TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2018

The Peer-Group Average Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	13.48	13.15	13.99	13.21	12.75
2.Arithmetic mean	13.80	13.36	14.17	13.33	12.93
Tier 1 capital / Risk-wighted assets					
1.Winsorized mean	11.37	10.98	11.80	10.99	10.38
2.Arithmetic mean	11.61	11.05	11.78	10.97	10.33
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	10.68	10.51	11.17	10.51	9.97
2.Arithmetic mean	10.96	10.55	11.19	10.50	10.03
Liabilities / Equity (multiple)	12.59	12.42	12.37	12.57	12.94
Equity / Assets	7.47	7.63	7.66	7.56	7.30
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.27	0.30	0.30	0.29	0.24
2.Arithmetic mean	0.26	0.29	0.28	0.27	0.24
Loan loss provisions / NPLs	537.68	482.51	533.54	528.19	601.43
Expected losses of classified assets / Total provisions	72.40	71.73	71.58	70.74	72.20
【E】					
NIBT / Average equity					
1.Winsorized mean	8.61	8.79	7.73	8.33	9.73
2.Arithmetic mean	10.03	9.69	9.03	9.23	10.65
(NIBT + loan loss provisions) / Average equity	9.39	10.23	9.88	10.74	11.10
NIBT / Average assets					
1.Winsorized mean	0.66	0.66	0.60	0.61	0.68
2.Arithmetic mean	0.73	0.70	0.66	0.66	0.73
(NIBT + loan loss provisions) / Average assets	0.70	0.77	0.72	0.75	0.78
Net interest income / NIBT	155.70	172.69	178.60	179.40	172.22
NIBT / Net income	38.31	38.79	36.05	37.76	38.96
NIBT / Employees (in thousand of NT dollars)	1,924.72	1,890.80	1,699.45	1,741.09	1,800.44
【L】					
Liquidity coverage ratio	129.34	r 140.19	148.17	135.11	136.47
Net stable funding ratio	128.93	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.34	31.69	31.20	29.46	31.45
Loans / Deposits	73.71	73.52	72.26	72.96	73.68
Time deposits / Deposits	40.36	41.29	41.46	40.79	41.73
NCDs / Time deposits	2.66	2.61	2.73	1.32	1.07
Accumulated gap of assets and liabilities (180 days) / Equity	-70.10	-97.97	-80.59	-95.21	-89.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	103.63	103.98	104.49	103.30	103.73
Interest rate sensitivity gap / Equity	16.69	22.09	27.34	20.11	24.76
【G】					
Deposit growth rate	4.40	4.28	4.55	3.32	5.43
Loan growth rate	6.40	5.23	3.95	2.82	2.52
Investment growth rate	7.43	13.99	14.35	11.82	13.36
Guarantee growth rate	6.73	-2.50	5.05	-11.49	2.18

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. Net income before tax (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. Net stable funding ratio has been disclosed since March 2018.

5.“r” represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

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

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	34.62	36.29	36.25	31.96	25.55
Tier 1 capital / Risk-weighted assets	33.26	34.91	34.86	30.56	24.22
Common equity Tier 1 / Risk-weighted assets	33.26	34.91	34.86	30.56	24.22
Liabilities / Equity (multiple)	2.78	2.92	2.94	3.59	4.34
Equity / Assets	26.47	25.49	25.38	21.78	18.74
【A】					
Non-performing loan ratio	0.01	0.06	0.12	0.20	0.59
Loan loss provisions / NPLs	21,466.67	1,723.19	848.48	525.98	179.76
【E】					
NIBT / Average equity	2.33	2.96	2.56	2.31	2.43
(NIBT + loan loss provisions) / Average equity	2.84	4.22	3.23	3.81	4.33
NIBT / Average assets	0.61	0.68	0.61	0.48	0.46
(NIBT + loan loss provisions) / Average assets	0.74	0.98	0.77	0.79	0.82
Net interest income / NIBT	185.82	154.81	175.43	240.34	255.14
NIBT / Net income	43.29	48.99	46.82	37.49	36.11
NIBT / Employees (in thousand of NT dollars)	3,080.06	3,576.04	3,021.83	2,502.39	2,281.69
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	101.14	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	80.27	65.26	60.58	107.26	92.61
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-31.16	-33.11	-16.62	-73.18	-59.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	176.88	166.88	163.03	163.95	140.90
Interest rate sensitivity gap / Equity	99.60	95.74	90.88	102.15	84.75
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	4.55	7.72	2.69	3.03	7.31
Investment growth rate	3.37	-0.22	-0.22	-3.55	19.95
Guarantee growth rate	8.38	10.57	15.71	16.55	-5.06

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Bank of Taiwan

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.82	12.38	13.13	12.04	11.19
Tier 1 capital / Risk-weighted assets	10.57	10.15	10.86	9.83	8.72
Common equity Tier 1 / Risk-weighted assets	10.57	10.15	10.86	9.83	8.72
Liabilities / Equity (multiple)	15.29	16.10	16.08	16.36	17.59
Equity / Assets	6.14	5.85	5.85	5.76	5.38
【A】					
Non-performing loan ratio	0.27	0.29	0.29	0.26	0.23
Loan loss provisions / NPLs	621.50	532.95	497.70	552.50	497.68
【E】					
NIBT / Average equity	3.48	3.54	3.97	7.23	4.11
(NIBT + loan loss provisions) / Average equity	5.78	4.79	4.50	9.62	5.43
NIBT / Average assets	0.21	0.20	0.23	0.40	0.22
(NIBT + loan loss provisions) / Average assets	0.35	0.28	0.26	0.53	0.29
Net interest income / NIBT	244.34	257.56	228.77	134.81	271.49
NIBT / Net income	25.87	29.67	33.98	43.41	29.91
NIBT / Employees (in thousand of NT dollars)	1,404.48	1,345.29	1,479.18	2,609.95	1,304.13
【L】					
Liquidity coverage ratio	213.24	214.24	223.03	190.48	168.57
Net stable funding ratio	162.92	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	50.10	48.95	49.64	47.90	44.97
Loans / Deposits	59.61	59.00	58.81	59.54	62.90
Time deposits / Deposits	44.29	48.45	47.93	49.47	49.93
NCDs / Time deposits	0.05	0.19	0.19	0.13	0.09
Accumulated gap of assets and liabilities (180 days) / Equity	119.64	48.58	46.40	269.69	-290.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	96.20	96.48	96.83	95.41	98.17
Interest rate sensitivity gap / Equity	-44.82	-43.74	-38.91	-57.47	-24.52
【G】					
Deposit growth rate	3.05	1.63	1.73	0.95	8.05
Loan growth rate	4.09	-2.21	0.48	-4.45	3.88
Investment growth rate	11.14	6.41	8.41	5.27	22.05
Guarantee growth rate	1.86	10.90	12.36	-5.78	-3.82

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Taipei Fubon Commercial Bank Co., Ltd. Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.38	13.60	13.93	14.40	13.44
Tier 1 capital / Risk-weighted assets	11.79	11.88	12.11	12.57	11.30
Common equity Tier 1 / Risk-weighted assets	11.79	11.88	12.11	12.57	11.30
Liabilities / Equity (multiple)	12.24	11.79	12.30	11.25	11.75
Equity / Assets	7.55	7.82	7.52	8.16	7.85
【A】					
Non-performing loan ratio	0.19	0.17	0.17	0.20	0.15
Loan loss provisions / NPLs	693.92	797.61	764.25	652.11	816.21
【E】					
NIBT / Average equity	13.22	11.75	10.63	9.82	12.69
(NIBT + loan loss provisions) / Average equity	13.24	12.78	12.06	10.50	12.53
NIBT / Average assets	0.98	0.93	0.84	0.81	1.00
(NIBT + loan loss provisions) / Average assets	0.98	1.02	0.95	0.87	0.98
Net interest income / NIBT	91.52	92.23	103.31	105.46	89.15
NIBT / Net income	56.20	52.06	48.42	47.53	53.87
NIBT / Employees (in thousand of NT dollars)	3,564.60	3,020.24	2,748.02	2,506.28	2,855.16
【L】					
Liquidity coverage ratio	120.60	127.48	127.18	116.36	106.79
Net stable funding ratio	128.86	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.64	35.41	35.42	34.75	32.09
Loans / Deposits	69.24	66.65	65.89	67.94	75.20
Time deposits / Deposits	29.57	30.25	30.29	32.33	31.27
NCDs / Time deposits	11.05	12.89	12.69	7.08	7.41
Accumulated gap of assets and liabilities (180 days) / Equity	-105.16	-104.18	-89.14	-75.32	-42.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	113.22	115.09	112.02	113.26	112.39
Interest rate sensitivity gap / Equity	86.11	100.35	82.06	86.81	81.21
【G】					
Deposit growth rate	2.99	7.05	11.34	6.40	12.64
Loan growth rate	6.98	2.24	7.96	-3.90	3.42
Investment growth rate	8.51	34.75	35.85	30.10	13.32
Guarantee growth rate	-26.77	1.73	-8.39	-7.09	-13.59

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Bank of Kaohsiung | Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.34	10.60	10.61	9.74	10.11
Tier 1 capital / Risk-weighted assets	8.71	8.50	8.45	7.25	7.04
Common equity Tier 1 / Risk-weighted assets	8.22	8.50	8.45	7.25	7.04
Liabilities / Equity (multiple)	17.72	16.85	17.58	19.57	21.12
Equity / Assets	5.34	5.60	5.38	4.86	4.52
【A】					
Non-performing loan ratio	0.89	0.46	0.51	0.45	0.48
Loan loss provisions / NPLs	133.92	245.28	258.64	253.62	249.88
【E】					
NIBT / Average equity	3.02	5.79	3.57	5.62	5.54
(NIBT + loan loss provisions) / Average equity	4.58	7.93	8.32	9.61	9.44
NIBT / Average assets	0.16	0.32	0.20	0.27	0.24
(NIBT + loan loss provisions) / Average assets	0.24	0.44	0.46	0.47	0.41
Net interest income / NIBT	610.90	316.67	514.20	365.12	387.05
NIBT / Net income	12.06	24.37	15.06	20.88	19.64
NIBT / Employees (in thousand of NT dollars)	422.09	846.15	526.71	749.46	687.03
【L】					
Liquidity coverage ratio	157.52	176.36	380.34	246.77	388.77
Net stable funding ratio	135.69	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.58	21.68	21.41	19.22	28.84
Loans / Deposits	78.93	79.23	77.54	78.66	72.96
Time deposits / Deposits	46.51	47.63	49.47	49.96	54.81
NCDs / Time deposits	0.44	0.49	0.44	0.50	0.41
Accumulated gap of assets and liabilities (180 days) / Equity	73.69	59.59	82.50	17.34	48.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	100.35	101.08	100.11	101.92	102.19
Interest rate sensitivity gap / Equity	4.71	14.29	1.58	29.84	38.28
【G】					
Deposit growth rate	3.31	-2.72	1.88	-1.86	-3.02
Loan growth rate	2.88	-0.85	0.38	5.77	-9.08
Investment growth rate	11.91	-3.38	-3.21	7.58	28.22
Guarantee growth rate	11.97	-7.72	-0.07	-43.72	-6.21

