

TABLE 7 (1)

The Main Financial and Performance Ratios

June 30, 2015

The Peer-Group Average

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets					
1.Winsorized mean	12.32	11.85	R 11.98	11.78	R 12.54
2.Arithmetic mean	12.52	12.07	R 12.35	11.83	R 12.54
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	10.00	9.50	9.61	9.31	R 9.78
2.Arithmetic mean	9.87	9.31	9.60	9.14	R 9.49
Common stocks equity / Risk-weighted assets					
1.Winsorized mean	9.65	9.36	9.33	9.21	-
2.Arithmetic mean	9.56	9.17	9.38	9.06	
Liability / Equity (multiple)	13.46	13.82	14.01	14.45	14.32
Equity / Asset	7.05	6.81	6.75	6.52	6.65
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.24	0.27	0.27	0.40	0.38
2.Arithmetic mean	0.26	0.29	0.25	0.39	0.41
Loan loss reserves / NPLs	589.41	506.25	553.76	362.42	373.62
The possible loss of classified assets / reserves	6.99	82.86	9.87	51.08	58.35
【 E 】					
NIBT / Average equity					
1.Winsorized mean	10.82	11.46	10.52	10.22	9.58
2.Arithmetic mean	11.50	13.33	11.62	R 10.29	10.30
(NIBT + loan loss provision) / Average equity	11.79	14.18	12.87	13.19	12.64
NIBT / Average asset					
1.Winsorized mean	0.78	0.84	0.72	0.66	0.62
2.Arithmetic mean	0.78	0.88	0.77	0.67	0.66
(NIBT + loan loss provision) / Average asset	0.85	0.94	0.87	0.88	0.79
Net interest revenues / NIBT	156.22	140.36	167.72	172.01	195.53
NIBT / total net revenues	42.69	44.12	38.81	38.01	34.71
NIBT / Employees (in thousand of NT dollars)	1,925.60	2,049.79	1,772.04	1,628.60	1,457.42
【 L 】					
Liquidity ratio					
(monthly average of daily data)	30.25	28.27	29.34	28.93	28.29
Loans / Deposits	75.70	76.61	76.36	76.63	75.85
Time deposits / Deposits	42.96	45.86	44.15	46.70	49.21
NCDs / Time deposits	1.02	1.10	1.15	1.33	1.46
Accumulated gap of assets and liabilities(180 days) / Equity	-92.94	-83.75	-91.66	-43.23	-51.58
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.29	101.73	102.33	101.80	101.46
Interest rate sensitivity gap/Equity	20.78	12.94	17.55	17.27	12.74
【 G 】					
Deposit growth rate	5.15	5.97	6.81	6.44	3.96
Loan growth rate	3.79	7.49	6.67	6.51	4.03
Investment growth rate	15.33	3.38	10.45	7.66	8.14
Guarantee growth rate	1.63	3.96	-1.34	2.41	2.27

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. "R" represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

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

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital					
/ Risk-weighted assets	25.61	26.59	26.31	26.96	28.84
Tier 1 capital					
/ Risk-weighted assets	24.21	25.17	24.93	25.84	27.45
Common stocks equity / Risk-weighted assets	24.21	25.17	24.93	25.84	-
Liability / Equity (multiple)	4.40	4.28	4.06	4.12	4.15
Equity / Asset	18.51	18.95	19.75	19.53	19.41
【 A 】					
Non-performing loan ratio	0.77	0.02	0.82	0.28	0.12
Loan loss reserves / NPLs	136.72	4,222.73	142.07	327.73	603.54
【 E 】					
NIBT / Average equity	2.14	3.14	2.50	2.22	2.47
(NIBT + loan loss provision)					
/ Average equity	4.62	3.84	3.61	3.48	3.57
NIBT / Average asset	0.41	0.58	0.47	0.43	0.48
(NIBT + loan loss provision)					
/ Average asset	0.89	0.71	0.67	0.67	0.70
Net interest revenues / NIBT	283.41	171.95	229.84	245.39	181.54
NIBT / total net revenues	30.45	47.34	39.10	37.57	40.27
NIBT / Employees					
(in thousand of NT dollars)	1,971.96	2,941.75	2,417.91	2,043.48	2,252.48
【 L 】					
Liquidity ratio					
(monthly average of daily data)	224.96	64.45	544.79	57.10	26.20
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-36.90	7.72	-27.19	-40.90	-15.72
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	135.87	152.95	144.61	144.88	162.14
Interest rate sensitivity gap/Equity	85.00	102.59	85.56	88.02	99.76
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	3.53	7.35	3.03	-0.04	2.49
Investment growth rate	18.83	2.56	-3.50	156.40	6.23
Guarantee growth rate	25.45	17.74	24.69	20.72	23.52

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Bank of Taiwan

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	11.35	11.14	R 11.30	R 10.73	10.92
Tier 1 capital / Risk-weighted assets	8.72	8.68	R 8.76	R 8.93	10.01
Common stocks equity / Risk-weighted assets	8.72	8.68	R 8.76	8.93	-
Liability / Equity (multiple)	16.85	16.47	16.34	16.39	15.35
Equity / Asset	5.60	5.72	5.77	5.75	6.12
【 A 】					
Non-performing loan ratio	0.32	0.43	0.31	0.44	0.52
Loan loss reserves / NPLs	355.96	233.17	361.45	198.02	155.49
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	4.39	4.41	3.76	3.62	3.22
NIBT / Average asset (NIBT + loan loss provision) / Average asset	5.17	6.34	6.49	4.77	4.35
Net interest revenues / NIBT	0.24	0.25	0.21	0.21	0.20
NIBT / total net revenues	0.29	0.36	0.36	0.27	0.27
NIBT / Employees (in thousand of NT dollars)	253.73	259.33	307.16	295.22	307.20
	34.55	31.71	26.12	29.79	27.58
	1,407.70	1,373.47	1,171.27	1,096.34	1,000.50
【 L 】					
Liquidity ratio (monthly average of daily data)	45.75	37.93	39.90	42.81	40.07
Loans / Deposits	61.82	68.11	65.42	66.27	66.56
Time deposits / Deposits	50.74	53.43	51.55	53.24	55.69
NCDs / Time deposits	0.03	0.03	0.03	0.05	0.04
Accumulated gap of assets and liabilities(180 days) / Equity	-307.69	-111.70	-97.25	139.24	167.89
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.21	100.10	97.29	99.62	99.43
Interest rate sensitivity gap/Equity	-23.09	1.17	-33.82	-4.74	-6.84
【 G 】					
Deposit growth rate	8.47	-0.45	4.17	3.48	2.39
Loan growth rate	-1.55	5.44	2.82	2.98	1.08
Investment growth rate	14.30	3.21	5.39	5.54	3.13
Guarantee growth rate	0.15	3.73	0.29	13.33	2.94

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

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

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital					
/ Risk-weighted assets	13.76	12.70	R 13.11	R 13.45	R 13.90
Tier 1 capital					
/ Risk-weighted assets	11.22	10.03	R 10.43	R 10.38	R 9.89
Common stocks equity / Risk-weighted assets	11.22	10.03	R 10.43	10.38	-
Liability / Equity (multiple)	11.47	12.32	11.83	12.87	14.50
Equity / Asset	8.02	7.51	7.79	7.21	6.45
【 A 】					
Non-performing loan ratio	0.11	0.09	0.17	0.12	0.12
Loan loss reserves / NPLs	1,112.54	1,320.53	788.74	974.06	696.10
【 E 】					
NIBT / Average equity	15.05	16.74	14.64	11.94	15.18
(NIBT + loan loss provision)					
/ Average equity	14.24	16.72	16.20	15.14	15.23
NIBT / Average asset	1.19	1.24	1.11	0.82	0.92
(NIBT + loan loss provision)					
/ Average asset	1.12	1.24	1.23	1.04	0.92
Net interest revenues / NIBT	75.36	73.16	82.00	109.56	99.71
NIBT / total net revenues	60.50	60.14	53.18	42.43	52.48
NIBT / Employees					
(in thousand of NT dollars)	3,435.13	3,518.44	3,115.31	2,110.44	2,286.53
【 L 】					
Liquidity ratio					
(monthly average of daily data)	29.21	23.82	26.43	25.89	29.85
Loans / Deposits	79.12	84.02	81.86	82.43	82.80
Time deposits / Deposits	33.18	35.54	32.82	39.63	42.76
NCDs / Time deposits	2.28	6.91	2.31	0.08	0.29
Accumulated gap of assets and liabilities(180 days) / Equity	-14.11	-103.89	-47.98	-45.62	7.41
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	110.62	114.19	114.72	116.73	115.58
Interest rate sensitivity gap/Equity	70.85	101.74	98.95	126.90	148.52
【 G 】					
Deposit growth rate	6.19	5.00	2.15	8.36	5.43
Loan growth rate	-0.06	7.08	1.37	7.73	7.80
Investment growth rate	11.68	-3.21	8.25	-8.37	4.29
Guarantee growth rate	-29.50	-10.86	-14.16	-23.74	-19.38

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Bank of Kaohsiung

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	10.03	9.49	R 9.81	R 9.29	R 9.45
Tier 1 capital / Risk-weighted assets	6.80	6.54	R 6.40	R 6.83	R 7.74
Common stocks equity / Risk-weighted assets	6.80	6.54	R 6.40	6.83	-
Liability / Equity (multiple)	21.42	21.59	22.88	20.81	19.25
Equity / Asset	4.46	4.43	4.19	4.58	4.94
【 A 】					
Non-performing loan ratio	0.46	0.50	0.45	0.60	0.85
Loan loss reserves / NPLs	234.74	178.76	220.64	118.94	96.99
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	6.04	4.49	4.59	4.44	4.01
NIBT / Average asset (NIBT + loan loss provision) / Average asset	10.13	13.15	12.11	9.39	8.89
Net interest revenues / NIBT	0.26	0.20	0.20	0.21	0.19
NIBT / total net revenues	0.43	0.59	0.53	0.44	0.43
NIBT / Employees (in thousand of NT dollars)	358.89	496.69	491.63	484.62	495.99
	20.56	14.82	14.91	16.06	14.21
	732.12	514.35	534.04	491.60	450.11
【 L 】					
Liquidity ratio (monthly average of daily data)	24.65	19.56	24.29	15.90	16.79
Loans / Deposits	77.61	83.38	77.69	89.97	85.79
Time deposits / Deposits	56.87	57.33	57.24	55.48	56.05
NCDs / Time deposits	0.31	0.33	0.30	0.37	2.25
Accumulated gap of assets and liabilities(180 days) / Equity	-24.68	-38.24	-44.08	-59.17	-77.29
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.08	105.32	105.68	108.30	106.82
Interest rate sensitivity gap/Equity	55.66	96.16	108.54	142.62	109.81
【 G 】					
Deposit growth rate	6.35	13.02	19.24	4.86	-2.27
Loan growth rate	-1.05	7.22	2.89	9.88	-2.68
Investment growth rate	62.17	30.93	76.05	0.21	6.47
Guarantee growth rate	30.59	-4.52	33.30	-17.34	11.77

