TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2009

The Peer-Group Average

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital					
/ Risk-weighted assets					
1.Winsorized mean	11.29	10.59	R 10.78	10.57	10.11
2.Arithmetic mean	11.55	10.77	11.04	10.80	10.87
Tier 1 capital					
/ Risk-weighted assets	8.48	8.11	R 8.75	R 8.41	R 8.22
Liability / Equity (multiple)	16.49	16.15	16.63	15.31	17.48
Equity / Asset	5.80	5.93	5.80	6.11	5.25
【A】					
Non-performing loan ratio					
1.Winsorized mean	1.45	1.71	1.72	1.89	2.07
2.Arithmetic mean	1.38	1.52	1.54	1.83	2.13
Loan loss reserves / NPLs	82.75	71.22	76.57	67.00	57.73
The possible loss of classified assets					
/ reserves	48.92	55.25	50.04	49.52	R 56.37
【E】					
NIBT / Average equity					
1.Winsorized mean	3.29	2.58	-0.67	2.60	-7.34
2.Arithmetic mean	3.8	4.18	1.83	2.22	-0.41
(NIBT + loan loss provision)					
/ Average equity	7.47	7.26	5.53	9.88	8.77
NIBT / Average asset	-	-	-	-	-
1.Winsorized mean	0.19	0.20	-0.09	0.07	R -0.41
2.Arithmetic mean	0.23	0.28	0.12	0.14	-0.03
(NIBT + loan loss provision)					
/ Average asset	0.43	0.57	0.36	0.77	0.53
Net interest revenues / NIBT	266.90	182.80	131.54	154.81	87.14
NIBT / total net revenues	14.01	15.65	0.69	22.28	5.49
NIBT / Employees					
(in thousand of NT dollars)	454.14	460.89	60.98	347.22	-359.09
【L】					
Liquidity ratio					
(monthly average of daily data)	24.65	19.93	21.92	18.78	18.99
Loans / Deposits	76.46	81.16	78.50	81.56	R 79.41
Time deposits / Deposits	52.23	56.59	58.23	56.22	R 57.48
NCDs / Time deposits	0.65	1.35	1.16	1.80	2.39
Accumulated gap of assets and					
liabilities(180 days) / Equity	-122.08	-184.03	-108.44	R -123.18	-212.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	99.07	96.59	96.02	93.25	88.85
Interest rate sensitivity gap/Equity	-13.24	-32.62	-52.49	-51.61	-147.37
【G】					
Deposit growth rate	6.28	3.89	6.14	1.79	5.04
Loan growth rate	-2.14	2.10	2.00	3.20	4.98
Investment growth rate	-1.49	-2.68	-1.29	-1.35	24.27
Guarantee growth rate	-9.29	0.02	-9.42	2.84	-5.66

Note : NIBT means net income before tax.

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

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

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	36.29	34.70	35.30	38.67	40.83
Tier 1 capital / Risk-weighted assets	34.91	33.32	33.92	37.28	39.75
Liability / Equity (multiple)	3.37	3.70	3.63	3.28	3.07
Equity / Asset	22.90	21.27	21.59	23.35	24.59
【A】					
Non-performing loan ratio	0.77	0.42	0.59	0.49	0.24
Loan loss reserves / NPLs	104.36	187.13	115.70	161.96	342.47
【E】					
NIBT / Average equity / Average equity	2.69	3.03	2.94	2.92	3.15
(NIBT + loan loss provision) / Average equity	3.29	3.52	3.86	3.61	3.54
NIBT / Average asset	0.60	0.68	0.65	0.71	0.74
(NIBT + loan loss provision) / Average asset	0.73	0.79	0.85	0.88	0.83
Net interest revenues / NIBT	165.16	192.40	207.52	204.91	181.85
NIBT / total net revenues	45.80	49.16	44.44	45.89	52.43
NIBT / Employees (in thousand of NT dollars)	2,421.90	2,733.67	2,595.12	2,560.39	2,768.47
【L】					
Liquidity ratio (monthly average of daily data)	35.01	29.88	29.14	29.02	89.96
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-20.89	-23.59	-20.71	-10.92	13.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	153.70	146.45	143.79	146.13	150.70
Interest rate sensitivity gap/Equity	70.46	55.45	55.33	52.56	58.81
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-4.11	19.24	10.16	15.52	-10.75
Investment growth rate	5.96	-29.02	13.87	-67.91	1.54
Guarantee growth rate	17.48	2.45	11.49	-8.43	17.81

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Bank of Taiwan　　　　Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【 C 】					
Total risk based capital / Risk-weighted assets	11.79	11.70	R 11.63	R 12.47	R 12.85
Tier 1 capital / Risk-weighted assets	11.35	11.33	R 11.35	R 12.01	R 16.51
Liability / Equity (multiple)	15.01	13.39	14.90	11.86	11.84
Equity / Asset	6.25	6.95	6.29	7.77	7.79
【 A 】					
Non-performing loan ratio	1.21	1.02	1.06	0.97	1.36
Loan loss reserves / NPLs	62.66	66.31	54.84	70.26	55.04
【 E 】					
NIBT / Average equity / Average equity	2.05	3.61	3.54	5.86	6.88
(NIBT + loan loss provision) / Average equity	4.41	5.00	4.20	6.07	6.98
NIBT / Average asset	0.13	0.26	0.25	0.45	0.54
(NIBT + loan loss provision) / Average asset	0.27	0.36	0.30	0.46	0.54
Net interest revenues / NIBT	323.62	170.21	270.33	95.37	32.59
NIBT / total net revenues	18.25	29.09	29.69	40.97	48.90
NIBT / Employees (in thousand of NT dollars)	572.11	1,064.69	996.68	1,559.57	2,077.46
【 L 】					
Liquidity ratio (monthly average of daily data)	46.55	34.79	40.28	30.98	42.84
Loans / Deposits	61.61	72.47	66.96	76.76	68.38
Time deposits / Deposits	56.34	58.88	59.50	59.27	60.93
NCDs / Time deposits	0.18	0.13	0.08	0.18	0.12
Accumulated gap of assets and liabilities(180 days) / Equity	140.19	81.76	111.28	61.13	181.82
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.82	96.78	98.00	100.32	101.99
Interest rate sensitivity gap/Equity	-2.31	-35.67	-24.70	2.95	10.74
【 G 】					
Deposit growth rate	19.57	11.51	19.53	15.56	3.56
Loan growth rate	1.31	5.89	3.84	29.41	11.26
Investment growth rate	-4.50	-1.29	1.47	-0.54	33.71
Guarantee growth rate	-19.98	11.15	-6.66	25.76	-6.02

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

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

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	10.93	R 10.90	R 11.22	9.56	11.22
Tier 1 capital / Risk-weighted assets	9.25	R 9.15	R 9.46	9.56	11.51
Liability / Equity (multiple)	15.74	14.93	14.51	14.06	14.65
Equity / Asset	5.97	6.28	6.45	6.64	6.39
【A】					
Non-performing loan ratio	0.65	0.72	0.79	1.19	1.94
Loan loss reserves / NPLs	75.87	81.24	75.42	67.32	58.36
【E】					
NIBT / Average equity / Average equity	7.99	10.50	9.81	5.72	-0.23
(NIBT + loan loss provision) / Average equity	10.22	14.54	13.87	14.53	12.45
NIBT / Average asset	0.51	0.67	0.63	0.37	-0.02
(NIBT + loan loss provision) / Average asset	0.65	0.93	0.89	0.94	0.89
Net interest revenues / NIBT	176.69	221.20	234.17	406.07	-
NIBT / total net revenues	30.36	31.16	29.78	15.55	-0.86
NIBT / Employees (in thousand of NT dollars)	1,067.88	1,242.12	1,174.53	675.99	-28.40
【L】					
Liquidity ratio (monthly average of daily data)	28.23	20.69	23.34	18.48	26.26
Loans / Deposits	78.45	80.68	77.10	79.25	76.96
Time deposits / Deposits	46.02	46.68	47.42	42.69	42.97
NCDs / Time deposits	1.45	2.01	2.06	0.32	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-67.18	-190.38	-171.30	-8.04	-44.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	110.91	110.07	108.36	97.53	95.11
Interest rate sensitivity gap/Equity	120.00	100.72	81.76	-24.22	-53.41
【G】					
Deposit growth rate	13.51	15.66	18.55	5.22	11.11
Loan growth rate	9.98	11.74	14.49	7.17	10.93
Investment growth rate	-10.94	-27.95	-21.98	-1.43	-23.72
Guarantee growth rate	10.01	56.38	29.03	20.64	-10.48

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Bank of Kaohsiung

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	10.71	9.01	R 8.69	R 9.81	9.91
Tier 1 capital / Risk-weighted assets	7.72	8.62	R 7.95	R 9.30	10.97
Liability / Equity (multiple)	18.66	16.37	18.17	13.99	12.83
Equity / Asset	5.09	5.76	5.22	6.67	7.23
【A】					
Non-performing loan ratio	2.05	2.02	1.87	1.87	1.81
Loan loss reserves / NPLs	51.41	43.73	55.76	44.65	50.64
【E】					
NIBT / Average equity / Average equity	-1.95	-2.62	-6.64	2.44	5.36
(NIBT + loan loss provision) / Average equity	1.77	2.04	0.94	5.99	8.50
NIBT / Average asset	-0.10	-0.17	-0.42	0.17	0.38
(NIBT + loan loss provision) / Average asset	0.09	0.13	0.06	0.42	0.60
Net interest revenues / NIBT	-	-	-	786.15	345.45
NIBT / total net revenues	-10.00	-12.85	-36.24	10.89	22.26
NIBT / Employees (in thousand of NT dollars)	-194.38	-290.78	-733.76	293.12	654.61
【L】					
Liquidity ratio (monthly average of daily data)	17.92	14.00	16.78	20.27	19.62
Loans / Deposits	83.21	89.16	86.04	86.19	80.76
Time deposits / Deposits	57.47	60.58	61.06	53.39	49.22
NCDs / Time deposits	0.61	4.99	0.64	1.48	0.92
Accumulated gap of assets and liabilities(180 days) / Equity	12.52	-199.98	-140.18	72.87	-132.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.63	103.28	103.94	106.06	103.97
Interest rate sensitivity gap/Equity	26.20	44.73	60.87	71.38	43.04
【G】					
Deposit growth rate	9.37	20.08	24.78	7.07	0.79
Loan growth rate	1.92	17.43	23.05	12.99	-2.78
Investment growth rate	-22.34	-0.60	-49.34	-7.22	31.54
Guarantee growth rate	0.45	-4.05	3.12	10.00	-6.77