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Land Bank of Taiwan

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.45	11.81	12.33	11.58	11.43
Tier 1 capital / Risk-weighted assets	9.66	8.75	9.46	8.33	7.47
Common equity Tier 1 / Risk-weighted assets	8.71	7.83	8.48	7.66	7.28
Liabilities / Equity (multiple)	17.84	18.63	18.94	18.92	18.63
Equity / Assets	5.31	5.10	5.02	5.02	5.10
【A】					
Non-performing loan ratio	0.20	0.18	0.19	0.18	0.19
Loan loss provisions / NPLs	747.06	849.90	787.31	875.49	818.28
【E】					
NIBT / Average equity	9.44	9.78	8.71	9.94	10.07
(NIBT + loan loss provisions) / Average equity	10.72	9.48	9.04	11.31	10.26
NIBT / Average assets	0.46	0.47	0.42	0.48	0.48
(NIBT + loan loss provisions) / Average assets	0.52	0.46	0.44	0.54	0.49
Net interest income / NIBT	193.49	185.72	208.59	193.54	199.06
NIBT / Net income	41.39	45.45	41.04	44.10	44.54
NIBT / Employees (in thousand of NT dollars)	2,420.80	2,351.31	2,110.87	2,241.80	2,129.62
【L】					
Liquidity coverage ratio	100.12	90.26	99.25	90.36	78.06
Net stable funding ratio	116.62	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.99	26.21	27.19	26.35	21.23
Loans / Deposits	76.56	79.13	75.73	78.53	81.81
Time deposits / Deposits	53.11	53.31	53.63	51.41	51.17
NCDs / Time deposits	0.06	0.08	0.07	0.07	0.09
Accumulated gap of assets and liabilities (180 days) / Equity	-394.48	-385.92	-392.08	-202.77	-298.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	98.25	101.18	99.01	102.63	102.70
Interest rate sensitivity gap / Equity	-25.85	18.10	-15.63	40.32	40.63
【G】					
Deposit growth rate	2.87	4.35	6.80	7.07	2.36
Loan growth rate	2.98	5.81	5.97	2.71	-7.52
Investment growth rate	12.63	13.58	17.00	35.16	32.96
Guarantee growth rate	3.71	-12.90	-5.18	-40.51	-10.38

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Taiwan Cooperative Bank　　　　　　　　　　　　　　　　Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.27	12.91	13.44	12.91	12.64
Tier 1 capital / Risk-weighted assets	10.32	9.90	10.32	9.60	9.32
Common equity Tier 1 / Risk-weighted assets	10.32	9.90	10.32	9.60	9.32
Liabilities / Equity (multiple)	14.71	14.80	14.94	15.52	15.68
Equity / Assets	6.36	6.33	6.27	6.05	6.00
【A】					
Non-performing loan ratio	0.34	0.38	0.34	0.37	0.34
Loan loss provisions / NPLs	354.71	317.58	366.35	321.27	312.31
【E】					
NIBT / Average equity	8.98	8.45	7.67	7.86	8.41
(NIBT + loan loss provisions) / Average equity	9.62	10.80	10.49	10.15	10.10
NIBT / Average assets	0.55	0.53	0.48	0.47	0.47
(NIBT + loan loss provisions) / Average assets	0.59	0.67	0.65	0.61	0.57
Net interest income / NIBT	188.10	196.74	217.02	215.89	212.44
NIBT / Net income	40.86	39.18	35.14	35.79	35.98
NIBT / Employees (in thousand of NT dollars)	2,148.50	2,000.25	1,826.48	1,791.94	1,712.69
【L】					
Liquidity coverage ratio	111.69	118.53	115.68	127.18	128.84
Net stable funding ratio	138.58	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.50	25.26	24.49	25.51	23.48
Loans / Deposits	76.65	77.33	76.85	77.13	79.20
Time deposits / Deposits	37.36	36.21	35.98	37.07	39.17
NCDs / Time deposits	3.99	0.68	1.31	0.17	0.36
Accumulated gap of assets and liabilities (180 days) / Equity	-72.48	-94.25	-59.31	-79.36	-61.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	100.07	100.87	100.96	102.48	104.09
Interest rate sensitivity gap / Equity	0.77	10.10	11.09	29.58	49.94
【G】					
Deposit growth rate	4.87	1.31	2.32	2.40	4.48
Loan growth rate	3.84	2.12	1.86	-0.64	6.33
Investment growth rate	4.09	5.55	3.70	8.68	1.10
Guarantee growth rate	-3.94	7.29	1.86	3.30	5.14

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

First Commercial Bank Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.69	12.89	13.42	13.27	13.67
Tier 1 capital / Risk-weighted assets	11.67	10.81	11.25	10.95	10.93
Common equity Tier 1 / Risk-weighted assets	11.04	10.81	11.25	10.95	10.93
Liabilities / Equity (multiple)	12.74	12.05	12.29	11.95	12.15
Equity / Assets	7.28	7.66	7.53	7.72	7.61
【A】					
Non-performing loan ratio	0.35	0.24	0.38	0.20	0.19
Loan loss provisions / NPLs	342.88	500.05	358.55	625.14	751.10
【E】					
NIBT / Average equity	11.50	12.00	9.33	11.12	12.03
(NIBT + loan loss provisions) / Average equity	12.84	14.36	13.27	13.41	13.88
NIBT / Average assets	0.82	0.91	0.71	0.85	0.82
(NIBT + loan loss provisions) / Average assets	0.92	1.09	1.01	1.02	0.94
Net interest income / NIBT	132.15	127.02	163.81	135.45	144.33
NIBT / Net income	46.36	52.54	41.05	49.44	49.81
NIBT / Employees (in thousand of NT dollars)	2,859.41	3,034.67	2,347.73	2,754.03	2,564.62
【L】					
Liquidity coverage ratio	115.03	138.14	133.08	137.79	156.57
Net stable funding ratio	134.44	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.37	31.46	30.36	27.33	27.71
Loans / Deposits	76.58	78.89	79.28	79.04	76.88
Time deposits / Deposits	21.90	22.83	22.53	23.90	24.62
NCDs / Time deposits	2.85	1.68	2.46	2.88	1.89
Accumulated gap of assets and liabilities (180 days) / Equity	-75.34	-135.67	-103.79	-116.22	-51.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	112.55	112.54	113.20	107.05	107.89
Interest rate sensitivity gap / Equity	98.33	93.97	99.48	53.74	61.09
【G】					
Deposit growth rate	9.30	3.70	2.23	1.30	6.77
Loan growth rate	6.10	3.34	2.52	4.11	-1.17
Investment growth rate	22.39	102.02	26.40	83.71	26.18
Guarantee growth rate	-7.32	-7.59	-10.62	-11.38	8.77

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Hua Nan Commercial Bank, Ltd. Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.86	13.04	14.25	12.83	13.28
Tier 1 capital / Risk-weighted assets	11.25	10.34	11.23	9.78	9.88
Common equity Tier 1 / Risk-weighted assets	10.78	10.04	10.91	9.63	9.69
Liabilities / Equity (multiple)	13.33	13.58	13.45	14.47	14.09
Equity / Assets	6.98	6.86	6.92	6.46	6.63
【A】					
Non-performing loan ratio	0.18	0.32	0.34	0.27	0.21
Loan loss provisions / NPLs	679.44	354.57	354.76	431.56	537.85
【E】					
NIBT / Average equity	9.72	8.45	7.71	9.92	10.89
(NIBT + loan loss provisions) / Average equity	11.03	12.36	11.64	13.68	12.60
NIBT / Average assets	0.63	0.53	0.49	0.61	0.65
(NIBT + loan loss provisions) / Average assets	0.71	0.78	0.74	0.84	0.76
Net interest income / NIBT	155.92	186.34	202.90	168.78	165.20
NIBT / Net income	40.91	38.91	35.78	42.18	45.20
NIBT / Employees (in thousand of NT dollars)	2,222.87	1,911.56	1,776.23	2,190.19	2,243.76
【L】					
Liquidity coverage ratio	123.35	118.50	140.60	124.81	153.53
Net stable funding ratio	135.75	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.21	22.23	23.50	24.56	22.68
Loans / Deposits	75.78	77.98	75.75	77.27	77.77
Time deposits / Deposits	22.49	25.76	25.50	25.72	26.97
NCDs / Time deposits	0.85	6.06	8.30	2.75	0.79
Accumulated gap of assets and liabilities (180 days) / Equity	10.44	-6.29	33.64	95.21	62.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	98.68	102.58	100.85	102.28	98.58
Interest rate sensitivity gap / Equity	-12.94	25.23	8.33	24.43	-15.03
【G】					
Deposit growth rate	2.58	1.40	2.29	7.51	4.96
Loan growth rate	-0.34	4.44	0.26	6.78	0.07
Investment growth rate	11.61	3.61	3.67	28.63	2.34
Guarantee growth rate	-100.00	4.37	6.17	-3.11	-10.34

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Chang Hwa Commercial Bank Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.41	12.87	13.56	12.01	11.73
Tier 1 capital / Risk-weighted assets	10.28	9.10	9.36	8.86	8.81
Common equity Tier 1 / Risk-weighted assets	9.68	8.97	9.22	8.69	8.62
Liabilities / Equity (multiple)	12.48	13.15	13.02	13.88	14.09
Equity / Assets	7.42	7.07	7.14	6.72	6.63
【A】					
Non-performing loan ratio	0.30	0.29	0.30	0.25	0.21
Loan loss provisions / NPLs	405.39	412.79	390.43	458.66	568.86
【E】					
NIBT / Average equity	10.25	10.72	10.15	10.49	11.07
(NIBT + loan loss provisions) / Average equity	10.65	12.86	12.33	12.01	12.93
NIBT / Average assets	0.72	0.72	0.69	0.70	0.69
(NIBT + loan loss provisions) / Average assets	0.75	0.87	0.84	0.80	0.81
Net interest income / NIBT	151.85	151.34	159.72	151.92	150.44
NIBT / Net income	46.40	48.48	46.06	45.44	46.39
NIBT / Employees (in thousand of NT dollars)	2,300.89	2,238.96	2,137.11	2,141.75	2,104.07
【L】					
Liquidity coverage ratio	123.52	120.11	107.13	95.47	91.05
Net stable funding ratio	137.38	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.24	17.44	18.27	15.01	18.47
Loans / Deposits	82.30	82.56	83.36	85.12	86.31
Time deposits / Deposits	26.72	28.20	27.65	28.39	30.40
NCDs / Time deposits	1.40	1.45	1.46	1.35	1.61
Accumulated gap of assets and liabilities (180 days) / Equity	-76.45	-106.17	-148.73	-96.96	-127.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	109.89	107.87	109.66	108.62	110.02
Interest rate sensitivity gap / Equity	79.38	68.41	82.00	76.92	92.07
【G】					
Deposit growth rate	1.33	6.12	2.87	4.89	6.53
Loan growth rate	0.94	4.35	0.72	3.39	5.03
Investment growth rate	5.21	5.48	3.05	-0.97	15.75
Guarantee growth rate	12.49	-2.88	-8.14	28.09	10.49