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Land Bank of Taiwan

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	11.37	R 11.06	R 11.06	R 11.30	R 11.35
Tier 1 capital / Risk-weighted assets	7.27	R 6.84	R 6.94	R 6.64	6.54
Common stocks equity / Risk-weighted assets	7.08	R 6.84	R 6.75	6.64	-
Liability / Equity (multiple)	19.06	20.26	19.73	20.04	20.67
Equity / Asset	4.99	4.70	4.83	4.75	4.62
【 A 】					
Non-performing loan ratio	0.20	0.21	0.19	0.27	0.27
Loan loss reserves / NPLs	722.04	656.96	735.30	535.07	509.65
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	10.96	10.87	9.97	9.90	10.06
NIBT / Average asset (NIBT + loan loss provision) / Average asset	11.29	10.99	10.16	11.19	11.47
Net interest revenues / NIBT	0.52	0.49	0.46	0.45	0.44
NIBT / total net revenues	0.53	0.50	0.47	0.51	0.50
NIBT / Employees (in thousand of NT dollars)	183.46	182.40	200.15	205.98	215.43
	47.06	49.49	44.74	42.44	42.50
	2,269.67	2,166.14	2,009.56	1,879.43	1,815.05
【 L 】					
Liquidity ratio (monthly average of daily data)	18.55	18.52	17.85	19.15	18.75
Loans / Deposits	85.22	88.49	89.23	89.01	89.58
Time deposits / Deposits	53.24	56.51	54.51	56.91	59.41
NCDs / Time deposits	0.10	0.16	0.09	0.22	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-337.18	-544.91	-550.52	-354.32	-408.16
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.39	102.18	102.56	101.85	102.28
Interest rate sensitivity gap/Equity	37.16	37.31	41.64	31.41	39.40
【 G 】					
Deposit growth rate	0.83	4.35	3.68	1.62	3.13
Loan growth rate	-3.75	3.39	3.48	0.65	0.15
Investment growth rate	2.11	9.31	-3.66	15.28	21.42
Guarantee growth rate	-8.09	3.02	-4.51	14.01	18.82

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Taiwan Cooperative Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	12.50	12.44	R 12.74	R 12.26	12.63
Tier 1 capital / Risk-weighted assets	8.98	7.62	R 8.19	7.40	7.60
Common stocks equity / Risk-weighted assets	8.98	7.62	8.19	7.40	-
Liability / Equity (multiple)	16.39	19.59	18.36	19.93	20.26
Equity / Asset	5.75	4.86	5.16	4.78	4.70
【 A 】					
Non-performing loan ratio	0.37	0.52	0.38	0.65	0.72
Loan loss reserves / NPLs	293.81	216.17	309.96	165.54	143.61
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	8.10	8.60	8.11	7.02	7.42
NIBT / Average asset (NIBT + loan loss provision) / Average asset	9.83	12.97	12.75	10.38	11.04
Net interest revenues / NIBT	0.44	0.41	0.39	0.32	0.31
NIBT / total net revenues	0.53	0.61	0.61	0.48	0.47
NIBT / Employees (in thousand of NT dollars)	221.71	222.17	237.67	271.43	284.07
	34.42	32.20	29.43	28.24	26.94
	1,602.06	1,441.70	1,374.60	1,101.28	1,029.48
【 L 】					
Liquidity ratio (monthly average of daily data)	24.71	20.89	20.44	20.83	22.18
Loans / Deposits	78.38	79.08	77.59	81.31	81.56
Time deposits / Deposits	40.67	43.31	41.14	44.12	47.30
NCDs / Time deposits	0.16	0.20	0.21	0.21	0.21
Accumulated gap of assets and liabilities(180 days) / Equity	-58.56	-88.70	-81.26	-15.99	-109.69
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.44	100.90	101.45	105.18	104.55
Interest rate sensitivity gap/Equity	56.50	13.98	21.11	81.53	74.18
【 G 】					
Deposit growth rate	0.82	5.90	2.44	2.72	2.92
Loan growth rate	-0.19	4.74	-2.30	2.11	-3.93
Investment growth rate	5.03	0.94	-1.29	5.88	36.82
Guarantee growth rate	-12.68	-1.85	-8.92	-2.04	-3.45

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : First Commercial Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	12.27	10.88	11.50	10.90	R 11.51
Tier 1 capital / Risk-weighted assets	9.45	8.64	9.02	8.31	R 8.41
Common stocks equity / Risk-weighted assets	9.45	8.64	9.02	8.31	-
Liability / Equity (multiple)	14.07	15.18	13.89	15.66	15.35
Equity / Asset	6.64	6.18	6.72	6.00	6.12
【 A 】					
Non-performing loan ratio	0.18	0.24	0.20	0.47	0.44
Loan loss reserves / NPLs	767.65	521.75	680.75	261.70	248.94
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	12.53	13.22	11.69	10.08	10.16
NIBT / Average asset (NIBT + loan loss provision) / Average asset	13.86	17.16	16.01	15.44	14.92
Net interest revenues / NIBT	0.83	0.77	0.70	0.59	0.60
NIBT / total net revenues	0.91	1.00	0.96	0.91	0.88
NIBT / Employees (in thousand of NT dollars)	143.65	152.51	171.09	197.51	188.67
	51.82	47.76	42.30	38.43	36.12
	2,577.09	2,426.41	2,177.05	1,746.91	1,709.24
【 L 】					
Liquidity ratio (monthly average of daily data)	27.00	23.03	25.88	24.81	20.54
Loans / Deposits	78.55	83.48	83.03	83.50	89.49
Time deposits / Deposits	26.26	27.57	26.48	28.46	30.56
NCDs / Time deposits	1.58	2.35	2.05	2.44	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	-84.26	-138.76	-88.26	130.89	82.12
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.10	106.35	105.76	106.15	110.12
Interest rate sensitivity gap/Equity	64.66	63.66	53.27	64.86	105.94
【 G 】					
Deposit growth rate	3.44	7.43	5.32	6.87	0.62
Loan growth rate	-2.71	1.50	4.67	-0.36	6.21
Investment growth rate	9.08	22.03	1.31	33.90	3.70
Guarantee growth rate	11.56	2.16	2.59	5.39	6.94

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

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

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	12.37	12.20	R 12.84	R 12.63	12.94
Tier 1 capital / Risk-weighted assets	9.00	8.84	8.98	R 8.99	R 9.31
Common stocks equity / Risk-weighted assets	8.82	8.84	8.98	8.97	-
Liability / Equity (multiple)	15.08	15.07	14.84	15.23	15.10
Equity / Asset	6.22	6.22	6.31	6.16	6.21
【 A 】					
Non-performing loan ratio	0.21	0.31	0.19	0.42	0.44
Loan loss reserves / NPLs	528.78	404.27	585.75	292.33	218.11
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	11.87	10.26	10.93	8.89	8.62
NIBT / Average asset (NIBT + loan loss provision) / Average asset	12.69	13.46	13.11	13.20	13.46
Net interest revenues / NIBT	0.72	0.60	0.64	0.52	0.49
NIBT / total net revenues	0.77	0.78	0.77	0.76	0.76
NIBT / Employees (in thousand of NT dollars)	153.53	176.29	170.07	203.81	210.21
	49.25	41.48	43.59	36.15	32.56
	2,398.86	1,947.76	2,109.94	1,568.74	1,427.42
【 L 】					
Liquidity ratio (monthly average of daily data)	20.73	21.29	19.96	21.99	19.78
Loans / Deposits	79.72	79.91	81.53	81.64	83.07
Time deposits / Deposits	28.57	29.28	28.34	29.68	31.09
NCDs / Time deposits	0.87	0.62	1.04	0.70	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	85.84	-79.35	-71.56	-9.09	-14.65
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.50	97.19	98.08	98.47	99.68
Interest rate sensitivity gap/Equity	-17.82	-32.63	-22.11	-18.03	-3.87
【 G 】					
Deposit growth rate	4.11	5.15	5.18	4.48	3.01
Loan growth rate	3.76	2.92	4.98	2.62	5.00
Investment growth rate	4.80	-3.01	-5.35	11.74	1.86
Guarantee growth rate	-8.17	4.26	2.30	-1.26	-9.18

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Chang Hwa Commercial Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	11.34	11.26	11.41	11.11	R 11.52
Tier 1 capital / Risk-weighted assets	8.50	8.42	8.40	8.82	R 8.87
Common stocks equity / Risk-weighted assets	8.31	8.17	8.17	8.51	-
Liability / Equity (multiple)	14.09	14.71	14.44	14.24	14.72
Equity / Asset	6.63	6.37	6.48	6.56	6.36
【 A 】					
Non-performing loan ratio	0.22	0.22	0.22	0.32	0.33
Loan loss reserves / NPLs	509.59	505.08	517.31	367.52	359.83
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	11.64	12.61	11.02	9.77	10.17
NIBT / Average asset (NIBT + loan loss provision) / Average asset	12.40	12.75	12.17	11.86	11.61
Net interest revenues / NIBT	0.72	0.79	0.69	0.63	0.63
NIBT / total net revenues	0.77	0.80	0.76	0.77	0.72
NIBT / Employees (in thousand of NT dollars)	142.50	129.35	154.17	158.23	153.90
	51.46	56.08	46.97	44.95	40.89
	2,174.26	2,221.49	1,913.51	1,643.27	1,576.66
【 L 】					
Liquidity ratio (monthly average of daily data)	17.13	17.33	17.34	21.63	18.48
Loans / Deposits	87.48	86.69	87.49	83.95	86.43
Time deposits / Deposits	31.78	33.28	32.03	34.47	37.69
NCDs / Time deposits	1.59	1.55	1.70	1.31	2.01
Accumulated gap of assets and liabilities(180 days) / Equity	-134.42	-144.20	-86.93	49.85	-77.92
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.15	105.03	105.10	106.58	104.52
Interest rate sensitivity gap/Equity	76.46	49.62	49.75	65.53	48.18
【 G 】					
Deposit growth rate	6.33	4.66	5.82	4.33	2.17
Loan growth rate	7.22	4.00	10.17	1.20	0.42
Investment growth rate	14.30	-6.21	-16.86	19.03	1.23
Guarantee growth rate	15.11	3.40	9.63	-2.96	-2.81

