TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2016

The Peer-Group Average

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital					
/ Risk-weighted assets					
1.Winsorized mean	13.30	12.45	12.75	R 11.98	11.78
2.Arithmetic mean	13.30	12.70	12.93	R 12.35	11.83
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	10.94	10.01	10.38	9.61	9.31
2.Arithmetic mean	10.83	10.07	R 10.33	9.60	9.14
Common stocks equity / Risk-weighted assets					
1.Winsorized mean	10.45	9.66	9.97	9.33	9.21
2.Arithmetic mean	10.48	9.76	10.03	9.38	9.06
Liability / Equity (multiple)	12.46	13.52	12.94	14.01	14.45
Equity / Asset	7.61	7.00	7.30	6.75	6.52
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.29	0.25	0.24	0.27	0.40
2.Arithmetic mean	0.29	0.26	0.24	0.25	0.39
Loan loss reserves / NPLs	474.51	569.92	601.43	553.76	362.42
The possible loss of classified assets / reserves	72.55	R 75.03	R 72.20	R 79.50	51.08
【E】					
NIBT / Average equity					
1.Winsorized mean	8.71	10.35	9.73	10.52	10.22
2.Arithmetic mean	9.82	11.16	10.65	11.62	R 10.29
(NIBT + loan loss provision) / Average equity	10.60	11.52	11.10	12.87	13.19
NIBT / Average asset					
1.Winsorized mean	0.64	0.73	0.68	0.72	0.66
2.Arithmetic mean	0.70	0.76	0.73	0.77	0.67
(NIBT + loan loss provision) / Average asset	0.78	0.81	0.78	0.87	0.88
Net interest revenues / NIBT	177.77	161.12	172.22	167.72	172.01
NIBT / total net revenues	39.39	41.60	38.96	38.81	38.01
NIBT / Employees (in thousand of NT dollars)	1,787.62	1,869.49	1,800.44	1,772.04	1,628.60
【L】					
Liquidity coverage ratio	132.80	128.34	136.47	-	-
Liquidity ratio					
(monthly average of daily data)	29.84	30.64	31.45	29.34	28.93
Loans / Deposits	73.79	74.92	73.68	76.36	76.63
Time deposits / Deposits	41.23	42.68	41.73	44.15	46.70
NCDs / Time deposits	1.13	0.91	1.07	1.15	1.33
Accumulated gap of assets and					
liabilities(180 days) / Equity	-85.36	-88.08	-89.96	-91.66	-43.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	103.45	103.53	103.73	102.33	101.80
Interest rate sensitivity gap / Equity	27.34	29.07	24.76	17.55	17.27
【G】					
Deposit growth rate	2.79	6.97	5.43	6.81	6.44
Loan growth rate	0.79	3.47	2.52	6.67	6.51
Investment growth rate	12.44	14.89	13.36	10.45	7.66
Guarantee growth rate	-5.77	-0.69	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

September 30, 2016

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

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	30.25	26.05	25.55	26.31	26.96
Tier 1 capital / Risk-weighted assets	28.86	24.65	24.22	24.93	25.84
Common stocks equity / Risk-weighted assets	28.86	24.65	24.22	24.93	25.84
Liability / Equity (multiple)	3.47	4.37	4.34	4.06	4.12
Equity / Asset	22.39	18.63	18.74	19.75	19.53
【A】					
Non-performing loan ratio	0.22	0.76	0.59	0.82	0.28
Loan loss reserves / NPLs	473.61	164.14	179.76	142.07	327.73
【E】					
NIBT / Average equity	2.49	2.43	2.43	2.50	2.22
(NIBT + loan loss provision) / Average equity	4.14	5.13	4.33	3.61	3.48
NIBT / Average asset	0.51	0.46	0.46	0.47	0.43
(NIBT + loan loss provision) / Average asset	0.84	0.97	0.82	0.67	0.67
Net interest revenues / NIBT	227.43	254.57	255.14	229.84	245.39
NIBT / total net revenues	37.87	33.18	36.11	39.10	37.57
NIBT / Employees (in thousand of NT dollars)	2,615.87	2,259.78	2,281.69	2,417.91	2,043.48
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	57.95	114.58	92.61	544.79	57.10
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-62.87	-72.07	-59.10	-27.19	-40.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	146.61	136.17	140.90	144.61	144.88
Interest rate sensitivity gap/Equity	79.16	84.02	84.75	85.56	88.02
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-1.59	6.24	7.31	3.03	-0.04
Investment growth rate	-4.71	27.63	19.95	-3.50	156.40
Guarantee growth rate	25.91	-2.83	-5.06	24.69	20.72

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Bank of Taiwan

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.07	11.21	R 11.19	R 11.30	R 10.73
Tier 1 capital / Risk-weighted assets	9.82	8.67	R 8.72	R 8.76	R 8.93
Common stocks equity / Risk-weighted assets	9.82	8.67	R 8.72	R 8.76	8.93
Liability / Equity (multiple)	16.67	17.81	17.59	16.34	16.39
Equity / Asset	5.66	5.32	5.38	5.77	5.75
【A】					
Non-performing loan ratio	0.27	0.33	0.23	0.31	0.44
Loan loss reserves / NPLs	482.74	368.88	497.68	361.45	198.02
【E】					
NIBT / Average equity	9.09	4.45	4.11	3.76	3.62
(NIBT + loan loss provision) / Average equity	11.75	6.22	5.43	6.49	4.77
NIBT / Average asset	0.49	0.24	0.22	0.21	0.21
(NIBT + loan loss provision) / Average asset	0.64	0.34	0.29	0.36	0.27
Net interest revenues / NIBT	108.53	251.10	271.49	307.16	295.22
NIBT / total net revenues	48.46	31.87	29.91	26.12	29.79
NIBT / Employees (in thousand of NT dollars)	3,049.70	1,420.42	1,304.13	1,171.27	1,096.34
【L】					
Liquidity coverage ratio	191.66	179.81	168.57	-	-
Liquidity ratio (monthly average of daily data)	45.48	46.68	44.97	39.90	42.81
Loans / Deposits	61.31	60.78	62.90	65.42	66.27
Time deposits / Deposits	49.75	49.82	49.93	51.55	53.24
NCDs / Time deposits	0.13	0.14	0.09	0.03	0.05
Accumulated gap of assets and liabilities(180 days) / Equity	85.24	-256.02	-290.08	-97.25	139.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.38	98.33	98.17	97.29	99.62
Interest rate sensitivity gap/Equity	-20.08	-22.29	-24.52	-33.82	-4.74
【G】					
Deposit growth rate	0.89	8.62	8.05	4.17	3.48
Loan growth rate	1.77	-2.81	3.88	2.82	2.98
Investment growth rate	8.12	21.08	22.05	5.39	5.54
Guarantee growth rate	-3.54	-13.97	-3.82	0.29	13.33

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

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

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.39	13.16	R 13.44	R 13.11	R 13.45
Tier 1 capital / Risk-weighted assets	12.47	11.01	R 11.30	R 10.43	R 10.38
Common stocks equity / Risk-weighted assets	12.47	11.01	R 11.30	R 10.43	10.38
Liability / Equity (multiple)	11.03	12.57	11.75	11.83	12.87
Equity / Asset	8.31	7.37	7.85	7.79	7.21
【A】					
Non-performing loan ratio	0.19	0.12	0.15	0.17	0.12
Loan loss reserves / NPLs	663.17	1,032.91	816.21	788.74	974.06
【E】					
NIBT / Average equity	11.25	14.66	12.69	14.64	11.94
(NIBT + loan loss provision) / Average equity	11.61	13.88	12.53	16.20	15.14
NIBT / Average asset	0.93	1.15	1.00	1.11	0.82
(NIBT + loan loss provision) / Average asset	0.96	1.09	0.98	1.23	1.04
Net interest revenues / NIBT	92.52	78.07	89.15	82.00	109.56
NIBT / total net revenues	51.45	59.28	53.87	53.18	42.43
NIBT / Employees (in thousand of NT dollars)	2,845.12	3,271.00	2,855.16	3,115.31	2,110.44
【L】					
Liquidity coverage ratio	128.81	83.37	106.79	-	-
Liquidity ratio (monthly average of daily data)	32.01	29.64	32.09	26.43	25.89
Loans / Deposits	69.77	77.52	75.20	81.86	82.43
Time deposits / Deposits	31.37	33.53	31.27	32.82	39.63
NCDs / Time deposits	6.63	8.72	7.41	2.31	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-43.49	-65.72	-42.70	-47.98	-45.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	115.57	112.59	112.39	114.72	116.73
Interest rate sensitivity gap/Equity	99.52	80.74	81.21	98.95	126.90
【G】					
Deposit growth rate	7.47	10.57	12.64	2.15	8.36
Loan growth rate	-3.31	2.70	3.42	1.37	7.73
Investment growth rate	35.94	10.77	13.32	8.25	-8.37
Guarantee growth rate	-13.15	-11.02	-13.59	-14.16	-23.74

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Bank of Kaohsiung

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	10.05	9.91	10.11	R 9.81	R 9.29
Tier 1 capital / Risk-weighted assets	7.35	6.90	R 7.04	R 6.40	R 6.83
Common stocks equity / Risk-weighted assets	7.35	6.90	R 7.04	R 6.40	6.83
Liability / Equity (multiple)	19.47	21.46	21.12	22.88	20.81
Equity / Asset	4.88	4.45	4.52	4.19	4.58
【A】					
Non-performing loan ratio	0.57	0.49	0.48	0.45	0.60
Loan loss reserves / NPLs	221.07	228.54	249.88	220.64	118.94
【E】					
NIBT / Average equity	5.80	6.09	5.54	4.59	4.44
(NIBT + loan loss provision) / Average equity	9.41	9.77	9.44	12.11	9.39
NIBT / Average asset	0.28	0.26	0.24	0.20	0.21
(NIBT + loan loss provision) / Average asset	0.45	0.42	0.41	0.53	0.44
Net interest revenues / NIBT	357.69	354.20	387.05	491.63	484.62
NIBT / total net revenues	21.00	21.22	19.64	14.91	16.06
NIBT / Employees (in thousand of NT dollars)	762.11	747.24	687.03	534.04	491.60
【L】					
Liquidity coverage ratio	157.52	198.25	388.77	-	-
Liquidity ratio (monthly average of daily data)	22.34	24.70	28.84	24.29	15.90
Loans / Deposits	77.70	77.43	72.96	77.69	89.97
Time deposits / Deposits	52.37	57.19	54.81	57.24	55.48
NCDs / Time deposits	0.44	0.34	0.41	0.30	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-31.53	31.88	48.67	-44.08	-59.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.51	103.58	102.19	105.68	108.30
Interest rate sensitivity gap/Equity	8.15	63.86	38.28	108.54	142.62
【G】					
Deposit growth rate	-3.19	1.56	-3.02	19.24	4.86
Loan growth rate	-2.92	-1.88	-9.08	2.89	9.88
Investment growth rate	16.95	43.91	28.22	76.05	0.21
Guarantee growth rate	-39.93	33.38	-6.21	33.30	-17.34

