TABLE 7 (1)

The Main Financial and Performance Ratios

June 30, 2016

The Peer-Group Average　　　　Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets					
1.Winsorized mean	13.02	12.32	12.75	R 11.98	11.78
2.Arithmetic mean	13.03	12.52	12.93	R 12.35	11.83
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	10.61	10.00	10.38	9.61	9.31
2.Arithmetic mean	10.58	9.87	R 10.33	9.60	9.14
Common stocks equity / Risk-weighted assets					
1.Winsorized mean	10.23	9.65	9.97	9.33	9.21
2.Arithmetic mean	10.26	9.56	10.03	9.38	9.06
Liability / Equity (multiple)	12.60	13.46	12.94	14.01	14.45
Equity / Asset	7.57	7.05	7.30	6.75	6.52
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.29	0.24	0.24	0.27	0.40
2.Arithmetic mean	0.28	0.26	0.24	0.25	0.39
Loan loss reserves / NPLs	498.80	589.41	601.43	553.76	362.42
The possible loss of classified assets / reserves	72.90	6.99	6.45	9.87	51.08
【E】					
NIBT / Average equity					
1.Winsorized mean	8.83	10.82	9.73	10.52	10.22
2.Arithmetic mean	10.27	11.50	10.65	11.62	R 10.29
(NIBT + loan loss provision) / Average equity	10.25	11.79	11.10	12.87	13.19
NIBT / Average asset					
1.Winsorized mean	0.65	0.78	0.68	0.72	0.66
2.Arithmetic mean	0.73	0.78	0.73	0.77	0.67
(NIBT + loan loss provision) / Average asset	0.76	0.85	0.78	0.87	0.88
Net interest revenues / NIBT	172.49	156.22	172.22	167.72	172.01
NIBT / total net revenues	39.50	42.69	38.96	38.81	38.01
NIBT / Employees (in thousand of NT dollars)	1,795.79	1,925.60	1,800.44	1,772.04	1,628.60
【L】					
Liquidity coverage ratio	137.44	135.41	136.47	-	-
Liquidity ratio					
(monthly average of daily data)	30.04	30.25	31.45	29.34	28.93
Loans / Deposits	74.22	75.70	73.68	76.36	76.63
Time deposits / Deposits	42.03	42.96	41.73	44.15	46.70
NCDs / Time deposits	1.17	1.02	1.07	1.15	1.33
Accumulated gap of assets and					
liabilities(180 days) / Equity	-92.59	-92.94	-89.96	-91.66	-43.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	103.40	102.29	103.73	102.33	101.80
Interest rate sensitivity gap / Equity	26.00	20.78	24.76	17.55	17.27
【G】					
Deposit growth rate	4.46	5.15	5.43	6.81	6.44
Loan growth rate	1.65	3.79	2.52	6.67	6.51
Investment growth rate	12.77	15.33	13.36	10.45	7.66
Guarantee growth rate	-1.41	1.63	2.18	-1.34	2.41

Note:

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

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

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

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	30.19	25.61	25.55	26.31	26.96
Tier 1 capital / Risk-weighted assets	28.80	24.21	24.22	24.93	25.84
Common stocks equity / Risk-weighted assets	28.80	24.21	24.22	24.93	25.84
Liability / Equity (multiple)	3.45	4.40	4.34	4.06	4.12
Equity / Asset	22.46	18.51	18.74	19.75	19.53
【A】					
Non-performing loan ratio	0.22	0.77	0.59	0.82	0.28
Loan loss reserves / NPLs	436.82	136.72	179.76	142.07	327.73
【E】					
NIBT / Average equity	2.44	2.14	2.43	2.50	2.22
(NIBT + loan loss provision) / Average equity	4.46	4.62	4.33	3.61	3.48
NIBT / Average asset	0.47	0.41	0.46	0.47	0.43
(NIBT + loan loss provision) / Average asset	0.86	0.89	0.82	0.67	0.67
Net interest revenues / NIBT	242.02	283.41	255.14	229.84	245.39
NIBT / total net revenues	35.55	30.45	36.11	39.10	37.57
NIBT / Employees (in thousand of NT dollars)	2,424.53	1,971.96	2,281.69	2,417.91	2,043.48
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	62.32	224.96	92.61	544.79	57.10
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-20.10	-36.90	-59.10	-27.19	-40.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	145.43	135.87	140.90	144.61	144.88
Interest rate sensitivity gap/Equity	77.10	85.00	84.75	85.56	88.02
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	0.56	3.53	7.31	3.03	-0.04
Investment growth rate	-4.73	18.83	19.95	-3.50	156.40
Guarantee growth rate	10.19	25.45	-5.06	24.69	20.72

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Bank of Taiwan

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【 C 】					
Total risk based capital / Risk-weighted assets	12.07	11.35	R 11.19	R 11.30	R 10.73
Tier 1 capital / Risk-weighted assets	9.81	8.72	R 8.72	R 8.76	R 8.93
Common stocks equity / Risk-weighted assets	9.81	8.72	R 8.72	R 8.76	8.93
Liability / Equity (multiple)	16.60	16.85	17.59	16.34	16.39
Equity / Asset	5.68	5.60	5.38	5.77	5.75
【 A 】					
Non-performing loan ratio	0.28	0.32	0.23	0.31	0.44
Loan loss reserves / NPLs	490.46	355.96	497.68	361.45	198.02
【 E 】					
NIBT / Average equity	11.92	4.39	4.11	3.76	3.62
(NIBT + loan loss provision) / Average equity	15.63	5.17	5.43	6.49	4.77
NIBT / Average asset	0.64	0.24	0.22	0.21	0.21
(NIBT + loan loss provision) / Average asset	0.84	0.29	0.29	0.36	0.27
Net interest revenues / NIBT	84.55	253.73	271.49	307.16	295.22
NIBT / total net revenues	53.78	34.55	29.91	26.12	29.79
NIBT / Employees (in thousand of NT dollars)	3,909.68	1,407.70	1,304.13	1,171.27	1,096.34
【 L 】					
Liquidity coverage ratio	218.10	180.82	168.57	-	-
Liquidity ratio (monthly average of daily data)	47.23	45.75	44.97	39.90	42.81
Loans / Deposits	57.89	61.82	62.90	65.42	66.27
Time deposits / Deposits	49.97	50.74	49.93	51.55	53.24
NCDs / Time deposits	0.12	0.03	0.09	0.03	0.05
Accumulated gap of assets and liabilities(180 days) / Equity	78.36	-307.69	-290.08	-97.25	139.24
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.33	98.21	98.17	97.29	99.62
Interest rate sensitivity gap/Equity	-20.93	-23.09	-24.52	-33.82	-4.74
【 G 】					
Deposit growth rate	5.38	8.47	8.05	4.17	3.48
Loan growth rate	-1.32	-1.55	3.88	2.82	2.98
Investment growth rate	15.32	14.30	22.05	5.39	5.54
Guarantee growth rate	-0.08	0.15	-3.82	0.29	13.33

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

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

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.91	13.76	R 13.44	R 13.11	R 13.45
Tier 1 capital / Risk-weighted assets	11.86	11.22	R 11.30	R 10.43	R 10.38
Common stocks equity / Risk-weighted assets	11.86	11.22	R 11.30	R 10.43	10.38
Liability / Equity (multiple)	11.24	11.47	11.75	11.83	12.87
Equity / Asset	8.17	8.02	7.85	7.79	7.21
【A】					
Non-performing loan ratio	0.18	0.11	0.15	0.17	0.12
Loan loss reserves / NPLs	678.99	1,112.54	816.21	788.74	974.06
【E】					
NIBT / Average equity	11.48	15.05	12.69	14.64	11.94
(NIBT + loan loss provision) / Average equity	11.52	14.24	12.53	16.20	15.14
NIBT / Average asset	0.95	1.19	1.00	1.11	0.82
(NIBT + loan loss provision) / Average asset	0.95	1.12	0.98	1.23	1.04
Net interest revenues / NIBT	89.73	75.36	89.15	82.00	109.56
NIBT / total net revenues	52.37	60.50	53.87	53.18	42.43
NIBT / Employees (in thousand of NT dollars)	2,825.72	3,435.13	2,855.16	3,115.31	2,110.44
【L】					
Liquidity coverage ratio	105.56	84.09	106.79	-	-
Liquidity ratio (monthly average of daily data)	30.87	29.21	32.09	26.43	25.89
Loans / Deposits	73.38	79.12	75.20	81.86	82.43
Time deposits / Deposits	34.36	33.18	31.27	32.82	39.63
NCDs / Time deposits	6.15	2.28	7.41	2.31	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-77.76	-14.11	-42.70	-47.98	-45.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.61	110.62	112.39	114.72	116.73
Interest rate sensitivity gap/Equity	82.59	70.85	81.21	98.95	126.90
【G】					
Deposit growth rate	8.11	6.19	12.64	2.15	8.36
Loan growth rate	0.24	-0.06	3.42	1.37	7.73
Investment growth rate	30.84	11.68	13.32	8.25	-8.37
Guarantee growth rate	6.94	-29.50	-13.59	-14.16	-23.74

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Bank of Kaohsiung　　　　Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	10.23	10.03	10.11	R 9.81	R 9.29
Tier 1 capital / Risk-weighted assets	7.28	6.80	R 7.04	R 6.40	R 6.83
Common stocks equity / Risk-weighted assets	7.28	6.80	R 7.04	R 6.40	6.83
Liability / Equity (multiple)	19.39	21.42	21.12	22.88	20.81
Equity / Asset	4.90	4.46	4.52	4.19	4.58
【A】					
Non-performing loan ratio	0.56	0.46	0.48	0.45	0.60
Loan loss reserves / NPLs	220.41	234.74	249.88	220.64	118.94
【E】					
NIBT / Average equity	5.77	6.04	5.54	4.59	4.44
(NIBT + loan loss provision) / Average equity	9.80	10.13	9.44	12.11	9.39
NIBT / Average asset	0.27	0.26	0.24	0.20	0.21
(NIBT + loan loss provision) / Average asset	0.46	0.43	0.41	0.53	0.44
Net interest revenues / NIBT	362.32	358.89	387.05	491.63	484.62
NIBT / total net revenues	20.39	20.56	19.64	14.91	16.06
NIBT / Employees (in thousand of NT dollars)	766.67	732.12	687.03	534.04	491.60
【L】					
Liquidity coverage ratio	194.97	247.20	388.77	-	-
Liquidity ratio (monthly average of daily data)	21.63	24.65	28.84	24.29	15.90
Loans / Deposits	78.36	77.61	72.96	77.69	89.97
Time deposits / Deposits	52.95	56.87	54.81	57.24	55.48
NCDs / Time deposits	0.44	0.31	0.41	0.30	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-183.04	-24.68	48.67	-44.08	-59.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.50	103.08	102.19	105.68	108.30
Interest rate sensitivity gap/Equity	23.77	55.66	38.28	108.54	142.62
【G】					
Deposit growth rate	-3.64	6.35	-3.02	19.24	4.86
Loan growth rate	-2.87	-1.05	-9.08	2.89	9.88
Investment growth rate	23.36	62.17	28.22	76.05	0.21
Guarantee growth rate	-40.81	30.59	-6.21	33.30	-17.34

