TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2018

The Peer-Group Average　　Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	13.73	13.42	13.99	13.21	12.75
2.Arithmetic mean	14.19	13.5	R 14.17	13.33	12.93
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	11.69	11.19	11.80	10.99	10.38
2.Arithmetic mean	11.86	11.13	11.78	10.97	10.33
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.04	10.67	R 11.17	10.51	9.97
2.Arithmetic mean	11.25	10.66	R 11.19	10.55	10.03
Liabilities / Equity (multiple)	12.49	12.58	12.37	12.57	12.94
Equity / Assets	7.56	7.56	7.66	7.56	7.30
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.29	0.31	0.30	0.29	0.24
2.Arithmetic mean	0.28	0.3	0.28	0.27	0.24
Loan loss provisions / NPLs	520.46	466.24	533.54	528.19	601.43
Expected losses of classified assets / Total provisions	71.12	71.25	71.58	70.74	72.2
【E】					
NIBT / Average equity					
1.Winsorized mean	7.93	8.70	7.73	8.33	9.73
2.Arithmetic mean	9.69	9.43	9.03	9.23	10.65
(NIBT + loan loss provisions) / Average equity	9.92	9.73	9.88	10.74	11.10
NIBT / Average assets					
1.Winsorized mean	0.61	0.63	0.60	0.61	0.68
2.Arithmetic mean	0.71	0.69	0.66	0.66	0.73
(NIBT + loan loss provisions) / Average assets	0.77	0.73	0.72	0.75	0.78
Net interest income / NIBT	168.85	170.02	178.60	179.40	172.22
NIBT / Net income	38.37	39.90	36.05	37.76	38.96
NIBT / Employees (in thousand of NT dollars)	1,834.07	1,830.39	1,699.45	1,741.09	1,800.44
【L】					
Liquidity coverage ratio	140.60	137.59	148.17	135.11	136.47
Net stable funding ratio	131.01	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.54	31.50	31.20	29.46	31.45
Loans / Deposits	72.55	73.53	72.26	72.96	73.68
Time deposits / Deposits	40.43	42.36	41.46	40.79	41.73
NCDs / Time deposits	2.21	1.54	2.73	1.32	1.07
Accumulated gap of assets and liabilities (180 days) / Equity	-82.47	-90.41	-80.59	-95.21	-89.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.77	105.62	104.49	103.30	103.73
Interest rate sensitivity gap / Equity	27.48	29.33	27.34	20.11	24.76
【G】					
Deposit growth rate	5.78	3.39	4.55	3.32	5.43
Loan growth rate	5.74	2.97	3.95	2.82	2.52
Investment growth rate	8.68	25.25	14.35	11.82	13.36
Guarantee growth rate	6.27	-5.98	5.05	-11.49	2.18

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. Net income before tax (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. Net stable funding ratio has been disclosed since March 2018.
5.“R” represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

The Export-Import Bank of the Republic of China

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	36.00	30.40	36.25	31.96	25.55
Tier 1 capital / Risk-weighted assets	34.62	29.00	34.86	30.56	24.22
Common equity Tier 1 / Risk-weighted assets	34.62	29.00	34.86	30.56	24.22
Liabilities / Equity (multiple)	2.91	3.68	2.94	3.59	4.34
Equity / Assets	25.60	21.36	25.38	21.78	18.74
【A】					
Non-performing loan ratio	0.06	0.20	0.12	0.20	0.59
Loan loss provisions / NPLs	1,721.54	566.50	848.48	525.98	179.76
【E】					
NIBT / Average equity	2.30	2.54	2.56	2.31	2.43
(NIBT + loan loss provisions) / Average equity	3.19	3.81	3.23	3.81	4.33
NIBT / Average assets	0.59	0.55	0.61	0.48	0.46
(NIBT + loan loss provisions) / Average assets	0.81	0.82	0.77	0.79	0.82
Net interest income / NIBT	182.14	193.46	175.43	240.34	255.14
NIBT / Net income	44.80	43.47	46.82	37.49	36.11
NIBT / Employees (in thousand of NT dollars)	2,960.35	2,756.76	3,021.83	2,502.39	2,281.69
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	103.71	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	96.78	60.05	60.58	107.26	92.61
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-27.05	-73.34	-16.62	-73.18	-59.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	162.13	157.87	163.03	163.95	140.90
Interest rate sensitivity gap / Equity	90.47	102.31	90.88	102.15	84.75
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	2.03	4.06	2.69	3.03	7.31
Investment growth rate	3.28	-2.42	-0.22	-3.55	19.95
Guarantee growth rate	21.57	8.27	15.71	16.55	-5.06