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Land Bank of Taiwan

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.51	11.44	R 11.43	R 11.06	R 11.30
Tier 1 capital / Risk-weighted assets	7.81	7.40	7.47	R 6.94	R 6.64
Common stocks equity / Risk-weighted assets	7.60	7.21	7.28	R 6.75	6.64
Liability / Equity (multiple)	18.54	18.70	18.63	19.73	20.04
Equity / Asset	5.12	5.08	5.10	4.83	4.75
【A】					
Non-performing loan ratio	0.21	0.19	0.19	0.19	0.27
Loan loss reserves / NPLs	716.32	767.63	818.28	735.30	535.07
【E】					
NIBT / Average equity	10.58	11.03	10.07	9.97	9.90
(NIBT + loan loss provision) / Average equity	11.75	11.14	10.26	10.16	11.19
NIBT / Average asset	0.51	0.53	0.48	0.46	0.45
(NIBT + loan loss provision) / Average asset	0.56	0.53	0.49	0.47	0.51
Net interest revenues / NIBT	182.47	181.35	199.06	200.15	205.98
NIBT / total net revenues	46.85	47.88	44.54	44.74	42.44
NIBT / Employees (in thousand of NT dollars)	2,367.00	2,355.94	2,129.62	2,009.56	1,879.43
【L】					
Liquidity coverage ratio	85.75	66.62	78.06	-	-
Liquidity ratio (monthly average of daily data)	24.47	19.92	21.23	17.85	19.15
Loans / Deposits	79.36	86.62	81.81	89.23	89.01
Time deposits / Deposits	52.15	51.67	51.17	54.51	56.91
NCDs / Time deposits	0.07	0.12	0.09	0.09	0.22
Accumulated gap of assets and liabilities(180 days) / Equity	-283.90	-327.96	-298.91	-550.52	-354.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.31	104.66	102.70	102.56	101.85
Interest rate sensitivity gap/Equity	34.67	70.06	40.63	41.64	31.41
【G】					
Deposit growth rate	9.80	1.46	2.36	3.68	1.62
Loan growth rate	-	-4.96	-7.52	3.48	0.65
Investment growth rate	44.19	21.08	32.96	-3.66	15.28
Guarantee growth rate	-43.27	0.16	-10.38	-4.51	14.01

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Taiwan Cooperative Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.84	12.68	R 12.64	R 12.74	R 12.26
Tier 1 capital / Risk-weighted assets	9.52	9.26	R 9.32	R 8.19	7.40
Common stocks equity / Risk-weighted assets	9.52	9.26	R 9.32	8.19	7.40
Liability / Equity (multiple)	15.39	15.89	15.68	18.36	19.93
Equity / Asset	6.10	5.92	6.00	5.16	4.78
【A】					
Non-performing loan ratio	0.36	0.36	0.34	0.38	0.65
Loan loss reserves / NPLs	308.66	311.08	312.31	309.96	165.54
【E】					
NIBT / Average equity	7.95	8.59	8.41	8.11	7.02
(NIBT + loan loss provision) / Average equity	10.74	10.57	10.10	12.75	10.38
NIBT / Average asset	0.47	0.47	0.47	0.39	0.32
(NIBT + loan loss provision) / Average asset	0.64	0.58	0.57	0.61	0.48
Net interest revenues / NIBT	214.56	209.36	212.44	237.67	271.43
NIBT / total net revenues	35.33	35.67	35.98	29.43	28.24
NIBT / Employees (in thousand of NT dollars)	1,798.97	1,717.54	1,712.69	1,374.60	1,101.28
【L】					
Liquidity coverage ratio	124.83	122.36	128.84	-	-
Liquidity ratio (monthly average of daily data)	25.63	24.33	23.48	20.44	20.83
Loans / Deposits	76.63	79.56	79.20	77.59	81.31
Time deposits / Deposits	37.74	39.88	39.17	41.14	44.12
NCDs / Time deposits	0.15	0.15	0.36	0.21	0.21
Accumulated gap of assets and liabilities(180 days) / Equity	-77.74	-75.44	-61.79	-81.26	-15.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.76	104.77	104.09	101.45	105.18
Interest rate sensitivity gap/Equity	44.50	58.53	49.94	21.11	81.53
【G】					
Deposit growth rate	4.32	3.32	4.48	2.44	2.72
Loan growth rate	-0.01	1.03	6.33	-2.30	2.11
Investment growth rate	5.10	4.78	1.10	-1.29	5.88
Guarantee growth rate	3.91	0.63	5.14	-8.92	-2.04

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： First Commercial Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.36	13.68	13.67	11.50	10.90
Tier 1 capital / Risk-weighted assets	10.97	11.08	10.93	9.02	8.31
Common stocks equity / Risk-weighted assets	10.97	11.08	10.93	9.02	8.31
Liability / Equity (multiple)	12.07	12.26	12.15	13.89	15.66
Equity / Asset	7.65	7.54	7.61	6.72	6.00
【A】					
Non-performing loan ratio	0.20	0.18	0.19	0.20	0.47
Loan loss reserves / NPLs	588.60	775.49	751.10	680.75	261.70
【E】					
NIBT / Average equity	11.44	12.63	12.03	11.69	10.08
(NIBT + loan loss provision) / Average equity	13.29	14.18	13.88	16.01	15.44
NIBT / Average asset	0.88	0.83	0.82	0.70	0.59
(NIBT + loan loss provision) / Average asset	1.02	0.93	0.94	0.96	0.91
Net interest revenues / NIBT	130.35	142.52	144.33	171.09	197.51
NIBT / total net revenues	50.75	50.68	49.81	42.30	38.43
NIBT / Employees (in thousand of NT dollars)	2,833.60	2,584.94	2,564.62	2,177.05	1,746.91
【L】					
Liquidity coverage ratio	139.39	144.39	156.57	-	-
Liquidity ratio (monthly average of daily data)	29.77	28.69	27.71	25.88	24.81
Loans / Deposits	79.15	77.94	76.88	83.03	83.50
Time deposits / Deposits	24.52	25.49	24.62	26.48	28.46
NCDs / Time deposits	2.59	1.51	1.89	2.05	2.44
Accumulated gap of assets and liabilities(180 days) / Equity	-116.82	-44.00	-51.85	-88.26	130.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.42	109.43	107.89	105.76	106.15
Interest rate sensitivity gap/Equity	87.20	73.30	61.09	53.27	64.86
【G】					
Deposit growth rate	1.80	6.71	6.77	5.32	6.87
Loan growth rate	3.36	-1.59	-1.17	4.67	-0.36
Investment growth rate	19.83	18.34	26.18	1.31	33.90
Guarantee growth rate	-7.54	10.89	8.77	2.59	5.39

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

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

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.71	13.17	R 13.28	R 12.84	R 12.63
Tier 1 capital / Risk-weighted assets	9.67	9.78	9.88	8.98	R 8.99
Common stocks equity / Risk-weighted assets	9.51	9.59	9.69	8.98	8.97
Liability / Equity (multiple)	14.51	14.24	14.09	14.84	15.23
Equity / Asset	6.45	6.56	6.63	6.31	6.16
【A】					
Non-performing loan ratio	0.27	0.21	0.21	0.19	0.42
Loan loss reserves / NPLs	422.57	538.66	537.85	585.75	292.33
【E】					
NIBT / Average equity	9.79	11.35	10.89	10.93	8.89
(NIBT + loan loss provision) / Average equity	12.66	13.00	12.60	13.11	13.20
NIBT / Average asset	0.60	0.68	0.65	0.64	0.52
(NIBT + loan loss provision) / Average asset	0.77	0.78	0.76	0.77	0.76
Net interest revenues / NIBT	172.56	160.98	165.20	170.07	203.81
NIBT / total net revenues	41.60	45.97	45.20	43.59	36.15
NIBT / Employees (in thousand of NT dollars)	2,135.32	2,309.95	2,243.76	2,109.94	1,568.74
【L】					
Liquidity coverage ratio	131.89	134.33	153.53	-	-
Liquidity ratio (monthly average of daily data)	25.25	21.28	22.68	19.96	21.99
Loans / Deposits	75.71	79.70	77.77	81.53	81.64
Time deposits / Deposits	26.27	27.90	26.97	28.34	29.68
NCDs / Time deposits	2.75	0.80	0.79	1.04	0.70
Accumulated gap of assets and liabilities(180 days) / Equity	35.33	73.06	62.02	-71.56	-9.09
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.30	102.37	98.58	98.08	98.47
Interest rate sensitivity gap/Equity	14.04	25.98	-15.03	-22.11	-18.03
【G】					
Deposit growth rate	9.09	4.88	4.96	5.18	4.48
Loan growth rate	3.58	3.12	0.07	4.98	2.62
Investment growth rate	21.15	8.24	2.34	-5.35	11.74
Guarantee growth rate	-1.39	-12.43	-10.34	2.30	-1.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

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

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【 C 】					
Total risk based capital / Risk-weighted assets	12.21	11.18	11.73	11.41	11.11
Tier 1 capital / Risk-weighted assets	9.02	8.52	8.81	8.40	8.82
Common stocks equity / Risk-weighted assets	8.86	8.34	8.62	8.17	8.51
Liability / Equity (multiple)	13.57	14.18	14.09	14.44	14.24
Equity / Asset	6.86	6.59	6.63	6.48	6.56
【 A 】					
Non-performing loan ratio	0.26	0.20	0.21	0.22	0.32
Loan loss reserves / NPLs	453.00	558.54	568.86	517.31	367.52
【 E 】					
NIBT / Average equity	10.89	11.84	11.07	11.02	9.77
(NIBT + loan loss provision) / Average equity	12.34	12.50	12.93	12.17	11.86
NIBT / Average asset	0.72	0.74	0.69	0.69	0.63
(NIBT + loan loss provision) / Average asset	0.82	0.78	0.81	0.76	0.77
Net interest revenues / NIBT	145.82	140.86	150.44	154.17	158.23
NIBT / total net revenues	47.10	50.79	46.39	46.97	44.95
NIBT / Employees (in thousand of NT dollars)	2,222.83	2,232.58	2,104.07	1,913.51	1,643.27
【 L 】					
Liquidity coverage ratio	112.83	79.90	91.05	-	-
Liquidity ratio (monthly average of daily data)	16.55	18.22	18.47	17.34	21.63
Loans / Deposits	83.93	89.25	86.31	87.49	83.95
Time deposits / Deposits	29.57	31.54	30.40	32.03	34.47
NCDs / Time deposits	1.34	1.55	1.61	1.70	1.31
Accumulated gap of assets and liabilities(180 days) / Equity	-88.59	-140.13	-127.91	-86.93	49.85
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.18	110.52	110.02	105.10	106.58
Interest rate sensitivity gap/Equity	62.55	97.14	92.07	49.75	65.53
【 G 】					
Deposit growth rate	4.22	6.12	6.53	5.82	4.33
Loan growth rate	-2.04	8.28	5.03	10.17	1.20
Investment growth rate	2.02	15.14	15.75	-16.86	19.03
Guarantee growth rate	22.34	12.85	10.49	9.63	-2.96