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Land Bank of Taiwan

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.46	11.37	R 11.43	R 11.06	R 11.30
Tier 1 capital / Risk-weighted assets	7.74	7.27	7.47	R 6.94	R 6.64
Common stocks equity / Risk-weighted assets	7.53	7.08	7.28	R 6.75	6.64
Liability / Equity (multiple)	18.51	19.06	18.63	19.73	20.04
Equity / Asset	5.13	4.99	5.10	4.83	4.75
【A】					
Non-performing loan ratio	0.20	0.20	0.19	0.19	0.27
Loan loss reserves / NPLs	785.25	722.04	818.28	735.30	535.07
【E】					
NIBT / Average equity	10.43	10.96	10.07	9.97	9.90
(NIBT + loan loss provision) / Average equity	11.64	11.29	10.26	10.16	11.19
NIBT / Average asset	0.50	0.52	0.48	0.46	0.45
(NIBT + loan loss provision) / Average asset	0.56	0.53	0.49	0.47	0.51
Net interest revenues / NIBT	186.59	183.46	199.06	200.15	205.98
NIBT / total net revenues	46.31	47.06	44.54	44.74	42.44
NIBT / Employees (in thousand of NT dollars)	2,321.47	2,269.67	2,129.62	2,009.56	1,879.43
【L】					
Liquidity coverage ratio	85.27	72.36	78.06	-	-
Liquidity ratio (monthly average of daily data)	24.72	18.55	21.23	17.85	19.15
Loans / Deposits	79.15	85.22	81.81	89.23	89.01
Time deposits / Deposits	53.11	53.24	51.17	54.51	56.91
NCDs / Time deposits	0.07	0.10	0.09	0.09	0.22
Accumulated gap of assets and liabilities(180 days) / Equity	-303.32	-337.18	-298.91	-550.52	-354.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.01	102.39	102.70	102.56	101.85
Interest rate sensitivity gap/Equity	15.21	37.16	40.63	41.64	31.41
【G】					
Deposit growth rate	6.74	0.83	2.36	3.68	1.62
Loan growth rate	-1.79	-3.75	-7.52	3.48	0.65
Investment growth rate	44.40	2.11	32.96	-3.66	15.28
Guarantee growth rate	-29.58	-8.09	-10.38	-4.51	14.01

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Taiwan Cooperative Bank

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.39	12.50	R 12.64	R 12.74	R 12.26
Tier 1 capital / Risk-weighted assets	9.33	8.98	R 9.32	R 8.19	7.40
Common stocks equity / Risk-weighted assets	9.33	8.98	R 9.32	8.19	7.40
Liability / Equity (multiple)	15.71	16.39	15.68	18.36	19.93
Equity / Asset	5.99	5.75	6.00	5.16	4.78
【A】					
Non-performing loan ratio	0.32	0.37	0.34	0.38	0.65
Loan loss reserves / NPLs	332.80	293.81	312.31	309.96	165.54
【E】					
NIBT / Average equity	7.67	8.10	8.41	8.11	7.02
(NIBT + loan loss provision) / Average equity	10.68	9.83	10.10	12.75	10.38
NIBT / Average asset	0.45	0.44	0.47	0.39	0.32
(NIBT + loan loss provision) / Average asset	0.63	0.53	0.57	0.61	0.48
Net interest revenues / NIBT	222.44	221.71	212.44	237.67	271.43
NIBT / total net revenues	33.80	34.42	35.98	29.43	28.24
NIBT / Employees (in thousand of NT dollars)	1,729.56	1,602.06	1,712.69	1,374.60	1,101.28
【L】					
Liquidity coverage ratio	123.06	135.41	128.84	-	-
Liquidity ratio (monthly average of daily data)	25.37	24.71	23.48	20.44	20.83
Loans / Deposits	75.90	78.38	79.20	77.59	81.31
Time deposits / Deposits	38.61	40.67	39.17	41.14	44.12
NCDs / Time deposits	0.92	0.16	0.36	0.21	0.21
Accumulated gap of assets and liabilities(180 days) / Equity	-39.74	-58.56	-61.79	-81.26	-15.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.64	104.44	104.09	101.45	105.18
Interest rate sensitivity gap/Equity	32.11	56.50	49.94	21.11	81.53
【G】					
Deposit growth rate	6.71	0.82	4.48	2.44	2.72
Loan growth rate	3.07	-0.19	6.33	-2.30	2.11
Investment growth rate	1.12	5.03	1.10	-1.29	5.88
Guarantee growth rate	13.73	-12.68	5.14	-8.92	-2.04

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： First Commercial Bank

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.46	12.27	13.67	11.50	10.90
Tier 1 capital / Risk-weighted assets	10.86	9.45	10.93	9.02	8.31
Common stocks equity / Risk-weighted assets	10.86	9.45	10.93	9.02	8.31
Liability / Equity (multiple)	12.09	14.07	12.15	13.89	15.66
Equity / Asset	7.64	6.64	7.61	6.72	6.00
【A】					
Non-performing loan ratio	0.20	0.18	0.19	0.20	0.47
Loan loss reserves / NPLs	635.65	767.65	751.10	680.75	261.70
【E】					
NIBT / Average equity	11.31	12.53	12.03	11.69	10.08
(NIBT + loan loss provision) / Average equity	13.16	13.86	13.88	16.01	15.44
NIBT / Average asset	0.87	0.83	0.82	0.70	0.59
(NIBT + loan loss provision) / Average asset	1.01	0.91	0.94	0.96	0.91
Net interest revenues / NIBT	131.37	143.65	144.33	171.09	197.51
NIBT / total net revenues	50.98	51.82	49.81	42.30	38.43
NIBT / Employees (in thousand of NT dollars)	2,839.49	2,577.09	2,564.62	2,177.05	1,746.91
【L】					
Liquidity coverage ratio	148.27	124.68	156.57	-	-
Liquidity ratio (monthly average of daily data)	29.42	27.00	27.71	25.88	24.81
Loans / Deposits	78.56	78.55	76.88	83.03	83.50
Time deposits / Deposits	24.85	26.26	24.62	26.48	28.46
NCDs / Time deposits	2.23	1.58	1.89	2.05	2.44
Accumulated gap of assets and liabilities(180 days) / Equity	-106.47	-84.26	-51.85	-88.26	130.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.57	107.10	107.89	105.76	106.15
Interest rate sensitivity gap/Equity	95.22	64.66	61.09	53.27	64.86
【G】					
Deposit growth rate	4.64	3.44	6.77	5.32	6.87
Loan growth rate	4.63	-2.71	-1.17	4.67	-0.36
Investment growth rate	21.72	9.08	26.18	1.31	33.90
Guarantee growth rate	-2.07	11.56	8.77	2.59	5.39

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

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

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.18	12.37	R 13.28	R 12.84	R 12.63
Tier 1 capital / Risk-weighted assets	9.25	9.00	9.88	8.98	R 8.99
Common stocks equity / Risk-weighted assets	9.09	8.82	9.69	8.98	8.97
Liability / Equity (multiple)	15.01	15.08	14.09	14.84	15.23
Equity / Asset	6.24	6.22	6.63	6.31	6.16
【A】					
Non-performing loan ratio	0.26	0.21	0.21	0.19	0.42
Loan loss reserves / NPLs	400.79	528.78	537.85	585.75	292.33
【E】					
NIBT / Average equity	11.04	11.87	10.89	10.93	8.89
(NIBT + loan loss provision) / Average equity	12.00	12.69	12.60	13.11	13.20
NIBT / Average asset	0.68	0.72	0.65	0.64	0.52
(NIBT + loan loss provision) / Average asset	0.74	0.77	0.76	0.77	0.76
Net interest revenues / NIBT	151.53	153.53	165.20	170.07	203.81
NIBT / total net revenues	47.51	49.25	45.20	43.59	36.15
NIBT / Employees (in thousand of NT dollars)	2,385.81	2,398.86	2,243.76	2,109.94	1,568.74
【L】					
Liquidity coverage ratio	119.05	124.77	153.53	-	-
Liquidity ratio (monthly average of daily data)	24.24	20.73	22.68	19.96	21.99
Loans / Deposits	75.24	79.72	77.77	81.53	81.64
Time deposits / Deposits	27.22	28.57	26.97	28.34	29.68
NCDs / Time deposits	4.21	0.87	0.79	1.04	0.70
Accumulated gap of assets and liabilities(180 days) / Equity	33.05	85.84	62.02	-71.56	-9.09
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.62	98.50	98.58	98.08	98.47
Interest rate sensitivity gap/Equity	-15.56	-17.82	-15.03	-22.11	-18.03
【G】					
Deposit growth rate	10.18	4.11	4.96	5.18	4.48
Loan growth rate	3.94	3.76	0.07	4.98	2.62
Investment growth rate	27.83	4.80	2.34	-5.35	11.74
Guarantee growth rate	0.58	-8.17	-10.34	2.30	-1.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Chang Hwa Commercial Bank　　Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.56	11.34	11.73	11.41	11.11
Tier 1 capital / Risk-weighted assets	8.87	8.50	8.81	8.40	8.82
Common stocks equity / Risk-weighted assets	8.71	8.31	8.62	8.17	8.51
Liability / Equity (multiple)	13.71	14.09	14.09	14.44	14.24
Equity / Asset	6.80	6.63	6.63	6.48	6.56
【A】					
Non-performing loan ratio	0.23	0.22	0.21	0.22	0.32
Loan loss reserves / NPLs	511.57	509.59	568.86	517.31	367.52
【E】					
NIBT / Average equity	10.77	11.64	11.07	11.02	9.77
(NIBT + loan loss provision) / Average equity	11.85	12.40	12.93	12.17	11.86
NIBT / Average asset	0.71	0.72	0.69	0.69	0.63
(NIBT + loan loss provision) / Average asset	0.78	0.77	0.81	0.76	0.77
Net interest revenues / NIBT	147.65	142.50	150.44	154.17	158.23
NIBT / total net revenues	46.97	51.46	46.39	46.97	44.95
NIBT / Employees (in thousand of NT dollars)	2,201.66	2,174.26	2,104.07	1,913.51	1,643.27
【L】					
Liquidity coverage ratio	98.52	86.52	91.05	-	-
Liquidity ratio (monthly average of daily data)	15.98	17.13	18.47	17.34	21.63
Loans / Deposits	86.93	87.48	86.31	87.49	83.95
Time deposits / Deposits	30.10	31.78	30.40	32.03	34.47
NCDs / Time deposits	1.58	1.59	1.61	1.70	1.31
Accumulated gap of assets and liabilities(180 days) / Equity	-123.16	-134.42	-127.91	-86.93	49.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.08	108.15	110.02	105.10	106.58
Interest rate sensitivity gap/Equity	80.92	76.46	92.07	49.75	65.53
【G】					
Deposit growth rate	4.50	6.33	6.53	5.82	4.33
Loan growth rate	3.78	7.22	5.03	10.17	1.20
Investment growth rate	-0.38	14.30	15.75	-16.86	19.03
Guarantee growth rate	18.09	15.11	10.49	9.63	-2.96

