TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2015

The Peer-Group Average　　　　　　　　　　　　　　　　　　　　Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets					
1.Winsorized mean	12.45	11.83	R 11.98	11.78	R 12.54
2.Arithmetic mean	12.70	12.11	R 12.35	11.83	R 12.54
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	10.01	9.49	9.61	9.31	R 9.78
2.Arithmetic mean	10.07	9.41	9.60	9.14	R 9.49
Common stocks equity / Risk-weighted assets					
1.Winsorized mean	9.66	9.33	9.33	9.21	-
2.Arithmetic mean	9.76	9.27	9.38	9.06	-
Liability / Equity (multiple)	13.52	13.88	14.01	14.45	14.32
Equity / Asset	7.00	6.80	6.75	6.52	6.65
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.25	0.29	0.27	0.40	0.38
2.Arithmetic mean	0.26	0.31	0.25	0.39	0.41
Loan loss reserves / NPLs	569.92	494.50	553.76	362.42	373.62
The possible loss of classified assets / reserves	6.72	11.45	9.87	51.08	58.35
【E】					
NIBT / Average equity					
1.Winsorized mean	10.35	11.07	10.52	10.22	9.58
2.Arithmetic mean	11.16	12.82	11.62	R 10.29	10.30
(NIBT + loan loss provision) / Average equity	11.52	13.62	12.87	13.19	12.64
NIBT / Average asset					
1.Winsorized mean	0.73	0.79	0.72	0.66	0.62
2.Arithmetic mean	0.76	0.85	0.77	0.67	0.66
(NIBT + loan loss provision) / Average asset	0.81	0.92	0.87	0.88	0.79
Net interest revenues / NIBT	161.12	154.82	167.72	172.01	195.53
NIBT / total net revenues	41.60	41.64	38.81	38.01	34.71
NIBT / Employees (in thousand of NT dollars)	1,869.49	1,975.44	1,772.04	1,628.60	1,457.42
【L】					
Liquidity coverage ratio	128.34	-	-	-	-
Liquidity ratio					
(monthly average of daily data)	30.64	28.55	29.34	28.93	28.29
Loans / Deposits	74.92	77.12	76.36	76.63	75.85
Time deposits / Deposits	42.68	45.28	44.15	46.70	49.21
NCDs / Time deposits	0.91	1.17	1.15	1.33	1.46
Accumulated gap of assets and					
liabilities(180 days) / Equity	-88.08	-88.38	-91.66	-43.23	-51.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	103.53	102.30	102.33	101.80	101.46
Interest rate sensitivity gap/Equity	29.07	21.43	17.55	17.27	12.74
【G】					
Deposit growth rate	6.97	6.07	6.81	6.44	3.96
Loan growth rate	3.47	6.54	6.67	6.51	4.03
Investment growth rate	14.89	5.39	10.45	7.66	8.14
Guarantee growth rate	-0.69	2.60	-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. Liquidity coverage ratio has been disclosed since September 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

September 30, 2015

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

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	26.05	26.28	26.31	26.96	28.84
Tier 1 capital / Risk-weighted assets	24.65	24.93	24.93	25.84	27.45
Common stocks equity / Risk-weighted assets	24.65	24.93	24.93	25.84	-
Liability / Equity (multiple)	4.37	4.18	4.06	4.12	4.15
Equity / Asset	18.63	19.31	19.75	19.53	19.41
【A】					
Non-performing loan ratio	0.76	0.02	0.82	0.28	0.12
Loan loss reserves / NPLs	164.14	4,823.81	142.07	327.73	603.54
【E】					
NIBT / Average equity	2.43	3.06	2.50	2.22	2.47
(NIBT + loan loss provision) / Average equity	5.13	4.05	3.61	3.48	3.57
NIBT / Average asset	0.46	0.57	0.47	0.43	0.48
(NIBT + loan loss provision) / Average asset	0.97	0.75	0.67	0.67	0.70
Net interest revenues / NIBT	254.57	183.78	229.84	245.39	181.54
NIBT / total net revenues	33.18	45.12	39.10	37.57	40.27
NIBT / Employees (in thousand of NT dollars)	2,259.78	2,930.69	2,417.91	2,043.48	2,252.48
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	114.58	103.35	544.79	57.10	26.20
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-72.07	1.99	-27.19	-40.90	-15.72
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	136.17	138.15	144.61	144.88	162.14
Interest rate sensitivity gap/Equity	84.02	80.93	85.56	88.02	99.76
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	6.24	3.70	3.03	-0.04	2.49
Investment growth rate	27.63	-5.68	-3.50	156.40	6.23
Guarantee growth rate	-2.83	17.34	24.69	20.72	23.52

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Bank of Taiwan

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.21	10.87	R 11.30	R 10.73	10.92
Tier 1 capital / Risk-weighted assets	8.67	8.44	R 8.76	R 8.93	10.01
Common stocks equity / Risk-weighted assets	8.67	8.44	R 8.76	8.93	-
Liability / Equity (multiple)	17.81	16.98	16.34	16.39	15.35
Equity / Asset	5.32	5.56	5.77	5.75	6.12
【A】					
Non-performing loan ratio	0.33	0.40	0.31	0.44	0.52
Loan loss reserves / NPLs	368.88	261.98	361.45	198.02	155.49
【E】					
NIBT / Average equity	4.45	4.06	3.76	3.62	3.22
(NIBT + loan loss provision) / Average equity	6.22	6.74	6.49	4.77	4.35
NIBT / Average asset	0.24	0.23	0.21	0.21	0.20
(NIBT + loan loss provision) / Average asset	0.34	0.38	0.36	0.27	0.27
Net interest revenues / NIBT	251.10	284.46	307.16	295.22	307.20
NIBT / total net revenues	31.87	28.12	26.12	29.79	27.58
NIBT / Employees (in thousand of NT dollars)	1,420.42	1,287.16	1,171.27	1,096.34	1,000.50
【L】					
Liquidity coverage ratio	179.81	-	-	-	-
Liquidity ratio (monthly average of daily data)	46.68	38.46	39.90	42.81	40.07
Loans / Deposits	60.78	67.92	65.42	66.27	66.56
Time deposits / Deposits	49.82	52.09	51.55	53.24	55.69
NCDs / Time deposits	0.14	0.03	0.03	0.05	0.04
Accumulated gap of assets and liabilities(180 days) / Equity	-256.02	-72.70	-97.25	139.24	167.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.33	99.76	97.29	99.62	99.43
Interest rate sensitivity gap/Equity	-22.29	-3.05	-33.82	-4.74	-6.84
【G】					
Deposit growth rate	8.62	3.22	4.17	3.48	2.39
Loan growth rate	-2.81	8.39	2.82	2.98	1.08
Investment growth rate	21.08	3.39	5.39	5.54	3.13
Guarantee growth rate	-13.97	17.35	0.29	13.33	2.94

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.16	12.88	R 13.11	R 13.45	R 13.90
Tier 1 capital / Risk-weighted assets	11.01	10.16	R 10.43	R 10.38	R 9.89
Common stocks equity / Risk-weighted assets	11.01	10.16	R 10.43	10.38	-
Liability / Equity (multiple)	12.57	12.30	11.83	12.87	14.50
Equity / Asset	7.37	7.52	7.79	7.21	6.45
【A】					
Non-performing loan ratio	0.12	0.20	0.17	0.12	0.12
Loan loss reserves / NPLs	1,032.91	589.89	788.74	974.06	696.10
【E】					
NIBT / Average equity	14.66	17.99	14.64	11.94	15.18
(NIBT + loan loss provision) / Average equity	13.88	18.16	16.20	15.14	15.23
NIBT / Average asset	1.15	1.35	1.11	0.82	0.92
(NIBT + loan loss provision) / Average asset	1.09	1.36	1.23	1.04	0.92
Net interest revenues / NIBT	78.07	67.73	82.00	109.56	99.71
NIBT / total net revenues	59.28	61.60	53.18	42.43	52.48
NIBT / Employees (in thousand of NT dollars)	3,271.00	3,768.79	3,115.31	2,110.44	2,286.53
【L】					
Liquidity coverage ratio	83.37	-	-	-	-
Liquidity ratio (monthly average of daily data)	29.64	23.91	26.43	25.89	29.85
Loans / Deposits	77.52	83.42	81.86	82.43	82.80
Time deposits / Deposits	33.53	33.65	32.82	39.63	42.76
NCDs / Time deposits	8.72	3.27	2.31	0.08	0.29
Accumulated gap of assets and liabilities(180 days) / Equity	-65.72	-79.93	-47.98	-45.62	7.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.59	116.11	114.72	116.73	115.58
Interest rate sensitivity gap/Equity	80.74	108.61	98.95	126.90	148.52
【G】					
Deposit growth rate	10.57	3.33	2.15	8.36	5.43
Loan growth rate	2.70	1.45	1.37	7.73	7.80
Investment growth rate	10.77	3.13	8.25	-8.37	4.29
Guarantee growth rate	-11.02	-21.85	-14.16	-23.74	-19.38

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Bank of Kaohsiung

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	9.91	9.49	R 9.81	R 9.29	R 9.45
Tier 1 capital / Risk-weighted assets	6.90	6.54	R 6.40	R 6.83	R 7.74
Common stocks equity / Risk-weighted assets	6.90	6.54	R 6.40	6.83	-
Liability / Equity (multiple)	21.46	22.26	22.88	20.81	19.25
Equity / Asset	4.45	4.30	4.19	4.58	4.94
【A】					
Non-performing loan ratio	0.49	0.49	0.45	0.60	0.85
Loan loss reserves / NPLs	228.54	196.21	220.64	118.94	96.99
【E】					
NIBT / Average equity	6.09	4.55	4.59	4.44	4.01
(NIBT + loan loss provision) / Average equity	9.77	12.06	12.11	9.39	8.89
NIBT / Average asset	0.26	0.20	0.20	0.21	0.19
(NIBT + loan loss provision) / Average asset	0.42	0.53	0.53	0.44	0.43
Net interest revenues / NIBT	354.20	495.68	491.63	484.62	495.99
NIBT / total net revenues	21.22	15.13	14.91	16.06	14.21
NIBT / Employees (in thousand of NT dollars)	747.24	522.60	534.04	491.60	450.11
【L】					
Liquidity coverage ratio	198.25	-	-	-	-
Liquidity ratio (monthly average of daily data)	24.70	20.40	24.29	15.90	16.79
Loans / Deposits	77.43	80.02	77.69	89.97	85.79
Time deposits / Deposits	57.19	58.18	57.24	55.48	56.05
NCDs / Time deposits	0.34	0.31	0.30	0.37	2.25
Accumulated gap of assets and liabilities(180 days) / Equity	31.88	42.74	-44.08	-59.17	-77.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.58	105.51	105.68	108.30	106.82
Interest rate sensitivity gap/Equity	63.86	103.46	108.54	142.62	109.81
【G】					
Deposit growth rate	1.56	16.30	19.24	4.86	-2.27
Loan growth rate	-1.88	5.76	2.89	9.88	-2.68
Investment growth rate	43.91	55.32	76.05	0.21	6.47
Guarantee growth rate	33.38	-9.26	33.30	-17.34	11.77