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

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

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.99	12.28	R 13.16	R 11.76	R 11.07
Tier 1 capital / Risk-weighted assets	12.05	10.23	R 11.23	9.75	R 9.33
Common stocks equity / Risk-weighted assets	12.05	10.23	R 11.23	9.75	9.33
Liability / Equity (multiple)	10.43	11.86	11.05	12.54	12.99
Equity / Asset	8.75	7.77	8.30	7.39	7.15
【A】					
Non-performing loan ratio	0.14	0.09	0.08	0.06	0.16
Loan loss reserves / NPLs	1,059.66	1,365.20	1,723.34	1,985.71	794.14
【E】					
NIBT / Average equity	9.41	13.78	13.49	14.53	12.07
(NIBT + loan loss provision) / Average equity	10.59	13.03	13.49	15.11	15.60
NIBT / Average asset	0.80	0.99	0.99	1.03	0.86
(NIBT + loan loss provision) / Average asset	0.90	0.94	0.99	1.07	1.11
Net interest revenues / NIBT	145.65	115.57	116.84	114.87	134.65
NIBT / total net revenues	54.44	64.73	60.98	59.64	48.62
NIBT / Employees (in thousand of NT dollars)	4,400.15	5,583.49	5,545.19	5,553.59	4,076.57
【L】					
Liquidity coverage ratio	88.07	72.14	70.76	-	-
Liquidity ratio (monthly average of daily data)	25.88	21.77	22.66	21.53	21.94
Loans / Deposits	79.03	83.52	80.32	85.81	86.38
Time deposits / Deposits	26.31	26.69	26.74	27.81	30.09
NCDs / Time deposits	0.31	0.88	0.32	0.34	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	-55.99	-92.21	-91.82	-102.62	-26.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	119.82	115.48	114.64	114.43	112.56
Interest rate sensitivity gap/Equity	88.92	77.17	67.80	75.91	71.99
【G】					
Deposit growth rate	1.85	14.08	9.55	5.35	13.50
Loan growth rate	-3.64	4.92	2.52	4.65	10.41
Investment growth rate	17.33	11.98	18.86	-4.17	20.64
Guarantee growth rate	-2.28	-10.99	-5.18	-4.15	-2.02

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Cathay United Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【 C 】					
Total risk based capital / Risk-weighted assets	14.82	16.34	16.39	16.19	13.46
Tier 1 capital / Risk-weighted assets	11.07	12.06	11.99	11.51	10.12
Common stocks equity / Risk-weighted assets	9.79	10.56	10.51	10.07	10.12
Liability / Equity (multiple)	14.83	14.57	14.30	14.31	14.31
Equity / Asset	6.32	6.42	6.54	6.53	6.53
【 A 】					
Non-performing loan ratio	0.17	0.16	0.14	0.29	0.29
Loan loss reserves / NPLs	866.83	928.97	1,083.30	539.33	477.46
【 E 】					
NIBT / Average equity	13.58	17.45	14.59	15.12	14.55
(NIBT + loan loss provision) / Average equity	15.22	17.73	15.25	17.08	15.24
NIBT / Average asset	0.86	1.10	0.92	0.98	0.87
(NIBT + loan loss provision) / Average asset	0.97	1.12	0.97	1.11	0.91
Net interest revenues / NIBT	114.11	103.96	121.08	120.98	127.96
NIBT / total net revenues	41.29	51.33	44.92	45.45	44.67
NIBT / Employees (in thousand of NT dollars)	2,102.81	2,842.56	2,351.87	2,435.09	2,049.51
【 L 】					
Liquidity coverage ratio	227.46	242.69	255.92	-	-
Liquidity ratio (monthly average of daily data)	35.39	39.42	41.93	38.97	34.52
Loans / Deposits	64.94	61.61	59.89	64.35	63.61
Time deposits / Deposits	30.10	31.43	31.70	31.13	32.57
NCDs / Time deposits	0.59	0.83	0.77	0.99	1.21
Accumulated gap of assets and liabilities(180 days) / Equity	-21.75	106.46	70.01	45.36	215.34
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	114.31	111.25	111.14	106.18	101.95
Interest rate sensitivity gap/Equity	144.35	111.42	110.18	60.65	20.35
【 G 】					
Deposit growth rate	8.90	8.47	8.00	7.21	4.99
Loan growth rate	14.62	1.57	0.43	8.38	2.87
Investment growth rate	2.15	28.98	27.71	13.40	-3.09
Guarantee growth rate	-33.23	-11.88	-15.04	7.42	-6.72

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Citibank Taiwan Limited

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.24	13.76	R 15.22	16.93	R 18.09
Tier 1 capital / Risk-weighted assets	12.15	11.32	12.60	13.78	R 14.43
Common stocks equity / Risk-weighted assets	12.15	11.32	12.60	13.78	14.43
Liability / Equity (multiple)	7.59	7.88	7.27	6.62	6.76
Equity / Asset	11.64	11.27	12.08	13.12	12.89
【A】					
Non-performing loan ratio	0.40	0.30	0.41	0.30	0.32
Loan loss reserves / NPLs	409.79	494.55	390.15	457.01	384.61
【E】					
NIBT / Average equity	11.09	9.66	9.19	10.67	12.23
(NIBT + loan loss provision) / Average equity	13.32	11.65	11.12	12.06	13.24
NIBT / Average asset	1.26	1.15	1.08	1.38	1.49
(NIBT + loan loss provision) / Average asset	1.52	1.39	1.31	1.56	1.61
Net interest revenues / NIBT	110.57	119.67	126.14	106.03	94.52
NIBT / total net revenues	37.93	34.28	32.93	38.41	44.72
NIBT / Employees (in thousand of NT dollars)	2,538.45	2,135.68	2,028.25	2,280.83	2,559.12
【L】					
Liquidity coverage ratio	201.70	330.73	243.12	-	-
Liquidity ratio (monthly average of daily data)	62.93	62.19	56.90	72.59	71.24
Loans / Deposits	46.80	45.84	44.17	44.94	44.70
Time deposits / Deposits	13.69	12.91	12.42	13.98	13.76
NCDs / Time deposits	0.04	0.07	0.07	0.10	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	-13.90	27.33	60.23	8.31	-27.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.39	99.32	108.17	113.92	111.79
Interest rate sensitivity gap/Equity	13.49	-1.79	20.49	32.56	27.49
【G】					
Deposit growth rate	-0.10	13.99	7.58	5.93	-1.29
Loan growth rate	1.99	14.47	5.71	6.51	24.14
Investment growth rate	3.07	6.16	-0.51	-6.29	10.85
Guarantee growth rate	-17.06	3.54	7.11	-22.91	-8.29

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

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

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【 C 】					
Total risk based capital / Risk-weighted assets	13.85	13.32	R 13.89	R 13.10	R 12.05
Tier 1 capital / Risk-weighted assets	13.07	12.42	R 12.65	R 11.98	11.71
Common stocks equity / Risk-weighted assets	13.07	12.42	R 12.65	R 11.98	11.71
Liability / Equity (multiple)	7.80	8.03	7.87	8.17	8.63
Equity / Asset	11.36	11.08	11.27	10.90	10.38
【 A 】					
Non-performing loan ratio	0.30	0.25	0.26	0.16	0.34
Loan loss reserves / NPLs	534.73	620.50	590.50	933.23	419.10
【 E 】					
NIBT / Average equity	11.67	12.56	12.31	12.68	12.36
(NIBT + loan loss provision) / Average equity	12.15	13.12	12.83	13.48	13.00
NIBT / Average asset	1.29	1.33	1.32	1.38	1.36
(NIBT + loan loss provision) / Average asset	1.35	1.39	1.38	1.46	1.43
Net interest revenues / NIBT	79.16	78.88	80.32	82.13	76.93
NIBT / total net revenues	65.71	66.20	65.90	65.41	65.49
NIBT / Employees (in thousand of NT dollars)	5,531.58	5,542.10	5,388.13	5,263.70	4,787.49
【 L 】					
Liquidity coverage ratio	99.47	96.12	104.50	-	-
Liquidity ratio (monthly average of daily data)	28.54	31.90	35.15	33.38	35.83
Loans / Deposits	73.95	74.43	72.99	75.35	72.88
Time deposits / Deposits	37.38	39.84	40.24	42.31	46.22
NCDs / Time deposits	0.84	1.92	1.08	5.18	1.15
Accumulated gap of assets and liabilities(180 days) / Equity	-107.58	-87.47	-54.92	-84.13	-28.04
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.88	112.27	113.52	108.00	104.22
Interest rate sensitivity gap/Equity	56.66	56.83	62.51	39.58	23.31
【 G 】					
Deposit growth rate	-1.94	4.66	2.92	3.89	11.75
Loan growth rate	-2.61	-0.38	-0.23	7.47	17.50
Investment growth rate	6.77	6.84	10.98	1.34	7.22
Guarantee growth rate	-13.76	2.51	-1.95	9.41	-4.69

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

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

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.15	12.91	R 13.19	R 13.20	R 13.92
Tier 1 capital / Risk-weighted assets	10.56	10.04	R 10.35	R 10.60	R 10.87
Common stocks equity / Risk-weighted assets	10.00	10.04	R 10.35	R 10.60	10.87
Liability / Equity (multiple)	13.46	13.90	13.42	14.02	14.35
Equity / Asset	6.91	6.71	6.93	6.66	6.51
【A】					
Non-performing loan ratio	0.09	0.07	0.05	0.09	0.29
Loan loss reserves / NPLs	1,235.86	1,448.68	1,840.13	1,104.93	374.48
【E】					
NIBT / Average equity	9.38	10.50	11.02	12.17	12.59
(NIBT + loan loss provision) / Average equity	10.76	11.84	12.31	12.46	14.88
NIBT / Average asset	0.64	0.70	0.74	0.79	0.78
(NIBT + loan loss provision) / Average asset	0.74	0.79	0.82	0.81	0.92
Net interest revenues / NIBT	187.58	174.87	165.64	158.39	173.43
NIBT / total net revenues	35.50	38.55	38.86	42.22	39.65
NIBT / Employees (in thousand of NT dollars)	921.02	1,009.66	1,046.87	1,098.63	1,032.01
【L】					
Liquidity coverage ratio	137.89	201.06	274.78	-	-
Liquidity ratio (monthly average of daily data)	22.97	20.37	20.69	23.38	23.86
Loans / Deposits	64.37	66.95	67.00	64.98	62.90
Time deposits / Deposits	47.56	50.54	49.65	49.57	49.93
NCDs / Time deposits	0.13	0.11	0.13	0.38	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	24.81	-36.72	22.58	-51.72	157.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.08	94.97	94.12	95.20	97.28
Interest rate sensitivity gap/Equity	-126.45	-54.97	-63.15	-55.25	-31.71
【G】					
Deposit growth rate	2.94	8.56	6.42	8.58	8.24
Loan growth rate	-1.34	8.94	8.99	11.83	14.02
Investment growth rate	23.93	13.96	10.91	12.64	7.05
Guarantee growth rate	10.02	0.15	-12.00	23.49	10.56