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

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

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.23	12.01	R 13.16	R 11.76	R 11.07
Tier 1 capital / Risk-weighted assets	11.33	9.96	R 11.23	9.75	R 9.33
Common stocks equity / Risk-weighted assets	11.33	9.96	R 11.23	9.75	9.33
Liability / Equity (multiple)	10.72	11.61	11.05	12.54	12.99
Equity / Asset	8.53	7.93	8.30	7.39	7.15
【A】					
Non-performing loan ratio	0.09	0.08	0.08	0.06	0.16
Loan loss reserves / NPLs	1,528.26	1,467.51	1,723.34	1,985.71	794.14
【E】					
NIBT / Average equity	12.31	15.34	13.49	14.53	12.07
(NIBT + loan loss provision) / Average equity	13.23	13.83	13.49	15.11	15.60
NIBT / Average asset	1.04	1.07	0.99	1.03	0.86
(NIBT + loan loss provision) / Average asset	1.12	0.97	0.99	1.07	1.11
Net interest revenues / NIBT	110.25	103.48	116.84	114.87	134.65
NIBT / total net revenues	60.93	69.60	60.98	59.64	48.62
NIBT / Employees (in thousand of NT dollars)	5,870.08	6,199.19	5,545.19	5,553.59	4,076.57
【L】					
Liquidity coverage ratio	76.31	62.05	70.76	-	-
Liquidity ratio (monthly average of daily data)	25.75	20.64	22.66	21.53	21.94
Loans / Deposits	78.53	81.50	80.32	85.81	86.38
Time deposits / Deposits	27.15	28.58	26.74	27.81	30.09
NCDs / Time deposits	0.32	0.29	0.32	0.34	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	-38.02	-105.00	-91.82	-102.62	-26.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.74	111.90	114.64	114.43	112.56
Interest rate sensitivity gap/Equity	64.12	62.19	67.80	75.91	71.99
【G】					
Deposit growth rate	3.32	12.48	9.55	5.35	13.50
Loan growth rate	-0.44	4.73	2.52	4.65	10.41
Investment growth rate	18.31	5.10	18.86	-4.17	20.64
Guarantee growth rate	0.36	-6.32	-5.18	-4.15	-2.02

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Cathay United Bank　　Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	15.15	15.90	16.39	16.19	13.46
Tier 1 capital / Risk-weighted assets	11.26	11.60	11.99	11.51	10.12
Common stocks equity / Risk-weighted assets	9.89	10.17	10.51	10.07	10.12
Liability / Equity (multiple)	14.80	14.70	14.30	14.31	14.31
Equity / Asset	6.33	6.37	6.54	6.53	6.53
【A】					
Non-performing loan ratio	0.16	0.16	0.14	0.29	0.29
Loan loss reserves / NPLs	938.91	901.11	1,083.30	539.33	477.46
【E】					
NIBT / Average equity	13.68	17.97	14.59	15.12	14.55
(NIBT + loan loss provision) / Average equity	15.22	17.97	15.25	17.08	15.24
NIBT / Average asset	0.88	1.13	0.92	0.98	0.87
(NIBT + loan loss provision) / Average asset	0.98	1.13	0.97	1.11	0.91
Net interest revenues / NIBT	110.91	100.94	121.08	120.98	127.96
NIBT / total net revenues	42.43	52.98	44.92	45.45	44.67
NIBT / Employees (in thousand of NT dollars)	2,184.89	2,970.97	2,351.87	2,435.09	2,049.51
【L】					
Liquidity coverage ratio	227.35	212.57	255.92	-	-
Liquidity ratio (monthly average of daily data)	39.98	39.27	41.93	38.97	34.52
Loans / Deposits	65.64	62.91	59.89	64.35	63.61
Time deposits / Deposits	31.30	31.45	31.70	31.13	32.57
NCDs / Time deposits	0.71	0.84	0.77	0.99	1.21
Accumulated gap of assets and liabilities(180 days) / Equity	34.62	137.18	70.01	45.36	215.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	117.79	110.50	111.14	106.18	101.95
Interest rate sensitivity gap/Equity	176.95	105.19	110.18	60.65	20.35
【G】					
Deposit growth rate	8.85	7.70	8.00	7.21	4.99
Loan growth rate	13.41	0.80	0.43	8.38	2.87
Investment growth rate	6.06	30.49	27.71	13.40	-3.09
Guarantee growth rate	-37.25	16.09	-15.04	7.42	-6.72

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Citibank Taiwan Limited　　Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.54	14.46	R 15.22	16.93	R 18.09
Tier 1 capital / Risk-weighted assets	11.46	11.81	12.60	13.78	R 14.43
Common stocks equity / Risk-weighted assets	11.46	11.81	12.60	13.78	14.43
Liability / Equity (multiple)	7.83	7.36	7.27	6.62	6.76
Equity / Asset	11.32	11.96	12.08	13.12	12.89
【A】					
Non-performing loan ratio	0.41	0.26	0.41	0.30	0.32
Loan loss reserves / NPLs	407.57	558.05	390.15	457.01	384.61
【E】					
NIBT / Average equity	9.67	8.56	9.19	10.67	12.23
(NIBT + loan loss provision) / Average equity	11.95	10.70	11.12	12.06	13.24
NIBT / Average asset	1.11	1.05	1.08	1.38	1.49
(NIBT + loan loss provision) / Average asset	1.37	1.31	1.31	1.56	1.61
Net interest revenues / NIBT	122.21	131.93	126.14	106.03	94.52
NIBT / total net revenues	34.45	31.51	32.93	38.41	44.72
NIBT / Employees (in thousand of NT dollars)	2,280.33	1,902.87	2,028.25	2,280.83	2,559.12
【L】					
Liquidity coverage ratio	214.66	210.24	243.12	-	-
Liquidity ratio (monthly average of daily data)	56.33	61.18	56.90	72.59	71.24
Loans / Deposits	45.78	48.48	44.17	44.94	44.70
Time deposits / Deposits	13.82	13.76	12.42	13.98	13.76
NCDs / Time deposits	0.04	0.07	0.07	0.10	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	-27.82	44.18	60.23	8.31	-27.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.46	95.48	108.17	113.92	111.79
Interest rate sensitivity gap/Equity	6.31	-11.93	20.49	32.56	27.49
【G】					
Deposit growth rate	9.02	6.14	7.58	5.93	-1.29
Loan growth rate	2.95	11.05	5.71	6.51	24.14
Investment growth rate	7.32	1.11	-0.51	-6.29	10.85
Guarantee growth rate	-11.87	-1.07	7.11	-22.91	-8.29

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

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

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.63	13.21	R 13.89	R 13.10	R 12.05
Tier 1 capital / Risk-weighted assets	12.90	11.93	R 12.65	R 11.98	11.71
Common stocks equity / Risk-weighted assets	12.90	11.93	R 12.65	R 11.98	11.71
Liability / Equity (multiple)	7.98	8.29	7.87	8.17	8.63
Equity / Asset	11.14	10.77	11.27	10.90	10.38
【A】					
Non-performing loan ratio	0.29	0.25	0.26	0.16	0.34
Loan loss reserves / NPLs	547.33	614.13	590.50	933.23	419.10
【E】					
NIBT / Average equity	11.13	12.90	12.31	12.68	12.36
(NIBT + loan loss provision) / Average equity	11.50	13.46	12.83	13.48	13.00
NIBT / Average asset	1.24	1.37	1.32	1.38	1.36
(NIBT + loan loss provision) / Average asset	1.28	1.43	1.38	1.46	1.43
Net interest revenues / NIBT	83.01	75.06	80.32	82.13	76.93
NIBT / total net revenues	64.67	66.92	65.90	65.41	65.49
NIBT / Employees (in thousand of NT dollars)	5,328.38	5,636.66	5,388.13	5,263.70	4,787.49
【L】					
Liquidity coverage ratio	109.03	104.36	104.50	-	-
Liquidity ratio (monthly average of daily data)	29.93	34.36	35.15	33.38	35.83
Loans / Deposits	71.58	75.11	72.99	75.35	72.88
Time deposits / Deposits	40.35	41.88	40.24	42.31	46.22
NCDs / Time deposits	0.91	4.26	1.08	5.18	1.15
Accumulated gap of assets and liabilities(180 days) / Equity	-105.58	-102.50	-54.92	-84.13	-28.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.46	114.46	113.52	108.00	104.22
Interest rate sensitivity gap/Equity	58.07	70.11	62.51	39.58	23.31
【G】					
Deposit growth rate	2.47	3.38	2.92	3.89	11.75
Loan growth rate	-2.36	1.16	-0.23	7.47	17.50
Investment growth rate	10.49	4.74	10.98	1.34	7.22
Guarantee growth rate	-9.31	0.39	-1.95	9.41	-4.69

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

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

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.01	12.51	R 13.19	R 13.20	R 13.92
Tier 1 capital / Risk-weighted assets	10.42	9.65	R 10.35	R 10.60	R 10.87
Common stocks equity / Risk-weighted assets	9.86	9.65	R 10.35	R 10.60	10.87
Liability / Equity (multiple)	13.47	14.28	13.42	14.02	14.35
Equity / Asset	6.91	6.55	6.93	6.66	6.51
【A】					
Non-performing loan ratio	0.08	0.07	0.05	0.09	0.29
Loan loss reserves / NPLs	1,477.25	1,360.32	1,840.13	1,104.93	374.48
【E】					
NIBT / Average equity	9.03	9.92	11.02	12.17	12.59
(NIBT + loan loss provision) / Average equity	11.05	10.83	12.31	12.46	14.88
NIBT / Average asset	0.62	0.66	0.74	0.79	0.78
(NIBT + loan loss provision) / Average asset	0.76	0.72	0.82	0.81	0.92
Net interest revenues / NIBT	191.78	184.43	165.64	158.39	173.43
NIBT / total net revenues	34.35	38.38	38.86	42.22	39.65
NIBT / Employees (in thousand of NT dollars)	903.52	950.19	1,046.87	1,098.63	1,032.01
【L】					
Liquidity coverage ratio	141.87	244.60	274.78	-	-
Liquidity ratio (monthly average of daily data)	22.79	23.38	20.69	23.38	23.86
Loans / Deposits	65.25	66.09	67.00	64.98	62.90
Time deposits / Deposits	49.00	51.12	49.65	49.57	49.93
NCDs / Time deposits	0.09	0.12	0.13	0.38	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	1.62	-65.60	22.58	-51.72	157.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.08	96.28	94.12	95.20	97.28
Interest rate sensitivity gap/Equity	-106.68	-43.02	-63.15	-55.25	-31.71
【G】					
Deposit growth rate	2.80	8.97	6.42	8.58	8.24
Loan growth rate	1.17	8.63	8.99	11.83	14.02
Investment growth rate	15.60	14.83	10.91	12.64	7.05
Guarantee growth rate	-5.21	18.36	-12.00	23.49	10.56

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Far Eastern International Bank

