset	8.68	6.97	7.26	8.50	-
【A】					
Non-performing loan ratio	0.81	0.77	0.68	0.56	-
Loan loss reserves / NPLs	188.22	172.37	218.99	299.52	-
【E】					
NIBT / Average equity	1.10	1.93	3.04	2.84	-
(NIBT + loan loss provision) / Average equity	4.53	7.01	5.69	3.77	-
NIBT / Average asset	0.09	0.14	0.23	0.26	-
(NIBT + loan loss provision) / Average asset	0.38	0.51	0.44	0.35	-
Net interest revenues / NIBT	1,046.13	773.25	452.67	426.18	-
NIBT / total net revenues	5.30	7.37	12.27	12.26	-
NIBT / Employees (in thousand of NT dollars)	207.49	277.54	456.82	437.59	-
【L】					
Liquidity coverage ratio	130.79	-	-	-	-
Liquidity ratio (monthly average of daily data)	54.16	45.72	51.76	39.22	-
Loans / Deposits	76.98	86.01	88.23	97.93	-
Time deposits / Deposits	55.78	56.12	57.53	64.28	-
NCDs / Time deposits	2.72	1.88	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-110.84	-220.75	-246.06	-258.99	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.48	78.19	67.90	60.00	-
Interest rate sensitivity gap/Equity	-71.55	-129.96	-220.91	-261.01	-
【G】					
Deposit growth rate	10.91	7.99	16.32	-	-
Loan growth rate	-0.76	5.24	4.74	-	-
Investment growth rate	16.22	3.72	46.06	-	-
Guarantee growth rate	31.79	-24.35	26.44	-	-

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2015

Bank's name ： ANZ Bank (Taiwan) Limited Unit：%

Items	31/12/15	31/12/14	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.93	R 10.18	R 10.63	-	-
Tier 1 capital / Risk-weighted assets	11.40	R 9.33	R 9.58	-	-
Common stocks equity / Risk-weighted assets	11.40	R 9.33	9.58	-	-
Liability / Equity (multiple)	12.12	13.45	14.03	-	-
Equity / Asset	7.62	6.92	6.65	-	-
【A】					
Non-performing loan ratio	0.14	0.04	0.06	-	-
Loan loss reserves / NPLs	1,124.43	4,060.61	2,897.65	-	-
【E】					
NIBT / Average equity	6.84	9.57	13.18	-	-
(NIBT + loan loss provision) / Average equity	4.04	10.73	29.43	-	-
NIBT / Average asset	0.58	0.72	0.82	-	-
(NIBT + loan loss provision) / Average asset	0.34	0.81	1.83	-	-
Net interest revenues / NIBT	147.36	121.33	94.62	-	-
NIBT / total net revenues	30.75	34.82	43.60	-	-
NIBT / Employees (in thousand of NT dollars)	1,252.94	1,480.89	1,325.63	-	-
【L】					
Liquidity coverage ratio	169.42	-	-	-	-
Liquidity ratio (monthly average of daily data)	106.37	109.86	88.75	-	-
Loans / Deposits	68.88	90.90	106.70	-	-
Time deposits / Deposits	11.26	7.56	14.67	-	-
NCDs / Time deposits	35.94	22.60	59.25	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-130.37	-59.81	-35.61	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	349.23	305.51	206.28	-	-
Interest rate sensitivity gap/Equity	338.72	236.62	193.20	-	-
【G】					
Deposit growth rate	5.57	22.08	-	-	-
Loan growth rate	-20.01	4.00	-	-	-
Investment growth rate	5.45	-7.83	-	-	-
Guarantee growth rate	-16.97	-9.12	-	-	-