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Land Bank of Taiwan

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	11.27	10.88	10.81	R 10.47	R 11.40
Tier 1 capital / Risk-weighted assets	7.97	7.85	7.52	R 7.86	R 8.71
Liability / Equity (multiple)	18.55	19.04	19.23	17.96	17.54
Equity / Asset	5.12	4.99	4.94	5.27	5.39
【A】					
Non-performing loan ratio	0.89	1.02	1.00	1.15	1.90
Loan loss reserves / NPLs	117.91	93.81	98.89	84.48	52.22
【E】					
NIBT / Average equity / Average equity	8.42	8.61	7.83	7.73	5.45
(NIBT + loan loss provision) / Average equity	10.23	11.57	11.68	16.15	10.73
NIBT / Average asset	0.41	0.42	0.39	0.41	0.29
(NIBT + loan loss provision) / Average asset	0.50	0.57	0.58	0.85	0.57
Net interest revenues / NIBT	190.06	214.04	240.20	214.60	314.22
NIBT / total net revenues	38.55	34.57	30.68	25.89	20.81
NIBT / Employees (in thousand of NT dollars)	1,436.26	1,422.88	1,300.36	1,314.94	898.82
【L】					
Liquidity ratio (monthly average of daily data)	17.04	17.08	15.45	15.12	20.18
Loans / Deposits	87.45	87.43	87.61	86.80	84.57
Time deposits / Deposits	62.45	64.15	65.27	64.63	64.84
NCDs / Time deposits	0.48	0.58	0.54	0.63	0.70
Accumulated gap of assets and liabilities(180 days) / Equity	-374.88	-407.16	-350.75	-443.89	-510.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.45	102.37	101.19	102.13	100.17
Interest rate sensitivity gap/Equity	39.51	39.26	19.92	33.93	2.72
【G】					
Deposit growth rate	3.78	8.42	7.94	5.34	6.28
Loan growth rate	2.66	9.49	7.88	5.87	0.65
Investment growth rate	4.89	13.52	17.07	-9.04	54.12
Guarantee growth rate	27.64	28.86	60.15	-2.36	0.56

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Taiwan Cooperative Bank　　　　Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	10.74	10.98	R 10.59	R 11.09	R 10.70
Tier 1 capital / Risk-weighted assets	6.68	6.64	6.47	R 6.56	6.80
Liability / Equity (multiple)	22.55	22.30	22.54	22.84	23.39
Equity / Asset	4.25	4.29	4.25	4.20	4.10
【A】					
Non-performing loan ratio	1.59	1.78	1.52	1.67	2.16
Loan loss reserves / NPLs	59.30	50.30	57.50	54.81	55.66
【E】					
NIBT / Average equity / Average equity	8.60	10.95	9.18	12.31	13.39
(NIBT + loan loss provision) / Average equity	13.04	14.02	14.80	16.54	20.78
NIBT / Average asset	0.36	0.47	0.39	0.50	0.47
(NIBT + loan loss provision) / Average asset	0.55	0.60	0.63	0.68	0.73
Net interest revenues / NIBT	246.93	226.74	282.98	201.55	203.95
NIBT / total net revenues	28.48	34.60	28.01	34.76	32.36
NIBT / Employees (in thousand of NT dollars)	1,017.37	1,291.98	1,084.23	1,372.37	1,235.38
【L】					
Liquidity ratio (monthly average of daily data)	19.52	12.85	13.14	15.58	15.41
Loans / Deposits	85.07	91.41	89.33	87.34	90.47
Time deposits / Deposits	52.71	58.99	57.61	59.31	57.84
NCDs / Time deposits	0.38	0.29	0.39	0.42	2.09
Accumulated gap of assets and liabilities(180 days) / Equity	-329.87	-398.81	-407.59	-356.25	-468.87
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.08	99.73	101.10	103.60	105.34
Interest rate sensitivity gap/Equity	58.09	-5.20	20.85	68.62	101.69
【G】					
Deposit growth rate	8.74	3.55	5.21	3.40	18.95
Loan growth rate	-0.74	4.50	5.91	0.64	34.81
Investment growth rate	28.28	0.21	-10.12	75.98	4.25
Guarantee growth rate	-10.31	0.77	3.06	-11.31	7.80

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： First Commercial Bank　　　　Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【 C 】					
Total risk based capital / Risk-weighted assets	11.17	10.99	10.88	R 10.80	11.00
Tier 1 capital / Risk-weighted assets	7.53	7.39	7.10	R 7.30	8.38
Liability / Equity (multiple)	19.61	19.82	20.82	18.30	18.40
Equity / Asset	4.85	4.80	4.58	5.18	5.15
【 A 】					
Non-performing loan ratio	1.53	1.36	1.45	1.50	1.57
Loan loss reserves / NPLs	55.93	58.36	55.33	53.84	52.16
【 E 】					
NIBT / Average equity / Average equity	6.73	18.13	12.50	18.89	17.56
(NIBT + loan loss provision) / Average equity	13.82	22.79	19.90	24.84	22.66
NIBT / Average asset	0.31	0.89	0.60	0.93	0.89
(NIBT + loan loss provision) / Average asset	0.63	1.12	0.96	1.22	1.15
Net interest revenues / NIBT	267.57	148.15	217.66	139.14	142.83
NIBT / total net revenues	22.65	45.63	33.78	44.11	44.55
NIBT / Employees (in thousand of NT dollars)	826.75	2,255.59	1,540.45	2,257.80	2,017.10
【 L 】					
Liquidity ratio (monthly average of daily data)	30.90	20.63	21.58	23.36	27.21
Loans / Deposits	76.68	84.51	82.93	83.87	78.23
Time deposits / Deposits	36.85	39.03	40.17	38.86	38.98
NCDs / Time deposits	2.12	2.38	2.30	1.73	1.92
Accumulated gap of assets and liabilities(180 days) / Equity	203.02	62.41	93.17	-138.44	-22.85
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.34	107.68	104.67	106.39	113.62
Interest rate sensitivity gap/Equity	110.62	91.87	58.91	71.24	153.38
【 G 】					
Deposit growth rate	10.14	7.60	9.93	3.29	6.58
Loan growth rate	-0.34	10.09	8.32	10.18	9.05
Investment growth rate	3.44	-7.63	-7.34	-4.43	-53.80
Guarantee growth rate	25.42	-11.37	-10.52	1.87	-8.51

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Hua Nan Commercial Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	11.49	10.33	R 10.21	10.82	12.26
Tier 1 capital / Risk-weighted assets	7.00	6.16	R 6.13	6.48	7.89
Liability / Equity (multiple)	19.84	20.75	20.57	19.87	20.10
Equity / Asset	4.80	4.60	4.64	4.79	4.74
【A】					
Non-performing loan ratio	1.88	1.50	1.67	1.52	1.99
Loan loss reserves / NPLs	51.00	62.32	59.19	62.67	50.31
【E】					
NIBT / Average equity / Average equity	4.76	15.48	15.49	15.63	15.31
(NIBT + loan loss provision) / Average equity	13.27	21.31	21.56	26.31	27.17
NIBT / Average asset	0.21	0.71	0.70	0.70	0.67
(NIBT + loan loss provision) / Average asset	0.60	0.97	0.97	1.17	1.19
Net interest revenues / NIBT	410.98	206.83	208.06	210.22	203.57
NIBT / total net revenues	15.40	38.58	38.53	33.80	34.08
NIBT / Employees (in thousand of NT dollars)	545.34	1,708.43	1,704.52	1,702.86	1,551.94
【L】					
Liquidity ratio (monthly average of daily data)	25.86	17.41	18.95	16.78	18.64
Loans / Deposits	74.72	84.02	80.78	80.69	78.75
Time deposits / Deposits	36.08	39.49	39.81	36.82	37.00
NCDs / Time deposits	1.07	1.21	1.23	1.35	1.31
Accumulated gap of assets and liabilities(180 days) / Equity	45.74	184.33	158.26	-19.32	16.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.48	98.72	99.75	103.46	99.88
Interest rate sensitivity gap/Equity	54.13	-20.11	-4.00	48.63	-1.71
【G】					
Deposit growth rate	7.57	2.00	6.66	1.31	2.51
Loan growth rate	-4.56	7.45	6.58	3.23	7.98
Investment growth rate	21.02	111.66	71.18	12.82	-2.65
Guarantee growth rate	-10.24	-22.62	-19.61	-8.80	-8.54

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Chang Hwa Commercial Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【 C 】					
Total risk based capital / Risk-weighted assets	11.32	9.99	R 10.61	10.36	11.17
Tier 1 capital / Risk-weighted assets	7.65	7.05	R 7.46	7.72	8.42
Liability / Equity (multiple)	16.87	16.28	16.04	14.50	14.98
Equity / Asset	5.60	5.79	5.87	6.45	6.26
【 A 】					
Non-performing loan ratio	1.63	1.66	1.67	1.79	1.63
Loan loss reserves / NPLs	80.11	83.25	81.96	79.13	81.73
【 E 】					
NIBT / Average equity / Average equity	6.28	9.33	8.60	14.34	18.24
(NIBT + loan loss provision) / Average equity	11.89	17.46	17.17	23.41	23.97
NIBT / Average asset	0.36	0.55	0.51	0.84	1.10
(NIBT + loan loss provision) / Average asset	0.67	1.04	1.01	1.37	1.44
Net interest revenues / NIBT	234.79	236.57	259.28	154.47	123.13
NIBT / total net revenues	23.70	29.25	27.22	38.69	48.96
NIBT / Employees (in thousand of NT dollars)	789.77	1,186.25	1,085.16	1,909.08	2,410.90
【 L 】					
Liquidity ratio (monthly average of daily data)	25.42	18.03	18.75	16.09	21.78
Loans / Deposits	81.43	87.09	86.65	87.70	82.52
Time deposits / Deposits	40.32	41.60	42.70	40.60	40.92
NCDs / Time deposits	0.96	1.29	1.55	1.45	1.54
Accumulated gap of assets and liabilities(180 days) / Equity	-76.43	-80.92	-37.31	-52.90	-32.40
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.22	100.08	104.19	99.29	99.39
Interest rate sensitivity gap/Equity	89.42	0.89	47.90	-7.61	-6.54
【 G 】					
Deposit growth rate	9.73	4.73	9.52	-0.40	2.34
Loan growth rate	2.23	7.39	7.66	5.24	3.18
Investment growth rate	-12.32	5.55	-2.97	-3.46	51.06
Guarantee growth rate	-3.90	-12.83	-7.59	-8.46	-6.02

