TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2016

The Peer-Group Average

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets					
1.Winsorized mean	13.08	12.22	12.75	R 11.98	11.78
2.Arithmetic mean	13.25	12.65	12.93	R 12.35	11.83
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	10.69	10.08	10.38	9.61	9.31
2.Arithmetic mean	10.67	9.92	R 10.33	9.60	9.14
Common stocks equity / Risk-weighted assets					
1.Winsorized mean	10.38	9.71	9.97	9.33	9.21
2.Arithmetic mean	10.35	9.69	10.03	9.38	9.06
Liability / Equity (multiple)	12.61	13.51	12.94	14.01	14.45
Equity / Asset	7.50	7.02	7.30	6.75	6.52
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.27	0.27	0.24	0.27	0.40
2.Arithmetic mean	0.26	0.26	0.24	0.25	0.39
Loan loss reserves / NPLs	535.33	559.36	601.43	553.76	362.42
The possible loss of classified assets / reserves	34.74	9.48	6.45	9.87	51.08
【E】					
NIBT / Average equity					
1.Winsorized mean	9.03	10.72	9.73	10.52	10.22
2.Arithmetic mean	11.01	11.42	10.65	11.62	R 10.29
(NIBT + loan loss provision) / Average equity	10.15	11.88	11.10	12.87	13.19
NIBT / Average asset					
1.Winsorized mean	0.68	0.73	0.68	0.72	0.66
2.Arithmetic mean	0.78	0.77	0.73	0.77	0.67
(NIBT + loan loss provision) / Average asset	0.75	0.86	0.78	0.87	0.88
Net interest revenues / NIBT	171.24	164.20	172.22	167.72	172.01
NIBT / total net revenues	40.25	42.37	38.96	38.81	38.01
NIBT / Employees (in thousand of NT dollars)	1,843.02	1,965.15	1,800.44	1,772.04	1,628.60
【L】					
Liquidity coverage ratio	140.68	136.55	136.47	-	-
Liquidity ratio (monthly average of daily data)	31.27	29.36	31.45	29.34	28.93
Loans / Deposits	73.70	76.05	73.68	76.36	76.63
Time deposits / Deposits	42.17	44.03	41.73	44.15	46.70
NCDs / Time deposits	0.84	1.13	1.07	1.15	1.33
Accumulated gap of assets and liabilities(180 days) / Equity	-88.20	-83.54	-89.96	-91.66	-43.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.75	103.13	103.73	102.33	101.80
Interest rate sensitivity gap/Equity	24.76	18.93	24.76	17.55	17.27
【G】					
Deposit growth rate	4.07	6.21	5.43	6.81	6.44
Loan growth rate	0.78	5.16	2.52	6.67	6.51
Investment growth rate	12.40	11.27	13.36	10.45	7.66
Guarantee growth rate	1.79	-2.75	2.18	-1.34	2.41

Note:

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

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

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

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	25.28	26.28	25.55	26.31	26.96
Tier 1 capital / Risk-weighted assets	23.89	24.95	24.22	24.93	25.84
Common stocks equity / Risk-weighted assets	23.89	24.95	24.22	24.93	25.84
Liability / Equity (multiple)	4.32	4.08	4.34	4.06	4.12
Equity / Asset	18.79	19.70	18.74	19.75	19.53
【A】					
Non-performing loan ratio	0.53	0.79	0.59	0.82	0.28
Loan loss reserves / NPLs	218.71	125.34	179.76	142.07	327.73
【E】					
NIBT / Average equity	2.49	1.94	2.43	2.50	2.22
(NIBT + loan loss provision) / Average equity	4.44	4.57	4.33	3.61	3.48
NIBT / Average asset	0.46	0.38	0.46	0.47	0.43
(NIBT + loan loss provision) / Average asset	0.83	0.87	0.82	0.67	0.67
Net interest revenues / NIBT	247.24	303.13	255.14	229.84	245.39
NIBT / total net revenues	35.88	28.66	36.11	39.10	37.57
NIBT / Employees (in thousand of NT dollars)	2,454.11	1,794.39	2,281.69	2,417.91	2,043.48
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	70.24	181.74	92.61	544.79	57.10
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-28.76	-14.63	-59.10	-27.19	-40.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	139.34	140.06	140.90	144.61	144.88
Interest rate sensitivity gap/Equity	85.25	86.76	84.75	85.56	88.02
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	7.80	-4.21	7.31	3.03	-0.04
Investment growth rate	5.58	1.44	19.95	-3.50	156.40
Guarantee growth rate	10.81	14.38	-5.06	24.69	20.72

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Bank of Taiwan

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.53	11.42	R 11.19	R 11.30	R 10.73
Tier 1 capital / Risk-weighted assets	9.08	8.81	R 8.72	R 8.76	R 8.93
Common stocks equity / Risk-weighted assets	9.08	8.81	R 8.72	R 8.76	8.93
Liability / Equity (multiple)	16.75	16.42	17.59	16.34	16.39
Equity / Asset	5.63	5.74	5.38	5.77	5.75
【A】					
Non-performing loan ratio	0.26	0.32	0.23	0.31	0.44
Loan loss reserves / NPLs	505.83	332.11	497.68	361.45	198.02
【E】					
NIBT / Average equity	19.41	4.17	4.11	3.76	3.62
(NIBT + loan loss provision) / Average equity	27.70	5.55	5.43	6.49	4.77
NIBT / Average asset	1.02	0.23	0.22	0.21	0.21
(NIBT + loan loss provision) / Average asset	1.45	0.31	0.29	0.36	0.27
Net interest revenues / NIBT	55.00	271.21	271.49	307.16	295.22
NIBT / total net revenues	57.73	31.99	29.91	26.12	29.79
NIBT / Employees (in thousand of NT dollars)	6,185.69	1,320.24	1,304.13	1,171.27	1,096.34
【L】					
Liquidity coverage ratio	177.53	150.89	168.57	-	-
Liquidity ratio (monthly average of daily data)	43.82	38.24	44.97	39.90	42.81
Loans / Deposits	62.10	66.89	62.90	65.42	66.27
Time deposits / Deposits	50.14	51.62	49.93	51.55	53.24
NCDs / Time deposits	0.09	0.03	0.09	0.03	0.05
Accumulated gap of assets and liabilities(180 days) / Equity	-230.03	-110.64	-290.08	-97.25	139.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.22	98.34	98.17	97.29	99.62
Interest rate sensitivity gap/Equity	-22.48	-20.94	-24.52	-33.82	-4.74
【G】					
Deposit growth rate	7.54	4.93	8.05	4.17	3.48
Loan growth rate	-0.16	1.41	3.88	2.82	2.98
Investment growth rate	17.97	7.47	22.05	5.39	5.54
Guarantee growth rate	-3.13	0.51	-3.82	0.29	13.33

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

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

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.14	13.78	R 13.44	R 13.11	R 13.45
Tier 1 capital / Risk-weighted assets	12.00	11.17	R 11.30	R 10.43	R 10.38
Common stocks equity / Risk-weighted assets	12.00	11.17	R 11.30	R 10.43	10.38
Liability / Equity (multiple)	10.99	11.58	11.75	11.83	12.87
Equity / Asset	8.34	7.95	7.85	7.79	7.21
【A】					
Non-performing loan ratio	0.18	0.11	0.15	0.17	0.12
Loan loss reserves / NPLs	717.11	1,096.69	816.21	788.74	974.06
【E】					
NIBT / Average equity	12.89	14.09	12.69	14.64	11.94
(NIBT + loan loss provision) / Average equity	12.59	14.10	12.53	16.20	15.14
NIBT / Average asset	1.07	1.10	1.00	1.11	0.82
(NIBT + loan loss provision) / Average asset	1.05	1.12	0.98	1.23	1.04
Net interest revenues / NIBT	79.73	78.67	89.15	82.00	109.56
NIBT / total net revenues	55.71	56.96	53.87	53.18	42.43
NIBT / Employees (in thousand of NT dollars)	3,192.29	3,178.04	2,855.16	3,115.31	2,110.44
【L】					
Liquidity coverage ratio	116.76	94.33	106.79	-	-
Liquidity ratio (monthly average of daily data)	31.02	27.01	32.09	26.43	25.89
Loans / Deposits	75.19	82.26	75.20	81.86	82.43
Time deposits / Deposits	33.64	32.17	31.27	32.82	39.63
NCDs / Time deposits	4.79	0.11	7.41	2.31	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-50.16	-40.36	-42.70	-47.98	-45.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.31	110.98	112.39	114.72	116.73
Interest rate sensitivity gap/Equity	79.43	73.93	81.21	98.95	126.90
【G】					
Deposit growth rate	8.42	2.69	12.64	2.15	8.36
Loan growth rate	-0.92	1.67	3.42	1.37	7.73
Investment growth rate	25.58	-0.90	13.32	8.25	-8.37
Guarantee growth rate	-7.94	-23.95	-13.59	-14.16	-23.74

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Bank of Kaohsiung

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	10.28	9.71	10.11	R 9.81	R 9.29
Tier 1 capital / Risk-weighted assets	7.31	6.58	R 7.04	R 6.40	R 6.83
Common stocks equity / Risk-weighted assets	7.31	6.58	R 7.04	R 6.40	6.83
Liability / Equity (multiple)	19.80	22.20	21.12	22.88	20.81
Equity / Asset	4.81	4.31	4.52	4.19	4.58
【A】					
Non-performing loan ratio	0.53	0.45	0.48	0.45	0.60
Loan loss reserves / NPLs	233.55	228.97	249.88	220.64	118.94
【E】					
NIBT / Average equity	5.81	6.49	5.54	4.59	4.44
(NIBT + loan loss provision) / Average equity	9.22	10.23	9.44	12.11	9.39
NIBT / Average asset	0.27	0.27	0.24	0.20	0.21
(NIBT + loan loss provision) / Average asset	0.43	0.43	0.41	0.53	0.44
Net interest revenues / NIBT	365.12	334.62	387.05	491.63	484.62
NIBT / total net revenues	20.82	22.06	19.64	14.91	16.06
NIBT / Employees (in thousand of NT dollars)	750.27	778.61	687.03	534.04	491.60
【L】					
Liquidity coverage ratio	178.79	125.16	388.77	-	-
Liquidity ratio (monthly average of daily data)	23.03	24.91	28.84	24.29	15.90
Loans / Deposits	76.41	76.61	72.96	77.69	89.97
Time deposits / Deposits	53.15	57.41	54.81	57.24	55.48
NCDs / Time deposits	0.44	0.30	0.41	0.30	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-110.77	-106.74	48.67	-44.08	-59.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.01	103.69	102.19	105.68	108.30
Interest rate sensitivity gap/Equity	49.09	69.42	38.28	108.54	142.62
【G】					
Deposit growth rate	-4.51	16.61	-3.02	19.24	4.86
Loan growth rate	-4.91	5.60	-9.08	2.89	9.88
Investment growth rate	23.69	70.73	28.22	76.05	0.21
Guarantee growth rate	-39.79	29.90	-6.21	33.30	-17.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Land Bank of Taiwan