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

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

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.70	12.75	R 12.64	R 12.91	12.46
Tier 1 capital / Risk-weighted assets	9.65	9.14	R 9.32	R 9.14	8.25
Common stocks equity / Risk-weighted assets	9.65	9.14	R 9.32	R 9.14	8.25
Liability / Equity (multiple)	12.76	13.34	13.01	13.43	16.13
Equity / Asset	7.27	6.97	7.14	6.93	5.84
【A】					
Non-performing loan ratio	0.27	0.25	0.25	0.39	0.37
Loan loss reserves / NPLs	493.38	533.06	541.85	372.01	391.46
【E】					
NIBT / Average equity	9.38	12.49	12.10	12.30	12.74
(NIBT + loan loss provision) / Average equity	9.12	12.45	12.19	14.30	13.12
NIBT / Average asset	0.70	0.89	0.87	0.84	0.73
(NIBT + loan loss provision) / Average asset	0.68	0.89	0.87	0.98	0.75
Net interest revenues / NIBT	154.44	121.59	125.49	126.39	138.85
NIBT / total net revenues	37.12	43.64	42.55	40.25	38.26
NIBT / Employees (in thousand of NT dollars)	1,528.77	1,931.48	1,854.45	1,681.96	1,418.38
【L】					
Liquidity coverage ratio	87.33	77.63	86.25	-	-
Liquidity ratio (monthly average of daily data)	31.12	28.79	30.19	31.10	33.29
Loans / Deposits	78.57	79.19	74.90	76.45	74.45
Time deposits / Deposits	55.61	57.44	58.88	62.12	65.00
NCDs / Time deposits	2.93	1.80	3.95	8.57	9.67
Accumulated gap of assets and liabilities(180 days) / Equity	-174.02	-131.41	-109.55	-242.98	-135.25
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	116.52	117.12	111.55	110.61	110.62
Interest rate sensitivity gap/Equity	141.77	152.70	105.33	103.69	128.09
【G】					
Deposit growth rate	0.05	8.19	7.08	6.43	1.61
Loan growth rate	-0.84	2.71	4.53	9.15	4.57
Investment growth rate	79.74	53.96	20.72	17.25	19.67
Guarantee growth rate	41.03	-11.72	12.90	17.09	6.32

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Yuanta Commercial Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.17	12.88	12.80	12.71	12.79
Tier 1 capital / Risk-weighted assets	9.69	9.50	9.41	9.13	10.12
Common stocks equity / Risk-weighted assets	8.76	8.38	8.33	9.13	10.12
Liability / Equity (multiple)	13.42	14.21	14.20	12.68	11.96
Equity / Asset	6.93	6.58	6.58	7.31	7.72
【A】					
Non-performing loan ratio	0.21	0.19	0.18	0.19	0.31
Loan loss reserves / NPLs	610.26	655.24	720.36	658.87	404.81
【E】					
NIBT / Average equity	12.03	11.58	10.69	10.28	7.49
(NIBT + loan loss provision) / Average equity	13.21	12.63	12.21	12.50	10.22
NIBT / Average asset	0.81	0.79	0.72	0.76	0.58
(NIBT + loan loss provision) / Average asset	0.89	0.86	0.83	0.92	0.79
Net interest revenues / NIBT	124.44	124.87	136.43	138.62	179.62
NIBT / total net revenues	47.88	47.78	44.04	44.38	36.46
NIBT / Employees (in thousand of NT dollars)	2,497.11	2,188.23	2,042.48	1,913.54	1,479.34
【L】					
Liquidity coverage ratio	117.34	85.44	91.14	-	-
Liquidity ratio (monthly average of daily data)	32.84	31.29	32.58	29.00	31.88
Loans / Deposits	69.04	73.79	72.82	77.18	80.27
Time deposits / Deposits	37.43	40.48	37.36	39.32	40.38
NCDs / Time deposits	9.98	10.78	10.36	15.16	16.88
Accumulated gap of assets and liabilities(180 days) / Equity	-86.96	43.15	-159.48	20.90	54.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.41	91.46	93.19	91.77	96.44
Interest rate sensitivity gap/Equity	-102.91	-84.16	-65.28	-77.28	-32.96
【G】					
Deposit growth rate	6.37	15.71	14.00	16.71	9.34
Loan growth rate	-0.53	12.37	7.44	12.05	5.69
Investment growth rate	20.15	67.57	69.64	43.49	7.16
Guarantee growth rate	-9.68	-2.29	-1.22	0.60	3.35

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Bank SinoPac Company Limited

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.84	11.85	R 11.96	11.65	10.64
Tier 1 capital / Risk-weighted assets	11.75	10.10	R 10.35	9.31	8.33
Common stocks equity / Risk-weighted assets	11.75	10.10	R 10.35	9.31	8.33
Liability / Equity (multiple)	11.22	12.44	12.01	13.12	14.28
Equity / Asset	8.19	7.44	7.68	7.08	6.54
【A】					
Non-performing loan ratio	0.34	0.22	0.25	0.24	0.37
Loan loss reserves / NPLs	399.65	633.26	537.47	669.71	289.53
【E】					
NIBT / Average equity	7.00	11.05	9.80	13.29	12.44
(NIBT + loan loss provision) / Average equity	8.43	9.98	8.88	16.98	15.38
NIBT / Average asset	0.56	0.80	0.71	0.89	0.79
(NIBT + loan loss provision) / Average asset	0.67	0.72	0.64	1.14	0.97
Net interest revenues / NIBT	163.64	125.25	138.35	120.28	130.33
NIBT / total net revenues	37.37	48.70	44.23	42.87	42.16
NIBT / Employees (in thousand of NT dollars)	1,451.36	2,050.22	1,801.33	2,315.42	1,945.41
【L】					
Liquidity coverage ratio	130.29	123.35	131.11	-	-
Liquidity ratio (monthly average of daily data)	30.97	32.65	31.41	32.33	31.47
Loans / Deposits	72.24	74.48	75.87	70.54	73.61
Time deposits / Deposits	39.23	38.15	39.46	37.89	42.64
NCDs / Time deposits	6.22	0.21	2.25	0.23	3.79
Accumulated gap of assets and liabilities(180 days) / Equity	-78.55	-81.76	-29.73	-68.91	28.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.68	106.36	106.92	102.73	102.61
Interest rate sensitivity gap/Equity	83.33	49.55	53.11	21.91	24.74
【G】					
Deposit growth rate	5.29	5.04	2.83	2.74	5.66
Loan growth rate	2.07	7.55	10.51	-2.02	4.30
Investment growth rate	9.35	15.23	9.32	-2.32	1.47
Guarantee growth rate	1.56	-9.18	-2.72	-2.87	-11.40

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

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

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.96	13.06	R 12.95	R 12.72	R 12.27
Tier 1 capital / Risk-weighted assets	10.17	9.38	R 9.31	R 9.34	8.48
Common stocks equity / Risk-weighted assets	9.27	9.33	R 9.15	R 9.34	8.48
Liability / Equity (multiple)	13.54	13.87	14.00	13.75	15.45
Equity / Asset	6.88	6.72	6.67	6.78	6.08
【A】					
Non-performing loan ratio	0.19	0.18	0.13	0.18	0.20
Loan loss reserves / NPLs	623.83	719.23	931.36	598.95	532.66
【E】					
NIBT / Average equity	14.24	13.73	12.46	12.56	13.47
(NIBT + loan loss provision) / Average equity	16.41	17.72	16.14	15.46	15.92
NIBT / Average asset	0.95	0.91	0.83	0.81	0.81
(NIBT + loan loss provision) / Average asset	1.10	1.18	1.07	0.99	0.95
Net interest revenues / NIBT	99.40	110.09	120.51	123.34	120.19
NIBT / total net revenues	44.66	41.32	38.96	39.73	41.06
NIBT / Employees (in thousand of NT dollars)	2,121.45	2,054.17	1,859.86	1,767.23	1,658.71
【L】					
Liquidity coverage ratio	112.02	122.75	129.28	-	-
Liquidity ratio (monthly average of daily data)	28.24	25.66	27.71	23.81	26.27
Loans / Deposits	72.67	71.62	70.73	73.15	72.12
Time deposits / Deposits	27.17	30.90	29.27	32.90	35.36
NCDs / Time deposits	0.29	0.27	0.33	0.40	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	121.28	147.75	153.23	27.67	53.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.63	103.24	104.96	101.79	101.72
Interest rate sensitivity gap/Equity	67.95	31.03	46.56	17.58	19.71
【G】					
Deposit growth rate	5.74	14.14	13.22	10.88	11.72
Loan growth rate	7.27	9.99	9.43	12.54	11.76
Investment growth rate	18.84	17.57	26.89	2.18	4.33
Guarantee growth rate	-23.80	10.60	1.40	10.41	27.75

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： KGI Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.61	15.11	14.96	12.86	13.57
Tier 1 capital / Risk-weighted assets	14.61	15.07	14.91	12.86	13.57
Common stocks equity / Risk-weighted assets	14.61	15.07	14.91	12.86	13.57
Liability / Equity (multiple)	8.28	8.64	8.36	7.83	8.20
Equity / Asset	10.78	10.37	10.68	11.32	10.87
【A】					
Non-performing loan ratio	0.33	0.33	0.34	0.43	0.52
Loan loss reserves / NPLs	395.31	392.73	413.26	316.98	259.27
【E】					
NIBT / Average equity	7.87	11.39	10.41	15.26	23.86
(NIBT + loan loss provision) / Average equity	8.62	9.14	9.14	11.41	16.10
NIBT / Average asset	0.89	1.23	1.14	1.63	2.36
(NIBT + loan loss provision) / Average asset	0.98	0.99	1.01	1.22	1.59
Net interest revenues / NIBT	116.61	131.91	128.95	165.06	121.82
NIBT / total net revenues	47.00	57.50	52.24	44.08	61.66
NIBT / Employees (in thousand of NT dollars)	1,883.74	2,084.68	2,025.60	1,858.73	2,425.32
【L】					
Liquidity coverage ratio	97.40	94.96	95.03	-	-
Liquidity ratio (monthly average of daily data)	38.20	47.50	44.26	19.69	26.35
Loans / Deposits	73.96	66.19	62.15	73.29	70.74
Time deposits / Deposits	50.84	49.80	51.18	53.72	61.50
NCDs / Time deposits	0.51	0.06	0.06	0.08	0.06
Accumulated gap of assets and liabilities(180 days) / Equity	-145.11	-160.13	-195.32	-152.17	-96.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.43	111.64	111.86	98.77	96.19
Interest rate sensitivity gap/Equity	-19.76	48.61	48.38	-7.52	-25.64
【G】					
Deposit growth rate	0.82	145.24	157.80	-2.53	11.45
Loan growth rate	12.66	123.42	118.52	0.97	15.80
Investment growth rate	16.45	257.70	237.83	-3.31	-6.64
Guarantee growth rate	-12.06	933.16	956.16	-40.04	313.78

