TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2015

The Peer-Group Average

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets					
1.Winsorized mean	12.22	11.82	R 11.98	11.78	R 12.54
2.Arithmetic mean	12.65	11.79	R 12.35	11.83	R 12.54
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	10.08	9.36	9.61	9.31	R 9.78
2.Arithmetic mean	9.92	9.17	9.60	9.14	R 9.49
Common stocks equity / Risk-weighted assets					
1.Winsorized mean	9.71	9.24	9.33	9.21	-
2.Arithmetic mean	9.69	9.11	9.38	9.06	
Liability / Equity (multiple)	13.51	14.12	14.01	14.45	14.32
Equity / Asset	7.02	6.68	6.75	6.52	6.65
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.27	0.34	0.27	0.40	0.38
2.Arithmetic mean	0.26	0.34	0.25	0.39	0.41
Loan loss reserves / NPLs	559.36	395.94	553.76	362.42	373.62
The possible loss of classified assets / reserves	9.48	83.8	9.87	51.08	58.35
【E】					
NIBT / Average equity					
1.Winsorized mean	10.72	12.10	10.52	10.22	9.58
2.Arithmetic mean	11.42	12.58	11.62	R 10.29	10.30
(NIBT + loan loss provision) / Average equity	11.88	14.43	12.87	13.19	12.64
NIBT / Average asset					
1.Winsorized mean	0.73	0.87	0.72	0.66	0.62
2.Arithmetic mean	0.77	0.83	0.77	0.67	0.66
(NIBT + loan loss provision) / Average asset	0.86	1.01	0.87	0.88	0.79
Net interest revenues / NIBT	164.20	142.03	167.72	172.01	195.53
NIBT / total net revenues	42.37	44.15	38.81	38.01	34.71
NIBT / Employees (in thousand of NT dollars)	1,965.15	2,032.70	1,772.04	1,628.60	1,457.42
【L】					
Liquidity ratio					
(monthly average of daily data)	29.36	28.63	29.34	28.93	28.29
Loans / Deposits	76.05	76.27	76.36	76.63	75.85
Time deposits / Deposits	44.03	46.61	44.15	46.70	49.21
NCDs / Time deposits	1.13	1.14	1.15	1.33	1.46
Accumulated gap of assets and					
liabilities(180 days) / Equity	-83.54	-89.23	-91.66	-43.23	-51.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	103.13	100.78	102.33	101.80	101.46
Interest rate sensitivity gap/Equity	18.93	5.11	17.55	17.27	12.74
【G】					
Deposit growth rate	6.21	7.14	6.81	6.44	3.96
Loan growth rate	5.16	7.40	6.67	6.51	4.03
Investment growth rate	11.27	6.01	10.45	7.66	8.14
Guarantee growth rate	-2.75	2.69	-1.34	2.41	2.27

Note:

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

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	26.28	26.23	26.31	26.96	28.84
Tier 1 capital / Risk-weighted assets	24.95	25.08	24.93	25.84	27.45
Common stocks equity / Risk-weighted assets	24.95	25.08	24.93	25.84	-
Liability / Equity (multiple)	4.08	4.38	4.06	4.12	4.15
Equity / Asset	19.70	18.58	19.75	19.53	19.41
【A】					
Non-performing loan ratio	0.79	0.27	0.82	0.28	0.12
Loan loss reserves / NPLs	125.34	344.02	142.07	327.73	603.54
【E】					
NIBT / Average equity	1.94	2.74	2.50	2.22	2.47
(NIBT + loan loss provision) / Average equity	4.57	3.83	3.61	3.48	3.57
NIBT / Average asset	0.38	0.51	0.47	0.43	0.48
(NIBT + loan loss provision) / Average asset	0.87	0.71	0.67	0.67	0.70
Net interest revenues / NIBT	303.13	188.64	229.84	245.39	181.54
NIBT / total net revenues	28.66	46.81	39.10	37.57	40.27
NIBT / Employees (in thousand of NT dollars)	1,794.39	2,563.11	2,417.91	2,043.48	2,252.48
【L】					
Liquidity ratio (monthly average of daily data)	181.74	55.01	544.79	57.10	26.20
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-14.63	-27.59	-27.19	-40.90	-15.72
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	140.06	151.20	144.61	144.88	162.14
Interest rate sensitivity gap/Equity	86.76	103.78	85.56	88.02	99.76
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-4.21	4.40	3.03	-0.04	2.49
Investment growth rate	1.44	97.91	-3.50	156.40	6.23
Guarantee growth rate	14.38	29.01	24.69	20.72	23.52

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Bank of Taiwan

Unit：％

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.42	10.88	R 11.30	R 10.73	10.92
Tier 1 capital / Risk-weighted assets	8.81	8.97	R 8.76	R 8.93	10.01
Common stocks equity / Risk-weighted assets	8.81	8.97	R 8.76	8.93	-
Liability / Equity (multiple)	16.42	16.60	16.34	16.39	15.35
Equity / Asset	5.74	5.68	5.77	5.75	6.12
【A】					
Non-performing loan ratio	0.32	0.47	0.31	0.44	0.52
Loan loss reserves / NPLs	332.11	191.34	361.45	198.02	155.49
【E】					
NIBT / Average equity	4.17	4.52	3.76	3.62	3.22
(NIBT + loan loss provision) / Average equity	5.55	6.64	6.49	4.77	4.35
NIBT / Average asset	0.23	0.25	0.21	0.21	0.20
(NIBT + loan loss provision) / Average asset	0.31	0.37	0.36	0.27	0.27
Net interest revenues / NIBT	271.21	245.49	307.16	295.22	307.20
NIBT / total net revenues	31.99	33.01	26.12	29.79	27.58
NIBT / Employees (in thousand of NT dollars)	1,320.24	1,395.07	1,171.27	1,096.34	1,000.50
【L】					
Liquidity ratio (monthly average of daily data)	38.24	36.99	39.90	42.81	40.07
Loans / Deposits	66.89	69.22	65.42	66.27	66.56
Time deposits / Deposits	51.62	53.23	51.55	53.24	55.69
NCDs / Time deposits	0.03	0.04	0.03	0.05	0.04
Accumulated gap of assets and liabilities(180 days) / Equity	-110.64	-74.39	-97.25	139.24	167.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.34	98.40	97.29	99.62	99.43
Interest rate sensitivity gap/Equity	-20.94	-20.43	-33.82	-4.74	-6.84
【G】					
Deposit growth rate	4.93	1.31	4.17	3.48	2.39
Loan growth rate	1.41	2.62	2.82	2.98	1.08
Investment growth rate	7.47	5.59	5.39	5.54	3.13
Guarantee growth rate	0.51	9.63	0.29	13.33	2.94

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.78	11.76	R 13.11	R 13.45	R 13.90
Tier 1 capital / Risk-weighted assets	11.17	9.80	R 10.43	R 10.38	R 9.89
Common stocks equity / Risk-weighted assets	11.17	9.80	R 10.43	10.38	-
Liability / Equity (multiple)	11.58	12.38	11.83	12.87	14.50
Equity / Asset	7.95	7.48	7.79	7.21	6.45
【A】					
Non-performing loan ratio	0.11	0.09	0.17	0.12	0.12
Loan loss reserves / NPLs	1,096.69	1,210.54	788.74	974.06	696.10
【E】					
NIBT / Average equity	14.09	19.28	14.64	11.94	15.18
(NIBT + loan loss provision) / Average equity	14.10	18.73	16.20	15.14	15.23
NIBT / Average asset	1.10	1.40	1.11	0.82	0.92
(NIBT + loan loss provision) / Average asset	1.12	1.36	1.23	1.04	0.92
Net interest revenues / NIBT	78.67	64.61	82.00	109.56	99.71
NIBT / total net revenues	56.96	63.91	53.18	42.43	52.48
NIBT / Employees (in thousand of NT dollars)	3,178.04	3,944.31	3,115.31	2,110.44	2,286.53
【L】					
Liquidity ratio (monthly average of daily data)	27.01	23.86	26.43	25.89	29.85
Loans / Deposits	82.26	83.05	81.86	82.43	82.80
Time deposits / Deposits	32.17	39.95	32.82	39.63	42.76
NCDs / Time deposits	0.11	3.91	2.31	0.08	0.29
Accumulated gap of assets and liabilities(180 days) / Equity	-40.36	-117.58	-47.98	-45.62	7.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	110.98	115.96	114.72	116.73	115.58
Interest rate sensitivity gap/Equity	73.93	116.99	98.95	126.90	148.52
【G】					
Deposit growth rate	2.69	9.37	2.15	8.36	5.43
Loan growth rate	1.67	7.51	1.37	7.73	7.80
Investment growth rate	-0.90	-2.13	8.25	-8.37	4.29
Guarantee growth rate	-23.95	-14.96	-14.16	-23.74	-19.38

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Bank of Kaohsiung　　Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	9.71	9.83	R 9.81	R 9.29	R 9.45
Tier 1 capital / Risk-weighted assets	6.58	6.91	R 6.40	R 6.83	R 7.74
Common stocks equity / Risk-weighted assets	6.58	6.91	R 6.40	6.83	-
Liability / Equity (multiple)	22.20	20.61	22.88	20.81	19.25
Equity / Asset	4.31	4.63	4.19	4.58	4.94
【A】					
Non-performing loan ratio	0.45	0.68	0.45	0.60	0.85
Loan loss reserves / NPLs	228.97	117.31	220.64	118.94	96.99
【E】					
NIBT / Average equity	6.49	5.77	4.59	4.44	4.01
(NIBT + loan loss provision) / Average equity	10.23	11.99	12.11	9.39	8.89
NIBT / Average asset	0.27	0.26	0.20	0.21	0.19
(NIBT + loan loss provision) / Average asset	0.43	0.54	0.53	0.44	0.43
Net interest revenues / NIBT	334.62	385.06	491.63	484.62	495.99
NIBT / total net revenues	22.06	20.16	14.91	16.06	14.21
NIBT / Employees (in thousand of NT dollars)	778.61	649.10	534.04	491.60	450.11
【L】					
Liquidity ratio (monthly average of daily data)	24.91	18.32	24.29	15.90	16.79
Loans / Deposits	76.61	84.54	77.69	89.97	85.79
Time deposits / Deposits	57.41	56.12	57.24	55.48	56.05
NCDs / Time deposits	0.30	0.36	0.30	0.37	2.25
Accumulated gap of assets and liabilities(180 days) / Equity	-106.74	-180.27	-44.08	-59.17	-77.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.69	106.15	105.68	108.30	106.82
Interest rate sensitivity gap/Equity	69.42	105.21	108.54	142.62	109.81
【G】					
Deposit growth rate	16.61	8.50	19.24	4.86	-2.27
Loan growth rate	5.60	3.37	2.89	9.88	-2.68
Investment growth rate	70.73	12.58	76.05	0.21	6.47
Guarantee growth rate	29.90	-14.64	33.30	-17.34	11.77