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Mega International Commercial Bank Co., Ltd. Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	11.79	9.75	R 11.20	R 10.54	10.34
Tier 1 capital / Risk-weighted assets	9.83	8.27	9.04	R 9.80	11.48
Liability / Equity (multiple)	13.80	13.61	13.51	11.77	10.99
Equity / Asset	6.76	6.84	6.89	7.83	8.34
【A】					
Non-performing loan ratio	1.07	1.06	1.16	1.00	0.88
Loan loss reserves / NPLs	94.76	73.43	77.54	71.75	104.84
【E】					
NIBT / Average equity / Average equity	9.25	1.66	4.00	11.63	13.56
(NIBT + loan loss provision) / Average equity	13.75	3.85	6.95	15.00	16.34
NIBT / Average asset	0.59	0.13	0.30	0.97	1.07
(NIBT + loan loss provision) / Average asset	0.88	0.30	0.52	1.25	1.29
Net interest revenues / NIBT	160.21	1,025.54	453.14	129.32	127.12
NIBT / total net revenues	38.33	10.95	17.93	45.13	44.96
NIBT / Employees (in thousand of NT dollars)	2,662.23	489.73	1,143.55	3,398.39	3,164.83
【L】					
Liquidity ratio (monthly average of daily data)	29.39	18.88	16.98	24.79	28.92
Loans / Deposits	88.13	103.82	95.50	93.38	100.85
Time deposits / Deposits	31.98	33.66	34.85	31.15	31.00
NCDs / Time deposits	0.59	0.93	0.53	0.92	0.87
Accumulated gap of assets and liabilities(180 days) / Equity	-27.49	-472.27	-96.28	-184.21	-259.47
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	118.40	111.56	98.57	115.61	113.56
Interest rate sensitivity gap/Equity	110.62	72.34	-8.96	85.56	63.19
【G】					
Deposit growth rate	15.47	4.07	7.52	14.94	34.12
Loan growth rate	-4.20	12.47	9.32	6.92	70.89
Investment growth rate	68.64	-21.25	-0.83	-18.52	-3.74
Guarantee growth rate	-13.92	9.68	-2.54	1.86	63.88

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Cathay United Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	11.95	10.00	11.03	11.13	12.32
Tier 1 capital / Risk-weighted assets	9.69	8.22	8.59	9.05	9.58
Liability / Equity (multiple)	15.10	15.76	15.29	14.81	15.23
Equity / Asset	6.21	5.97	6.14	6.32	6.16
【A】					
Non-performing loan ratio	0.75	0.84	0.93	1.48	1.82
Loan loss reserves / NPLs	106.37	117.37	109.33	86.20	128.64
【E】					
NIBT / Average equity / Average equity	12.69	10.44	7.83	10.08	-7.36
(NIBT + loan loss provision) / Average equity	13.06	10.11	7.06	9.06	15.65
NIBT / Average asset	0.80	0.66	0.49	0.62	-0.51
(NIBT + loan loss provision) / Average asset	0.83	0.64	0.44	0.56	1.08
Net interest revenues / NIBT	120.97	239.71	317.98	260.45	-
NIBT / total net revenues	44.37	35.15	30.00	30.96	-30.57
NIBT / Employees (in thousand of NT dollars)	1,885.00	1,308.90	999.23	1,374.96	-1,269.03
【L】					
Liquidity ratio (monthly average of daily data)	39.67	23.20	27.84	28.29	30.17
Loans / Deposits	62.56	76.42	73.38	72.54	74.03
Time deposits / Deposits	40.40	47.25	49.23	45.26	43.46
NCDs / Time deposits	0.35	0.97	0.50	0.59	0.81
Accumulated gap of assets and liabilities(180 days) / Equity	20.98	31.48	46.35	551.17	127.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.32	99.19	95.83	101.30	100.09
Interest rate sensitivity gap/Equity	-82.34	-9.80	-50.27	14.62	1.04
【G】					
Deposit growth rate	14.53	4.66	5.54	16.85	11.19
Loan growth rate	-6.51	13.45	6.51	13.50	6.78
Investment growth rate	29.80	-58.37	7.34	-4.42	-27.73
Guarantee growth rate	3.53	-0.12	-13.43	12.34	17.51

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Citibank Taiwan Limited

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	12.15	26.55	R 29.82	19.67	R 7.82
Tier 1 capital / Risk-weighted assets	6.79	25.71	R 29.11	18.61	R 6.36
Liability / Equity (multiple)	11.08	3.82	3.59	4.61	24.92
Equity / Asset	8.28	20.75	21.78	17.84	3.86
【A】					
Non-performing loan ratio	1.20	3.27	2.92	2.95	3.23
Loan loss reserves / NPLs	639.51	314.07	182.95	213.24	28.17
【E】					
NIBT / Average equity / Average equity	2.92	-0.23	-0.08	-68.89	-7.12
(NIBT + loan loss provision) / Average equity	5.97	7.67	-3.87	36.39	-4.24
NIBT / Average asset	0.25	-0.04	-0.01	-3.14	-0.29
(NIBT + loan loss provision) / Average asset	0.51	1.26	-0.66	1.66	-0.17
Net interest revenues / NIBT	203.88	-	-	-	-
NIBT / total net revenues	18.82	-1.96	-0.62	-	-25.85
NIBT / Employees (in thousand of NT dollars)	508.40	-59.29	-21.86	-4,051.05	-363.35
【L】					
Liquidity ratio (monthly average of daily data)	54.88	52.23	59.79	20.16	16.02
Loans / Deposits	19.06	49.00	44.06	63.30	75.22
Time deposits / Deposits	14.47	42.88	42.24	45.45	46.63
NCDs / Time deposits	0.94	1.81	1.37	2.37	3.13
Accumulated gap of assets and liabilities(180 days) / Equity	419.55	3.17	38.68	89.01	-105.39
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.40	92.26	92.39	93.39	77.86
Interest rate sensitivity gap/Equity	-80.79	-20.37	-17.95	-22.12	-399.79
【G】					
Deposit growth rate	301.66	-23.13	-24.74	-10.50	3.32
Loan growth rate	52.38	-45.89	-48.51	-25.95	1.31
Investment growth rate	127.44	117.54	134.97	-32.99	9.17
Guarantee growth rate	707.80	-43.08	-52.28	-30.60	-11.47

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： The Shanghai Commercial & Savings Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	12.02	10.87	R 11.20	R 10.36	R 10.26
Tier 1 capital / Risk-weighted assets	12.02	10.87	R 11.20	R 10.36	R 17.84
Liability / Equity (multiple)	8.26	8.83	9.13	8.91	8.13
Equity / Asset	10.80	10.17	9.87	10.09	10.95
【A】					
Non-performing loan ratio	1.06	1.13	1.07	1.15	1.15
Loan loss reserves / NPLs	159.45	125.00	125.98	135.98	135.35
【E】					
NIBT / Average equity / Average equity	8.10	6.52	6.09	11.15	12.24
(NIBT + loan loss provision) / Average equity	9.79	7.13	7.15	12.47	12.91
NIBT / Average asset	0.97	1.15	1.04	1.88	2.05
(NIBT + loan loss provision) / Average asset	1.17	1.25	1.22	2.11	2.16
Net interest revenues / NIBT	96.43	106.46	118.71	73.72	71.73
NIBT / total net revenues	51.96	56.75	52.08	62.44	66.33
NIBT / Employees (in thousand of NT dollars)	2,707.25	2,950.07	2,722.73	4,445.52	4,373.40
【L】					
Liquidity ratio (monthly average of daily data)	28.13	26.35	31.30	25.80	23.35
Loans / Deposits	70.89	73.79	69.90	68.15	71.95
Time deposits / Deposits	38.91	43.46	43.91	39.53	35.00
NCDs / Time deposits	0.88	2.04	2.23	2.37	2.36
Accumulated gap of assets and liabilities(180 days) / Equity	-27.25	-16.80	-1.21	-17.63	-184.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.78	105.22	104.31	102.55	104.01
Interest rate sensitivity gap/Equity	44.41	28.82	23.92	13.62	19.32
【G】					
Deposit growth rate	2.64	12.19	12.02	17.91	4.61
Loan growth rate	-1.63	18.43	14.79	11.34	14.34
Investment growth rate	-0.50	15.81	8.66	31.01	79.24
Guarantee growth rate	-18.27	2.44	1.14	28.55	10.49