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Mega International Commercial Bank

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.47	13.97	14.30	14.32	13.16
Tier 1 capital / Risk-weighted assets	12.16	12.39	12.78	12.56	11.23
Common equity Tier 1 / Risk-weighted assets	12.16	12.39	12.78	12.56	11.23
Liabilities / Equity (multiple)	10.14	11.03	10.91	10.49	11.05
Equity / Assets	8.97	8.31	8.40	8.70	8.30
【A】					
Non-performing loan ratio	0.14	0.20	0.12	0.09	0.08
Loan loss provisions / NPLs	1,153.18	839.73	1,335.32	1,613.86	1,723.34
【E】					
NIBT / Average equity	10.76	10.75	9.61	9.01	13.49
(NIBT + loan loss provisions) / Average equity	10.38	11.67	11.17	10.47	13.49
NIBT / Average assets	0.93	0.93	0.83	0.77	0.99
(NIBT + loan loss provisions) / Average assets	0.89	1.01	0.96	0.89	0.99
Net interest income / NIBT	124.26	118.88	133.60	151.92	116.84
NIBT / Net income	54.42	55.89	49.77	51.03	60.98
NIBT / Employees (in thousand of NT dollars)	4,694.36	4,920.57	4,420.45	4,211.03	5,545.19
【L】					
Liquidity coverage ratio	103.00	121.00	110.69	93.53	70.76
Net stable funding ratio	112.38	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.65	31.59	30.29	27.11	22.66
Loans / Deposits	82.00	73.10	74.82	80.05	80.32
Time deposits / Deposits	24.12	25.89	26.30	25.20	26.74
NCDs / Time deposits	0.20	0.24	0.21	0.28	0.32
Accumulated gap of assets and liabilities (180 days) / Equity	-22.25	-44.15	-29.20	-45.89	-91.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	120.13	118.31	116.44	118.28	114.64
Interest rate sensitivity gap / Equity	85.63	85.89	79.38	83.85	67.80
【G】					
Deposit growth rate	-1.99	6.23	10.03	-2.72	9.55
Loan growth rate	9.86	-1.74	2.82	-3.04	2.52
Investment growth rate	-11.07	16.63	13.00	10.38	18.86
Guarantee growth rate	-5.06	-13.34	-6.46	-10.09	-5.18

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Cathay United Bank Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.39	14.56	15.89	14.19	16.39
Tier 1 capital / Risk-weighted assets	11.33	10.78	11.74	10.70	11.99
Common equity Tier 1 / Risk-weighted assets	9.65	8.85	9.67	9.45	10.51
Liabilities / Equity (multiple)	12.98	14.08	14.06	15.10	14.30
Equity / Assets	7.15	6.63	6.64	6.21	6.54
【A】					
Non-performing loan ratio	0.16	0.20	0.21	0.15	0.14
Loan loss provisions / NPLs	936.28	749.28	756.30	922.93	1,083.30
【E】					
NIBT / Average equity	14.81	15.66	13.24	12.57	14.59
(NIBT + loan loss provisions) / Average equity	15.42	17.84	15.72	14.45	15.25
NIBT / Average assets	1.02	0.98	0.84	0.79	0.92
(NIBT + loan loss provisions) / Average assets	1.06	1.12	1.00	0.91	0.97
Net interest income / NIBT	108.80	108.54	126.62	125.82	121.08
NIBT / Net income	46.65	47.03	41.26	38.78	44.92
NIBT / Employees (in thousand of NT dollars)	2,549.06	2,534.63	2,195.94	1,952.71	2,351.87
【L】					
Liquidity coverage ratio	200.32	185.05	215.71	198.14	255.92
Net stable funding ratio	126.98	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.30	33.36	36.39	31.05	41.93
Loans / Deposits	71.30	71.13	68.58	70.74	59.89
Time deposits / Deposits	27.03	28.42	27.93	29.45	31.70
NCDs / Time deposits	0.58	0.60	0.58	0.61	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	-41.41	-35.55	-63.84	-137.35	70.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	114.50	113.37	115.05	112.34	111.14
Interest rate sensitivity gap / Equity	122.15	122.65	135.41	124.80	110.18
【G】					
Deposit growth rate	4.77	3.62	3.10	7.90	8.00
Loan growth rate	4.93	13.45	-0.09	27.27	0.43
Investment growth rate	-8.66	1.16	13.54	-9.09	27.71
Guarantee growth rate	18.35	5.76	0.36	-30.57	-15.04

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Citibank Taiwan Limited Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.85	14.98	16.49	14.45	15.22
Tier 1 capital / Risk-weighted assets	13.51	13.25	14.65	12.39	12.60
Common equity Tier 1 / Risk-weighted assets	13.51	13.25	14.65	12.39	12.60
Liabilities / Equity (multiple)	6.95	6.98	6.68	7.34	7.27
Equity / Assets	12.58	12.53	13.02	12.00	12.08
【A】					
Non-performing loan ratio	0.39	0.43	0.42	0.45	0.41
Loan loss provisions / NPLs	481.61	417.26	439.27	396.19	390.15
【E】					
NIBT / Average equity	12.39	13.16	12.92	10.74	9.19
(NIBT + loan loss provisions) / Average equity	13.08	15.12	14.80	13.33	11.12
NIBT / Average assets	1.58	1.58	1.56	1.22	1.08
(NIBT + loan loss provisions) / Average assets	1.66	1.81	1.78	1.51	1.31
Net interest income / NIBT	109.46	95.89	98.24	113.73	126.14
NIBT / Net income	42.60	43.16	42.48	36.63	32.93
NIBT / Employees (in thousand of NT dollars)	3,072.69	3,188.51	3,140.57	2,463.85	2,028.25
【L】					
Liquidity coverage ratio	117.64	179.26	151.73	157.66	243.12
Net stable funding ratio	144.87	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	61.38	61.09	59.82	61.63	56.90
Loans / Deposits	53.66	48.89	54.48	50.34	44.17
Time deposits / Deposits	14.58	12.69	13.53	13.78	12.42
NCDs / Time deposits	0.02	0.09	0.06	0.04	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-26.36	-38.32	-31.49	29.91	60.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	105.59	95.15	96.56	102.29	108.17
Interest rate sensitivity gap / Equity	15.68	-12.13	-8.27	6.12	20.49
【G】					
Deposit growth rate	-5.53	2.85	-2.94	-4.46	7.58
Loan growth rate	3.63	7.44	5.02	8.90	5.71
Investment growth rate	-2.50	1.97	6.29	6.44	-0.51
Guarantee growth rate	-1.02	30.82	13.50	-7.29	7.11

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

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

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.62	13.28	14.15	13.16	13.89
Tier 1 capital / Risk-weighted assets	12.31	12.30	12.89	12.80	12.65
Common equity Tier 1 / Risk-weighted assets	12.31	12.30	12.89	12.80	12.65
Liabilities / Equity (multiple)	8.28	7.85	8.10	7.62	7.87
Equity / Assets	10.77	11.30	10.99	11.60	11.27
【A】					
Non-performing loan ratio	0.26	0.34	0.32	0.28	0.26
Loan loss provisions / NPLs	523.97	434.76	451.33	550.72	590.50
【E】					
NIBT / Average equity	12.52	12.10	12.01	11.81	12.31
(NIBT + loan loss provisions) / Average equity	12.65	12.60	12.50	12.18	12.83
NIBT / Average assets	1.36	1.38	1.36	1.32	1.32
(NIBT + loan loss provisions) / Average assets	1.37	1.44	1.42	1.36	1.38
Net interest income / NIBT	81.56	79.68	80.15	79.06	80.32
NIBT / Net income	67.96	67.48	67.33	66.46	65.90
NIBT / Employees (in thousand of NT dollars)	6,160.14	5,932.08	5,908.72	5,604.61	5,388.13
【L】					
Liquidity coverage ratio	99.99	97.48	109.53	101.19	104.50
Net stable funding ratio	119.43	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.48	29.35	32.01	28.49	35.15
Loans / Deposits	75.51	76.17	74.96	74.59	72.99
Time deposits / Deposits	44.09	41.32	41.69	38.32	40.24
NCDs / Time deposits	5.36	1.91	1.81	1.50	1.08
Accumulated gap of assets and liabilities (180 days) / Equity	-126.72	-143.63	-120.31	-93.41	-54.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	107.33	105.21	110.41	109.48	113.52
Interest rate sensitivity gap / Equity	37.23	24.65	50.31	41.17	62.51
【G】					
Deposit growth rate	8.04	9.77	7.72	-1.14	2.92
Loan growth rate	6.93	12.99	8.16	0.96	-0.23
Investment growth rate	9.52	-2.37	6.22	-3.27	10.98
Guarantee growth rate	7.25	8.14	10.76	-6.81	-1.95

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Union Bank of Taiwan

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.50	13.00	15.70	13.47	13.19
Tier 1 capital / Risk-weighted assets	12.03	10.89	13.89	11.10	10.35
Common equity Tier 1 / Risk-weighted assets	8.85	10.19	10.06	10.53	10.35
Liabilities / Equity (multiple)	11.10	13.45	10.66	13.55	13.42
Equity / Assets	8.27	6.92	8.57	6.87	6.93
【A】					
Non-performing loan ratio	0.13	0.20	0.12	0.10	0.05
Loan loss provisions / NPLs	863.04	592.82	885.64	1,171.43	1,840.13
【E】					
NIBT / Average equity	7.47	8.91	8.57	9.04	11.02
(NIBT + loan loss provisions) / Average equity	7.92	10.42	9.85	10.36	12.31
NIBT / Average assets	0.63	0.61	0.61	0.62	0.74
(NIBT + loan loss provisions) / Average assets	0.67	0.71	0.70	0.71	0.82
Net interest income / NIBT	185.05	202.16	199.91	196.27	165.64
NIBT / Net income	33.88	32.02	32.44	33.27	38.86
NIBT / Employees (in thousand of NT dollars)	980.31	893.25	899.03	896.69	1,046.87
【L】					
Liquidity coverage ratio	182.05	138.94	186.47	141.90	274.78
Net stable funding ratio	130.33	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.12	20.88	20.65	20.79	20.69
Loans / Deposits	70.19	67.58	71.47	66.29	67.00
Time deposits / Deposits	45.34	44.92	44.45	46.76	49.65
NCDs / Time deposits	1.93	0.14	0.12	0.12	0.13
Accumulated gap of assets and liabilities (180 days) / Equity	-30.89	-5.79	-24.84	20.04	22.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	95.68	94.25	97.07	88.08	94.12
Interest rate sensitivity gap / Equity	-39.36	-61.70	-24.94	-125.23	-63.15
【G】					
Deposit growth rate	6.97	4.24	4.01	2.41	6.42
Loan growth rate	11.04	9.40	12.11	1.29	8.99
Investment growth rate	13.71	26.35	31.04	21.26	10.91
Guarantee growth rate	20.46	-0.54	34.41	-11.51	-12.00