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Bank of Taiwan

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.29	12.36	R 13.13	12.04	11.19
Tier 1 capital / Risk-weighted assets	10.96	10.12	R 10.86	9.83	8.72
Common equity Tier 1 / Risk-weighted assets	10.96	10.12	R 10.86	9.83	8.72
Liabilities / Equity (multiple)	15.54	16.13	16.08	16.36	17.59
Equity / Assets	6.05	5.84	5.85	5.76	5.38
【A】					
Non-performing loan ratio	0.27	0.26	0.29	0.26	0.23
Loan loss provisions / NPLs	502.08	532.23	497.70	552.50	497.68
【E】					
NIBT / Average equity	3.11	3.34	3.97	7.23	4.11
(NIBT + loan loss provisions) / Average equity	3.04	2.46	4.50	9.62	5.43
NIBT / Average assets	0.18	0.19	0.23	0.40	0.22
(NIBT + loan loss provisions) / Average assets	0.18	0.14	0.26	0.53	0.29
Net interest income / NIBT	269.57	272.03	228.77	134.81	271.49
NIBT / Net income	31.91	36.23	33.98	43.41	29.91
NIBT / Employees (in thousand of NT dollars)	1,230.11	1,236.52	1,479.18	2,609.95	1,304.13
【L】					
Liquidity coverage ratio	181.42	173.41	223.03	190.48	168.57
Net stable funding ratio	168.45	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	47.46	44.18	49.64	47.90	44.97
Loans / Deposits	62.02	61.37	58.81	59.54	62.90
Time deposits / Deposits	48.00	49.99	47.93	49.47	49.93
NCDs / Time deposits	0.18	0.14	0.19	0.13	0.09
Accumulated gap of assets and liabilities (180 days) / Equity	33.61	57.57	46.40	269.69	-290.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	96.46	96.33	96.83	95.41	98.17
Interest rate sensitivity gap / Equity	-42.29	-45.29	-38.91	-57.47	-24.52
【G】					
Deposit growth rate	2.30	-0.27	1.73	0.95	8.05
Loan growth rate	3.37	-1.46	0.48	-4.45	3.88
Investment growth rate	10.74	4.39	8.41	5.27	22.05
Guarantee growth rate	13.05	-5.41	12.36	-5.78	-3.82

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Taipei Fubon Commercial Bank Co., Ltd. Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.16	14.50	13.93	14.40	13.44
Tier 1 capital / Risk-weighted assets	12.43	12.66	12.11	12.57	11.30
Common equity Tier 1 / Risk-weighted assets	12.43	12.66	12.11	12.57	11.30
Liabilities / Equity (multiple)	11.98	11.13	12.30	11.25	11.75
Equity / Assets	7.70	8.24	7.52	8.16	7.85
【A】					
Non-performing loan ratio	0.21	0.20	0.17	0.20	0.15
Loan loss provisions / NPLs	627.68	641.66	764.25	652.11	816.21
【E】					
NIBT / Average equity	12.89	11.20	10.63	9.82	12.69
(NIBT + loan loss provisions) / Average equity	13.31	11.95	12.06	10.50	12.53
NIBT / Average assets	0.98	0.93	0.84	0.81	1.00
(NIBT + loan loss provisions) / Average assets	1.01	0.99	0.95	0.87	0.98
Net interest income / NIBT	94.86	93.90	103.31	105.46	89.15
NIBT / Net income	56.40	52.15	48.42	47.53	53.87
NIBT / Employees (in thousand of NT dollars)	3,431.25	2,906.80	2,748.02	2,506.28	2,855.16
【L】					
Liquidity coverage ratio	123.48	130.79	127.18	116.36	106.79
Net stable funding ratio	135.23	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.81	36.18	35.42	34.75	32.09
Loans / Deposits	67.65	68.51	65.89	67.94	75.20
Time deposits / Deposits	27.17	31.37	30.29	32.33	31.27
NCDs / Time deposits	4.67	12.57	12.69	7.08	7.41
Accumulated gap of assets and liabilities (180 days) / Equity	-81.70	-58.78	-89.14	-75.32	-42.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	120.63	119.24	112.02	113.26	112.39
Interest rate sensitivity gap / Equity	129.62	121.53	82.06	86.81	81.21
【G】					
Deposit growth rate	8.41	7.63	11.34	6.40	12.64
Loan growth rate	7.00	-1.95	7.96	-3.90	3.42
Investment growth rate	22.81	35.19	35.85	30.10	13.32
Guarantee growth rate	-11.64	-8.21	-8.39	-7.09	-13.59