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

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

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	8.50	8.63	R 8.45	R 8.85	R 9.47
Tier 1 capital / Risk-weighted assets	7.32	6.58	R 6.67	R 5.94	R 7.31
Liability / Equity (multiple)	19.96	18.51	20.26	20.13	18.49
Equity / Asset	4.77	5.13	4.70	4.73	5.13
【A】					
Non-performing loan ratio	2.56	2.76	2.69	2.39	2.41
Loan loss reserves / NPLs	38.04	36.66	44.77	63.87	34.02
【E】					
NIBT / Average equity / Average equity	3.49	3.46	-4.93	-33.36	2.08
(NIBT + loan loss provision) / Average equity	7.11	7.01	0.58	-10.72	5.78
NIBT / Average asset	0.17	0.18	-0.25	-1.67	0.11
(NIBT + loan loss provision) / Average asset	0.34	0.36	0.03	-0.54	0.30
Net interest revenues / NIBT	974.22	1,131.22	-	-	2,447.04
NIBT / total net revenues	9.04	8.41	-13.75	-74.26	4.86
NIBT / Employees (in thousand of NT dollars)	204.42	203.98	-297.76	-1,825.66	102.28
【L】					
Liquidity ratio (monthly average of daily data)	22.67	21.10	18.81	10.66	11.77
Loans / Deposits	58.12	62.65	61.42	72.43	70.39
Time deposits / Deposits	55.79	63.05	63.13	58.17	62.83
NCDs / Time deposits	0.55	1.13	1.11	1.25	1.81
Accumulated gap of assets and liabilities(180 days) / Equity	-41.47	13.84	11.99	-117.83	-217.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.05	92.47	86.44	88.49	76.43
Interest rate sensitivity gap/Equity	-268.03	-102.36	-204.53	-174.03	-352.11
【G】					
Deposit growth rate	-1.54	4.36	5.24	-4.29	10.02
Loan growth rate	-8.76	-12.65	-11.99	-0.52	13.78
Investment growth rate	2.16	8.17	13.87	28.15	6.38
Guarantee growth rate	-27.18	-0.55	-14.51	-14.37	-4.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Far Eastern International Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	11.35	9.45	R 10.61	R 8.72	R 8.89
Tier 1 capital / Risk-weighted assets	8.48	6.80	R 8.39	R 7.10	R 8.29
Liability / Equity (multiple)	15.90	17.88	17.64	17.96	16.41
Equity / Asset	5.92	5.30	5.37	5.27	5.74
【A】					
Non-performing loan ratio	1.83	2.46	2.46	2.45	2.13
Loan loss reserves / NPLs	60.07	41.62	58.10	43.97	43.85
【E】					
NIBT / Average equity / Average equity	8.97	-2.62	-16.49	-4.64	-10.13
(NIBT + loan loss provision) / Average equity	10.42	5.44	0.91	5.89	1.06
NIBT / Average asset	0.49	-0.13	-0.83	-0.26	-0.67
(NIBT + loan loss provision) / Average asset	0.57	0.27	0.05	0.32	0.07
Net interest revenues / NIBT	187.12	-	-	-	-
NIBT / total net revenues	27.54	-7.69	-53.35	-11.31	-50.76
NIBT / Employees (in thousand of NT dollars)	823.95	-206.68	-1,313.54	-385.47	-944.64
【L】					
Liquidity ratio (monthly average of daily data)	32.56	31.88	37.44	29.72	22.09
Loans / Deposits	73.41	77.08	72.01	80.25	84.60
Time deposits / Deposits	65.06	62.78	65.42	65.15	64.89
NCDs / Time deposits	8.34	9.46	3.77	17.03	18.78
Accumulated gap of assets and liabilities(180 days) / Equity	-254.12	-211.59	-144.08	-367.16	-106.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.66	111.48	109.10	102.52	104.33
Interest rate sensitivity gap/Equity	70.75	144.72	120.18	34.68	53.17
【G】					
Deposit growth rate	1.94	3.06	8.55	4.09	19.27
Loan growth rate	-3.00	-9.92	-5.33	0.22	5.16
Investment growth rate	14.06	-4.00	-1.88	3.77	-20.33
Guarantee growth rate	-44.51	4.79	-27.15	-3.20	47.97

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

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

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	12.14	11.56	R 11.21	11.87	9.21
Tier 1 capital / Risk-weighted assets	9.55	8.75	R 8.44	8.89	5.40
Liability / Equity (multiple)	14.57	15.42	18.01	14.77	23.45
Equity / Asset	6.42	6.09	5.26	6.34	4.09
【A】					
Non-performing loan ratio	1.13	1.61	1.75	1.32	1.22
Loan loss reserves / NPLs	171.92	108.10	140.08	130.73	128.50
【E】					
NIBT / Average equity / Average equity	3.45	-2.28	-17.67	-14.99	-30.77
(NIBT + loan loss provision) / Average equity	5.06	2.77	-4.95	6.46	7.87
NIBT / Average asset	0.22	-0.14	-1.08	-0.69	-1.63
(NIBT + loan loss provision) / Average asset	0.32	0.17	-0.30	0.30	0.42
Net interest revenues / NIBT	485.51	-	-	-	-
NIBT / total net revenues	13.90	-8.56	-91.33	-36.17	-100.29
NIBT / Employees (in thousand of NT dollars)	332.32	-183.23	-1,507.66	-852.71	-1,895.43
【L】					
Liquidity ratio (monthly average of daily data)	26.00	29.89	26.83	21.74	19.99
Loans / Deposits	80.38	73.51	78.20	88.06	81.73
Time deposits / Deposits	37.18	57.43	55.86	51.68	60.60
NCDs / Time deposits	1.14	2.53	1.84	5.93	6.66
Accumulated gap of assets and liabilities(180 days) / Equity	68.36	-74.31	-219.01	-231.78	-340.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	43.69	79.76	78.51	73.08	67.60
Interest rate sensitivity gap/Equity	-649.85	-263.65	-324.63	-327.43	-629.01
【G】					
Deposit growth rate	-2.56	10.86	12.09	-1.73	10.34
Loan growth rate	5.29	-5.77	-0.93	4.87	-0.65
Investment growth rate	-44.10	223.73	153.72	-31.09	18.56
Guarantee growth rate	59.42	-14.48	-19.88	-9.88	-5.28

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Bank SinoPac Company Limited

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	11.60	10.44	R 10.44	R 9.72	12.38
Tier 1 capital / Risk-weighted assets	8.50	8.92	R 8.92	R 9.27	11.00
Liability / Equity (multiple)	16.20	16.30	16.82	15.41	14.54
Equity / Asset	5.81	5.78	5.61	6.09	6.43
【A】					
Non-performing loan ratio	1.15	1.45	1.35	1.93	2.13
Loan loss reserves / NPLs	77.17	64.08	75.08	51.03	44.99
【E】					
NIBT / Average equity / Average equity	0.71	-6.44	-6.62	-0.06	7.29
(NIBT + loan loss provision) / Average equity	5.36	0.18	0.66	9.69	17.74
NIBT / Average asset	0.04	-0.38	-0.39	-	0.40
(NIBT + loan loss provision) / Average asset	0.32	0.01	0.04	0.63	0.96
Net interest revenues / NIBT	2,092.83	-	-	-	324.30
NIBT / total net revenues	3.53	-36.49	-37.10	-0.25	20.90
NIBT / Employees (in thousand of NT dollars)	88.01	-804.65	-852.41	-8.22	528.69
【L】					
Liquidity ratio (monthly average of daily data)	27.10	23.01	22.75	25.75	29.88
Loans / Deposits	76.27	79.31	77.98	74.97	77.67
Time deposits / Deposits	46.01	52.45	52.49	51.05	50.10
NCDs / Time deposits	0.55	4.42	2.54	5.99	9.77
Accumulated gap of assets and liabilities(180 days) / Equity	-96.89	-106.96	-77.05	-25.50	-186.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.31	101.92	98.48	113.45	100.27
Interest rate sensitivity gap/Equity	-19.84	23.23	-18.67	121.60	2.73
【G】					
Deposit growth rate	-0.95	2.17	0.17	4.96	91.54
Loan growth rate	-4.74	5.54	4.55	2.21	95.94
Investment growth rate	4.22	70.95	9.78	-27.09	128.25
Guarantee growth rate	-25.60	-1.74	-23.72	23.66	77.36

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

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

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	10.56	10.20	R 10.56	11.42	10.79
Tier 1 capital / Risk-weighted assets	7.75	7.45	R 7.79	8.39	7.62
Liability / Equity (multiple)	19.13	18.74	18.72	17.23	17.05
Equity / Asset	4.97	5.06	5.07	5.49	5.54
【A】					
Non-performing loan ratio	0.78	0.77	0.90	0.89	0.99
Loan loss reserves / NPLs	78.64	71.84	75.43	52.81	54.33
【E】					
NIBT / Average equity / Average equity	4.74	5.11	2.43	7.59	1.37
(NIBT + loan loss provision) / Average equity	5.00	8.24	6.47	9.34	8.10
NIBT / Average asset	0.23	0.26	0.13	0.41	0.07
(NIBT + loan loss provision) / Average asset	0.25	0.43	0.33	0.51	0.41
Net interest revenues / NIBT	365.46	392.99	848.98	268.90	1,958.25
NIBT / total net revenues	18.34	17.34	8.51	25.08	4.62
NIBT / Employees (in thousand of NT dollars)	510.12	551.59	264.35	843.78	127.39
【L】					
Liquidity ratio (monthly average of daily data)	23.04	12.05	16.95	13.78	11.44
Loans / Deposits	73.96	84.14	77.76	83.20	R 82.28
Time deposits / Deposits	50.79	56.55	55.39	54.80	R 52.27
NCDs / Time deposits	2.93	4.78	3.84	3.27	R 6.84
Accumulated gap of assets and liabilities(180 days) / Equity	-305.26	-387.71	-262.70	-250.45	-507.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.84	91.29	92.97	95.73	74.85
Interest rate sensitivity gap/Equity	-2.35	-120.02	-99.28	-54.37	-296.06
【G】					
Deposit growth rate	13.41	12.24	11.28	15.75	R 22.70
Loan growth rate	-0.54	9.17	3.75	17.08	19.51
Investment growth rate	-31.83	-1.36	-13.52	17.65	40.62
Guarantee growth rate	-23.60	10.52	-2.91	0.55	62.13