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Taishin International Bank Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.69	12.59	12.49	11.01	10.94
Tier 1 capital / Risk-weighted assets	8.98	8.49	8.44	R 8.61	8.31
Common stocks equity / Risk-weighted assets	8.51	7.92	7.88	7.97	8.16
Liability / Equity (multiple)	14.11	17.09	15.96	15.90	14.65
Equity / Asset	6.62	5.53	5.90	5.92	6.39
【A】					
Non-performing loan ratio	0.24	0.13	0.13	0.14	0.15
Loan loss reserves / NPLs	568.51	982.37	1,051.76	976.96	827.55
【E】					
NIBT / Average equity	13.62	16.56	13.44	18.66	20.10
(NIBT + loan loss provision) / Average equity	15.66	18.44	16.03	21.74	23.25
NIBT / Average asset	0.84	0.94	0.77	1.12	1.24
(NIBT + loan loss provision) / Average asset	0.96	1.05	0.92	1.30	1.44
Net interest revenues / NIBT	131.91	120.69	146.62	108.45	100.18
NIBT / total net revenues	39.89	44.84	37.35	47.76	48.62
NIBT / Employees (in thousand of NT dollars)	1,814.54	2,073.01	1,677.87	2,214.74	2,227.41
【L】					
Liquidity coverage ratio	110.10	111.93	114.29	-	-
Liquidity ratio (monthly average of daily data)	24.05	24.45	24.52	21.95	24.74
Loans / Deposits	81.21	79.09	79.07	81.36	78.29
Time deposits / Deposits	41.01	41.77	41.32	45.46	47.22
NCDs / Time deposits	1.06	0.38	0.23	0.33	0.04
Accumulated gap of assets and liabilities(180 days) / Equity	-77.52	-27.69	-158.06	-71.42	-104.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	121.50	123.96	124.42	119.29	120.36
Interest rate sensitivity gap/Equity	222.00	252.24	276.40	210.26	195.73
【G】					
Deposit growth rate	1.64	12.85	7.00	10.67	6.53
Loan growth rate	4.15	9.31	3.69	14.64	6.90
Investment growth rate	-4.08	20.18	22.05	18.05	-2.56
Guarantee growth rate	28.18	9.38	14.10	-15.02	45.04

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Ta Chong Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	15.11	12.32	R 12.83	R 11.62	11.52
Tier 1 capital / Risk-weighted assets	12.57	9.18	R 9.78	R 8.93	R 9.33
Common stocks equity / Risk-weighted assets	11.69	8.19	R 8.75	R 7.79	7.85
Liability / Equity (multiple)	9.01	12.36	11.92	14.31	14.29
Equity / Asset	9.99	7.49	7.74	6.53	6.54
【A】					
Non-performing loan ratio	0.37	0.12	0.22	0.08	0.11
Loan loss reserves / NPLs	423.72	1,476.01	763.07	2,102.25	1,415.02
【E】					
NIBT / Average equity	3.58	6.61	6.71	9.95	10.62
(NIBT + loan loss provision) / Average equity	7.87	6.19	5.71	11.84	13.18
NIBT / Average asset	0.30	0.48	0.50	0.66	0.66
(NIBT + loan loss provision) / Average asset	0.67	0.45	0.43	0.79	0.82
Net interest revenues / NIBT	412.53	245.77	239.15	167.03	155.06
NIBT / total net revenues	13.57	26.87	27.08	33.31	33.06
NIBT / Employees (in thousand of NT dollars)	556.49	847.80	884.56	1,156.96	1,134.14
【L】					
Liquidity coverage ratio	105.91	79.21	76.32	-	-
Liquidity ratio (monthly average of daily data)	28.00	30.32	28.97	25.82	32.11
Loans / Deposits	84.57	80.64	84.20	82.63	75.97
Time deposits / Deposits	49.08	48.09	47.76	53.88	53.77
NCDs / Time deposits	2.13	0.84	0.88	1.91	1.74
Accumulated gap of assets and liabilities(180 days) / Equity	-37.71	-31.48	-50.83	-133.00	17.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.95	112.97	116.07	103.41	100.71
Interest rate sensitivity gap/Equity	73.09	98.69	117.06	30.59	7.09
【G】					
Deposit growth rate	-1.82	-1.77	-7.62	0.71	-0.64
Loan growth rate	1.00	-4.90	-6.45	8.93	-4.93
Investment growth rate	-10.81	-4.07	-1.61	-6.12	-0.20
Guarantee growth rate	-30.19	72.24	48.23	-13.40	-1.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Jih Sun International Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.81	12.84	R 13.64	R 11.13	12.61
Tier 1 capital / Risk-weighted assets	11.73	10.69	R 11.38	10.26	11.13
Common stocks equity / Risk-weighted assets	11.73	10.69	R 11.38	10.26	11.13
Liability / Equity (multiple)	10.61	11.01	10.49	10.66	10.59
Equity / Asset	8.62	8.33	8.70	8.58	8.63
【A】					
Non-performing loan ratio	0.21	0.22	0.21	0.08	0.55
Loan loss reserves / NPLs	598.01	542.95	593.45	1,342.37	209.96
【E】					
NIBT / Average equity	3.39	7.83	6.51	7.07	7.49
(NIBT + loan loss provision) / Average equity	4.74	8.38	7.38	7.34	9.78
NIBT / Average asset	0.29	0.64	0.54	0.58	0.63
(NIBT + loan loss provision) / Average asset	0.41	0.69	0.61	0.60	0.83
Net interest revenues / NIBT	316.80	154.65	168.77	181.77	157.48
NIBT / total net revenues	17.41	35.74	30.67	33.11	32.92
NIBT / Employees (in thousand of NT dollars)	459.00	1,006.08	819.42	853.86	895.65
【L】					
Liquidity coverage ratio	160.57	164.09	176.15	-	-
Liquidity ratio (monthly average of daily data)	32.77	30.75	30.00	25.40	26.75
Loans / Deposits	74.09	74.64	75.95	79.09	81.98
Time deposits / Deposits	37.14	42.84	40.96	38.64	42.01
NCDs / Time deposits	1.16	5.24	1.26	2.27	6.66
Accumulated gap of assets and liabilities(180 days) / Equity	0.59	-21.49	22.16	4.62	-17.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.31	95.65	98.77	98.84	92.29
Interest rate sensitivity gap/Equity	-22.36	-37.34	-10.19	-9.74	-67.61
【G】					
Deposit growth rate	1.26	3.19	1.16	5.90	0.80
Loan growth rate	0.49	-1.24	-2.88	2.10	6.00
Investment growth rate	19.71	10.40	19.22	46.57	-23.70
Guarantee growth rate	1.96	-26.70	-32.18	22.37	-18.03

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： EnTie Commercial Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【 C 】					
Total risk based capital / Risk-weighted assets	13.54	12.30	13.19	12.49	12.10
Tier 1 capital / Risk-weighted assets	13.02	11.07	12.41	10.96	9.83
Common stocks equity / Risk-weighted assets	12.38	10.43	11.72	10.21	9.00
Liability / Equity (multiple)	9.04	10.31	9.55	10.98	12.96
Equity / Asset	9.96	8.84	9.48	8.35	7.16
【 A 】					
Non-performing loan ratio	0.99	1.35	0.98	0.38	0.76
Loan loss reserves / NPLs	145.01	102.34	149.27	323.60	146.26
【 E 】					
NIBT / Average equity	4.66	12.00	14.11	13.80	13.42
(NIBT + loan loss provision) / Average equity	8.40	14.16	15.31	14.41	14.12
NIBT / Average asset	0.47	1.04	1.24	1.03	0.85
(NIBT + loan loss provision) / Average asset	0.85	1.23	1.35	1.08	0.89
Net interest revenues / NIBT	254.60	117.32	103.76	105.81	119.92
NIBT / total net revenues	22.63	45.26	52.62	52.04	51.07
NIBT / Employees (in thousand of NT dollars)	847.20	1,909.79	2,293.99	2,028.37	1,900.91
【 L 】					
Liquidity coverage ratio	155.39	151.00	123.23	-	-
Liquidity ratio (monthly average of daily data)	34.43	37.07	34.63	37.77	46.59
Loans / Deposits	74.68	74.55	72.39	72.62	67.03
Time deposits / Deposits	52.39	56.47	53.27	59.39	66.05
NCDs / Time deposits	1.65	1.83	1.78	3.36	10.72
Accumulated gap of assets and liabilities(180 days) / Equity	-9.57	-96.58	-100.10	-19.61	-182.71
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.02	98.27	102.55	107.05	98.06
Interest rate sensitivity gap/Equity	54.23	-12.60	16.89	55.62	-18.68
【 G 】					
Deposit growth rate	-2.53	-7.87	-5.37	-5.01	-6.18
Loan growth rate	-2.32	-3.04	-5.58	2.96	-6.98
Investment growth rate	17.41	13.08	3.91	-23.88	13.48
Guarantee growth rate	-31.89	31.71	13.61	3.52	-16.90

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

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

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.27	13.57	13.70	R 13.69	10.71
Tier 1 capital / Risk-weighted assets	14.11	13.21	R 13.32	R 12.66	9.51
Common stocks equity / Risk-weighted assets	13.31	11.76	R 12.43	R 11.74	9.37
Liability / Equity (multiple)	9.80	11.22	10.47	11.09	13.18
Equity / Asset	9.26	8.18	8.72	8.27	7.05
【A】					
Non-performing loan ratio	0.32	0.25	0.29	0.23	0.35
Loan loss reserves / NPLs	425.20	517.26	444.83	548.60	366.38
【E】					
NIBT / Average equity	11.20	14.02	17.70	21.65	14.54
(NIBT + loan loss provision) / Average equity	12.74	14.69	18.33	22.89	18.41
NIBT / Average asset	1.02	1.15	1.48	1.71	1.06
(NIBT + loan loss provision) / Average asset	1.16	1.21	1.53	1.80	1.34
Net interest revenues / NIBT	110.39	95.52	74.55	71.64	114.14
NIBT / total net revenues	38.56	42.36	48.90	50.29	35.80
NIBT / Employees (in thousand of NT dollars)	2,520.90	2,814.69	3,569.57	3,800.37	2,120.67
【L】					
Liquidity coverage ratio	115.58	103.78	101.91	-	-
Liquidity ratio (monthly average of daily data)	31.09	25.51	23.24	24.58	22.53
Loans / Deposits	71.42	70.95	71.03	73.04	73.00
Time deposits / Deposits	29.64	31.41	29.59	30.30	32.31
NCDs / Time deposits	0.21	0.26	0.30	0.25	0.20
Accumulated gap of assets and liabilities(180 days) / Equity	-49.41	-16.17	-48.32	-47.07	19.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.88	100.83	101.39	100.55	99.40
Interest rate sensitivity gap/Equity	81.24	5.68	8.63	3.69	-5.21
【G】					
Deposit growth rate	2.09	17.17	14.43	9.70	13.09
Loan growth rate	2.74	12.86	11.20	9.71	12.62
Investment growth rate	21.93	22.30	13.10	17.81	-4.26
Guarantee growth rate	-5.14	31.18	26.93	-33.35	39.10

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： HSBC Bank (Taiwan) Limited

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.34	12.75	13.12	11.78	11.14
Tier 1 capital / Risk-weighted assets	13.38	11.78	12.13	10.86	10.34
Common stocks equity / Risk-weighted assets	13.38	11.78	12.13	10.86	10.34
Liability / Equity (multiple)	13.15	14.96	14.45	16.24	15.46
Equity / Asset	7.06	6.26	6.47	5.80	6.08
【A】					
Non-performing loan ratio	0.03	0.05	0.05	0.04	0.07
Loan loss reserves / NPLs	4,706.67	2,415.67	2,450.78	2,671.20	1,652.41
【E】					
NIBT / Average equity	10.46	10.23	8.93	9.99	13.82
(NIBT + loan loss provision) / Average equity	9.90	10.06	8.47	11.48	15.78
NIBT / Average asset	0.73	0.64	0.57	0.63	0.84
(NIBT + loan loss provision) / Average asset	0.69	0.63	0.54	0.72	0.96
Net interest revenues / NIBT	73.60	101.19	115.21	109.84	92.90
NIBT / total net revenues	44.80	38.35	35.05	33.37	38.53
NIBT / Employees (in thousand of NT dollars)	2,566.95	2,209.03	1,998.61	1,865.79	2,244.61
【L】					
Liquidity coverage ratio	137.46	129.49	141.97	-	-
Liquidity ratio (monthly average of daily data)	111.28	122.55	115.71	96.84	107.24
Loans / Deposits	56.96	59.91	64.55	60.35	62.26
Time deposits / Deposits	31.55	27.91	29.52	33.85	25.38
NCDs / Time deposits	0.37	0.57	0.59	0.43	14.25
Accumulated gap of assets and liabilities(180 days) / Equity	-191.38	-407.15	-403.40	-344.50	-281.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	177.53	180.08	188.45	150.37	160.84
Interest rate sensitivity gap/Equity	429.64	481.25	489.82	355.34	405.13
【G】					
Deposit growth rate	-6.58	-1.28	-15.80	17.93	8.11
Loan growth rate	-11.18	-9.78	-11.84	16.78	3.90
Investment growth rate	-8.19	16.77	-3.08	31.56	9.78
Guarantee growth rate	-20.49	-2.91	-1.65	-4.49	7.83