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.27	11.22	R 11.06	R 11.30	R 11.35
Tier 1 capital / Risk-weighted assets	7.09	6.71	R 6.94	R 6.64	6.54
Common stocks equity / Risk-weighted assets	6.90	6.71	R 6.75	6.64	-
Liability / Equity (multiple)	19.75	20.56	19.73	20.04	20.67
Equity / Asset	4.82	4.64	4.83	4.75	4.62
【A】					
Non-performing loan ratio	0.17	0.25	0.19	0.27	0.27
Loan loss reserves / NPLs	805.66	584.98	735.30	535.07	509.65
【E】					
NIBT / Average equity	9.88	9.99	9.97	9.90	10.06
(NIBT + loan loss provision) / Average equity	10.41	10.60	10.16	11.19	11.47
NIBT / Average asset	0.47	0.46	0.46	0.45	0.44
(NIBT + loan loss provision) / Average asset	0.48	0.49	0.47	0.51	0.50
Net interest revenues / NIBT	201.30	194.43	200.15	205.98	215.43
NIBT / total net revenues	44.97	46.34	44.74	42.44	42.50
NIBT / Employees (in thousand of NT dollars)	2,059.01	1,979.53	2,009.56	1,879.43	1,815.05
【L】					
Liquidity ratio (monthly average of daily data)	17.94	19.16	17.85	19.15	18.75
Loans / Deposits	88.96	88.86	89.23	89.01	89.58
Time deposits / Deposits	53.93	56.78	54.51	56.91	59.41
NCDs / Time deposits	0.09	0.19	0.09	0.22	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-367.20	-537.77	-550.52	-354.32	-408.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.97	101.84	102.56	101.85	102.28
Interest rate sensitivity gap/Equity	32.15	31.98	41.64	31.41	39.40
【G】					
Deposit growth rate	2.35	4.20	3.68	1.62	3.13
Loan growth rate	1.93	1.72	3.48	0.65	0.15
Investment growth rate	-2.50	16.85	-3.66	15.28	21.42
Guarantee growth rate	-6.66	13.48	-4.51	14.01	18.82

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Taiwan Cooperative Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.69	12.22	R 12.74	R 12.26	12.63
Tier 1 capital / Risk-weighted assets	9.33	7.51	R 8.19	7.40	7.60
Common stocks equity / Risk-weighted assets	9.33	7.51	8.19	7.40	-
Liability / Equity (multiple)	16.03	19.80	18.36	19.93	20.26
Equity / Asset	5.87	4.81	5.16	4.78	4.70
【A】					
Non-performing loan ratio	0.41	0.60	0.38	0.65	0.72
Loan loss reserves / NPLs	283.41	188.10	309.96	165.54	143.61
【E】					
NIBT / Average equity	8.05	7.91	8.11	7.02	7.42
(NIBT + loan loss provision) / Average equity	10.31	13.87	12.75	10.38	11.04
NIBT / Average asset	0.40	0.37	0.39	0.32	0.31
(NIBT + loan loss provision) / Average asset	0.51	0.65	0.61	0.48	0.47
Net interest revenues / NIBT	238.83	238.70	237.67	271.43	284.07
NIBT / total net revenues	32.29	28.79	29.43	28.24	26.94
NIBT / Employees (in thousand of NT dollars)	1,423.82	1,309.54	1,374.60	1,101.28	1,029.48
【L】					
Liquidity ratio (monthly average of daily data)	22.25	19.84	20.44	20.83	22.18
Loans / Deposits	77.51	80.66	77.59	81.31	81.56
Time deposits / Deposits	41.38	44.06	41.14	44.12	47.30
NCDs / Time deposits	0.18	0.22	0.21	0.21	0.21
Accumulated gap of assets and liabilities(180 days) / Equity	-37.54	-92.47	-81.26	-15.99	-109.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.65	101.95	101.45	105.18	104.55
Interest rate sensitivity gap/Equity	45.71	30.54	21.11	81.53	74.18
【G】					
Deposit growth rate	0.47	4.18	2.44	2.72	2.92
Loan growth rate	-3.48	5.57	-2.30	2.11	-3.93
Investment growth rate	10.71	-1.02	-1.29	5.88	36.82
Guarantee growth rate	-14.33	0.09	-8.92	-2.04	-3.45

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： First Commercial Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.36	10.89	11.50	10.90	R 11.51
Tier 1 capital / Risk-weighted assets	9.46	8.52	9.02	8.31	R 8.41
Common stocks equity / Risk-weighted assets	9.46	8.52	9.02	8.31	-
Liability / Equity (multiple)	13.51	15.42	13.89	15.66	15.35
Equity / Asset	6.89	6.09	6.72	6.00	6.12
【A】					
Non-performing loan ratio	0.19	0.28	0.20	0.47	0.44
Loan loss reserves / NPLs	710.13	452.89	680.75	261.70	248.94
【E】					
NIBT / Average equity	12.89	12.54	11.69	10.08	10.16
(NIBT + loan loss provision) / Average equity	14.69	17.29	16.01	15.44	14.92
NIBT / Average asset	0.86	0.73	0.70	0.59	0.60
(NIBT + loan loss provision) / Average asset	0.97	1.01	0.96	0.91	0.88
Net interest revenues / NIBT	138.76	161.44	171.09	197.51	188.67
NIBT / total net revenues	52.99	45.29	42.30	38.43	36.12
NIBT / Employees (in thousand of NT dollars)	2,670.87	2,274.98	2,177.05	1,746.91	1,709.24
【L】					
Liquidity ratio (monthly average of daily data)	24.68	23.40	25.88	24.81	20.54
Loans / Deposits	80.21	84.51	83.03	83.50	89.49
Time deposits / Deposits	26.51	28.15	26.48	28.46	30.56
NCDs / Time deposits	1.70	2.37	2.05	2.44	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	-62.30	-79.18	-88.26	130.89	82.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.66	104.94	105.76	106.15	110.12
Interest rate sensitivity gap/Equity	59.83	50.76	53.27	64.86	105.94
【G】					
Deposit growth rate	4.39	7.25	5.32	6.87	0.62
Loan growth rate	-0.98	2.32	4.67	-0.36	6.21
Investment growth rate	4.46	21.36	1.31	33.90	3.70
Guarantee growth rate	2.44	7.09	2.59	5.39	6.94

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.61	12.43	R 12.84	R 12.63	12.94
Tier 1 capital / Risk-weighted assets	9.20	9.04	8.98	R 8.99	R 9.31
Common stocks equity / Risk-weighted assets	9.20	9.04	8.98	8.97	-
Liability / Equity (multiple)	14.56	14.92	14.84	15.23	15.10
Equity / Asset	6.43	6.28	6.31	6.16	6.21
【A】					
Non-performing loan ratio	0.20	0.36	0.19	0.42	0.44
Loan loss reserves / NPLs	566.04	353.40	585.75	292.33	218.11
【E】					
NIBT / Average equity	11.50	9.78	10.93	8.89	8.62
(NIBT + loan loss provision) / Average equity	12.47	14.11	13.11	13.20	13.46
NIBT / Average asset	0.69	0.57	0.64	0.52	0.49
(NIBT + loan loss provision) / Average asset	0.74	0.82	0.77	0.76	0.76
Net interest revenues / NIBT	158.08	185.56	170.07	203.81	210.21
NIBT / total net revenues	47.67	39.04	43.59	36.15	32.56
NIBT / Employees (in thousand of NT dollars)	2,324.07	1,827.47	2,109.94	1,568.74	1,427.42
【L】					
Liquidity ratio (monthly average of daily data)	19.12	22.20	19.96	21.99	19.78
Loans / Deposits	80.04	82.26	81.53	81.64	83.07
Time deposits / Deposits	28.36	29.77	28.34	29.68	31.09
NCDs / Time deposits	0.90	0.63	1.04	0.70	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	63.78	-27.76	-71.56	-9.09	-14.65
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.73	97.17	98.08	98.47	99.68
Interest rate sensitivity gap/Equity	-14.44	-32.28	-22.11	-18.03	-3.87
【G】					
Deposit growth rate	5.98	5.93	5.18	4.48	3.01
Loan growth rate	3.02	4.29	4.98	2.62	5.00
Investment growth rate	-0.30	0.69	-5.35	11.74	1.86
Guarantee growth rate	-5.49	10.64	2.30	-1.26	-9.18

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Chang Hwa Commercial Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.37	10.95	11.41	11.11	R 11.52
Tier 1 capital / Risk-weighted assets	8.51	8.83	8.40	8.82	R 8.87
Common stocks equity / Risk-weighted assets	8.32	8.57	8.17	8.51	-
Liability / Equity (multiple)	15.20	14.33	14.44	14.24	14.72
Equity / Asset	6.17	6.52	6.48	6.56	6.36
【A】					
Non-performing loan ratio	0.23	0.28	0.22	0.32	0.33
Loan loss reserves / NPLs	487.00	397.79	517.31	367.52	359.83
【E】					
NIBT / Average equity	11.45	12.83	11.02	9.77	10.17
(NIBT + loan loss provision) / Average equity	12.37	12.09	12.17	11.86	11.61
NIBT / Average asset	0.71	0.82	0.69	0.63	0.63
(NIBT + loan loss provision) / Average asset	0.75	0.77	0.76	0.77	0.72
Net interest revenues / NIBT	146.96	122.75	154.17	158.23	153.90
NIBT / total net revenues	50.11	58.75	46.97	44.95	40.89
NIBT / Employees (in thousand of NT dollars)	2,101.89	2,271.50	1,913.51	1,643.27	1,576.66
【L】					
Liquidity ratio (monthly average of daily data)	16.93	17.93	17.34	21.63	18.48
Loans / Deposits	90.66	86.11	87.49	83.95	86.43
Time deposits / Deposits	32.52	33.28	32.03	34.47	37.69
NCDs / Time deposits	2.12	1.33	1.70	1.31	2.01
Accumulated gap of assets and liabilities(180 days) / Equity	-87.54	-106.73	-86.93	49.85	-77.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.92	105.27	105.10	106.58	104.52
Interest rate sensitivity gap/Equity	67.55	51.53	49.75	65.53	48.18
【G】					
Deposit growth rate	4.02	6.70	5.82	4.33	2.17
Loan growth rate	9.44	6.14	10.17	1.20	0.42
Investment growth rate	3.24	-1.32	-16.86	19.03	1.23
Guarantee growth rate	11.81	1.18	9.63	-2.96	-2.81