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.50	11.27	R 11.43	R 11.06	R 11.30
Tier 1 capital / Risk-weighted assets	7.62	7.09	7.47	R 6.94	R 6.64
Common stocks equity / Risk-weighted assets	7.43	6.90	7.28	R 6.75	6.64
Liability / Equity (multiple)	18.34	19.75	18.63	19.73	20.04
Equity / Asset	5.17	4.82	5.10	4.83	4.75
【A】					
Non-performing loan ratio	0.19	0.17	0.19	0.19	0.27
Loan loss reserves / NPLs	791.47	805.66	818.28	735.30	535.07
【E】					
NIBT / Average equity	12.09	9.88	10.07	9.97	9.90
(NIBT + loan loss provision) / Average equity	12.69	10.41	10.26	10.16	11.19
NIBT / Average asset	0.58	0.47	0.48	0.46	0.45
(NIBT + loan loss provision) / Average asset	0.61	0.48	0.49	0.47	0.51
Net interest revenues / NIBT	163.20	201.30	199.06	200.15	205.98
NIBT / total net revenues	51.29	44.97	44.54	44.74	42.44
NIBT / Employees (in thousand of NT dollars)	2,657.15	2,059.01	2,129.62	2,009.56	1,879.43
【L】					
Liquidity coverage ratio	79.83	64.62	78.06	-	-
Liquidity ratio (monthly average of daily data)	23.35	17.94	21.23	17.85	19.15
Loans / Deposits	81.59	88.96	81.81	89.23	89.01
Time deposits / Deposits	52.96	53.93	51.17	54.51	56.91
NCDs / Time deposits	0.07	0.09	0.09	0.09	0.22
Accumulated gap of assets and liabilities(180 days) / Equity	-265.83	-367.20	-298.91	-550.52	-354.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.40	101.97	102.70	102.56	101.85
Interest rate sensitivity gap/Equity	50.71	32.15	40.63	41.64	31.41
【G】					
Deposit growth rate	4.19	2.35	2.36	3.68	1.62
Loan growth rate	-5.76	1.93	-7.52	3.48	0.65
Investment growth rate	37.72	-2.50	32.96	-3.66	15.28
Guarantee growth rate	-15.95	-6.66	-10.38	-4.51	14.01

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Taiwan Cooperative Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.73	13.69	R 12.64	R 12.74	R 12.26
Tier 1 capital / Risk-weighted assets	9.42	9.33	R 9.32	R 8.19	7.40
Common stocks equity / Risk-weighted assets	9.42	9.33	R 9.32	8.19	7.40
Liability / Equity (multiple)	15.63	16.03	15.68	18.36	19.93
Equity / Asset	6.01	5.87	6.00	5.16	4.78
【A】					
Non-performing loan ratio	0.32	0.41	0.34	0.38	0.65
Loan loss reserves / NPLs	330.88	283.41	312.31	309.96	165.54
【E】					
NIBT / Average equity	7.35	8.05	8.41	8.11	7.02
(NIBT + loan loss provision) / Average equity	11.23	10.31	10.10	12.75	10.38
NIBT / Average asset	0.43	0.40	0.47	0.39	0.32
(NIBT + loan loss provision) / Average asset	0.66	0.51	0.57	0.61	0.48
Net interest revenues / NIBT	234.99	238.83	212.44	237.67	271.43
NIBT / total net revenues	31.30	32.29	35.98	29.43	28.24
NIBT / Employees (in thousand of NT dollars)	1,630.67	1,423.82	1,712.69	1,374.60	1,101.28
【L】					
Liquidity coverage ratio	121.14	122.16	128.84	-	-
Liquidity ratio (monthly average of daily data)	24.79	22.25	23.48	20.44	20.83
Loans / Deposits	76.96	77.51	79.20	77.59	81.31
Time deposits / Deposits	39.24	41.38	39.17	41.14	44.12
NCDs / Time deposits	0.61	0.18	0.36	0.21	0.21
Accumulated gap of assets and liabilities(180 days) / Equity	-26.37	-37.54	-61.79	-81.26	-15.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.98	103.65	104.09	101.45	105.18
Interest rate sensitivity gap/Equity	36.04	45.71	49.94	21.11	81.53
【G】					
Deposit growth rate	6.74	0.47	4.48	2.44	2.72
Loan growth rate	5.66	-3.48	6.33	-2.30	2.11
Investment growth rate	-3.13	10.71	1.10	-1.29	5.88
Guarantee growth rate	10.65	-14.33	5.14	-8.92	-2.04

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： First Commercial Bank | Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.94	12.36	13.67	11.50	10.90
Tier 1 capital / Risk-weighted assets	11.29	9.46	10.93	9.02	8.31
Common stocks equity / Risk-weighted assets	11.29	9.46	10.93	9.02	8.31
Liability / Equity (multiple)	11.76	13.51	12.15	13.89	15.66
Equity / Asset	7.84	6.89	7.61	6.72	6.00
【A】					
Non-performing loan ratio	0.19	0.19	0.19	0.20	0.47
Loan loss reserves / NPLs	692.32	710.13	751.10	680.75	261.70
【E】					
NIBT / Average equity	12.31	12.89	12.03	11.69	10.08
(NIBT + loan loss provision) / Average equity	13.91	14.69	13.88	16.01	15.44
NIBT / Average asset	0.94	0.86	0.82	0.70	0.59
(NIBT + loan loss provision) / Average asset	1.06	0.97	0.94	0.96	0.91
Net interest revenues / NIBT	121.80	138.76	144.33	171.09	197.51
NIBT / total net revenues	53.66	52.99	49.81	42.30	38.43
NIBT / Employees (in thousand of NT dollars)	3,072.05	2,670.87	2,564.62	2,177.05	1,746.91
【L】					
Liquidity coverage ratio	135.06	126.18	156.57	-	-
Liquidity ratio (monthly average of daily data)	28.26	24.68	27.71	25.88	24.81
Loans / Deposits	77.29	80.21	76.88	83.03	83.50
Time deposits / Deposits	24.91	26.51	24.62	26.48	28.46
NCDs / Time deposits	2.34	1.70	1.89	2.05	2.44
Accumulated gap of assets and liabilities(180 days) / Equity	-109.72	-62.30	-51.85	-88.26	130.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.74	106.66	107.89	105.76	106.15
Interest rate sensitivity gap/Equity	65.31	59.83	61.09	53.27	64.86
【G】					
Deposit growth rate	5.69	4.39	6.77	5.32	6.87
Loan growth rate	1.81	-0.98	-1.17	4.67	-0.36
Investment growth rate	28.29	4.46	26.18	1.31	33.90
Guarantee growth rate	3.97	2.44	8.77	2.59	5.39

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

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

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.89	12.61	R 13.28	R 12.84	R 12.63
Tier 1 capital / Risk-weighted assets	9.88	9.20	9.88	8.98	R 8.99
Common stocks equity / Risk-weighted assets	9.71	9.20	9.69	8.98	8.97
Liability / Equity (multiple)	14.00	14.56	14.09	14.84	15.23
Equity / Asset	6.67	6.43	6.63	6.31	6.16
【A】					
Non-performing loan ratio	0.24	0.20	0.21	0.19	0.42
Loan loss reserves / NPLs	448.75	566.04	537.85	585.75	292.33
【E】					
NIBT / Average equity	11.14	11.50	10.89	10.93	8.89
(NIBT + loan loss provision) / Average equity	12.21	12.47	12.60	13.11	13.20
NIBT / Average asset	0.69	0.69	0.65	0.64	0.52
(NIBT + loan loss provision) / Average asset	0.76	0.74	0.76	0.77	0.76
Net interest revenues / NIBT	149.52	158.08	165.20	170.07	203.81
NIBT / total net revenues	48.15	47.67	45.20	43.59	36.15
NIBT / Employees (in thousand of NT dollars)	2,359.09	2,324.07	2,243.76	2,109.94	1,568.74
【L】					
Liquidity coverage ratio	125.62	119.46	153.53	-	-
Liquidity ratio (monthly average of daily data)	23.42	19.12	22.68	19.96	21.99
Loans / Deposits	77.35	80.04	77.77	81.53	81.64
Time deposits / Deposits	26.86	28.36	26.97	28.34	29.68
NCDs / Time deposits	0.75	0.90	0.79	1.04	0.70
Accumulated gap of assets and liabilities(180 days) / Equity	32.07	63.78	62.02	-71.56	-9.09
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.35	98.73	98.58	98.08	98.47
Interest rate sensitivity gap/Equity	-6.81	-14.44	-15.03	-22.11	-18.03
【G】					
Deposit growth rate	4.73	5.98	4.96	5.18	4.48
Loan growth rate	1.16	3.02	0.07	4.98	2.62
Investment growth rate	20.21	-0.30	2.34	-5.35	11.74
Guarantee growth rate	-7.42	-5.49	-10.34	2.30	-1.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Chang Hwa Commercial Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.72	11.37	11.73	11.41	11.11
Tier 1 capital / Risk-weighted assets	8.95	8.51	8.81	8.40	8.82
Common stocks equity / Risk-weighted assets	8.80	8.32	8.62	8.17	8.51
Liability / Equity (multiple)	13.97	15.20	14.09	14.44	14.24
Equity / Asset	6.68	6.17	6.63	6.48	6.56
【A】					
Non-performing loan ratio	0.22	0.23	0.21	0.22	0.32
Loan loss reserves / NPLs	509.36	487.00	568.86	517.31	367.52
【E】					
NIBT / Average equity	12.06	11.45	11.07	11.02	9.77
(NIBT + loan loss provision) / Average equity	12.65	12.37	12.93	12.17	11.86
NIBT / Average asset	0.77	0.71	0.69	0.69	0.63
(NIBT + loan loss provision) / Average asset	0.81	0.75	0.81	0.76	0.77
Net interest revenues / NIBT	133.45	146.96	150.44	154.17	158.23
NIBT / total net revenues	52.01	50.11	46.39	46.97	44.95
NIBT / Employees (in thousand of NT dollars)	2,425.68	2,101.89	2,104.07	1,913.51	1,643.27
【L】					
Liquidity coverage ratio	80.18	77.30	91.05	-	-
Liquidity ratio (monthly average of daily data)	16.01	16.93	18.47	17.34	21.63
Loans / Deposits	88.67	90.66	86.31	87.49	83.95
Time deposits / Deposits	30.47	32.52	30.40	32.03	34.47
NCDs / Time deposits	1.62	2.12	1.61	1.70	1.31
Accumulated gap of assets and liabilities(180 days) / Equity	-135.04	-87.54	-127.91	-86.93	49.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.24	106.92	110.02	105.10	106.58
Interest rate sensitivity gap/Equity	109.81	67.55	92.07	49.75	65.53
【G】					
Deposit growth rate	6.76	4.02	6.53	5.82	4.33
Loan growth rate	4.37	9.44	5.03	10.17	1.20
Investment growth rate	7.11	3.24	15.75	-16.86	19.03
Guarantee growth rate	8.49	11.81	10.49	9.63	-2.96