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Shin Kong Commercial Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.75	11.42	R 11.76	R 10.89	10.57
Tier 1 capital / Risk-weighted assets	9.86	8.87	R 9.37	R 8.46	8.06
Common stocks equity / Risk-weighted assets	9.04	8.00	R 8.49	R 7.53	7.50
Liability / Equity (multiple)	14.64	16.72	16.23	17.39	17.94
Equity / Asset	6.39	5.64	5.80	5.44	5.28
【A】					
Non-performing loan ratio	0.26	0.19	0.19	0.26	0.42
Loan loss reserves / NPLs	480.46	711.50	697.86	485.31	265.58
【E】					
NIBT / Average equity	11.54	14.34	14.01	16.12	14.49
(NIBT + loan loss provision) / Average equity	12.46	17.17	16.58	20.99	18.08
NIBT / Average asset	0.69	0.78	0.77	0.82	0.72
(NIBT + loan loss provision) / Average asset	0.75	0.93	0.91	1.07	0.90
Net interest revenues / NIBT	198.69	172.10	175.23	160.05	177.82
NIBT / total net revenues	36.66	39.72	38.65	40.39	38.37
NIBT / Employees (in thousand of NT dollars)	1,398.05	1,573.17	1,561.25	1,622.13	1,305.95
【L】					
Liquidity coverage ratio	134.05	118.95	127.21	-	-
Liquidity ratio (monthly average of daily data)	23.00	28.07	25.17	24.89	23.59
Loans / Deposits	74.41	73.41	71.45	74.67	73.05
Time deposits / Deposits	52.16	52.32	49.65	50.87	52.00
NCDs / Time deposits	0.13	0.42	0.47	1.30	1.17
Accumulated gap of assets and liabilities(180 days) / Equity	-111.83	-185.64	-62.61	-192.22	-127.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.99	96.79	93.96	92.89	87.52
Interest rate sensitivity gap/Equity	-80.79	-39.57	-75.46	-92.09	-175.69
【G】					
Deposit growth rate	-1.44	3.77	5.57	4.72	10.48
Loan growth rate	-0.09	4.54	1.00	7.02	5.58
Investment growth rate	30.12	-0.30	3.56	22.73	77.79
Guarantee growth rate	5.15	8.19	14.34	-6.58	29.34

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Sunny Bank, Ltd. Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.06	10.49	R 11.11	R 11.13	R 8.80
Tier 1 capital / Risk-weighted assets	7.75	7.50	R 7.92	R 7.64	R 6.12
Common stocks equity / Risk-weighted assets	7.50	7.50	R 7.74	R 7.64	6.12
Liability / Equity (multiple)	16.25	16.19	16.21	16.72	19.40
Equity / Asset	5.80	5.82	5.81	5.64	4.90
【A】					
Non-performing loan ratio	0.09	0.23	0.07	0.33	0.59
Loan loss reserves / NPLs	1,259.82	528.00	1,705.71	326.74	213.40
【E】					
NIBT / Average equity	13.71	14.40	12.22	15.01	7.87
(NIBT + loan loss provision) / Average equity	14.70	14.48	13.70	14.34	13.69
NIBT / Average asset	0.79	0.82	0.69	0.76	0.39
(NIBT + loan loss provision) / Average asset	0.84	0.82	0.78	0.72	0.67
Net interest revenues / NIBT	146.20	148.88	173.73	156.06	305.06
NIBT / total net revenues	48.59	47.64	41.18	45.93	23.76
NIBT / Employees (in thousand of NT dollars)	1,591.35	1,490.96	1,256.11	1,214.99	620.08
【L】					
Liquidity coverage ratio	171.50	161.10	194.71	-	-
Liquidity ratio (monthly average of daily data)	25.66	23.03	24.83	20.39	21.95
Loans / Deposits	75.24	77.06	75.13	75.57	78.89
Time deposits / Deposits	61.05	61.43	60.12	59.44	58.03
NCDs / Time deposits	6.45	5.32	5.29	4.63	2.61
Accumulated gap of assets and liabilities(180 days) / Equity	-202.06	-164.34	-98.95	-90.55	-83.33
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.30	97.40	96.63	96.72	97.94
Interest rate sensitivity gap/Equity	-93.31	-36.78	-47.38	-48.34	-36.25
【G】					
Deposit growth rate	11.26	12.04	11.33	10.89	12.59
Loan growth rate	8.59	7.87	10.64	6.13	6.85
Investment growth rate	24.26	16.30	18.34	148.25	57.60
Guarantee growth rate	9.67	0.99	30.04	-14.18	14.34

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Bank of Panhsin

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	10.42	9.27	9.77	R 9.39	R 8.95
Tier 1 capital / Risk-weighted assets	8.36	6.62	R 7.26	R 6.35	R 7.78
Common stocks equity / Risk-weighted assets	7.32	6.62	R 7.26	R 6.35	7.78
Liability / Equity (multiple)	15.65	15.76	14.84	16.56	15.62
Equity / Asset	6.01	5.97	6.31	5.69	6.02
【A】					
Non-performing loan ratio	1.18	1.34	0.72	0.88	1.20
Loan loss reserves / NPLs	111.90	101.43	172.31	141.69	102.48
【E】					
NIBT / Average equity	6.01	7.11	7.31	5.67	23.29
(NIBT + loan loss provision) / Average equity	8.53	11.11	10.32	12.15	25.90
NIBT / Average asset	0.37	0.42	0.43	0.33	1.18
(NIBT + loan loss provision) / Average asset	0.53	0.65	0.61	0.71	1.31
Net interest revenues / NIBT	279.20	284.47	270.37	349.36	95.28
NIBT / total net revenues	21.68	22.39	23.65	20.71	49.47
NIBT / Employees (in thousand of NT dollars)	561.55	588.35	612.47	441.16	1,740.94
【L】					
Liquidity coverage ratio	325.33	260.32	248.88	-	-
Liquidity ratio (monthly average of daily data)	24.97	26.11	26.37	26.51	25.25
Loans / Deposits	69.86	69.24	71.08	70.94	70.87
Time deposits / Deposits	57.84	53.63	53.20	54.46	52.42
NCDs / Time deposits	0.68	0.58	0.59	0.78	1.06
Accumulated gap of assets and liabilities(180 days) / Equity	-82.74	-83.51	-95.83	-145.65	13.27
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.03	93.72	95.43	91.14	92.10
Interest rate sensitivity gap/Equity	-52.76	-83.53	-57.75	-127.31	-109.25
【G】					
Deposit growth rate	10.17	0.80	2.11	24.36	0.83
Loan growth rate	11.11	-0.37	2.30	24.37	5.85
Investment growth rate	-18.71	-0.77	-14.28	67.39	11.30
Guarantee growth rate	-4.04	4.55	-7.34	67.66	-3.85

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Taiwan Business Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.17	11.96	11.24	10.54	R 11.26
Tier 1 capital / Risk-weighted assets	10.01	8.99	8.84	8.20	R 8.23
Common stocks equity / Risk-weighted assets	8.25	8.11	7.98	7.88	7.78
Liability / Equity (multiple)	19.82	20.27	20.41	21.18	22.05
Equity / Asset	4.80	4.70	4.67	4.51	4.34
【A】					
Non-performing loan ratio	0.47	0.59	0.48	0.46	0.76
Loan loss reserves / NPLs	240.65	189.10	231.21	236.82	141.61
【E】					
NIBT / Average equity	9.13	9.39	9.37	9.10	6.93
(NIBT + loan loss provision) / Average equity	13.34	13.39	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	0.62	0.61	0.59	0.57	0.51
Net interest revenues / NIBT	232.34	252.55	249.81	269.99	353.58
NIBT / total net revenues	30.64	30.61	31.01	29.05	21.86
NIBT / Employees (in thousand of NT dollars)	1,314.31	1,247.19	1,262.54	1,147.66	810.68
【L】					
Liquidity coverage ratio	87.92	100.38	118.49	-	-
Liquidity ratio (monthly average of daily data)	20.20	16.65	17.76	16.49	17.56
Loans / Deposits	81.23	84.55	80.24	85.01	84.65
Time deposits / Deposits	32.84	41.32	39.69	41.04	42.48
NCDs / Time deposits	1.14	1.03	0.44	1.80	3.41
Accumulated gap of assets and liabilities(180 days) / Equity	175.05	143.13	146.85	69.16	-25.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.90	106.51	102.10	105.49	105.76
Interest rate sensitivity gap/Equity	13.75	100.46	33.32	91.31	103.08
【G】					
Deposit growth rate	5.32	6.06	6.96	5.18	3.82
Loan growth rate	0.98	6.23	0.65	4.51	0.67
Investment growth rate	27.28	0.43	8.73	1.52	12.13
Guarantee growth rate	19.26	-5.40	0.61	0.81	-12.51

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Standard Chartered Bank (Taiwan)

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.90	13.49	R 14.20	R 14.15	R 13.61
Tier 1 capital / Risk-weighted assets	11.82	10.73	R 11.14	10.00	9.12
Common stocks equity / Risk-weighted assets	11.82	10.73	R 11.14	10.00	9.12
Liability / Equity (multiple)	13.40	15.50	14.44	16.20	16.87
Equity / Asset	6.94	6.06	6.48	5.81	5.60
【A】					
Non-performing loan ratio	0.68	0.31	0.35	0.29	0.53
Loan loss reserves / NPLs	269.08	433.23	463.04	455.01	269.77
【E】					
NIBT / Average equity	2.90	8.34	3.68	8.63	6.54
(NIBT + loan loss provision) / Average equity	4.96	9.73	7.08	10.91	10.55
NIBT / Average asset	0.20	0.52	0.23	0.50	0.38
(NIBT + loan loss provision) / Average asset	0.34	0.61	0.45	0.63	0.61
Net interest revenues / NIBT	500.21	194.26	430.50	240.80	335.98
NIBT / total net revenues	10.47	26.25	12.23	24.57	19.13
NIBT / Employees (in thousand of NT dollars)	401.10	1,095.21	494.48	998.64	718.12
【L】					
Liquidity coverage ratio	225.09	168.00	145.91	-	-
Liquidity ratio (monthly average of daily data)	54.06	64.26	58.92	56.47	53.70
Loans / Deposits	56.22	55.96	61.72	57.02	63.25
Time deposits / Deposits	16.86	24.22	22.51	24.52	35.17
NCDs / Time deposits	0.26	15.42	13.36	17.92	10.00
Accumulated gap of assets and liabilities(180 days) / Equity	-142.58	-270.74	-236.74	-252.25	-114.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.29	125.71	119.91	126.58	107.99
Interest rate sensitivity gap/Equity	33.58	221.52	161.66	230.32	90.92
【G】					
Deposit growth rate	-11.75	2.04	-16.77	3.62	2.58
Loan growth rate	-11.32	-6.75	-9.88	-6.59	2.91
Investment growth rate	-28.61	7.74	-13.19	-3.10	-2.18
Guarantee growth rate	6.77	-62.54	-59.31	-4.05	1.80