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.15	11.90	R 11.76	R 11.07	R 11.77
Tier 1 capital / Risk-weighted assets	10.00	9.77	9.75	R 9.33	R 9.57
Common stocks equity / Risk-weighted assets	10.00	9.77	9.75	9.33	-
Liability / Equity (multiple)	12.90	12.46	12.54	12.99	12.40
Equity / Asset	7.19	7.43	7.39	7.15	7.46
【A】					
Non-performing loan ratio	0.08	0.12	0.06	0.16	0.17
Loan loss reserves / NPLs	1,514.79	964.03	1,985.71	794.14	641.29
【E】					
NIBT / Average equity	14.11	15.17	14.53	12.07	13.14
(NIBT + loan loss provision) / Average equity	14.23	10.96	15.11	15.60	14.34
NIBT / Average asset	0.94	1.12	1.03	0.86	0.96
(NIBT + loan loss provision) / Average asset	0.94	0.81	1.07	1.11	1.05
Net interest revenues / NIBT	111.81	106.07	114.87	134.65	121.27
NIBT / total net revenues	64.55	61.76	59.64	48.62	52.76
NIBT / Employees (in thousand of NT dollars)	5,727.19	5,783.17	5,553.59	4,076.57	4,253.39
【L】					
Liquidity ratio (monthly average of daily data)	21.07	22.78	21.53	21.94	20.57
Loans / Deposits	84.12	86.55	85.81	86.38	88.70
Time deposits / Deposits	28.87	29.84	27.81	30.09	30.75
NCDs / Time deposits	0.32	0.34	0.34	0.32	0.33
Accumulated gap of assets and liabilities(180 days) / Equity	-108.19	-60.54	-102.62	-26.99	-16.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	114.02	115.27	114.43	112.56	112.62
Interest rate sensitivity gap/Equity	72.78	82.94	75.91	71.99	71.76
【G】					
Deposit growth rate	6.32	11.81	5.35	13.50	7.76
Loan growth rate	3.35	10.16	4.65	10.41	2.99
Investment growth rate	-1.96	13.04	-4.17	20.64	32.20
Guarantee growth rate	-5.57	-4.36	-4.15	-2.02	-2.59

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Cathay United Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	16.33	13.20	16.19	13.46	12.38
Tier 1 capital / Risk-weighted assets	11.86	10.11	11.51	10.12	9.03
Common stocks equity / Risk-weighted assets	10.43	10.11	10.07	10.12	-
Liability / Equity (multiple)	14.09	13.82	14.31	14.31	16.36
Equity / Asset	6.63	6.75	6.53	6.53	5.76
【A】					
Non-performing loan ratio	0.23	0.30	0.29	0.29	0.34
Loan loss reserves / NPLs	645.83	450.91	539.33	477.46	386.43
【E】					
NIBT / Average equity	17.52	18.75	15.12	14.55	14.72
(NIBT + loan loss provision) / Average equity	17.74	17.43	17.08	15.24	17.81
NIBT / Average asset	1.14	1.22	0.98	0.87	0.83
(NIBT + loan loss provision) / Average asset	1.15	1.14	1.11	0.91	1.00
Net interest revenues / NIBT	100.16	97.27	120.98	127.96	139.51
NIBT / total net revenues	53.08	55.73	45.45	44.67	43.10
NIBT / Employees (in thousand of NT dollars)	2,989.84	3,057.27	2,435.09	2,049.51	2,143.47
【L】					
Liquidity ratio (monthly average of daily data)	37.88	31.82	38.97	34.52	36.39
Loans / Deposits	64.77	66.43	64.35	63.61	64.87
Time deposits / Deposits	31.49	32.33	31.13	32.57	37.09
NCDs / Time deposits	0.95	1.13	0.99	1.21	1.23
Accumulated gap of assets and liabilities(180 days) / Equity	98.36	132.14	45.36	215.34	154.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	110.83	100.65	106.18	101.95	96.74
Interest rate sensitivity gap/Equity	104.62	6.53	60.65	20.35	-41.28
【G】					
Deposit growth rate	8.05	5.37	7.21	4.99	3.42
Loan growth rate	5.28	8.47	8.38	2.87	0.60
Investment growth rate	19.79	-14.40	13.40	-3.09	10.59
Guarantee growth rate	6.43	-1.68	7.42	-6.72	-8.78

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Citibank Taiwan Limited

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	16.71	17.68	16.93	R 18.09	R 19.85
Tier 1 capital / Risk-weighted assets	13.99	14.53	13.78	R 14.43	R 15.50
Common stocks equity / Risk-weighted assets	13.99	14.53	13.78	14.43	-
Liability / Equity (multiple)	6.66	6.85	6.62	6.76	7.32
Equity / Asset	13.05	12.74	13.12	12.89	12.02
【A】					
Non-performing loan ratio	0.27	0.27	0.30	0.32	0.44
Loan loss reserves / NPLs	529.96	467.22	457.01	384.61	359.53
【E】					
NIBT / Average equity	6.66	10.39	10.67	12.23	16.83
(NIBT + loan loss provision) / Average equity	9.09	11.88	12.06	13.24	17.44
NIBT / Average asset	0.83	1.35	1.38	1.49	1.89
(NIBT + loan loss provision) / Average asset	1.13	1.55	1.56	1.61	1.96
Net interest revenues / NIBT	161.02	105.07	106.03	94.52	95.00
NIBT / total net revenues	26.21	37.20	38.41	44.72	48.78
NIBT / Employees (in thousand of NT dollars)	1,488.07	2,322.46	2,280.83	2,559.12	3,402.14
【L】					
Liquidity ratio (monthly average of daily data)	62.20	68.51	72.59	71.24	60.91
Loans / Deposits	48.98	44.78	44.94	44.70	35.54
Time deposits / Deposits	14.56	14.67	13.98	13.76	14.20
NCDs / Time deposits	0.06	0.15	0.10	0.17	0.19
Accumulated gap of assets and liabilities(180 days) / Equity	65.63	14.00	8.31	-27.66	-48.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.93	113.47	113.92	111.79	106.13
Interest rate sensitivity gap/Equity	21.60	31.05	32.56	27.49	14.65
【G】					
Deposit growth rate	-1.20	-1.45	5.93	-1.29	1.68
Loan growth rate	8.07	18.08	6.51	24.14	-10.79
Investment growth rate	-1.39	24.41	-6.29	10.85	40.40
Guarantee growth rate	-12.06	-18.22	-22.91	-8.29	-19.68

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.90	13.06	R 13.10	R 12.05	R 14.33
Tier 1 capital / Risk-weighted assets	12.07	12.00	R 11.98	11.71	R 12.95
Common stocks equity / Risk-weighted assets	12.07	12.00	R 11.98	11.71	-
Liability / Equity (multiple)	8.27	8.37	8.17	8.63	8.75
Equity / Asset	10.79	10.68	10.90	10.38	10.25
【A】					
Non-performing loan ratio	0.24	0.24	0.16	0.34	0.22
Loan loss reserves / NPLs	648.68	623.92	933.23	419.10	759.10
【E】					
NIBT / Average equity	12.31	12.12	12.68	12.36	12.46
(NIBT + loan loss provision) / Average equity	12.87	12.73	13.48	13.00	13.04
NIBT / Average asset	1.31	1.32	1.38	1.36	1.32
(NIBT + loan loss provision) / Average asset	1.43	1.39	1.46	1.43	1.38
Net interest revenues / NIBT	79.38	81.50	82.13	76.93	80.00
NIBT / total net revenues	66.48	66.42	65.41	65.49	65.68
NIBT / Employees (in thousand of NT dollars)	5,349.67	5,025.13	5,263.70	4,787.49	4,537.42
【L】					
Liquidity ratio (monthly average of daily data)	35.62	36.12	33.38	35.83	37.53
Loans / Deposits	71.47	73.03	75.35	72.88	69.32
Time deposits / Deposits	43.08	46.19	42.31	46.22	46.21
NCDs / Time deposits	4.79	0.95	5.18	1.15	1.58
Accumulated gap of assets and liabilities(180 days) / Equity	-83.08	-94.85	-84.13	-28.04	2.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.30	105.83	108.00	104.22	107.55
Interest rate sensitivity gap/Equity	46.27	30.68	39.58	23.31	40.90
【G】					
Deposit growth rate	6.82	11.07	3.89	11.75	6.10
Loan growth rate	4.60	12.79	7.47	17.50	8.11
Investment growth rate	-1.75	8.30	1.34	7.22	-8.09
Guarantee growth rate	2.02	5.87	9.41	-4.69	1.38

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Union Bank of Taiwan

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.82	13.27	R 13.20	R 13.92	R 12.51
Tier 1 capital / Risk-weighted assets	10.46	10.57	R 10.60	R 10.87	R 10.28
Common stocks equity / Risk-weighted assets	10.46	10.57	R 10.60	10.87	-
Liability / Equity (multiple)	13.84	14.52	14.02	14.35	15.86
Equity / Asset	6.74	6.45	6.66	6.51	5.93
【A】					
Non-performing loan ratio	0.07	0.26	0.09	0.29	0.23
Loan loss reserves / NPLs	1,360.66	406.35	1,104.93	374.48	466.67
【E】					
NIBT / Average equity	10.38	12.04	12.17	12.59	13.28
(NIBT + loan loss provision) / Average equity	11.16	13.60	12.46	14.88	15.01
NIBT / Average asset	0.69	0.78	0.79	0.78	0.76
(NIBT + loan loss provision) / Average asset	0.74	0.88	0.81	0.92	0.86
Net interest revenues / NIBT	178.58	165.98	158.39	173.43	186.21
NIBT / total net revenues	39.10	41.73	42.22	39.65	35.51
NIBT / Employees (in thousand of NT dollars)	1,006.25	1,066.91	1,098.63	1,032.01	956.35
【L】					
Liquidity ratio (monthly average of daily data)	21.06	23.86	23.38	23.86	29.02
Loans / Deposits	67.96	64.74	64.98	62.90	59.65
Time deposits / Deposits	50.13	50.31	49.57	49.93	50.79
NCDs / Time deposits	0.17	0.17	0.38	0.17	0.46
Accumulated gap of assets and liabilities(180 days) / Equity	-24.90	134.30	-51.72	157.35	116.44
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.10	96.59	95.20	97.28	94.39
Interest rate sensitivity gap/Equity	-44.22	-40.61	-55.25	-31.71	-73.90
【G】					
Deposit growth rate	8.04	8.45	8.58	8.24	4.53
Loan growth rate	12.70	12.88	11.83	14.02	5.95
Investment growth rate	3.68	6.87	12.64	7.05	2.76
Guarantee growth rate	5.25	33.20	23.49	10.56	1.00