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Mega International Commercial Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.79	12.15	R 13.16	R 11.76	R 11.07
Tier 1 capital / Risk-weighted assets	11.78	10.00	R 11.23	9.75	R 9.33
Common stocks equity / Risk-weighted assets	11.78	10.00	R 11.23	9.75	9.33
Liability / Equity (multiple)	10.79	12.90	11.05	12.54	12.99
Equity / Asset	8.48	7.19	8.30	7.39	7.15
【A】					
Non-performing loan ratio	0.09	0.08	0.08	0.06	0.16
Loan loss reserves / NPLs	1,625.24	1,514.79	1,723.34	1,985.71	794.14
【E】					
NIBT / Average equity	11.63	14.11	13.49	14.53	12.07
(NIBT + loan loss provision) / Average equity	13.51	14.23	13.49	15.11	15.60
NIBT / Average asset	0.98	0.94	0.99	1.03	0.86
(NIBT + loan loss provision) / Average asset	1.14	0.94	0.99	1.07	1.11
Net interest revenues / NIBT	115.18	111.81	116.84	114.87	134.65
NIBT / total net revenues	56.28	64.55	60.98	59.64	48.62
NIBT / Employees (in thousand of NT dollars)	5,551.16	5,727.19	5,545.19	5,553.59	4,076.57
【L】					
Liquidity coverage ratio	80.42	92.41	70.76	-	-
Liquidity ratio (monthly average of daily data)	26.03	21.07	22.66	21.53	21.94
Loans / Deposits	78.96	84.12	80.32	85.81	86.38
Time deposits / Deposits	27.65	28.87	26.74	27.81	30.09
NCDs / Time deposits	0.30	0.32	0.32	0.34	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	-78.76	-108.19	-91.82	-102.62	-26.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	116.36	114.02	114.64	114.43	112.56
Interest rate sensitivity gap/Equity	73.97	72.78	67.80	75.91	71.99
【G】					
Deposit growth rate	6.74	6.32	9.55	5.35	13.50
Loan growth rate	0.18	3.35	2.52	4.65	10.41
Investment growth rate	24.08	-1.96	18.86	-4.17	20.64
Guarantee growth rate	-2.99	-5.57	-5.18	-4.15	-2.02

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Cathay United Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	16.70	16.33	16.39	16.19	13.46
Tier 1 capital / Risk-weighted assets	12.45	11.86	11.99	11.51	10.12
Common stocks equity / Risk-weighted assets	11.00	10.43	10.51	10.07	10.12
Liability / Equity (multiple)	13.95	14.09	14.30	14.31	14.31
Equity / Asset	6.69	6.63	6.54	6.53	6.53
【A】					
Non-performing loan ratio	0.17	0.23	0.14	0.29	0.29
Loan loss reserves / NPLs	870.63	645.83	1,083.30	539.33	477.46
【E】					
NIBT / Average equity	16.39	17.52	14.59	15.12	14.55
(NIBT + loan loss provision) / Average equity	17.21	17.74	15.25	17.08	15.24
NIBT / Average asset	1.07	1.14	0.92	0.98	0.87
(NIBT + loan loss provision) / Average asset	1.12	1.15	0.97	1.11	0.91
Net interest revenues / NIBT	92.16	100.16	121.08	120.98	127.96
NIBT / total net revenues	48.69	53.08	44.92	45.45	44.67
NIBT / Employees (in thousand of NT dollars)	2,704.20	2,989.84	2,351.87	2,435.09	2,049.51
【L】					
Liquidity coverage ratio	268.53	233.96	255.92	-	-
Liquidity ratio (monthly average of daily data)	41.14	37.88	41.93	38.97	34.52
Loans / Deposits	62.88	64.77	59.89	64.35	63.61
Time deposits / Deposits	31.97	31.49	31.70	31.13	32.57
NCDs / Time deposits	0.73	0.95	0.77	0.99	1.21
Accumulated gap of assets and liabilities(180 days) / Equity	147.79	98.36	70.01	45.36	215.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	115.65	110.83	111.14	106.18	101.95
Interest rate sensitivity gap/Equity	151.06	104.62	110.18	60.65	20.35
【G】					
Deposit growth rate	7.93	8.05	8.00	7.21	4.99
Loan growth rate	4.62	5.28	0.43	8.38	2.87
Investment growth rate	24.52	19.79	27.71	13.40	-3.09
Guarantee growth rate	-23.75	6.43	-15.04	7.42	-6.72

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Citibank Taiwan Limited

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【 C 】					
Total risk based capital / Risk-weighted assets	14.46	16.71	R 15.22	16.93	R 18.09
Tier 1 capital / Risk-weighted assets	12.33	13.99	12.60	13.78	R 14.43
Common stocks equity / Risk-weighted assets	12.33	13.99	12.60	13.78	14.43
Liability / Equity (multiple)	7.42	6.66	7.27	6.62	6.76
Equity / Asset	11.88	13.05	12.08	13.12	12.89
【 A 】					
Non-performing loan ratio	0.39	0.27	0.41	0.30	0.32
Loan loss reserves / NPLs	415.12	529.96	390.15	457.01	384.61
【 E 】					
NIBT / Average equity	8.13	6.66	9.19	10.67	12.23
(NIBT + loan loss provision) / Average equity	10.96	9.09	11.12	12.06	13.24
NIBT / Average asset	0.91	0.83	1.08	1.38	1.49
(NIBT + loan loss provision) / Average asset	1.23	1.13	1.31	1.56	1.61
Net interest revenues / NIBT	148.67	161.02	126.14	106.03	94.52
NIBT / total net revenues	29.86	26.21	32.93	38.41	44.72
NIBT / Employees (in thousand of NT dollars)	1,887.52	1,488.07	2,028.25	2,280.83	2,559.12
【 L 】					
Liquidity coverage ratio	362.90	178.23	243.12	-	-
Liquidity ratio (monthly average of daily data)	57.57	62.20	56.90	72.59	71.24
Loans / Deposits	43.69	48.98	44.17	44.94	44.70
Time deposits / Deposits	12.93	14.56	12.42	13.98	13.76
NCDs / Time deposits	0.06	0.06	0.07	0.10	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	27.96	65.63	60.23	8.31	-27.66
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.72	108.93	108.17	113.92	111.79
Interest rate sensitivity gap/Equity	-10.71	21.60	20.49	32.56	27.49
【 G 】					
Deposit growth rate	18.51	-1.20	7.58	5.93	-1.29
Loan growth rate	5.70	8.07	5.71	6.51	24.14
Investment growth rate	-7.49	-1.39	-0.51	-6.29	10.85
Guarantee growth rate	-7.33	-12.06	7.11	-22.91	-8.29

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

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

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.05	12.90	R 13.89	R 13.10	R 12.05
Tier 1 capital / Risk-weighted assets	13.30	12.07	R 12.65	R 11.98	11.71
Common stocks equity / Risk-weighted assets	13.30	12.07	R 12.65	R 11.98	11.71
Liability / Equity (multiple)	7.73	8.27	7.87	8.17	8.63
Equity / Asset	11.45	10.79	11.27	10.90	10.38
【A】					
Non-performing loan ratio	0.31	0.24	0.26	0.16	0.34
Loan loss reserves / NPLs	539.22	648.68	590.50	933.23	419.10
【E】					
NIBT / Average equity	10.50	12.31	12.31	12.68	12.36
(NIBT + loan loss provision) / Average equity	10.59	12.87	12.83	13.48	13.00
NIBT / Average asset	1.17	1.31	1.32	1.38	1.36
(NIBT + loan loss provision) / Average asset	1.18	1.43	1.38	1.46	1.43
Net interest revenues / NIBT	88.18	79.38	80.32	82.13	76.93
NIBT / total net revenues	63.20	66.48	65.90	65.41	65.49
NIBT / Employees (in thousand of NT dollars)	4,962.42	5,349.67	5,388.13	5,263.70	4,787.49
【L】					
Liquidity coverage ratio	105.53	102.28	104.50	-	-
Liquidity ratio (monthly average of daily data)	30.00	35.62	35.15	33.38	35.83
Loans / Deposits	70.67	71.47	72.99	75.35	72.88
Time deposits / Deposits	41.18	43.08	40.24	42.31	46.22
NCDs / Time deposits	0.66	4.79	1.08	5.18	1.15
Accumulated gap of assets and liabilities(180 days) / Equity	-62.65	-83.08	-54.92	-84.13	-28.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.74	109.30	113.52	108.00	104.22
Interest rate sensitivity gap/Equity	44.05	46.27	62.51	39.58	23.31
【G】					
Deposit growth rate	-2.39	6.82	2.92	3.89	11.75
Loan growth rate	-3.41	4.60	-0.23	7.47	17.50
Investment growth rate	10.93	-1.75	10.98	1.34	7.22
Guarantee growth rate	-8.09	2.02	-1.95	9.41	-4.69

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Union Bank of Taiwan

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.90	12.82	R 13.19	R 13.20	R 13.92
Tier 1 capital / Risk-weighted assets	11.20	10.46	R 10.35	R 10.60	R 10.87
Common stocks equity / Risk-weighted assets	10.61	10.46	R 10.35	R 10.60	10.87
Liability / Equity (multiple)	13.44	13.84	13.42	14.02	14.35
Equity / Asset	6.92	6.74	6.93	6.66	6.51
【A】					
Non-performing loan ratio	0.08	0.07	0.05	0.09	0.29
Loan loss reserves / NPLs	1,301.36	1,360.66	1,840.13	1,104.93	374.48
【E】					
NIBT / Average equity	8.68	10.38	11.02	12.17	12.59
(NIBT + loan loss provision) / Average equity	9.44	11.16	12.31	12.46	14.88
NIBT / Average asset	0.59	0.69	0.74	0.79	0.78
(NIBT + loan loss provision) / Average asset	0.65	0.74	0.82	0.81	0.92
Net interest revenues / NIBT	201.04	178.58	165.64	158.39	173.43
NIBT / total net revenues	36.55	39.10	38.86	42.22	39.65
NIBT / Employees (in thousand of NT dollars)	870.40	1,006.25	1,046.87	1,098.63	1,032.01
【L】					
Liquidity coverage ratio	202.74	241.13	274.78	-	-
Liquidity ratio (monthly average of daily data)	25.32	21.06	20.69	23.38	23.86
Loans / Deposits	63.80	67.96	67.00	64.98	62.90
Time deposits / Deposits	49.53	50.13	49.65	49.57	49.93
NCDs / Time deposits	0.10	0.17	0.13	0.38	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	34.18	-24.90	22.58	-51.72	157.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.41	96.10	94.12	95.20	97.28
Interest rate sensitivity gap/Equity	-82.28	-44.22	-63.15	-55.25	-31.71
【G】					
Deposit growth rate	4.87	8.04	6.42	8.58	8.24
Loan growth rate	-1.90	12.70	8.99	11.83	14.02
Investment growth rate	21.42	3.68	10.91	12.64	7.05
Guarantee growth rate	2.11	5.25	-12.00	23.49	10.56