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.44	10.99	R 11.06	R 11.30	R 11.35
Tier 1 capital / Risk-weighted assets	7.40	6.84	R 6.94	R 6.64	6.54
Common stocks equity / Risk-weighted assets	7.21	6.84	R 6.75	6.64	-
Liability / Equity (multiple)	18.70	19.94	19.73	20.04	20.67
Equity / Asset	5.08	4.78	4.83	4.75	4.62
【A】					
Non-performing loan ratio	0.19	0.25	0.19	0.27	0.27
Loan loss reserves / NPLs	767.63	565.76	735.30	535.07	509.65
【E】					
NIBT / Average equity	11.03	10.60	9.97	9.90	10.06
(NIBT + loan loss provision) / Average equity	11.14	10.87	10.16	11.19	11.47
NIBT / Average asset	0.53	0.48	0.46	0.45	0.44
(NIBT + loan loss provision) / Average asset	0.53	0.50	0.47	0.51	0.50
Net interest revenues / NIBT	181.35	187.30	200.15	205.98	215.43
NIBT / total net revenues	47.88	47.52	44.74	42.44	42.50
NIBT / Employees (in thousand of NT dollars)	2,355.94	2,154.32	2,009.56	1,879.43	1,815.05
【L】					
Liquidity coverage ratio	66.62	-	-	-	-
Liquidity ratio (monthly average of daily data)	19.92	18.12	17.85	19.15	18.75
Loans / Deposits	86.62	91.25	89.23	89.01	89.58
Time deposits / Deposits	51.67	56.38	54.51	56.91	59.41
NCDs / Time deposits	0.12	0.15	0.09	0.22	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-327.96	-603.06	-550.52	-354.32	-408.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.66	102.53	102.56	101.85	102.28
Interest rate sensitivity gap/Equity	70.06	42.13	41.64	31.41	39.40
【G】					
Deposit growth rate	1.46	3.57	3.68	1.62	3.13
Loan growth rate	-4.96	2.76	3.48	0.65	0.15
Investment growth rate	21.08	-2.71	-3.66	15.28	21.42
Guarantee growth rate	0.16	-3.33	-4.51	14.01	18.82

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Taiwan Cooperative Bank

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.68	12.25	R 12.74	R 12.26	12.63
Tier 1 capital / Risk-weighted assets	9.26	7.73	R 8.19	7.40	7.60
Common stocks equity / Risk-weighted assets	9.26	7.73	8.19	7.40	-
Liability / Equity (multiple)	15.89	19.09	18.36	19.93	20.26
Equity / Asset	5.92	4.98	5.16	4.78	4.70
【A】					
Non-performing loan ratio	0.36	0.48	0.38	0.65	0.72
Loan loss reserves / NPLs	311.08	241.58	309.96	165.54	143.61
【E】					
NIBT / Average equity	8.59	8.65	8.11	7.02	7.42
(NIBT + loan loss provision) / Average equity	10.57	13.81	12.75	10.38	11.04
NIBT / Average asset	0.47	0.41	0.39	0.32	0.31
(NIBT + loan loss provision) / Average asset	0.58	0.66	0.61	0.48	0.47
Net interest revenues / NIBT	209.36	222.52	237.67	271.43	284.07
NIBT / total net revenues	35.67	30.35	29.43	28.24	26.94
NIBT / Employees (in thousand of NT dollars)	1,717.54	1,469.12	1,374.60	1,101.28	1,029.48
【L】					
Liquidity coverage ratio	122.36	-	-	-	-
Liquidity ratio (monthly average of daily data)	24.33	19.68	20.44	20.83	22.18
Loans / Deposits	79.56	81.25	77.59	81.31	81.56
Time deposits / Deposits	39.88	42.28	41.14	44.12	47.30
NCDs / Time deposits	0.15	0.19	0.21	0.21	0.21
Accumulated gap of assets and liabilities(180 days) / Equity	-75.44	-124.13	-81.26	-15.99	-109.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.77	103.01	101.45	105.18	104.55
Interest rate sensitivity gap/Equity	58.53	45.22	21.11	81.53	74.18
【G】					
Deposit growth rate	3.32	3.58	2.44	2.72	2.92
Loan growth rate	1.03	4.04	-2.30	2.11	-3.93
Investment growth rate	4.78	1.16	-1.29	5.88	36.82
Guarantee growth rate	0.63	-5.63	-8.92	-2.04	-3.45

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： First Commercial Bank　　　　Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.68	10.93	11.50	10.90	R 11.51
Tier 1 capital / Risk-weighted assets	11.08	8.85	9.02	8.31	R 8.41
Common stocks equity / Risk-weighted assets	11.08	8.85	9.02	8.31	-
Liability / Equity (multiple)	12.26	14.67	13.89	15.66	15.35
Equity / Asset	7.54	6.38	6.72	6.00	6.12
【A】					
Non-performing loan ratio	0.18	0.26	0.20	0.47	0.44
Loan loss reserves / NPLs	775.49	504.25	680.75	261.70	248.94
【E】					
NIBT / Average equity	12.63	12.66	11.69	10.08	10.16
(NIBT + loan loss provision) / Average equity	14.18	17.25	16.01	15.44	14.92
NIBT / Average asset	0.83	0.75	0.70	0.59	0.60
(NIBT + loan loss provision) / Average asset	0.93	1.02	0.96	0.91	0.88
Net interest revenues / NIBT	142.52	159.41	171.09	197.51	188.67
NIBT / total net revenues	50.68	44.98	42.30	38.43	36.12
NIBT / Employees (in thousand of NT dollars)	2,584.94	2,325.27	2,177.05	1,746.91	1,709.24
【L】					
Liquidity coverage ratio	144.39	-	-	-	-
Liquidity ratio (monthly average of daily data)	28.69	23.17	25.88	24.81	20.54
Loans / Deposits	77.94	84.48	83.03	83.50	89.49
Time deposits / Deposits	25.49	27.41	26.48	28.46	30.56
NCDs / Time deposits	1.51	2.39	2.05	2.44	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	-44.00	-137.71	-88.26	130.89	82.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.43	106.49	105.76	106.15	110.12
Interest rate sensitivity gap/Equity	73.30	63.25	53.27	64.86	105.94
【G】					
Deposit growth rate	6.71	5.64	5.32	6.87	0.62
Loan growth rate	-1.59	3.05	4.67	-0.36	6.21
Investment growth rate	18.34	11.48	1.31	33.90	3.70
Guarantee growth rate	10.89	4.79	2.59	5.39	6.94

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.17	12.47	R 12.84	R 12.63	12.94
Tier 1 capital / Risk-weighted assets	9.78	8.97	8.98	R 8.99	R 9.31
Common stocks equity / Risk-weighted assets	9.59	8.97	8.98	8.97	-
Liability / Equity (multiple)	14.24	15.01	14.84	15.23	15.10
Equity / Asset	6.56	6.24	6.31	6.16	6.21
【A】					
Non-performing loan ratio	0.21	0.23	0.19	0.42	0.44
Loan loss reserves / NPLs	538.66	507.65	585.75	292.33	218.11
【E】					
NIBT / Average equity	11.35	10.75	10.93	8.89	8.62
(NIBT + loan loss provision) / Average equity	13.00	13.36	13.11	13.20	13.46
NIBT / Average asset	0.68	0.63	0.64	0.52	0.49
(NIBT + loan loss provision) / Average asset	0.78	0.78	0.77	0.76	0.76
Net interest revenues / NIBT	160.98	171.26	170.07	203.81	210.21
NIBT / total net revenues	45.97	42.79	43.59	36.15	32.56
NIBT / Employees (in thousand of NT dollars)	2,309.95	2,040.92	2,109.94	1,568.74	1,427.42
【L】					
Liquidity coverage ratio	134.33	-	-	-	-
Liquidity ratio (monthly average of daily data)	21.28	20.38	19.96	21.99	19.78
Loans / Deposits	79.70	81.00	81.53	81.64	83.07
Time deposits / Deposits	27.90	29.18	28.34	29.68	31.09
NCDs / Time deposits	0.80	0.95	1.04	0.70	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	73.06	-87.89	-71.56	-9.09	-14.65
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.37	99.72	98.08	98.47	99.68
Interest rate sensitivity gap/Equity	25.98	-3.15	-22.11	-18.03	-3.87
【G】					
Deposit growth rate	4.88	4.06	5.18	4.48	3.01
Loan growth rate	3.12	2.01	4.98	2.62	5.00
Investment growth rate	8.24	-0.84	-5.35	11.74	1.86
Guarantee growth rate	-12.43	12.25	2.30	-1.26	-9.18

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Chang Hwa Commercial Bank

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.18	11.16	11.41	11.11	R 11.52
Tier 1 capital / Risk-weighted assets	8.52	8.47	8.40	8.82	R 8.87
Common stocks equity / Risk-weighted assets	8.34	8.23	8.17	8.51	-
Liability / Equity (multiple)	14.18	14.47	14.44	14.24	14.72
Equity / Asset	6.59	6.46	6.48	6.56	6.36
【A】					
Non-performing loan ratio	0.20	0.22	0.22	0.32	0.33
Loan loss reserves / NPLs	558.54	516.51	517.31	367.52	359.83
【E】					
NIBT / Average equity	11.84	12.56	11.02	9.77	10.17
(NIBT + loan loss provision) / Average equity	12.50	12.96	12.17	11.86	11.61
NIBT / Average asset	0.74	0.78	0.69	0.63	0.63
(NIBT + loan loss provision) / Average asset	0.78	0.80	0.76	0.77	0.72
Net interest revenues / NIBT	140.86	134.55	154.17	158.23	153.90
NIBT / total net revenues	50.79	53.19	46.97	44.95	40.89
NIBT / Employees (in thousand of NT dollars)	2,232.58	2,187.29	1,913.51	1,643.27	1,576.66
【L】					
Liquidity coverage ratio	79.90	-	-	-	-
Liquidity ratio (monthly average of daily data)	18.22	17.01	17.34	21.63	18.48
Loans / Deposits	89.25	87.42	87.49	83.95	86.43
Time deposits / Deposits	31.54	32.78	32.03	34.47	37.69
NCDs / Time deposits	1.55	1.62	1.70	1.31	2.01
Accumulated gap of assets and liabilities(180 days) / Equity	-140.13	-148.22	-86.93	49.85	-77.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	110.52	104.93	105.10	106.58	104.52
Interest rate sensitivity gap/Equity	97.14	48.52	49.75	65.53	48.18
【G】					
Deposit growth rate	6.12	4.79	5.82	4.33	2.17
Loan growth rate	8.28	8.40	10.17	1.20	0.42
Investment growth rate	15.14	-7.36	-16.86	19.03	1.23
Guarantee growth rate	12.85	13.65	9.63	-2.96	-2.81