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Far Eastern International Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.54	12.97	R 12.91	12.46	R 12.47
Tier 1 capital / Risk-weighted assets	9.17	9.14	R 9.14	8.25	R 8.63
Common stocks equity / Risk-weighted assets	9.17	9.14	R 9.14	8.25	-
Liability / Equity (multiple)	13.43	13.49	13.43	16.13	16.46
Equity / Asset	6.93	6.90	6.93	5.84	5.73
【A】					
Non-performing loan ratio	0.37	0.34	0.39	0.37	0.46
Loan loss reserves / NPLs	379.39	407.71	372.01	391.46	271.98
【E】					
NIBT / Average equity	13.03	14.01	12.30	12.74	11.52
(NIBT + loan loss provision) / Average equity	12.13	15.07	14.30	13.12	13.91
NIBT / Average asset	0.93	0.91	0.84	0.73	0.63
(NIBT + loan loss provision) / Average asset	0.86	0.98	0.98	0.75	0.76
Net interest revenues / NIBT	116.72	109.94	126.39	138.85	139.29
NIBT / total net revenues	46.41	42.79	40.25	38.26	30.81
NIBT / Employees (in thousand of NT dollars)	1,926.98	1,817.02	1,681.96	1,418.38	1,147.96
【L】					
Liquidity ratio (monthly average of daily data)	30.14	32.38	31.10	33.29	31.10
Loans / Deposits	78.82	81.54	76.45	74.45	72.32
Time deposits / Deposits	62.65	64.58	62.12	65.00	68.03
NCDs / Time deposits	6.63	4.83	8.57	9.67	8.91
Accumulated gap of assets and liabilities(180 days) / Equity	-293.25	-154.91	-242.98	-135.25	-127.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.74	111.32	110.61	110.62	106.35
Interest rate sensitivity gap/Equity	114.91	114.27	103.69	128.09	82.79
【G】					
Deposit growth rate	11.78	2.78	6.43	1.61	7.12
Loan growth rate	7.77	5.45	9.15	4.57	3.49
Investment growth rate	26.97	28.16	17.25	19.67	-6.06
Guarantee growth rate	8.00	15.29	17.09	6.32	29.55

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Yuanta Commercial Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.21	11.97	12.71	12.79	R 14.45
Tier 1 capital / Risk-weighted assets	8.90	9.57	9.13	10.12	R 10.79
Common stocks equity / Risk-weighted assets	8.90	9.57	9.13	10.12	-
Liability / Equity (multiple)	13.30	12.21	12.68	11.96	11.47
Equity / Asset	6.99	7.57	7.31	7.72	8.02
【A】					
Non-performing loan ratio	0.22	0.24	0.19	0.31	0.19
Loan loss reserves / NPLs	564.03	538.92	658.87	404.81	673.77
【E】					
NIBT / Average equity	11.21	11.31	10.28	7.49	6.68
(NIBT + loan loss provision) / Average equity	11.20	14.52	12.50	10.22	10.12
NIBT / Average asset	0.82	0.86	0.76	0.58	0.44
(NIBT + loan loss provision) / Average asset	0.79	1.10	0.92	0.79	0.66
Net interest revenues / NIBT	121.58	125.21	138.62	179.62	254.49
NIBT / total net revenues	50.95	43.31	44.38	36.46	30.21
NIBT / Employees (in thousand of NT dollars)	2,183.47	2,263.99	1,913.54	1,479.34	926.64
【L】					
Liquidity ratio (monthly average of daily data)	30.22	28.92	29.00	31.88	29.56
Loans / Deposits	72.75	77.26	77.18	80.27	82.90
Time deposits / Deposits	37.58	41.65	39.32	40.38	41.69
NCDs / Time deposits	13.23	19.77	15.16	16.88	16.79
Accumulated gap of assets and liabilities(180 days) / Equity	58.02	30.25	20.90	54.23	27.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.74	93.34	91.77	96.44	99.24
Interest rate sensitivity gap/Equity	-68.08	-64.11	-77.28	-32.96	-6.80
【G】					
Deposit growth rate	19.21	12.77	16.71	9.34	3.72
Loan growth rate	12.09	6.37	12.05	5.69	7.73
Investment growth rate	64.05	14.11	43.49	7.16	185.72
Guarantee growth rate	-1.77	2.98	0.60	3.35	-15.69

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.04	10.39	11.65	10.64	12.79
Tier 1 capital / Risk-weighted assets	9.74	8.12	9.31	8.33	8.86
Common stocks equity / Risk-weighted assets	9.74	8.12	9.31	8.33	-
Liability / Equity (multiple)	12.82	14.66	13.12	14.28	14.70
Equity / Asset	7.24	6.39	7.08	6.54	6.37
【A】					
Non-performing loan ratio	0.22	0.38	0.24	0.37	0.30
Loan loss reserves / NPLs	675.69	297.85	669.71	289.53	336.68
【E】					
NIBT / Average equity	13.30	16.32	13.29	12.44	12.04
(NIBT + loan loss provision) / Average equity	10.68	17.47	16.98	15.38	13.25
NIBT / Average asset	0.94	1.05	0.89	0.79	0.74
(NIBT + loan loss provision) / Average asset	0.75	1.12	1.14	0.97	0.82
Net interest revenues / NIBT	108.41	100.46	120.28	130.33	144.06
NIBT / total net revenues	57.15	51.37	42.87	42.16	42.97
NIBT / Employees (in thousand of NT dollars)	2,489.83	2,720.09	2,315.42	1,945.41	1,841.52
【L】					
Liquidity ratio (monthly average of daily data)	31.90	29.78	32.33	31.47	33.57
Loans / Deposits	71.17	69.34	70.54	73.61	74.55
Time deposits / Deposits	38.01	40.81	37.89	42.64	49.63
NCDs / Time deposits	0.23	1.91	0.23	3.79	5.70
Accumulated gap of assets and liabilities(180 days) / Equity	-56.93	-110.65	-68.91	28.37	22.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.62	100.68	102.73	102.61	102.06
Interest rate sensitivity gap/Equity	20.65	6.18	21.91	24.74	21.79
【G】					
Deposit growth rate	-1.42	6.83	2.74	5.66	4.69
Loan growth rate	0.70	2.88	-2.02	4.30	5.38
Investment growth rate	2.35	-8.39	-2.32	1.47	-0.03
Guarantee growth rate	-10.34	-2.90	-2.87	-11.40	59.11

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.94	12.61	R 12.72	R 12.27	R 13.21
Tier 1 capital / Risk-weighted assets	9.49	8.65	R 9.34	8.48	R 9.05
Common stocks equity / Risk-weighted assets	9.49	8.65	R 9.34	8.48	-
Liability / Equity (multiple)	13.59	15.30	13.75	15.45	15.40
Equity / Asset	6.85	6.14	6.78	6.08	6.10
【A】					
Non-performing loan ratio	0.20	0.18	0.18	0.20	0.17
Loan loss reserves / NPLs	601.12	618.29	598.95	532.66	659.14
【E】					
NIBT / Average equity	13.42	15.73	12.56	13.47	12.33
(NIBT + loan loss provision) / Average equity	17.40	18.33	15.46	15.92	15.55
NIBT / Average asset	0.91	0.95	0.81	0.81	0.72
(NIBT + loan loss provision) / Average asset	1.17	1.10	0.99	0.95	0.91
Net interest revenues / NIBT	110.36	99.25	123.34	120.19	165.52
NIBT / total net revenues	41.10	45.74	39.73	41.06	35.39
NIBT / Employees (in thousand of NT dollars)	2,083.79	2,114.89	1,767.23	1,658.71	1,454.45
【L】					
Liquidity ratio (monthly average of daily data)	25.74	28.87	23.81	26.27	29.13
Loans / Deposits	72.19	71.76	73.15	72.12	71.83
Time deposits / Deposits	32.74	35.30	32.90	35.36	39.61
NCDs / Time deposits	0.31	0.30	0.40	0.41	0.48
Accumulated gap of assets and liabilities(180 days) / Equity	123.35	50.77	27.67	53.41	74.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.85	100.20	101.79	101.72	104.17
Interest rate sensitivity gap/Equity	18.09	2.18	17.58	19.71	49.86
【G】					
Deposit growth rate	9.88	12.10	10.88	11.72	6.96
Loan growth rate	10.53	10.72	12.54	11.76	12.21
Investment growth rate	5.78	6.67	2.18	4.33	-1.93
Guarantee growth rate	-2.17	34.14	10.41	27.75	-4.68

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： KGI Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.94	12.87	12.86	13.57	R 14.78
Tier 1 capital / Risk-weighted assets	12.94	12.87	12.86	13.57	R 14.78
Common stocks equity / Risk-weighted assets	12.94	12.87	12.86	13.57	-
Liability / Equity (multiple)	7.33	7.98	7.83	8.20	9.07
Equity / Asset	12.01	11.14	11.32	10.87	9.93
【A】					
Non-performing loan ratio	0.51	0.47	0.43	0.52	0.77
Loan loss reserves / NPLs	261.52	284.63	316.98	259.27	179.82
【E】					
NIBT / Average equity	14.66	17.31	15.26	23.86	27.24
(NIBT + loan loss provision) / Average equity	12.02	14.71	11.41	16.10	18.84
NIBT / Average asset	1.69	1.84	1.63	2.36	2.47
(NIBT + loan loss provision) / Average asset	1.35	1.56	1.22	1.59	1.71
Net interest revenues / NIBT	160.14	144.47	165.06	121.82	115.10
NIBT / total net revenues	45.72	53.07	44.08	61.66	66.65
NIBT / Employees (in thousand of NT dollars)	1,808.79	2,007.48	1,858.73	2,425.32	2,041.37
【L】					
Liquidity ratio (monthly average of daily data)	20.36	26.02	19.69	26.35	23.29
Loans / Deposits	73.47	70.25	73.29	70.74	67.97
Time deposits / Deposits	53.58	59.28	53.72	61.50	65.30
NCDs / Time deposits	1.91	0.04	0.08	0.06	0.68
Accumulated gap of assets and liabilities(180 days) / Equity	-148.40	-163.56	-152.17	-96.02	-96.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.95	97.92	98.77	96.19	91.87
Interest rate sensitivity gap/Equity	5.52	-13.20	-7.52	-25.64	-63.33
【G】					
Deposit growth rate	-5.11	6.50	-2.53	11.45	12.01
Loan growth rate	-0.75	10.72	0.97	15.80	4.78
Investment growth rate	-60.75	-1.03	-3.31	-6.64	9.37
Guarantee growth rate	-55.18	320.94	-40.04	313.78	-9.11