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.53	12.40	R 12.64	R 12.91	12.46
Tier 1 capital / Risk-weighted assets	9.46	9.27	R 9.32	R 9.14	8.25
Common stocks equity / Risk-weighted assets	9.46	9.27	R 9.32	R 9.14	8.25
Liability / Equity (multiple)	12.90	13.54	13.01	13.43	16.13
Equity / Asset	7.19	6.88	7.14	6.93	5.84
【A】					
Non-performing loan ratio	0.28	0.26	0.25	0.39	0.37
Loan loss reserves / NPLs	484.18	501.25	541.85	372.01	391.46
【E】					
NIBT / Average equity	9.42	12.34	12.10	12.30	12.74
(NIBT + loan loss provision) / Average equity	8.62	11.53	12.19	14.30	13.12
NIBT / Average asset	0.70	0.88	0.87	0.84	0.73
(NIBT + loan loss provision) / Average asset	0.64	0.82	0.87	0.98	0.75
Net interest revenues / NIBT	155.95	122.15	125.49	126.39	138.85
NIBT / total net revenues	37.96	44.31	42.55	40.25	38.26
NIBT / Employees (in thousand of NT dollars)	1,547.03	1,884.35	1,854.45	1,681.96	1,418.38
【L】					
Liquidity coverage ratio	93.96	96.69	86.25	-	-
Liquidity ratio (monthly average of daily data)	29.61	30.62	30.19	31.10	33.29
Loans / Deposits	76.70	78.08	74.90	76.45	74.45
Time deposits / Deposits	58.72	59.90	58.88	62.12	65.00
NCDs / Time deposits	4.32	5.83	3.95	8.57	9.67
Accumulated gap of assets and liabilities(180 days) / Equity	-116.58	-237.18	-109.55	-242.98	-135.25
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.13	115.21	111.55	110.61	110.62
Interest rate sensitivity gap/Equity	116.03	144.18	105.33	103.69	128.09
【G】					
Deposit growth rate	1.69	7.66	7.08	6.43	1.61
Loan growth rate	-0.35	1.66	4.53	9.15	4.57
Investment growth rate	23.50	32.67	20.72	17.25	19.67
Guarantee growth rate	27.81	-8.41	12.90	17.09	6.32

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Yuanta Commercial Bank

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.31	11.39	12.80	12.71	12.79
Tier 1 capital / Risk-weighted assets	9.62	8.39	9.41	9.13	10.12
Common stocks equity / Risk-weighted assets	8.68	8.39	8.33	9.13	10.12
Liability / Equity (multiple)	13.74	14.55	14.20	12.68	11.96
Equity / Asset	6.79	6.43	6.58	7.31	7.72
【A】					
Non-performing loan ratio	0.21	0.20	0.18	0.19	0.31
Loan loss reserves / NPLs	633.63	610.38	720.36	658.87	404.81
【E】					
NIBT / Average equity	11.95	11.19	10.69	10.28	7.49
(NIBT + loan loss provision) / Average equity	13.13	12.26	12.21	12.50	10.22
NIBT / Average asset	0.81	0.79	0.72	0.76	0.58
(NIBT + loan loss provision) / Average asset	0.89	0.86	0.83	0.92	0.79
Net interest revenues / NIBT	126.42	125.13	136.43	138.62	179.62
NIBT / total net revenues	47.32	47.96	44.04	44.38	36.46
NIBT / Employees (in thousand of NT dollars)	2,483.04	2,157.21	2,042.48	1,913.54	1,479.34
【L】					
Liquidity coverage ratio	110.89	87.59	91.14	-	-
Liquidity ratio (monthly average of daily data)	30.47	30.44	32.58	29.00	31.88
Loans / Deposits	69.73	74.31	72.82	77.18	80.27
Time deposits / Deposits	38.88	37.81	37.36	39.32	40.38
NCDs / Time deposits	10.71	11.97	10.36	15.16	16.88
Accumulated gap of assets and liabilities(180 days) / Equity	-143.58	57.15	-159.48	20.90	54.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.03	93.45	93.19	91.77	96.44
Interest rate sensitivity gap/Equity	-105.91	-64.31	-65.28	-77.28	-32.96
【G】					
Deposit growth rate	7.67	16.45	14.00	16.71	9.34
Loan growth rate	0.98	13.40	7.44	12.05	5.69
Investment growth rate	16.23	93.93	69.64	43.49	7.16
Guarantee growth rate	0.98	1.02	-1.22	0.60	3.35

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Bank SinoPac Company Limited

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.13	12.18	R 11.96	11.65	10.64
Tier 1 capital / Risk-weighted assets	11.75	10.05	R 10.35	9.31	8.33
Common stocks equity / Risk-weighted assets	11.75	10.05	R 10.35	9.31	8.33
Liability / Equity (multiple)	11.24	12.42	12.01	13.12	14.28
Equity / Asset	8.17	7.45	7.68	7.08	6.54
【A】					
Non-performing loan ratio	0.34	0.22	0.25	0.24	0.37
Loan loss reserves / NPLs	405.85	671.29	537.47	669.71	289.53
【E】					
NIBT / Average equity	8.16	11.95	9.80	13.29	12.44
(NIBT + loan loss provision) / Average equity	8.99	10.56	8.88	16.98	15.38
NIBT / Average asset	0.64	0.85	0.71	0.89	0.79
(NIBT + loan loss provision) / Average asset	0.71	0.76	0.64	1.14	0.97
Net interest revenues / NIBT	141.45	117.55	138.35	120.28	130.33
NIBT / total net revenues	42.04	52.13	44.23	42.87	42.16
NIBT / Employees (in thousand of NT dollars)	1,649.47	2,271.48	1,801.33	2,315.42	1,945.41
【L】					
Liquidity coverage ratio	139.68	145.04	131.11	-	-
Liquidity ratio (monthly average of daily data)	31.04	32.10	31.41	32.33	31.47
Loans / Deposits	72.40	72.65	75.87	70.54	73.61
Time deposits / Deposits	39.87	38.27	39.46	37.89	42.64
NCDs / Time deposits	4.61	0.21	2.25	0.23	3.79
Accumulated gap of assets and liabilities(180 days) / Equity	-67.76	-53.33	-29.73	-68.91	28.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.58	103.14	106.92	102.73	102.61
Interest rate sensitivity gap/Equity	67.87	24.61	53.11	21.91	24.74
【G】					
Deposit growth rate	5.23	1.42	2.83	2.74	5.66
Loan growth rate	4.81	3.12	10.51	-2.02	4.30
Investment growth rate	15.91	13.34	9.32	-2.32	1.47
Guarantee growth rate	9.54	-10.05	-2.72	-2.87	-11.40

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

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

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.04	12.95	R 12.95	R 12.72	R 12.27
Tier 1 capital / Risk-weighted assets	10.11	9.33	R 9.31	R 9.34	8.48
Common stocks equity / Risk-weighted assets	9.22	9.27	R 9.15	R 9.34	8.48
Liability / Equity (multiple)	13.91	14.07	14.00	13.75	15.45
Equity / Asset	6.71	6.63	6.67	6.78	6.08
【A】					
Non-performing loan ratio	0.18	0.21	0.13	0.18	0.20
Loan loss reserves / NPLs	676.30	575.24	931.36	598.95	532.66
【E】					
NIBT / Average equity	14.33	13.60	12.46	12.56	13.47
(NIBT + loan loss provision) / Average equity	16.16	17.69	16.14	15.46	15.92
NIBT / Average asset	0.95	0.91	0.83	0.81	0.81
(NIBT + loan loss provision) / Average asset	1.07	1.18	1.07	0.99	0.95
Net interest revenues / NIBT	97.81	109.78	120.51	123.34	120.19
NIBT / total net revenues	46.38	40.87	38.96	39.73	41.06
NIBT / Employees (in thousand of NT dollars)	2,242.54	2,027.29	1,859.86	1,767.23	1,658.71
【L】					
Liquidity coverage ratio	128.52	115.56	129.28	-	-
Liquidity ratio (monthly average of daily data)	30.26	26.24	27.71	23.81	26.27
Loans / Deposits	69.48	71.20	70.73	73.15	72.12
Time deposits / Deposits	27.62	31.41	29.27	32.90	35.36
NCDs / Time deposits	0.29	0.29	0.33	0.40	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	163.52	122.69	153.23	27.67	53.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	110.55	103.18	104.96	101.79	101.72
Interest rate sensitivity gap/Equity	96.45	31.30	46.56	17.58	19.71
【G】					
Deposit growth rate	7.25	14.48	13.22	10.88	11.72
Loan growth rate	4.71	11.42	9.43	12.54	11.76
Investment growth rate	28.39	12.69	26.89	2.18	4.33
Guarantee growth rate	-3.81	-6.00	1.40	10.41	27.75

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： KGI Bank　　　　Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【 C 】					
Total risk based capital / Risk-weighted assets	14.86	15.11	14.96	12.86	13.57
Tier 1 capital / Risk-weighted assets	14.86	15.11	14.91	12.86	13.57
Common stocks equity / Risk-weighted assets	14.86	15.11	14.91	12.86	13.57
Liability / Equity (multiple)	7.78	8.62	8.36	7.83	8.20
Equity / Asset	11.39	10.39	10.68	11.32	10.87
【 A 】					
Non-performing loan ratio	0.31	0.33	0.34	0.43	0.52
Loan loss reserves / NPLs	439.11	402.32	413.26	316.98	259.27
【 E 】					
NIBT / Average equity	7.46	14.09	10.41	15.26	23.86
(NIBT + loan loss provision) / Average equity	7.60	10.96	9.14	11.41	16.10
NIBT / Average asset	0.85	1.56	1.14	1.63	2.36
(NIBT + loan loss provision) / Average asset	0.86	1.21	1.01	1.22	1.59
Net interest revenues / NIBT	121.72	124.47	128.95	165.06	121.82
NIBT / total net revenues	46.69	58.56	52.24	44.08	61.66
NIBT / Employees (in thousand of NT dollars)	1,796.60	2,230.14	2,025.60	1,858.73	2,425.32
【 L 】					
Liquidity coverage ratio	95.00	113.01	95.03	-	-
Liquidity ratio (monthly average of daily data)	38.21	48.48	44.26	19.69	26.35
Loans / Deposits	72.21	62.95	62.15	73.29	70.74
Time deposits / Deposits	52.95	47.38	51.18	53.72	61.50
NCDs / Time deposits	0.04	0.06	0.06	0.08	0.06
Accumulated gap of assets and liabilities(180 days) / Equity	-168.38	-140.28	-195.32	-152.17	-96.02
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.29	102.66	111.86	98.77	96.19
Interest rate sensitivity gap/Equity	-19.76	10.97	48.38	-7.52	-25.64
【 G 】					
Deposit growth rate	-8.06	150.43	157.80	-2.53	11.45
Loan growth rate	5.48	122.00	118.52	0.97	15.80
Investment growth rate	-9.98	294.32	237.83	-3.31	-6.64
Guarantee growth rate	-3.61	635.26	956.16	-40.04	313.78