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.28	11.88	R 11.76	R 11.07	R 11.77
Tier 1 capital / Risk-weighted assets	10.23	9.57	9.75	R 9.33	R 9.57
Common stocks equity / Risk-weighted assets	10.23	9.57	9.75	9.33	-
Liability / Equity (multiple)	11.86	13.27	12.54	12.99	12.40
Equity / Asset	7.77	7.01	7.39	7.15	7.46
【A】					
Non-performing loan ratio	0.09	0.15	0.06	0.16	0.17
Loan loss reserves / NPLs	1,365.20	809.28	1,985.71	794.14	641.29
【E】					
NIBT / Average equity	13.78	15.43	14.53	12.07	13.14
(NIBT + loan loss provision) / Average equity	13.03	15.30	15.11	15.60	14.34
NIBT / Average asset	0.99	1.11	1.03	0.86	0.96
(NIBT + loan loss provision) / Average asset	0.94	1.10	1.07	1.11	1.05
Net interest revenues / NIBT	115.57	108.35	114.87	134.65	121.27
NIBT / total net revenues	64.73	62.30	59.64	48.62	52.76
NIBT / Employees (in thousand of NT dollars)	5,583.49	5,888.02	5,553.59	4,076.57	4,253.39
【L】					
Liquidity coverage ratio	72.14	-	-	-	-
Liquidity ratio (monthly average of daily data)	21.77	22.17	21.53	21.94	20.57
Loans / Deposits	83.52	90.81	85.81	86.38	88.70
Time deposits / Deposits	26.69	28.94	27.81	30.09	30.75
NCDs / Time deposits	0.88	0.35	0.34	0.32	0.33
Accumulated gap of assets and liabilities(180 days) / Equity	-92.21	-55.14	-102.62	-26.99	-16.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	115.48	117.54	114.43	112.56	112.62
Interest rate sensitivity gap/Equity	77.17	92.61	75.91	71.99	71.76
【G】					
Deposit growth rate	14.08	6.02	5.35	13.50	7.76
Loan growth rate	4.92	6.01	4.65	10.41	2.99
Investment growth rate	11.98	7.28	-4.17	20.64	32.20
Guarantee growth rate	-10.99	-2.38	-4.15	-2.02	-2.59

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Cathay United Bank | Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	16.34	13.91	16.19	13.46	12.38
Tier 1 capital / Risk-weighted assets	12.06	9.92	11.51	10.12	9.03
Common stocks equity / Risk-weighted assets	10.56	9.92	10.07	10.12	-
Liability / Equity (multiple)	14.57	14.17	14.31	14.31	16.36
Equity / Asset	6.42	6.59	6.53	6.53	5.76
【A】					
Non-performing loan ratio	0.16	0.27	0.29	0.29	0.34
Loan loss reserves / NPLs	928.97	519.83	539.33	477.46	386.43
【E】					
NIBT / Average equity	17.45	17.41	15.12	14.55	14.72
(NIBT + loan loss provision) / Average equity	17.73	18.38	17.08	15.24	17.81
NIBT / Average asset	1.10	1.13	0.98	0.87	0.83
(NIBT + loan loss provision) / Average asset	1.12	1.19	1.11	0.91	1.00
Net interest revenues / NIBT	103.96	105.16	120.98	127.96	139.51
NIBT / total net revenues	51.33	50.96	45.45	44.67	43.10
NIBT / Employees (in thousand of NT dollars)	2,842.56	2,816.74	2,435.09	2,049.51	2,143.47
【L】					
Liquidity coverage ratio	242.69	-	-	-	-
Liquidity ratio (monthly average of daily data)	39.42	36.62	38.97	34.52	36.39
Loans / Deposits	61.61	65.74	64.35	63.61	64.87
Time deposits / Deposits	31.43	31.31	31.13	32.57	37.09
NCDs / Time deposits	0.83	1.11	0.99	1.21	1.23
Accumulated gap of assets and liabilities(180 days) / Equity	106.46	97.89	45.36	215.34	154.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.25	101.20	106.18	101.95	96.74
Interest rate sensitivity gap/Equity	111.42	12.08	60.65	20.35	-41.28
【G】					
Deposit growth rate	8.47	6.48	7.21	4.99	3.42
Loan growth rate	1.57	14.62	8.38	2.87	0.60
Investment growth rate	28.98	-6.25	13.40	-3.09	10.59
Guarantee growth rate	-11.88	6.43	7.42	-6.72	-8.78

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Citibank Taiwan Limited

Unit：％

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.76	17.05	16.93	R 18.09	R 19.85
Tier 1 capital / Risk-weighted assets	11.32	13.77	13.78	R 14.43	R 15.50
Common stocks equity / Risk-weighted assets	11.32	13.77	13.78	14.43	-
Liability / Equity (multiple)	7.88	6.58	6.62	6.76	7.32
Equity / Asset	11.27	13.19	13.12	12.89	12.02
【A】					
Non-performing loan ratio	0.30	0.29	0.30	0.32	0.44
Loan loss reserves / NPLs	494.55	499.01	457.01	384.61	359.53
【E】					
NIBT / Average equity	9.66	11.03	10.67	12.23	16.83
(NIBT + loan loss provision) / Average equity	11.65	12.73	12.06	13.24	17.44
NIBT / Average asset	1.15	1.44	1.38	1.49	1.89
(NIBT + loan loss provision) / Average asset	1.39	1.67	1.56	1.61	1.96
Net interest revenues / NIBT	119.67	102.33	106.03	94.52	95.00
NIBT / total net revenues	34.28	39.20	38.41	44.72	48.78
NIBT / Employees (in thousand of NT dollars)	2,135.68	2,354.68	2,280.83	2,559.12	3,402.14
【L】					
Liquidity coverage ratio	330.73	-	-	-	-
Liquidity ratio (monthly average of daily data)	62.19	66.69	72.59	71.24	60.91
Loans / Deposits	45.84	45.64	44.94	44.70	35.54
Time deposits / Deposits	12.91	14.48	13.98	13.76	14.20
NCDs / Time deposits	0.07	0.13	0.10	0.17	0.19
Accumulated gap of assets and liabilities(180 days) / Equity	27.33	-7.82	8.31	-27.66	-48.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.32	112.72	113.92	111.79	106.13
Interest rate sensitivity gap/Equity	-1.79	30.78	32.56	27.49	14.65
【G】					
Deposit growth rate	13.99	-1.83	5.93	-1.29	1.68
Loan growth rate	14.47	6.22	6.51	24.14	-10.79
Investment growth rate	6.16	-5.36	-6.29	10.85	40.40
Guarantee growth rate	3.54	-27.54	-22.91	-8.29	-19.68

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.32	12.70	R 13.10	R 12.05	R 14.33
Tier 1 capital / Risk-weighted assets	12.42	11.72	R 11.98	11.71	R 12.95
Common stocks equity / Risk-weighted assets	12.42	11.72	R 11.98	11.71	-
Liability / Equity (multiple)	8.03	8.32	8.17	8.63	8.75
Equity / Asset	11.08	10.73	10.90	10.38	10.25
【A】					
Non-performing loan ratio	0.25	0.22	0.16	0.34	0.22
Loan loss reserves / NPLs	620.50	687.00	933.23	419.10	759.10
【E】					
NIBT / Average equity	12.56	12.74	12.68	12.36	12.46
(NIBT + loan loss provision) / Average equity	13.12	13.34	13.48	13.00	13.04
NIBT / Average asset	1.33	1.37	1.38	1.36	1.32
(NIBT + loan loss provision) / Average asset	1.39	1.44	1.46	1.43	1.38
Net interest revenues / NIBT	78.88	80.70	82.13	76.93	80.00
NIBT / total net revenues	66.20	66.58	65.41	65.49	65.68
NIBT / Employees (in thousand of NT dollars)	5,542.10	5,305.36	5,263.70	4,787.49	4,537.42
【L】					
Liquidity coverage ratio	96.12	-	-	-	-
Liquidity ratio (monthly average of daily data)	31.90	34.04	33.38	35.83	37.53
Loans / Deposits	74.43	78.24	75.35	72.88	69.32
Time deposits / Deposits	39.84	42.86	42.31	46.22	46.21
NCDs / Time deposits	1.92	2.30	5.18	1.15	1.58
Accumulated gap of assets and liabilities(180 days) / Equity	-87.47	-107.54	-84.13	-28.04	2.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.27	107.16	108.00	104.22	107.55
Interest rate sensitivity gap/Equity	56.83	36.14	39.58	23.31	40.90
【G】					
Deposit growth rate	4.66	2.64	3.89	11.75	6.10
Loan growth rate	-0.38	11.86	7.47	17.50	8.11
Investment growth rate	6.84	2.82	1.34	7.22	-8.09
Guarantee growth rate	2.51	15.93	9.41	-4.69	1.38

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.91	12.82	R 13.20	R 13.92	R 12.51
Tier 1 capital / Risk-weighted assets	10.04	10.57	R 10.60	R 10.87	R 10.28
Common stocks equity / Risk-weighted assets	10.04	10.57	R 10.60	10.87	-
Liability / Equity (multiple)	13.90	14.23	14.02	14.35	15.86
Equity / Asset	6.71	6.57	6.66	6.51	5.93
【A】					
Non-performing loan ratio	0.07	0.09	0.09	0.29	0.23
Loan loss reserves / NPLs	1,448.68	1,027.69	1,104.93	374.48	466.67
【E】					
NIBT / Average equity	10.50	12.57	12.17	12.59	13.28
(NIBT + loan loss provision) / Average equity	11.84	12.86	12.46	14.88	15.01
NIBT / Average asset	0.70	0.81	0.79	0.78	0.76
(NIBT + loan loss provision) / Average asset	0.79	0.83	0.81	0.92	0.86
Net interest revenues / NIBT	174.87	155.43	158.39	173.43	186.21
NIBT / total net revenues	38.55	43.90	42.22	39.65	35.51
NIBT / Employees (in thousand of NT dollars)	1,009.66	1,129.81	1,098.63	1,032.01	956.35
【L】					
Liquidity coverage ratio	201.06	-	-	-	-
Liquidity ratio (monthly average of daily data)	20.37	24.10	23.38	23.86	29.02
Loans / Deposits	66.95	66.35	64.98	62.90	59.65
Time deposits / Deposits	50.54	50.31	49.57	49.93	50.79
NCDs / Time deposits	0.11	0.35	0.38	0.17	0.46
Accumulated gap of assets and liabilities(180 days) / Equity	-36.72	-16.53	-51.72	157.35	116.44
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.97	96.19	95.20	97.28	94.39
Interest rate sensitivity gap/Equity	-54.97	-44.97	-55.25	-31.71	-73.90
【G】					
Deposit growth rate	8.56	5.96	8.58	8.24	4.53
Loan growth rate	8.94	9.55	11.83	14.02	5.95
Investment growth rate	13.96	11.20	12.64	7.05	2.76
Guarantee growth rate	0.15	11.29	23.49	10.56	1.00

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Far Eastern International Bank