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Mega International Commercial Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital					
/ Risk-weighted assets	12.01	11.88	R 11.76	R 11.07	R 11.77
Tier 1 capital					
/ Risk-weighted assets	9.96	9.49	9.75	R 9.33	R 9.57
Common stocks equity / Risk-weighted assets	9.96	9.49	9.75	9.33	-
Liability / Equity (multiple)	11.61	12.23	12.54	12.99	12.40
Equity / Asset	7.93	7.56	7.39	7.15	7.46
【 A 】					
Non-performing loan ratio	0.08	0.09	0.06	0.16	0.17
Loan loss reserves / NPLs	1,467.51	1,334.17	1,985.71	794.14	641.29
【 E 】					
NIBT / Average equity	15.34	15.72	14.53	12.07	13.14
(NIBT + loan loss provision)					
/ Average equity	13.83	14.54	15.11	15.60	14.34
NIBT / Average asset	1.07	1.15	1.03	0.86	0.96
(NIBT + loan loss provision)					
/ Average asset	0.97	1.06	1.07	1.11	1.05
Net interest revenues / NIBT	103.48	105.06	114.87	134.65	121.27
NIBT / total net revenues	69.60	62.91	59.64	48.62	52.76
NIBT / Employees					
(in thousand of NT dollars)	6,199.19	6,062.83	5,553.59	4,076.57	4,253.39
【 L 】					
Liquidity ratio					
(monthly average of daily data)	20.64	22.86	21.53	21.94	20.57
Loans / Deposits	81.50	87.52	85.81	86.38	88.70
Time deposits / Deposits	28.58	29.95	27.81	30.09	30.75
NCDs / Time deposits	0.29	0.35	0.34	0.32	0.33
Accumulated gap of assets and liabilities(180 days) / Equity	-105.00	-60.00	-102.62	-26.99	-16.29
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	111.90	115.80	114.43	112.56	112.62
Interest rate sensitivity gap/Equity	62.19	86.67	75.91	71.99	71.76
【 G 】					
Deposit growth rate	12.48	7.17	5.35	13.50	7.76
Loan growth rate	4.73	6.84	4.65	10.41	2.99
Investment growth rate	5.10	2.14	-4.17	20.64	32.20
Guarantee growth rate	-6.32	-4.54	-4.15	-2.02	-2.59

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Cathay United Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	15.90	13.94	16.19	13.46	12.38
Tier 1 capital / Risk-weighted assets	11.60	9.81	11.51	10.12	9.03
Common stocks equity / Risk-weighted assets	10.17	9.81	10.07	10.12	-
Liability / Equity (multiple)	14.70	14.20	14.31	14.31	16.36
Equity / Asset	6.37	6.58	6.53	6.53	5.76
【 A 】					
Non-performing loan ratio	0.16	0.18	0.29	0.29	0.34
Loan loss reserves / NPLs	901.11	729.83	539.33	477.46	386.43
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	17.97	18.32	15.12	14.55	14.72
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.13	1.19	0.98	0.87	0.83
Net interest revenues / NIBT	100.94	100.07	120.98	127.96	139.51
NIBT / total net revenues	52.98	54.09	45.45	44.67	43.10
NIBT / Employees (in thousand of NT dollars)	2,970.97	2,974.74	2,435.09	2,049.51	2,143.47
【 L 】					
Liquidity ratio (monthly average of daily data)	39.27	33.11	38.97	34.52	36.39
Loans / Deposits	62.91	67.16	64.35	63.61	64.87
Time deposits / Deposits	31.45	31.66	31.13	32.57	37.09
NCDs / Time deposits	0.84	1.10	0.99	1.21	1.23
Accumulated gap of assets and liabilities(180 days) / Equity	137.18	164.41	45.36	215.34	154.92
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.50	101.56	106.18	101.95	96.74
Interest rate sensitivity gap/Equity	105.19	15.75	60.65	20.35	-41.28
【 G 】					
Deposit growth rate	7.70	4.97	7.21	4.99	3.42
Loan growth rate	0.80	11.15	8.38	2.87	0.60
Investment growth rate	30.49	-8.16	13.40	-3.09	10.59
Guarantee growth rate	16.09	-4.85	7.42	-6.72	-8.78

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Citibank Taiwan Limited

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	14.46	16.62	16.93	R 18.09	R 19.85
Tier 1 capital / Risk-weighted assets	11.81	13.30	13.78	R 14.43	R 15.50
Common stocks equity / Risk-weighted assets	11.81	13.30	13.78	14.43	-
Liability / Equity (multiple)	7.36	6.71	6.62	6.76	7.32
Equity / Asset	11.96	12.97	13.12	12.89	12.02
【 A 】					
Non-performing loan ratio	0.26	0.29	0.30	0.32	0.44
Loan loss reserves / NPLs	558.05	478.58	457.01	384.61	359.53
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	8.56	10.77	10.67	12.23	16.83
NIBT / Average asset (NIBT + loan loss provision) / Average asset	10.70	12.55	12.06	13.24	17.44
Net interest revenues / NIBT	1.05	1.44	1.38	1.49	1.89
NIBT / total net revenues	1.31	1.68	1.56	1.61	1.96
NIBT / Employees	131.93	103.51	106.03	94.52	95.00
(in thousand of NT dollars)	31.51	39.42	38.41	44.72	48.78
	1,902.87	2,381.28	2,280.83	2,559.12	3,402.14
【 L 】					
Liquidity ratio (monthly average of daily data)	61.18	68.34	72.59	71.24	60.91
Loans / Deposits	48.48	46.33	44.94	44.70	35.54
Time deposits / Deposits	13.76	14.55	13.98	13.76	14.20
NCDs / Time deposits	0.07	0.14	0.10	0.17	0.19
Accumulated gap of assets and liabilities(180 days) / Equity	44.18	-17.31	8.31	-27.66	-48.46
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.48	109.55	113.92	111.79	106.13
Interest rate sensitivity gap/Equity	-11.93	23.12	32.56	27.49	14.65
【 G 】					
Deposit growth rate	6.14	-6.45	5.93	-1.29	1.68
Loan growth rate	11.05	14.47	6.51	24.14	-10.79
Investment growth rate	1.11	-6.56	-6.29	10.85	40.40
Guarantee growth rate	-1.07	-30.43	-22.91	-8.29	-19.68

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

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

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital					
/ Risk-weighted assets	13.21	12.73	R 13.10	R 12.05	R 14.33
Tier 1 capital					
/ Risk-weighted assets	11.93	11.62	R 11.98	11.71	R 12.95
Common stocks equity / Risk-weighted assets	11.93	11.62	R 11.98	11.71	-
Liability / Equity (multiple)	8.29	8.63	8.17	8.63	8.75
Equity / Asset	10.77	10.38	10.90	10.38	10.25
【 A 】					
Non-performing loan ratio	0.25	0.21	0.16	0.34	0.22
Loan loss reserves / NPLs	614.13	706.92	933.23	419.10	759.10
【 E 】					
NIBT / Average equity	12.90	12.49	12.68	12.36	12.46
(NIBT + loan loss provision)					
/ Average equity	13.46	13.08	13.48	13.00	13.04
NIBT / Average asset	1.37	1.36	1.38	1.36	1.32
(NIBT + loan loss provision)					
/ Average asset	1.43	1.42	1.46	1.43	1.38
Net interest revenues / NIBT	75.06	79.80	82.13	76.93	80.00
NIBT / total net revenues	66.92	66.89	65.41	65.49	65.68
NIBT / Employees					
(in thousand of NT dollars)	5,636.66	5,270.34	5,263.70	4,787.49	4,537.42
【 L 】					
Liquidity ratio					
(monthly average of daily data)	34.36	35.31	33.38	35.83	37.53
Loans / Deposits	75.11	76.81	75.35	72.88	69.32
Time deposits / Deposits	41.88	44.26	42.31	46.22	46.21
NCDs / Time deposits	4.26	0.83	5.18	1.15	1.58
Accumulated gap of assets and liabilities(180 days) / Equity	-102.50	-116.44	-84.13	-28.04	2.23
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	114.46	107.37	108.00	104.22	107.55
Interest rate sensitivity gap/Equity	70.11	39.09	39.58	23.31	40.90
【 G 】					
Deposit growth rate	3.38	3.99	3.89	11.75	6.10
Loan growth rate	1.16	12.14	7.47	17.50	8.11
Investment growth rate	4.74	7.33	1.34	7.22	-8.09
Guarantee growth rate	0.39	7.07	9.41	-4.69	1.38

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Union Bank of Taiwan

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital					
/ Risk-weighted assets	12.51	12.80	R 13.20	R 13.92	R 12.51
Tier 1 capital					
/ Risk-weighted assets	9.65	10.38	R 10.60	R 10.87	R 10.28
Common stocks equity / Risk-weighted assets	9.65	10.38	R 10.60	10.87	-
Liability / Equity (multiple)	14.28	14.36	14.02	14.35	15.86
Equity / Asset	6.55	6.51	6.66	6.51	5.93
【 A 】					
Non-performing loan ratio	0.07	0.08	0.09	0.29	0.23
Loan loss reserves / NPLs	1,360.32	1,272.06	1,104.93	374.48	466.67
【 E 】					
NIBT / Average equity	9.92	12.70	12.17	12.59	13.28
(NIBT + loan loss provision)					
/ Average equity	10.83	13.42	12.46	14.88	15.01
NIBT / Average asset	0.66	0.81	0.79	0.78	0.76
(NIBT + loan loss provision)					
/ Average asset	0.72	0.86	0.81	0.92	0.86
Net interest revenues / NIBT	184.43	156.09	158.39	173.43	186.21
NIBT / total net revenues	38.38	44.43	42.22	39.65	35.51
NIBT / Employees					
(in thousand of NT dollars)	950.19	1,140.50	1,098.63	1,032.01	956.35
【 L 】					
Liquidity ratio					
(monthly average of daily data)	23.38	23.95	23.38	23.86	29.02
Loans / Deposits	66.09	65.87	64.98	62.90	59.65
Time deposits / Deposits	51.12	50.16	49.57	49.93	50.79
NCDs / Time deposits	0.12	0.24	0.38	0.17	0.46
Accumulated gap of assets and liabilities(180 days) / Equity	-65.60	91.10	-51.72	157.35	116.44
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	96.28	97.22	95.20	97.28	94.39
Interest rate sensitivity gap/Equity	-43.02	-32.83	-55.25	-31.71	-73.90
【 G 】					
Deposit growth rate	8.97	7.50	8.58	8.24	4.53
Loan growth rate	8.63	10.60	11.83	14.02	5.95
Investment growth rate	14.83	10.47	12.64	7.05	2.76
Guarantee growth rate	18.36	51.25	23.49	10.56	1.00