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Taishin International Bank

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.54	12.04	12.49	11.01	10.94
Tier 1 capital / Risk-weighted assets	8.81	8.83	8.44	R 8.61	8.31
Common stocks equity / Risk-weighted assets	8.35	8.22	7.88	7.97	8.16
Liability / Equity (multiple)	14.42	16.38	15.96	15.90	14.65
Equity / Asset	6.49	5.75	5.90	5.92	6.39
【A】					
Non-performing loan ratio	0.22	0.15	0.13	0.14	0.15
Loan loss reserves / NPLs	626.31	918.39	1,051.76	976.96	827.55
【E】					
NIBT / Average equity	14.77	18.19	13.44	18.66	20.10
(NIBT + loan loss provision) / Average equity	16.95	20.89	16.03	21.74	23.25
NIBT / Average asset	0.89	1.04	0.77	1.12	1.24
(NIBT + loan loss provision) / Average asset	1.02	1.19	0.92	1.30	1.44
Net interest revenues / NIBT	123.25	110.91	146.62	108.45	100.18
NIBT / total net revenues	41.92	47.49	37.35	47.76	48.62
NIBT / Employees (in thousand of NT dollars)	1,961.75	2,319.99	1,677.87	2,214.74	2,227.41
【L】					
Liquidity coverage ratio	110.18	104.99	114.29	-	-
Liquidity ratio (monthly average of daily data)	24.24	23.73	24.52	21.95	24.74
Loans / Deposits	80.35	81.98	79.07	81.36	78.29
Time deposits / Deposits	42.25	43.28	41.32	45.46	47.22
NCDs / Time deposits	0.15	0.38	0.23	0.33	0.04
Accumulated gap of assets and liabilities(180 days) / Equity	-108.69	-76.41	-158.06	-71.42	-104.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	117.04	121.41	124.42	119.29	120.36
Interest rate sensitivity gap/Equity	187.10	226.86	276.40	210.26	195.73
【G】					
Deposit growth rate	6.20	9.11	7.00	10.67	6.53
Loan growth rate	3.75	9.04	3.69	14.64	6.90
Investment growth rate	5.65	15.68	22.05	18.05	-2.56
Guarantee growth rate	14.75	12.60	14.10	-15.02	45.04

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Ta Chong Bank　　　　Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	15.08	13.08	R 12.83	R 11.62	11.52
Tier 1 capital / Risk-weighted assets	12.41	9.74	R 9.78	R 8.93	R 9.33
Common stocks equity / Risk-weighted assets	11.52	8.70	R 8.75	R 7.79	7.85
Liability / Equity (multiple)	9.04	11.94	11.92	14.31	14.29
Equity / Asset	9.96	7.73	7.74	6.53	6.54
【A】					
Non-performing loan ratio	0.26	0.09	0.22	0.08	0.11
Loan loss reserves / NPLs	614.63	1,866.54	763.07	2,102.25	1,415.02
【E】					
NIBT / Average equity	0.56	10.91	6.71	9.95	10.62
(NIBT + loan loss provision) / Average equity	6.33	11.07	5.71	11.84	13.18
NIBT / Average asset	0.04	0.78	0.50	0.66	0.66
(NIBT + loan loss provision) / Average asset	0.49	0.79	0.43	0.79	0.82
Net interest revenues / NIBT	2,865.26	148.36	239.15	167.03	155.06
NIBT / total net revenues	1.90	37.79	27.08	33.31	33.06
NIBT / Employees (in thousand of NT dollars)	78.35	1,348.05	884.56	1,156.96	1,134.14
【L】					
Liquidity coverage ratio	100.86	85.75	76.32	-	-
Liquidity ratio (monthly average of daily data)	27.65	29.24	28.97	25.82	32.11
Loans / Deposits	83.99	80.56	84.20	82.63	75.97
Time deposits / Deposits	48.34	49.88	47.76	53.88	53.77
NCDs / Time deposits	2.13	2.37	0.88	1.91	1.74
Accumulated gap of assets and liabilities(180 days) / Equity	-8.51	-59.86	-50.83	-133.00	17.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	114.69	109.44	116.07	103.41	100.71
Interest rate sensitivity gap/Equity	88.90	72.83	117.06	30.59	7.09
【G】					
Deposit growth rate	-1.97	-1.30	-7.62	0.71	-0.64
Loan growth rate	0.25	-2.37	-6.45	8.93	-4.93
Investment growth rate	-6.27	-7.71	-1.61	-6.12	-0.20
Guarantee growth rate	-19.69	17.56	48.23	-13.40	-1.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Jih Sun International Bank

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.01	12.79	R 13.64	R 11.13	12.61
Tier 1 capital / Risk-weighted assets	11.90	10.60	R 11.38	10.26	11.13
Common stocks equity / Risk-weighted assets	11.90	10.60	R 11.38	10.26	11.13
Liability / Equity (multiple)	10.49	10.94	10.49	10.66	10.59
Equity / Asset	8.71	8.37	8.70	8.58	8.63
【A】					
Non-performing loan ratio	0.25	0.10	0.21	0.08	0.55
Loan loss reserves / NPLs	524.05	1,156.43	593.45	1,342.37	209.96
【E】					
NIBT / Average equity	3.78	6.90	6.51	7.07	7.49
(NIBT + loan loss provision) / Average equity	4.49	7.35	7.38	7.34	9.78
NIBT / Average asset	0.33	0.56	0.54	0.58	0.63
(NIBT + loan loss provision) / Average asset	0.39	0.60	0.61	0.60	0.83
Net interest revenues / NIBT	273.84	176.96	168.77	181.77	157.48
NIBT / total net revenues	19.06	33.28	30.67	33.11	32.92
NIBT / Employees (in thousand of NT dollars)	511.50	879.04	819.42	853.86	895.65
【L】					
Liquidity coverage ratio	177.50	206.88	176.15	-	-
Liquidity ratio (monthly average of daily data)	30.88	29.34	30.00	25.40	26.75
Loans / Deposits	74.58	75.49	75.95	79.09	81.98
Time deposits / Deposits	39.26	41.63	40.96	38.64	42.01
NCDs / Time deposits	1.33	3.60	1.26	2.27	6.66
Accumulated gap of assets and liabilities(180 days) / Equity	-21.15	-31.06	22.16	4.62	-17.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.17	95.30	98.77	98.84	92.29
Interest rate sensitivity gap/Equity	-15.19	-40.64	-10.19	-9.74	-67.61
【G】					
Deposit growth rate	-1.40	3.04	1.16	5.90	0.80
Loan growth rate	-2.56	0.10	-2.88	2.10	6.00
Investment growth rate	12.49	85.32	19.22	46.57	-23.70
Guarantee growth rate	-3.80	-34.98	-32.18	22.37	-18.03

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： EnTie Commercial Bank Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.42	12.30	13.19	12.49	12.10
Tier 1 capital / Risk-weighted assets	12.57	10.76	12.41	10.96	9.83
Common stocks equity / Risk-weighted assets	11.95	10.10	11.72	10.21	9.00
Liability / Equity (multiple)	9.21	10.56	9.55	10.98	12.96
Equity / Asset	9.79	8.65	9.48	8.35	7.16
【A】					
Non-performing loan ratio	0.97	0.93	0.98	0.38	0.76
Loan loss reserves / NPLs	146.72	127.37	149.27	323.60	146.26
【E】					
NIBT / Average equity	4.80	11.92	14.11	13.80	13.42
(NIBT + loan loss provision) / Average equity	7.50	13.75	15.31	14.41	14.12
NIBT / Average asset	0.48	1.03	1.24	1.03	0.85
(NIBT + loan loss provision) / Average asset	0.76	1.19	1.35	1.08	0.89
Net interest revenues / NIBT	247.11	115.99	103.76	105.81	119.92
NIBT / total net revenues	23.09	46.12	52.62	52.04	51.07
NIBT / Employees (in thousand of NT dollars)	858.29	1,905.82	2,293.99	2,028.37	1,900.91
【L】					
Liquidity coverage ratio	153.19	157.27	123.23	-	-
Liquidity ratio (monthly average of daily data)	35.73	37.63	34.63	37.77	46.59
Loans / Deposits	73.77	73.65	72.39	72.62	67.03
Time deposits / Deposits	53.57	58.44	53.27	59.39	66.05
NCDs / Time deposits	1.89	2.94	1.78	3.36	10.72
Accumulated gap of assets and liabilities(180 days) / Equity	13.60	-88.24	-100.10	-19.61	-182.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.32	102.81	102.55	107.05	98.06
Interest rate sensitivity gap/Equity	48.78	21.10	16.89	55.62	-18.68
【G】					
Deposit growth rate	-6.32	-5.86	-5.37	-5.01	-6.18
Loan growth rate	-6.07	-0.70	-5.58	2.96	-6.98
Investment growth rate	-5.07	-8.07	3.91	-23.88	13.48
Guarantee growth rate	-0.37	22.99	13.61	3.52	-16.90

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

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

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.97	13.71	13.70	R 13.69	10.71
Tier 1 capital / Risk-weighted assets	13.74	13.23	R 13.32	R 12.66	9.51
Common stocks equity / Risk-weighted assets	12.95	11.64	R 12.43	R 11.74	9.37
Liability / Equity (multiple)	9.66	11.08	10.47	11.09	13.18
Equity / Asset	9.38	8.28	8.72	8.27	7.05
【A】					
Non-performing loan ratio	0.32	0.19	0.29	0.23	0.35
Loan loss reserves / NPLs	415.13	636.00	444.83	548.60	366.38
【E】					
NIBT / Average equity	11.28	13.79	17.70	21.65	14.54
(NIBT + loan loss provision) / Average equity	12.37	13.37	18.33	22.89	18.41
NIBT / Average asset	1.02	1.13	1.48	1.71	1.06
(NIBT + loan loss provision) / Average asset	1.12	1.10	1.53	1.80	1.34
Net interest revenues / NIBT	108.47	97.62	74.55	71.64	114.14
NIBT / total net revenues	39.24	40.98	48.90	50.29	35.80
NIBT / Employees (in thousand of NT dollars)	2,554.47	2,775.18	3,569.57	3,800.37	2,120.67
【L】					
Liquidity coverage ratio	100.87	104.02	101.91	-	-
Liquidity ratio (monthly average of daily data)	25.44	27.06	23.24	24.58	22.53
Loans / Deposits	73.50	72.49	71.03	73.04	73.00
Time deposits / Deposits	29.82	31.01	29.59	30.30	32.31
NCDs / Time deposits	0.21	0.34	0.30	0.25	0.20
Accumulated gap of assets and liabilities(180 days) / Equity	-46.94	-24.16	-48.32	-47.07	19.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.65	101.66	101.39	100.55	99.40
Interest rate sensitivity gap/Equity	44.02	11.36	8.63	3.69	-5.21
【G】					
Deposit growth rate	4.41	11.60	14.43	9.70	13.09
Loan growth rate	5.79	11.41	11.20	9.71	12.62
Investment growth rate	11.23	24.16	13.10	17.81	-4.26
Guarantee growth rate	31.95	-21.64	26.93	-33.35	39.10

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： HSBC Bank (Taiwan) Limited

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.27	12.53	13.12	11.78	11.14
Tier 1 capital / Risk-weighted assets	13.32	11.58	12.13	10.86	10.34
Common stocks equity / Risk-weighted assets	13.32	11.58	12.13	10.86	10.34
Liability / Equity (multiple)	13.47	14.93	14.45	16.24	15.46
Equity / Asset	6.91	6.28	6.47	5.80	6.08
【A】					
Non-performing loan ratio	0.04	0.05	0.05	0.04	0.07
Loan loss reserves / NPLs	2,947.31	2,492.80	2,450.78	2,671.20	1,652.41
【E】					
NIBT / Average equity	11.24	9.90	8.93	9.99	13.82
(NIBT + loan loss provision) / Average equity	9.95	9.12	8.47	11.48	15.78
NIBT / Average asset	0.78	0.62	0.57	0.63	0.84
(NIBT + loan loss provision) / Average asset	0.69	0.57	0.54	0.72	0.96
Net interest revenues / NIBT	71.04	101.05	115.21	109.84	92.90
NIBT / total net revenues	48.23	38.24	35.05	33.37	38.53
NIBT / Employees (in thousand of NT dollars)	2,819.61	2,164.10	1,998.61	1,865.79	2,244.61
【L】					
Liquidity coverage ratio	136.78	160.32	141.97	-	-
Liquidity ratio (monthly average of daily data)	118.67	124.06	115.71	96.84	107.24
Loans / Deposits	53.82	64.96	64.55	60.35	62.26
Time deposits / Deposits	32.66	30.04	29.52	33.85	25.38
NCDs / Time deposits	0.34	0.53	0.59	0.43	14.25
Accumulated gap of assets and liabilities(180 days) / Equity	-198.89	-371.66	-403.40	-344.50	-281.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	174.95	183.99	188.45	150.37	160.84
Interest rate sensitivity gap/Equity	436.11	490.07	489.82	355.34	405.13
【G】					
Deposit growth rate	1.23	-7.31	-15.80	17.93	8.11
Loan growth rate	-16.13	-11.73	-11.84	16.78	3.90
Investment growth rate	-7.28	17.19	-3.08	31.56	9.78
Guarantee growth rate	-13.85	-10.06	-1.65	-4.49	7.83