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Cosmos Bank, Taiwan

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	16.27	18.23	R 17.95	R 20.72	R 9.36
Tier 1 capital / Risk-weighted assets	8.62	9.52	R 9.48	R 12.74	R 6.60
Liability / Equity (multiple)	7.73	6.40	7.33	5.32	14.13
Equity / Asset	11.46	13.52	12.00	15.81	6.61
【A】					
Non-performing loan ratio	3.26	4.77	3.90	5.15	2.88
Loan loss reserves / NPLs	138.69	111.67	113.76	102.46	77.49
【E】					
NIBT / Average equity / Average equity	-51.15	-50.19	-48.27	-120.31	-40.03
(NIBT + loan loss provision) / Average equity	-35.03	-27.65	-26.90	-51.35	-23.98
NIBT / Average asset	-6.24	-7.41	-6.89	-4.86	-3.07
(NIBT + loan loss provision) / Average asset	-4.27	-4.08	-3.84	-2.07	-1.84
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	-	-	-	-	-184.94
NIBT / Employees (in thousand of NT dollars)	-5,910.90	-6,030.96	-5,694.90	-3,506.14	-2,372.04
【L】					
Liquidity ratio (monthly average of daily data)	22.02	14.11	17.57	9.85	15.39
Loans / Deposits	65.23	76.34	72.19	75.82	66.87
Time deposits / Deposits	64.77	72.34	74.34	72.72	73.60
NCDs / Time deposits	0.12	0.20	0.19	0.32	0.16
Accumulated gap of assets and liabilities(180 days) / Equity	-163.13	-167.83	-141.65	-98.08	-83.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.49	89.50	87.17	85.68	78.55
Interest rate sensitivity gap/Equity	-101.07	-58.97	-84.97	-68.84	-257.74
【G】					
Deposit growth rate	-11.61	-3.83	-6.49	-31.39	-5.41
Loan growth rate	-24.30	-18.81	-18.27	-14.32	-11.04
Investment growth rate	-1.92	-8.39	-1.39	-65.10	-37.25
Guarantee growth rate	5.42	-22.60	-5.34	-59.12	-59.69

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Taishin International Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	10.63	9.64	R 9.83	R 9.95	7.47
Tier 1 capital / Risk-weighted assets	6.89	6.53	R 6.75	R 6.79	5.39
Liability / Equity (multiple)	18.91	18.10	19.55	17.72	20.71
Equity / Asset	5.02	5.24	4.87	5.34	4.61
【A】					
Non-performing loan ratio	0.94	1.29	1.38	1.99	2.18
Loan loss reserves / NPLs	173.45	63.12	135.13	51.72	82.24
【E】					
NIBT / Average equity / Average equity	5.98	1.29	-12.51	6.66	-39.61
(NIBT + loan loss provision) / Average equity	15.28	26.39	20.84	31.54	16.21
NIBT / Average asset	0.30	0.07	-0.65	0.36	-2.36
(NIBT + loan loss provision) / Average asset	0.76	1.35	1.08	1.69	0.97
Net interest revenues / NIBT	379.80	2,303.90	-	543.09	-
NIBT / total net revenues	13.93	2.17	-22.59	9.80	-115.10
NIBT / Employees (in thousand of NT dollars)	463.97	89.04	-978.07	432.21	-2,830.35
【L】					
Liquidity ratio (monthly average of daily data)	23.48	20.28	20.25	18.96	17.24
Loans / Deposits	72.22	79.63	75.02	77.37	79.35
Time deposits / Deposits	51.56	57.78	59.18	51.70	52.25
NCDs / Time deposits	3.71	4.98	3.70	2.34	7.00
Accumulated gap of assets and liabilities(180 days) / Equity	-168.68	-196.29	-171.94	-253.66	-858.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	119.69	107.30	58.04	88.08	66.17
Interest rate sensitivity gap/Equity	235.42	86.23	-504.32	-149.26	-483.55
【G】					
Deposit growth rate	-0.22	5.63	-4.91	7.42	0.26
Loan growth rate	-10.77	1.66	-7.27	6.31	-5.13
Investment growth rate	-5.76	6.49	-12.86	-20.62	-31.81
Guarantee growth rate	-31.91	-12.60	-15.12	9.65	10.93

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Ta Chong Bank Ltd.

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	10.72	11.53	11.97	R 11.52	8.41
Tier 1 capital / Risk-weighted assets	10.72	11.53	11.97	R 11.52	6.06
Liability / Equity (multiple)	14.76	13.23	13.82	12.73	R 26.70
Equity / Asset	6.34	7.03	6.75	7.28	R 3.61
【A】					
Non-performing loan ratio	1.25	1.69	1.90	1.91	2.82
Loan loss reserves / NPLs	152.10	101.33	100.59	112.85	43.68
【E】					
NIBT / Average equity / Average equity	1.58	4.35	0.64	-60.63	R -35.49
(NIBT + loan loss provision) / Average equity	18.16	11.48	9.91	12.56	R 24.50
NIBT / Average asset	0.11	0.31	0.05	-2.76	R -1.21
(NIBT + loan loss provision) / Average asset	1.23	0.82	0.70	0.57	R 0.83
Net interest revenues / NIBT	982.71	513.94	3,461.90	-	-
NIBT / total net revenues	5.78	12.75	2.03	-97.19	-63.99
NIBT / Employees (in thousand of NT dollars)	127.99	384.93	56.06	-3,544.70	-2,092.45
【L】					
Liquidity ratio (monthly average of daily data)	22.94	18.25	26.01	12.37	13.06
Loans / Deposits	80.38	91.51	84.32	91.00	89.72
Time deposits / Deposits	54.77	60.46	62.41	58.49	60.38
NCDs / Time deposits	0.72	1.40	1.38	1.51	3.06
Accumulated gap of assets and liabilities(180 days) / Equity	13.60	-102.13	-53.97	-135.53	R -486.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.80	102.88	108.67	81.10	82.63
Interest rate sensitivity gap/Equity	51.87	28.23	87.60	-173.99	R -282.84
【G】					
Deposit growth rate	21.15	-0.80	10.10	-12.04	4.15
Loan growth rate	4.00	3.27	1.46	-10.41	6.91
Investment growth rate	89.04	-35.77	-38.64	-41.58	46.49
Guarantee growth rate	-18.73	-11.35	-34.83	4.80	52.52

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Jih Sun International Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	10.75	8.34	R 8.58	8.75	9.04
Tier 1 capital / Risk-weighted assets	9.24	7.85	R 8.58	R 6.10	6.63
Liability / Equity (multiple)	15.61	22.79	26.28	22.11	20.37
Equity / Asset	6.02	4.20	3.67	4.33	4.68
【A】					
Non-performing loan ratio	2.15	3.62	4.02	4.46	5.36
Loan loss reserves / NPLs	60.98	36.13	35.87	26.49	34.09
【E】					
NIBT / Average equity / Average equity	-95.09	-40.35	-41.61	-25.97	-111.86
(NIBT + loan loss provision) / Average equity	-11.60	8.95	3.49	9.84	-75.88
NIBT / Average asset	-3.84	-1.73	-1.77	-1.27	-5.00
(NIBT + loan loss provision) / Average asset	-0.47	0.38	0.15	0.48	-3.39
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	-357.14	-80.06	-93.37	-52.42	-
NIBT / Employees (in thousand of NT dollars)	-5,529.12	-2,190.73	-2,502.10	-1,572.95	-6,348.67
【L】					
Liquidity ratio (monthly average of daily data)	33.03	22.10	29.74	15.50	15.00
Loans / Deposits	70.58	77.47	68.59	78.80	84.91
Time deposits / Deposits	50.80	64.12	68.42	62.90	62.36
NCDs / Time deposits	0.25	1.60	1.07	3.71	4.41
Accumulated gap of assets and liabilities(180 days) / Equity	-129.03	-672.82	-609.41	-206.31	-556.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.83	91.82	94.67	85.50	68.22
Interest rate sensitivity gap/Equity	-43.29	-158.62	-120.32	-270.63	-561.84
【G】					
Deposit growth rate	-14.96	-2.94	-2.74	0.97	-5.82
Loan growth rate	-22.00	-9.27	-16.71	-7.00	-6.96
Investment growth rate	9.69	-36.53	-29.16	-45.00	-11.28
Guarantee growth rate	14.88	23.05	-25.92	-39.33	-59.14

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： EnTie Commercial Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	10.78	8.57	R 11.71	10.71	R 8.88
Tier 1 capital / Risk-weighted assets	9.56	6.27	R 11.18	6.07	R 6.13
Liability / Equity (multiple)	14.40	17.55	13.70	21.00	18.22
Equity / Asset	6.49	5.39	6.80	4.54	5.20
【A】					
Non-performing loan ratio	1.34	2.42	1.86	2.48	4.87
Loan loss reserves / NPLs	106.04	34.82	101.29	35.49	31.81
【E】					
NIBT / Average equity / Average equity	2.81	-18.05	-32.23	-135.77	-25.47
(NIBT + loan loss provision) / Average equity	3.09	-0.17	-7.12	-91.01	-7.35
NIBT / Average asset	0.18	-0.90	-1.64	-6.70	-1.59
(NIBT + loan loss provision) / Average asset	0.19	-0.01	-0.36	-4.49	-0.46
Net interest revenues / NIBT	614.43	-	-	-	-
NIBT / total net revenues	12.45	-89.65	-245.42	-	-283.92
NIBT / Employees (in thousand of NT dollars)	313.16	-1,407.83	-2,690.43	-13,562.30	-3,154.90
【L】					
Liquidity ratio (monthly average of daily data)	29.48	16.31	27.59	29.02	11.64
Loans / Deposits	86.25	102.08	84.73	88.93	97.49
Time deposits / Deposits	63.24	65.23	68.18	64.33	68.79
NCDs / Time deposits	4.20	4.98	7.36	7.71	7.49
Accumulated gap of assets and liabilities(180 days) / Equity	-224.68	-857.54	30.41	-289.72	-461.77
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.05	100.61	104.00	99.38	82.60
Interest rate sensitivity gap/Equity	32.28	7.58	40.65	-9.62	-248.04
【G】					
Deposit growth rate	15.53	-14.61	5.32	-13.51	-2.85
Loan growth rate	-3.40	-4.96	-1.21	-19.91	9.00
Investment growth rate	-30.68	-39.76	-49.63	36.44	-44.84
Guarantee growth rate	19.31	7.89	-3.87	-15.67	-46.56