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Bank of Kaohsiung

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.17	11.12	R 10.61	9.74	10.11
Tier 1 capital / Risk-weighted assets	8.24	8.75	R 8.45	7.25	7.04
Common equity Tier 1 / Risk-weighted assets	8.24	8.75	R 8.45	7.25	7.04
Liabilities / Equity (multiple)	17.80	16.19	17.58	19.57	21.12
Equity / Assets	5.32	5.82	5.38	4.86	4.52
【A】					
Non-performing loan ratio	0.77	0.49	0.51	0.45	0.48
Loan loss provisions / NPLs	160.19	227.58	258.64	253.62	249.88
【E】					
NIBT / Average equity	-2.26	6.28	3.57	5.62	5.54
(NIBT + loan loss provisions) / Average equity	13.52	8.79	8.32	9.61	9.44
NIBT / Average assets	-0.12	0.32	0.20	0.27	0.24
(NIBT + loan loss provisions) / Average assets	0.71	0.44	0.46	0.47	0.41
Net interest income / NIBT	-	312.63	514.20	365.12	387.05
NIBT / Net income	-8.81	24.47	15.06	20.88	19.64
NIBT / Employees (in thousand of NT dollars)	-318.87	852.53	526.71	749.46	687.03
【L】					
Liquidity coverage ratio	241.78	166.07	380.34	246.77	388.77
Net stable funding ratio	139.26	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.01	19.73	21.41	19.22	28.84
Loans / Deposits	75.83	79.01	77.54	78.66	72.96
Time deposits / Deposits	47.58	48.99	49.47	49.96	54.81
NCDs / Time deposits	0.44	0.48	0.44	0.50	0.41
Accumulated gap of assets and liabilities (180 days) / Equity	-41.97	-85.47	82.50	17.34	48.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	103.41	101.69	100.11	101.92	102.19
Interest rate sensitivity gap / Equity	47.05	21.88	1.58	29.84	38.28
【G】					
Deposit growth rate	6.33	-3.33	1.88	-1.86	-3.02
Loan growth rate	2.00	-0.09	0.38	5.77	-9.08
Investment growth rate	13.33	0.10	-3.21	7.58	28.22
Guarantee growth rate	16.77	-17.68	-0.07	-43.72	-6.21

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Land Bank of Taiwan

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.37	11.59	12.33	11.58	11.43
Tier 1 capital / Risk-weighted assets	9.50	8.41	R 9.46	8.33	7.47
Common equity Tier 1 / Risk-weighted assets	8.53	7.73	8.48	7.66	7.28
Liabilities / Equity (multiple)	18.31	18.85	18.94	18.92	18.63
Equity / Assets	5.18	5.04	5.02	5.02	5.10
【A】					
Non-performing loan ratio	0.19	0.18	0.19	0.18	0.19
Loan loss provisions / NPLs	744.24	873.87	787.31	875.49	818.28
【E】					
NIBT / Average equity	9.25	9.68	8.71	9.94	10.07
(NIBT + loan loss provisions) / Average equity	10.33	8.43	9.04	11.31	10.26
NIBT / Average assets	0.44	0.47	0.42	0.48	0.48
(NIBT + loan loss provisions) / Average assets	0.49	0.41	0.44	0.54	0.49
Net interest income / NIBT	197.69	188.60	208.59	193.54	199.06
NIBT / Net income	43.38	47.58	41.04	44.10	44.54
NIBT / Employees (in thousand of NT dollars)	2,282.20	2,271.00	2,110.87	2,241.80	2,129.62
【L】					
Liquidity coverage ratio	100.52	88.26	99.25	90.36	78.06
Net stable funding ratio	119.30	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.22	24.97	27.19	26.35	21.23
Loans / Deposits	75.96	79.01	75.73	78.53	81.81
Time deposits / Deposits	54.85	53.96	53.63	51.41	51.17
NCDs / Time deposits	0.06	0.07	0.07	0.07	0.09
Accumulated gap of assets and liabilities (180 days) / Equity	-353.89	-290.69	-392.08	-202.77	-298.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	99.94	101.04	99.01	102.63	102.70
Interest rate sensitivity gap / Equity	-0.94	16.25	-15.63	40.32	40.63
【G】					
Deposit growth rate	5.83	6.27	6.80	7.07	2.36
Loan growth rate	4.29	3.26	5.97	2.71	-7.52
Investment growth rate	24.32	20.37	17.00	35.16	32.96
Guarantee growth rate	-9.55	-35.53	-5.18	-40.51	-10.38