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Far Eastern International Bank Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.83	13.36	14.35	13.14	12.64
Tier 1 capital / Risk-weighted assets	10.45	9.90	11.06	9.52	9.32
Common equity Tier 1 / Risk-weighted assets	9.92	9.90	11.06	9.52	9.32
Liabilities / Equity (multiple)	13.41	12.39	12.51	12.82	13.01
Equity / Assets	6.94	7.47	7.40	7.24	7.14
【A】					
Non-performing loan ratio	0.24	0.27	0.29	0.19	0.25
Loan loss provisions / NPLs	531.74	503.40	479.00	726.26	541.85
【E】					
NIBT / Average equity	9.48	9.22	7.94	9.23	12.10
(NIBT + loan loss provisions) / Average equity	9.93	9.23	7.58	10.24	12.19
NIBT / Average assets	0.68	0.66	0.57	0.68	0.87
(NIBT + loan loss provisions) / Average assets	0.71	0.66	0.55	0.76	0.87
Net interest income / NIBT	137.29	140.59	163.70	155.48	125.49
NIBT / Net income	37.16	36.60	32.26	35.42	42.55
NIBT / Employees (in thousand of NT dollars)	1,670.08	1,553.74	1,345.74	1,512.62	1,854.45
【L】					
Liquidity coverage ratio	110.03	93.49	110.90	82.72	86.25
Net stable funding ratio	114.78	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.15	30.12	31.72	28.20	30.19
Loans / Deposits	76.15	79.05	75.36	79.61	74.90
Time deposits / Deposits	55.14	57.59	56.74	58.10	58.88
NCDs / Time deposits	0.74	2.02	2.48	6.62	3.95
Accumulated gap of assets and liabilities (180 days) / Equity	-183.25	-173.15	-167.96	-205.76	-109.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	103.85	114.01	110.25	113.73	111.55
Interest rate sensitivity gap / Equity	35.95	120.59	90.90	117.56	105.33
【G】					
Deposit growth rate	12.78	3.50	3.38	-0.58	7.08
Loan growth rate	8.10	5.89	-1.40	6.62	4.53
Investment growth rate	10.54	2.85	22.26	65.82	20.72
Guarantee growth rate	37.35	-24.59	8.06	-6.48	12.90

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Yuanta Commercial Bank

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.24	13.49	14.45	13.06	12.80
Tier 1 capital / Risk-weighted assets	12.43	10.35	11.26	9.75	9.41
Common equity Tier 1 / Risk-weighted assets	11.80	9.39	10.27	8.82	8.33
Liabilities / Equity (multiple)	10.14	13.29	12.89	13.83	14.20
Equity / Assets	8.98	7.00	7.20	6.74	6.58
【A】					
Non-performing loan ratio	0.22	0.24	0.22	0.19	0.18
Loan loss provisions / NPLs	722.57	539.19	597.56	708.88	720.36
【E】					
NIBT / Average equity	10.39	12.29	12.34	11.16	10.69
(NIBT + loan loss provisions) / Average equity	10.89	13.38	13.38	12.84	12.21
NIBT / Average assets	0.91	0.85	0.86	0.76	0.72
(NIBT + loan loss provisions) / Average assets	0.95	0.92	0.93	0.87	0.83
Net interest income / NIBT	114.63	120.24	119.45	133.71	136.43
NIBT / Net income	50.42	51.41	50.53	46.16	44.04
NIBT / Employees (in thousand of NT dollars)	2,644.31	2,715.98	2,753.70	2,335.79	2,042.48
【L】					
Liquidity coverage ratio	142.57	150.19	161.82	114.06	91.14
Net stable funding ratio	133.33	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.64	35.36	35.82	33.13	32.58
Loans / Deposits	67.87	66.43	65.88	69.53	72.82
Time deposits / Deposits	45.29	38.39	39.66	39.67	37.36
NCDs / Time deposits	8.79	13.41	14.76	11.70	10.36
Accumulated gap of assets and liabilities (180 days) / Equity	-61.42	-111.02	-114.56	-135.62	-159.48
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	84.58	86.55	84.08	87.01	93.19
Interest rate sensitivity gap / Equity	-120.17	-134.72	-155.28	-131.45	-65.28
【G】					
Deposit growth rate	42.78	5.59	2.67	7.47	14.00
Loan growth rate	45.64	1.58	-2.74	2.56	7.44
Investment growth rate	52.99	32.92	28.33	12.92	69.64
Guarantee growth rate	-23.20	-29.48	-31.67	-21.61	-1.22

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Bank SinoPac Company Limited — Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.89	13.57	14.51	12.58	11.96
Tier 1 capital / Risk-weighted assets	12.59	12.11	13.04	11.58	10.35
Common equity Tier 1 / Risk-weighted assets	12.10	11.65	12.54	11.58	10.35
Liabilities / Equity (multiple)	10.74	11.22	10.54	11.44	12.01
Equity / Assets	8.52	8.19	8.67	8.04	7.68
【A】					
Non-performing loan ratio	0.26	0.33	0.28	0.36	0.25
Loan loss provisions / NPLs	531.93	419.73	499.76	396.48	537.47
【E】					
NIBT / Average equity	9.14	7.37	7.09	6.63	9.80
(NIBT + loan loss provisions) / Average equity	9.48	8.12	8.20	8.42	8.88
NIBT / Average assets	0.77	0.60	0.58	0.53	0.71
(NIBT + loan loss provisions) / Average assets	0.80	0.66	0.67	0.67	0.64
Net interest income / NIBT	121.92	150.30	157.30	172.40	138.35
NIBT / Net income	47.48	40.80	39.40	35.56	44.23
NIBT / Employees (in thousand of NT dollars)	2,273.21	1,723.18	1,656.51	1,388.09	1,801.33
【L】					
Liquidity coverage ratio	105.87	r 123.18	134.93	142.27	131.11
Net stable funding ratio	130.13	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.28	25.77	25.98	29.61	31.41
Loans / Deposits	78.03	75.74	76.00	71.19	75.87
Time deposits / Deposits	35.51	37.56	36.50	38.95	39.46
NCDs / Time deposits	5.78	6.41	6.23	8.18	2.25
Accumulated gap of assets and liabilities (180 days) / Equity	-8.35	-54.83	-30.73	-77.77	-29.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	115.36	110.44	111.38	111.15	106.92
Interest rate sensitivity gap / Equity	99.99	71.53	74.54	80.41	53.11
【G】					
Deposit growth rate	-1.09	-1.04	-6.31	7.93	2.83
Loan growth rate	1.83	3.57	-0.33	1.40	10.51
Investment growth rate	-7.61	1.49	-8.67	16.36	9.32
Guarantee growth rate	-2.97	-7.22	15.88	-6.51	-2.72

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

E.Sun Commercial Bank, Ltd.

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.19	14.31	15.01	13.71	12.95
Tier 1 capital / Risk-weighted assets	12.05	11.23	11.77	10.28	9.31
Common equity Tier 1 / Risk-weighted assets	10.57	10.13	10.64	9.19	9.15
Liabilities / Equity (multiple)	12.79	12.89	12.81	13.64	14.00
Equity / Assets	7.25	7.20	7.24	6.83	6.67
【A】					
Non-performing loan ratio	0.24	0.24	0.23	0.19	0.13
Loan loss provisions / NPLs	500.97	488.58	513.89	629.67	931.36
【E】					
NIBT / Average equity	14.06	13.44	12.55	12.82	12.46
(NIBT + loan loss provisions) / Average equity	14.85	15.60	14.61	15.24	16.14
NIBT / Average assets	1.01	0.93	0.88	0.86	0.83
(NIBT + loan loss provisions) / Average assets	1.07	1.08	1.02	1.02	1.07
Net interest income / NIBT	89.02	105.44	110.99	112.25	120.51
NIBT / Net income	45.06	42.12	40.25	40.80	38.96
NIBT / Employees (in thousand of NT dollars)	2,549.72	2,212.35	2,052.02	1,892.77	1,859.86
【L】					
Liquidity coverage ratio	124.24	121.75	129.10	111.02	129.28
Net stable funding ratio	132.71	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.63	28.31	30.14	24.99	27.71
Loans / Deposits	73.01	71.86	71.04	72.09	70.73
Time deposits / Deposits	25.02	25.63	25.19	26.90	29.27
NCDs / Time deposits	2.21	0.57	0.44	1.69	0.33
Accumulated gap of assets and liabilities (180 days) / Equity	-2.14	33.40	43.55	125.34	153.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	114.64	113.37	113.19	108.62	104.96
Interest rate sensitivity gap / Equity	113.87	107.50	104.85	77.20	46.56
【G】					
Deposit growth rate	6.22	12.31	9.90	6.60	13.22
Loan growth rate	7.88	11.01	8.28	8.62	9.43
Investment growth rate	6.38	8.37	14.36	7.81	26.89
Guarantee growth rate	45.68	-4.87	-2.97	-21.20	1.40