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Shin Kong Commercial Bank　　　　Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.45	11.40	R 11.76	R 10.89	10.57
Tier 1 capital / Risk-weighted assets	9.55	8.85	R 9.37	R 8.46	8.06
Common stocks equity / Risk-weighted assets	8.73	7.96	R 8.49	R 7.53	7.50
Liability / Equity (multiple)	14.91	16.52	16.23	17.39	17.94
Equity / Asset	6.29	5.71	5.80	5.44	5.28
【A】					
Non-performing loan ratio	0.19	0.24	0.19	0.26	0.42
Loan loss reserves / NPLs	647.02	565.68	697.86	485.31	265.58
【E】					
NIBT / Average equity	11.60	14.81	14.01	16.12	14.49
(NIBT + loan loss provision) / Average equity	11.61	18.21	16.58	20.99	18.08
NIBT / Average asset	0.69	0.80	0.77	0.82	0.72
(NIBT + loan loss provision) / Average asset	0.69	0.98	0.91	1.07	0.90
Net interest revenues / NIBT	197.80	165.62	175.23	160.05	177.82
NIBT / total net revenues	36.88	40.75	38.65	40.39	38.37
NIBT / Employees (in thousand of NT dollars)	1,390.50	1,640.03	1,561.25	1,622.13	1,305.95
【L】					
Liquidity coverage ratio	127.10	140.50	127.21	-	-
Liquidity ratio (monthly average of daily data)	21.41	26.54	25.17	24.89	23.59
Loans / Deposits	75.80	72.73	71.45	74.67	73.05
Time deposits / Deposits	50.82	50.78	49.65	50.87	52.00
NCDs / Time deposits	1.38	0.66	0.47	1.30	1.17
Accumulated gap of assets and liabilities(180 days) / Equity	-139.77	-171.95	-62.61	-192.22	-127.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.22	94.85	93.96	92.89	87.52
Interest rate sensitivity gap/Equity	-78.26	-64.21	-75.46	-92.09	-175.69
【G】					
Deposit growth rate	-3.48	1.79	5.57	4.72	10.48
Loan growth rate	0.60	3.67	1.00	7.02	5.58
Investment growth rate	23.16	5.58	3.56	22.73	77.79
Guarantee growth rate	7.60	4.00	14.34	-6.58	29.34

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Sunny Bank, Ltd. Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	9.89	10.20	R 11.11	R 11.13	R 8.80
Tier 1 capital / Risk-weighted assets	7.16	7.30	R 7.92	R 7.64	R 6.12
Common stocks equity / Risk-weighted assets	7.01	7.30	R 7.74	R 7.64	6.12
Liability / Equity (multiple)	16.29	16.62	16.21	16.72	19.40
Equity / Asset	5.79	5.68	5.81	5.64	4.90
【A】					
Non-performing loan ratio	0.09	0.34	0.07	0.33	0.59
Loan loss reserves / NPLs	1,253.78	331.49	1,705.71	326.74	213.40
【E】					
NIBT / Average equity	14.13	14.36	12.22	15.01	7.87
(NIBT + loan loss provision) / Average equity	14.12	14.37	13.70	14.34	13.69
NIBT / Average asset	0.81	0.81	0.69	0.76	0.39
(NIBT + loan loss provision) / Average asset	0.81	0.81	0.78	0.72	0.67
Net interest revenues / NIBT	141.31	148.97	173.73	156.06	305.06
NIBT / total net revenues	49.00	47.60	41.18	45.93	23.76
NIBT / Employees (in thousand of NT dollars)	1,600.21	1,446.40	1,256.11	1,214.99	620.08
【L】					
Liquidity coverage ratio	180.07	185.92	194.71	-	-
Liquidity ratio (monthly average of daily data)	24.90	21.33	24.83	20.39	21.95
Loans / Deposits	75.62	78.01	75.13	75.57	78.89
Time deposits / Deposits	61.17	60.16	60.12	59.44	58.03
NCDs / Time deposits	6.29	5.16	5.29	4.63	2.61
Accumulated gap of assets and liabilities(180 days) / Equity	-224.94	-171.96	-98.95	-90.55	-83.33
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.35	97.47	96.63	96.72	97.94
Interest rate sensitivity gap/Equity	-64.92	-36.86	-47.38	-48.34	-36.25
【G】					
Deposit growth rate	10.52	11.26	11.33	10.89	12.59
Loan growth rate	7.09	8.84	10.64	6.13	6.85
Investment growth rate	28.54	136.37	18.34	148.25	57.60
Guarantee growth rate	6.40	12.55	30.04	-14.18	14.34

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Bank of Panhsin Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	9.17	9.16	9.77	R 9.39	R 8.95
Tier 1 capital / Risk-weighted assets	7.14	6.45	R 7.26	R 6.35	R 7.78
Common stocks equity / Risk-weighted assets	7.14	6.45	R 7.26	R 6.35	7.78
Liability / Equity (multiple)	15.02	15.68	14.84	16.56	15.62
Equity / Asset	6.24	5.99	6.31	5.69	6.02
【A】					
Non-performing loan ratio	0.80	1.43	0.72	0.88	1.20
Loan loss reserves / NPLs	156.61	97.67	172.31	141.69	102.48
【E】					
NIBT / Average equity	6.84	7.13	7.31	5.67	23.29
(NIBT + loan loss provision) / Average equity	9.27	10.12	10.32	12.15	25.90
NIBT / Average asset	0.43	0.42	0.43	0.33	1.18
(NIBT + loan loss provision) / Average asset	0.58	0.59	0.61	0.71	1.31
Net interest revenues / NIBT	250.22	287.38	270.37	349.36	95.28
NIBT / total net revenues	23.88	23.06	23.65	20.71	49.47
NIBT / Employees (in thousand of NT dollars)	658.45	598.29	612.47	441.16	1,740.94
【L】					
Liquidity coverage ratio	226.64	218.75	248.88	-	-
Liquidity ratio (monthly average of daily data)	20.98	23.47	26.37	26.51	25.25
Loans / Deposits	73.03	72.33	71.08	70.94	70.87
Time deposits / Deposits	56.00	54.48	53.20	54.46	52.42
NCDs / Time deposits	0.52	0.65	0.59	0.78	1.06
Accumulated gap of assets and liabilities(180 days) / Equity	-119.89	-123.84	-95.83	-145.65	13.27
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.41	92.18	95.43	91.14	92.10
Interest rate sensitivity gap/Equity	-86.49	-106.04	-57.75	-127.31	-109.25
【G】					
Deposit growth rate	8.24	12.90	2.11	24.36	0.83
Loan growth rate	9.25	14.52	2.30	24.37	5.85
Investment growth rate	-17.31	28.17	-14.28	67.39	11.30
Guarantee growth rate	-14.57	21.02	-7.34	67.66	-3.85

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Taiwan Business Bank　　　　Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.11	11.31	11.24	10.54	R 11.26
Tier 1 capital / Risk-weighted assets	8.87	8.80	8.84	8.20	R 8.23
Common stocks equity / Risk-weighted assets	8.08	7.91	7.98	7.88	7.78
Liability / Equity (multiple)	20.15	20.29	20.41	21.18	22.05
Equity / Asset	4.73	4.70	4.67	4.51	4.34
【A】					
Non-performing loan ratio	0.57	0.62	0.48	0.46	0.76
Loan loss reserves / NPLs	192.79	180.38	231.21	236.82	141.61
【E】					
NIBT / Average equity	9.08	9.53	9.37	9.10	6.93
(NIBT + loan loss provision) / Average equity	13.71	13.43	12.94	13.09	12.31
NIBT / Average asset	0.42	0.43	0.43	0.40	0.29
(NIBT + loan loss provision) / Average asset	0.64	0.60	0.59	0.57	0.51
Net interest revenues / NIBT	234.62	250.03	249.81	269.99	353.58
NIBT / total net revenues	29.58	30.82	31.01	29.05	21.86
NIBT / Employees (in thousand of NT dollars)	1,293.68	1,275.62	1,262.54	1,147.66	810.68
【L】					
Liquidity coverage ratio	88.95	96.19	118.49	-	-
Liquidity ratio (monthly average of daily data)	22.88	15.80	17.76	16.49	17.56
Loans / Deposits	81.34	85.01	80.24	85.01	84.65
Time deposits / Deposits	34.29	41.30	39.69	41.04	42.48
NCDs / Time deposits	0.20	1.66	0.44	1.80	3.41
Accumulated gap of assets and liabilities(180 days) / Equity	169.44	123.20	146.85	69.16	-25.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.99	105.37	102.10	105.49	105.76
Interest rate sensitivity gap/Equity	-0.10	84.97	33.32	91.31	103.08
【G】					
Deposit growth rate	5.87	6.30	6.96	5.18	3.82
Loan growth rate	1.09	6.40	0.65	4.51	0.67
Investment growth rate	27.78	-0.24	8.73	1.52	12.13
Guarantee growth rate	20.46	-1.73	0.61	0.81	-12.51

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

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

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.83	13.14	R 14.20	R 14.15	R 13.61
Tier 1 capital / Risk-weighted assets	11.65	10.53	R 11.14	10.00	9.12
Common stocks equity / Risk-weighted assets	11.65	10.53	R 11.14	10.00	9.12
Liability / Equity (multiple)	13.76	15.27	14.44	16.20	16.87
Equity / Asset	6.77	6.15	6.48	5.81	5.60
【A】					
Non-performing loan ratio	0.53	0.30	0.35	0.29	0.53
Loan loss reserves / NPLs	358.25	429.89	463.04	455.01	269.77
【E】					
NIBT / Average equity	1.24	10.26	3.68	8.63	6.54
(NIBT + loan loss provision) / Average equity	4.25	10.46	7.08	10.91	10.55
NIBT / Average asset	0.09	0.64	0.23	0.50	0.38
(NIBT + loan loss provision) / Average asset	0.29	0.66	0.45	0.63	0.61
Net interest revenues / NIBT	1,179.34	158.91	430.50	240.80	335.98
NIBT / total net revenues	4.56	31.53	12.23	24.57	19.13
NIBT / Employees (in thousand of NT dollars)	172.72	1,368.64	494.48	998.64	718.12
【L】					
Liquidity coverage ratio	224.26	234.39	145.91	-	-
Liquidity ratio (monthly average of daily data)	53.16	61.77	58.92	56.47	53.70
Loans / Deposits	56.66	56.86	61.72	57.02	63.25
Time deposits / Deposits	22.18	24.65	22.51	24.52	35.17
NCDs / Time deposits	19.57	19.28	13.36	17.92	10.00
Accumulated gap of assets and liabilities(180 days) / Equity	-173.09	-209.47	-236.74	-252.25	-114.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.50	124.46	119.91	126.58	107.99
Interest rate sensitivity gap/Equity	53.58	208.26	161.66	230.32	90.92
【G】					
Deposit growth rate	-11.99	4.62	-16.77	3.62	2.58
Loan growth rate	-12.29	-9.96	-9.88	-6.59	2.91
Investment growth rate	-25.88	8.13	-13.19	-3.10	-2.18
Guarantee growth rate	-55.25	-4.93	-59.31	-4.05	1.80