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Far Eastern International Bank　　　　Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.24	12.54	R 12.64	R 12.91	12.46
Tier 1 capital / Risk-weighted assets	9.82	9.17	R 9.32	R 9.14	8.25
Common stocks equity / Risk-weighted assets	9.82	9.17	R 9.32	R 9.14	8.25
Liability / Equity (multiple)	12.48	13.43	13.01	13.43	16.13
Equity / Asset	7.42	6.93	7.14	6.93	5.84
【A】					
Non-performing loan ratio	0.27	0.37	0.25	0.39	0.37
Loan loss reserves / NPLs	501.94	379.39	541.85	372.01	391.46
【E】					
NIBT / Average equity	9.78	13.03	12.10	12.30	12.74
(NIBT + loan loss provision) / Average equity	7.47	12.13	12.19	14.30	13.12
NIBT / Average asset	0.72	0.93	0.87	0.84	0.73
(NIBT + loan loss provision) / Average asset	0.55	0.86	0.87	0.98	0.75
Net interest revenues / NIBT	152.17	116.72	125.49	126.39	138.85
NIBT / total net revenues	40.12	46.41	42.55	40.25	38.26
NIBT / Employees (in thousand of NT dollars)	1,565.08	1,926.98	1,854.45	1,681.96	1,418.38
【L】					
Liquidity coverage ratio	95.54	98.28	86.25	-	-
Liquidity ratio (monthly average of daily data)	32.20	30.14	30.19	31.10	33.29
Loans / Deposits	76.25	78.82	74.90	76.45	74.45
Time deposits / Deposits	57.90	62.65	58.88	62.12	65.00
NCDs / Time deposits	1.83	6.63	3.95	8.57	9.67
Accumulated gap of assets and liabilities(180 days) / Equity	-77.49	-293.25	-109.55	-242.98	-135.25
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.58	111.74	111.55	110.61	110.62
Interest rate sensitivity gap/Equity	107.61	114.91	105.33	103.69	128.09
【G】					
Deposit growth rate	0.71	11.78	7.08	6.43	1.61
Loan growth rate	-2.80	7.77	4.53	9.15	4.57
Investment growth rate	10.81	26.97	20.72	17.25	19.67
Guarantee growth rate	1.30	8.00	12.90	17.09	6.32

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Yuanta Commercial Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.90	12.21	12.80	12.71	12.79
Tier 1 capital / Risk-weighted assets	9.69	8.90	9.41	9.13	10.12
Common stocks equity / Risk-weighted assets	8.61	8.90	8.33	9.13	10.12
Liability / Equity (multiple)	13.93	13.30	14.20	12.68	11.96
Equity / Asset	6.70	6.99	6.58	7.31	7.72
【A】					
Non-performing loan ratio	0.20	0.22	0.18	0.19	0.31
Loan loss reserves / NPLs	661.79	564.03	720.36	658.87	404.81
【E】					
NIBT / Average equity	12.07	11.21	10.69	10.28	7.49
(NIBT + loan loss provision) / Average equity	12.97	11.20	12.21	12.50	10.22
NIBT / Average asset	0.80	0.82	0.72	0.76	0.58
(NIBT + loan loss provision) / Average asset	0.86	0.79	0.83	0.92	0.79
Net interest revenues / NIBT	125.69	121.58	136.43	138.62	179.62
NIBT / total net revenues	46.65	50.95	44.04	44.38	36.46
NIBT / Employees (in thousand of NT dollars)	2,432.49	2,183.47	2,042.48	1,913.54	1,479.34
【L】					
Liquidity coverage ratio	88.18	95.88	91.14	-	-
Liquidity ratio (monthly average of daily data)	30.96	30.22	32.58	29.00	31.88
Loans / Deposits	73.75	72.75	72.82	77.18	80.27
Time deposits / Deposits	37.96	37.58	37.36	39.32	40.38
NCDs / Time deposits	9.63	13.23	10.36	15.16	16.88
Accumulated gap of assets and liabilities(180 days) / Equity	-152.38	58.02	-159.48	20.90	54.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.86	92.74	93.19	91.77	96.44
Interest rate sensitivity gap/Equity	-78.08	-68.08	-65.28	-77.28	-32.96
【G】					
Deposit growth rate	5.52	19.21	14.00	16.71	9.34
Loan growth rate	6.93	12.09	7.44	12.05	5.69
Investment growth rate	41.35	64.05	69.64	43.49	7.16
Guarantee growth rate	2.74	-1.77	-1.22	0.60	3.35

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

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

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.98	12.04	R 11.96	11.65	10.64
Tier 1 capital / Risk-weighted assets	11.55	9.74	R 10.35	9.31	8.33
Common stocks equity / Risk-weighted assets	11.55	9.74	R 10.35	9.31	8.33
Liability / Equity (multiple)	11.54	12.82	12.01	13.12	14.28
Equity / Asset	7.98	7.24	7.68	7.08	6.54
【A】					
Non-performing loan ratio	0.31	0.22	0.25	0.24	0.37
Loan loss reserves / NPLs	430.43	675.69	537.47	669.71	289.53
【E】					
NIBT / Average equity	8.70	13.30	9.80	13.29	12.44
(NIBT + loan loss provision) / Average equity	9.61	10.68	8.88	16.98	15.38
NIBT / Average asset	0.66	0.94	0.71	0.89	0.79
(NIBT + loan loss provision) / Average asset	0.73	0.75	0.64	1.14	0.97
Net interest revenues / NIBT	134.99	108.41	138.35	120.28	130.33
NIBT / total net revenues	43.00	57.15	44.23	42.87	42.16
NIBT / Employees (in thousand of NT dollars)	1,667.07	2,489.83	1,801.33	2,315.42	1,945.41
【L】					
Liquidity coverage ratio	124.13	139.91	131.11	-	-
Liquidity ratio (monthly average of daily data)	31.18	31.90	31.41	32.33	31.47
Loans / Deposits	76.90	71.17	75.87	70.54	73.61
Time deposits / Deposits	40.06	38.01	39.46	37.89	42.64
NCDs / Time deposits	3.51	0.23	2.25	0.23	3.79
Accumulated gap of assets and liabilities(180 days) / Equity	-55.73	-56.93	-29.73	-68.91	28.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.76	102.62	106.92	102.73	102.61
Interest rate sensitivity gap/Equity	56.88	20.65	53.11	21.91	24.74
【G】					
Deposit growth rate	2.04	-1.42	2.83	2.74	5.66
Loan growth rate	10.20	0.70	10.51	-2.02	4.30
Investment growth rate	14.21	2.35	9.32	-2.32	1.47
Guarantee growth rate	19.03	-10.34	-2.72	-2.87	-11.40

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

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

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.85	12.94	R 12.95	R 12.72	R 12.27
Tier 1 capital / Risk-weighted assets	9.95	9.49	R 9.31	R 9.34	8.48
Common stocks equity / Risk-weighted assets	9.32	9.49	R 9.15	R 9.34	8.48
Liability / Equity (multiple)	13.70	13.59	14.00	13.75	15.45
Equity / Asset	6.80	6.85	6.67	6.78	6.08
【A】					
Non-performing loan ratio	0.15	0.20	0.13	0.18	0.20
Loan loss reserves / NPLs	809.62	601.12	931.36	598.95	532.66
【E】					
NIBT / Average equity	14.88	13.42	12.46	12.56	13.47
(NIBT + loan loss provision) / Average equity	16.93	17.40	16.14	15.46	15.92
NIBT / Average asset	0.98	0.91	0.83	0.81	0.81
(NIBT + loan loss provision) / Average asset	1.12	1.17	1.07	0.99	0.95
Net interest revenues / NIBT	93.02	110.36	120.51	123.34	120.19
NIBT / total net revenues	48.66	41.10	38.96	39.73	41.06
NIBT / Employees (in thousand of NT dollars)	2,279.53	2,083.79	1,859.86	1,767.23	1,658.71
【L】					
Liquidity coverage ratio	148.99	121.81	129.28	-	-
Liquidity ratio (monthly average of daily data)	30.09	25.74	27.71	23.81	26.27
Loans / Deposits	69.20	72.19	70.73	73.15	72.12
Time deposits / Deposits	28.40	32.74	29.27	32.90	35.36
NCDs / Time deposits	0.32	0.31	0.33	0.40	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	175.20	123.35	153.23	27.67	53.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.94	101.85	104.96	101.79	101.72
Interest rate sensitivity gap/Equity	62.84	18.09	46.56	17.58	19.71
【G】					
Deposit growth rate	12.20	9.88	13.22	10.88	11.72
Loan growth rate	7.59	10.53	9.43	12.54	11.76
Investment growth rate	28.45	5.78	26.89	2.18	4.33
Guarantee growth rate	-7.12	-2.17	1.40	10.41	27.75

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： KGI Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	15.73	12.94	14.96	12.86	13.57
Tier 1 capital / Risk-weighted assets	15.73	12.94	14.91	12.86	13.57
Common stocks equity / Risk-weighted assets	15.73	12.94	14.91	12.86	13.57
Liability / Equity (multiple)	7.84	7.33	8.36	7.83	8.20
Equity / Asset	11.31	12.01	10.68	11.32	10.87
【A】					
Non-performing loan ratio	0.33	0.51	0.34	0.43	0.52
Loan loss reserves / NPLs	421.88	261.52	413.26	316.98	259.27
【E】					
NIBT / Average equity	7.20	14.66	10.41	15.26	23.86
(NIBT + loan loss provision) / Average equity	6.97	12.02	9.14	11.41	16.10
NIBT / Average asset	0.80	1.69	1.14	1.63	2.36
(NIBT + loan loss provision) / Average asset	0.77	1.35	1.01	1.22	1.59
Net interest revenues / NIBT	126.70	160.14	128.95	165.06	121.82
NIBT / total net revenues	45.31	45.72	52.24	44.08	61.66
NIBT / Employees (in thousand of NT dollars)	1,778.93	1,808.79	2,025.60	1,858.73	2,425.32
【L】					
Liquidity coverage ratio	108.03	396.93	95.03	-	-
Liquidity ratio (monthly average of daily data)	51.22	20.36	44.26	19.69	26.35
Loans / Deposits	65.93	73.47	62.15	73.29	70.74
Time deposits / Deposits	51.67	53.58	51.18	53.72	61.50
NCDs / Time deposits	0.04	1.91	0.06	0.08	0.06
Accumulated gap of assets and liabilities(180 days) / Equity	-159.42	-148.40	-195.32	-152.17	-96.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.58	100.95	111.86	98.77	96.19
Interest rate sensitivity gap/Equity	33.72	5.52	48.38	-7.52	-25.64
【G】					
Deposit growth rate	154.49	-5.11	157.80	-2.53	11.45
Loan growth rate	128.33	-0.75	118.52	0.97	15.80
Investment growth rate	775.31	-60.75	237.83	-3.31	-6.64
Guarantee growth rate	1,275.85	-55.18	956.16	-40.04	313.78