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Far Eastern International Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	12.40	12.16	R 12.91	12.46	R 12.47
Tier 1 capital / Risk-weighted assets	9.27	8.87	R 9.14	8.25	R 8.63
Common stocks equity / Risk-weighted assets	9.27	8.87	R 9.14	8.25	-
Liability / Equity (multiple)	13.54	13.68	13.43	16.13	16.46
Equity / Asset	6.88	6.81	6.93	5.84	5.73
【 A 】					
Non-performing loan ratio	0.26	0.31	0.39	0.37	0.46
Loan loss reserves / NPLs	501.25	430.21	372.01	391.46	271.98
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	12.34	13.47	12.30	12.74	11.52
NIBT / Average asset (NIBT + loan loss provision) / Average asset	11.53	13.23	14.30	13.12	13.91
Net interest revenues / NIBT	0.88	0.90	0.84	0.73	0.63
NIBT / total net revenues	0.82	0.89	0.98	0.75	0.76
NIBT / Employees (in thousand of NT dollars)	122.15	112.92	126.39	138.85	139.29
	44.31	43.93	40.25	38.26	30.81
	1,884.35	1,821.85	1,681.96	1,418.38	1,147.96
【 L 】					
Liquidity ratio (monthly average of daily data)	30.62	29.97	31.10	33.29	31.10
Loans / Deposits	78.08	82.54	76.45	74.45	72.32
Time deposits / Deposits	59.90	64.75	62.12	65.00	68.03
NCDs / Time deposits	5.83	6.49	8.57	9.67	8.91
Accumulated gap of assets and liabilities(180 days) / Equity	-237.18	-175.81	-242.98	-135.25	-127.88
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	115.21	111.68	110.61	110.62	106.35
Interest rate sensitivity gap/Equity	144.18	120.25	103.69	128.09	82.79
【 G 】					
Deposit growth rate	7.66	2.01	6.43	1.61	7.12
Loan growth rate	1.66	4.11	9.15	4.57	3.49
Investment growth rate	32.67	5.54	17.25	19.67	-6.06
Guarantee growth rate	-8.41	28.82	17.09	6.32	29.55

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Yuanta Commercial Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	11.39	11.52	12.71	12.79	R 14.45
Tier 1 capital / Risk-weighted assets	8.39	9.47	9.13	10.12	R 10.79
Common stocks equity / Risk-weighted assets	8.39	9.47	9.13	10.12	-
Liability / Equity (multiple)	14.55	12.35	12.68	11.96	11.47
Equity / Asset	6.43	7.49	7.31	7.72	8.02
【 A 】					
Non-performing loan ratio	0.20	0.22	0.19	0.31	0.19
Loan loss reserves / NPLs	610.38	574.68	658.87	404.81	673.77
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	11.19	10.82	10.28	7.49	6.68
NIBT / Average asset (NIBT + loan loss provision) / Average asset	12.26	13.19	12.50	10.22	10.12
Net interest revenues / NIBT	0.79	0.81	0.76	0.58	0.44
NIBT / total net revenues	0.86	0.99	0.92	0.79	0.66
NIBT / Employees (in thousand of NT dollars)	125.13	132.98	138.62	179.62	254.49
	47.96	45.40	44.38	36.46	30.21
	2,157.21	2,154.36	1,913.54	1,479.34	926.64
【 L 】					
Liquidity ratio (monthly average of daily data)	30.44	29.04	29.00	31.88	29.56
Loans / Deposits	74.31	76.22	77.18	80.27	82.90
Time deposits / Deposits	37.81	42.09	39.32	40.38	41.69
NCDs / Time deposits	11.97	19.42	15.16	16.88	16.79
Accumulated gap of assets and liabilities(180 days) / Equity	57.15	39.91	20.90	54.23	27.49
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.45	93.04	91.77	96.44	99.24
Interest rate sensitivity gap/Equity	-64.31	-67.78	-77.28	-32.96	-6.80
【 G 】					
Deposit growth rate	16.45	15.39	16.71	9.34	3.72
Loan growth rate	13.40	9.08	12.05	5.69	7.73
Investment growth rate	93.93	2.59	43.49	7.16	185.72
Guarantee growth rate	1.02	0.41	0.60	3.35	-15.69

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Bank SinoPac Company Limited

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	12.18	11.07	11.65	10.64	12.79
Tier 1 capital / Risk-weighted assets	10.05	8.67	9.31	8.33	8.86
Common stocks equity / Risk-weighted assets	10.05	8.67	9.31	8.33	-
Liability / Equity (multiple)	12.42	13.71	13.12	14.28	14.70
Equity / Asset	7.45	6.80	7.08	6.54	6.37
【 A 】					
Non-performing loan ratio	0.22	0.37	0.24	0.37	0.30
Loan loss reserves / NPLs	671.29	376.85	669.71	289.53	336.68
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	11.95	17.35	13.29	12.44	12.04
NIBT / Average asset (NIBT + loan loss provision) / Average asset	10.56	22.45	16.98	15.38	13.25
Net interest revenues / NIBT	0.85	1.12	0.89	0.79	0.74
NIBT / total net revenues	0.76	1.45	1.14	0.97	0.82
NIBT / Employees (in thousand of NT dollars)	117.55	94.51	120.28	130.33	144.06
	52.13	46.30	42.87	42.16	42.97
	2,271.48	2,966.02	2,315.42	1,945.41	1,841.52
【 L 】					
Liquidity ratio (monthly average of daily data)	32.10	30.36	32.33	31.47	33.57
Loans / Deposits	72.65	71.12	70.54	73.61	74.55
Time deposits / Deposits	38.27	41.54	37.89	42.64	49.63
NCDs / Time deposits	0.21	1.92	0.23	3.79	5.70
Accumulated gap of assets and liabilities(180 days) / Equity	-53.33	-71.43	-68.91	28.37	22.34
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.14	100.74	102.73	102.61	102.06
Interest rate sensitivity gap/Equity	24.61	6.21	21.91	24.74	21.79
【 G 】					
Deposit growth rate	1.42	3.56	2.74	5.66	4.69
Loan growth rate	3.12	-0.08	-2.02	4.30	5.38
Investment growth rate	13.34	-14.87	-2.32	1.47	-0.03
Guarantee growth rate	-10.05	2.86	-2.87	-11.40	59.11

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

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

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	12.95	13.15	R 12.72	R 12.27	R 13.21
Tier 1 capital / Risk-weighted assets	9.33	9.48	R 9.34	8.48	R 9.05
Common stocks equity / Risk-weighted assets	9.27	9.48	R 9.34	8.48	-
Liability / Equity (multiple)	14.07	14.05	13.75	15.45	15.40
Equity / Asset	6.63	6.65	6.78	6.08	6.10
【 A 】					
Non-performing loan ratio	0.21	0.15	0.18	0.20	0.17
Loan loss reserves / NPLs	575.24	698.53	598.95	532.66	659.14
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	13.60	14.15	12.56	13.47	12.33
NIBT / Average asset (NIBT + loan loss provision) / Average asset	17.69	16.37	15.46	15.92	15.55
Net interest revenues / NIBT	0.91	0.87	0.81	0.81	0.72
NIBT / total net revenues	1.18	1.00	0.99	0.95	0.91
NIBT / Employees (in thousand of NT dollars)	109.78	110.50	123.34	120.19	165.52
	40.87	43.10	39.73	41.06	35.39
	2,027.29	1,936.84	1,767.23	1,658.71	1,454.45
【 L 】					
Liquidity ratio (monthly average of daily data)	26.24	27.62	23.81	26.27	29.13
Loans / Deposits	71.20	73.06	73.15	72.12	71.83
Time deposits / Deposits	31.41	34.64	32.90	35.36	39.61
NCDs / Time deposits	0.29	0.29	0.40	0.41	0.48
Accumulated gap of assets and liabilities(180 days) / Equity	122.69	38.49	27.67	53.41	74.85
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.18	101.30	101.79	101.72	104.17
Interest rate sensitivity gap/Equity	31.30	12.91	17.58	19.71	49.86
【 G 】					
Deposit growth rate	14.48	13.03	10.88	11.72	6.96
Loan growth rate	11.42	11.03	12.54	11.76	12.21
Investment growth rate	12.69	6.84	2.18	4.33	-1.93
Guarantee growth rate	-6.00	1.38	10.41	27.75	-4.68

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : KGI Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	15.11	12.05	12.86	13.57	R 14.78
Tier 1 capital / Risk-weighted assets	15.11	12.05	12.86	13.57	R 14.78
Common stocks equity / Risk-weighted assets	15.11	12.05	12.86	13.57	-
Liability / Equity (multiple)	8.62	8.46	7.83	8.20	9.07
Equity / Asset	10.39	10.57	11.32	10.87	9.93
【 A 】					
Non-performing loan ratio	0.33	0.43	0.43	0.52	0.77
Loan loss reserves / NPLs	402.32	310.96	316.98	259.27	179.82
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	14.09	17.78	15.26	23.86	27.24
NIBT / Average asset (NIBT + loan loss provision) / Average asset	10.96	13.71	11.41	16.10	18.84
Net interest revenues / NIBT	1.56	1.92	1.63	2.36	2.47
NIBT / total net revenues	1.21	1.48	1.22	1.59	1.71
NIBT / Employees (in thousand of NT dollars)	124.47	137.83	165.06	121.82	115.10
	58.56	55.65	44.08	61.66	66.65
	2,230.14	2,123.58	1,858.73	2,425.32	2,041.37
【 L 】					
Liquidity ratio (monthly average of daily data)	48.48	22.80	19.69	26.35	23.29
Loans / Deposits	62.95	71.01	73.29	70.74	67.97
Time deposits / Deposits	47.38	57.41	53.72	61.50	65.30
NCDs / Time deposits	0.06	0.02	0.08	0.06	0.68
Accumulated gap of assets and liabilities(180 days) / Equity	-140.28	-221.28	-152.17	-96.02	-96.82
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.66	98.78	98.77	96.19	91.87
Interest rate sensitivity gap/Equity	10.97	-8.19	-7.52	-25.64	-63.33
【 G 】					
Deposit growth rate	150.43	2.17	-2.53	11.45	12.01
Loan growth rate	122.00	4.77	0.97	15.80	4.78
Investment growth rate	294.32	-5.82	-3.31	-6.64	9.37
Guarantee growth rate	635.26	115.30	-40.04	313.78	-9.11