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Taichung Commercial Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	10.52	10.67	11.15	10.84	11.37
Tier 1 capital / Risk-weighted assets	8.97	8.90	9.49	8.78	8.42
Common stocks equity / Risk-weighted assets	8.89	8.90	9.39	8.78	8.42
Liability / Equity (multiple)	13.51	13.79	13.13	13.53	14.68
Equity / Asset	6.89	6.76	7.08	6.88	6.38
【A】					
Non-performing loan ratio	0.61	0.34	0.33	0.34	0.58
Loan loss reserves / NPLs	253.40	383.07	475.70	428.83	209.69
【E】					
NIBT / Average equity	9.68	11.86	10.83	12.12	11.69
(NIBT + loan loss provision) / Average equity	12.27	12.89	15.32	18.49	18.25
NIBT / Average asset	0.67	0.81	0.74	0.80	0.73
(NIBT + loan loss provision) / Average asset	0.85	0.88	1.05	1.22	1.14
Net interest revenues / NIBT	185.22	161.46	174.75	166.14	178.43
NIBT / total net revenues	42.20	49.80	44.08	41.51	39.21
NIBT / Employees (in thousand of NT dollars)	1,741.15	2,094.97	1,857.08	2,000.48	1,704.29
【L】					
Liquidity coverage ratio	133.88	184.96	204.64	-	-
Liquidity ratio (monthly average of daily data)	23.99	24.34	25.15	20.35	21.01
Loans / Deposits	79.34	78.70	78.15	84.89	84.78
Time deposits / Deposits	47.74	44.86	44.38	46.70	49.52
NCDs / Time deposits	2.20	1.74	1.74	1.86	2.36
Accumulated gap of assets and liabilities(180 days) / Equity	-71.66	-204.73	-160.06	-215.31	-227.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.06	94.90	95.80	93.28	91.50
Interest rate sensitivity gap/Equity	-80.88	-60.41	-47.80	-78.55	-110.79
【G】					
Deposit growth rate	5.84	11.07	10.78	6.16	11.62
Loan growth rate	6.64	1.43	1.93	6.05	12.08
Investment growth rate	11.80	92.58	73.20	5.81	3.59
Guarantee growth rate	26.97	12.13	9.34	22.69	24.11

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： King's Town Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	15.59	14.01	14.40	13.69	14.54
Tier 1 capital / Risk-weighted assets	14.94	13.77	14.12	13.06	13.60
Common stocks equity / Risk-weighted assets	14.94	13.77	14.12	13.06	13.60
Liability / Equity (multiple)	6.32	7.64	7.35	7.69	7.86
Equity / Asset	13.67	11.57	11.97	11.51	11.29
【A】					
Non-performing loan ratio	0.02	0.03	0.03	0.03	0.05
Loan loss reserves / NPLs	6,846.67	5,494.29	5,044.74	5,005.26	2,860.00
【E】					
NIBT / Average equity	19.29	17.07	15.98	24.13	22.03
(NIBT + loan loss provision) / Average equity	20.29	18.42	16.96	25.59	26.28
NIBT / Average asset	2.30	1.95	1.84	2.62	2.29
(NIBT + loan loss provision) / Average asset	2.42	2.11	1.95	2.78	2.73
Net interest revenues / NIBT	89.57	109.50	115.32	82.74	91.97
NIBT / total net revenues	72.49	72.51	72.99	83.83	70.29
NIBT / Employees (in thousand of NT dollars)	6,102.85	5,303.17	4,920.58	6,756.21	5,456.65
【L】					
Liquidity coverage ratio	216.08	130.50	174.49	-	-
Liquidity ratio (monthly average of daily data)	27.61	28.47	29.19	27.61	27.51
Loans / Deposits	74.33	76.50	74.06	77.50	74.92
Time deposits / Deposits	42.18	43.87	43.24	44.05	44.90
NCDs / Time deposits	0.09	0.09	0.11	0.93	0.53
Accumulated gap of assets and liabilities(180 days) / Equity	-34.38	-9.10	-0.25	-22.90	33.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.09	95.89	96.19	95.28	95.67
Interest rate sensitivity gap/Equity	-4.41	-24.11	-21.55	-27.18	-26.32
【G】					
Deposit growth rate	4.18	5.71	6.42	9.25	4.50
Loan growth rate	1.22	4.37	1.70	13.00	11.41
Investment growth rate	8.39	9.78	6.34	31.33	12.94
Guarantee growth rate	33.65	13.27	21.20	-17.38	30.84

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： China Development Industrial Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	124.80	85.85	R 108.64	R 17.73	R 18.60
Tier 1 capital / Risk-weighted assets	124.80	85.85	R 108.64	R 17.73	R 18.60
Common stocks equity / Risk-weighted assets	124.80	85.85	R 108.64	R 17.73	18.60
Liability / Equity (multiple)	0.02	0.02	0.02	3.13	2.59
Equity / Asset	97.73	97.82	97.71	24.22	27.88
【A】					
Non-performing loan ratio	-	-	-	0.25	0.17
Loan loss reserves / NPLs	-	-	-	643.21	936.84
【E】					
NIBT / Average equity	2.32	5.05	5.45	7.69	5.34
(NIBT + loan loss provision) / Average equity	2.32	4.95	5.37	7.85	5.51
NIBT / Average asset	2.27	1.89	2.33	2.00	1.68
(NIBT + loan loss provision) / Average asset	2.27	1.85	2.30	2.04	1.73
Net interest revenues / NIBT	3.90	32.94	24.50	46.72	51.47
NIBT / total net revenues	72.18	78.79	80.46	83.85	69.84
NIBT / Employees (in thousand of NT dollars)	11,877.07	21,842.77	21,098.21	17,637.62	11,316.76
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	-	-	-	80.37	45.86
Loans / Deposits	-	-	-	71.22	82.55
Time deposits / Deposits	-	-	-	47.97	63.44
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	22.58	15.39	20.26	1.06	15.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	-	-	-	106.22	83.18
Interest rate sensitivity gap/Equity	21.70	12.40	18.16	6.23	-16.91
【G】					
Deposit growth rate	-	-100.00	-100.00	37.09	19.29
Loan growth rate	-	-100.00	-100.00	17.86	22.28
Investment growth rate	-14.49	-68.62	-72.86	15.41	26.45
Guarantee growth rate	-	-100.00	-100.00	-11.07	-12.42

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Hwatai Bank　　　　　　　　　　　　　　　　　　　　　　Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.05	11.21	11.28	10.64	R 12.06
Tier 1 capital / Risk-weighted assets	9.55	8.91	8.82	R 8.91	R 9.56
Common stocks equity / Risk-weighted assets	9.55	8.91	8.82	R 8.91	9.56
Liability / Equity (multiple)	14.37	14.19	14.39	14.07	14.25
Equity / Asset	6.51	6.59	6.50	6.64	6.56
【A】					
Non-performing loan ratio	1.25	0.39	0.38	1.19	0.56
Loan loss reserves / NPLs	96.25	313.69	314.08	98.49	229.34
【E】					
NIBT / Average equity	2.34	9.39	8.99	7.55	6.34
(NIBT + loan loss provision) / Average equity	8.41	13.47	12.22	12.63	9.50
NIBT / Average asset	0.14	0.60	0.57	0.48	0.38
(NIBT + loan loss provision) / Average asset	0.52	0.86	0.78	0.80	0.57
Net interest revenues / NIBT	854.90	232.65	239.89	266.78	346.99
NIBT / total net revenues	8.48	29.83	28.79	23.54	22.27
NIBT / Employees (in thousand of NT dollars)	229.47	874.44	829.11	671.87	559.95
【L】					
Liquidity coverage ratio	303.62	192.93	178.80	-	-
Liquidity ratio (monthly average of daily data)	30.74	28.25	27.49	29.13	31.97
Loans / Deposits	69.92	78.64	78.30	76.21	72.53
Time deposits / Deposits	55.45	55.74	54.53	55.52	58.34
NCDs / Time deposits	2.42	5.07	6.03	3.27	2.98
Accumulated gap of assets and liabilities(180 days) / Equity	-167.76	-45.63	-61.59	-52.20	159.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.03	105.90	104.11	99.77	102.04
Interest rate sensitivity gap/Equity	12.11	67.61	48.93	-2.73	24.92
【G】					
Deposit growth rate	18.04	2.86	6.52	3.83	-7.50
Loan growth rate	4.96	7.82	9.44	9.09	-14.52
Investment growth rate	17.06	128.84	138.54	34.54	119.96
Guarantee growth rate	-54.55	-13.46	-6.24	-30.82	-8.07

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Cota Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	9.67	9.06	R 10.20	9.45	10.41
Tier 1 capital / Risk-weighted assets	8.14	7.18	R 8.33	7.22	7.65
Common stocks equity / Risk-weighted assets	8.14	7.18	R 8.33	7.22	7.65
Liability / Equity (multiple)	16.73	19.51	17.40	19.99	19.87
Equity / Asset	5.64	4.87	5.43	4.76	4.79
【A】					
Non-performing loan ratio	0.31	0.40	0.21	0.34	0.36
Loan loss reserves / NPLs	601.16	538.98	957.83	643.50	570.95
【E】					
NIBT / Average equity	10.10	10.97	11.70	8.20	10.39
(NIBT + loan loss provision) / Average equity	11.48	13.41	13.83	12.34	17.52
NIBT / Average asset	0.56	0.53	0.58	0.38	0.43
(NIBT + loan loss provision) / Average asset	0.64	0.65	0.69	0.58	0.73
Net interest revenues / NIBT	287.02	309.63	282.06	412.45	362.35
NIBT / total net revenues	31.33	27.25	28.90	20.78	22.57
NIBT / Employees (in thousand of NT dollars)	736.94	670.25	730.09	468.20	508.46
【L】					
Liquidity coverage ratio	209.06	205.15	254.83	-	-
Liquidity ratio (monthly average of daily data)	16.75	16.33	17.87	17.15	16.52
Loans / Deposits	81.84	81.66	79.49	80.11	80.91
Time deposits / Deposits	60.21	60.76	59.91	59.19	59.41
NCDs / Time deposits	1.94	0.14	0.14	0.17	0.48
Accumulated gap of assets and liabilities(180 days) / Equity	-358.40	-421.93	-228.02	-358.92	-167.80
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.32	87.66	87.70	86.65	91.00
Interest rate sensitivity gap/Equity	-228.74	-222.27	-197.53	-248.64	-165.84
【G】					
Deposit growth rate	3.72	4.93	4.40	6.12	3.52
Loan growth rate	3.94	6.43	3.57	5.07	9.65
Investment growth rate	-0.65	7.81	-0.27	27.77	-14.30
Guarantee growth rate	-3.79	-22.13	-33.83	-0.23	-15.54