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Taishin International Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.69	11.26	12.49	11.01	10.94
Tier 1 capital / Risk-weighted assets	8.71	8.77	8.44	R 8.61	8.31
Common stocks equity / Risk-weighted assets	8.23	8.15	7.88	7.97	8.16
Liability / Equity (multiple)	15.06	15.97	15.96	15.90	14.65
Equity / Asset	6.23	5.89	5.90	5.92	6.39
【A】					
Non-performing loan ratio	0.20	0.16	0.13	0.14	0.15
Loan loss reserves / NPLs	691.81	788.34	1,051.76	976.96	827.55
【E】					
NIBT / Average equity	15.06	19.31	13.44	18.66	20.10
(NIBT + loan loss provision) / Average equity	16.02	21.89	16.03	21.74	23.25
NIBT / Average asset	0.89	1.11	0.77	1.12	1.24
(NIBT + loan loss provision) / Average asset	0.94	1.27	0.92	1.30	1.44
Net interest revenues / NIBT	121.17	103.59	146.62	108.45	100.18
NIBT / total net revenues	44.31	49.70	37.35	47.76	48.62
NIBT / Employees (in thousand of NT dollars)	2,014.90	2,445.96	1,677.87	2,214.74	2,227.41
【L】					
Liquidity coverage ratio	116.16	95.72	114.29	-	-
Liquidity ratio (monthly average of daily data)	25.72	23.46	24.52	21.95	24.74
Loans / Deposits	80.33	81.79	79.07	81.36	78.29
Time deposits / Deposits	41.08	45.29	41.32	45.46	47.22
NCDs / Time deposits	0.23	0.38	0.23	0.33	0.04
Accumulated gap of assets and liabilities(180 days) / Equity	-85.21	-76.46	-158.06	-71.42	-104.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	117.96	119.03	124.42	119.29	120.36
Interest rate sensitivity gap/Equity	200.81	205.50	276.40	210.26	195.73
【G】					
Deposit growth rate	3.88	11.99	7.00	10.67	6.53
Loan growth rate	1.77	12.93	3.69	14.64	6.90
Investment growth rate	7.79	38.34	22.05	18.05	-2.56
Guarantee growth rate	5.92	34.65	14.10	-15.02	45.04

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Ta Chong Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital					
/ Risk-weighted assets	12.24	12.47	R 12.83	R 11.62	11.52
Tier 1 capital					
/ Risk-weighted assets	9.44	9.24	R 9.78	R 8.93	R 9.33
Common stocks equity / Risk-weighted assets	8.54	8.23	R 8.75	R 7.79	7.85
Liability / Equity (multiple)	12.19	12.67	11.92	14.31	14.29
Equity / Asset	7.58	7.32	7.74	6.53	6.54
【A】					
Non-performing loan ratio	0.35	0.09	0.22	0.08	0.11
Loan loss reserves / NPLs	541.69	1,787.60	763.07	2,102.25	1,415.02
【E】					
NIBT / Average equity	-10.36	9.43	6.71	9.95	10.62
(NIBT + loan loss provision)					
/ Average equity	0.63	10.07	5.71	11.84	13.18
NIBT / Average asset	-0.79	0.65	0.50	0.66	0.66
(NIBT + loan loss provision)					
/ Average asset	0.05	0.70	0.43	0.79	0.82
Net interest revenues / NIBT	-	174.01	239.15	167.03	155.06
NIBT / total net revenues	-33.25	33.78	27.08	33.31	33.06
NIBT / Employees					
(in thousand of NT dollars)	-1,415.73	1,148.53	884.56	1,156.96	1,134.14
【L】					
Liquidity coverage ratio	115.69	90.94	76.32	-	-
Liquidity ratio					
(monthly average of daily data)	28.95	28.18	28.97	25.82	32.11
Loans / Deposits	86.50	82.13	84.20	82.63	75.97
Time deposits / Deposits	47.82	51.94	47.76	53.88	53.77
NCDs / Time deposits	0.71	2.24	0.88	1.91	1.74
Accumulated gap of assets and					
liabilities(180 days) / Equity	-64.69	-121.87	-50.83	-133.00	17.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	113.50	106.18	116.07	103.41	100.71
Interest rate sensitivity gap/Equity	105.38	51.11	117.06	30.59	7.09
【G】					
Deposit growth rate	-4.60	0.17	-7.62	0.71	-0.64
Loan growth rate	-1.40	3.03	-6.45	8.93	-4.93
Investment growth rate	-2.51	-6.19	-1.61	-6.12	-0.20
Guarantee growth rate	10.94	-4.35	48.23	-13.40	-1.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Jih Sun International Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.85	12.85	R 13.64	R 11.13	12.61
Tier 1 capital / Risk-weighted assets	11.57	10.46	R 11.38	10.26	11.13
Common stocks equity / Risk-weighted assets	11.57	10.46	R 11.38	10.26	11.13
Liability / Equity (multiple)	10.47	10.84	10.49	10.66	10.59
Equity / Asset	8.72	8.45	8.70	8.58	8.63
【A】					
Non-performing loan ratio	0.23	0.09	0.21	0.08	0.55
Loan loss reserves / NPLs	549.06	1,164.18	593.45	1,342.37	209.96
【E】					
NIBT / Average equity	2.69	7.07	6.51	7.07	7.49
(NIBT + loan loss provision) / Average equity	3.16	6.49	7.38	7.34	9.78
NIBT / Average asset	0.24	0.58	0.54	0.58	0.63
(NIBT + loan loss provision) / Average asset	0.28	0.53	0.61	0.60	0.83
Net interest revenues / NIBT	376.34	172.27	168.77	181.77	157.48
NIBT / total net revenues	13.18	36.56	30.67	33.11	32.92
NIBT / Employees (in thousand of NT dollars)	356.46	891.67	819.42	853.86	895.65
【L】					
Liquidity coverage ratio	236.06	210.58	176.15	-	-
Liquidity ratio (monthly average of daily data)	30.86	30.40	30.00	25.40	26.75
Loans / Deposits	73.70	75.09	75.95	79.09	81.98
Time deposits / Deposits	39.15	41.31	40.96	38.64	42.01
NCDs / Time deposits	1.32	2.15	1.26	2.27	6.66
Accumulated gap of assets and liabilities(180 days) / Equity	37.88	20.77	22.16	4.62	-17.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.06	93.33	98.77	98.84	92.29
Interest rate sensitivity gap/Equity	-7.70	-57.40	-10.19	-9.74	-67.61
【G】					
Deposit growth rate	-0.24	6.62	1.16	5.90	0.80
Loan growth rate	-2.10	0.09	-2.88	2.10	6.00
Investment growth rate	4.14	83.99	19.22	46.57	-23.70
Guarantee growth rate	-28.43	24.32	-32.18	22.37	-18.03

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： EnTie Commercial Bank　　　　Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.73	12.34	13.19	12.49	12.10
Tier 1 capital / Risk-weighted assets	12.90	10.84	12.41	10.96	9.83
Common stocks equity / Risk-weighted assets	12.29	10.20	11.72	10.21	9.00
Liability / Equity (multiple)	9.04	10.67	9.55	10.98	12.96
Equity / Asset	9.96	8.57	9.48	8.35	7.16
【A】					
Non-performing loan ratio	0.80	1.21	0.98	0.38	0.76
Loan loss reserves / NPLs	165.39	117.62	149.27	323.60	146.26
【E】					
NIBT / Average equity	2.50	9.20	14.11	13.80	13.42
(NIBT + loan loss provision) / Average equity	6.23	13.35	15.31	14.41	14.12
NIBT / Average asset	0.25	0.79	1.24	1.03	0.85
(NIBT + loan loss provision) / Average asset	0.63	1.13	1.35	1.08	0.89
Net interest revenues / NIBT	471.57	145.99	103.76	105.81	119.92
NIBT / total net revenues	11.41	35.98	52.62	52.04	51.07
NIBT / Employees (in thousand of NT dollars)	437.78	1,427.65	2,293.99	2,028.37	1,900.91
【L】					
Liquidity coverage ratio	154.86	177.58	123.23	-	-
Liquidity ratio (monthly average of daily data)	35.81	37.60	34.63	37.77	46.59
Loans / Deposits	71.62	74.21	72.39	72.62	67.03
Time deposits / Deposits	53.01	59.98	53.27	59.39	66.05
NCDs / Time deposits	1.89	2.68	1.78	3.36	10.72
Accumulated gap of assets and liabilities(180 days) / Equity	-32.40	-81.35	-100.10	-19.61	-182.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.21	102.37	102.55	107.05	98.06
Interest rate sensitivity gap/Equity	27.62	18.59	16.89	55.62	-18.68
【G】					
Deposit growth rate	-5.01	-9.81	-5.37	-5.01	-6.18
Loan growth rate	-8.26	-2.37	-5.58	2.96	-6.98
Investment growth rate	-7.84	-18.89	3.91	-23.88	13.48
Guarantee growth rate	2.37	19.74	13.61	3.52	-16.90

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

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

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.91	12.91	13.70	R 13.69	10.71
Tier 1 capital / Risk-weighted assets	13.50	12.63	R 13.32	R 12.66	9.51
Common stocks equity / Risk-weighted assets	12.63	11.81	R 12.43	R 11.74	9.37
Liability / Equity (multiple)	10.15	11.21	10.47	11.09	13.18
Equity / Asset	8.97	8.19	8.72	8.27	7.05
【A】					
Non-performing loan ratio	0.34	0.26	0.29	0.23	0.35
Loan loss reserves / NPLs	394.38	528.70	444.83	548.60	366.38
【E】					
NIBT / Average equity	9.94	15.31	17.70	21.65	14.54
(NIBT + loan loss provision) / Average equity	10.91	15.46	18.33	22.89	18.41
NIBT / Average asset	0.88	1.25	1.48	1.71	1.06
(NIBT + loan loss provision) / Average asset	0.97	1.28	1.53	1.80	1.34
Net interest revenues / NIBT	124.15	82.86	74.55	71.64	114.14
NIBT / total net revenues	34.50	43.95	48.90	50.29	35.80
NIBT / Employees (in thousand of NT dollars)	2,217.10	3,019.84	3,569.57	3,800.37	2,120.67
【L】					
Liquidity coverage ratio	119.05	110.40	101.91	-	-
Liquidity ratio (monthly average of daily data)	25.07	28.84	23.24	24.58	22.53
Loans / Deposits	71.26	69.54	71.03	73.04	73.00
Time deposits / Deposits	29.86	32.20	29.59	30.30	32.31
NCDs / Time deposits	0.26	0.28	0.30	0.25	0.20
Accumulated gap of assets and liabilities(180 days) / Equity	-38.07	-38.90	-48.32	-47.07	19.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.80	101.34	101.39	100.55	99.40
Interest rate sensitivity gap/Equity	10.97	9.36	8.63	3.69	-5.21
【G】					
Deposit growth rate	8.43	12.74	14.43	9.70	13.09
Loan growth rate	11.04	7.50	11.20	9.71	12.62
Investment growth rate	-8.06	42.07	13.10	17.81	-4.26
Guarantee growth rate	12.43	-46.85	26.93	-33.35	39.10

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： HSBC Bank (Taiwan) Limited

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.49	12.72	13.12	11.78	11.14
Tier 1 capital / Risk-weighted assets	13.52	11.82	12.13	10.86	10.34
Common stocks equity / Risk-weighted assets	13.52	11.82	12.13	10.86	10.34
Liability / Equity (multiple)	13.26	15.25	14.45	16.24	15.46
Equity / Asset	7.01	6.15	6.47	5.80	6.08
【A】					
Non-performing loan ratio	0.05	0.05	0.05	0.04	0.07
Loan loss reserves / NPLs	2,495.61	2,593.28	2,450.78	2,671.20	1,652.41
【E】					
NIBT / Average equity	13.49	12.80	8.93	9.99	13.82
(NIBT + loan loss provision) / Average equity	11.38	10.87	8.47	11.48	15.78
NIBT / Average asset	0.90	0.77	0.57	0.63	0.84
(NIBT + loan loss provision) / Average asset	0.76	0.67	0.54	0.72	0.96
Net interest revenues / NIBT	63.45	74.35	115.21	109.84	92.90
NIBT / total net revenues	52.78	47.56	35.05	33.37	38.53
NIBT / Employees (in thousand of NT dollars)	3,242.35	2,685.27	1,998.61	1,865.79	2,244.61
【L】					
Liquidity coverage ratio	143.97	148.85	141.97	-	-
Liquidity ratio (monthly average of daily data)	119.47	114.85	115.71	96.84	107.24
Loans / Deposits	56.51	58.02	64.55	60.35	62.26
Time deposits / Deposits	30.89	31.25	29.52	33.85	25.38
NCDs / Time deposits	0.68	0.48	0.59	0.43	14.25
Accumulated gap of assets and liabilities(180 days) / Equity	-196.80	-314.33	-403.40	-344.50	-281.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	171.51	162.40	188.45	150.37	160.84
Interest rate sensitivity gap/Equity	397.92	413.47	489.82	355.34	405.13
【G】					
Deposit growth rate	-8.49	8.09	-15.80	17.93	8.11
Loan growth rate	-12.84	-2.04	-11.84	16.78	3.90
Investment growth rate	-11.51	22.93	-3.08	31.56	9.78
Guarantee growth rate	8.53	-25.37	-1.65	-4.49	7.83