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Taichung Commercial Bank

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	10.32	10.69	11.15	10.84	11.37
Tier 1 capital / Risk-weighted assets	8.83	8.88	9.49	8.78	8.42
Common stocks equity / Risk-weighted assets	8.74	8.88	9.39	8.78	8.42
Liability / Equity (multiple)	13.73	13.40	13.13	13.53	14.68
Equity / Asset	6.79	6.94	7.08	6.88	6.38
【A】					
Non-performing loan ratio	0.55	0.33	0.33	0.34	0.58
Loan loss reserves / NPLs	267.97	390.56	475.70	428.83	209.69
【E】					
NIBT / Average equity	9.23	12.88	10.83	12.12	11.69
(NIBT + loan loss provision) / Average equity	11.44	13.66	15.32	18.49	18.25
NIBT / Average asset	0.65	0.88	0.74	0.80	0.73
(NIBT + loan loss provision) / Average asset	0.80	0.93	1.05	1.22	1.14
Net interest revenues / NIBT	192.32	147.99	174.75	166.14	178.43
NIBT / total net revenues	42.13	52.42	44.08	41.51	39.21
NIBT / Employees (in thousand of NT dollars)	1,704.87	2,323.69	1,857.08	2,000.48	1,704.29
【L】					
Liquidity coverage ratio	131.72	161.93	204.64	-	-
Liquidity ratio (monthly average of daily data)	24.45	22.09	25.15	20.35	21.01
Loans / Deposits	79.32	82.95	78.15	84.89	84.78
Time deposits / Deposits	47.28	46.41	44.38	46.70	49.52
NCDs / Time deposits	2.64	1.80	1.74	1.86	2.36
Accumulated gap of assets and liabilities(180 days) / Equity	-142.50	-223.69	-160.06	-215.31	-227.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.62	95.09	95.80	93.28	91.50
Interest rate sensitivity gap/Equity	-75.32	-57.13	-47.80	-78.55	-110.79
【G】					
Deposit growth rate	10.95	6.00	10.78	6.16	11.62
Loan growth rate	6.03	2.13	1.93	6.05	12.08
Investment growth rate	47.27	47.34	73.20	5.81	3.59
Guarantee growth rate	31.43	-3.57	9.34	22.69	24.11

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： King's Town Bank

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.99	13.77	14.40	13.69	14.54
Tier 1 capital / Risk-weighted assets	14.42	13.36	14.12	13.06	13.60
Common stocks equity / Risk-weighted assets	14.42	13.36	14.12	13.06	13.60
Liability / Equity (multiple)	6.71	7.54	7.35	7.69	7.86
Equity / Asset	12.97	11.72	11.97	11.51	11.29
【A】					
Non-performing loan ratio	0.03	0.04	0.03	0.03	0.05
Loan loss reserves / NPLs	4,711.90	4,076.60	5,044.74	5,005.26	2,860.00
【E】					
NIBT / Average equity	18.69	21.13	15.98	24.13	22.03
(NIBT + loan loss provision) / Average equity	19.68	22.61	16.96	25.59	26.28
NIBT / Average asset	2.19	2.42	1.84	2.62	2.29
(NIBT + loan loss provision) / Average asset	2.30	2.59	1.95	2.78	2.73
Net interest revenues / NIBT	94.29	88.80	115.32	82.74	91.97
NIBT / total net revenues	72.47	73.69	72.99	83.83	70.29
NIBT / Employees (in thousand of NT dollars)	5,872.48	6,567.54	4,920.58	6,756.21	5,456.65
【L】					
Liquidity coverage ratio	181.68	128.11	174.49	-	-
Liquidity ratio (monthly average of daily data)	27.35	27.39	29.19	27.61	27.51
Loans / Deposits	76.02	77.47	74.06	77.50	74.92
Time deposits / Deposits	42.82	42.80	43.24	44.05	44.90
NCDs / Time deposits	0.10	0.05	0.11	0.93	0.53
Accumulated gap of assets and liabilities(180 days) / Equity	10.35	-28.83	-0.25	-22.90	33.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.27	94.03	96.19	95.28	95.67
Interest rate sensitivity gap/Equity	-14.06	-34.56	-21.55	-27.18	-26.32
【G】					
Deposit growth rate	3.72	8.23	6.42	9.25	4.50
Loan growth rate	1.78	9.52	1.70	13.00	11.41
Investment growth rate	3.69	26.15	6.34	31.33	12.94
Guarantee growth rate	42.14	-12.66	21.20	-17.38	30.84

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： China Development Industrial Bank

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	123.12	42.39	R 108.64	R 17.73	R 18.60
Tier 1 capital / Risk-weighted assets	123.12	42.39	R 108.64	R 17.73	R 18.60
Common stocks equity / Risk-weighted assets	123.12	42.39	R 108.64	R 17.73	18.60
Liability / Equity (multiple)	0.02	0.03	0.02	3.13	2.59
Equity / Asset	97.74	97.12	97.71	24.22	27.88
【A】					
Non-performing loan ratio	-	-	-	0.25	0.17
Loan loss reserves / NPLs	-	-	-	643.21	936.84
【E】					
NIBT / Average equity	2.05	5.63	5.45	7.69	5.34
(NIBT + loan loss provision) / Average equity	2.05	5.48	5.37	7.85	5.51
NIBT / Average asset	2.01	1.73	2.33	2.00	1.68
(NIBT + loan loss provision) / Average asset	2.01	1.69	2.30	2.04	1.73
Net interest revenues / NIBT	4.44	38.17	24.50	46.72	51.47
NIBT / total net revenues	72.42	79.83	80.46	83.85	69.84
NIBT / Employees (in thousand of NT dollars)	10,319.44	27,960.98	21,098.21	17,637.62	11,316.76
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	-	-	-	80.37	45.86
Loans / Deposits	-	-	-	71.22	82.55
Time deposits / Deposits	-	-	-	47.97	63.44
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	23.03	14.87	20.26	1.06	15.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	-	-	-	106.22	83.18
Interest rate sensitivity gap/Equity	21.17	6.87	18.16	6.23	-16.91
【G】					
Deposit growth rate	-	-100.00	-100.00	37.09	19.29
Loan growth rate	-	-100.00	-100.00	17.86	22.28
Investment growth rate	-18.02	-64.66	-72.86	15.41	26.45
Guarantee growth rate	-	-100.00	-100.00	-11.07	-12.42

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Hwatai Bank

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	10.80	9.96	11.28	10.64	R 12.06
Tier 1 capital / Risk-weighted assets	8.26	8.33	8.82	R 8.91	R 9.56
Common stocks equity / Risk-weighted assets	8.26	8.33	8.82	R 8.91	9.56
Liability / Equity (multiple)	15.29	15.01	14.39	14.07	14.25
Equity / Asset	6.14	6.25	6.50	6.64	6.56
【A】					
Non-performing loan ratio	1.07	0.59	0.38	1.19	0.56
Loan loss reserves / NPLs	125.88	231.73	314.08	98.49	229.34
【E】					
NIBT / Average equity	3.27	8.63	8.99	7.55	6.34
(NIBT + loan loss provision) / Average equity	8.45	14.14	12.22	12.63	9.50
NIBT / Average asset	0.21	0.55	0.57	0.48	0.38
(NIBT + loan loss provision) / Average asset	0.53	0.91	0.78	0.80	0.57
Net interest revenues / NIBT	615.38	254.90	239.89	266.78	346.99
NIBT / total net revenues	11.66	28.00	28.79	23.54	22.27
NIBT / Employees (in thousand of NT dollars)	324.26	817.87	829.11	671.87	559.95
【L】					
Liquidity coverage ratio	190.22	175.83	178.80	-	-
Liquidity ratio (monthly average of daily data)	27.14	26.69	27.49	29.13	31.97
Loans / Deposits	78.29	81.27	78.30	76.21	72.53
Time deposits / Deposits	56.34	54.73	54.53	55.52	58.34
NCDs / Time deposits	1.07	1.94	6.03	3.27	2.98
Accumulated gap of assets and liabilities(180 days) / Equity	-234.79	-50.32	-61.59	-52.20	159.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.92	103.95	104.11	99.77	102.04
Interest rate sensitivity gap/Equity	48.09	47.02	48.93	-2.73	24.92
【G】					
Deposit growth rate	9.19	-1.20	6.52	3.83	-7.50
Loan growth rate	5.19	7.32	9.44	9.09	-14.52
Investment growth rate	120.04	14.67	138.54	34.54	119.96
Guarantee growth rate	-27.30	-31.88	-6.24	-30.82	-8.07

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Cota Bank

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	9.73	8.87	R 10.20	9.45	10.41
Tier 1 capital / Risk-weighted assets	8.20	7.01	R 8.33	7.22	7.65
Common stocks equity / Risk-weighted assets	8.20	7.01	R 8.33	7.22	7.65
Liability / Equity (multiple)	16.70	19.76	17.40	19.99	19.87
Equity / Asset	5.65	4.82	5.43	4.76	4.79
【A】					
Non-performing loan ratio	0.27	0.41	0.21	0.34	0.36
Loan loss reserves / NPLs	712.24	530.80	957.83	643.50	570.95
【E】					
NIBT / Average equity	10.32	10.34	11.70	8.20	10.39
(NIBT + loan loss provision) / Average equity	10.44	13.11	13.83	12.34	17.52
NIBT / Average asset	0.57	0.50	0.58	0.38	0.43
(NIBT + loan loss provision) / Average asset	0.58	0.63	0.69	0.58	0.73
Net interest revenues / NIBT	280.81	328.21	282.06	412.45	362.35
NIBT / total net revenues	31.78	26.19	28.90	20.78	22.57
NIBT / Employees (in thousand of NT dollars)	753.57	626.79	730.09	468.20	508.46
【L】					
Liquidity coverage ratio	219.72	214.39	254.83	-	-
Liquidity ratio (monthly average of daily data)	16.39	15.99	17.87	17.15	16.52
Loans / Deposits	81.79	81.91	79.49	80.11	80.91
Time deposits / Deposits	59.99	60.67	59.91	59.19	59.41
NCDs / Time deposits	0.11	0.18	0.14	0.17	0.48
Accumulated gap of assets and liabilities(180 days) / Equity	-359.48	-430.71	-228.02	-358.92	-167.80
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.63	84.76	87.70	86.65	91.00
Interest rate sensitivity gap/Equity	-223.72	-280.63	-197.53	-248.64	-165.84
【G】					
Deposit growth rate	2.81	5.34	4.40	6.12	3.52
Loan growth rate	2.64	5.10	3.57	5.07	9.65
Investment growth rate	4.53	13.02	-0.27	27.77	-14.30
Guarantee growth rate	-10.34	-12.44	-33.83	-0.23	-15.54