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Chinatrust Commercial Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	14.16	12.05	12.33	R 10.65	11.31
Tier 1 capital / Risk-weighted assets	11.03	8.99	9.16	8.09	7.85
Liability / Equity (multiple)	12.58	12.99	12.84	13.40	20.07
Equity / Asset	7.36	7.15	7.23	6.95	4.75
【A】					
Non-performing loan ratio	0.82	1.09	1.06	1.43	1.61
Loan loss reserves / NPLs	130.30	89.27	95.31	86.98	136.70
【E】					
NIBT / Average equity / Average equity	-	9.11	12.75	15.46	-22.15
(NIBT + loan loss provision) / Average equity	2.75	13.77	17.30	22.69	17.62
NIBT / Average asset	-	0.62	0.88	0.84	-1.17
(NIBT + loan loss provision) / Average asset	0.19	0.94	1.19	1.23	0.93
Net interest revenues / NIBT	-	206.81	144.54	174.97	-
NIBT / total net revenues	-0.02	20.49	27.02	25.45	-42.99
NIBT / Employees (in thousand of NT dollars)	-0.70	1,226.38	1,750.09	1,578.03	-2,305.34
【L】					
Liquidity ratio (monthly average of daily data)	25.97	21.41	20.55	20.41	20.13
Loans / Deposits	70.02	74.27	73.91	73.07	68.10
Time deposits / Deposits	37.21	43.36	43.83	42.51	49.13
NCDs / Time deposits	0.64	0.92	1.06	0.89	5.33
Accumulated gap of assets and liabilities(180 days) / Equity	70.44	15.12	33.96	-23.42	-27.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.79	89.42	91.95	81.01	74.06
Interest rate sensitivity gap/Equity	-45.16	-93.19	-67.40	-175.85	-375.64
【G】					
Deposit growth rate	5.79	-1.40	4.26	-4.41	-1.16
Loan growth rate	-0.44	7.03	5.20	2.38	-8.31
Investment growth rate	27.34	0.57	10.93	1.10	21.80
Guarantee growth rate	-27.89	31.10	30.79	-2.61	-27.04

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Chinfon Commercial Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	-	-	-	R -2.12	R 7.48
Tier 1 capital / Risk-weighted assets	-	-	-	R -2.12	R 5.49
Liability / Equity (multiple)	-	-	-	-	18.46
Equity / Asset	-37.41	-10.01	-18.83	-0.71	5.14
【A】					
Non-performing loan ratio	14.95	29.54	33.14	23.73	16.17
Loan loss reserves / NPLs	48.19	33.39	33.55	33.20	15.34
【E】					
NIBT / Average equity / Average equity	-	-	-	-161.07	-27.96
(NIBT + loan loss provision) / Average equity	-	-	-	-88.91	-16.08
NIBT / Average asset	-1.82	-9.59	-13.70	-5.37	-1.45
(NIBT + loan loss provision) / Average asset	-1.11	-7.33	-11.71	-2.96	-0.84
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	-129.78	-	-	-1,034.50	-53.03
NIBT / Employees (in thousand of NT dollars)	-1,134.28	-7,590.26	-10,836.68	-5,273.10	-1,829.64
【L】					
Liquidity ratio (monthly average of daily data)	21.64	12.72	17.39	7.09	22.60
Loans / Deposits	33.65	67.27	62.32	71.50	65.92
Time deposits / Deposits	65.19	68.35	70.88	65.65	69.59
NCDs / Time deposits	0.06	0.17	0.06	0.20	2.50
Accumulated gap of assets and liabilities(180 days) / Equity	-	-	-	-	-149.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	35.78	36.79	39.11	37.65	55.04
Interest rate sensitivity gap/Equity	-	-	-	-	-719.55
【G】					
Deposit growth rate	-5.23	-31.83	-24.93	-34.70	-3.70
Loan growth rate	-51.99	-30.50	-30.64	-23.72	-13.47
Investment growth rate	-6.53	-20.02	-19.36	4.98	52.41
Guarantee growth rate	-63.47	-48.14	-65.01	-14.57	-30.16

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Taiwan Shin Kong Commercial Bank Co., Ltd.　　Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	10.90	10.64	R 10.51	R 10.63	R 12.49
Tier 1 capital / Risk-weighted assets	7.62	7.03	R 7.06	R 7.32	7.77
Liability / Equity (multiple)	16.53	18.01	18.12	17.20	16.66
Equity / Asset	5.70	5.26	5.23	5.49	5.66
【A】					
Non-performing loan ratio	1.79	1.97	1.87	1.85	1.70
Loan loss reserves / NPLs	70.54	65.69	62.65	56.41	84.12
【E】					
NIBT / Average equity / Average equity	2.97	1.44	1.83	7.55	-40.16
(NIBT + loan loss provision) / Average equity	8.90	6.66	7.40	11.43	-19.10
NIBT / Average asset	0.16	0.08	0.10	0.39	-2.30
(NIBT + loan loss provision) / Average asset	0.49	0.36	0.40	0.60	-1.09
Net interest revenues / NIBT	672.02	1,984.39	1,563.59	442.30	-
NIBT / total net revenues	9.04	4.20	5.31	15.80	-346.47
NIBT / Employees (in thousand of NT dollars)	217.89	97.02	125.47	447.61	-2,288.67
【L】					
Liquidity ratio (monthly average of daily data)	15.29	11.64	13.20	9.99	11.15
Loans / Deposits	80.88	84.03	78.88	84.71	80.96
Time deposits / Deposits	57.45	66.32	63.31	62.91	60.88
NCDs / Time deposits	0.26	0.43	0.39	1.80	1.12
Accumulated gap of assets and liabilities(180 days) / Equity	-357.97	-462.34	-439.38	-269.24	-49.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	78.87	68.30	66.00	67.39	32.37
Interest rate sensitivity gap/Equity	-300.54	-491.76	-537.97	-483.06	-937.75
【G】					
Deposit growth rate	3.71	6.06	9.28	13.60	0.88
Loan growth rate	-0.19	10.04	1.64	18.29	13.82
Investment growth rate	-37.98	-1.38	10.97	2.27	82.78
Guarantee growth rate	10.37	75.41	49.09	70.18	23.08

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Sunny Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	8.58	9.59	R 8.95	9.87	8.76
Tier 1 capital / Risk-weighted assets	5.49	6.37	R 5.46	R 6.33	7.33
Liability / Equity (multiple)	20.76	18.17	21.15	18.38	17.41
Equity / Asset	4.59	5.22	4.51	5.16	5.43
【A】					
Non-performing loan ratio	2.73	2.83	2.60	2.87	2.65
Loan loss reserves / NPLs	41.09	43.29	56.43	50.91	43.70
【E】					
NIBT / Average equity / Average equity	-5.98	-2.25	-17.49	-9.08	0.20
(NIBT + loan loss provision) / Average equity	-1.80	0.68	-3.69	-1.09	7.96
NIBT / Average asset	-0.27	-0.12	-0.92	-0.45	0.01
(NIBT + loan loss provision) / Average asset	-0.08	0.04	-0.19	-0.05	0.43
Net interest revenues / NIBT	-	-	-	-	14,438.46
NIBT / total net revenues	-26.18	-8.89	-82.60	-27.16	0.64
NIBT / Employees (in thousand of NT dollars)	-314.09	-127.87	-1,005.51	-465.45	10.00
【L】					
Liquidity ratio (monthly average of daily data)	18.49	17.12	18.04	16.50	10.17
Loans / Deposits	80.30	80.79	80.11	83.45	86.27
Time deposits / Deposits	63.52	71.70	70.94	68.02	64.96
NCDs / Time deposits	0.55	0.64	0.72	4.00	7.17
Accumulated gap of assets and liabilities(180 days) / Equity	-426.23	-390.81	-352.38	-402.64	-300.30
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.63	92.84	95.74	93.10	87.10
Interest rate sensitivity gap/Equity	-174.35	-114.16	-76.66	-109.81	-203.77
【G】					
Deposit growth rate	-6.43	5.80	0.73	-2.63	4.92
Loan growth rate	-7.44	-8.32	-3.87	-5.90	10.52
Investment growth rate	-33.41	8.24	-52.33	14.18	23.86
Guarantee growth rate	-40.69	29.06	-32.28	149.93	-7.03

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Bank of Panhsin

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	7.19	8.13	R 7.52	R 8.68	8.44
Tier 1 capital / Risk-weighted assets	6.04	6.24	R 6.02	R 6.17	5.54
Liability / Equity (multiple)	18.72	15.94	16.32	16.40	18.80
Equity / Asset	5.07	5.90	5.77	5.75	5.05
【A】					
Non-performing loan ratio	4.47	3.95	4.59	3.32	4.52
Loan loss reserves / NPLs	43.30	43.96	37.79	43.71	38.44
【E】					
NIBT / Average equity / Average equity	-4.07	0.42	-0.09	7.28	-5.60
(NIBT + loan loss provision) / Average equity	0.91	4.52	3.04	11.97	14.86
NIBT / Average asset	-0.22	0.02	-0.01	0.38	-0.27
(NIBT + loan loss provision) / Average asset	0.05	0.26	0.17	0.62	0.71
Net interest revenues / NIBT	-	4,790.32	-	342.86	-
NIBT / total net revenues	-24.85	1.74	-0.40	22.51	-13.79
NIBT / Employees (in thousand of NT dollars)	-294.24	30.94	-6.68	479.78	-316.28
【L】					
Liquidity ratio (monthly average of daily data)	12.22	8.47	12.10	10.19	10.56
Loans / Deposits	82.82	89.16	85.71	89.17	91.92
Time deposits / Deposits	64.52	69.74	71.18	69.65	72.75
NCDs / Time deposits	2.47	4.08	3.30	4.12	13.83
Accumulated gap of assets and liabilities(180 days) / Equity	-223.90	-150.66	-154.18	-81.48	-492.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.29	96.14	89.07	92.91	95.31
Interest rate sensitivity gap/Equity	-140.29	-53.10	-158.96	-101.50	-76.95
【G】					
Deposit growth rate	2.98	-6.17	0.20	-7.91	8.40
Loan growth rate	-4.38	-10.61	-4.51	-10.79	3.38
Investment growth rate	2.21	-20.52	3.86	21.49	245.58
Guarantee growth rate	-26.89	-8.31	-13.22	-17.74	11.75