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.75	11.91	R 12.91	12.46	R 12.47
Tier 1 capital / Risk-weighted assets	9.14	8.82	R 9.14	8.25	R 8.63
Common stocks equity / Risk-weighted assets	9.14	8.82	R 9.14	8.25	-
Liability / Equity (multiple)	13.34	13.48	13.43	16.13	16.46
Equity / Asset	6.97	6.90	6.93	5.84	5.73
【A】					
Non-performing loan ratio	0.25	0.48	0.39	0.37	0.46
Loan loss reserves / NPLs	533.06	284.79	372.01	391.46	271.98
【E】					
NIBT / Average equity	12.49	13.30	12.30	12.74	11.52
(NIBT + loan loss provision) / Average equity	12.45	13.91	14.30	13.12	13.91
NIBT / Average asset	0.89	0.90	0.84	0.73	0.63
(NIBT + loan loss provision) / Average asset	0.89	0.94	0.98	0.75	0.76
Net interest revenues / NIBT	121.59	116.16	126.39	138.85	139.29
NIBT / total net revenues	43.64	43.32	40.25	38.26	30.81
NIBT / Employees (in thousand of NT dollars)	1,931.48	1,818.28	1,681.96	1,418.38	1,147.96
【L】					
Liquidity coverage ratio	77.63	-	-	-	-
Liquidity ratio (monthly average of daily data)	28.79	28.35	31.10	33.29	31.10
Loans / Deposits	79.19	83.17	76.45	74.45	72.32
Time deposits / Deposits	57.44	63.91	62.12	65.00	68.03
NCDs / Time deposits	1.80	7.94	8.57	9.67	8.91
Accumulated gap of assets and liabilities(180 days) / Equity	-131.41	-190.92	-242.98	-135.25	-127.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	117.12	112.89	110.61	110.62	106.35
Interest rate sensitivity gap/Equity	152.70	127.92	103.69	128.09	82.79
【G】					
Deposit growth rate	8.19	3.53	6.43	1.61	7.12
Loan growth rate	2.71	5.36	9.15	4.57	3.49
Investment growth rate	53.96	0.36	17.25	19.67	-6.06
Guarantee growth rate	-11.72	48.02	17.09	6.32	29.55

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Yuanta Commercial Bank   Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.88	12.65	12.71	12.79	R 14.45
Tier 1 capital / Risk-weighted assets	9.50	9.44	9.13	10.12	R 10.79
Common stocks equity / Risk-weighted assets	8.38	9.44	9.13	10.12	-
Liability / Equity (multiple)	14.21	12.63	12.68	11.96	11.47
Equity / Asset	6.58	7.34	7.31	7.72	8.02
【A】					
Non-performing loan ratio	0.19	0.20	0.19	0.31	0.19
Loan loss reserves / NPLs	655.24	639.10	658.87	404.81	673.77
【E】					
NIBT / Average equity	11.58	11.07	10.28	7.49	6.68
(NIBT + loan loss provision) / Average equity	12.63	13.16	12.50	10.22	10.12
NIBT / Average asset	0.79	0.82	0.76	0.58	0.44
(NIBT + loan loss provision) / Average asset	0.86	0.98	0.92	0.79	0.66
Net interest revenues / NIBT	124.87	130.14	138.62	179.62	254.49
NIBT / total net revenues	47.78	45.92	44.38	36.46	30.21
NIBT / Employees (in thousand of NT dollars)	2,188.23	2,075.46	1,913.54	1,479.34	926.64
【L】					
Liquidity coverage ratio	85.44	-	-	-	-
Liquidity ratio (monthly average of daily data)	31.29	30.01	29.00	31.88	29.56
Loans / Deposits	73.79	75.90	77.18	80.27	82.90
Time deposits / Deposits	40.48	41.02	39.32	40.38	41.69
NCDs / Time deposits	10.78	16.63	15.16	16.88	16.79
Accumulated gap of assets and liabilities(180 days) / Equity	43.15	53.99	20.90	54.23	27.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.46	95.25	91.77	96.44	99.24
Interest rate sensitivity gap/Equity	-84.16	-45.85	-77.28	-32.96	-6.80
【G】					
Deposit growth rate	15.71	12.09	16.71	9.34	3.72
Loan growth rate	12.37	9.71	12.05	5.69	7.73
Investment growth rate	67.57	20.43	43.49	7.16	185.72
Guarantee growth rate	-2.29	-2.76	0.60	3.35	-15.69

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Bank SinoPac Company Limited

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.85	11.74	11.65	10.64	12.79
Tier 1 capital / Risk-weighted assets	10.10	9.25	9.31	8.33	8.86
Common stocks equity / Risk-weighted assets	10.10	9.25	9.31	8.33	-
Liability / Equity (multiple)	12.44	13.32	13.12	14.28	14.70
Equity / Asset	7.44	6.98	7.08	6.54	6.37
【A】					
Non-performing loan ratio	0.22	0.22	0.24	0.37	0.30
Loan loss reserves / NPLs	633.26	616.69	669.71	289.53	336.68
【E】					
NIBT / Average equity	11.05	16.56	13.29	12.44	12.04
(NIBT + loan loss provision) / Average equity	9.98	18.72	16.98	15.38	13.25
NIBT / Average asset	0.80	1.09	0.89	0.79	0.74
(NIBT + loan loss provision) / Average asset	0.72	1.23	1.14	0.97	0.82
Net interest revenues / NIBT	125.25	98.65	120.28	130.33	144.06
NIBT / total net revenues	48.70	49.48	42.87	42.16	42.97
NIBT / Employees (in thousand of NT dollars)	2,050.22	2,833.12	2,315.42	1,945.41	1,841.52
【L】					
Liquidity coverage ratio	123.35	-	-	-	-
Liquidity ratio (monthly average of daily data)	32.65	31.53	32.33	31.47	33.57
Loans / Deposits	74.48	72.46	70.54	73.61	74.55
Time deposits / Deposits	38.15	39.20	37.89	42.64	49.63
NCDs / Time deposits	0.21	0.44	0.23	3.79	5.70
Accumulated gap of assets and liabilities(180 days) / Equity	-81.76	-93.93	-68.91	28.37	22.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.36	102.50	102.73	102.61	102.06
Interest rate sensitivity gap/Equity	49.55	20.47	21.91	24.74	21.79
【G】					
Deposit growth rate	5.04	0.33	2.74	5.66	4.69
Loan growth rate	7.55	0.63	-2.02	4.30	5.38
Investment growth rate	15.23	-7.33	-2.32	1.47	-0.03
Guarantee growth rate	-9.18	-0.57	-2.87	-11.40	59.11

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.06	12.96	R 12.72	R 12.27	R 13.21
Tier 1 capital / Risk-weighted assets	9.38	9.50	R 9.34	8.48	R 9.05
Common stocks equity / Risk-weighted assets	9.33	9.50	R 9.34	8.48	-
Liability / Equity (multiple)	13.87	13.73	13.75	15.45	15.40
Equity / Asset	6.72	6.79	6.78	6.08	6.10
【A】					
Non-performing loan ratio	0.18	0.18	0.18	0.20	0.17
Loan loss reserves / NPLs	719.23	629.40	598.95	532.66	659.14
【E】					
NIBT / Average equity	13.73	13.71	12.56	13.47	12.33
(NIBT + loan loss provision) / Average equity	17.72	16.31	15.46	15.92	15.55
NIBT / Average asset	0.91	0.87	0.81	0.81	0.72
(NIBT + loan loss provision) / Average asset	1.18	1.03	0.99	0.95	0.91
Net interest revenues / NIBT	110.09	113.38	123.34	120.19	165.52
NIBT / total net revenues	41.32	42.42	39.73	41.06	35.39
NIBT / Employees (in thousand of NT dollars)	2,054.17	1,876.35	1,767.23	1,658.71	1,454.45
【L】					
Liquidity coverage ratio	122.75	-	-	-	-
Liquidity ratio (monthly average of daily data)	25.66	25.61	23.81	26.27	29.13
Loans / Deposits	71.62	74.28	73.15	72.12	71.83
Time deposits / Deposits	30.90	34.12	32.90	35.36	39.61
NCDs / Time deposits	0.27	0.31	0.40	0.41	0.48
Accumulated gap of assets and liabilities(180 days) / Equity	147.75	23.18	27.67	53.41	74.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.24	101.52	101.79	101.72	104.17
Interest rate sensitivity gap/Equity	31.03	15.06	17.58	19.71	49.86
【G】					
Deposit growth rate	14.14	12.17	10.88	11.72	6.96
Loan growth rate	9.99	11.71	12.54	11.76	12.21
Investment growth rate	17.57	6.70	2.18	4.33	-1.93
Guarantee growth rate	10.60	8.04	10.41	27.75	-4.68

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： KGI Bank

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	15.11	12.57	12.86	13.57	R 14.78
Tier 1 capital / Risk-weighted assets	15.07	12.57	12.86	13.57	R 14.78
Common stocks equity / Risk-weighted assets	15.07	12.57	12.86	13.57	-
Liability / Equity (multiple)	8.64	8.08	7.83	8.20	9.07
Equity / Asset	10.37	11.01	11.32	10.87	9.93
【A】					
Non-performing loan ratio	0.33	0.42	0.43	0.52	0.77
Loan loss reserves / NPLs	392.73	341.59	316.98	259.27	179.82
【E】					
NIBT / Average equity	11.39	17.63	15.26	23.86	27.24
(NIBT + loan loss provision) / Average equity	9.14	13.21	11.41	16.10	18.84
NIBT / Average asset	1.23	1.87	1.63	2.36	2.47
(NIBT + loan loss provision) / Average asset	0.99	1.40	1.22	1.59	1.71
Net interest revenues / NIBT	131.91	143.59	165.06	121.82	115.10
NIBT / total net revenues	57.50	50.03	44.08	61.66	66.65
NIBT / Employees (in thousand of NT dollars)	2,084.68	2,028.88	1,858.73	2,425.32	2,041.37
【L】					
Liquidity coverage ratio	94.96	-	-	-	-
Liquidity ratio (monthly average of daily data)	47.50	22.57	19.69	26.35	23.29
Loans / Deposits	66.19	72.64	73.29	70.74	67.97
Time deposits / Deposits	49.80	55.30	53.72	61.50	65.30
NCDs / Time deposits	0.06	1.33	0.08	0.06	0.68
Accumulated gap of assets and liabilities(180 days) / Equity	-160.13	-164.56	-152.17	-96.02	-96.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.64	101.40	98.77	96.19	91.87
Interest rate sensitivity gap/Equity	48.61	8.73	-7.52	-25.64	-63.33
【G】					
Deposit growth rate	145.24	-3.83	-2.53	11.45	12.01
Loan growth rate	123.42	3.33	0.97	15.80	4.78
Investment growth rate	257.70	-3.68	-3.31	-6.64	9.37
Guarantee growth rate	933.16	7.22	-40.04	313.78	-9.11