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Taishin International Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.26	10.96	11.01	10.94	R 13.19
Tier 1 capital / Risk-weighted assets	8.77	8.33	R 8.61	8.31	8.44
Common stocks equity / Risk-weighted assets	8.15	8.19	7.97	8.16	-
Liability / Equity (multiple)	15.97	14.51	15.90	14.65	15.34
Equity / Asset	5.89	6.45	5.92	6.39	6.12
【A】					
Non-performing loan ratio	0.16	0.16	0.14	0.15	0.14
Loan loss reserves / NPLs	788.34	828.33	976.96	827.55	866.48
【E】					
NIBT / Average equity	19.31	22.90	18.66	20.10	15.95
(NIBT + loan loss provision) / Average equity	21.89	26.72	21.74	23.25	19.30
NIBT / Average asset	1.11	1.42	1.12	1.24	0.96
(NIBT + loan loss provision) / Average asset	1.27	1.66	1.30	1.44	1.16
Net interest revenues / NIBT	103.59	87.92	108.45	100.18	133.96
NIBT / total net revenues	49.70	51.45	47.76	48.62	43.39
NIBT / Employees (in thousand of NT dollars)	2,445.96	2,711.44	2,214.74	2,227.41	1,671.30
【L】					
Liquidity ratio (monthly average of daily data)	23.46	21.85	21.95	24.74	24.37
Loans / Deposits	81.79	80.74	81.36	78.29	77.85
Time deposits / Deposits	45.29	45.72	45.46	47.22	50.36
NCDs / Time deposits	0.38	0.06	0.33	0.04	0.19
Accumulated gap of assets and liabilities(180 days) / Equity	-76.46	-73.46	-71.42	-104.83	-60.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	119.03	123.72	119.29	120.36	123.24
Interest rate sensitivity gap/Equity	205.50	208.05	210.26	195.73	210.77
【G】					
Deposit growth rate	11.99	6.12	10.67	6.53	9.34
Loan growth rate	12.93	7.79	14.64	6.90	9.61
Investment growth rate	38.34	-3.90	18.05	-2.56	9.18
Guarantee growth rate	34.65	-39.90	-15.02	45.04	-31.93

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Ta Chong Bank Ltd. Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.47	11.98	R 11.62	11.52	12.13
Tier 1 capital / Risk-weighted assets	9.24	9.25	R 8.93	R 9.33	R 9.23
Common stocks equity / Risk-weighted assets	8.23	7.98	R 7.79	7.85	-
Liability / Equity (multiple)	12.67	13.77	14.31	14.29	15.34
Equity / Asset	7.32	6.77	6.53	6.54	6.12
【A】					
Non-performing loan ratio	0.09	0.11	0.08	0.11	0.21
Loan loss reserves / NPLs	1,787.60	1,531.96	2,102.25	1,415.02	639.66
【E】					
NIBT / Average equity	9.43	13.29	9.95	10.62	7.57
(NIBT + loan loss provision) / Average equity	10.07	15.82	11.84	13.18	10.94
NIBT / Average asset	0.65	0.86	0.66	0.66	0.43
(NIBT + loan loss provision) / Average asset	0.70	1.03	0.79	0.82	0.63
Net interest revenues / NIBT	174.01	121.84	167.03	155.06	247.67
NIBT / total net revenues	33.78	39.75	33.31	33.06	24.36
NIBT / Employees (in thousand of NT dollars)	1,148.53	1,531.85	1,156.96	1,134.14	753.15
【L】					
Liquidity ratio (monthly average of daily data)	28.18	26.45	25.82	32.11	29.72
Loans / Deposits	82.13	79.34	82.63	75.97	78.25
Time deposits / Deposits	51.94	55.56	53.88	53.77	57.43
NCDs / Time deposits	2.24	1.59	1.91	1.74	3.14
Accumulated gap of assets and liabilities(180 days) / Equity	-121.87	-79.19	-133.00	17.95	-143.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.18	95.94	103.41	100.71	100.97
Interest rate sensitivity gap/Equity	51.11	-40.51	30.59	7.09	10.90
【G】					
Deposit growth rate	0.17	0.76	0.71	-0.64	-2.35
Loan growth rate	3.03	-0.62	8.93	-4.93	-0.80
Investment growth rate	-6.19	-1.51	-6.12	-0.20	-7.22
Guarantee growth rate	-4.35	1.76	-13.40	-1.26	-29.33

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Jih Sun International Bank　　　　　Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.85	12.81	R 11.13	12.61	13.47
Tier 1 capital / Risk-weighted assets	10.46	11.51	10.26	11.13	11.58
Common stocks equity / Risk-weighted assets	10.46	11.51	10.26	11.13	-
Liability / Equity (multiple)	10.84	10.50	10.66	10.59	10.77
Equity / Asset	8.45	8.70	8.58	8.63	8.50
【A】					
Non-performing loan ratio	0.09	0.56	0.08	0.55	0.41
Loan loss reserves / NPLs	1,164.18	214.94	1,342.37	209.96	288.52
【E】					
NIBT / Average equity	7.07	7.19	7.07	7.49	7.66
(NIBT + loan loss provision) / Average equity	6.49	8.31	7.34	9.78	9.36
NIBT / Average asset	0.58	0.61	0.58	0.63	0.63
(NIBT + loan loss provision) / Average asset	0.53	0.70	0.60	0.83	0.77
Net interest revenues / NIBT	172.27	174.14	181.77	157.48	183.04
NIBT / total net revenues	36.56	33.79	33.11	32.92	29.30
NIBT / Employees (in thousand of NT dollars)	891.67	878.25	853.86	895.65	864.16
【L】					
Liquidity ratio (monthly average of daily data)	30.40	27.48	25.40	26.75	29.50
Loans / Deposits	75.09	79.92	79.09	81.98	77.96
Time deposits / Deposits	41.31	40.29	38.64	42.01	41.51
NCDs / Time deposits	2.15	2.74	2.27	6.66	2.96
Accumulated gap of assets and liabilities(180 days) / Equity	20.77	21.27	4.62	-17.55	-84.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.33	95.20	98.84	92.29	88.26
Interest rate sensitivity gap/Equity	-57.40	-40.41	-9.74	-67.61	-105.23
【G】					
Deposit growth rate	6.62	1.90	5.90	0.80	0.33
Loan growth rate	0.09	6.68	2.10	6.00	0.48
Investment growth rate	83.99	-23.52	46.57	-23.70	12.20
Guarantee growth rate	24.32	-12.39	22.37	-18.03	-31.96

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： EnTie Commercial Bank　　　　Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.34	11.76	12.49	12.10	12.83
Tier 1 capital / Risk-weighted assets	10.84	9.56	10.96	9.83	9.86
Common stocks equity / Risk-weighted assets	10.20	8.85	10.21	9.00	-
Liability / Equity (multiple)	10.67	13.18	10.98	12.96	14.22
Equity / Asset	8.57	7.05	8.35	7.16	6.57
【A】					
Non-performing loan ratio	1.21	0.76	0.38	0.76	0.51
Loan loss reserves / NPLs	117.62	155.71	323.60	146.26	203.98
【E】					
NIBT / Average equity	9.20	11.34	13.80	13.42	19.48
(NIBT + loan loss provision) / Average equity	13.35	13.65	14.41	14.12	22.13
NIBT / Average asset	0.79	0.81	1.03	0.85	1.17
(NIBT + loan loss provision) / Average asset	1.13	0.98	1.08	0.89	1.33
Net interest revenues / NIBT	145.99	120.32	105.81	119.92	82.55
NIBT / total net revenues	35.98	44.64	52.04	51.07	51.17
NIBT / Employees (in thousand of NT dollars)	1,427.65	1,698.82	2,028.37	1,900.91	2,410.87
【L】					
Liquidity ratio (monthly average of daily data)	37.60	43.65	37.77	46.59	42.46
Loans / Deposits	74.21	68.66	72.62	67.03	67.61
Time deposits / Deposits	59.98	63.74	59.39	66.05	70.42
NCDs / Time deposits	2.68	10.37	3.36	10.72	14.10
Accumulated gap of assets and liabilities(180 days) / Equity	-81.35	-101.57	-19.61	-182.71	-126.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.37	96.64	107.05	98.06	97.80
Interest rate sensitivity gap/Equity	18.59	-32.45	55.62	-18.68	-24.07
【G】					
Deposit growth rate	-9.81	-8.21	-5.01	-6.18	-0.62
Loan growth rate	-2.37	-5.90	2.96	-6.98	1.40
Investment growth rate	-18.89	0.89	-23.88	13.48	3.07
Guarantee growth rate	19.74	-17.05	3.52	-16.90	60.57

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.91	10.48	R 13.69	10.71	13.07
Tier 1 capital / Risk-weighted assets	12.63	9.36	R 12.66	9.51	11.75
Common stocks equity / Risk-weighted assets	11.81	9.30	R 11.74	9.37	-
Liability / Equity (multiple)	11.21	13.04	11.09	13.18	12.18
Equity / Asset	8.19	7.12	8.27	7.05	7.59
【A】					
Non-performing loan ratio	0.26	0.22	0.23	0.35	0.36
Loan loss reserves / NPLs	528.70	579.81	548.60	366.38	267.89
【E】					
NIBT / Average equity	15.31	17.70	21.65	14.54	15.00
(NIBT + loan loss provision) / Average equity	15.46	18.84	22.89	18.41	15.54
NIBT / Average asset	1.25	1.25	1.71	1.06	1.10
(NIBT + loan loss provision) / Average asset	1.28	1.33	1.80	1.34	1.14
Net interest revenues / NIBT	82.86	101.18	71.64	114.14	114.99
NIBT / total net revenues	43.95	43.18	50.29	35.80	40.43
NIBT / Employees (in thousand of NT dollars)	3,019.84	2,676.17	3,800.37	2,120.67	2,161.94
【L】					
Liquidity ratio (monthly average of daily data)	28.84	20.50	24.58	22.53	25.59
Loans / Deposits	69.54	72.90	73.04	73.00	73.22
Time deposits / Deposits	32.20	30.91	30.30	32.31	34.72
NCDs / Time deposits	0.28	0.18	0.25	0.20	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	-38.90	-92.78	-47.07	19.24	76.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.34	98.60	100.55	99.40	101.61
Interest rate sensitivity gap/Equity	9.36	-11.64	3.69	-5.21	13.56
【G】					
Deposit growth rate	12.74	13.62	9.70	13.09	4.90
Loan growth rate	7.50	10.96	9.71	12.62	6.75
Investment growth rate	42.07	-5.79	17.81	-4.26	-3.90
Guarantee growth rate	-46.85	2.94	-33.35	39.10	35.06