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

KGI Bank Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.63	12.95	14.18	13.23	14.96
Tier 1 capital / Risk-weighted assets	11.22	12.89	13.99	13.22	14.91
Common equity Tier 1 / Risk-weighted assets	11.22	12.89	13.99	13.22	14.91
Liabilities / Equity (multiple)	11.14	8.52	8.56	8.64	8.36
Equity / Assets	8.24	10.50	10.46	10.38	10.68
【A】					
Non-performing loan ratio	0.18	0.23	0.21	0.34	0.34
Loan loss provisions / NPLs	688.48	579.51	626.84	397.45	413.26
【E】					
NIBT / Average equity	7.10	8.08	8.41	8.15	10.41
(NIBT + loan loss provisions) / Average equity	7.23	10.16	10.16	9.01	9.14
NIBT / Average assets	0.64	0.86	0.90	0.91	1.14
(NIBT + loan loss provisions) / Average assets	0.65	1.09	1.08	1.01	1.01
Net interest income / NIBT	171.00	127.07	124.33	115.53	128.95
NIBT / Net income	41.70	44.38	45.77	46.85	52.24
NIBT / Employees (in thousand of NT dollars)	1,613.84	1,887.19	1,968.64	1,958.20	2,025.60
【L】					
Liquidity coverage ratio	100.41	93.35	93.36	85.35	95.03
Net stable funding ratio	113.86	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.46	39.67	36.01	32.84	44.26
Loans / Deposits	76.78	81.33	78.88	74.28	62.15
Time deposits / Deposits	48.25	46.36	47.30	51.32	51.18
NCDs / Time deposits	10.20	4.74	12.64	1.08	0.06
Accumulated gap of assets and liabilities (180 days) / Equity	-31.93	-87.28	-108.04	-205.03	-195.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	104.69	109.28	106.30	82.08	111.86
Interest rate sensitivity gap / Equity	25.17	38.55	27.00	-86.35	48.38
【G】					
Deposit growth rate	20.88	6.00	9.68	-3.10	157.80
Loan growth rate	13.81	16.52	16.34	15.82	118.52
Investment growth rate	17.49	9.49	0.33	37.62	237.83
Guarantee growth rate	11.67	15.16	-3.33	-6.70	956.16

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Taisshin International Bank

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.96	13.43	14.23	14.21	12.49
Tier 1 capital / Risk-weighted assets	10.84	10.09	10.91	10.64	8.44
Common equity Tier 1 / Risk-weighted assets	8.88	8.04	8.74	8.42	7.88
Liabilities / Equity (multiple)	12.10	12.05	11.97	11.84	15.96
Equity / Assets	7.64	7.67	7.71	7.79	5.90
【A】					
Non-performing loan ratio	0.19	0.26	0.22	0.26	0.13
Loan loss provisions / NPLs	676.52	530.23	578.43	548.56	1,051.76
【E】					
NIBT / Average equity	10.39	10.83	10.00	11.48	13.44
(NIBT + loan loss provisions) / Average equity	10.97	12.65	11.23	15.04	16.03
NIBT / Average assets	0.76	0.82	0.76	0.72	0.77
(NIBT + loan loss provisions) / Average assets	0.80	0.96	0.85	0.94	0.92
Net interest income / NIBT	137.28	133.63	144.77	155.16	146.62
NIBT / Net income	38.09	40.58	37.75	34.94	37.35
NIBT / Employees (in thousand of NT dollars)	1,770.76	1,801.00	1,665.40	1,544.04	1,677.87
【L】					
Liquidity coverage ratio	117.74	109.87	111.87	119.34	114.29
Net stable funding ratio	118.49	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.69	24.55	25.54	24.77	24.52
Loans / Deposits	81.70	80.78	79.67	78.21	79.07
Time deposits / Deposits	36.48	39.87	40.28	42.15	41.32
NCDs / Time deposits	1.56	1.19	1.23	2.70	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	-7.67	-7.79	9.05	-50.26	-158.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	156.01	154.16	149.95	184.13	124.42
Interest rate sensitivity gap / Equity	280.21	292.50	286.38	241.38	276.40
【G】					
Deposit growth rate	6.54	10.23	7.53	6.65	7.00
Loan growth rate	7.53	9.26	9.19	5.16	3.69
Investment growth rate	6.91	8.15	9.29	-2.46	22.05
Guarantee growth rate	-15.58	14.28	21.80	4.64	14.10

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Jih Sun International Bank

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.38	13.38	15.05	13.01	13.64
Tier 1 capital / Risk-weighted assets	12.51	12.02	13.46	11.08	11.38
Common equity Tier 1 / Risk-weighted assets	12.51	12.02	13.46	11.08	11.38
Liabilities / Equity (multiple)	10.69	10.70	10.42	11.21	10.49
Equity / Assets	8.56	8.55	8.76	8.19	8.70
【A】					
Non-performing loan ratio	0.25	0.43	0.45	0.23	0.21
Loan loss provisions / NPLs	521.98	302.76	302.06	566.57	593.45
【E】					
NIBT / Average equity	4.91	5.33	5.32	3.86	6.51
(NIBT + loan loss provisions) / Average equity	5.40	5.84	6.20	5.35	7.38
NIBT / Average assets	0.43	0.45	0.46	0.33	0.54
(NIBT + loan loss provisions) / Average assets	0.47	0.50	0.53	0.46	0.61
Net interest income / NIBT	271.78	231.67	230.10	288.09	168.77
NIBT / Net income	25.70	27.00	26.64	19.40	30.67
NIBT / Employees (in thousand of NT dollars)	703.38	712.63	718.77	520.56	819.42
【L】					
Liquidity coverage ratio	124.78	119.62	137.23	134.93	176.15
Net stable funding ratio	126.86	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.18	29.39	27.46	30.84	30.00
Loans / Deposits	81.85	80.49	78.70	79.82	75.95
Time deposits / Deposits	36.81	33.06	34.56	36.17	40.96
NCDs / Time deposits	3.66	0.27	3.28	0.29	1.26
Accumulated gap of assets and liabilities (180 days) / Equity	-11.32	17.35	45.31	5.73	22.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	98.52	98.48	100.52	97.37	98.77
Interest rate sensitivity gap / Equity	-12.84	-13.29	4.35	-23.35	-10.19
【G】					
Deposit growth rate	8.48	-1.95	4.48	-0.02	1.16
Loan growth rate	9.68	6.55	2.81	5.07	-2.88
Investment growth rate	-0.51	4.78	1.35	19.56	19.22
Guarantee growth rate	6.95	106.95	113.63	-8.46	-32.18

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

EnTie Commercial Bank

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.30	12.45	13.49	13.32	13.19
Tier 1 capital / Risk-weighted assets	13.30	12.45	13.49	13.32	12.41
Common equity Tier 1 / Risk-weighted assets	13.30	12.45	13.49	12.75	11.72
Liabilities / Equity (multiple)	8.62	9.01	8.61	8.99	9.55
Equity / Assets	10.39	9.99	10.40	10.01	9.48
【A】					
Non-performing loan ratio	0.73	0.78	0.62	0.90	0.98
Loan loss provisions / NPLs	190.84	207.23	229.58	158.11	149.27
【E】					
NIBT / Average equity	7.59	8.40	8.49	5.56	14.11
(NIBT + loan loss provisions) / Average equity	7.62	10.95	10.49	9.07	15.31
NIBT / Average assets	0.82	0.87	0.87	0.56	1.24
(NIBT + loan loss provisions) / Average assets	0.83	1.13	1.08	0.92	1.35
Net interest income / NIBT	149.53	156.49	149.70	211.12	103.76
NIBT / Net income	40.48	40.63	42.45	27.13	52.62
NIBT / Employees (in thousand of NT dollars)	1,710.09	1,715.51	1,750.97	1,008.26	2,293.99
【L】					
Liquidity coverage ratio	112.61	150.25	133.62	153.97	123.23
Net stable funding ratio	133.94	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.70	38.05	37.65	35.12	34.63
Loans / Deposits	73.14	69.58	70.21	73.32	72.39
Time deposits / Deposits	56.56	56.31	55.89	53.85	53.27
NCDs / Time deposits	1.91	1.52	2.66	1.17	1.78
Accumulated gap of assets and liabilities (180 days) / Equity	-86.01	-88.78	-140.33	-82.91	-100.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	107.74	101.28	105.83	102.64	102.55
Interest rate sensitivity gap / Equity	49.20	9.06	38.69	18.65	16.89
【G】					
Deposit growth rate	-0.53	8.93	5.99	-0.15	-5.37
Loan growth rate	3.58	0.90	0.51	1.12	-5.58
Investment growth rate	7.24	16.44	8.35	40.21	3.91
Guarantee growth rate	38.25	-14.70	-6.09	-34.64	13.61

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

CTBC Bank Co., Ltd. Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.32	14.57	16.18	15.17	13.70
Tier 1 capital / Risk-weighted assets	15.32	14.57	16.18	14.85	13.32
Common equity Tier 1 / Risk-weighted assets	14.95	14.28	15.56	13.98	12.43
Liabilities / Equity (multiple)	10.06	9.67	9.63	9.73	10.47
Equity / Assets	9.04	9.38	9.41	9.32	8.72
【A】					
Non-performing loan ratio	0.20	0.23	0.21	0.33	0.29
Loan loss provisions / NPLs	701.51	608.10	654.26	439.17	444.83
【E】					
NIBT / Average equity	11.94	12.56	12.62	10.71	17.70
(NIBT + loan loss provisions) / Average equity	12.47	13.83	13.74	12.43	18.33
NIBT / Average assets	1.09	1.17	1.18	0.99	1.48
(NIBT + loan loss provisions) / Average assets	1.14	1.29	1.29	1.15	1.53
Net interest income / NIBT	105.88	97.53	97.61	115.59	74.55
NIBT / Net income	42.32	43.40	43.75	38.07	48.90
NIBT / Employees (in thousand of NT dollars)	2,985.70	3,004.74	3,039.95	2,435.21	3,569.57
【L】					
Liquidity coverage ratio	119.17	120.70	122.70	120.40	101.91
Net stable funding ratio	134.91	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.19	34.72	34.59	33.59	23.24
Loans / Deposits	67.64	69.22	67.50	70.19	71.03
Time deposits / Deposits	26.38	28.08	27.53	27.77	29.59
NCDs / Time deposits	0.78	1.04	1.14	0.74	0.30
Accumulated gap of assets and liabilities (180 days) / Equity	-25.61	-39.37	-13.50	-41.04	-48.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	111.12	112.02	114.77	115.09	101.39
Interest rate sensitivity gap / Equity	64.71	69.99	84.14	85.91	8.63
【G】					
Deposit growth rate	8.93	7.43	10.54	1.96	14.43
Loan growth rate	6.40	4.10	6.29	0.72	11.20
Investment growth rate	10.07	15.10	19.12	32.74	13.10
Guarantee growth rate	11.55	4.53	16.44	-8.17	26.93