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Taishin International Bank　　　　Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.59	11.05	11.01	10.94	R 13.19
Tier 1 capital / Risk-weighted assets	8.49	8.46	R 8.61	8.31	8.44
Common stocks equity / Risk-weighted assets	7.92	7.80	7.97	8.16	-
Liability / Equity (multiple)	17.09	15.90	15.90	14.65	15.34
Equity / Asset	5.53	5.92	5.92	6.39	6.12
【A】					
Non-performing loan ratio	0.13	0.21	0.14	0.15	0.14
Loan loss reserves / NPLs	982.37	656.60	976.96	827.55	866.48
【E】					
NIBT / Average equity	16.56	19.56	18.66	20.10	15.95
(NIBT + loan loss provision) / Average equity	18.44	22.71	21.74	23.25	19.30
NIBT / Average asset	0.94	1.19	1.12	1.24	0.96
(NIBT + loan loss provision) / Average asset	1.05	1.38	1.30	1.44	1.16
Net interest revenues / NIBT	120.69	103.32	108.45	100.18	133.96
NIBT / total net revenues	44.84	49.84	47.76	48.62	43.39
NIBT / Employees (in thousand of NT dollars)	2,073.01	2,312.72	2,214.74	2,227.41	1,671.30
【L】					
Liquidity coverage ratio	111.93	-	-	-	-
Liquidity ratio (monthly average of daily data)	24.45	22.07	21.95	24.74	24.37
Loans / Deposits	79.09	81.29	81.36	78.29	77.85
Time deposits / Deposits	41.77	44.32	45.46	47.22	50.36
NCDs / Time deposits	0.38	0.34	0.33	0.04	0.19
Accumulated gap of assets and liabilities(180 days) / Equity	-27.69	-60.95	-71.42	-104.83	-60.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	123.96	120.41	119.29	120.36	123.24
Interest rate sensitivity gap/Equity	252.24	211.75	210.26	195.73	210.77
【G】					
Deposit growth rate	12.85	8.83	10.67	6.53	9.34
Loan growth rate	9.31	9.17	14.64	6.90	9.61
Investment growth rate	20.18	9.88	18.05	-2.56	9.18
Guarantee growth rate	9.38	-27.60	-15.02	45.04	-31.93

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Ta Chong Bank

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.32	11.81	R 11.62	11.52	12.13
Tier 1 capital / Risk-weighted assets	9.18	9.04	R 8.93	R 9.33	R 9.23
Common stocks equity / Risk-weighted assets	8.19	7.86	R 7.79	7.85	-
Liability / Equity (multiple)	12.36	13.84	14.31	14.29	15.34
Equity / Asset	7.49	6.74	6.53	6.54	6.12
【A】					
Non-performing loan ratio	0.12	0.10	0.08	0.11	0.21
Loan loss reserves / NPLs	1,476.01	1,472.09	2,102.25	1,415.02	639.66
【E】					
NIBT / Average equity	6.61	10.68	9.95	10.62	7.57
(NIBT + loan loss provision) / Average equity	6.19	12.84	11.84	13.18	10.94
NIBT / Average asset	0.48	0.71	0.66	0.66	0.43
(NIBT + loan loss provision) / Average asset	0.45	0.85	0.79	0.82	0.63
Net interest revenues / NIBT	245.77	154.84	167.03	155.06	247.67
NIBT / total net revenues	26.87	34.90	33.31	33.06	24.36
NIBT / Employees (in thousand of NT dollars)	847.80	1,238.45	1,156.96	1,134.14	753.15
【L】					
Liquidity coverage ratio	79.21	-	-	-	-
Liquidity ratio (monthly average of daily data)	30.32	25.34	25.82	32.11	29.72
Loans / Deposits	80.64	82.79	82.63	75.97	78.25
Time deposits / Deposits	48.09	55.17	53.88	53.77	57.43
NCDs / Time deposits	0.84	2.08	1.91	1.74	3.14
Accumulated gap of assets and liabilities(180 days) / Equity	-31.48	-202.61	-133.00	17.95	-143.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.97	101.63	103.41	100.71	100.97
Interest rate sensitivity gap/Equity	98.69	15.17	30.59	7.09	10.90
【G】					
Deposit growth rate	-1.77	3.57	0.71	-0.64	-2.35
Loan growth rate	-4.90	6.11	8.93	-4.93	-0.80
Investment growth rate	-4.07	-1.14	-6.12	-0.20	-7.22
Guarantee growth rate	72.24	-24.13	-13.40	-1.26	-29.33

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Jih Sun International Bank

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.84	10.70	R 11.13	12.61	13.47
Tier 1 capital / Risk-weighted assets	10.69	9.84	10.26	11.13	11.58
Common stocks equity / Risk-weighted assets	10.69	9.84	10.26	11.13	-
Liability / Equity (multiple)	11.01	10.81	10.66	10.59	10.77
Equity / Asset	8.33	8.47	8.58	8.63	8.50
【A】					
Non-performing loan ratio	0.22	0.18	0.08	0.55	0.41
Loan loss reserves / NPLs	542.95	657.83	1,342.37	209.96	288.52
【E】					
NIBT / Average equity	7.83	7.51	7.07	7.49	7.66
(NIBT + loan loss provision) / Average equity	8.38	7.43	7.34	9.78	9.36
NIBT / Average asset	0.64	0.62	0.58	0.63	0.63
(NIBT + loan loss provision) / Average asset	0.69	0.61	0.60	0.83	0.77
Net interest revenues / NIBT	154.65	171.51	181.77	157.48	183.04
NIBT / total net revenues	35.74	35.28	33.11	32.92	29.30
NIBT / Employees (in thousand of NT dollars)	1,006.08	935.48	853.86	895.65	864.16
【L】					
Liquidity coverage ratio	164.09	-	-	-	-
Liquidity ratio (monthly average of daily data)	30.75	27.45	25.40	26.75	29.50
Loans / Deposits	74.64	77.94	79.09	81.98	77.96
Time deposits / Deposits	42.84	39.80	38.64	42.01	41.51
NCDs / Time deposits	5.24	2.23	2.27	6.66	2.96
Accumulated gap of assets and liabilities(180 days) / Equity	-21.49	-40.29	4.62	-17.55	-84.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.65	96.05	98.84	92.29	88.26
Interest rate sensitivity gap/Equity	-37.34	-33.93	-9.74	-67.61	-105.23
【G】					
Deposit growth rate	3.19	6.94	5.90	0.80	0.33
Loan growth rate	-1.24	7.14	2.10	6.00	0.48
Investment growth rate	10.40	41.53	46.57	-23.70	12.20
Guarantee growth rate	-26.70	-3.46	22.37	-18.03	-31.96

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： EnTie Commercial Bank

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.30	12.08	12.49	12.10	12.83
Tier 1 capital / Risk-weighted assets	11.07	10.12	10.96	9.83	9.86
Common stocks equity / Risk-weighted assets	10.43	9.39	10.21	9.00	-
Liability / Equity (multiple)	10.31	11.96	10.98	12.96	14.22
Equity / Asset	8.84	7.71	8.35	7.16	6.57
【A】					
Non-performing loan ratio	1.35	0.56	0.38	0.76	0.51
Loan loss reserves / NPLs	102.34	231.61	323.60	146.26	203.98
【E】					
NIBT / Average equity	12.00	13.47	13.80	13.42	19.48
(NIBT + loan loss provision) / Average equity	14.16	13.93	14.41	14.12	22.13
NIBT / Average asset	1.04	0.98	1.03	0.85	1.17
(NIBT + loan loss provision) / Average asset	1.23	1.02	1.08	0.89	1.33
Net interest revenues / NIBT	117.32	108.94	105.81	119.92	82.55
NIBT / total net revenues	45.26	51.86	52.04	51.07	51.17
NIBT / Employees (in thousand of NT dollars)	1,909.79	1,983.81	2,028.37	1,900.91	2,410.87
【L】					
Liquidity coverage ratio	151.00	-	-	-	-
Liquidity ratio (monthly average of daily data)	37.07	39.54	37.77	46.59	42.46
Loans / Deposits	74.55	70.92	72.62	67.03	67.61
Time deposits / Deposits	56.47	62.17	59.39	66.05	70.42
NCDs / Time deposits	1.83	6.55	3.36	10.72	14.10
Accumulated gap of assets and liabilities(180 days) / Equity	-96.58	-7.38	-19.61	-182.71	-126.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.27	103.00	107.05	98.06	97.80
Interest rate sensitivity gap/Equity	-12.60	26.48	55.62	-18.68	-24.07
【G】					
Deposit growth rate	-7.87	-7.72	-5.01	-6.18	-0.62
Loan growth rate	-3.04	0.82	2.96	-6.98	1.40
Investment growth rate	13.08	-23.70	-23.88	13.48	3.07
Guarantee growth rate	31.71	-6.86	3.52	-16.90	60.57

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.57	13.81	R 13.69	10.71	13.07
Tier 1 capital / Risk-weighted assets	13.21	12.87	R 12.66	9.51	11.75
Common stocks equity / Risk-weighted assets	11.76	11.90	R 11.74	9.37	-
Liability / Equity (multiple)	11.22	10.90	11.09	13.18	12.18
Equity / Asset	8.18	8.41	8.27	7.05	7.59
【A】					
Non-performing loan ratio	0.25	0.24	0.23	0.35	0.36
Loan loss reserves / NPLs	517.26	494.90	548.60	366.38	267.89
【E】					
NIBT / Average equity	14.02	26.73	21.65	14.54	15.00
(NIBT + loan loss provision) / Average equity	14.69	27.15	22.89	18.41	15.54
NIBT / Average asset	1.15	2.04	1.71	1.06	1.10
(NIBT + loan loss provision) / Average asset	1.21	2.07	1.80	1.34	1.14
Net interest revenues / NIBT	95.52	60.58	71.64	114.14	114.99
NIBT / total net revenues	42.36	55.53	50.29	35.80	40.43
NIBT / Employees (in thousand of NT dollars)	2,814.69	4,444.06	3,800.37	2,120.67	2,161.94
【L】					
Liquidity coverage ratio	103.78	-	-	-	-
Liquidity ratio (monthly average of daily data)	25.51	21.66	24.58	22.53	25.59
Loans / Deposits	70.95	73.61	73.04	73.00	73.22
Time deposits / Deposits	31.41	29.74	30.30	32.31	34.72
NCDs / Time deposits	0.26	0.22	0.25	0.20	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	-16.17	1.13	-47.07	19.24	76.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.83	103.27	100.55	99.40	101.61
Interest rate sensitivity gap/Equity	5.68	22.28	3.69	-5.21	13.56
【G】					
Deposit growth rate	17.17	9.84	9.70	13.09	4.90
Loan growth rate	12.86	14.35	9.71	12.62	6.75
Investment growth rate	22.30	-0.13	17.81	-4.26	-3.90
Guarantee growth rate	31.18	-26.32	-33.35	39.10	35.06

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： HSBC Bank (Taiwan) Limited