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.72	10.78	11.78	11.14	12.17
Tier 1 capital / Risk-weighted assets	11.82	9.96	10.86	10.34	11.43
Common stocks equity / Risk-weighted assets	11.82	9.96	10.86	10.34	-
Liability / Equity (multiple)	15.25	15.97	16.24	15.46	14.63
Equity / Asset	6.15	5.89	5.80	6.08	6.40
【A】					
Non-performing loan ratio	0.05	0.06	0.04	0.07	0.07
Loan loss reserves / NPLs	2,593.28	2,045.95	2,671.20	1,652.41	1,297.56
【E】					
NIBT / Average equity	12.80	16.50	9.99	13.82	14.93
(NIBT + loan loss provision) / Average equity	10.87	19.55	11.48	15.78	15.78
NIBT / Average asset	0.77	0.98	0.63	0.84	0.96
(NIBT + loan loss provision) / Average asset	0.67	1.16	0.72	0.96	1.02
Net interest revenues / NIBT	74.35	74.75	109.84	92.90	91.45
NIBT / total net revenues	47.56	43.92	33.37	38.53	37.85
NIBT / Employees (in thousand of NT dollars)	2,685.27	2,905.19	1,865.79	2,244.61	2,039.73
【L】					
Liquidity ratio (monthly average of daily data)	114.85	102.90	96.84	107.24	95.07
Loans / Deposits	58.02	65.47	60.35	62.26	64.78
Time deposits / Deposits	31.25	27.59	33.85	25.38	27.01
NCDs / Time deposits	0.48	3.30	0.43	14.25	1.27
Accumulated gap of assets and liabilities(180 days) / Equity	-314.33	-278.11	-344.50	-281.35	-186.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	162.40	163.63	150.37	160.84	227.36
Interest rate sensitivity gap/Equity	413.47	426.19	355.34	405.13	453.88
【G】					
Deposit growth rate	8.09	16.18	17.93	8.11	1.83
Loan growth rate	-2.04	17.75	16.78	3.90	13.22
Investment growth rate	22.93	11.68	31.56	9.78	24.50
Guarantee growth rate	-25.37	20.31	-4.49	7.83	-2.31

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Shin Kong Commercial Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.25	9.49	R 10.89	10.57	R 11.10
Tier 1 capital / Risk-weighted assets	8.71	7.34	R 8.46	8.06	R 7.72
Common stocks equity / Risk-weighted assets	7.82	6.90	R 7.53	7.50	-
Liability / Equity (multiple)	16.62	18.57	17.39	17.94	18.91
Equity / Asset	5.67	5.11	5.44	5.28	5.02
【A】					
Non-performing loan ratio	0.24	0.37	0.26	0.42	0.46
Loan loss reserves / NPLs	530.01	293.16	485.31	265.58	232.70
【E】					
NIBT / Average equity	14.00	15.34	16.12	14.49	16.58
(NIBT + loan loss provision) / Average equity	17.40	19.66	20.99	18.08	19.16
NIBT / Average asset	0.76	0.78	0.82	0.72	0.81
(NIBT + loan loss provision) / Average asset	0.94	1.00	1.07	0.90	0.94
Net interest revenues / NIBT	173.22	168.11	160.05	177.82	159.11
NIBT / total net revenues	39.50	39.77	40.39	38.37	41.76
NIBT / Employees (in thousand of NT dollars)	1,530.01	1,548.93	1,622.13	1,305.95	1,382.13
【L】					
Liquidity ratio (monthly average of daily data)	26.99	24.34	24.89	23.59	24.24
Loans / Deposits	73.07	73.58	74.67	73.05	76.41
Time deposits / Deposits	50.68	53.68	50.87	52.00	54.67
NCDs / Time deposits	0.66	1.08	1.30	1.17	1.02
Accumulated gap of assets and liabilities(180 days) / Equity	-180.23	-296.87	-192.22	-127.31	-194.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.90	84.82	92.89	87.52	91.21
Interest rate sensitivity gap/Equity	-89.76	-219.20	-92.09	-175.69	-134.24
【G】					
Deposit growth rate	2.53	19.30	4.72	10.48	15.44
Loan growth rate	1.82	11.20	7.02	5.58	13.60
Investment growth rate	7.15	78.71	22.73	77.79	7.95
Guarantee growth rate	-15.13	33.87	-6.58	29.34	16.93

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Sunny Bank, Ltd.

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	10.56	9.42	R 11.13	R 8.80	R 8.56
Tier 1 capital / Risk-weighted assets	7.39	6.34	R 7.64	R 6.12	R 5.90
Common stocks equity / Risk-weighted assets	7.39	6.34	R 7.64	6.12	-
Liability / Equity (multiple)	16.66	19.12	16.72	19.40	19.31
Equity / Asset	5.66	4.97	5.64	4.90	4.92
【A】					
Non-performing loan ratio	0.35	0.38	0.33	0.59	0.58
Loan loss reserves / NPLs	321.04	296.28	326.74	213.40	171.03
【E】					
NIBT / Average equity	15.14	17.75	15.01	7.87	10.25
(NIBT + loan loss provision) / Average equity	14.33	16.09	14.34	13.69	12.52
NIBT / Average asset	0.85	0.86	0.76	0.39	0.50
(NIBT + loan loss provision) / Average asset	0.79	0.78	0.72	0.67	0.61
Net interest revenues / NIBT	143.91	132.92	156.06	305.06	236.63
NIBT / total net revenues	49.86	52.57	45.93	23.76	31.80
NIBT / Employees (in thousand of NT dollars)	1,437.15	1,376.07	1,214.99	620.08	670.70
【L】					
Liquidity ratio (monthly average of daily data)	21.00	23.13	20.39	21.95	17.56
Loans / Deposits	77.67	78.93	75.57	78.89	82.92
Time deposits / Deposits	59.63	59.03	59.44	58.03	59.01
NCDs / Time deposits	4.97	2.71	4.63	2.61	3.25
Accumulated gap of assets and liabilities(180 days) / Equity	-115.95	-86.16	-90.55	-83.33	-173.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.51	97.40	96.72	97.94	97.15
Interest rate sensitivity gap/Equity	-36.32	-44.83	-48.34	-36.25	-49.10
【G】					
Deposit growth rate	13.59	11.74	10.89	12.59	4.61
Loan growth rate	11.72	5.93	6.13	6.85	7.28
Investment growth rate	120.48	43.59	148.25	57.60	43.13
Guarantee growth rate	-9.32	14.77	-14.18	14.34	14.18

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Bank of Panhsin

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	9.39	8.63	R 9.39	R 8.95	R 8.93
Tier 1 capital / Risk-weighted assets	6.29	7.52	R 6.35	R 7.78	R 7.85
Common stocks equity / Risk-weighted assets	6.29	7.52	R 6.35	7.78	-
Liability / Equity (multiple)	15.91	15.80	16.56	15.62	18.76
Equity / Asset	5.91	5.95	5.69	6.02	5.06
【A】					
Non-performing loan ratio	0.91	1.11	0.88	1.20	1.21
Loan loss reserves / NPLs	144.34	109.94	141.69	102.48	111.89
【E】					
NIBT / Average equity	7.41	15.60	5.67	23.29	3.06
(NIBT + loan loss provision) / Average equity	10.65	19.08	12.15	25.90	10.72
NIBT / Average asset	0.43	0.90	0.33	1.18	0.16
(NIBT + loan loss provision) / Average asset	0.61	1.11	0.71	1.31	0.55
Net interest revenues / NIBT	283.41	134.70	349.36	95.28	729.53
NIBT / total net revenues	23.43	41.16	20.71	49.47	9.58
NIBT / Employees (in thousand of NT dollars)	607.42	1,342.54	441.16	1,740.94	215.62
【L】					
Liquidity ratio (monthly average of daily data)	23.83	24.87	26.51	25.25	24.91
Loans / Deposits	73.31	71.49	70.94	70.87	67.50
Time deposits / Deposits	55.44	54.44	54.46	52.42	55.67
NCDs / Time deposits	0.74	0.76	0.78	1.06	1.44
Accumulated gap of assets and liabilities(180 days) / Equity	-167.54	-73.42	-145.65	13.27	73.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.67	90.52	91.14	92.10	93.08
Interest rate sensitivity gap/Equity	-115.42	-133.03	-127.31	-109.25	-112.81
【G】					
Deposit growth rate	15.16	6.17	24.36	0.83	2.00
Loan growth rate	18.01	13.09	24.37	5.85	-4.88
Investment growth rate	43.82	8.24	67.39	11.30	14.34
Guarantee growth rate	54.83	-11.27	67.66	-3.85	-5.37

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Taiwan Business Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	10.65	11.74	10.54	R 11.26	R 10.45
Tier 1 capital / Risk-weighted assets	8.17	8.39	8.20	R 8.23	R 7.90
Common stocks equity / Risk-weighted assets	7.90	8.01	7.88	7.78	-
Liability / Equity (multiple)	20.78	21.69	21.18	22.05	22.15
Equity / Asset	4.59	4.41	4.51	4.34	4.32
【A】					
Non-performing loan ratio	0.42	0.77	0.46	0.76	0.92
Loan loss reserves / NPLs	248.95	146.28	236.82	141.61	93.54
【E】					
NIBT / Average equity	9.67	8.36	9.10	6.93	6.99
(NIBT + loan loss provision) / Average equity	12.72	12.21	13.09	12.31	10.59
NIBT / Average asset	0.43	0.36	0.40	0.29	0.29
(NIBT + loan loss provision) / Average asset	0.56	0.52	0.57	0.51	0.45
Net interest revenues / NIBT	243.81	288.77	269.99	353.58	342.88
NIBT / total net revenues	32.00	27.14	29.05	21.86	21.41
NIBT / Employees (in thousand of NT dollars)	1,295.71	1,033.50	1,147.66	810.68	770.44
【L】					
Liquidity ratio (monthly average of daily data)	15.39	16.32	16.49	17.56	15.58
Loans / Deposits	87.02	84.17	85.01	84.65	86.90
Time deposits / Deposits	41.93	41.81	41.04	42.48	44.61
NCDs / Time deposits	2.38	0.43	1.80	3.41	3.93
Accumulated gap of assets and liabilities(180 days) / Equity	81.50	29.33	69.16	-25.31	-87.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.51	104.64	105.49	105.76	105.91
Interest rate sensitivity gap/Equity	91.00	80.99	91.31	103.08	106.04
【G】					
Deposit growth rate	5.99	4.07	5.18	3.82	2.06
Loan growth rate	8.30	-0.45	4.51	0.67	1.16
Investment growth rate	-0.09	5.83	1.52	12.13	-5.77
Guarantee growth rate	12.71	-22.63	0.81	-12.51	-28.99

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	15.81	14.50	R 14.15	R 13.61	16.01
Tier 1 capital / Risk-weighted assets	11.21	9.82	10.00	9.12	10.57
Common stocks equity / Risk-weighted assets	11.21	9.82	10.00	9.12	-
Liability / Equity (multiple)	14.99	16.76	16.20	16.87	15.78
Equity / Asset	6.25	5.63	5.81	5.60	5.96
【A】					
Non-performing loan ratio	0.31	0.36	0.29	0.53	0.70
Loan loss reserves / NPLs	455.19	368.69	455.01	269.77	218.75
【E】					
NIBT / Average equity	9.20	10.34	8.63	6.54	7.82
(NIBT + loan loss provision) / Average equity	11.28	14.23	10.91	10.55	14.19
NIBT / Average asset	0.57	0.56	0.50	0.38	0.48
(NIBT + loan loss provision) / Average asset	0.72	0.77	0.63	0.61	0.87
Net interest revenues / NIBT	185.10	213.24	240.80	335.98	281.64
NIBT / total net revenues	27.99	27.64	24.57	19.13	22.08
NIBT / Employees (in thousand of NT dollars)	1,151.08	1,130.00	998.64	718.12	857.11
【L】					
Liquidity ratio (monthly average of daily data)	56.41	55.96	56.47	53.70	54.96
Loans / Deposits	57.05	62.93	57.02	63.25	63.02
Time deposits / Deposits	25.14	33.91	24.52	35.17	38.01
NCDs / Time deposits	18.68	12.40	17.92	10.00	6.59
Accumulated gap of assets and liabilities(180 days) / Equity	-260.78	-193.72	-252.25	-114.54	-22.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	129.45	114.68	126.58	107.99	110.32
Interest rate sensitivity gap/Equity	233.48	156.88	230.32	90.92	126.70
【G】					
Deposit growth rate	-1.75	1.86	3.62	2.58	-5.54
Loan growth rate	-10.93	3.77	-6.59	2.91	1.52
Investment growth rate	-9.78	-2.10	-3.10	-2.18	3.84
Guarantee growth rate	-10.27	-0.37	-4.05	1.80	-24.74