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Taiwan Cooperative Bank | Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.37	13.04	R 13.44	12.91	12.64
Tier 1 capital / Risk-weighted assets	10.32	9.84	R 10.32	9.60	9.32
Common equity Tier 1 / Risk-weighted assets	10.32	9.84	R 10.32	9.60	9.32
Liabilities / Equity (multiple)	14.66	15.01	14.94	15.52	15.68
Equity / Assets	6.39	6.25	6.27	6.05	6.00
【A】					
Non-performing loan ratio	0.32	0.40	0.34	0.37	0.34
Loan loss provisions / NPLs	384.37	296.33	366.35	321.27	312.31
【E】					
NIBT / Average equity	8.14	7.62	7.67	7.86	8.41
(NIBT + loan loss provisions) / Average equity	11.76	9.51	10.49	10.15	10.10
NIBT / Average assets	0.51	0.47	0.48	0.47	0.47
(NIBT + loan loss provisions) / Average assets	0.74	0.59	0.65	0.61	0.57
Net interest income / NIBT	203.99	215.52	217.02	215.89	212.44
NIBT / Net income	35.84	37.76	35.14	35.79	35.98
NIBT / Employees (in thousand of NT dollars)	1,992.39	1,799.95	1,826.48	1,791.94	1,712.69
【L】					
Liquidity coverage ratio	104.43	123.53	115.68	127.18	128.84
Net stable funding ratio	137.72	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.29	26.29	24.49	25.51	23.48
Loans / Deposits	79.48	77.33	76.85	77.13	79.20
Time deposits / Deposits	36.19	37.79	35.98	37.07	39.17
NCDs / Time deposits	1.68	0.16	1.31	0.17	0.36
Accumulated gap of assets and liabilities (180 days) / Equity	-53.40	-39.38	-59.31	-79.36	-61.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	101.44	101.59	100.96	102.48	104.09
Interest rate sensitivity gap / Equity	16.41	18.43	11.09	29.58	49.94
【G】					
Deposit growth rate	3.81	-1.59	2.32	2.40	4.48
Loan growth rate	6.61	-1.46	1.86	-0.64	6.33
Investment growth rate	3.15	9.69	3.70	8.68	1.10
Guarantee growth rate	3.83	0.61	1.86	3.30	5.14

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

First Commercial Bank

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.58	13.31	13.42	13.27	13.67
Tier 1 capital / Risk-weighted assets	11.42	11.11	11.25	10.95	10.93
Common equity Tier 1 / Risk-weighted assets	11.42	11.11	11.25	10.95	10.93
Liabilities / Equity (multiple)	11.79	11.89	12.29	11.95	12.15
Equity / Assets	7.82	7.76	7.53	7.72	7.61
【A】					
Non-performing loan ratio	0.40	0.22	0.38	0.20	0.19
Loan loss provisions / NPLs	297.72	537.78	358.55	625.14	751.10
【E】					
NIBT / Average equity	10.59	10.58	9.33	11.12	12.03
(NIBT + loan loss provisions) / Average equity	14.39	12.21	13.27	13.41	13.88
NIBT / Average assets	0.80	0.82	0.71	0.85	0.82
(NIBT + loan loss provisions) / Average assets	1.08	0.95	1.01	1.02	0.94
Net interest income / NIBT	137.96	139.52	163.81	135.45	144.33
NIBT / Net income	46.23	50.20	41.05	49.44	49.81
NIBT / Employees (in thousand of NT dollars)	2,729.58	2,698.14	2,347.73	2,754.03	2,564.62
【L】					
Liquidity coverage ratio	129.50	131.45	133.08	137.79	156.57
Net stable funding ratio	136.74	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.68	28.99	30.36	27.33	27.71
Loans / Deposits	80.00	80.48	79.28	79.04	76.88
Time deposits / Deposits	22.12	23.99	22.53	23.90	24.62
NCDs / Time deposits	2.20	2.34	2.46	2.88	1.89
Accumulated gap of assets and liabilities (180 days) / Equity	-101.00	-123.30	-103.79	-116.22	-51.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	115.74	111.71	113.20	107.05	107.89
Interest rate sensitivity gap / Equity	113.65	86.85	99.48	53.74	61.09
【G】					
Deposit growth rate	4.48	0.58	2.23	1.30	6.77
Loan growth rate	3.85	4.70	2.52	4.11	-1.17
Investment growth rate	15.89	90.79	26.40	83.71	26.18
Guarantee growth rate	-10.39	-13.21	-10.62	-11.38	8.77