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.75	11.78	11.78	11.14	12.17
Tier 1 capital / Risk-weighted assets	11.78	10.91	10.86	10.34	11.43
Common stocks equity / Risk-weighted assets	11.78	10.91	10.86	10.34	-
Liability / Equity (multiple)	14.96	14.89	16.24	15.46	14.63
Equity / Asset	6.26	6.29	5.80	6.08	6.40
【A】					
Non-performing loan ratio	0.05	0.04	0.04	0.07	0.07
Loan loss reserves / NPLs	2,415.67	2,684.62	2,671.20	1,652.41	1,297.56
【E】					
NIBT / Average equity	10.23	11.90	9.99	13.82	14.93
(NIBT + loan loss provision) / Average equity	10.06	13.29	11.48	15.78	15.78
NIBT / Average asset	0.64	0.74	0.63	0.84	0.96
(NIBT + loan loss provision) / Average asset	0.63	0.82	0.72	0.96	1.02
Net interest revenues / NIBT	101.19	95.30	109.84	92.90	91.45
NIBT / total net revenues	38.35	37.20	33.37	38.53	37.85
NIBT / Employees (in thousand of NT dollars)	2,209.03	2,183.07	1,865.79	2,244.61	2,039.73
【L】					
Liquidity coverage ratio	129.49	-	-	-	-
Liquidity ratio (monthly average of daily data)	122.55	98.19	96.84	107.24	95.07
Loans / Deposits	59.91	64.08	60.35	62.26	64.78
Time deposits / Deposits	27.91	34.12	33.85	25.38	27.01
NCDs / Time deposits	0.57	0.47	0.43	14.25	1.27
Accumulated gap of assets and liabilities(180 days) / Equity	-407.15	-302.60	-344.50	-281.35	-186.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	180.08	151.73	150.37	160.84	227.36
Interest rate sensitivity gap/Equity	481.25	342.88	355.34	405.13	453.88
【G】					
Deposit growth rate	-1.28	17.41	17.93	8.11	1.83
Loan growth rate	-9.78	16.74	16.78	3.90	13.22
Investment growth rate	16.77	2.35	31.56	9.78	24.50
Guarantee growth rate	-2.91	-6.02	-4.49	7.83	-2.31

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.42	10.73	R 10.89	10.57	R 11.10
Tier 1 capital / Risk-weighted assets	8.87	8.47	R 8.46	8.06	R 7.72
Common stocks equity / Risk-weighted assets	8.00	7.51	R 7.53	7.50	-
Liability / Equity (multiple)	16.72	17.57	17.39	17.94	18.91
Equity / Asset	5.64	5.38	5.44	5.28	5.02
【A】					
Non-performing loan ratio	0.19	0.32	0.26	0.42	0.46
Loan loss reserves / NPLs	711.50	384.10	485.31	265.58	232.70
【E】					
NIBT / Average equity	14.34	16.81	16.12	14.49	16.58
(NIBT + loan loss provision) / Average equity	17.17	21.81	20.99	18.08	19.16
NIBT / Average asset	0.78	0.85	0.82	0.72	0.81
(NIBT + loan loss provision) / Average asset	0.93	1.10	1.07	0.90	0.94
Net interest revenues / NIBT	172.10	153.59	160.05	177.82	159.11
NIBT / total net revenues	39.72	41.00	40.39	38.37	41.76
NIBT / Employees (in thousand of NT dollars)	1,573.17	1,681.43	1,622.13	1,305.95	1,382.13
【L】					
Liquidity coverage ratio	118.95	-	-	-	-
Liquidity ratio (monthly average of daily data)	28.07	28.12	24.89	23.59	24.24
Loans / Deposits	73.41	72.87	74.67	73.05	76.41
Time deposits / Deposits	52.32	53.31	50.87	52.00	54.67
NCDs / Time deposits	0.42	0.92	1.30	1.17	1.02
Accumulated gap of assets and liabilities(180 days) / Equity	-185.64	-209.19	-192.22	-127.31	-194.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.79	89.50	92.89	87.52	91.21
Interest rate sensitivity gap/Equity	-39.57	-143.47	-92.09	-175.69	-134.24
【G】					
Deposit growth rate	3.77	10.53	4.72	10.48	15.44
Loan growth rate	4.54	6.14	7.02	5.58	13.60
Investment growth rate	-0.30	40.18	22.73	77.79	7.95
Guarantee growth rate	8.19	10.74	-6.58	29.34	16.93

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Sunny Bank, Ltd.　　　Unit：％

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	10.49	10.07	R 11.13	R 8.80	R 8.56
Tier 1 capital / Risk-weighted assets	7.50	6.85	R 7.64	R 6.12	R 5.90
Common stocks equity / Risk-weighted assets	7.50	6.85	R 7.64	6.12	-
Liability / Equity (multiple)	16.19	17.59	16.72	19.40	19.31
Equity / Asset	5.82	5.38	5.64	4.90	4.92
【A】					
Non-performing loan ratio	0.23	0.27	0.33	0.59	0.58
Loan loss reserves / NPLs	528.00	410.61	326.74	213.40	171.03
【E】					
NIBT / Average equity	14.40	16.48	15.01	7.87	10.25
(NIBT + loan loss provision) / Average equity	14.48	16.00	14.34	13.69	12.52
NIBT / Average asset	0.82	0.82	0.76	0.39	0.50
(NIBT + loan loss provision) / Average asset	0.82	0.79	0.72	0.67	0.61
Net interest revenues / NIBT	148.88	143.73	156.06	305.06	236.63
NIBT / total net revenues	47.64	48.66	45.93	23.76	31.80
NIBT / Employees (in thousand of NT dollars)	1,490.96	1,394.85	1,214.99	620.08	670.70
【L】					
Liquidity coverage ratio	161.10	-	-	-	-
Liquidity ratio (monthly average of daily data)	23.03	20.27	20.39	21.95	17.56
Loans / Deposits	77.06	79.99	75.57	78.89	82.92
Time deposits / Deposits	61.43	59.88	59.44	58.03	59.01
NCDs / Time deposits	5.32	4.23	4.63	2.61	3.25
Accumulated gap of assets and liabilities(180 days) / Equity	-164.34	-198.81	-90.55	-83.33	-173.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.40	98.96	96.72	97.94	97.15
Interest rate sensitivity gap/Equity	-36.78	-16.33	-48.34	-36.25	-49.10
【G】					
Deposit growth rate	12.04	11.99	10.89	12.59	4.61
Loan growth rate	7.87	7.60	6.13	6.85	7.28
Investment growth rate	16.30	148.23	148.25	57.60	43.13
Guarantee growth rate	0.99	-0.64	-14.18	14.34	14.18

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Bank of Panhsin

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	9.27	9.66	R 9.39	R 8.95	R 8.93
Tier 1 capital / Risk-weighted assets	6.62	6.49	R 6.35	R 7.78	R 7.85
Common stocks equity / Risk-weighted assets	6.62	6.49	R 6.35	7.78	-
Liability / Equity (multiple)	15.76	16.76	16.56	15.62	18.76
Equity / Asset	5.97	5.63	5.69	6.02	5.06
【A】					
Non-performing loan ratio	1.34	0.63	0.88	1.20	1.21
Loan loss reserves / NPLs	101.43	190.09	141.69	102.48	111.89
【E】					
NIBT / Average equity	7.11	5.64	5.67	23.29	3.06
(NIBT + loan loss provision) / Average equity	11.11	13.26	12.15	25.90	10.72
NIBT / Average asset	0.42	0.33	0.33	1.18	0.16
(NIBT + loan loss provision) / Average asset	0.65	0.78	0.71	1.31	0.55
Net interest revenues / NIBT	284.47	351.20	349.36	95.28	729.53
NIBT / total net revenues	22.39	21.85	20.71	49.47	9.58
NIBT / Employees (in thousand of NT dollars)	588.35	432.20	441.16	1,740.94	215.62
【L】					
Liquidity coverage ratio	260.32	-	-	-	-
Liquidity ratio (monthly average of daily data)	26.11	27.20	26.51	25.25	24.91
Loans / Deposits	69.24	70.05	70.94	70.87	67.50
Time deposits / Deposits	53.63	55.44	54.46	52.42	55.67
NCDs / Time deposits	0.58	0.75	0.78	1.06	1.44
Accumulated gap of assets and liabilities(180 days) / Equity	-83.51	-141.29	-145.65	13.27	73.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.72	85.22	91.14	92.10	93.08
Interest rate sensitivity gap/Equity	-83.53	-216.72	-127.31	-109.25	-112.81
【G】					
Deposit growth rate	0.80	22.70	24.36	0.83	2.00
Loan growth rate	-0.37	27.57	24.37	5.85	-4.88
Investment growth rate	-0.77	52.75	67.39	11.30	14.34
Guarantee growth rate	4.55	14.49	67.66	-3.85	-5.37

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Taiwan Business Bank　　　　Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.96	11.26	10.54	R 11.26	R 10.45
Tier 1 capital / Risk-weighted assets	8.99	8.38	8.20	R 8.23	R 7.90
Common stocks equity / Risk-weighted assets	8.11	8.04	7.88	7.78	-
Liability / Equity (multiple)	20.27	20.87	21.18	22.05	22.15
Equity / Asset	4.70	4.57	4.51	4.34	4.32
【A】					
Non-performing loan ratio	0.59	0.64	0.46	0.76	0.92
Loan loss reserves / NPLs	189.10	178.33	236.82	141.61	93.54
【E】					
NIBT / Average equity	9.39	9.03	9.10	6.93	6.99
(NIBT + loan loss provision) / Average equity	13.39	13.08	13.09	12.31	10.59
NIBT / Average asset	0.43	0.39	0.40	0.29	0.29
(NIBT + loan loss provision) / Average asset	0.61	0.57	0.57	0.51	0.45
Net interest revenues / NIBT	252.55	271.30	269.99	353.58	342.88
NIBT / total net revenues	30.61	28.69	29.05	21.86	21.41
NIBT / Employees (in thousand of NT dollars)	1,247.19	1,140.06	1,147.66	810.68	770.44
【L】					
Liquidity coverage ratio	100.38	-	-	-	-
Liquidity ratio (monthly average of daily data)	16.65	17.82	16.49	17.56	15.58
Loans / Deposits	84.55	83.83	85.01	84.65	86.90
Time deposits / Deposits	41.32	41.36	41.04	42.48	44.61
NCDs / Time deposits	1.03	0.41	1.80	3.41	3.93
Accumulated gap of assets and liabilities(180 days) / Equity	143.13	66.76	69.16	-25.31	-87.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.51	105.10	105.49	105.76	105.91
Interest rate sensitivity gap/Equity	100.46	84.52	91.31	103.08	106.04
【G】					
Deposit growth rate	6.06	1.86	5.18	3.82	2.06
Loan growth rate	6.23	-3.56	4.51	0.67	1.16
Investment growth rate	0.43	3.90	1.52	12.13	-5.77
Guarantee growth rate	-5.40	-0.91	0.81	-12.51	-28.99

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.49	14.68	R 14.15	R 13.61	16.01
Tier 1 capital / Risk-weighted assets	10.73	9.98	10.00	9.12	10.57
Common stocks equity / Risk-weighted assets	10.73	9.98	10.00	9.12	-
Liability / Equity (multiple)	15.50	15.61	16.20	16.87	15.78
Equity / Asset	6.06	6.02	5.81	5.60	5.96
【A】					
Non-performing loan ratio	0.31	0.33	0.29	0.53	0.70
Loan loss reserves / NPLs	433.23	434.32	455.01	269.77	218.75
【E】					
NIBT / Average equity	8.34	8.74	8.63	6.54	7.82
(NIBT + loan loss provision) / Average equity	9.73	11.68	10.91	10.55	14.19
NIBT / Average asset	0.52	0.50	0.50	0.38	0.48
(NIBT + loan loss provision) / Average asset	0.61	0.67	0.63	0.61	0.87
Net interest revenues / NIBT	194.26	240.94	240.80	335.98	281.64
NIBT / total net revenues	26.25	24.76	24.57	19.13	22.08
NIBT / Employees (in thousand of NT dollars)	1,095.21	982.08	998.64	718.12	857.11
【L】					
Liquidity coverage ratio	168.00	-	-	-	-
Liquidity ratio (monthly average of daily data)	64.26	50.21	56.47	53.70	54.96
Loans / Deposits	55.96	61.23	57.02	63.25	63.02
Time deposits / Deposits	24.22	30.15	24.52	35.17	38.01
NCDs / Time deposits	15.42	16.24	17.92	10.00	6.59
Accumulated gap of assets and liabilities(180 days) / Equity	-270.74	-42.12	-252.25	-114.54	-22.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	125.71	115.41	126.58	107.99	110.32
Interest rate sensitivity gap/Equity	221.52	143.30	230.32	90.92	126.70
【G】					
Deposit growth rate	2.04	-4.53	3.62	2.58	-5.54
Loan growth rate	-6.75	-5.69	-6.59	2.91	1.52
Investment growth rate	7.74	-2.86	-3.10	-2.18	3.84
Guarantee growth rate	-62.54	-2.26	-4.05	1.80	-24.74