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Industrial Bank of Taiwan

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	14.36	13.49	14.12	14.93	13.33
Tier 1 capital / Risk-weighted assets	11.81	12.16	12.43	12.56	13.26
Common stocks equity / Risk-weighted assets	11.81	12.16	12.43	12.56	13.26
Liability / Equity (multiple)	7.94	7.72	7.43	7.06	5.82
Equity / Asset	11.19	11.47	11.87	12.41	14.65
【A】					
Non-performing loan ratio	0.29	0.28	0.28	0.34	0.50
Loan loss reserves / NPLs	630.08	640.22	610.06	558.54	382.13
【E】					
NIBT / Average equity	6.82	7.59	6.89	6.90	4.91
(NIBT + loan loss provision) / Average equity	8.26	8.06	7.24	7.77	6.44
NIBT / Average asset	0.79	0.93	0.84	0.93	0.79
(NIBT + loan loss provision) / Average asset	0.95	0.99	0.88	1.05	1.04
Net interest revenues / NIBT	100.33	77.12	86.63	72.17	79.74
NIBT / total net revenues	44.51	55.60	53.06	53.79	46.14
NIBT / Employees (in thousand of NT dollars)	2,851.54	5,231.75	4,416.30	5,007.87	3,633.33
【L】					
Liquidity coverage ratio	78.02	76.66	74.70	-	-
Liquidity ratio (monthly average of daily data)	50.59	42.29	45.86	39.13	32.55
Loans / Deposits	81.98	86.04	83.25	83.74	96.84
Time deposits / Deposits	58.20	62.69	61.54	62.37	63.82
NCDs / Time deposits	37.77	30.97	33.79	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-159.52	-191.91	-176.29	-127.20	-111.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.65	94.18	103.55	105.12	109.19
Interest rate sensitivity gap/Equity	2.75	-26.16	14.12	28.86	54.02
【G】					
Deposit growth rate	11.01	12.79	10.15	31.05	16.62
Loan growth rate	5.78	5.30	9.51	13.06	29.22
Investment growth rate	16.66	13.84	19.46	28.01	-1.33
Guarantee growth rate	53.07	1.79	28.46	27.00	-23.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Agricultural Bank of Taiwan

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	12.06	12.53	R 12.16	R 9.39	R 9.08
Tier 1 capital / Risk-weighted assets	8.09	8.20	R 8.02	R 8.17	R 6.09
Common stocks equity / Risk-weighted assets	8.09	8.20	R 8.02	R 8.17	6.09
Liability / Equity (multiple)	26.08	27.54	27.24	28.32	32.17
Equity / Asset	3.69	3.50	3.54	3.41	3.02
【A】					
Non-performing loan ratio	0.77	0.78	0.72	0.98	1.42
Loan loss reserves / NPLs	279.33	203.70	254.53	139.53	96.01
【E】					
NIBT / Average equity	6.67	4.48	3.88	2.57	2.51
(NIBT + loan loss provision) / Average equity	10.35	8.07	8.13	7.11	5.72
NIBT / Average asset	0.23	0.15	0.13	0.08	0.07
(NIBT + loan loss provision) / Average asset	0.36	0.27	0.27	0.22	0.17
Net interest revenues / NIBT	195.05	221.99	270.68	306.54	244.31
NIBT / total net revenues	47.96	38.12	34.14	24.40	29.64
NIBT / Employees (in thousand of NT dollars)	4,924.73	4,279.41	3,643.88	2,637.93	2,942.41
【L】					
Liquidity coverage ratio	109.14	146.85	141.24	-	-
Liquidity ratio (monthly average of daily data)	48.72	52.96	52.60	55.15	54.02
Loans / Deposits	29.64	33.05	32.48	34.11	32.42
Time deposits / Deposits	98.91	99.05	98.92	98.74	99.07
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-613.14	-485.86	-552.08	-790.81	-930.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	75.20	82.65	81.09	81.70	80.17
Interest rate sensitivity gap/Equity	-621.40	-462.75	-499.55	-511.10	-629.13
【G】					
Deposit growth rate	2.80	-0.43	-0.61	1.42	2.94
Loan growth rate	-9.00	2.77	-5.36	5.26	13.54
Investment growth rate	26.02	3.64	2.57	3.37	11.37
Guarantee growth rate	-14.66	-21.55	-3.41	-11.86	19.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： Taipei Star Bank

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	11.19	10.67	10.24	R 10.95	R 11.61
Tier 1 capital / Risk-weighted assets	8.60	8.95	R 8.59	R 9.33	R 9.77
Common stocks equity / Risk-weighted assets	8.60	8.95	R 8.59	R 9.33	9.77
Liability / Equity (multiple)	14.04	14.56	14.13	13.81	13.33
Equity / Asset	6.65	6.42	6.61	6.75	6.98
【A】					
Non-performing loan ratio	0.13	0.12	0.14	0.14	0.25
Loan loss reserves / NPLs	864.29	915.69	741.27	783.33	465.63
【E】					
NIBT / Average equity	2.85	4.12	3.75	3.44	3.83
(NIBT + loan loss provision) / Average equity	3.21	4.09	3.72	4.93	4.29
NIBT / Average asset	0.19	0.27	0.25	0.24	0.29
(NIBT + loan loss provision) / Average asset	0.21	0.27	0.24	0.34	0.33
Net interest revenues / NIBT	480.91	324.05	357.29	366.09	303.85
NIBT / total net revenues	17.66	24.09	22.27	19.73	22.86
NIBT / Employees (in thousand of NT dollars)	331.08	487.65	442.40	413.30	435.41
【L】					
Liquidity coverage ratio	139.73	153.04	126.69	-	-
Liquidity ratio (monthly average of daily data)	29.12	31.87	29.57	32.27	32.61
Loans / Deposits	69.29	69.89	71.48	70.21	70.47
Time deposits / Deposits	65.23	66.16	65.14	64.33	66.09
NCDs / Time deposits	15.62	15.47	16.06	16.00	16.75
Accumulated gap of assets and liabilities(180 days) / Equity	-206.47	-166.33	-169.69	-170.33	-139.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.10	98.68	93.18	97.94	95.86
Interest rate sensitivity gap/Equity	-112.51	-17.47	-88.73	-26.65	-52.28
【G】					
Deposit growth rate	4.25	5.18	2.80	11.84	14.35
Loan growth rate	3.35	3.52	4.66	11.42	5.16
Investment growth rate	69.81	65.71	37.80	39.99	2.14
Guarantee growth rate	-45.59	156.50	177.69	105.08	-60.22

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

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

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	13.35	12.58	R 13.41	R 10.15	R 11.02
Tier 1 capital / Risk-weighted assets	13.34	12.57	R 13.39	R 10.15	R 11.02
Common stocks equity / Risk-weighted assets	9.94	9.43	R 10.00	R 10.15	11.02
Liability / Equity (multiple)	10.25	11.13	10.52	13.35	12.78
Equity / Asset	8.89	8.24	8.68	6.97	7.26
【A】					
Non-performing loan ratio	0.85	0.68	0.81	0.77	0.68
Loan loss reserves / NPLs	169.90	213.08	188.22	172.37	218.99
【E】					
NIBT / Average equity	0.66	3.01	1.10	1.93	3.04
(NIBT + loan loss provision) / Average equity	2.41	6.91	4.53	7.01	5.69
NIBT / Average asset	0.06	0.25	0.09	0.14	0.23
(NIBT + loan loss provision) / Average asset	0.20	0.58	0.38	0.51	0.44
Net interest revenues / NIBT	1,723.27	381.23	1,046.13	773.25	452.67
NIBT / total net revenues	3.49	13.19	5.30	7.37	12.27
NIBT / Employees (in thousand of NT dollars)	129.43	561.32	207.49	277.54	456.82
【L】					
Liquidity coverage ratio	126.13	114.66	130.79	-	-
Liquidity ratio (monthly average of daily data)	43.64	53.05	54.16	45.72	51.76
Loans / Deposits	75.81	80.03	76.98	86.01	88.23
Time deposits / Deposits	56.47	56.44	55.78	56.12	57.53
NCDs / Time deposits	3.29	0.67	2.72	1.88	-
Accumulated gap of assets and liabilities(180 days) / Equity	-149.45	-126.35	-110.84	-220.75	-246.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	76.25	82.45	85.48	78.19	67.90
Interest rate sensitivity gap/Equity	-146.17	-93.71	-71.55	-129.96	-220.91
【G】					
Deposit growth rate	0.98	17.70	10.91	7.99	16.32
Loan growth rate	-4.35	3.24	-0.76	5.24	4.74
Investment growth rate	-12.31	26.64	16.22	3.72	46.06
Guarantee growth rate	-19.07	-2.42	31.79	-24.35	26.44

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2016

Bank's name ： ANZ Bank (Taiwan) Limited

Unit：%

Items	30/09/16	30/09/15	31/12/15	31/12/14	31/12/13
【C】					
Total risk based capital / Risk-weighted assets	17.41	10.56	R 11.94	R 10.18	R 10.63
Tier 1 capital / Risk-weighted assets	16.84	10.13	11.40	R 9.33	R 9.58
Common stocks equity / Risk-weighted assets	16.84	10.13	11.40	R 9.33	9.58
Liability / Equity (multiple)	7.74	11.27	12.12	13.45	14.03
Equity / Asset	11.44	8.15	7.62	6.92	6.65
【A】					
Non-performing loan ratio	0.47	0.12	0.14	0.04	0.06
Loan loss reserves / NPLs	362.35	1,101.73	1,124.43	4,060.61	2,897.65
【E】					
NIBT / Average equity	3.34	7.98	6.84	9.57	13.18
(NIBT + loan loss provision) / Average equity	2.21	3.83	4.04	10.73	29.43
NIBT / Average asset	0.35	0.67	0.58	0.72	0.82
(NIBT + loan loss provision) / Average asset	0.23	0.32	0.34	0.81	1.83
Net interest revenues / NIBT	260.31	127.04	147.36	121.33	94.62
NIBT / total net revenues	18.09	35.56	30.75	34.82	43.60
NIBT / Employees (in thousand of NT dollars)	728.20	1,409.36	1,252.94	1,480.89	1,325.63
【L】					
Liquidity coverage ratio	178.81	119.17	169.42	-	-
Liquidity ratio (monthly average of daily data)	116.50	136.69	106.37	109.86	88.75
Loans / Deposits	72.71	82.09	68.88	90.90	106.70
Time deposits / Deposits	14.16	7.94	11.26	7.56	14.67
NCDs / Time deposits	-	2.34	35.94	22.60	59.25
Accumulated gap of assets and liabilities(180 days) / Equity	-145.06	-80.89	-130.37	-59.81	-35.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	403.74	510.55	349.23	305.51	206.28
Interest rate sensitivity gap/Equity	345.69	400.03	338.72	236.62	193.20
【G】					
Deposit growth rate	-20.04	13.55	5.57	22.08	-
Loan growth rate	-29.18	0.06	-20.01	4.00	-
Investment growth rate	8.22	10.50	5.45	-7.83	-
Guarantee growth rate	-32.09	-18.14	-16.97	-9.12	-