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Taishin International Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	12.04	11.01	11.01	10.94	R 13.19
Tier 1 capital / Risk-weighted assets	8.83	8.39	R 8.61	8.31	8.44
Common stocks equity / Risk-weighted assets	8.22	7.70	7.97	8.16	-
Liability / Equity (multiple)	16.38	15.78	15.90	14.65	15.34
Equity / Asset	5.75	5.96	5.92	6.39	6.12
【 A 】					
Non-performing loan ratio	0.15	0.14	0.14	0.15	0.14
Loan loss reserves / NPLs	918.39	924.84	976.96	827.55	866.48
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	18.19	20.64	18.66	20.10	15.95
NIBT / Average asset (NIBT + loan loss provision) / Average asset	20.89	23.67	21.74	23.25	19.30
Net interest revenues / NIBT	1.04	1.27	1.12	1.24	0.96
NIBT / total net revenues	1.19	1.46	1.30	1.44	1.16
NIBT / Employees	110.91	96.91	108.45	100.18	133.96
(in thousand of NT dollars)	47.49	51.63	47.76	48.62	43.39
	2,319.99	2,490.34	2,214.74	2,227.41	1,671.30
【 L 】					
Liquidity ratio (monthly average of daily data)	23.73	22.01	21.95	24.74	24.37
Loans / Deposits	81.98	81.73	81.36	78.29	77.85
Time deposits / Deposits	43.28	45.00	45.46	47.22	50.36
NCDs / Time deposits	0.38	0.32	0.33	0.04	0.19
Accumulated gap of assets and liabilities(180 days) / Equity	-76.41	-53.32	-71.42	-104.83	-60.54
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	121.41	121.11	119.29	120.36	123.24
Interest rate sensitivity gap/Equity	226.86	215.74	210.26	195.73	210.77
【 G 】					
Deposit growth rate	9.11	8.18	10.67	6.53	9.34
Loan growth rate	9.04	13.45	14.64	6.90	9.61
Investment growth rate	15.68	30.38	18.05	-2.56	9.18
Guarantee growth rate	12.60	-6.57	-15.02	45.04	-31.93

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Ta Chong Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital					
/ Risk-weighted assets	13.08	11.58	R 11.62	11.52	12.13
Tier 1 capital					
/ Risk-weighted assets	9.74	9.02	R 8.93	R 9.33	R 9.23
Common stocks equity / Risk-weighted assets	8.70	7.81	R 7.79	7.85	-
Liability / Equity (multiple)	11.94	13.51	14.31	14.29	15.34
Equity / Asset	7.73	6.89	6.53	6.54	6.12
【 A 】					
Non-performing loan ratio	0.09	0.10	0.08	0.11	0.21
Loan loss reserves / NPLs	1,866.54	1,673.78	2,102.25	1,415.02	639.66
【 E 】					
NIBT / Average equity	10.91	11.08	9.95	10.62	7.57
(NIBT + loan loss provision)					
/ Average equity	11.07	13.30	11.84	13.18	10.94
NIBT / Average asset	0.78	0.73	0.66	0.66	0.43
(NIBT + loan loss provision)					
/ Average asset	0.79	0.87	0.79	0.82	0.63
Net interest revenues / NIBT	148.36	146.13	167.03	155.06	247.67
NIBT / total net revenues	37.79	35.62	33.31	33.06	24.36
NIBT / Employees					
(in thousand of NT dollars)	1,348.05	1,301.81	1,156.96	1,134.14	753.15
【 L 】					
Liquidity ratio					
(monthly average of daily data)	29.24	26.96	25.82	32.11	29.72
Loans / Deposits	80.56	80.93	82.63	75.97	78.25
Time deposits / Deposits	49.88	55.44	53.88	53.77	57.43
NCDs / Time deposits	2.37	1.52	1.91	1.74	3.14
Accumulated gap of assets and liabilities(180 days) / Equity	-59.86	-189.47	-133.00	17.95	-143.59
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	109.44	97.98	103.41	100.71	100.97
Interest rate sensitivity gap/Equity	72.83	-19.60	30.59	7.09	10.90
【 G 】					
Deposit growth rate	-1.30	-0.12	0.71	-0.64	-2.35
Loan growth rate	-2.37	2.16	8.93	-4.93	-0.80
Investment growth rate	-7.71	-2.90	-6.12	-0.20	-7.22
Guarantee growth rate	17.56	1.49	-13.40	-1.26	-29.33

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Jih Sun International Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	12.79	11.59	R 11.13	12.61	13.47
Tier 1 capital / Risk-weighted assets	10.60	10.64	10.26	11.13	11.58
Common stocks equity / Risk-weighted assets	10.60	10.64	10.26	11.13	-
Liability / Equity (multiple)	10.94	10.86	10.66	10.59	10.77
Equity / Asset	8.37	8.43	8.58	8.63	8.50
【 A 】					
Non-performing loan ratio	0.10	0.18	0.08	0.55	0.41
Loan loss reserves / NPLs	1,156.43	655.20	1,342.37	209.96	288.52
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	6.90	8.06	7.07	7.49	7.66
NIBT / Average asset (NIBT + loan loss provision) / Average asset	7.35	7.94	7.34	9.78	9.36
Net interest revenues / NIBT	0.56	0.67	0.58	0.63	0.63
NIBT / total net revenues	0.60	0.66	0.60	0.83	0.77
NIBT / Employees (in thousand of NT dollars)	176.96	158.50	181.77	157.48	183.04
	33.28	38.13	33.11	32.92	29.30
	879.04	1,026.45	853.86	895.65	864.16
【 L 】					
Liquidity ratio (monthly average of daily data)	29.34	27.10	25.40	26.75	29.50
Loans / Deposits	75.49	77.67	79.09	81.98	77.96
Time deposits / Deposits	41.63	39.90	38.64	42.01	41.51
NCDs / Time deposits	3.60	2.69	2.27	6.66	2.96
Accumulated gap of assets and liabilities(180 days) / Equity	-31.06	-28.43	4.62	-17.55	-84.19
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.30	94.14	98.84	92.29	88.26
Interest rate sensitivity gap/Equity	-40.64	-51.64	-9.74	-67.61	-105.23
【 G 】					
Deposit growth rate	3.04	5.62	5.90	0.80	0.33
Loan growth rate	0.10	6.21	2.10	6.00	0.48
Investment growth rate	85.32	-32.25	46.57	-23.70	12.20
Guarantee growth rate	-34.98	36.90	22.37	-18.03	-31.96

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : EnTie Commercial Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	12.30	12.25	12.49	12.10	12.83
Tier 1 capital / Risk-weighted assets	10.76	9.95	10.96	9.83	9.86
Common stocks equity / Risk-weighted assets	10.10	9.22	10.21	9.00	-
Liability / Equity (multiple)	10.56	12.54	10.98	12.96	14.22
Equity / Asset	8.65	7.39	8.35	7.16	6.57
【 A 】					
Non-performing loan ratio	0.93	0.52	0.38	0.76	0.51
Loan loss reserves / NPLs	127.37	228.54	323.60	146.26	203.98
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	11.92	14.31	13.80	13.42	19.48
NIBT / Average asset (NIBT + loan loss provision) / Average asset	13.75	14.23	14.41	14.12	22.13
Net interest revenues / NIBT	1.03	1.03	1.03	0.85	1.17
NIBT / total net revenues	1.19	1.03	1.08	0.89	1.33
NIBT / Employees (in thousand of NT dollars)	115.99	98.95	105.81	119.92	82.55
	46.12	55.05	52.04	51.07	51.17
	1,905.82	2,147.52	2,028.37	1,900.91	2,410.87
【 L 】					
Liquidity ratio (monthly average of daily data)	37.63	41.44	37.77	46.59	42.46
Loans / Deposits	73.65	69.89	72.62	67.03	67.61
Time deposits / Deposits	58.44	64.60	59.39	66.05	70.42
NCDs / Time deposits	2.94	8.59	3.36	10.72	14.10
Accumulated gap of assets and liabilities(180 days) / Equity	-88.24	-84.73	-19.61	-182.71	-126.79
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.81	102.20	107.05	98.06	97.80
Interest rate sensitivity gap/Equity	21.10	20.13	55.62	-18.68	-24.07
【 G 】					
Deposit growth rate	-5.86	-13.34	-5.01	-6.18	-0.62
Loan growth rate	-0.70	-8.52	2.96	-6.98	1.40
Investment growth rate	-8.07	-31.86	-23.88	13.48	3.07
Guarantee growth rate	22.99	-17.92	3.52	-16.90	60.57

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

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

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	13.71	13.38	R 13.69	10.71	13.07
Tier 1 capital / Risk-weighted assets	13.23	12.36	R 12.66	9.51	11.75
Common stocks equity / Risk-weighted assets	11.64	11.39	R 11.74	9.37	-
Liability / Equity (multiple)	11.08	11.10	11.09	13.18	12.18
Equity / Asset	8.28	8.27	8.27	7.05	7.59
【 A 】					
Non-performing loan ratio	0.19	0.17	0.23	0.35	0.36
Loan loss reserves / NPLs	636.00	711.63	548.60	366.38	267.89
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	13.79	33.45	21.65	14.54	15.00
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.13	2.43	1.71	1.06	1.10
Net interest revenues / NIBT	97.62	51.66	71.64	114.14	114.99
NIBT / total net revenues	40.98	59.97	50.29	35.80	40.43
NIBT / Employees (in thousand of NT dollars)	2,775.18	5,325.93	3,800.37	2,120.67	2,161.94
【 L 】					
Liquidity ratio (monthly average of daily data)	27.06	21.14	24.58	22.53	25.59
Loans / Deposits	72.49	72.59	73.04	73.00	73.22
Time deposits / Deposits	31.01	31.43	30.30	32.31	34.72
NCDs / Time deposits	0.34	0.22	0.25	0.20	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	-24.16	-4.83	-47.07	19.24	76.49
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.66	98.63	100.55	99.40	101.61
Interest rate sensitivity gap/Equity	11.36	-9.46	3.69	-5.21	13.56
【 G 】					
Deposit growth rate	11.60	9.84	9.70	13.09	4.90
Loan growth rate	11.41	11.13	9.71	12.62	6.75
Investment growth rate	24.16	-0.94	17.81	-4.26	-3.90
Guarantee growth rate	-21.64	-14.62	-33.35	39.10	35.06

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : HSBC Bank (Taiwan) Limited