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

HSBC Bank (Taiwan) Limited

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.65	13.61	14.90	14.48	13.12
Tier 1 capital / Risk-weighted assets	13.58	12.57	13.83	13.45	12.13
Common equity Tier 1 / Risk-weighted assets	13.58	12.57	13.83	13.45	12.13
Liabilities / Equity (multiple)	14.46	14.18	13.72	13.03	14.45
Equity / Assets	6.47	6.59	6.79	7.13	6.47
【A】					
Non-performing loan ratio	0.07	0.08	0.08	0.05	0.05
Loan loss provisions / NPLs	1,810.48	1,693.12	1,620.77	2,689.38	2,450.78
【E】					
NIBT / Average equity	14.13	11.69	10.46	8.83	8.93
(NIBT + loan loss provisions) / Average equity	14.41	12.30	11.26	8.83	8.47
NIBT / Average assets	0.90	0.81	0.72	0.61	0.57
(NIBT + loan loss provisions) / Average assets	0.92	0.85	0.77	0.62	0.54
Net interest income / NIBT	20.18	45.84	50.19	83.72	115.21
NIBT / Net income	48.90	45.56	41.64	39.09	35.05
NIBT / Employees (in thousand of NT dollars)	3,410.72	2,872.66	2,500.49	2,131.75	1,998.61
【L】					
Liquidity coverage ratio	176.98	138.41	122.12	128.35	141.97
Net stable funding ratio	149.41	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	120.28	123.37	115.98	116.91	115.71
Loans / Deposits	59.01	53.10	55.34	57.41	64.55
Time deposits / Deposits	28.73	25.85	29.89	32.09	29.52
NCDs / Time deposits	0.97	0.45	0.53	0.35	0.59
Accumulated gap of assets and liabilities (180 days) / Equity	-214.61	-277.91	-220.12	-223.70	-403.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	199.55	186.86	179.46	181.41	188.45
Interest rate sensitivity gap / Equity	538.55	482.39	453.79	432.13	489.82
【G】					
Deposit growth rate	6.23	14.94	13.78	4.03	-15.80
Loan growth rate	18.05	7.14	9.66	-7.47	-11.84
Investment growth rate	6.38	7.25	2.29	-6.89	-3.08
Guarantee growth rate	18.85	-15.71	9.51	-21.56	-1.65

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Shin Kong Commercial Bank

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.79	12.69	13.06	12.69	11.76
Tier 1 capital / Risk-weighted assets	10.78	10.02	10.44	9.86	9.37
Common equity Tier 1 / Risk-weighted assets	9.66	9.29	9.69	9.05	8.49
Liabilities / Equity (multiple)	14.53	14.23	14.49	14.93	16.23
Equity / Assets	6.44	6.57	6.45	6.28	5.80
【A】					
Non-performing loan ratio	0.24	0.26	0.24	0.26	0.19
Loan loss provisions / NPLs	565.16	481.57	488.17	491.66	697.86
【E】					
NIBT / Average equity	11.70	9.93	9.67	11.81	14.01
(NIBT + loan loss provisions) / Average equity	12.59	12.46	11.61	13.10	16.58
NIBT / Average assets	0.73	0.64	0.62	0.72	0.77
(NIBT + loan loss provisions) / Average assets	0.79	0.80	0.75	0.80	0.91
Net interest income / NIBT	191.08	223.82	229.80	194.66	175.23
NIBT / Net income	38.56	32.25	31.71	37.46	38.65
NIBT / Employees (in thousand of NT dollars)	1,650.98	1,312.14	1,289.80	1,461.66	1,561.25
【L】					
Liquidity coverage ratio	118.21	124.17	135.59	135.68	127.21
Net stable funding ratio	120.16	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.36	20.41	19.08	20.07	25.17
Loans / Deposits	76.10	75.59	74.92	73.82	71.45
Time deposits / Deposits	51.59	51.65	50.89	51.18	49.65
NCDs / Time deposits	1.05	2.05	3.39	2.59	0.47
Accumulated gap of assets and liabilities (180 days) / Equity	-119.56	-180.81	-157.92	-102.43	-62.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	91.75	92.82	91.59	87.79	93.96
Interest rate sensitivity gap / Equity	-92.36	-81.60	-96.41	-142.94	-75.46
【G】					
Deposit growth rate	5.65	4.80	3.68	1.07	5.57
Loan growth rate	6.34	6.45	5.21	4.43	1.00
Investment growth rate	8.03	58.47	34.03	57.72	3.56
Guarantee growth rate	-30.08	-5.13	21.34	-18.34	14.34

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Sunny Bank, Ltd. Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.04	12.22	12.70	11.36	11.11
Tier 1 capital / Risk-weighted assets	9.67	9.20	9.59	8.23	7.92
Common equity Tier 1 / Risk-weighted assets	8.66	8.31	8.68	7.91	7.74
Liabilities / Equity (multiple)	15.04	15.18	15.55	15.60	16.21
Equity / Assets	6.24	6.18	6.04	6.02	5.81
【A】					
Non-performing loan ratio	0.23	0.29	0.12	0.09	0.07
Loan loss provisions / NPLs	506.88	399.76	1,044.51	1,330.90	1,705.71
【E】					
NIBT / Average equity	12.98	11.33	8.87	12.27	12.22
(NIBT + loan loss provisions) / Average equity	13.65	13.90	13.71	14.49	13.70
NIBT / Average assets	0.71	0.69	0.54	0.71	0.69
(NIBT + loan loss provisions) / Average assets	0.75	0.84	0.83	0.84	0.78
Net interest income / NIBT	159.52	165.11	211.07	162.65	173.73
NIBT / Net income	48.13	45.83	35.84	44.39	41.18
NIBT / Employees (in thousand of NT dollars)	1,690.84	1,475.67	1,167.97	1,409.78	1,256.11
【L】					
Liquidity coverage ratio	124.52	154.75	154.73	176.51	194.71
Net stable funding ratio	127.53	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.57	25.02	24.44	24.71	24.83
Loans / Deposits	79.07	75.69	76.67	76.13	75.13
Time deposits / Deposits	59.71	60.42	59.73	60.66	60.12
NCDs / Time deposits	7.77	8.47	8.94	6.17	5.29
Accumulated gap of assets and liabilities (180 days) / Equity	-269.09	-211.97	-186.17	-140.65	-98.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	91.83	92.99	93.68	92.73	96.63
Interest rate sensitivity gap / Equity	-105.32	-91.47	-84.20	-98.14	-47.38
【G】					
Deposit growth rate	8.68	8.52	9.18	8.11	11.33
Loan growth rate	13.49	9.14	9.92	9.52	10.64
Investment growth rate	6.43	9.19	16.35	10.24	18.34
Guarantee growth rate	35.98	-11.47	0.93	-9.91	30.04

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Bank of Panhsin

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	10.95	10.05	11.59	9.97	9.77
Tier 1 capital / Risk-weighted assets	8.91	8.26	9.04	8.15	7.26
Common equity Tier 1 / Risk-weighted assets	7.77	7.10	7.85	7.12	7.26
Liabilities / Equity (multiple)	15.45	16.21	15.66	16.39	14.84
Equity / Assets	6.08	5.81	6.00	5.75	6.31
【A】					
Non-performing loan ratio	1.21	1.45	0.80	0.84	0.72
Loan loss provisions / NPLs	104.18	96.29	154.87	148.97	172.31
【E】					
NIBT / Average equity	3.19	2.61	2.00	3.35	7.31
(NIBT + loan loss provisions) / Average equity	3.88	5.88	6.27	8.16	10.32
NIBT / Average assets	0.19	0.15	0.12	0.21	0.43
(NIBT + loan loss provisions) / Average assets	0.23	0.34	0.37	0.50	0.61
Net interest income / NIBT	489.02	609.92	791.88	490.85	270.37
NIBT / Net income	13.41	10.82	8.38	12.61	23.65
NIBT / Employees (in thousand of NT dollars)	322.39	250.78	194.54	313.95	612.47
【L】					
Liquidity coverage ratio	222.85	323.75	304.12	437.38	248.88
Net stable funding ratio	153.42	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.16	26.67	26.83	26.19	26.37
Loans / Deposits	71.97	68.33	68.68	67.16	71.08
Time deposits / Deposits	56.02	57.70	55.59	57.20	53.20
NCDs / Time deposits	0.56	0.59	0.53	0.68	0.59
Accumulated gap of assets and liabilities (180 days) / Equity	-52.86	61.61	52.15	-46.73	-95.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	96.06	94.76	95.69	94.19	95.43
Interest rate sensitivity gap / Equity	-51.32	-73.36	-57.06	-81.73	-57.75
【G】					
Deposit growth rate	2.40	4.10	2.43	10.95	2.11
Loan growth rate	7.85	1.80	4.74	4.79	2.30
Investment growth rate	19.13	140.69	155.48	-12.00	-14.28
Guarantee growth rate	-13.95	-9.57	-23.20	0.29	-7.34

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Taiwan Business Bank　　Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.02	12.41	12.27	11.91	11.24
Tier 1 capital / Risk-weighted assets	9.69	9.47	9.51	9.59	8.84
Common equity Tier 1 / Risk-weighted assets	8.27	7.93	7.98	7.91	7.98
Liabilities / Equity (multiple)	18.36	19.55	20.11	20.14	20.41
Equity / Assets	5.17	4.87	4.74	4.73	4.67
【A】					
Non-performing loan ratio	0.34	0.37	0.33	0.43	0.48
Loan loss provisions / NPLs	346.67	293.39	327.65	277.65	231.21
【E】					
NIBT / Average equity	11.81	9.61	7.73	9.01	9.37
(NIBT + loan loss provisions) / Average equity	12.71	12.10	11.33	14.52	12.94
NIBT / Average assets	0.57	0.46	0.37	0.42	0.43
(NIBT + loan loss provisions) / Average assets	0.61	0.57	0.54	0.68	0.59
Net interest income / NIBT	180.99	214.80	267.90	236.53	249.81
NIBT / Net income	41.24	34.05	27.78	30.95	31.01
NIBT / Employees (in thousand of NT dollars)	1,936.34	1,462.38	1,187.82	1,334.11	1,262.54
【L】					
Liquidity coverage ratio	121.52	93.96	92.54	89.93	118.49
Net stable funding ratio	130.25	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.42	17.57	18.08	18.29	17.76
Loans / Deposits	78.75	84.24	81.87	81.93	80.24
Time deposits / Deposits	36.66	37.88	37.03	36.24	39.69
NCDs / Time deposits	0.47	1.62	0.14	0.75	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	-4.64	2.19	-27.64	118.93	146.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	98.99	101.12	100.39	99.47	102.10
Interest rate sensitivity gap / Equity	-13.83	16.81	5.97	-8.13	33.32
【G】					
Deposit growth rate	4.75	2.73	4.96	1.76	6.96
Loan growth rate	-1.97	7.66	6.26	3.81	0.65
Investment growth rate	23.08	-4.46	1.28	13.20	8.73
Guarantee growth rate	0.88	63.82	2.70	60.70	0.61