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Taichung Commercial Bank　　　　Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.11	11.53	10.84	11.37	R 10.54
Tier 1 capital / Risk-weighted assets	8.88	8.71	8.78	8.42	R 8.57
Common stocks equity / Risk-weighted assets	8.88	8.71	8.78	8.42	-
Liability / Equity (multiple)	13.42	14.33	13.53	14.68	14.55
Equity / Asset	6.94	6.52	6.88	6.38	6.43
【A】					
Non-performing loan ratio	0.38	0.44	0.34	0.58	0.37
Loan loss reserves / NPLs	368.97	298.65	428.83	209.69	274.58
【E】					
NIBT / Average equity	12.92	13.92	12.12	11.69	12.30
(NIBT + loan loss provision) / Average equity	13.80	21.88	18.49	18.25	13.93
NIBT / Average asset	0.88	0.88	0.80	0.73	0.80
(NIBT + loan loss provision) / Average asset	0.93	1.39	1.22	1.14	0.91
Net interest revenues / NIBT	148.47	145.80	166.14	178.43	164.94
NIBT / total net revenues	52.05	42.88	41.51	39.21	48.42
NIBT / Employees (in thousand of NT dollars)	2,299.07	2,238.24	2,000.48	1,704.29	1,631.03
【L】					
Liquidity ratio (monthly average of daily data)	21.81	22.29	20.35	21.01	20.39
Loans / Deposits	83.06	83.81	84.89	84.78	84.39
Time deposits / Deposits	47.01	49.20	46.70	49.52	52.11
NCDs / Time deposits	1.71	2.48	1.86	2.36	3.24
Accumulated gap of assets and liabilities(180 days) / Equity	-193.48	-217.14	-215.31	-227.16	-230.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.40	93.11	93.28	91.50	90.39
Interest rate sensitivity gap/Equity	-77.21	-87.75	-78.55	-110.79	-122.87
【G】					
Deposit growth rate	4.62	10.70	6.16	11.62	15.58
Loan growth rate	3.47	12.27	6.05	12.08	16.60
Investment growth rate	22.50	8.17	5.81	3.59	104.07
Guarantee growth rate	0.90	36.29	22.69	24.11	68.25

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： King's Town Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.52	14.32	13.69	14.54	15.13
Tier 1 capital / Risk-weighted assets	13.98	13.66	13.06	13.60	14.24
Common stocks equity / Risk-weighted assets	13.98	13.66	13.06	13.60	-
Liability / Equity (multiple)	7.25	7.55	7.69	7.86	8.68
Equity / Asset	12.12	11.70	11.51	11.29	10.33
【A】					
Non-performing loan ratio	0.05	0.04	0.03	0.05	0.12
Loan loss reserves / NPLs	3,371.93	4,140.48	5,005.26	2,860.00	1,287.29
【E】					
NIBT / Average equity	19.13	24.26	24.13	22.03	23.26
(NIBT + loan loss provision) / Average equity	19.73	25.22	25.59	26.28	25.20
NIBT / Average asset	2.18	2.62	2.62	2.29	2.14
(NIBT + loan loss provision) / Average asset	2.22	2.72	2.78	2.73	2.32
Net interest revenues / NIBT	99.92	82.01	82.74	91.97	91.16
NIBT / total net revenues	73.96	91.75	83.83	70.29	73.28
NIBT / Employees (in thousand of NT dollars)	5,997.71	6,631.21	6,756.21	5,456.65	4,323.97
【L】					
Liquidity ratio (monthly average of daily data)	25.26	25.91	27.61	27.51	32.45
Loans / Deposits	76.93	77.12	77.50	74.92	70.27
Time deposits / Deposits	43.76	44.80	44.05	44.90	47.18
NCDs / Time deposits	0.90	2.32	0.93	0.53	0.27
Accumulated gap of assets and liabilities(180 days) / Equity	-23.64	23.64	-22.90	33.16	55.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.01	96.12	95.28	95.67	101.86
Interest rate sensitivity gap/Equity	-39.40	-22.19	-27.18	-26.32	12.51
【G】					
Deposit growth rate	9.60	4.58	9.25	4.50	2.44
Loan growth rate	9.32	12.82	13.00	11.41	2.20
Investment growth rate	23.53	16.84	31.33	12.94	20.97
Guarantee growth rate	-16.77	25.70	-17.38	30.84	-1.36

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	18.71	17.36	R 17.73	R 18.60	R 27.87
Tier 1 capital / Risk-weighted assets	18.71	17.36	R 17.73	R 18.60	R 27.87
Common stocks equity / Risk-weighted assets	18.71	17.36	R 17.73	18.60	-
Liability / Equity (multiple)	3.05	2.93	3.13	2.59	1.70
Equity / Asset	24.69	25.47	24.22	27.88	36.99
【A】					
Non-performing loan ratio	0.16	-	0.25	0.17	-
Loan loss reserves / NPLs	836.54	-	643.21	936.84	-
【E】					
NIBT / Average equity	6.05	8.08	7.69	5.34	3.73
(NIBT + loan loss provision) / Average equity	5.96	8.22	7.85	5.51	3.85
NIBT / Average asset	1.53	2.26	2.00	1.68	1.50
(NIBT + loan loss provision) / Average asset	1.54	2.30	2.04	1.73	1.55
Net interest revenues / NIBT	47.80	46.11	46.72	51.47	39.21
NIBT / total net revenues	79.14	85.98	83.85	69.84	73.43
NIBT / Employees (in thousand of NT dollars)	14,219.51	17,523.81	17,637.62	11,316.76	8,932.38
【L】					
Liquidity ratio (monthly average of daily data)	82.75	42.85	80.37	45.86	89.60
Loans / Deposits	62.30	69.37	71.22	82.55	79.65
Time deposits / Deposits	41.11	64.81	47.97	63.44	52.69
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	10.75	10.61	1.06	15.61	-17.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	116.26	67.31	106.22	83.18	117.14
Interest rate sensitivity gap/Equity	14.02	-40.61	6.23	-16.91	13.77
【G】					
Deposit growth rate	26.26	23.14	37.09	19.29	51.58
Loan growth rate	13.29	31.16	17.86	22.28	4.38
Investment growth rate	19.77	0.60	15.41	26.45	-2.38
Guarantee growth rate	-10.08	-12.11	-11.07	-12.42	-2.95

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Hwatai Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	10.43	11.63	10.64	R 12.06	11.41
Tier 1 capital / Risk-weighted assets	8.91	9.45	R 8.91	R 9.56	8.49
Common stocks equity / Risk-weighted assets	8.91	9.45	R 8.91	9.56	-
Liability / Equity (multiple)	14.27	14.32	14.07	14.25	15.78
Equity / Asset	6.55	6.53	6.64	6.56	5.96
【A】					
Non-performing loan ratio	1.44	0.59	1.19	0.56	0.83
Loan loss reserves / NPLs	83.91	218.63	98.49	229.34	131.49
【E】					
NIBT / Average equity	7.77	8.51	7.55	6.34	4.11
(NIBT + loan loss provision) / Average equity	9.52	12.33	12.63	9.50	8.00
NIBT / Average asset	0.51	0.55	0.48	0.38	0.25
(NIBT + loan loss provision) / Average asset	0.61	0.79	0.80	0.57	0.48
Net interest revenues / NIBT	262.50	226.95	266.78	346.99	536.13
NIBT / total net revenues	27.07	29.87	23.54	22.27	15.00
NIBT / Employees (in thousand of NT dollars)	722.35	786.81	671.87	559.95	372.60
【L】					
Liquidity ratio (monthly average of daily data)	28.60	33.16	29.13	31.97	25.36
Loans / Deposits	76.59	72.78	76.21	72.53	78.49
Time deposits / Deposits	55.41	58.32	55.52	58.34	63.84
NCDs / Time deposits	2.09	3.05	3.27	2.98	3.17
Accumulated gap of assets and liabilities(180 days) / Equity	-42.23	10.93	-52.20	159.90	142.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.64	100.39	99.77	102.04	105.21
Interest rate sensitivity gap/Equity	31.00	4.83	-2.73	24.92	71.70
【G】					
Deposit growth rate	4.83	-5.50	3.83	-7.50	2.75
Loan growth rate	10.32	-12.79	9.09	-14.52	0.02
Investment growth rate	11.20	32.64	34.54	119.96	5.66
Guarantee growth rate	-41.13	-10.88	-30.82	-8.07	5.22

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Cota Bank

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	9.10	10.02	9.45	10.41	R 10.55
Tier 1 capital / Risk-weighted assets	7.23	7.67	7.22	7.65	R 7.15
Common stocks equity / Risk-weighted assets	7.23	7.67	7.22	7.65	-
Liability / Equity (multiple)	19.66	19.66	19.99	19.87	21.88
Equity / Asset	4.84	4.84	4.76	4.79	4.37
【A】					
Non-performing loan ratio	0.43	0.43	0.34	0.36	0.37
Loan loss reserves / NPLs	523.32	510.05	643.50	570.95	501.80
【E】					
NIBT / Average equity	9.50	7.70	8.20	10.39	4.76
(NIBT + loan loss provision) / Average equity	13.00	12.46	12.34	17.52	13.76
NIBT / Average asset	0.46	0.37	0.38	0.43	0.21
(NIBT + loan loss provision) / Average asset	0.61	0.59	0.58	0.73	0.61
Net interest revenues / NIBT	357.50	427.64	412.45	362.35	757.47
NIBT / total net revenues	23.95	19.84	20.78	22.57	11.49
NIBT / Employees (in thousand of NT dollars)	570.92	440.86	468.20	508.46	235.77
【L】					
Liquidity ratio (monthly average of daily data)	16.81	17.65	17.15	16.52	19.83
Loans / Deposits	80.85	79.26	80.11	80.91	76.36
Time deposits / Deposits	60.15	60.84	59.19	59.41	61.24
NCDs / Time deposits	0.21	0.37	0.17	0.48	0.35
Accumulated gap of assets and liabilities(180 days) / Equity	-347.30	-187.92	-358.92	-167.80	-96.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.72	89.47	86.65	91.00	89.94
Interest rate sensitivity gap/Equity	-243.50	-194.01	-248.64	-165.84	-204.78
【G】					
Deposit growth rate	5.54	5.10	6.12	3.52	3.92
Loan growth rate	7.65	6.44	5.07	9.65	7.62
Investment growth rate	16.77	4.88	27.77	-14.30	32.10
Guarantee growth rate	-9.33	-13.94	-0.23	-15.54	-2.05