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Taiwan Business Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	10.58	10.25	R 9.73	R 8.64	10.25
Tier 1 capital / Risk-weighted assets	6.01	5.99	R 5.50	R 5.79	7.04
Liability / Equity (multiple)	26.91	26.41	26.74	27.11	26.24
Equity / Asset	3.58	3.65	3.60	3.56	3.67
【A】					
Non-performing loan ratio	2.52	2.16	2.25	2.17	2.55
Loan loss reserves / NPLs	42.15	40.70	39.61	40.78	35.57
【E】					
NIBT / Average equity / Average equity	3.92	9.67	6.95	2.82	3.43
(NIBT + loan loss provision) / Average equity	12.58	12.30	10.72	4.73	-0.40
NIBT / Average asset	0.14	0.37	0.26	0.11	0.10
(NIBT + loan loss provision) / Average asset	0.45	0.46	0.40	0.18	-0.01
Net interest revenues / NIBT	572.02	329.60	458.19	1,129.39	1,209.85
NIBT / total net revenues	11.56	28.25	21.40	8.89	9.53
NIBT / Employees (in thousand of NT dollars)	318.48	807.34	575.54	223.14	203.33
【L】					
Liquidity ratio (monthly average of daily data)	18.09	14.95	13.52	12.84	15.65
Loans / Deposits	85.33	89.00	87.96	89.20	85.64
Time deposits / Deposits	48.59	52.73	53.86	49.77	47.72
NCDs / Time deposits	1.41	3.02	2.80	3.61	1.68
Accumulated gap of assets and liabilities(180 days) / Equity	-297.62	-387.82	-202.32	-216.66	-168.13
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.82	89.99	91.27	86.81	94.10
Interest rate sensitivity gap/Equity	39.61	-207.77	-193.89	-285.52	-120.38
【G】					
Deposit growth rate	4.45	6.01	8.63	7.61	5.16
Loan growth rate	-0.70	3.80	6.22	11.43	2.93
Investment growth rate	-11.76	-19.77	-20.18	-56.41	7.34
Guarantee growth rate	-10.14	-2.86	-3.25	32.05	-7.27

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Standard Chartered Bank (Taiwan) Limited

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	10.72	8.90	R 10.07	R 8.68	9.07
Tier 1 capital / Risk-weighted assets	6.31	4.45	R 5.28	R 5.12	4.70
Liability / Equity (multiple)	17.39	21.36	19.70	21.92	27.59
Equity / Asset	5.44	4.47	4.83	4.36	3.50
【A】					
Non-performing loan ratio	1.56	2.35	2.56	4.11	2.18
Loan loss reserves / NPLs	56.93	31.16	43.16	80.37	48.69
【E】					
NIBT / Average equity / Average equity	-18.40	-2.20	-7.99	-28.79	-27.32
(NIBT + loan loss provision) / Average equity	-5.17	26.14	20.66	46.74	24.93
NIBT / Average asset	-0.88	-0.10	-0.35	-0.98	-1.30
(NIBT + loan loss provision) / Average asset	-0.25	1.21	0.90	1.59	1.19
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	-34.60	-2.72	-10.67	-25.55	-42.18
NIBT / Employees (in thousand of NT dollars)	-1,532.58	-108.28	-393.16	-1,045.23	-1,620.54
【L】					
Liquidity ratio (monthly average of daily data)	26.92	22.16	30.07	22.35	14.04
Loans / Deposits	65.66	71.52	60.45	73.73	81.44
Time deposits / Deposits	33.64	43.77	47.74	40.41	53.10
NCDs / Time deposits	0.80	1.49	0.93	1.54	3.04
Accumulated gap of assets and liabilities(180 days) / Equity	-52.13	-234.42	-138.61	-210.21	-542.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.45	95.82	93.36	85.06	84.68
Interest rate sensitivity gap/Equity	-62.56	-57.11	-84.21	-246.73	-386.05
【G】					
Deposit growth rate	13.02	6.09	34.97	8.53	9.99
Loan growth rate	3.19	0.92	9.28	-2.47	7.41
Investment growth rate	17.46	13.59	41.72	5.40	26.53
Guarantee growth rate	-24.86	-26.42	-21.71	103.28	-0.09

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Taichung Commercial Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	9.28	9.62	R 9.33	10.30	R 5.35
Tier 1 capital / Risk-weighted assets	7.32	8.34	7.89	8.74	R 5.36
Liability / Equity (multiple)	19.21	15.97	17.03	15.26	34.42
Equity / Asset	4.95	5.89	5.55	6.15	2.82
【A】					
Non-performing loan ratio	1.41	1.52	1.54	1.72	1.72
Loan loss reserves / NPLs	98.42	84.76	82.44	72.83	54.87
【E】					
NIBT / Average equity / Average equity	-6.08	8.01	3.59	15.20	-50.27
(NIBT + loan loss provision) / Average equity	2.16	16.10	11.75	25.33	-23.40
NIBT / Average asset	-0.33	0.49	0.22	0.80	-2.22
(NIBT + loan loss provision) / Average asset	0.12	0.98	0.71	1.34	-1.03
Net interest revenues / NIBT	-	438.08	922.91	253.64	-
NIBT / total net revenues	-35.61	21.97	11.36	34.45	-4,617.74
NIBT / Employees (in thousand of NT dollars)	-537.51	636.38	293.67	1,022.36	-2,908.08
【L】					
Liquidity ratio (monthly average of daily data)	17.97	13.32	16.19	13.82	15.87
Loans / Deposits	78.01	80.61	78.18	80.90	77.39
Time deposits / Deposits	53.30	56.52	57.91	54.79	55.60
NCDs / Time deposits	0.16	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-261.47	-130.88	-75.50	-0.46	-1,488.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.78	88.46	87.47	78.74	69.21
Interest rate sensitivity gap/Equity	-228.75	-161.13	-191.76	-296.90	-962.13
【G】					
Deposit growth rate	9.22	2.80	8.85	-0.82	1.84
Loan growth rate	5.83	0.35	5.02	3.59	3.32
Investment growth rate	-9.79	14.76	18.50	35.38	45.10
Guarantee growth rate	3.72	-7.56	75.99	20.64	-13.61

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： King's Town Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	12.05	11.96	11.95	R 10.88	11.03
Tier 1 capital / Risk-weighted assets	11.32	11.56	11.51	R 10.45	10.09
Liability / Equity (multiple)	14.13	13.35	12.82	14.11	16.77
Equity / Asset	6.61	6.97	7.24	6.62	5.63
【A】					
Non-performing loan ratio	1.78	2.22	2.24	2.27	2.14
Loan loss reserves / NPLs	86.32	59.30	62.24	61.17	48.23
【E】					
NIBT / Average equity / Average equity	0.16	0.72	0.60	3.41	1.42
(NIBT + loan loss provision) / Average equity	12.83	7.51	8.52	12.38	10.98
NIBT / Average asset	0.01	0.05	0.04	0.22	0.10
(NIBT + loan loss provision) / Average asset	0.88	0.51	0.59	0.80	0.74
Net interest revenues / NIBT	12,392.31	3,406.45	4,097.06	707.94	1,650.63
NIBT / total net revenues	0.64	2.97	2.47	12.66	4.89
NIBT / Employees (in thousand of NT dollars)	14.27	64.79	53.88	278.89	93.33
【L】					
Liquidity ratio (monthly average of daily data)	20.57	20.12	15.73	12.87	18.12
Loans / Deposits	70.79	79.56	78.77	86.66	83.22
Time deposits / Deposits	56.63	64.01	63.87	63.29	66.18
NCDs / Time deposits	0.33	1.13	0.46	1.16	-
Accumulated gap of assets and liabilities(180 days) / Equity	-223.89	-163.88	-65.85	-224.51	-316.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.26	94.88	99.94	99.75	105.19
Interest rate sensitivity gap/Equity	-105.81	-62.05	-0.70	-3.15	77.68
【G】					
Deposit growth rate	-0.23	-7.42	-9.11	-11.02	21.87
Loan growth rate	-11.51	-20.00	-19.50	-7.64	27.03
Investment growth rate	143.92	16.51	38.54	27.20	168.86
Guarantee growth rate	-21.93	-2.11	-31.38	70.49	-13.45

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： China Development Industrial Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	26.38	17.29	R 19.83	R 16.86	33.14
Tier 1 capital / Risk-weighted assets	26.38	17.29	R 19.83	R 16.86	102.48
Liability / Equity (multiple)	0.88	1.02	1.05	1.13	0.77
Equity / Asset	53.23	49.43	48.87	46.86	56.60
【A】					
Non-performing loan ratio	1.84	1.55	1.60	1.99	1.33
Loan loss reserves / NPLs	91.93	118.00	90.92	128.60	303.77
【E】					
NIBT / Average equity / Average equity	4.10	2.19	0.58	8.37	9.75
(NIBT + loan loss provision) / Average equity	4.07	2.43	1.15	8.92	9.91
NIBT / Average asset	2.29	1.14	0.30	4.85	6.40
(NIBT + loan loss provision) / Average asset	2.28	1.27	0.60	5.17	6.51
Net interest revenues / NIBT	23.99	70.32	268.29	19.05	12.25
NIBT / total net revenues	82.00	57.51	23.29	80.77	91.27
NIBT / Employees (in thousand of NT dollars)	9,453.45	5,211.70	1,314.29	20,731.83	26,627.78
【L】					
Liquidity ratio (monthly average of daily data)	112.66	93.09	86.94	65.90	159.97
Loans / Deposits	204.71	259.14	242.62	286.82	378.39
Time deposits / Deposits	45.20	33.06	32.73	17.68	10.91
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	17.06	8.83	6.31	-4.35	19.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	254.55	240.03	247.07	127.07	239.27
Interest rate sensitivity gap/Equity	41.41	45.01	45.89	13.55	34.31
【G】					
Deposit growth rate	9.74	25.69	13.89	93.53	14.60
Loan growth rate	-13.31	-9.11	-6.49	15.79	23.80
Investment growth rate	-4.60	-21.26	-30.39	14.44	35.39
Guarantee growth rate	-36.63	4.45	-15.10	-7.92	-25.68