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Hua Nan Commercial Bank, Ltd. Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.18	12.86	14.25	12.83	13.28
Tier 1 capital / Risk-weighted assets	11.44	10.09	11.23	9.78	9.88
Common equity Tier 1 / Risk-weighted assets	10.92	9.79	10.91	9.63	9.69
Liabilities / Equity (multiple)	13.17	14.22	13.45	14.47	14.09
Equity / Assets	7.05	6.57	6.92	6.46	6.63
【A】					
Non-performing loan ratio	0.26	0.36	0.34	0.27	0.21
Loan loss provisions / NPLs	473.01	315.51	354.76	431.56	537.85
【E】					
NIBT / Average equity	7.66	6.35	7.71	9.92	10.89
(NIBT + loan loss provisions) / Average equity	11.46	10.11	11.64	13.68	12.60
NIBT / Average assets	0.50	0.40	0.49	0.61	0.65
(NIBT + loan loss provisions) / Average assets	0.75	0.64	0.74	0.84	0.76
Net interest income / NIBT	197.35	249.92	202.90	168.78	165.20
NIBT / Net income	35.67	33.01	35.78	42.18	45.20
NIBT / Employees (in thousand of NT dollars)	1,822.48	1,457.67	1,776.23	2,190.19	2,243.76
【L】					
Liquidity coverage ratio	134.55	124.80	140.60	124.81	153.53
Net stable funding ratio	137.20	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.09	23.14	23.50	24.56	22.68
Loans / Deposits	75.25	77.04	75.75	77.27	77.77
Time deposits / Deposits	26.09	25.56	25.50	25.72	26.97
NCDs / Time deposits	11.44	3.04	8.30	2.75	0.79
Accumulated gap of assets and liabilities (180 days) / Equity	42.20	84.91	33.64	95.21	62.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	98.82	101.03	100.85	102.28	98.58
Interest rate sensitivity gap / Equity	-11.72	10.93	8.33	24.43	-15.03
【G】					
Deposit growth rate	1.94	6.60	2.29	7.51	4.96
Loan growth rate	-0.46	6.16	0.26	6.78	0.07
Investment growth rate	11.35	9.60	3.67	28.63	2.34
Guarantee growth rate	7.50	-4.72	6.17	-3.11	-10.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Chang Hwa Commercial Bank　　Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.81	12.79	13.56	12.01	11.73
Tier 1 capital / Risk-weighted assets	9.56	8.96	9.36	8.86	8.81
Common equity Tier 1 / Risk-weighted assets	9.46	8.83	9.22	8.69	8.62
Liabilities / Equity (multiple)	12.65	13.37	13.02	13.88	14.09
Equity / Assets	7.33	6.96	7.14	6.72	6.63
【A】					
Non-performing loan ratio	0.31	0.30	0.30	0.25	0.21
Loan loss provisions / NPLs	388.60	384.30	390.43	458.66	568.86
【E】					
NIBT / Average equity	9.98	10.05	10.15	10.49	11.07
(NIBT + loan loss provisions) / Average equity	11.58	11.70	12.33	12.01	12.93
NIBT / Average assets	0.70	0.67	0.69	0.70	0.69
(NIBT + loan loss provisions) / Average assets	0.82	0.78	0.84	0.80	0.81
Net interest income / NIBT	157.62	156.03	159.72	151.92	150.44
NIBT / Net income	46.80	46.30	46.06	45.44	46.39
NIBT / Employees (in thousand of NT dollars)	2,242.50	2,099.88	2,137.11	2,141.75	2,104.07
【L】					
Liquidity coverage ratio	119.60	105.61	107.13	95.47	91.05
Net stable funding ratio	137.67	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.71	16.45	18.27	15.01	18.47
Loans / Deposits	82.37	84.30	83.36	85.12	86.31
Time deposits / Deposits	27.54	28.98	27.65	28.39	30.40
NCDs / Time deposits	1.40	1.53	1.46	1.35	1.61
Accumulated gap of assets and liabilities (180 days) / Equity	-124.29	-119.20	-148.73	-96.96	-127.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	109.74	108.73	109.66	108.62	110.02
Interest rate sensitivity gap / Equity	80.12	75.60	82.00	76.92	92.07
【G】					
Deposit growth rate	4.38	3.47	2.87	4.89	6.53
Loan growth rate	1.95	-1.67	0.72	3.39	5.03
Investment growth rate	11.08	0.46	3.05	-0.97	15.75
Guarantee growth rate	-2.08	29.55	-8.14	28.09	10.49