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Taichung Commercial Bank　　Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	10.67	11.18	10.84	11.37	R 10.54
Tier 1 capital / Risk-weighted assets	8.90	8.89	8.78	8.42	R 8.57
Common stocks equity / Risk-weighted assets	8.90	8.89	8.78	8.42	-
Liability / Equity (multiple)	13.79	13.21	13.53	14.68	14.55
Equity / Asset	6.76	7.04	6.88	6.38	6.43
【A】					
Non-performing loan ratio	0.34	0.46	0.34	0.58	0.37
Loan loss reserves / NPLs	383.07	265.50	428.83	209.69	274.58
【E】					
NIBT / Average equity	11.86	13.73	12.12	11.69	12.30
(NIBT + loan loss provision) / Average equity	12.89	17.40	18.49	18.25	13.93
NIBT / Average asset	0.81	0.90	0.80	0.73	0.80
(NIBT + loan loss provision) / Average asset	0.88	1.14	1.22	1.14	0.91
Net interest revenues / NIBT	161.46	146.83	166.14	178.43	164.94
NIBT / total net revenues	49.80	49.37	41.51	39.21	48.42
NIBT / Employees (in thousand of NT dollars)	2,094.97	2,274.28	2,000.48	1,704.29	1,631.03
【L】					
Liquidity coverage ratio	184.96	-	-	-	-
Liquidity ratio (monthly average of daily data)	24.34	20.66	20.35	21.01	20.39
Loans / Deposits	78.70	86.11	84.89	84.78	84.39
Time deposits / Deposits	44.86	47.24	46.70	49.52	52.11
NCDs / Time deposits	1.74	2.08	1.86	2.36	3.24
Accumulated gap of assets and liabilities(180 days) / Equity	-204.73	-276.68	-215.31	-227.16	-230.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.90	93.71	93.28	91.50	90.39
Interest rate sensitivity gap/Equity	-60.41	-72.80	-78.55	-110.79	-122.87
【G】					
Deposit growth rate	11.07	6.41	6.16	11.62	15.58
Loan growth rate	1.43	6.38	6.05	12.08	16.60
Investment growth rate	92.58	-2.02	5.81	3.59	104.07
Guarantee growth rate	12.13	24.70	22.69	24.11	68.25

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： King's Town Bank

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.01	14.30	13.69	14.54	15.13
Tier 1 capital / Risk-weighted assets	13.77	13.58	13.06	13.60	14.24
Common stocks equity / Risk-weighted assets	13.77	13.58	13.06	13.60	-
Liability / Equity (multiple)	7.64	7.46	7.69	7.86	8.68
Equity / Asset	11.57	11.82	11.51	11.29	10.33
【A】					
Non-performing loan ratio	0.03	0.04	0.03	0.05	0.12
Loan loss reserves / NPLs	5,494.29	3,630.00	5,005.26	2,860.00	1,287.29
【E】					
NIBT / Average equity	17.07	25.74	24.13	22.03	23.26
(NIBT + loan loss provision) / Average equity	18.42	27.20	25.59	26.28	25.20
NIBT / Average asset	1.95	2.78	2.62	2.29	2.14
(NIBT + loan loss provision) / Average asset	2.11	2.94	2.78	2.73	2.32
Net interest revenues / NIBT	109.50	78.48	82.74	91.97	91.16
NIBT / total net revenues	72.51	89.84	83.83	70.29	73.28
NIBT / Employees (in thousand of NT dollars)	5,303.17	7,185.61	6,756.21	5,456.65	4,323.97
【L】					
Liquidity coverage ratio	130.50	-	-	-	-
Liquidity ratio (monthly average of daily data)	28.47	25.12	27.61	27.51	32.45
Loans / Deposits	76.50	77.49	77.50	74.92	70.27
Time deposits / Deposits	43.87	44.40	44.05	44.90	47.18
NCDs / Time deposits	0.09	0.92	0.93	0.53	0.27
Accumulated gap of assets and liabilities(180 days) / Equity	-9.10	-22.73	-22.90	33.16	55.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.89	97.23	95.28	95.67	101.86
Interest rate sensitivity gap/Equity	-24.11	-15.54	-27.18	-26.32	12.51
【G】					
Deposit growth rate	5.71	6.36	9.25	4.50	2.44
Loan growth rate	4.37	12.33	13.00	11.41	2.20
Investment growth rate	9.78	19.34	31.33	12.94	20.97
Guarantee growth rate	13.27	1.17	-17.38	30.84	-1.36

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	85.85	17.32	R 17.73	R 18.60	R 27.87
Tier 1 capital / Risk-weighted assets	85.85	17.32	R 17.73	R 18.60	R 27.87
Common stocks equity / Risk-weighted assets	85.85	17.32	R 17.73	18.60	-
Liability / Equity (multiple)	0.02	3.19	3.13	2.59	1.70
Equity / Asset	97.82	23.86	24.22	27.88	36.99
【A】					
Non-performing loan ratio	-	0.23	0.25	0.17	-
Loan loss reserves / NPLs	-	648.23	643.21	936.84	-
【E】					
NIBT / Average equity	5.05	7.97	7.69	5.34	3.73
(NIBT + loan loss provision) / Average equity	4.95	8.18	7.85	5.51	3.85
NIBT / Average asset	1.89	2.11	2.00	1.68	1.50
(NIBT + loan loss provision) / Average asset	1.85	2.16	2.04	1.73	1.55
Net interest revenues / NIBT	32.94	45.70	46.72	51.47	39.21
NIBT / total net revenues	78.79	84.39	83.85	69.84	73.43
NIBT / Employees (in thousand of NT dollars)	21,842.77	18,407.92	17,637.62	11,316.76	8,932.38
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	-	72.98	80.37	45.86	89.60
Loans / Deposits	-	71.42	71.22	82.55	79.65
Time deposits / Deposits	-	48.46	47.97	63.44	52.69
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	15.39	11.38	1.06	15.61	-17.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	-	102.38	106.22	83.18	117.14
Interest rate sensitivity gap/Equity	12.40	2.46	6.23	-16.91	13.77
【G】					
Deposit growth rate	-100.00	31.67	37.09	19.29	51.58
Loan growth rate	-100.00	29.96	17.86	22.28	4.38
Investment growth rate	-68.62	12.65	15.41	26.45	-2.38
Guarantee growth rate	-100.00	-17.73	-11.07	-12.42	-2.95

Note: The main part of business and assets in China Development Industrial Bank had been transferred to KGI Bank on May 1, 2015.

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Hwatai Bank Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.21	11.37	10.64	R 12.06	11.41
Tier 1 capital / Risk-weighted assets	8.91	9.16	R 8.91	R 9.56	8.49
Common stocks equity / Risk-weighted assets	8.91	9.16	R 8.91	9.56	-
Liability / Equity (multiple)	14.19	14.13	14.07	14.25	15.78
Equity / Asset	6.59	6.61	6.64	6.56	5.96
【A】					
Non-performing loan ratio	0.39	1.61	1.19	0.56	0.83
Loan loss reserves / NPLs	313.69	89.00	98.49	229.34	131.49
【E】					
NIBT / Average equity	9.39	8.46	7.55	6.34	4.11
(NIBT + loan loss provision) / Average equity	13.47	14.40	12.63	9.50	8.00
NIBT / Average asset	0.60	0.54	0.48	0.38	0.25
(NIBT + loan loss provision) / Average asset	0.86	0.91	0.80	0.57	0.48
Net interest revenues / NIBT	232.65	234.79	266.78	346.99	536.13
NIBT / total net revenues	29.83	25.74	23.54	22.27	15.00
NIBT / Employees (in thousand of NT dollars)	874.44	771.77	671.87	559.95	372.60
【L】					
Liquidity coverage ratio	192.93	-	-	-	-
Liquidity ratio (monthly average of daily data)	28.25	32.36	29.13	31.97	25.36
Loans / Deposits	78.64	75.02	76.21	72.53	78.49
Time deposits / Deposits	55.74	57.05	55.52	58.34	63.84
NCDs / Time deposits	5.07	3.29	3.27	2.98	3.17
Accumulated gap of assets and liabilities(180 days) / Equity	-45.63	27.07	-52.20	159.90	142.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.90	100.52	99.77	102.04	105.21
Interest rate sensitivity gap/Equity	67.61	6.23	-2.73	24.92	71.70
【G】					
Deposit growth rate	2.86	1.17	3.83	-7.50	2.75
Loan growth rate	7.82	0.54	9.09	-14.52	0.02
Investment growth rate	128.84	33.46	34.54	119.96	5.66
Guarantee growth rate	-13.46	-32.16	-30.82	-8.07	5.22

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Cota Bank

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	9.06	9.53	9.45	10.41	R 10.55
Tier 1 capital / Risk-weighted assets	7.18	7.27	7.22	7.65	R 7.15
Common stocks equity / Risk-weighted assets	7.18	7.27	7.22	7.65	-
Liability / Equity (multiple)	19.51	19.93	19.99	19.87	21.88
Equity / Asset	4.87	4.78	4.76	4.79	4.37
【A】					
Non-performing loan ratio	0.40	0.37	0.34	0.36	0.37
Loan loss reserves / NPLs	538.98	596.82	643.50	570.95	501.80
【E】					
NIBT / Average equity	10.97	8.09	8.20	10.39	4.76
(NIBT + loan loss provision) / Average equity	13.41	12.63	12.34	17.52	13.76
NIBT / Average asset	0.53	0.38	0.38	0.43	0.21
(NIBT + loan loss provision) / Average asset	0.65	0.59	0.58	0.73	0.61
Net interest revenues / NIBT	309.63	415.38	412.45	362.35	757.47
NIBT / total net revenues	27.25	20.72	20.78	22.57	11.49
NIBT / Employees (in thousand of NT dollars)	670.25	455.74	468.20	508.46	235.77
【L】					
Liquidity coverage ratio	205.15	-	-	-	-
Liquidity ratio (monthly average of daily data)	16.33	16.92	17.15	16.52	19.83
Loans / Deposits	81.66	80.50	80.11	80.91	76.36
Time deposits / Deposits	60.76	60.39	59.19	59.41	61.24
NCDs / Time deposits	0.14	0.34	0.17	0.48	0.35
Accumulated gap of assets and liabilities(180 days) / Equity	-421.93	-470.57	-358.92	-167.80	-96.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.66	87.72	86.65	91.00	89.94
Interest rate sensitivity gap/Equity	-222.27	-227.13	-248.64	-165.84	-204.78
【G】					
Deposit growth rate	4.93	5.85	6.12	3.52	3.92
Loan growth rate	6.43	5.18	5.07	9.65	7.62
Investment growth rate	7.81	21.78	27.77	-14.30	32.10
Guarantee growth rate	-22.13	-6.27	-0.23	-15.54	-2.05