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Hwatai Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	9.95	9.79	R 9.74	R 9.70	9.95
Tier 1 capital / Risk-weighted assets	8.39	8.03	R 7.94	R 8.39	10.13
Liability / Equity (multiple)	14.74	14.60	15.37	13.44	12.74
Equity / Asset	6.35	6.41	6.11	6.93	7.28
【A】					
Non-performing loan ratio	1.68	1.72	1.83	1.79	1.48
Loan loss reserves / NPLs	54.88	56.24	50.43	50.16	49.48
【E】					
NIBT / Average equity / Average equity	1.01	-6.28	-6.97	3.08	-6.99
(NIBT + loan loss provision) / Average equity	4.95	2.17	1.94	12.15	9.00
NIBT / Average asset	0.06	-0.41	-0.45	0.22	-0.54
(NIBT + loan loss provision) / Average asset	0.30	0.14	0.13	0.86	0.70
Net interest revenues / NIBT	1,386.00	-	-	677.17	-
NIBT / total net revenues	4.37	-30.28	-33.22	9.59	-24.86
NIBT / Employees (in thousand of NT dollars)	77.07	-482.46	-544.84	224.16	-491.30
【L】					
Liquidity ratio (monthly average of daily data)	14.58	8.79	13.10	8.00	11.32
Loans / Deposits	86.96	93.51	85.18	95.43	88.64
Time deposits / Deposits	68.03	72.60	73.06	70.42	69.34
NCDs / Time deposits	0.91	4.53	3.63	5.97	8.80
Accumulated gap of assets and liabilities(180 days) / Equity	-272.86	-383.81	-224.01	-305.17	-371.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.18	95.67	97.22	94.06	91.56
Interest rate sensitivity gap/Equity	2.35	-57.92	-39.39	-73.87	-98.51
【G】					
Deposit growth rate	1.64	8.57	11.70	-0.04	15.83
Loan growth rate	-5.99	4.65	-5.39	12.27	24.65
Investment growth rate	-17.11	-11.24	28.15	-2.27	49.79
Guarantee growth rate	-30.77	64.86	47.90	0.76	13.30

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Cota Commercial Bank

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	11.09	11.92	10.59	11.55	11.42
Tier 1 capital / Risk-weighted assets	7.35	7.98	7.60	7.73	7.83
Liability / Equity (multiple)	22.15	19.16	21.65	18.54	19.30
Equity / Asset	4.32	4.96	4.41	5.12	4.93
【A】					
Non-performing loan ratio	2.27	2.87	2.67	2.91	2.95
Loan loss reserves / NPLs	48.80	40.59	47.27	29.91	27.08
【E】					
NIBT / Average equity / Average equity	0.91	1.00	-13.09	1.45	1.61
(NIBT + loan loss provision) / Average equity	9.59	8.26	-1.56	10.21	8.73
NIBT / Average asset	0.04	0.05	-0.66	0.07	0.09
(NIBT + loan loss provision) / Average asset	0.42	0.42	-0.08	0.52	0.47
Net interest revenues / NIBT	3,043.75	3,017.50	-	2,050.65	1,702.30
NIBT / total net revenues	2.56	2.84	-48.57	3.81	4.99
NIBT / Employees (in thousand of NT dollars)	38.54	45.78	-609.11	65.98	77.89
【L】					
Liquidity ratio (monthly average of daily data)	20.15	14.08	15.77	10.84	10.58
Loans / Deposits	78.48	82.73	81.68	86.87	R 84.84
Time deposits / Deposits	66.00	67.86	67.76	65.45	R 64.91
NCDs / Time deposits	0.98	1.31	0.49	2.61	7.84
Accumulated gap of assets and liabilities(180 days) / Equity	-268.63	-221.89	-101.51	-220.85	-182.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.01	87.85	87.27	83.06	79.59
Interest rate sensitivity gap/Equity	-260.90	-208.88	-250.84	-284.57	-350.50
【G】					
Deposit growth rate	2.39	2.99	4.14	-2.43	R 15.93
Loan growth rate	-2.89	-0.28	-2.10	-0.08	18.71
Investment growth rate	-5.35	-48.54	-49.77	139.92	180.90
Guarantee growth rate	19.39	9.38	18.80	43.46	-32.10

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Industrial Bank of Taiwan

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	14.01	12.33	R 12.73	12.43	15.40
Tier 1 capital / Risk-weighted assets	13.54	11.88	R 12.48	12.43	27.03
Liability / Equity (multiple)	3.25	3.62	4.01	3.21	3.23
Equity / Asset	23.53	21.66	19.97	23.74	23.62
【A】					
Non-performing loan ratio	1.03	0.88	0.84	0.82	0.33
Loan loss reserves / NPLs	115.82	88.50	104.91	90.66	317.07
【E】					
NIBT / Average equity / Average equity	6.88	3.66	-3.67	7.89	3.91
(NIBT + loan loss provision) / Average equity	7.49	4.24	-2.13	9.32	4.33
NIBT / Average asset	1.45	0.75	-0.75	1.82	0.90
(NIBT + loan loss provision) / Average asset	1.57	0.87	-0.43	2.15	1.00
Net interest revenues / NIBT	60.75	95.27	-	20.69	45.21
NIBT / total net revenues	59.17	50.58	-613.13	61.74	57.46
NIBT / Employees (in thousand of NT dollars)	5,981.22	3,333.33	-3,303.03	7,257.63	3,567.94
【L】					
Liquidity ratio (monthly average of daily data)	27.20	27.84	26.83	31.24	52.90
Loans / Deposits	95.37	124.70	107.32	107.00	115.65
Time deposits / Deposits	80.93	77.37	84.65	68.92	76.70
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-106.73	-139.12	-136.95	-79.09	-68.60
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.76	98.99	103.24	136.00	141.58
Interest rate sensitivity gap/Equity	27.12	-3.44	12.32	69.60	80.61
【G】					
Deposit growth rate	18.18	26.20	15.13	29.30	-14.62
Loan growth rate	-9.51	21.66	15.13	17.99	-0.34
Investment growth rate	-36.63	50.18	43.49	15.03	41.52
Guarantee growth rate	-9.58	-5.62	-18.90	-13.64	0.81

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Agricultural Bank of Taiwan

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital / Risk-weighted assets	5.60	7.14	R 6.55	9.22	22.69
Tier 1 capital / Risk-weighted assets	5.24	7.14	R 6.55	9.22	22.97
Liability / Equity (multiple)	46.28	20.60	42.37	22.96	16.38
Equity / Asset	2.11	4.63	2.31	4.17	5.75
【A】					
Non-performing loan ratio	1.04	0.02	0.82	-	-
Loan loss reserves / NPLs	56.56	392.31	78.05	2,550.00	-
【E】					
NIBT / Average equity / Average equity	13.48	-1.54	-50.40	0.82	0.76
(NIBT + loan loss provision) / Average equity	14.59	-1.54	-47.87	0.98	0.86
NIBT / Average asset	0.31	-0.07	-2.16	0.04	0.06
(NIBT + loan loss provision) / Average asset	0.34	-0.07	-2.05	0.05	0.07
Net interest revenues / NIBT	106.10	-	-	450.00	225.49
NIBT / total net revenues	75.49	-268.60	-	25.38	26.06
NIBT / Employees (in thousand of NT dollars)	11,459.21	-2,153.85	-70,225.35	1,160.84	1,116.79
【L】					
Liquidity ratio (monthly average of daily data)	58.27	33.04	35.57	56.31	74.73
Loans / Deposits	20.66	16.94	22.53	10.80	4.25
Time deposits / Deposits	98.07	99.19	98.83	99.46	99.50
NCDs / Time deposits	-	-	-	2.24	-
Accumulated gap of assets and liabilities(180 days) / Equity	-690.63	-710.47	-1,721.37	-954.67	535.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	71.58	55.29	63.87	51.26	56.29
Interest rate sensitivity gap/Equity	-1,300.40	-908.46	-1,512.91	-1,109.23	-709.42
【G】					
Deposit growth rate	45.11	-6.17	-2.21	23.63	231.78
Loan growth rate	77.01	122.43	104.11	214.03	339.24
Investment growth rate	-16.37	0.33	-15.56	50.59	440.46
Guarantee growth rate	-60.74	198.02	-60.84	2,386.96	187.50

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2009

Bank's name ： Bank of Taipei

Unit：%

Items	30/09/09	30/09/08	31/12/08	31/12/07	31/12/06
【C】					
Total risk based capital					
/ Risk-weighted assets	12.88	13.58	R 12.91	13.22	-
Tier 1 capital					
/ Risk-weighted assets	11.85	12.44	R 11.83	11.44	-
Liability / Equity (multiple)	8.74	8.82	8.89	8.45	-
Equity / Asset	10.27	10.18	10.11	10.59	-
【A】					
Non-performing loan ratio	0.89	1.08	1.04	1.23	-
Loan loss reserves / NPLs	156.67	114.44	114.89	96.88	-
【E】					
NIBT / Average equity					
/ Average equity	1.73	3.31	2.50	3.03	-
(NIBT + loan loss provision)					
/ Average equity	3.43	4.05	3.21	3.71	-
NIBT / Average asset	0.17	0.37	0.27	0.34	-
(NIBT + loan loss provision)					
/ Average asset	0.35	0.45	0.35	0.41	-
Net interest revenues / NIBT	588.68	352.21	480.18	398.51	-
NIBT / total net revenues	10.37	19.52	14.90	18.66	-
NIBT / Employees					
(in thousand of NT dollars)	182.60	341.65	256.94	167.92	-
【L】					
Liquidity ratio					
(monthly average of daily data)	18.82	29.95	27.52	31.23	-
Loans / Deposits	79.29	70.69	75.03	72.40	-
Time deposits / Deposits	62.91	68.06	67.60	65.87	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and					
liabilities(180 days) / Equity	-245.73	-169.46	-241.95	-205.41	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	116.09	54.42	50.78	55.48	-
Interest rate sensitivity gap/Equity	103.70	-308.77	-336.44	-284.31	-
【G】					
Deposit growth rate	-6.81	0.10	1.16	-	-
Loan growth rate	4.53	2.49	4.83	-	-
Investment growth rate	-15.57	20.49	5.51	-	-
Guarantee growth rate	67.65	-	-	-	-