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Shin Kong Commercial Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.87	11.25	R 11.76	R 10.89	10.57
Tier 1 capital / Risk-weighted assets	9.83	8.71	R 9.37	R 8.46	8.06
Common stocks equity / Risk-weighted assets	8.97	7.82	R 8.49	R 7.53	7.50
Liability / Equity (multiple)	15.75	16.62	16.23	17.39	17.94
Equity / Asset	5.97	5.67	5.80	5.44	5.28
【A】					
Non-performing loan ratio	0.19	0.24	0.19	0.26	0.42
Loan loss reserves / NPLs	680.80	530.01	697.86	485.31	265.58
【E】					
NIBT / Average equity	11.24	14.00	14.01	16.12	14.49
(NIBT + loan loss provision) / Average equity	11.29	17.40	16.58	20.99	18.08
NIBT / Average asset	0.66	0.76	0.77	0.82	0.72
(NIBT + loan loss provision) / Average asset	0.66	0.94	0.91	1.07	0.90
Net interest revenues / NIBT	206.63	173.22	175.23	160.05	177.82
NIBT / total net revenues	35.96	39.50	38.65	40.39	38.37
NIBT / Employees (in thousand of NT dollars)	1,321.51	1,530.01	1,561.25	1,622.13	1,305.95
【L】					
Liquidity coverage ratio	134.30	145.93	127.21	-	-
Liquidity ratio (monthly average of daily data)	26.06	26.99	25.17	24.89	23.59
Loans / Deposits	69.41	73.07	71.45	74.67	73.05
Time deposits / Deposits	52.81	50.68	49.65	50.87	52.00
NCDs / Time deposits	0.35	0.66	0.47	1.30	1.17
Accumulated gap of assets and liabilities(180 days) / Equity	-88.68	-180.23	-62.61	-192.22	-127.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.40	92.90	93.96	92.89	87.52
Interest rate sensitivity gap/Equity	-141.40	-89.76	-75.46	-92.09	-175.69
【G】					
Deposit growth rate	3.82	2.53	5.57	4.72	10.48
Loan growth rate	-1.38	1.82	1.00	7.02	5.58
Investment growth rate	11.38	7.15	3.56	22.73	77.79
Guarantee growth rate	20.17	-15.13	14.34	-6.58	29.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Sunny Bank, Ltd. Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.31	10.56	R 11.11	R 11.13	R 8.80
Tier 1 capital / Risk-weighted assets	8.05	7.39	R 7.92	R 7.64	R 6.12
Common stocks equity / Risk-weighted assets	7.88	7.39	R 7.74	R 7.64	6.12
Liability / Equity (multiple)	16.07	16.66	16.21	16.72	19.40
Equity / Asset	5.86	5.66	5.81	5.64	4.90
【A】					
Non-performing loan ratio	0.09	0.35	0.07	0.33	0.59
Loan loss reserves / NPLs	1,322.94	321.04	1,705.71	326.74	213.40
【E】					
NIBT / Average equity	14.29	15.14	12.22	15.01	7.87
(NIBT + loan loss provision) / Average equity	14.23	14.33	13.70	14.34	13.69
NIBT / Average asset	0.82	0.85	0.69	0.76	0.39
(NIBT + loan loss provision) / Average asset	0.82	0.79	0.78	0.72	0.67
Net interest revenues / NIBT	139.31	143.91	173.73	156.06	305.06
NIBT / total net revenues	49.93	49.86	41.18	45.93	23.76
NIBT / Employees (in thousand of NT dollars)	1,553.38	1,437.15	1,256.11	1,214.99	620.08
【L】					
Liquidity coverage ratio	200.15	183.14	194.71	-	-
Liquidity ratio (monthly average of daily data)	25.36	21.00	24.83	20.39	21.95
Loans / Deposits	75.61	77.67	75.13	75.57	78.89
Time deposits / Deposits	61.88	59.63	60.12	59.44	58.03
NCDs / Time deposits	5.31	4.97	5.29	4.63	2.61
Accumulated gap of assets and liabilities(180 days) / Equity	-144.03	-115.95	-98.95	-90.55	-83.33
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.25	97.51	96.63	96.72	97.94
Interest rate sensitivity gap/Equity	-38.23	-36.32	-47.38	-48.34	-36.25
【G】					
Deposit growth rate	9.20	13.59	11.33	10.89	12.59
Loan growth rate	6.27	11.72	10.64	6.13	6.85
Investment growth rate	26.08	120.48	18.34	148.25	57.60
Guarantee growth rate	29.97	-9.32	30.04	-14.18	14.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Bank of Panhsin Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	9.70	9.39	9.77	R 9.39	R 8.95
Tier 1 capital / Risk-weighted assets	7.19	6.29	R 7.26	R 6.35	R 7.78
Common stocks equity / Risk-weighted assets	7.19	6.29	R 7.26	R 6.35	7.78
Liability / Equity (multiple)	14.49	15.91	14.84	16.56	15.62
Equity / Asset	6.46	5.91	6.31	5.69	6.02
【A】					
Non-performing loan ratio	0.74	0.91	0.72	0.88	1.20
Loan loss reserves / NPLs	168.02	144.34	172.31	141.69	102.48
【E】					
NIBT / Average equity	6.74	7.41	7.31	5.67	23.29
(NIBT + loan loss provision) / Average equity	8.29	10.65	10.32	12.15	25.90
NIBT / Average asset	0.42	0.43	0.43	0.33	1.18
(NIBT + loan loss provision) / Average asset	0.52	0.61	0.61	0.71	1.31
Net interest revenues / NIBT	254.95	283.41	270.37	349.36	95.28
NIBT / total net revenues	26.37	23.43	23.65	20.71	49.47
NIBT / Employees (in thousand of NT dollars)	632.03	607.42	612.47	441.16	1,740.94
【L】					
Liquidity coverage ratio	200.64	203.93	248.88	-	-
Liquidity ratio (monthly average of daily data)	23.52	23.83	26.37	26.51	25.25
Loans / Deposits	72.74	73.31	71.08	70.94	70.87
Time deposits / Deposits	53.50	55.44	53.20	54.46	52.42
NCDs / Time deposits	0.57	0.74	0.59	0.78	1.06
Accumulated gap of assets and liabilities(180 days) / Equity	-143.39	-167.54	-95.83	-145.65	13.27
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.57	91.67	95.43	91.14	92.10
Interest rate sensitivity gap/Equity	-54.14	-115.42	-57.75	-127.31	-109.25
【G】					
Deposit growth rate	4.86	15.16	2.11	24.36	0.83
Loan growth rate	4.03	18.01	2.30	24.37	5.85
Investment growth rate	-9.51	43.82	-14.28	67.39	11.30
Guarantee growth rate	-18.28	54.83	-7.34	67.66	-3.85

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Taiwan Business Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.38	10.65	11.24	10.54	R 11.26
Tier 1 capital / Risk-weighted assets	8.99	8.17	8.84	8.20	R 8.23
Common stocks equity / Risk-weighted assets	8.18	7.90	7.98	7.88	7.78
Liability / Equity (multiple)	19.89	20.78	20.41	21.18	22.05
Equity / Asset	4.79	4.59	4.67	4.51	4.34
【A】					
Non-performing loan ratio	0.56	0.42	0.48	0.46	0.76
Loan loss reserves / NPLs	214.31	248.95	231.21	236.82	141.61
【E】					
NIBT / Average equity	9.25	9.67	9.37	9.10	6.93
(NIBT + loan loss provision) / Average equity	15.50	12.72	12.94	13.09	12.31
NIBT / Average asset	0.43	0.43	0.43	0.40	0.29
(NIBT + loan loss provision) / Average asset	0.72	0.56	0.59	0.57	0.51
Net interest revenues / NIBT	235.34	243.81	249.81	269.99	353.58
NIBT / total net revenues	28.20	32.00	31.01	29.05	21.86
NIBT / Employees (in thousand of NT dollars)	1,339.49	1,295.71	1,262.54	1,147.66	810.68
【L】					
Liquidity coverage ratio	110.25	81.70	118.49	-	-
Liquidity ratio (monthly average of daily data)	20.64	15.39	17.76	16.49	17.56
Loans / Deposits	80.19	87.02	80.24	85.01	84.65
Time deposits / Deposits	38.38	41.93	39.69	41.04	42.48
NCDs / Time deposits	0.18	2.38	0.44	1.80	3.41
Accumulated gap of assets and liabilities(180 days) / Equity	105.66	81.50	146.85	69.16	-25.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.43	105.51	102.10	105.49	105.76
Interest rate sensitivity gap/Equity	6.67	91.00	33.32	91.31	103.08
【G】					
Deposit growth rate	4.76	5.99	6.96	5.18	3.82
Loan growth rate	-3.65	8.30	0.65	4.51	0.67
Investment growth rate	23.58	-0.09	8.73	1.52	12.13
Guarantee growth rate	13.59	12.71	0.61	0.81	-12.51

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Standard Chartered Bank (Taiwan)

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.35	15.81	R 14.20	R 14.15	R 13.61
Tier 1 capital / Risk-weighted assets	11.34	11.21	R 11.14	10.00	9.12
Common stocks equity / Risk-weighted assets	11.34	11.21	R 11.14	10.00	9.12
Liability / Equity (multiple)	14.06	14.99	14.44	16.20	16.87
Equity / Asset	6.64	6.25	6.48	5.81	5.60
【A】					
Non-performing loan ratio	0.36	0.31	0.35	0.29	0.53
Loan loss reserves / NPLs	468.13	455.19	463.04	455.01	269.77
【E】					
NIBT / Average equity	3.56	9.20	3.68	8.63	6.54
(NIBT + loan loss provision) / Average equity	3.63	11.28	7.08	10.91	10.55
NIBT / Average asset	0.24	0.57	0.23	0.50	0.38
(NIBT + loan loss provision) / Average asset	0.25	0.72	0.45	0.63	0.61
Net interest revenues / NIBT	409.23	185.10	430.50	240.80	335.98
NIBT / total net revenues	13.82	27.99	12.23	24.57	19.13
NIBT / Employees (in thousand of NT dollars)	491.18	1,151.08	494.48	998.64	718.12
【L】					
Liquidity coverage ratio	172.72	233.62	145.91	-	-
Liquidity ratio (monthly average of daily data)	50.69	56.41	58.92	56.47	53.70
Loans / Deposits	56.50	57.05	61.72	57.02	63.25
Time deposits / Deposits	22.87	25.14	22.51	24.52	35.17
NCDs / Time deposits	17.28	18.68	13.36	17.92	10.00
Accumulated gap of assets and liabilities(180 days) / Equity	-208.35	-260.78	-236.74	-252.25	-114.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.37	129.45	119.91	126.58	107.99
Interest rate sensitivity gap/Equity	20.32	233.48	161.66	230.32	90.92
【G】					
Deposit growth rate	-10.31	-1.75	-16.77	3.62	2.58
Loan growth rate	-11.16	-10.93	-9.88	-6.59	2.91
Investment growth rate	-24.76	-9.78	-13.19	-3.10	-2.18
Guarantee growth rate	-58.06	-10.27	-59.31	-4.05	1.80