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Standard Chartered Bank (Taiwan) Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.93	15.38	16.19	15.11	14.20
Tier 1 capital / Risk-weighted assets	12.90	12.35	13.08	11.90	11.14
Common equity Tier 1 / Risk-weighted assets	12.90	12.35	13.08	11.90	11.14
Liabilities / Equity (multiple)	12.95	13.40	13.83	13.77	14.44
Equity / Assets	7.17	6.94	6.74	6.77	6.48
【A】					
Non-performing loan ratio	0.24	0.36	0.37	0.63	0.35
Loan loss provisions / NPLs	711.53	486.94	479.92	304.39	463.04
【E】					
NIBT / Average equity	7.91	7.27	5.99	1.57	3.68
(NIBT + loan loss provisions) / Average equity	8.45	9.39	8.38	4.04	7.08
NIBT / Average assets	0.56	0.51	0.42	0.11	0.23
(NIBT + loan loss provisions) / Average assets	0.60	0.66	0.59	0.28	0.45
Net interest income / NIBT	118.38	173.84	205.88	907.96	430.50
NIBT / Net income	25.89	22.73	19.22	5.64	12.23
NIBT / Employees (in thousand of NT dollars)	1,183.55	1,000.43	832.37	216.06	494.48
【L】					
Liquidity coverage ratio	262.82	175.34	200.89	233.02	145.91
Net stable funding ratio	160.92	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	68.89	67.66	75.58	59.57	58.92
Loans / Deposits	56.38	54.66	52.87	55.20	61.72
Time deposits / Deposits	14.66	17.68	15.59	14.80	22.51
NCDs / Time deposits	13.25	12.20	7.51	0.28	13.36
Accumulated gap of assets and liabilities (180 days) / Equity	-34.00	-83.92	-87.21	-168.38	-236.74
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	148.55	136.55	146.36	116.14	119.91
Interest rate sensitivity gap / Equity	310.25	254.36	327.69	119.93	161.66
【G】					
Deposit growth rate	0.79	-	2.59	-1.11	-16.77
Loan growth rate	3.78	-2.78	-1.81	-11.56	-9.88
Investment growth rate	-8.43	18.24	11.36	-11.81	-13.19
Guarantee growth rate	26.32	1.35	20.60	-3.42	-59.31

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Taichung Commercial Bank　　Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.01	10.81	12.01	10.25	11.15
Tier 1 capital / Risk-weighted assets	11.03	9.59	10.98	9.09	9.49
Common equity Tier 1 / Risk-weighted assets	9.18	8.76	9.25	8.68	9.39
Liabilities / Equity (multiple)	13.86	14.13	14.13	14.06	13.13
Equity / Assets	6.73	6.61	6.61	6.64	7.08
【A】					
Non-performing loan ratio	0.54	0.41	0.42	0.58	0.33
Loan loss provisions / NPLs	270.87	355.36	343.72	248.98	475.70
【E】					
NIBT / Average equity	10.25	9.98	10.13	9.97	10.83
(NIBT + loan loss provisions) / Average equity	11.31	12.36	12.86	12.85	15.32
NIBT / Average assets	0.68	0.66	0.67	0.69	0.74
(NIBT + loan loss provisions) / Average assets	0.75	0.81	0.85	0.88	1.05
Net interest income / NIBT	171.47	184.54	181.25	181.61	174.75
NIBT / Net income	43.06	42.75	41.60	42.09	44.08
NIBT / Employees (in thousand of NT dollars)	1,956.17	1,864.53	1,919.25	1,790.28	1,857.08
【L】					
Liquidity coverage ratio	113.15	111.02	127.68	133.16	204.64
Net stable funding ratio	134.02	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.67	24.14	24.80	22.65	25.15
Loans / Deposits	79.04	78.13	76.79	79.36	78.15
Time deposits / Deposits	49.57	49.91	49.44	48.57	44.38
NCDs / Time deposits	3.26	4.13	4.64	1.95	1.74
Accumulated gap of assets and liabilities (180 days) / Equity	-135.50	-184.43	-114.92	-83.53	-160.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	90.78	91.83	91.98	91.78	95.80
Interest rate sensitivity gap / Equity	-108.05	-99.31	-95.80	-99.08	-47.80
【G】					
Deposit growth rate	3.00	6.95	4.81	6.85	10.78
Loan growth rate	4.17	5.28	1.37	8.47	1.93
Investment growth rate	7.64	83.33	84.20	17.89	73.20
Guarantee growth rate	-15.20	27.75	27.66	19.40	9.34

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

King's Town Bank Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.05	15.14	15.57	15.73	14.40
Tier 1 capital / Risk-weighted assets	14.84	14.48	15.17	15.31	14.12
Common equity Tier 1 / Risk-weighted assets	14.84	14.48	15.17	15.31	14.12
Liabilities / Equity (multiple)	6.53	6.29	6.31	6.44	7.35
Equity / Assets	13.28	13.72	13.68	13.44	11.97
【A】					
Non-performing loan ratio	0.02	0.06	0.02	0.02	0.03
Loan loss provisions / NPLs	6,905.71	2,951.90	6,394.29	6,736.67	5,044.74
【E】					
NIBT / Average equity	15.90	20.28	19.58	18.92	15.98
(NIBT + loan loss provisions) / Average equity	16.22	21.59	22.07	19.67	16.96
NIBT / Average assets	2.10	2.62	2.52	2.30	1.84
(NIBT + loan loss provisions) / Average assets	2.14	2.78	2.84	2.39	1.95
Net interest income / NIBT	84.45	71.94	74.08	88.87	115.32
NIBT / Net income	77.64	75.75	72.05	74.72	72.99
NIBT / Employees (in thousand of NT dollars)	6,063.66	7,043.51	6,903.99	6,094.34	4,920.58
【L】					
Liquidity coverage ratio	137.01	184.60	179.53	272.05	174.49
Net stable funding ratio	119.87	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.05	29.35	28.46	29.29	29.19
Loans / Deposits	88.33	78.78	80.34	72.63	74.06
Time deposits / Deposits	40.06	41.00	40.68	41.21	43.24
NCDs / Time deposits	6.25	4.12	4.48	0.07	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-22.83	-50.29	-32.19	-23.03	-0.25
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	95.19	91.99	92.48	98.16	96.19
Interest rate sensitivity gap / Equity	-24.09	-38.88	-36.41	-9.04	-21.55
【G】					
Deposit growth rate	0.78	5.37	3.95	2.55	6.42
Loan growth rate	13.00	11.68	14.98	0.57	1.70
Investment growth rate	-1.77	43.86	36.78	7.46	6.34
Guarantee growth rate	54.50	-34.23	-18.62	39.67	21.20

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Hwatai Bank

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.55	12.14	12.95	12.25	11.28
Tier 1 capital / Risk-weighted assets	10.56	9.81	10.77	9.78	8.82
Common equity Tier 1 / Risk-weighted assets	10.56	9.81	10.77	9.78	8.82
Liabilities / Equity (multiple)	14.00	14.03	13.97	14.42	14.39
Equity / Assets	6.67	6.65	6.68	6.48	6.50
【A】					
Non-performing loan ratio	2.21	2.26	1.80	1.18	0.38
Loan loss provisions / NPLs	72.25	69.94	103.75	123.53	314.08
【E】					
NIBT / Average equity	0.59	0.66	-12.56	0.56	8.99
(NIBT + loan loss provisions) / Average equity	1.98	5.72	5.46	7.25	12.22
NIBT / Average assets	0.04	0.04	-0.84	0.04	0.57
(NIBT + loan loss provisions) / Average assets	0.13	0.37	0.37	0.45	0.78
Net interest income / NIBT	2,697.62	2,693.62	-	3,474.00	239.89
NIBT / Net income	2.95	2.76	-55.09	2.03	28.79
NIBT / Employees (in thousand of NT dollars)	66.19	70.73	-1,365.99	56.75	829.11
【L】					
Liquidity coverage ratio	250.41	439.34	559.61	409.79	178.80
Net stable funding ratio	126.02	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.52	33.33	34.45	32.03	27.49
Loans / Deposits	68.16	65.99	65.19	66.76	78.30
Time deposits / Deposits	56.85	56.89	57.30	54.94	54.53
NCDs / Time deposits	3.61	2.75	3.38	2.17	6.03
Accumulated gap of assets and liabilities (180 days) / Equity	-84.20	-124.56	-57.32	-161.55	-61.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	94.86	95.14	95.76	98.30	104.11
Interest rate sensitivity gap / Equity	-62.15	-59.15	-51.25	-20.58	48.93
【G】					
Deposit growth rate	-3.40	-1.53	-3.44	13.44	6.52
Loan growth rate	-0.23	-7.06	-5.72	-3.27	9.44
Investment growth rate	16.68	0.51	3.65	6.73	138.54
Guarantee growth rate	61.54	-11.05	36.65	-54.63	-6.24

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Cota Bank

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.63	11.47	12.07	10.33	10.20
Tier 1 capital / Risk-weighted assets	9.78	8.67	9.20	7.31	8.33
Common equity Tier 1 / Risk-weighted assets	9.27	8.67	9.20	7.31	8.33
Liabilities / Equity (multiple)	14.33	14.55	14.52	17.05	17.40
Equity / Assets	6.52	6.43	6.44	5.54	5.43
【A】					
Non-performing loan ratio	0.47	0.24	0.24	0.22	0.21
Loan loss provisions / NPLs	323.40	676.17	663.93	772.83	957.83
【E】					
NIBT / Average equity	8.95	12.78	11.52	10.31	11.70
(NIBT + loan loss provisions) / Average equity	9.13	14.94	13.49	11.94	13.83
NIBT / Average assets	0.58	0.73	0.68	0.58	0.58
(NIBT + loan loss provisions) / Average assets	0.59	0.86	0.80	0.67	0.69
Net interest income / NIBT	273.15	220.28	235.97	280.49	282.06
NIBT / Net income	32.23	36.78	35.26	31.85	28.90
NIBT / Employees (in thousand of NT dollars)	846.41	997.66	931.58	758.19	730.09
【L】					
Liquidity coverage ratio	370.73	277.34	319.09	253.95	254.83
Net stable funding ratio	135.59	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.21	18.15	19.29	16.90	17.87
Loans / Deposits	78.73	82.93	80.82	81.52	79.49
Time deposits / Deposits	58.75	59.69	58.10	59.01	59.91
NCDs / Time deposits	12.25	8.34	10.18	4.78	0.14
Accumulated gap of assets and liabilities (180 days) / Equity	-313.15	-343.48	-291.17	-278.53	-228.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	86.52	88.18	88.12	85.99	87.70
Interest rate sensitivity gap / Equity	-181.21	-159.95	-160.92	-219.95	-197.53
【G】					
Deposit growth rate	5.22	3.11	3.27	3.68	4.40
Loan growth rate	-0.10	4.47	2.38	6.33	3.57
Investment growth rate	8.09	106.07	84.55	15.41	-0.27
Guarantee growth rate	-8.53	54.76	-3.99	72.34	-33.83