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital					
/ Risk-weighted assets	12.53	12.03	11.78	11.14	12.17
Tier 1 capital					
/ Risk-weighted assets	11.58	11.09	10.86	10.34	11.43
Common stocks equity / Risk-weighted assets	11.58	11.09	10.86	10.34	-
Liability / Equity (multiple)	14.93	14.78	16.24	15.46	14.63
Equity / Asset	6.28	6.34	5.80	6.08	6.40
【 A 】					
Non-performing loan ratio	0.05	0.04	0.04	0.07	0.07
Loan loss reserves / NPLs	2,492.80	2,808.59	2,671.20	1,652.41	1,297.56
【 E 】					
NIBT / Average equity	9.90	12.27	9.99	13.82	14.93
(NIBT + loan loss provision)					
/ Average equity	9.12	16.62	11.48	15.78	15.78
NIBT / Average asset	0.62	0.74	0.63	0.84	0.96
(NIBT + loan loss provision)					
/ Average asset	0.57	1.01	0.72	0.96	1.02
Net interest revenues / NIBT	101.05	96.84	109.84	92.90	91.45
NIBT / total net revenues	38.24	35.38	33.37	38.53	37.85
NIBT / Employees					
(in thousand of NT dollars)	2,164.10	2,175.58	1,865.79	2,244.61	2,039.73
【 L 】					
Liquidity ratio					
(monthly average of daily data)	124.06	99.91	96.84	107.24	95.07
Loans / Deposits	64.96	67.28	60.35	62.26	64.78
Time deposits / Deposits	30.04	32.03	33.85	25.38	27.01
NCDs / Time deposits	0.53	2.63	0.43	14.25	1.27
Accumulated gap of assets and liabilities(180 days) / Equity	-371.66	-248.98	-344.50	-281.35	-186.11
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	183.99	148.88	150.37	160.84	227.36
Interest rate sensitivity gap/Equity	490.07	312.28	355.34	405.13	453.88
【 G 】					
Deposit growth rate	-7.31	19.78	17.93	8.11	1.83
Loan growth rate	-11.73	29.64	16.78	3.90	13.22
Investment growth rate	17.19	-2.23	31.56	9.78	24.50
Guarantee growth rate	-10.06	-1.75	-4.49	7.83	-2.31

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Shin Kong Commercial Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	11.40	10.39	R 10.89	10.57	R 11.10
Tier 1 capital / Risk-weighted assets	8.85	8.20	R 8.46	8.06	R 7.72
Common stocks equity / Risk-weighted assets	7.96	7.24	R 7.53	7.50	-
Liability / Equity (multiple)	16.52	18.45	17.39	17.94	18.91
Equity / Asset	5.71	5.14	5.44	5.28	5.02
【 A 】					
Non-performing loan ratio	0.24	0.36	0.26	0.42	0.46
Loan loss reserves / NPLs	565.68	324.34	485.31	265.58	232.70
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	14.81	15.42	16.12	14.49	16.58
NIBT / Average asset (NIBT + loan loss provision) / Average asset	18.21	19.74	20.99	18.08	19.16
Net interest revenues / NIBT	0.80	0.77	0.82	0.72	0.81
NIBT / total net revenues	0.98	0.98	1.07	0.90	0.94
NIBT / Employees (in thousand of NT dollars)	165.62	168.09	160.05	177.82	159.11
	40.75	40.03	40.39	38.37	41.76
	1,640.03	1,567.76	1,622.13	1,305.95	1,382.13
【 L 】					
Liquidity ratio (monthly average of daily data)	26.54	27.27	24.89	23.59	24.24
Loans / Deposits	72.73	71.41	74.67	73.05	76.41
Time deposits / Deposits	50.78	54.10	50.87	52.00	54.67
NCDs / Time deposits	0.66	0.93	1.30	1.17	1.02
Accumulated gap of assets and liabilities(180 days) / Equity	-171.95	-224.80	-192.22	-127.31	-194.66
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.85	87.75	92.89	87.52	91.21
Interest rate sensitivity gap/Equity	-64.21	-176.47	-92.09	-175.69	-134.24
【 G 】					
Deposit growth rate	1.79	15.58	4.72	10.48	15.44
Loan growth rate	3.67	7.95	7.02	5.58	13.60
Investment growth rate	5.58	61.58	22.73	77.79	7.95
Guarantee growth rate	4.00	25.10	-6.58	29.34	16.93

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Sunny Bank, Ltd.

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital					
/ Risk-weighted assets	10.20	9.24	R 11.13	R 8.80	R 8.56
Tier 1 capital					
/ Risk-weighted assets	7.30	6.32	R 7.64	R 6.12	R 5.90
Common stocks equity / Risk-weighted assets	7.30	6.32	R 7.64	6.12	-
Liability / Equity (multiple)	16.62	18.77	16.72	19.40	19.31
Equity / Asset	5.68	5.06	5.64	4.90	4.92
【 A 】					
Non-performing loan ratio	0.34	0.28	0.33	0.59	0.58
Loan loss reserves / NPLs	331.49	388.93	326.74	213.40	171.03
【 E 】					
NIBT / Average equity	14.36	17.68	15.01	7.87	10.25
(NIBT + loan loss provision)					
/ Average equity	14.37	17.68	14.34	13.69	12.52
NIBT / Average asset	0.81	0.86	0.76	0.39	0.50
(NIBT + loan loss provision)					
/ Average asset	0.81	0.86	0.72	0.67	0.61
Net interest revenues / NIBT	148.97	134.84	156.06	305.06	236.63
NIBT / total net revenues	47.60	50.10	45.93	23.76	31.80
NIBT / Employees					
(in thousand of NT dollars)	1,446.40	1,435.16	1,214.99	620.08	670.70
【 L 】					
Liquidity ratio					
(monthly average of daily data)	21.33	22.01	20.39	21.95	17.56
Loans / Deposits	78.01	79.70	75.57	78.89	82.92
Time deposits / Deposits	60.16	58.69	59.44	58.03	59.01
NCDs / Time deposits	5.16	3.74	4.63	2.61	3.25
Accumulated gap of assets and liabilities(180 days) / Equity	-171.96	-141.18	-90.55	-83.33	-173.32
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	97.47	98.04	96.72	97.94	97.15
Interest rate sensitivity gap/Equity	-36.86	-33.15	-48.34	-36.25	-49.10
【 G 】					
Deposit growth rate	11.26	11.95	10.89	12.59	4.61
Loan growth rate	8.84	7.68	6.13	6.85	7.28
Investment growth rate	136.37	18.30	148.25	57.60	43.13
Guarantee growth rate	12.55	11.21	-14.18	14.34	14.18

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Bank of Panhsin

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital					
/ Risk-weighted assets	9.16	12.30	R 9.39	R 8.95	R 8.93
Tier 1 capital					
/ Risk-weighted assets	6.45	8.61	R 6.35	R 7.78	R 7.85
Common stocks equity / Risk-weighted assets	6.45	8.61	R 6.35	7.78	-
Liability / Equity (multiple)	15.68	14.32	16.56	15.62	18.76
Equity / Asset	5.99	6.53	5.69	6.02	5.06
【 A 】					
Non-performing loan ratio	1.43	0.84	0.88	1.20	1.21
Loan loss reserves / NPLs	97.67	134.00	141.69	102.48	111.89
【 E 】					
NIBT / Average equity	7.13	11.15	5.67	23.29	3.06
(NIBT + loan loss provision)					
/ Average equity	10.12	15.59	12.15	25.90	10.72
NIBT / Average asset	0.42	0.67	0.33	1.18	0.16
(NIBT + loan loss provision)					
/ Average asset	0.59	0.94	0.71	1.31	0.55
Net interest revenues / NIBT	287.38	179.22	349.36	95.28	729.53
NIBT / total net revenues	23.06	34.05	20.71	49.47	9.58
NIBT / Employees					
(in thousand of NT dollars)	598.29	1,019.98	441.16	1,740.94	215.62
【 L 】					
Liquidity ratio					
(monthly average of daily data)	23.47	27.17	26.51	25.25	24.91
Loans / Deposits	72.33	71.27	70.94	70.87	67.50
Time deposits / Deposits	54.48	53.22	54.46	52.42	55.67
NCDs / Time deposits	0.65	0.83	0.78	1.06	1.44
Accumulated gap of assets and liabilities(180 days) / Equity	-123.84	-16.68	-145.65	13.27	73.15
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	92.18	92.88	91.14	92.10	93.08
Interest rate sensitivity gap/Equity	-106.04	-89.20	-127.31	-109.25	-112.81
【 G 】					
Deposit growth rate	12.90	6.73	24.36	0.83	2.00
Loan growth rate	14.52	14.48	24.37	5.85	-4.88
Investment growth rate	28.17	10.58	67.39	11.30	14.34
Guarantee growth rate	21.02	0.38	67.66	-3.85	-5.37

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Taiwan Business Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	11.31	11.39	10.54	R 11.26	R 10.45
Tier 1 capital / Risk-weighted assets	8.80	8.28	8.20	R 8.23	R 7.90
Common stocks equity / Risk-weighted assets	7.91	7.93	7.88	7.78	-
Liability / Equity (multiple)	20.29	21.19	21.18	22.05	22.15
Equity / Asset	4.70	4.51	4.51	4.34	4.32
【 A 】					
Non-performing loan ratio	0.62	0.64	0.46	0.76	0.92
Loan loss reserves / NPLs	180.38	178.92	236.82	141.61	93.54
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	9.53	8.72	9.10	6.93	6.99
NIBT / Average asset (NIBT + loan loss provision) / Average asset	13.43	12.77	13.09	12.31	10.59
Net interest revenues / NIBT	0.43	0.37	0.40	0.29	0.29
NIBT / total net revenues	0.60	0.55	0.57	0.51	0.45
NIBT / Employees (in thousand of NT dollars)	250.03	279.21	269.99	353.58	342.88
	30.82	27.97	29.05	21.86	21.41
	1,275.62	1,103.48	1,147.66	810.68	770.44
【 L 】					
Liquidity ratio (monthly average of daily data)	15.80	17.46	16.49	17.56	15.58
Loans / Deposits	85.01	84.10	85.01	84.65	86.90
Time deposits / Deposits	41.30	40.95	41.04	42.48	44.61
NCDs / Time deposits	1.66	0.35	1.80	3.41	3.93
Accumulated gap of assets and liabilities(180 days) / Equity	123.20	43.11	69.16	-25.31	-87.63
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.37	105.40	105.49	105.76	105.91
Interest rate sensitivity gap/Equity	84.97	90.81	91.31	103.08	106.04
【 G 】					
Deposit growth rate	6.30	2.85	5.18	3.82	2.06
Loan growth rate	6.40	-1.54	4.51	0.67	1.16
Investment growth rate	-0.24	6.88	1.52	12.13	-5.77
Guarantee growth rate	-1.73	-12.47	0.81	-12.51	-28.99

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Standard Chartered Bank (Taiwan)