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.84	13.11	14.93	13.33	14.45
Tier 1 capital / Risk-weighted assets	12.46	12.30	12.56	13.26	14.45
Common stocks equity / Risk-weighted assets	12.46	12.30	12.56	13.26	-
Liability / Equity (multiple)	7.12	6.09	7.06	5.82	4.87
Equity / Asset	12.31	14.09	12.41	14.65	17.02
【A】					
Non-performing loan ratio	0.29	0.45	0.34	0.50	0.67
Loan loss reserves / NPLs	646.37	428.46	558.54	382.13	327.36
【E】					
NIBT / Average equity	8.99	8.93	6.90	4.91	0.41
(NIBT + loan loss provision) / Average equity	10.24	9.97	7.77	6.44	5.24
NIBT / Average asset	1.12	1.28	0.93	0.79	0.07
(NIBT + loan loss provision) / Average asset	1.29	1.43	1.05	1.04	0.89
Net interest revenues / NIBT	59.20	50.17	72.17	79.74	967.27
NIBT / total net revenues	56.40	61.40	53.79	46.14	4.65
NIBT / Employees (in thousand of NT dollars)	6,602.53	6,604.90	5,007.87	3,633.33	365.45
【L】					
Liquidity ratio (monthly average of daily data)	43.27	29.48	39.13	32.55	36.39
Loans / Deposits	82.77	92.38	83.74	96.84	86.39
Time deposits / Deposits	63.62	65.31	62.37	63.82	73.57
NCDs / Time deposits	6.97	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-105.50	-103.69	-127.20	-111.64	-87.94
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.54	109.43	105.12	109.19	102.54
Interest rate sensitivity gap/Equity	-7.83	55.62	28.86	54.02	13.74
【G】					
Deposit growth rate	26.15	14.79	31.05	16.62	9.07
Loan growth rate	13.03	32.64	13.06	29.22	12.02
Investment growth rate	26.02	-0.69	28.01	-1.33	-6.77
Guarantee growth rate	28.52	-8.80	27.00	-23.26	26.68

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Agricultural Bank of Taiwan

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.43	8.85	R 9.39	R 9.08	10.64
Tier 1 capital / Risk-weighted assets	8.10	6.15	R 8.17	R 6.09	6.84
Common stocks equity / Risk-weighted assets	8.10	6.15	R 8.17	6.09	-
Liability / Equity (multiple)	28.09	31.45	28.32	32.17	30.19
Equity / Asset	3.44	3.08	3.41	3.02	3.21
【A】					
Non-performing loan ratio	0.94	1.49	0.98	1.42	1.30
Loan loss reserves / NPLs	159.70	96.08	139.53	96.01	90.11
【E】					
NIBT / Average equity	3.81	2.92	2.57	2.51	2.54
(NIBT + loan loss provision) / Average equity	7.34	5.14	7.11	5.72	5.70
NIBT / Average asset	0.13	0.08	0.08	0.07	0.08
(NIBT + loan loss provision) / Average asset	0.24	0.15	0.22	0.17	0.17
Net interest revenues / NIBT	263.52	230.67	306.54	244.31	186.52
NIBT / total net revenues	34.86	36.47	24.40	29.64	30.34
NIBT / Employees (in thousand of NT dollars)	4,188.84	3,326.53	2,637.93	2,942.41	3,222.86
【L】					
Liquidity ratio (monthly average of daily data)	54.46	53.86	55.15	54.02	62.08
Loans / Deposits	32.95	31.79	34.11	32.42	29.41
Time deposits / Deposits	98.73	98.84	98.74	99.07	99.43
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-345.56	-501.98	-790.81	-930.37	-725.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	81.57	80.48	81.70	80.17	82.62
Interest rate sensitivity gap/Equity	-504.07	-605.15	-511.10	-629.13	-516.59
【G】					
Deposit growth rate	0.75	3.20	1.42	2.94	2.33
Loan growth rate	4.85	8.26	5.26	13.54	15.09
Investment growth rate	10.02	-3.03	3.37	11.37	2.11
Guarantee growth rate	-20.68	29.04	-11.86	19.46	3.15

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： Bank of Taipei　　Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	10.77	12.10	R 10.95	R 11.61	R 12.56
Tier 1 capital / Risk-weighted assets	9.02	10.33	R 9.33	R 9.77	R 10.63
Common stocks equity / Risk-weighted assets	9.02	10.33	R 9.33	9.77	-
Liability / Equity (multiple)	13.85	12.45	13.81	13.33	11.53
Equity / Asset	6.73	7.43	6.75	6.98	7.98
【A】					
Non-performing loan ratio	0.12	0.25	0.14	0.25	0.17
Loan loss reserves / NPLs	923.53	448.00	783.33	465.63	695.08
【E】					
NIBT / Average equity	2.42	2.75	3.44	3.83	3.11
(NIBT + loan loss provision) / Average equity	2.49	2.84	4.93	4.29	3.04
NIBT / Average asset	0.16	0.19	0.24	0.29	0.26
(NIBT + loan loss provision) / Average asset	0.17	0.20	0.34	0.33	0.26
Net interest revenues / NIBT	522.58	448.48	366.09	303.85	353.06
NIBT / total net revenues	16.23	17.65	19.73	22.86	20.56
NIBT / Employees (in thousand of NT dollars)	285.06	319.61	413.30	435.41	366.58
【L】					
Liquidity ratio (monthly average of daily data)	29.60	33.50	32.27	32.61	27.41
Loans / Deposits	71.49	71.20	70.21	70.47	76.64
Time deposits / Deposits	65.77	66.43	64.33	66.09	62.98
NCDs / Time deposits	15.43	16.46	16.00	16.75	6.28
Accumulated gap of assets and liabilities(180 days) / Equity	-159.93	-142.31	-170.33	-139.75	-135.39
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.59	97.00	97.94	95.86	95.07
Interest rate sensitivity gap/Equity	-5.34	-35.54	-26.65	-52.28	-53.57
【G】					
Deposit growth rate	7.61	20.59	11.84	14.35	8.21
Loan growth rate	8.05	12.41	11.42	5.16	4.95
Investment growth rate	61.39	4.19	39.99	2.14	-3.10
Guarantee growth rate	1.53	89.02	105.08	-60.22	44.95

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

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

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.08	10.73	R 10.15	R 11.02	R 11.96
Tier 1 capital / Risk-weighted assets	14.08	10.73	R 10.15	R 11.02	R 11.96
Common stocks equity / Risk-weighted assets	10.52	10.73	R 10.15	11.02	-
Liability / Equity (multiple)	10.17	12.71	13.35	12.78	10.76
Equity / Asset	8.95	7.29	6.97	7.26	8.50
【A】					
Non-performing loan ratio	0.85	0.65	0.77	0.68	0.56
Loan loss reserves / NPLs	175.69	219.52	172.37	218.99	299.52
【E】					
NIBT / Average equity	3.64	8.51	1.93	3.04	2.84
(NIBT + loan loss provision) / Average equity	8.78	11.38	7.01	5.69	3.77
NIBT / Average asset	0.31	0.60	0.14	0.23	0.26
(NIBT + loan loss provision) / Average asset	0.76	0.80	0.51	0.44	0.35
Net interest revenues / NIBT	315.22	175.66	773.25	452.67	426.18
NIBT / total net revenues	15.21	29.81	7.37	12.27	12.26
NIBT / Employees (in thousand of NT dollars)	665.46	1,299.93	277.54	456.82	437.59
【L】					
Liquidity ratio (monthly average of daily data)	55.78	44.44	45.72	51.76	39.22
Loans / Deposits	81.70	85.98	86.01	88.23	97.93
Time deposits / Deposits	56.94	58.99	56.12	57.53	64.28
NCDs / Time deposits	-	-	1.88	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-93.49	-209.19	-220.75	-246.06	-258.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.75	62.62	78.19	67.90	60.00
Interest rate sensitivity gap/Equity	-52.08	-265.93	-129.96	-220.91	-261.01
【G】					
Deposit growth rate	7.69	28.69	7.99	16.32	-
Loan growth rate	2.32	5.54	5.24	4.74	-
Investment growth rate	16.46	28.11	3.72	46.06	-
Guarantee growth rate	7.16	6.75	-24.35	26.44	-

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2015

Bank's name ： ANZ Bank (Taiwan) Limited

Unit：%

Items	31/03/15	31/03/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.48	11.07	R 10.18	R 10.63	-
Tier 1 capital / Risk-weighted assets	10.96	10.04	R 9.33	R 9.58	-
Common stocks equity / Risk-weighted assets	10.96	10.04	R 9.33	9.58	-
Liability / Equity (multiple)	11.00	11.88	13.45	14.03	-
Equity / Asset	8.33	7.76	6.92	6.65	-
【A】					
Non-performing loan ratio	0.05	0.06	0.04	0.06	-
Loan loss reserves / NPLs	2,944.00	2,641.41	4,060.61	2,897.65	-
【E】					
NIBT / Average equity	21.07	18.83	9.57	13.18	-
(NIBT + loan loss provision) / Average equity	13.28	21.65	10.73	29.43	-
NIBT / Average asset	1.62	1.27	0.72	0.82	-
(NIBT + loan loss provision) / Average asset	1.04	1.46	0.81	1.83	-
Net interest revenues / NIBT	49.61	64.94	121.33	94.62	-
NIBT / total net revenues	84.87	63.66	34.82	43.60	-
NIBT / Employees (in thousand of NT dollars)	3,497.93	2,840.82	1,480.89	1,325.63	-
【L】					
Liquidity ratio (monthly average of daily data)	150.01	106.20	109.86	88.75	-
Loans / Deposits	81.53	97.10	90.90	106.70	-
Time deposits / Deposits	6.06	9.77	7.56	14.67	-
NCDs / Time deposits	4.56	-	22.60	59.25	-
Accumulated gap of assets and liabilities(180 days) / Equity	-66.03	-45.07	-59.81	-35.61	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	329.64	220.73	305.51	206.28	-
Interest rate sensitivity gap/Equity	229.54	180.97	236.62	193.20	-
【G】					
Deposit growth rate	12.76	-	22.08	-	-
Loan growth rate	-5.32	-	4.00	-	-
Investment growth rate	7.37	-	-7.83	-	-
Guarantee growth rate	-14.69	-	-9.12	-	-