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Mega International Commercial Bank Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.18	14.75	R 14.30	14.32	13.16
Tier 1 capital / Risk-weighted assets	12.80	13.02	R 12.78	12.56	11.23
Common equity Tier 1 / Risk-weighted assets	12.80	13.02	R 12.78	12.56	11.23
Liabilities / Equity (multiple)	10.17	10.04	10.91	10.49	11.05
Equity / Assets	8.95	9.06	8.40	8.70	8.30
【A】					
Non-performing loan ratio	0.11	0.19	0.12	0.09	0.08
Loan loss provisions / NPLs	1,473.14	854.17	1,335.32	1,613.86	1,723.34
【E】					
NIBT / Average equity	11.08	10.68	9.61	9.01	13.49
(NIBT + loan loss provisions) / Average equity	11.50	11.34	11.17	10.47	13.49
NIBT / Average assets	0.95	0.96	0.83	0.77	0.99
(NIBT + loan loss provisions) / Average assets	0.99	1.02	0.96	0.89	0.99
Net interest income / NIBT	115.99	117.93	133.60	151.92	116.84
NIBT / Net income	57.16	56.35	49.77	51.03	60.98
NIBT / Employees (in thousand of NT dollars)	4,987.84	5,081.42	4,420.45	4,211.03	5,545.19
【L】					
Liquidity coverage ratio	110.07	118.87	110.69	93.53	70.76
Net stable funding ratio	117.23	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.84	27.78	30.29	27.11	22.66
Loans / Deposits	76.39	76.30	74.82	80.05	80.32
Time deposits / Deposits	26.72	27.83	26.30	25.20	26.74
NCDs / Time deposits	0.21	0.25	0.21	0.28	0.32
Accumulated gap of assets and liabilities (180 days) / Equity	-42.05	-58.78	-29.20	-45.89	-91.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	115.05	117.50	116.44	118.28	114.64
Interest rate sensitivity gap / Equity	68.70	80.56	79.38	83.85	67.80
【G】					
Deposit growth rate	6.94	-0.63	10.03	-2.72	9.55
Loan growth rate	7.00	-3.97	2.82	-3.04	2.52
Investment growth rate	9.68	7.67	13.00	10.38	18.86
Guarantee growth rate	-6.76	-10.47	-6.46	-10.09	-5.18

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Cathay United Bank

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.50	13.37	15.89	14.19	16.39
Tier 1 capital / Risk-weighted assets	11.56	10.22	11.74	10.70	11.99
Common equity Tier 1 / Risk-weighted assets	9.61	9.14	9.67	9.45	10.51
Liabilities / Equity (multiple)	13.60	15.13	14.06	15.10	14.30
Equity / Assets	6.85	6.20	6.64	6.21	6.54
【A】					
Non-performing loan ratio	0.20	0.19	0.21	0.15	0.14
Loan loss provisions / NPLs	778.53	732.99	756.30	922.93	1,083.30
【E】					
NIBT / Average equity	14.46	14.26	13.24	12.57	14.59
(NIBT + loan loss provisions) / Average equity	15.71	15.98	15.72	14.45	15.25
NIBT / Average assets	0.98	0.88	0.84	0.79	0.92
(NIBT + loan loss provisions) / Average assets	1.06	0.99	1.00	0.91	0.97
Net interest income / NIBT	107.33	117.07	126.62	125.82	121.08
NIBT / Net income	47.66	45.58	41.26	38.78	44.92
NIBT / Employees (in thousand of NT dollars)	2,554.03	2,261.54	2,195.94	1,952.71	2,351.87
【L】					
Liquidity coverage ratio	181.54	155.77	215.71	198.14	255.92
Net stable funding ratio	124.43	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.68	30.43	36.39	31.05	41.93
Loans / Deposits	71.24	72.38	68.58	70.74	59.89
Time deposits / Deposits	27.63	29.29	27.93	29.45	31.70
NCDs / Time deposits	0.69	0.57	0.58	0.61	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	-41.42	-79.74	-63.84	-137.35	70.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	115.10	110.64	115.05	112.34	111.14
Interest rate sensitivity gap / Equity	130.77	107.81	135.41	124.80	110.18
【G】					
Deposit growth rate	3.73	6.65	3.10	7.90	8.00
Loan growth rate	2.03	22.70	-0.09	27.27	0.43
Investment growth rate	1.14	-1.35	13.54	-9.09	27.71
Guarantee growth rate	4.33	-24.68	0.36	-30.57	-15.04