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Taichung Commercial Bank　　Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	10.97	11.11	11.15	10.84	11.37
Tier 1 capital / Risk-weighted assets	9.31	8.88	9.49	8.78	8.42
Common stocks equity / Risk-weighted assets	9.22	8.88	9.39	8.78	8.42
Liability / Equity (multiple)	13.32	13.42	13.13	13.53	14.68
Equity / Asset	6.99	6.94	7.08	6.88	6.38
【A】					
Non-performing loan ratio	0.33	0.38	0.33	0.34	0.58
Loan loss reserves / NPLs	436.11	368.97	475.70	428.83	209.69
【E】					
NIBT / Average equity	9.11	12.92	10.83	12.12	11.69
(NIBT + loan loss provision) / Average equity	10.48	13.80	15.32	18.49	18.25
NIBT / Average asset	0.64	0.88	0.74	0.80	0.73
(NIBT + loan loss provision) / Average asset	0.74	0.93	1.05	1.22	1.14
Net interest revenues / NIBT	193.86	148.47	174.75	166.14	178.43
NIBT / total net revenues	42.36	52.05	44.08	41.51	39.21
NIBT / Employees (in thousand of NT dollars)	1,661.15	2,299.07	1,857.08	2,000.48	1,704.29
【L】					
Liquidity coverage ratio	179.58	161.88	204.64	-	-
Liquidity ratio (monthly average of daily data)	25.24	21.81	25.15	20.35	21.01
Loans / Deposits	78.22	83.06	78.15	84.89	84.78
Time deposits / Deposits	46.72	47.01	44.38	46.70	49.52
NCDs / Time deposits	1.59	1.71	1.74	1.86	2.36
Accumulated gap of assets and liabilities(180 days) / Equity	-223.23	-193.48	-160.06	-215.31	-227.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.59	93.40	95.80	93.28	91.50
Interest rate sensitivity gap/Equity	-85.91	-77.21	-47.80	-78.55	-110.79
【G】					
Deposit growth rate	10.63	4.62	10.78	6.16	11.62
Loan growth rate	4.11	3.47	1.93	6.05	12.08
Investment growth rate	42.25	22.50	73.20	5.81	3.59
Guarantee growth rate	25.22	0.90	9.34	22.69	24.11

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： King's Town Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【 C 】					
Total risk based capital / Risk-weighted assets	14.26	14.52	14.40	13.69	14.54
Tier 1 capital / Risk-weighted assets	13.91	13.98	14.12	13.06	13.60
Common stocks equity / Risk-weighted assets	13.91	13.98	14.12	13.06	13.60
Liability / Equity (multiple)	7.19	7.25	7.35	7.69	7.86
Equity / Asset	12.21	12.12	11.97	11.51	11.29
【 A 】					
Non-performing loan ratio	0.03	0.05	0.03	0.03	0.05
Loan loss reserves / NPLs	5,286.49	3,371.93	5,044.74	5,005.26	2,860.00
【 E 】					
NIBT / Average equity	17.54	19.13	15.98	24.13	22.03
(NIBT + loan loss provision) / Average equity	19.20	19.73	16.96	25.59	26.28
NIBT / Average asset	2.02	2.18	1.84	2.62	2.29
(NIBT + loan loss provision) / Average asset	2.22	2.22	1.95	2.78	2.73
Net interest revenues / NIBT	101.07	99.92	115.32	82.74	91.97
NIBT / total net revenues	65.89	73.96	72.99	83.83	70.29
NIBT / Employees (in thousand of NT dollars)	5,418.06	5,997.71	4,920.58	6,756.21	5,456.65
【 L 】					
Liquidity coverage ratio	163.56	153.48	174.49	-	-
Liquidity ratio (monthly average of daily data)	28.43	25.26	29.19	27.61	27.51
Loans / Deposits	75.25	76.93	74.06	77.50	74.92
Time deposits / Deposits	43.47	43.76	43.24	44.05	44.90
NCDs / Time deposits	0.08	0.90	0.11	0.93	0.53
Accumulated gap of assets and liabilities(180 days) / Equity	-1.17	-23.64	-0.25	-22.90	33.16
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.86	93.01	96.19	95.28	95.67
Interest rate sensitivity gap/Equity	-17.15	-39.40	-21.55	-27.18	-26.32
【 G 】					
Deposit growth rate	4.58	9.60	6.42	9.25	4.50
Loan growth rate	2.30	9.32	1.70	13.00	11.41
Investment growth rate	6.31	23.53	6.34	31.33	12.94
Guarantee growth rate	12.75	-16.77	21.20	-17.38	30.84

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： China Development Industrial Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	116.19	18.71	R 108.64	R 17.73	R 18.60
Tier 1 capital / Risk-weighted assets	116.19	18.71	R 108.64	R 17.73	R 18.60
Common stocks equity / Risk-weighted assets	116.19	18.71	R 108.64	R 17.73	18.60
Liability / Equity (multiple)	0.02	3.05	0.02	3.13	2.59
Equity / Asset	97.86	24.69	97.71	24.22	27.88
【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	2.99	6.05	5.45	7.69	5.34
(NIBT + loan loss provision) / Average equity	2.99	5.96	5.37	7.85	5.51
NIBT / Average asset	2.93	1.53	2.33	2.00	1.68
(NIBT + loan loss provision) / Average asset	2.93	1.54	2.30	2.04	1.73
Net interest revenues / NIBT	2.75	47.80	24.50	46.72	51.47
NIBT / total net revenues	78.00	79.14	80.46	83.85	69.84
NIBT / Employees (in thousand of NT dollars)	13,910.83	14,219.51	21,098.21	17,637.62	11,316.76
【L】					
Liquidity coverage ratio	-	98.86	-	-	-
Liquidity ratio (monthly average of daily data)	-	82.75	-	80.37	45.86
Loans / Deposits	-	62.30	-	71.22	82.55
Time deposits / Deposits	-	41.11	-	47.97	63.44
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	23.35	10.75	20.26	1.06	15.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	-	116.26	-	106.22	83.18
Interest rate sensitivity gap/Equity	18.30	14.02	18.16	6.23	-16.91
【G】					
Deposit growth rate	-100.00	26.26	-100.00	37.09	19.29
Loan growth rate	-100.00	13.29	-100.00	17.86	22.28
Investment growth rate	-75.31	19.77	-72.86	15.41	26.45
Guarantee growth rate	-100.00	-10.08	-100.00	-11.07	-12.42

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Hwatai Bank

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.41	10.43	11.28	10.64	R 12.06
Tier 1 capital / Risk-weighted assets	8.79	8.91	8.82	R 8.91	R 9.56
Common stocks equity / Risk-weighted assets	8.79	8.91	8.82	R 8.91	9.56
Liability / Equity (multiple)	14.62	14.27	14.39	14.07	14.25
Equity / Asset	6.40	6.55	6.50	6.64	6.56
【A】					
Non-performing loan ratio	0.80	1.44	0.38	1.19	0.56
Loan loss reserves / NPLs	162.26	83.91	314.08	98.49	229.34
【E】					
NIBT / Average equity	3.12	7.77	8.99	7.55	6.34
(NIBT + loan loss provision) / Average equity	8.57	9.52	12.22	12.63	9.50
NIBT / Average asset	0.20	0.51	0.57	0.48	0.38
(NIBT + loan loss provision) / Average asset	0.54	0.61	0.78	0.80	0.57
Net interest revenues / NIBT	651.47	262.50	239.89	266.78	346.99
NIBT / total net revenues	10.07	27.07	28.79	23.54	22.27
NIBT / Employees (in thousand of NT dollars)	300.22	722.35	829.11	671.87	559.95
【L】					
Liquidity coverage ratio	168.87	247.49	178.80	-	-
Liquidity ratio (monthly average of daily data)	27.58	28.60	27.49	29.13	31.97
Loans / Deposits	78.18	76.59	78.30	76.21	72.53
Time deposits / Deposits	56.32	55.41	54.53	55.52	58.34
NCDs / Time deposits	5.09	2.09	6.03	3.27	2.98
Accumulated gap of assets and liabilities(180 days) / Equity	-51.73	-42.23	-61.59	-52.20	159.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.04	102.64	104.11	99.77	102.04
Interest rate sensitivity gap/Equity	71.40	31.00	48.93	-2.73	24.92
【G】					
Deposit growth rate	6.61	4.83	6.52	3.83	-7.50
Loan growth rate	8.83	10.32	9.44	9.09	-14.52
Investment growth rate	134.16	11.20	138.54	34.54	119.96
Guarantee growth rate	6.67	-41.13	-6.24	-30.82	-8.07

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Cota Bank　　　　Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	9.86	9.10	R 10.20	9.45	10.41
Tier 1 capital / Risk-weighted assets	8.34	7.23	R 8.33	7.22	7.65
Common stocks equity / Risk-weighted assets	8.34	7.23	R 8.33	7.22	7.65
Liability / Equity (multiple)	16.90	19.66	17.40	19.99	19.87
Equity / Asset	5.59	4.84	5.43	4.76	4.79
【A】					
Non-performing loan ratio	0.30	0.43	0.21	0.34	0.36
Loan loss reserves / NPLs	660.87	523.32	957.83	643.50	570.95
【E】					
NIBT / Average equity	9.18	9.50	11.70	8.20	10.39
(NIBT + loan loss provision) / Average equity	9.42	13.00	13.83	12.34	17.52
NIBT / Average asset	0.51	0.46	0.58	0.38	0.43
(NIBT + loan loss provision) / Average asset	0.52	0.61	0.69	0.58	0.73
Net interest revenues / NIBT	316.67	357.50	282.06	412.45	362.35
NIBT / total net revenues	29.20	23.95	28.90	20.78	22.57
NIBT / Employees (in thousand of NT dollars)	662.51	570.92	730.09	468.20	508.46
【L】					
Liquidity coverage ratio	235.35	219.43	254.83	-	-
Liquidity ratio (monthly average of daily data)	19.17	16.81	17.87	17.15	16.52
Loans / Deposits	79.66	80.85	79.49	80.11	80.91
Time deposits / Deposits	60.49	60.15	59.91	59.19	59.41
NCDs / Time deposits	0.11	0.21	0.14	0.17	0.48
Accumulated gap of assets and liabilities(180 days) / Equity	-223.95	-347.30	-228.02	-358.92	-167.80
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.61	86.72	87.70	86.65	91.00
Interest rate sensitivity gap/Equity	-194.46	-243.50	-197.53	-248.64	-165.84
【G】					
Deposit growth rate	3.48	5.54	4.40	6.12	3.52
Loan growth rate	1.94	7.65	3.57	5.07	9.65
Investment growth rate	4.37	16.77	-0.27	27.77	-14.30
Guarantee growth rate	-23.15	-9.33	-33.83	-0.23	-15.54