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

O-Bank Co., Ltd. Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.35	13.18	13.71	14.80	14.12
Tier 1 capital / Risk-weighted assets	10.18	10.54	10.97	12.09	12.43
Common equity Tier 1 / Risk-weighted assets	10.18	10.54	10.97	12.09	12.43
Liabilities / Equity (multiple)	10.50	9.30	9.08	8.03	7.43
Equity / Assets	8.69	9.71	9.92	11.08	11.87
【A】					
Non-performing loan ratio	0.01	0.34	0.25	0.02	0.28
Loan loss provisions / NPLs	10,272.00	426.98	582.17	7,767.86	610.06
【E】					
NIBT / Average equity	4.31	5.43	4.15	6.24	6.89
(NIBT + loan loss provisions) / Average equity	4.73	6.51	5.67	7.46	7.24
NIBT / Average assets	0.40	0.60	0.45	0.71	0.84
(NIBT + loan loss provisions) / Average assets	0.44	0.72	0.61	0.85	0.88
Net interest income / NIBT	173.94	121.10	161.22	112.27	86.63
NIBT / Net income	26.78	34.61	27.30	42.71	53.06
NIBT / Employees (in thousand of NT dollars)	1,381.84	1,931.81	1,474.13	2,524.46	4,416.30
【L】					
Liquidity coverage ratio	94.44	74.79	84.62	71.27	74.70
Net stable funding ratio	89.11	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	45.43	43.76	37.36	42.84	45.86
Loans / Deposits	78.15	90.24	90.25	89.06	83.25
Time deposits / Deposits	56.06	59.66	57.52	56.31	61.54
NCDs / Time deposits	21.16	39.99	45.51	25.18	33.79
Accumulated gap of assets and liabilities (180 days) / Equity	-133.70	-184.85	-152.83	-193.00	-176.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	91.57	106.54	107.34	104.82	103.55
Interest rate sensitivity gap / Equity	-52.07	33.77	37.76	20.32	14.12
【G】					
Deposit growth rate	28.84	8.66	11.55	5.45	10.15
Loan growth rate	11.59	19.61	13.05	12.81	9.51
Investment growth rate	1.20	11.39	19.10	-3.35	19.46
Guarantee growth rate	129.15	-19.24	77.49	-17.03	28.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Agricultural Bank of Taiwan — Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.65	13.01	13.64	11.95	12.16
Tier 1 capital / Risk-weighted assets	9.66	8.99	9.54	8.14	8.02
Common equity Tier 1 / Risk-weighted assets	9.66	8.99	9.54	8.14	8.02
Liabilities / Equity (multiple)	26.98	26.62	25.97	26.45	27.24
Equity / Assets	3.57	3.62	3.71	3.64	3.54
【A】					
Non-performing loan ratio	0.40	0.37	0.52	0.43	0.72
Loan loss provisions / NPLs	422.00	595.97	338.62	543.19	254.53
【E】					
NIBT / Average equity	1.92	4.47	3.86	6.54	3.88
(NIBT + loan loss provisions) / Average equity	2.39	7.45	6.37	13.41	8.13
NIBT / Average assets	0.07	0.16	0.14	0.23	0.13
(NIBT + loan loss provisions) / Average assets	0.09	0.27	0.23	0.47	0.27
Net interest income / NIBT	366.97	282.11	323.81	208.69	270.68
NIBT / Net income	34.67	44.66	41.60	39.33	34.14
NIBT / Employees (in thousand of NT dollars)	1,610.20	3,470.32	2,991.78	4,947.95	3,643.88
【L】					
Liquidity coverage ratio	106.46	116.27	111.16	100.63	141.24
Net stable funding ratio	156.99	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	52.25	50.88	52.16	48.46	52.60
Loans / Deposits	34.07	29.92	31.27	30.13	32.48
Time deposits / Deposits	97.59	97.93	98.09	99.04	98.92
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-507.74	-459.39	-445.56	-752.23	-552.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	76.68	75.98	76.65	73.56	81.09
Interest rate sensitivity gap / Equity	-579.01	-599.35	-568.98	-670.03	-499.55
【G】					
Deposit growth rate	-4.20	1.80	0.74	2.35	-0.61
Loan growth rate	9.11	2.74	4.53	-5.05	-5.36
Investment growth rate	5.27	42.38	38.76	27.98	2.57
Guarantee growth rate	-4.38	5.20	16.89	-22.08	-3.41

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

Taipei Star Bank　　　　Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.82	11.87	12.53	11.22	10.24
Tier 1 capital / Risk-weighted assets	8.52	8.36	8.81	8.56	8.59
Common equity Tier 1 / Risk-weighted assets	8.20	8.36	8.81	8.56	8.59
Liabilities / Equity (multiple)	15.57	14.72	15.46	14.32	14.13
Equity / Assets	6.04	6.36	6.07	6.53	6.61
【A】					
Non-performing loan ratio	0.26	0.05	0.14	0.22	0.14
Loan loss provisions / NPLs	441.98	2,609.52	887.69	541.41	741.27
【E】					
NIBT / Average equity	3.77	3.37	4.14	4.05	3.75
(NIBT + loan loss provisions) / Average equity	3.77	3.65	4.90	5.35	3.72
NIBT / Average assets	0.22	0.22	0.26	0.27	0.25
(NIBT + loan loss provisions) / Average assets	0.22	0.24	0.31	0.35	0.24
Net interest income / NIBT	362.67	382.58	311.98	334.93	357.29
NIBT / Net income	22.03	20.66	23.23	22.00	22.27
NIBT / Employees (in thousand of NT dollars)	419.29	389.38	458.77	465.48	442.40
【L】					
Liquidity coverage ratio	115.10	141.97	152.51	128.22	126.69
Net stable funding ratio	109.43	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.09	29.11	30.75	25.38	29.57
Loans / Deposits	71.50	70.01	68.38	69.85	71.48
Time deposits / Deposits	63.95	65.10	66.25	64.28	65.14
NCDs / Time deposits	17.31	15.03	17.61	14.74	16.06
Accumulated gap of assets and liabilities (180 days) / Equity	-268.10	-165.34	-159.20	-206.29	-169.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	87.57	89.77	90.30	92.12	93.18
Interest rate sensitivity gap / Equity	-173.28	-135.41	-134.03	-102.57	-88.73
【G】					
Deposit growth rate	6.01	2.26	6.80	2.87	2.80
Loan growth rate	8.27	3.31	4.54	0.53	4.66
Investment growth rate	2.67	7.95	13.21	59.21	37.80
Guarantee growth rate	21.19	5.06	19.75	-52.28	177.69

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

DBS Bank (Taiwan) , Ltd.

Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.48	12.44	11.67	13.13	13.41
Tier 1 capital / Risk-weighted assets	11.48	12.44	11.67	13.13	13.39
Common equity Tier 1 / Risk-weighted assets	8.51	9.27	8.68	9.80	10.00
Liabilities / Equity (multiple)	12.84	10.52	13.01	10.27	10.52
Equity / Assets	7.22	8.68	7.14	8.87	8.68
【A】					
Non-performing loan ratio	0.60	0.71	0.74	0.93	0.81
Loan loss provisions / NPLs	224.65	197.34	189.62	167.28	188.22
【E】					
NIBT / Average equity	2.85	1.52	2.19	0.90	1.10
(NIBT + loan loss provisions) / Average equity	3.01	5.95	5.53	3.06	4.53
NIBT / Average assets	0.20	0.13	0.18	0.08	0.09
(NIBT + loan loss provisions) / Average assets	0.21	0.50	0.46	0.26	0.38
Net interest income / NIBT	571.65	780.72	546.48	1,292.73	1,046.13
NIBT / Net income	9.45	7.08	9.92	4.57	5.30
NIBT / Employees (in thousand of NT dollars)	380.87	301.00	302.12	178.07	207.49
【L】					
Liquidity coverage ratio	152.15	187.70	300.46	193.42	130.79
Net stable funding ratio	121.53	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.68	39.98	35.66	44.05	54.16
Loans / Deposits	66.50	83.61	70.29	67.67	76.98
Time deposits / Deposits	52.38	54.18	46.86	51.55	55.78
NCDs / Time deposits	0.97	1.01	3.37	-	2.72
Accumulated gap of assets and liabilities (180 days) / Equity	-274.32	-243.68	-262.78	-151.22	-110.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	108.15	119.23	123.55	117.78	85.48
Interest rate sensitivity gap / Equity	61.44	112.50	161.43	105.44	-71.55
【G】					
Deposit growth rate	41.85	2.76	28.16	12.21	10.91
Loan growth rate	12.56	13.32	33.01	-1.40	-0.76
Investment growth rate	-8.85	-16.54	11.96	-33.04	16.22
Guarantee growth rate	-8.10	-27.23	-18.06	-23.60	31.79

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2018

ANZ Bank (Taiwan) Limited Unit：%

Items	30/09/18	30/09/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	27.87	23.74	35.70	19.55	11.94
Tier 1 capital / Risk-weighted assets	26.89	22.96	34.68	18.64	11.40
Common equity Tier 1 / Risk-weighted assets	26.89	22.96	34.68	18.64	11.40
Liabilities / Equity (multiple)	4.11	6.10	3.82	7.15	12.12
Equity / Assets	19.56	14.08	20.75	12.27	7.62
【A】					
Non-performing loan ratio	0.58	0.54	0.61	0.54	0.14
Loan loss provisions / NPLs	263.70	356.33	473.16	357.20	1,124.43
【E】					
NIBT / Average equity	0.50	0.20	2.59	3.52	6.84
(NIBT + loan loss provisions) / Average equity	-0.65	-0.57	-0.05	2.87	4.04
NIBT / Average assets	0.10	0.03	0.36	0.38	0.58
(NIBT + loan loss provisions) / Average assets	-0.13	-0.08	-0.01	0.31	0.34
Net interest income / NIBT	-216.33	3,392.50	252.90	239.23	147.36
NIBT / Net income	12.71	1.30	15.02	18.93	30.75
NIBT / Employees (in thousand of NT dollars)	801.64	52.91	667.66	824.28	1,252.94
【L】					
Liquidity coverage ratio	216.44	241.07	309.67	221.74	169.42
Net stable funding ratio	138.19	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	614.96	107.56	200.91	101.60	106.37
Loans / Deposits	36.85	59.33	56.44	67.51	68.88
Time deposits / Deposits	5.57	21.53	13.76	14.54	11.26
NCDs / Time deposits	-	14.74	-	-	35.94
Accumulated gap of assets and liabilities (180 days) / Equity	104.54	-135.41	1.50	-153.72	-130.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	640.60	308.73	637.01	346.70	349.23
Interest rate sensitivity gap / Equity	234.31	303.34	227.21	311.16	338.72
【G】					
Deposit growth rate	-49.47	-10.89	-60.15	-24.86	5.57
Loan growth rate	-68.62	-27.28	-66.68	-26.35	-20.01
Investment growth rate	12.45	-3.04	8.77	-11.07	5.45
Guarantee growth rate	99.47	-28.15	-20.78	-30.29	-16.97