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Citibank Taiwan Limited

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	16.52	15.17	16.49	14.45	15.22
Tier 1 capital / Risk-weighted assets	15.13	13.41	R 14.65	12.39	12.60
Common equity Tier 1 / Risk-weighted assets	15.13	13.41	R 14.65	12.39	12.60
Liabilities / Equity (multiple)	6.85	7.47	6.68	7.34	7.27
Equity / Assets	12.73	11.81	13.02	12.00	12.08
【A】					
Non-performing loan ratio	0.37	0.42	0.42	0.45	0.41
Loan loss provisions / NPLs	512.90	432.37	439.27	396.19	390.15
【E】					
NIBT / Average equity	11.85	12.71	12.92	10.74	9.19
(NIBT + loan loss provisions) / Average equity	13.92	14.69	14.80	13.33	11.12
NIBT / Average assets	1.53	1.51	1.56	1.22	1.08
(NIBT + loan loss provisions) / Average assets	1.80	1.75	1.78	1.51	1.31
Net interest income / NIBT	107.25	95.31	98.24	113.73	126.14
NIBT / Net income	41.93	43.60	42.48	36.63	32.93
NIBT / Employees (in thousand of NT dollars)	2,964.18	3,060.50	3,140.57	2,463.85	2,028.25
【L】					
Liquidity coverage ratio	118.54	168.79	151.73	157.66	243.12
Net stable funding ratio	150.61	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	62.14	64.71	59.82	61.63	56.90
Loans / Deposits	50.99	49.08	54.48	50.34	44.17
Time deposits / Deposits	13.01	14.31	13.53	13.78	12.42
NCDs / Time deposits	0.03	0.02	0.06	0.04	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-7.56	-10.96	-31.49	29.91	60.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	105.06	96.32	96.56	102.29	108.17
Interest rate sensitivity gap / Equity	12.63	-9.92	-8.27	6.12	20.49
【G】					
Deposit growth rate	1.40	-7.72	-2.94	-4.46	7.58
Loan growth rate	5.33	3.66	5.02	8.90	5.71
Investment growth rate	-11.30	32.68	6.29	6.44	-0.51
Guarantee growth rate	8.67	2.96	13.50	-7.29	7.11

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

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

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.31	13.42	14.15	13.16	13.89
Tier 1 capital / Risk-weighted assets	13.12	12.93	12.89	12.80	12.65
Common equity Tier 1 / Risk-weighted assets	13.12	12.93	12.89	12.80	12.65
Liabilities / Equity (multiple)	8.29	7.50	8.10	7.62	7.87
Equity / Assets	10.77	11.77	10.99	11.60	11.27
【A】					
Non-performing loan ratio	0.32	0.31	0.32	0.28	0.26
Loan loss provisions / NPLs	446.26	502.59	451.33	550.72	590.50
【E】					
NIBT / Average equity	11.39	10.61	12.01	11.81	12.31
(NIBT + loan loss provisions) / Average equity	11.66	11.11	12.50	12.18	12.83
NIBT / Average assets	1.24	1.25	1.36	1.32	1.32
(NIBT + loan loss provisions) / Average assets	1.27	1.31	1.42	1.36	1.38
Net interest income / NIBT	86.32	89.22	80.15	79.06	80.32
NIBT / Net income	66.38	65.03	67.33	66.46	65.90
NIBT / Employees (in thousand of NT dollars)	5,637.02	5,288.30	5,908.72	5,604.61	5,388.13
【L】					
Liquidity coverage ratio	132.42	98.55	109.53	101.19	104.50
Net stable funding ratio	122.65	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.52	31.31	32.01	28.49	35.15
Loans / Deposits	73.74	75.37	74.96	74.59	72.99
Time deposits / Deposits	44.64	39.33	41.69	38.32	40.24
NCDs / Time deposits	1.89	1.42	1.81	1.50	1.08
Accumulated gap of assets and liabilities (180 days) / Equity	-109.72	-118.35	-120.31	-93.41	-54.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	107.56	110.46	110.41	109.48	113.52
Interest rate sensitivity gap / Equity	38.69	46.27	50.31	41.17	62.51
【G】					
Deposit growth rate	12.25	-0.18	7.72	-1.14	2.92
Loan growth rate	9.69	6.37	8.16	0.96	-0.23
Investment growth rate	10.12	-1.77	6.22	-3.27	10.98
Guarantee growth rate	12.88	-0.70	10.76	-6.81	-1.95