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Industrial Bank of Taiwan

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.49	12.09	14.93	13.33	14.45
Tier 1 capital / Risk-weighted assets	12.16	10.87	12.56	13.26	14.45
Common stocks equity / Risk-weighted assets	12.16	10.87	12.56	13.26	-
Liability / Equity (multiple)	7.72	6.93	7.06	5.82	4.87
Equity / Asset	11.47	12.61	12.41	14.65	17.02
【A】					
Non-performing loan ratio	0.28	0.35	0.34	0.50	0.67
Loan loss reserves / NPLs	640.22	526.23	558.54	382.13	327.36
【E】					
NIBT / Average equity	7.59	7.50	6.90	4.91	0.41
(NIBT + loan loss provision) / Average equity	8.06	8.52	7.77	6.44	5.24
NIBT / Average asset	0.93	1.03	0.93	0.79	0.07
(NIBT + loan loss provision) / Average asset	0.99	1.17	1.05	1.04	0.89
Net interest revenues / NIBT	77.12	64.08	72.17	79.74	967.27
NIBT / total net revenues	55.60	54.99	53.79	46.14	4.65
NIBT / Employees (in thousand of NT dollars)	5,231.75	5,489.36	5,007.87	3,633.33	365.45
【L】					
Liquidity coverage ratio	76.66	-	-	-	-
Liquidity ratio (monthly average of daily data)	42.29	33.68	39.13	32.55	36.39
Loans / Deposits	86.04	92.16	83.74	96.84	86.39
Time deposits / Deposits	62.69	60.09	62.37	63.82	73.57
NCDs / Time deposits	30.97	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-191.91	-157.55	-127.20	-111.64	-87.94
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.18	105.42	105.12	109.19	102.54
Interest rate sensitivity gap/Equity	-26.16	31.13	28.86	54.02	13.74
【G】					
Deposit growth rate	12.79	35.99	31.05	16.62	9.07
Loan growth rate	5.30	30.18	13.06	29.22	12.02
Investment growth rate	13.84	21.43	28.01	-1.33	-6.77
Guarantee growth rate	1.79	25.09	27.00	-23.26	26.68

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Agricultural Bank of Taiwan

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.53	9.40	R 9.39	R 9.08	10.64
Tier 1 capital / Risk-weighted assets	8.20	6.88	R 8.17	R 6.09	6.84
Common stocks equity / Risk-weighted assets	8.20	6.88	R 8.17	6.09	-
Liability / Equity (multiple)	27.54	28.22	28.32	32.17	30.19
Equity / Asset	3.50	3.42	3.41	3.02	3.21
【A】					
Non-performing loan ratio	0.78	1.09	0.98	1.42	1.30
Loan loss reserves / NPLs	203.70	118.24	139.53	96.01	90.11
【E】					
NIBT / Average equity	4.48	2.63	2.57	2.51	2.54
(NIBT + loan loss provision) / Average equity	8.07	6.23	7.11	5.72	5.70
NIBT / Average asset	0.15	0.08	0.08	0.07	0.08
(NIBT + loan loss provision) / Average asset	0.27	0.19	0.22	0.17	0.17
Net interest revenues / NIBT	221.99	275.98	306.54	244.31	186.52
NIBT / total net revenues	38.12	27.08	24.40	29.64	30.34
NIBT / Employees (in thousand of NT dollars)	4,279.41	2,750.75	2,637.93	2,942.41	3,222.86
【L】					
Liquidity coverage ratio	146.85	-	-	-	-
Liquidity ratio (monthly average of daily data)	52.96	54.79	55.15	54.02	62.08
Loans / Deposits	33.05	32.44	34.11	32.42	29.41
Time deposits / Deposits	99.05	98.82	98.74	99.07	99.43
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-485.86	-688.34	-790.81	-930.37	-725.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.65	82.73	81.70	80.17	82.62
Interest rate sensitivity gap/Equity	-462.75	-480.65	-511.10	-629.13	-516.59
【G】					
Deposit growth rate	-0.43	1.04	1.42	2.94	2.33
Loan growth rate	2.77	6.64	5.26	13.54	15.09
Investment growth rate	3.64	-3.97	3.37	11.37	2.11
Guarantee growth rate	-21.55	39.39	-11.86	19.46	3.15

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： Bank of Taipei　　　　Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	10.67	11.34	R 10.95	R 11.61	R 12.56
Tier 1 capital / Risk-weighted assets	8.95	9.64	R 9.33	R 9.77	R 10.63
Common stocks equity / Risk-weighted assets	8.95	9.64	R 9.33	9.77	-
Liability / Equity (multiple)	14.56	13.08	13.81	13.33	11.53
Equity / Asset	6.42	7.10	6.75	6.98	7.98
【A】					
Non-performing loan ratio	0.12	0.15	0.14	0.25	0.17
Loan loss reserves / NPLs	915.69	743.55	783.33	465.63	695.08
【E】					
NIBT / Average equity	4.12	3.28	3.44	3.83	3.11
(NIBT + loan loss provision) / Average equity	4.09	4.98	4.93	4.29	3.04
NIBT / Average asset	0.27	0.23	0.24	0.29	0.26
(NIBT + loan loss provision) / Average asset	0.27	0.35	0.34	0.33	0.26
Net interest revenues / NIBT	324.05	380.65	366.09	303.85	353.06
NIBT / total net revenues	24.09	18.96	19.73	22.86	20.56
NIBT / Employees (in thousand of NT dollars)	487.65	404.24	413.30	435.41	366.58
【L】					
Liquidity coverage ratio	153.04	-	-	-	-
Liquidity ratio (monthly average of daily data)	31.87	31.72	32.27	32.61	27.41
Loans / Deposits	69.89	71.01	70.21	70.47	76.64
Time deposits / Deposits	66.16	63.92	64.33	66.09	62.98
NCDs / Time deposits	15.47	15.32	16.00	16.75	6.28
Accumulated gap of assets and liabilities(180 days) / Equity	-166.33	-163.12	-170.33	-139.75	-135.39
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.68	98.04	97.94	95.86	95.07
Interest rate sensitivity gap/Equity	-17.47	-24.02	-26.65	-52.28	-53.57
【G】					
Deposit growth rate	5.18	17.56	11.84	14.35	8.21
Loan growth rate	3.52	11.44	11.42	5.16	4.95
Investment growth rate	65.71	16.14	39.99	2.14	-3.10
Guarantee growth rate	156.50	97.77	105.08	-60.22	44.95

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

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

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.58	10.48	R 10.15	R 11.02	R 11.96
Tier 1 capital / Risk-weighted assets	12.57	10.48	R 10.15	R 11.02	R 11.96
Common stocks equity / Risk-weighted assets	9.43	10.48	R 10.15	11.02	-
Liability / Equity (multiple)	11.13	12.48	13.35	12.78	10.76
Equity / Asset	8.24	7.42	6.97	7.26	8.50
【A】					
Non-performing loan ratio	0.68	1.11	0.77	0.68	0.56
Loan loss reserves / NPLs	213.08	130.96	172.37	218.99	299.52
【E】					
NIBT / Average equity	3.01	3.87	1.93	3.04	2.84
(NIBT + loan loss provision) / Average equity	6.91	7.41	7.01	5.69	3.77
NIBT / Average asset	0.25	0.28	0.14	0.23	0.26
(NIBT + loan loss provision) / Average asset	0.58	0.54	0.51	0.44	0.35
Net interest revenues / NIBT	381.23	381.63	773.25	452.67	426.18
NIBT / total net revenues	13.19	15.08	7.37	12.27	12.26
NIBT / Employees (in thousand of NT dollars)	561.32	562.53	277.54	456.82	437.59
【L】					
Liquidity coverage ratio	114.66	-	-	-	-
Liquidity ratio (monthly average of daily data)	53.05	41.22	45.72	51.76	39.22
Loans / Deposits	80.03	91.20	86.01	88.23	97.93
Time deposits / Deposits	56.44	58.96	56.12	57.53	64.28
NCDs / Time deposits	0.67	1.50	1.88	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-126.35	-289.07	-220.75	-246.06	-258.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.45	64.52	78.19	67.90	60.00
Interest rate sensitivity gap/Equity	-93.71	-256.58	-129.96	-220.91	-261.01
【G】					
Deposit growth rate	17.70	12.44	7.99	16.32	-
Loan growth rate	3.24	6.27	5.24	4.74	-
Investment growth rate	26.64	-6.96	3.72	46.06	-
Guarantee growth rate	-2.42	9.43	-24.35	26.44	-

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2015

Bank's name ： ANZ Bank (Taiwan) Limited

Unit：%

Items	30/09/15	30/09/14	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	10.56	12.04	R 10.18	R 10.63	-
Tier 1 capital / Risk-weighted assets	10.13	11.09	R 9.33	R 9.58	-
Common stocks equity / Risk-weighted assets	10.13	11.09	R 9.33	9.58	-
Liability / Equity (multiple)	11.27	10.41	13.45	14.03	-
Equity / Asset	8.15	8.77	6.92	6.65	-
【A】					
Non-performing loan ratio	0.12	0.04	0.04	0.06	-
Loan loss reserves / NPLs	1,101.73	4,389.09	4,060.61	2,897.65	-
【E】					
NIBT / Average equity	7.98	10.97	9.57	13.18	-
(NIBT + loan loss provision) / Average equity	3.83	10.96	10.73	29.43	-
NIBT / Average asset	0.67	0.81	0.72	0.82	-
(NIBT + loan loss provision) / Average asset	0.32	0.81	0.81	1.83	-
Net interest revenues / NIBT	127.04	105.70	121.33	94.62	-
NIBT / total net revenues	35.56	40.58	34.82	43.60	-
NIBT / Employees (in thousand of NT dollars)	1,409.36	1,688.47	1,480.89	1,325.63	-
【L】					
Liquidity coverage ratio	119.17	-	-	-	-
Liquidity ratio (monthly average of daily data)	136.69	116.10	109.86	88.75	-
Loans / Deposits	82.09	93.17	90.90	106.70	-
Time deposits / Deposits	7.94	8.22	7.56	14.67	-
NCDs / Time deposits	2.34	12.49	22.60	59.25	-
Accumulated gap of assets and liabilities(180 days) / Equity	-80.89	-87.44	-59.81	-35.61	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	510.55	269.88	305.51	206.28	-
Interest rate sensitivity gap/Equity	400.03	181.83	236.62	193.20	-
【G】					
Deposit growth rate	13.55	-1.54	22.08	-	-
Loan growth rate	0.06	-7.61	4.00	-	-
Investment growth rate	10.50	-29.65	-7.83	-	-
Guarantee growth rate	-18.14	-1.67	-9.12	-	-