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Industrial Bank of Taiwan

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.91	14.84	14.12	14.93	13.33
Tier 1 capital / Risk-weighted assets	12.38	12.46	12.43	12.56	13.26
Common stocks equity / Risk-weighted assets	12.38	12.46	12.43	12.56	13.26
Liability / Equity (multiple)	7.52	7.12	7.43	7.06	5.82
Equity / Asset	11.73	12.31	11.87	12.41	14.65
【A】					
Non-performing loan ratio	0.28	0.29	0.28	0.34	0.50
Loan loss reserves / NPLs	601.68	646.37	610.06	558.54	382.13
【E】					
NIBT / Average equity	7.90	8.99	6.89	6.90	4.91
(NIBT + loan loss provision) / Average equity	7.50	10.24	7.24	7.77	6.44
NIBT / Average asset	0.93	1.12	0.84	0.93	0.79
(NIBT + loan loss provision) / Average asset	0.89	1.29	0.88	1.05	1.04
Net interest revenues / NIBT	83.14	59.20	86.63	72.17	79.74
NIBT / total net revenues	50.95	56.40	53.06	53.79	46.14
NIBT / Employees (in thousand of NT dollars)	4,910.97	6,602.53	4,416.30	5,007.87	3,633.33
【L】					
Liquidity coverage ratio	81.19	74.62	74.70	-	-
Liquidity ratio (monthly average of daily data)	50.47	43.27	45.86	39.13	32.55
Loans / Deposits	78.71	82.77	83.25	83.74	96.84
Time deposits / Deposits	62.15	63.62	61.54	62.37	63.82
NCDs / Time deposits	33.25	6.97	33.79	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-150.60	-105.50	-176.29	-127.20	-111.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.90	98.54	103.55	105.12	109.19
Interest rate sensitivity gap/Equity	12.25	-7.83	14.12	28.86	54.02
【G】					
Deposit growth rate	9.00	26.15	10.15	31.05	16.62
Loan growth rate	3.66	13.03	9.51	13.06	29.22
Investment growth rate	20.35	26.02	19.46	28.01	-1.33
Guarantee growth rate	30.67	28.52	28.46	27.00	-23.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

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

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.04	12.43	R 12.16	R 9.39	R 9.08
Tier 1 capital / Risk-weighted assets	8.00	8.10	R 8.02	R 8.17	R 6.09
Common stocks equity / Risk-weighted assets	8.00	8.10	R 8.02	R 8.17	6.09
Liability / Equity (multiple)	26.52	28.09	27.24	28.32	32.17
Equity / Asset	3.63	3.44	3.54	3.41	3.02
【A】					
Non-performing loan ratio	0.77	0.94	0.72	0.98	1.42
Loan loss reserves / NPLs	239.15	159.70	254.53	139.53	96.01
【E】					
NIBT / Average equity	4.74	3.81	3.88	2.57	2.51
(NIBT + loan loss provision) / Average equity	7.84	7.34	8.13	7.11	5.72
NIBT / Average asset	0.16	0.13	0.13	0.08	0.07
(NIBT + loan loss provision) / Average asset	0.27	0.24	0.27	0.22	0.17
Net interest revenues / NIBT	253.63	263.52	270.68	306.54	244.31
NIBT / total net revenues	41.28	34.86	34.14	24.40	29.64
NIBT / Employees (in thousand of NT dollars)	4,561.15	4,188.84	3,643.88	2,637.93	2,942.41
【L】					
Liquidity coverage ratio	144.76	158.00	141.24	-	-
Liquidity ratio (monthly average of daily data)	51.11	54.46	52.60	55.15	54.02
Loans / Deposits	30.86	32.95	32.48	34.11	32.42
Time deposits / Deposits	98.82	98.73	98.92	98.74	99.07
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-371.90	-345.56	-552.08	-790.81	-930.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	78.31	81.57	81.09	81.70	80.17
Interest rate sensitivity gap/Equity	-551.39	-504.07	-499.55	-511.10	-629.13
【G】					
Deposit growth rate	1.04	0.75	-0.61	1.42	2.94
Loan growth rate	-6.31	4.85	-5.36	5.26	13.54
Investment growth rate	4.96	10.02	2.57	3.37	11.37
Guarantee growth rate	-2.52	-20.68	-3.41	-11.86	19.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

Bank's name ： Bank of Taipei

Unit：%

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	10.33	10.77	10.24	R 10.95	R 11.61
Tier 1 capital / Risk-weighted assets	8.63	9.02	R 8.59	R 9.33	R 9.77
Common stocks equity / Risk-weighted assets	8.63	9.02	R 8.59	R 9.33	9.77
Liability / Equity (multiple)	13.56	13.85	14.13	13.81	13.33
Equity / Asset	6.87	6.73	6.61	6.75	6.98
【A】					
Non-performing loan ratio	0.14	0.12	0.14	0.14	0.25
Loan loss reserves / NPLs	748.44	923.53	741.27	783.33	465.63
【E】					
NIBT / Average equity	2.87	2.42	3.75	3.44	3.83
(NIBT + loan loss provision) / Average equity	3.72	2.49	3.72	4.93	4.29
NIBT / Average asset	0.19	0.16	0.25	0.24	0.29
(NIBT + loan loss provision) / Average asset	0.25	0.17	0.24	0.34	0.33
Net interest revenues / NIBT	472.97	522.58	357.29	366.09	303.85
NIBT / total net revenues	17.54	16.23	22.27	19.73	22.86
NIBT / Employees (in thousand of NT dollars)	344.19	285.06	442.40	413.30	435.41
【L】					
Liquidity coverage ratio	112.42	137.56	126.69	-	-
Liquidity ratio (monthly average of daily data)	26.93	29.60	29.57	32.27	32.61
Loans / Deposits	71.28	71.49	71.48	70.21	70.47
Time deposits / Deposits	65.69	65.77	65.14	64.33	66.09
NCDs / Time deposits	15.40	15.43	16.06	16.00	16.75
Accumulated gap of assets and liabilities(180 days) / Equity	-156.23	-159.93	-169.69	-170.33	-139.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	90.28	99.59	93.18	97.94	95.86
Interest rate sensitivity gap/Equity	-121.55	-5.34	-88.73	-26.65	-52.28
【G】					
Deposit growth rate	3.53	7.61	2.80	11.84	14.35
Loan growth rate	3.21	8.05	4.66	11.42	5.16
Investment growth rate	21.64	61.39	37.80	39.99	2.14
Guarantee growth rate	88.55	1.53	177.69	105.08	-60.22

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

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

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.49	14.08	R 13.41	R 10.15	R 11.02
Tier 1 capital / Risk-weighted assets	14.48	14.08	R 13.39	R 10.15	R 11.02
Common stocks equity / Risk-weighted assets	10.82	10.52	R 10.00	R 10.15	11.02
Liability / Equity (multiple)	9.65	10.17	10.52	13.35	12.78
Equity / Asset	9.39	8.95	8.68	6.97	7.26
【A】					
Non-performing loan ratio	0.90	0.85	0.81	0.77	0.68
Loan loss reserves / NPLs	176.34	175.69	188.22	172.37	218.99
【E】					
NIBT / Average equity	0.83	3.64	1.10	1.93	3.04
(NIBT + loan loss provision) / Average equity	2.76	8.78	4.53	7.01	5.69
NIBT / Average asset	0.07	0.31	0.09	0.14	0.23
(NIBT + loan loss provision) / Average asset	0.23	0.76	0.38	0.51	0.44
Net interest revenues / NIBT	1,317.91	315.22	1,046.13	773.25	452.67
NIBT / total net revenues	4.35	15.21	5.30	7.37	12.27
NIBT / Employees (in thousand of NT dollars)	159.81	665.46	207.49	277.54	456.82
【L】					
Liquidity coverage ratio	143.55	190.61	130.79	-	-
Liquidity ratio (monthly average of daily data)	47.58	55.78	54.16	45.72	51.76
Loans / Deposits	76.22	81.70	76.98	86.01	88.23
Time deposits / Deposits	55.22	56.94	55.78	56.12	57.53
NCDs / Time deposits	1.06	-	2.72	1.88	-
Accumulated gap of assets and liabilities(180 days) / Equity	-136.21	-93.49	-110.84	-220.75	-246.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.23	88.75	85.48	78.19	67.90
Interest rate sensitivity gap/Equity	-62.79	-52.08	-71.55	-129.96	-220.91
【G】					
Deposit growth rate	3.37	7.69	10.91	7.99	16.32
Loan growth rate	-3.58	2.32	-0.76	5.24	4.74
Investment growth rate	-3.91	16.46	16.22	3.72	46.06
Guarantee growth rate	5.50	7.16	31.79	-24.35	26.44

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2016

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

Items	31/03/16	31/03/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.39	11.48	R 11.94	R 10.18	R 10.63
Tier 1 capital / Risk-weighted assets	12.87	10.96	11.40	R 9.33	R 9.58
Common stocks equity / Risk-weighted assets	12.87	10.96	11.40	R 9.33	9.58
Liability / Equity (multiple)	9.46	11.00	12.12	13.45	14.03
Equity / Asset	9.56	8.33	7.62	6.92	6.65
【A】					
Non-performing loan ratio	0.39	0.05	0.14	0.04	0.06
Loan loss reserves / NPLs	394.98	2,944.00	1,124.43	4,060.61	2,897.65
【E】					
NIBT / Average equity	5.90	21.07	6.84	9.57	13.18
(NIBT + loan loss provision) / Average equity	4.47	13.28	4.04	10.73	29.43
NIBT / Average asset	0.54	1.62	0.58	0.72	0.82
(NIBT + loan loss provision) / Average asset	0.41	1.04	0.34	0.81	1.83
Net interest revenues / NIBT	150.27	49.61	147.36	121.33	94.62
NIBT / total net revenues	28.88	84.87	30.75	34.82	43.60
NIBT / Employees (in thousand of NT dollars)	1,155.15	3,497.93	1,252.94	1,480.89	1,325.63
【L】					
Liquidity coverage ratio	180.21	120.05	169.42	-	-
Liquidity ratio (monthly average of daily data)	131.77	150.01	106.37	109.86	88.75
Loans / Deposits	75.41	81.53	68.88	90.90	106.70
Time deposits / Deposits	9.24	6.06	11.26	7.56	14.67
NCDs / Time deposits	-	4.56	35.94	22.60	59.25
Accumulated gap of assets and liabilities(180 days) / Equity	-90.11	-66.03	-130.37	-59.81	-35.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	486.47	329.64	349.23	305.51	206.28
Interest rate sensitivity gap/Equity	373.10	229.54	338.72	236.62	193.20
【G】					
Deposit growth rate	-9.59	12.76	5.57	22.08	-
Loan growth rate	-16.37	-5.32	-20.01	4.00	-
Investment growth rate	-0.50	7.37	5.45	-7.83	-
Guarantee growth rate	-19.32	-14.69	-16.97	-9.12	-