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Industrial Bank of Taiwan

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.72	14.61	14.12	14.93	13.33
Tier 1 capital / Risk-weighted assets	11.79	12.44	12.43	12.56	13.26
Common stocks equity / Risk-weighted assets	11.79	12.44	12.43	12.56	13.26
Liability / Equity (multiple)	8.05	7.21	7.43	7.06	5.82
Equity / Asset	11.05	12.19	11.87	12.41	14.65
【A】					
Non-performing loan ratio	0.27	0.29	0.28	0.34	0.50
Loan loss reserves / NPLs	606.42	648.32	610.06	558.54	382.13
【E】					
NIBT / Average equity	6.59	8.92	6.89	6.90	4.91
(NIBT + loan loss provision) / Average equity	6.86	9.60	7.24	7.77	6.44
NIBT / Average asset	0.77	1.11	0.84	0.93	0.79
(NIBT + loan loss provision) / Average asset	0.80	1.19	0.88	1.05	1.04
Net interest revenues / NIBT	102.43	61.21	86.63	72.17	79.74
NIBT / total net revenues	47.89	58.42	53.06	53.79	46.14
NIBT / Employees (in thousand of NT dollars)	3,579.71	6,486.22	4,416.30	5,007.87	3,633.33
【L】					
Liquidity coverage ratio	79.87	65.75	74.70	-	-
Liquidity ratio (monthly average of daily data)	52.12	43.12	45.86	39.13	32.55
Loans / Deposits	84.30	90.88	83.25	83.74	96.84
Time deposits / Deposits	57.65	62.91	61.54	62.37	63.82
NCDs / Time deposits	31.63	30.19	33.79	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-165.77	-167.41	-176.29	-127.20	-111.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.88	100.23	103.55	105.12	109.19
Interest rate sensitivity gap/Equity	3.76	1.24	14.12	28.86	54.02
【G】					
Deposit growth rate	14.74	17.51	10.15	31.05	16.62
Loan growth rate	6.42	8.71	9.51	13.06	29.22
Investment growth rate	27.10	20.82	19.46	28.01	-1.33
Guarantee growth rate	41.62	26.06	28.46	27.00	-23.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

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

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.81	12.39	R 12.16	R 9.39	R 9.08
Tier 1 capital / Risk-weighted assets	7.85	8.07	R 8.02	R 8.17	R 6.09
Common stocks equity / Risk-weighted assets	7.85	8.07	R 8.02	R 8.17	6.09
Liability / Equity (multiple)	26.77	27.99	27.24	28.32	32.17
Equity / Asset	3.60	3.45	3.54	3.41	3.02
【A】					
Non-performing loan ratio	0.75	0.81	0.72	0.98	1.42
Loan loss reserves / NPLs	265.04	187.13	254.53	139.53	96.01
【E】					
NIBT / Average equity	5.94	3.94	3.88	2.57	2.51
(NIBT + loan loss provision) / Average equity	9.42	7.36	8.13	7.11	5.72
NIBT / Average asset	0.21	0.13	0.13	0.08	0.07
(NIBT + loan loss provision) / Average asset	0.33	0.24	0.27	0.22	0.17
Net interest revenues / NIBT	209.68	242.24	270.68	306.54	244.31
NIBT / total net revenues	45.93	35.95	34.14	24.40	29.64
NIBT / Employees (in thousand of NT dollars)	4,797.62	3,827.07	3,643.88	2,637.93	2,942.41
【L】					
Liquidity coverage ratio	157.95	170.43	141.24	-	-
Liquidity ratio (monthly average of daily data)	50.43	54.17	52.60	55.15	54.02
Loans / Deposits	30.47	32.41	32.48	34.11	32.42
Time deposits / Deposits	98.79	98.59	98.92	98.74	99.07
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-368.62	-256.88	-552.08	-790.81	-930.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.03	81.36	81.09	81.70	80.17
Interest rate sensitivity gap/Equity	-613.55	-508.75	-499.55	-511.10	-629.13
【G】					
Deposit growth rate	1.38	0.14	-0.61	1.42	2.94
Loan growth rate	-5.10	1.44	-5.36	5.26	13.54
Investment growth rate	10.39	14.62	2.57	3.37	11.37
Guarantee growth rate	-7.62	-19.10	-3.41	-11.86	19.46

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： Taipei Star Bank Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.17	10.77	10.24	R 10.95	R 11.61
Tier 1 capital / Risk-weighted assets	8.57	9.01	R 8.59	R 9.33	R 9.77
Common stocks equity / Risk-weighted assets	8.57	9.01	R 8.59	R 9.33	9.77
Liability / Equity (multiple)	13.85	14.22	14.13	13.81	13.33
Equity / Asset	6.73	6.57	6.61	6.75	6.98
【A】					
Non-performing loan ratio	0.26	0.09	0.14	0.14	0.25
Loan loss reserves / NPLs	430.36	1,172.50	741.27	783.33	465.63
【E】					
NIBT / Average equity	2.87	2.85	3.75	3.44	3.83
(NIBT + loan loss provision) / Average equity	3.37	2.81	3.72	4.93	4.29
NIBT / Average asset	0.19	0.19	0.25	0.24	0.29
(NIBT + loan loss provision) / Average asset	0.22	0.19	0.24	0.34	0.33
Net interest revenues / NIBT	478.38	469.86	357.29	366.09	303.85
NIBT / total net revenues	17.66	18.20	22.27	19.73	22.86
NIBT / Employees (in thousand of NT dollars)	350.71	344.34	442.40	413.30	435.41
【L】					
Liquidity coverage ratio	131.66	170.09	126.69	-	-
Liquidity ratio (monthly average of daily data)	25.77	32.81	29.57	32.27	32.61
Loans / Deposits	70.42	69.68	71.48	70.21	70.47
Time deposits / Deposits	66.13	65.41	65.14	64.33	66.09
NCDs / Time deposits	15.28	15.62	16.06	16.00	16.75
Accumulated gap of assets and liabilities(180 days) / Equity	-128.64	-155.84	-169.69	-170.33	-139.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.49	98.78	93.18	97.94	95.86
Interest rate sensitivity gap/Equity	-107.06	-16.09	-88.73	-26.65	-52.28
【G】					
Deposit growth rate	2.58	3.96	2.80	11.84	14.35
Loan growth rate	3.67	4.97	4.66	11.42	5.16
Investment growth rate	82.72	51.76	37.80	39.99	2.14
Guarantee growth rate	-33.17	32.63	177.69	105.08	-60.22

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

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

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.60	13.89	R 13.41	R 10.15	R 11.02
Tier 1 capital / Risk-weighted assets	13.59	13.89	R 13.39	R 10.15	R 11.02
Common stocks equity / Risk-weighted assets	10.11	10.41	R 10.00	R 10.15	11.02
Liability / Equity (multiple)	10.17	10.02	10.52	13.35	12.78
Equity / Asset	8.96	9.07	8.68	6.97	7.26
【A】					
Non-performing loan ratio	0.82	0.67	0.81	0.77	0.68
Loan loss reserves / NPLs	181.64	199.78	188.22	172.37	218.99
【E】					
NIBT / Average equity	0.08	4.53	1.10	1.93	3.04
(NIBT + loan loss provision) / Average equity	1.29	7.94	4.53	7.01	5.69
NIBT / Average asset	0.01	0.39	0.09	0.14	0.23
(NIBT + loan loss provision) / Average asset	0.11	0.68	0.38	0.51	0.44
Net interest revenues / NIBT	13,915.38	247.52	1,046.13	773.25	452.67
NIBT / total net revenues	0.44	19.70	5.30	7.37	12.27
NIBT / Employees (in thousand of NT dollars)	15.85	863.78	207.49	277.54	456.82
【L】					
Liquidity coverage ratio	155.27	122.78	130.79	-	-
Liquidity ratio (monthly average of daily data)	48.36	55.31	54.16	45.72	51.76
Loans / Deposits	75.71	87.21	76.98	86.01	88.23
Time deposits / Deposits	56.18	58.27	55.78	56.12	57.53
NCDs / Time deposits	3.36	-	2.72	1.88	-
Accumulated gap of assets and liabilities(180 days) / Equity	-179.94	-156.28	-110.84	-220.75	-246.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.87	83.27	85.48	78.19	67.90
Interest rate sensitivity gap/Equity	-41.12	-76.75	-71.55	-129.96	-220.91
【G】					
Deposit growth rate	12.27	6.46	10.91	7.99	16.32
Loan growth rate	-2.57	1.66	-0.76	5.24	4.74
Investment growth rate	-3.39	26.20	16.22	3.72	46.06
Guarantee growth rate	-7.33	18.31	31.79	-24.35	26.44

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2016

Bank's name ： ANZ Bank (Taiwan) Limited

Unit：%

Items	30/06/16	30/06/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	15.16	12.28	R 11.94	R 10.18	R 10.63
Tier 1 capital / Risk-weighted assets	14.66	11.76	11.40	R 9.33	R 9.58
Common stocks equity / Risk-weighted assets	14.66	11.76	11.40	R 9.33	9.58
Liability / Equity (multiple)	8.18	9.76	12.12	13.45	14.03
Equity / Asset	10.89	9.29	7.62	6.92	6.65
【A】					
Non-performing loan ratio	0.44	0.11	0.14	0.04	0.06
Loan loss reserves / NPLs	351.53	1,330.25	1,124.43	4,060.61	2,897.65
【E】					
NIBT / Average equity	4.04	11.22	6.84	9.57	13.18
(NIBT + loan loss provision) / Average equity	2.01	6.96	4.04	10.73	29.43
NIBT / Average asset	0.40	0.91	0.58	0.72	0.82
(NIBT + loan loss provision) / Average asset	0.20	0.56	0.34	0.81	1.83
Net interest revenues / NIBT	219.15	91.94	147.36	121.33	94.62
NIBT / total net revenues	21.61	48.50	30.75	34.82	43.60
NIBT / Employees (in thousand of NT dollars)	875.53	1,882.51	1,252.94	1,480.89	1,325.63
【L】					
Liquidity coverage ratio	194.36	135.59	169.42	-	-
Liquidity ratio (monthly average of daily data)	125.20	103.62	106.37	109.86	88.75
Loans / Deposits	75.46	99.45	68.88	90.90	106.70
Time deposits / Deposits	9.99	9.09	11.26	7.56	14.67
NCDs / Time deposits	-	-	35.94	22.60	59.25
Accumulated gap of assets and liabilities(180 days) / Equity	-105.00	-36.41	-130.37	-59.81	-35.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	564.24	426.71	349.23	305.51	206.28
Interest rate sensitivity gap/Equity	383.67	359.79	338.72	236.62	193.20
【G】					
Deposit growth rate	2.50	-8.84	5.57	22.08	-
Loan growth rate	-22.22	-9.57	-20.01	4.00	-
Investment growth rate	18.62	0.85	5.45	-7.83	-
Guarantee growth rate	-20.44	-21.49	-16.97	-9.12	-