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	13.14	14.23	R 14.15	R 13.61	16.01
Tier 1 capital / Risk-weighted assets	10.53	9.66	10.00	9.12	10.57
Common stocks equity / Risk-weighted assets	10.53	9.66	10.00	9.12	-
Liability / Equity (multiple)	15.27	15.55	16.20	16.87	15.78
Equity / Asset	6.15	6.04	5.81	5.60	5.96
【 A 】					
Non-performing loan ratio	0.30	0.33	0.29	0.53	0.70
Loan loss reserves / NPLs	429.89	411.00	455.01	269.77	218.75
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	10.26	10.28	8.63	6.54	7.82
NIBT / Average asset (NIBT + loan loss provision) / Average asset	10.46	13.36	10.91	10.55	14.19
Net interest revenues / NIBT	0.64	0.58	0.50	0.38	0.48
NIBT / total net revenues	0.66	0.75	0.63	0.61	0.87
NIBT / Employees (in thousand of NT dollars)	158.91	204.76	240.80	335.98	281.64
	31.53	28.43	24.57	19.13	22.08
	1,368.64	1,161.79	998.64	718.12	857.11
【 L 】					
Liquidity ratio (monthly average of daily data)	61.77	54.41	56.47	53.70	54.96
Loans / Deposits	56.86	66.07	57.02	63.25	63.02
Time deposits / Deposits	24.65	32.32	24.52	35.17	38.01
NCDs / Time deposits	19.28	13.97	17.92	10.00	6.59
Accumulated gap of assets and liabilities(180 days) / Equity	-209.47	-113.08	-252.25	-114.54	-22.04
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	124.46	116.51	126.58	107.99	110.32
Interest rate sensitivity gap/Equity	208.26	156.32	230.32	90.92	126.70
【 G 】					
Deposit growth rate	4.62	4.19	3.62	2.58	-5.54
Loan growth rate	-9.96	-0.52	-6.59	2.91	1.52
Investment growth rate	8.13	-13.23	-3.10	-2.18	3.84
Guarantee growth rate	-4.93	-2.55	-4.05	1.80	-24.74

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Taichung Commercial Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	10.69	11.42	10.84	11.37	R 10.54
Tier 1 capital / Risk-weighted assets	8.88	8.91	8.78	8.42	R 8.57
Common stocks equity / Risk-weighted assets	8.88	8.91	8.78	8.42	-
Liability / Equity (multiple)	13.40	13.62	13.53	14.68	14.55
Equity / Asset	6.94	6.84	6.88	6.38	6.43
【 A 】					
Non-performing loan ratio	0.33	0.40	0.34	0.58	0.37
Loan loss reserves / NPLs	390.56	316.02	428.83	209.69	274.58
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	12.88	13.95	12.12	11.69	12.30
NIBT / Average asset (NIBT + loan loss provision) / Average asset	13.66	18.78	18.49	18.25	13.93
Net interest revenues / NIBT	0.88	0.90	0.80	0.73	0.80
NIBT / total net revenues	0.93	1.21	1.22	1.14	0.91
NIBT / Employees (in thousand of NT dollars)	147.99	143.51	166.14	178.43	164.94
	52.42	48.15	41.51	39.21	48.42
	2,323.69	2,294.67	2,000.48	1,704.29	1,631.03
【 L 】					
Liquidity ratio (monthly average of daily data)	22.09	21.65	20.35	21.01	20.39
Loans / Deposits	82.95	85.96	84.89	84.78	84.39
Time deposits / Deposits	46.41	47.78	46.70	49.52	52.11
NCDs / Time deposits	1.80	2.38	1.86	2.36	3.24
Accumulated gap of assets and liabilities(180 days) / Equity	-223.69	-251.33	-215.31	-227.16	-230.46
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.09	93.33	93.28	91.50	90.39
Interest rate sensitivity gap/Equity	-57.13	-80.10	-78.55	-110.79	-122.87
【 G 】					
Deposit growth rate	6.00	7.18	6.16	11.62	15.58
Loan growth rate	2.13	8.31	6.05	12.08	16.60
Investment growth rate	47.34	-4.54	5.81	3.59	104.07
Guarantee growth rate	-3.57	37.15	22.69	24.11	68.25

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : King's Town Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital					
/ Risk-weighted assets	13.77	14.17	13.69	14.54	15.13
Tier 1 capital					
/ Risk-weighted assets	13.36	13.31	13.06	13.60	14.24
Common stocks equity / Risk-weighted assets	13.36	13.31	13.06	13.60	-
Liability / Equity (multiple)	7.54	7.47	7.69	7.86	8.68
Equity / Asset	11.72	11.80	11.51	11.29	10.33
【 A 】					
Non-performing loan ratio	0.04	0.03	0.03	0.05	0.12
Loan loss reserves / NPLs	4,076.60	4,477.50	5,005.26	2,860.00	1,287.29
【 E 】					
NIBT / Average equity	21.13	28.00	24.13	22.03	23.26
(NIBT + loan loss provision)					
/ Average equity	22.61	30.00	25.59	26.28	25.20
NIBT / Average asset	2.42	3.05	2.62	2.29	2.14
(NIBT + loan loss provision)					
/ Average asset	2.59	3.27	2.78	2.73	2.32
Net interest revenues / NIBT	88.80	71.24	82.74	91.97	91.16
NIBT / total net revenues	73.69	93.53	83.83	70.29	73.28
NIBT / Employees					
(in thousand of NT dollars)	6,567.54	7,821.97	6,756.21	5,456.65	4,323.97
【 L 】					
Liquidity ratio					
(monthly average of daily data)	27.39	26.01	27.61	27.51	32.45
Loans / Deposits	77.47	76.56	77.50	74.92	70.27
Time deposits / Deposits	42.80	43.96	44.05	44.90	47.18
NCDs / Time deposits	0.05	1.56	0.93	0.53	0.27
Accumulated gap of assets and liabilities(180 days) / Equity	-28.83	3.56	-22.90	33.16	55.28
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	94.03	97.10	95.28	95.67	101.86
Interest rate sensitivity gap/Equity	-34.56	-16.28	-27.18	-26.32	12.51
【 G 】					
Deposit growth rate	8.23	3.72	9.25	4.50	2.44
Loan growth rate	9.52	11.68	13.00	11.41	2.20
Investment growth rate	26.15	9.54	31.33	12.94	20.97
Guarantee growth rate	-12.66	16.34	-17.38	30.84	-1.36

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : China Development Industrial Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital					
/ Risk-weighted assets	42.39	18.31	R 17.73	R 18.60	R 27.87
Tier 1 capital					
/ Risk-weighted assets	42.39	18.31	R 17.73	R 18.60	R 27.87
Common stocks equity / Risk-weighted assets	42.39	18.31	R 17.73	18.60	-
Liability / Equity (multiple)	0.03	3.01	3.13	2.59	1.70
Equity / Asset	97.12	24.93	24.22	27.88	36.99
【 A 】					
Non-performing loan ratio	-	-	0.25	0.17	-
Loan loss reserves / NPLs	-	-	643.21	936.84	-
【 E 】					
NIBT / Average equity	5.63	6.98	7.69	5.34	3.73
(NIBT + loan loss provision)					
/ Average equity	5.48	7.11	7.85	5.51	3.85
NIBT / Average asset	1.73	1.89	2.00	1.68	1.50
(NIBT + loan loss provision)					
/ Average asset	1.69	1.92	2.04	1.73	1.55
Net interest revenues / NIBT	38.17	52.65	46.72	51.47	39.21
NIBT / total net revenues	79.83	83.81	83.85	69.84	73.43
NIBT / Employees					
(in thousand of NT dollars)	27,960.98	16,165.03	17,637.62	11,316.76	8,932.38
【 L 】					
Liquidity ratio					
(monthly average of daily data)	-	52.90	80.37	45.86	89.60
Loans / Deposits	-	67.86	71.22	82.55	79.65
Time deposits / Deposits	-	59.66	47.97	63.44	52.69
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	14.87	2.17	1.06	15.61	-17.67
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	-	85.69	106.22	83.18	117.14
Interest rate sensitivity gap/Equity	6.87	-17.95	6.23	-16.91	13.77
【 G 】					
Deposit growth rate	-100.00	39.84	37.09	19.29	51.58
Loan growth rate	-100.00	43.62	17.86	22.28	4.38
Investment growth rate	-64.66	10.60	15.41	26.45	-2.38
Guarantee growth rate	-100.00	-16.88	-11.07	-12.42	-2.95

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

June 30, 2015

Bank's name : Hwatai Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	9.96	10.71	10.64	R 12.06	11.41
Tier 1 capital / Risk-weighted assets	8.33	8.69	R 8.91	R 9.56	8.49
Common stocks equity / Risk-weighted assets	8.33	8.69	R 8.91	9.56	-
Liability / Equity (multiple)	15.01	14.96	14.07	14.25	15.78
Equity / Asset	6.25	6.26	6.64	6.56	5.96
【 A 】					
Non-performing loan ratio	0.59	1.50	1.19	0.56	0.83
Loan loss reserves / NPLs	231.73	82.41	98.49	229.34	131.49
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	8.63	8.17	7.55	6.34	4.11
NIBT / Average asset (NIBT + loan loss provision) / Average asset	14.14	10.93	12.63	9.50	8.00
Net interest revenues / NIBT	0.55	0.52	0.48	0.38	0.25
NIBT / total net revenues	0.91	0.69	0.80	0.57	0.48
NIBT / Employees (in thousand of NT dollars)	254.90	243.17	266.78	346.99	536.13
	28.00	28.65	23.54	22.27	15.00
	817.87	752.34	671.87	559.95	372.60
【 L 】					
Liquidity ratio (monthly average of daily data)	26.69	33.49	29.13	31.97	25.36
Loans / Deposits	81.27	74.82	76.21	72.53	78.49
Time deposits / Deposits	54.73	56.00	55.52	58.34	63.84
NCDs / Time deposits	1.94	3.48	3.27	2.98	3.17
Accumulated gap of assets and liabilities(180 days) / Equity	-50.32	69.07	-52.20	159.90	142.93
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.95	100.97	99.77	102.04	105.21
Interest rate sensitivity gap/Equity	47.02	12.43	-2.73	24.92	71.70
【 G 】					
Deposit growth rate	-1.20	0.57	3.83	-7.50	2.75
Loan growth rate	7.32	-0.35	9.09	-14.52	0.02
Investment growth rate	14.67	33.17	34.54	119.96	5.66
Guarantee growth rate	-31.88	-31.02	-30.82	-8.07	5.22

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Cota Bank

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	8.87	9.54	9.45	10.41	R 10.55
Tier 1 capital / Risk-weighted assets	7.01	7.26	7.22	7.65	R 7.15
Common stocks equity / Risk-weighted assets	7.01	7.26	7.22	7.65	-
Liability / Equity (multiple)	19.76	19.98	19.99	19.87	21.88
Equity / Asset	4.82	4.77	4.76	4.79	4.37
【 A 】					
Non-performing loan ratio	0.41	0.38	0.34	0.36	0.37
Loan loss reserves / NPLs	530.80	564.01	643.50	570.95	501.80
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	10.34	7.93	8.20	10.39	4.76
NIBT / Average asset (NIBT + loan loss provision) / Average asset	13.11	12.52	12.34	17.52	13.76
Net interest revenues / NIBT	0.50	0.37	0.38	0.43	0.21
NIBT / total net revenues	0.63	0.59	0.58	0.73	0.61
NIBT / Employees (in thousand of NT dollars)	328.21	418.90	412.45	362.35	757.47
	26.19	20.60	20.78	22.57	11.49
	626.79	454.79	468.20	508.46	235.77
【 L 】					
Liquidity ratio (monthly average of daily data)	15.99	16.23	17.15	16.52	19.83
Loans / Deposits	81.91	82.10	80.11	80.91	76.36
Time deposits / Deposits	60.67	60.05	59.19	59.41	61.24
NCDs / Time deposits	0.18	0.37	0.17	0.48	0.35
Accumulated gap of assets and liabilities(180 days) / Equity	-430.71	-330.74	-358.92	-167.80	-96.12
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.76	88.38	86.65	91.00	89.94
Interest rate sensitivity gap/Equity	-280.63	-216.79	-248.64	-165.84	-204.78
【 G 】					
Deposit growth rate	5.34	4.01	6.12	3.52	3.92
Loan growth rate	5.10	9.38	5.07	9.65	7.62
Investment growth rate	13.02	13.78	27.77	-14.30	32.10
Guarantee growth rate	-12.44	-14.60	-0.23	-15.54	-2.05

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Industrial Bank of Taiwan

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	14.61	13.57	14.93	13.33	14.45
Tier 1 capital / Risk-weighted assets	12.44	12.04	12.56	13.26	14.45
Common stocks equity / Risk-weighted assets	12.44	12.04	12.56	13.26	-
Liability / Equity (multiple)	7.21	6.29	7.06	5.82	4.87
Equity / Asset	12.19	13.72	12.41	14.65	17.02
【 A 】					
Non-performing loan ratio	0.29	0.37	0.34	0.50	0.67
Loan loss reserves / NPLs	648.32	500.00	558.54	382.13	327.36
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	8.92	8.08	6.90	4.91	0.41
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.11	1.14	0.93	0.79	0.07
Net interest revenues / NIBT	61.21	55.37	72.17	79.74	967.27
NIBT / total net revenues	58.42	60.00	53.79	46.14	4.65
NIBT / Employees (in thousand of NT dollars)	6,486.22	6,016.30	5,007.87	3,633.33	365.45
【 L 】					
Liquidity ratio (monthly average of daily data)	43.12	32.17	39.13	32.55	36.39
Loans / Deposits	90.88	98.24	83.74	96.84	86.39
Time deposits / Deposits	62.91	63.78	62.37	63.82	73.57
NCDs / Time deposits	30.19	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-167.41	-115.83	-127.20	-111.64	-87.94
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.23	109.01	105.12	109.19	102.54
Interest rate sensitivity gap/Equity	1.24	50.71	28.86	54.02	13.74
【 G 】					
Deposit growth rate	17.51	28.57	31.05	16.62	9.07
Loan growth rate	8.71	34.70	13.06	29.22	12.02
Investment growth rate	20.82	9.42	28.01	-1.33	-6.77
Guarantee growth rate	26.06	-1.75	27.00	-23.26	26.68

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Agricultural Bank of Taiwan

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	12.39	8.82	R 9.39	R 9.08	10.64
Tier 1 capital / Risk-weighted assets	8.07	6.11	R 8.17	R 6.09	6.84
Common stocks equity / Risk-weighted assets	8.07	6.11	R 8.17	6.09	-
Liability / Equity (multiple)	27.99	31.36	28.32	32.17	30.19
Equity / Asset	3.45	3.09	3.41	3.02	3.21
【 A 】					
Non-performing loan ratio	0.81	0.98	0.98	1.42	1.30
Loan loss reserves / NPLs	187.13	124.95	139.53	96.01	90.11
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	3.94	2.65	2.57	2.51	2.54
NIBT / Average asset (NIBT + loan loss provision) / Average asset	7.36	6.72	7.11	5.72	5.70
Net interest revenues / NIBT	0.13	0.08	0.08	0.07	0.08
NIBT / total net revenues	0.24	0.19	0.22	0.17	0.17
NIBT / Employees (in thousand of NT dollars)	242.24	261.74	306.54	244.31	186.52
	35.95	26.85	24.40	29.64	30.34
	3,827.07	2,865.38	2,637.93	2,942.41	3,222.86
【 L 】					
Liquidity ratio (monthly average of daily data)	54.17	55.40	55.15	54.02	62.08
Loans / Deposits	32.41	31.99	34.11	32.42	29.41
Time deposits / Deposits	98.59	98.85	98.74	99.07	99.43
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-256.88	-319.73	-790.81	-930.37	-725.26
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	81.36	81.44	81.70	80.17	82.62
Interest rate sensitivity gap/Equity	-508.75	-575.48	-511.10	-629.13	-516.59
【 G 】					
Deposit growth rate	0.14	1.99	1.42	2.94	2.33
Loan growth rate	1.44	5.93	5.26	13.54	15.09
Investment growth rate	14.62	-2.67	3.37	11.37	2.11
Guarantee growth rate	-19.10	29.12	-11.86	19.46	3.15

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : Bank of Taipei

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	10.77	11.51	R 10.95	R 11.61	R 12.56
Tier 1 capital / Risk-weighted assets	9.01	9.87	R 9.33	R 9.77	R 10.63
Common stocks equity / Risk-weighted assets	9.01	9.87	R 9.33	9.77	-
Liability / Equity (multiple)	14.22	12.88	13.81	13.33	11.53
Equity / Asset	6.57	7.21	6.75	6.98	7.98
【 A 】					
Non-performing loan ratio	0.09	0.21	0.14	0.25	0.17
Loan loss reserves / NPLs	1,172.50	488.10	783.33	465.63	695.08
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	2.85	2.53	3.44	3.83	3.11
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.19	0.18	0.24	0.29	0.26
Net interest revenues / NIBT	469.86	488.89	366.09	303.85	353.06
NIBT / total net revenues	18.20	16.45	19.73	22.86	20.56
NIBT / Employees (in thousand of NT dollars)	344.34	304.35	413.30	435.41	366.58
【 L 】					
Liquidity ratio (monthly average of daily data)	32.81	33.54	32.27	32.61	27.41
Loans / Deposits	69.68	69.01	70.21	70.47	76.64
Time deposits / Deposits	65.41	65.20	64.33	66.09	62.98
NCDs / Time deposits	15.62	16.57	16.00	16.75	6.28
Accumulated gap of assets and liabilities(180 days) / Equity	-155.84	-131.43	-170.33	-139.75	-135.39
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.78	95.65	97.94	95.86	95.07
Interest rate sensitivity gap/Equity	-16.09	-52.77	-26.65	-52.28	-53.57
【 G 】					
Deposit growth rate	3.96	15.88	11.84	14.35	8.21
Loan growth rate	4.97	9.63	11.42	5.16	4.95
Investment growth rate	51.76	13.38	39.99	2.14	-3.10
Guarantee growth rate	32.63	244.13	105.08	-60.22	44.95

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

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

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	13.89	10.88	R 10.15	R 11.02	R 11.96
Tier 1 capital / Risk-weighted assets	13.89	10.88	R 10.15	R 11.02	R 11.96
Common stocks equity / Risk-weighted assets	10.41	10.88	R 10.15	11.02	-
Liability / Equity (multiple)	10.02	11.97	13.35	12.78	10.76
Equity / Asset	9.07	7.71	6.97	7.26	8.50
【 A 】					
Non-performing loan ratio	0.67	0.65	0.77	0.68	0.56
Loan loss reserves / NPLs	199.78	219.44	172.37	218.99	299.52
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	4.53	5.58	1.93	3.04	2.84
NIBT / Average asset (NIBT + loan loss provision) / Average asset	7.94	8.36	7.01	5.69	3.77
Net interest revenues / NIBT	0.39	0.40	0.14	0.23	0.26
NIBT / total net revenues	247.52	267.33	773.25	452.67	426.18
NIBT / Employees (in thousand of NT dollars)	19.70	21.66	7.37	12.27	12.26
	863.78	846.71	277.54	456.82	437.59
【 L 】					
Liquidity ratio (monthly average of daily data)					
Loans / Deposits	55.31	41.19	45.72	51.76	39.22
Time deposits / Deposits	87.21	91.30	86.01	88.23	97.93
NCDs / Time deposits	58.27	60.17	56.12	57.53	64.28
Accumulated gap of assets and liabilities(180 days) / Equity	-	-	1.88	-	-
	-156.28	-293.08	-220.75	-246.06	-258.99
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities					
Interest rate sensitivity gap/Equity	83.27	64.44	78.19	67.90	60.00
	-76.75	-251.49	-129.96	-220.91	-261.01
【 G 】					
Deposit growth rate	6.46	14.90	7.99	16.32	-
Loan growth rate	1.66	5.33	5.24	4.74	-
Investment growth rate	26.20	0.67	3.72	46.06	-
Guarantee growth rate	18.31	54.30	-24.35	26.44	-

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2015

Bank's name : ANZ Bank (Taiwan) Limited

Unit : %

Items	30/06/15	30/06/14	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	12.28	10.91	R 10.18	R 10.63	-
Tier 1 capital / Risk-weighted assets	11.76	9.97	R 9.33	R 9.58	-
Common stocks equity / Risk-weighted assets	11.76	9.97	R 9.33	9.58	-
Liability / Equity (multiple)	9.76	12.11	13.45	14.03	-
Equity / Asset	9.29	7.63	6.92	6.65	-
【 A 】					
Non-performing loan ratio	0.11	0.03	0.04	0.06	-
Loan loss reserves / NPLs	1,330.25	5,279.59	4,060.61	2,897.65	-
【 E 】					
NIBT / Average equity (NIBT + loan loss provision) / Average equity	11.22	13.65	9.57	13.18	-
NIBT / Average asset (NIBT + loan loss provision) / Average asset	6.96	15.13	10.73	29.43	-
Net interest revenues / NIBT	0.91	0.97	0.72	0.82	-
NIBT / total net revenues	0.56	1.07	0.81	1.83	-
NIBT / Employees (in thousand of NT dollars)	91.94	85.79	121.33	94.62	-
	48.50	47.52	34.82	43.60	-
	1,882.51	2,046.48	1,480.89	1,325.63	-
【 L 】					
Liquidity ratio (monthly average of daily data)					
Loans / Deposits	103.62	87.11	109.86	88.75	-
Time deposits / Deposits	99.45	100.26	90.90	106.70	-
NCDs / Time deposits	9.09	9.77	7.56	14.67	-
Accumulated gap of assets and liabilities(180 days) / Equity	-	-	22.60	59.25	-
	-36.41	-86.40	-59.81	-35.61	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities					
Interest rate sensitivity gap/Equity	426.71	188.16	305.51	206.28	-
	359.79	136.14	236.62	193.20	-
【 G 】					
Deposit growth rate	-8.84	-4.23	22.08	-	-
Loan growth rate	-9.57	9.32	4.00	-	-
Investment growth rate	0.85	-30.65	-7.83	-	-
Guarantee growth rate	-21.49	-0.37	-9.12	-	-