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Union Bank of Taiwan

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.48	13.24	R 15.70	13.47	13.19
Tier 1 capital / Risk-weighted assets	12.75	10.92	R 13.89	11.10	10.35
Common equity Tier 1 / Risk-weighted assets	9.24	10.21	R 10.06	10.53	10.35
Liabilities / Equity (multiple)	10.78	13.72	10.66	13.55	13.42
Equity / Assets	8.49	6.79	8.57	6.87	6.93
【A】					
Non-performing loan ratio	0.14	0.17	0.12	0.10	0.05
Loan loss provisions / NPLs	800.00	661.68	885.64	1,171.43	1,840.13
【E】					
NIBT / Average equity	5.97	8.43	8.57	9.04	11.02
(NIBT + loan loss provisions) / Average equity	7.10	9.96	9.85	10.36	12.31
NIBT / Average assets	0.50	0.58	0.61	0.62	0.74
(NIBT + loan loss provisions) / Average assets	0.60	0.68	0.70	0.71	0.82
Net interest income / NIBT	232.45	215.78	199.91	196.27	165.64
NIBT / Net income	29.37	32.05	32.44	33.27	38.86
NIBT / Employees (in thousand of NT dollars)	773.08	851.28	899.03	896.69	1,046.87
【L】					
Liquidity coverage ratio	117.45	137.20	186.47	141.90	274.78
Net stable funding ratio	130.81	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.32	20.39	20.65	20.79	20.69
Loans / Deposits	71.71	66.26	71.47	66.29	67.00
Time deposits / Deposits	44.37	46.52	44.45	46.76	49.65
NCDs / Time deposits	0.11	0.11	0.12	0.12	0.13
Accumulated gap of assets and liabilities (180 days) / Equity	-27.62	-21.11	-24.84	20.04	22.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	94.58	91.18	97.07	88.08	94.12
Interest rate sensitivity gap / Equity	-48.30	-95.40	-24.94	-125.23	-63.15
【G】					
Deposit growth rate	4.11	2.82	4.01	2.41	6.42
Loan growth rate	12.62	6.77	12.11	1.29	8.99
Investment growth rate	36.62	16.05	31.04	21.26	10.91
Guarantee growth rate	13.94	5.74	34.41	-11.51	-12.00

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Far Eastern International Bank

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.50	13.79	14.35	13.14	12.64
Tier 1 capital / Risk-weighted assets	10.47	10.00	11.06	9.52	9.32
Common equity Tier 1 / Risk-weighted assets	10.47	10.00	11.06	9.52	9.32
Liabilities / Equity (multiple)	12.75	13.37	12.51	12.82	13.01
Equity / Assets	7.27	6.96	7.40	7.24	7.14
【A】					
Non-performing loan ratio	0.25	0.25	0.29	0.19	0.25
Loan loss provisions / NPLs	517.97	556.52	479.00	726.26	541.85
【E】					
NIBT / Average equity	7.30	8.19	7.94	9.23	12.10
(NIBT + loan loss provisions) / Average equity	6.70	7.81	7.58	10.24	12.19
NIBT / Average assets	0.53	0.59	0.57	0.68	0.87
(NIBT + loan loss provisions) / Average assets	0.49	0.56	0.55	0.76	0.87
Net interest income / NIBT	173.20	159.52	163.70	155.48	125.49
NIBT / Net income	31.49	34.70	32.26	35.42	42.55
NIBT / Employees (in thousand of NT dollars)	1,255.16	1,363.64	1,345.74	1,512.62	1,854.45
【L】					
Liquidity coverage ratio	103.54	119.07	110.90	82.72	86.25
Net stable funding ratio	118.94	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.08	34.75	31.72	28.20	30.19
Loans / Deposits	74.91	72.58	75.36	79.61	74.90
Time deposits / Deposits	58.28	59.92	56.74	58.10	58.88
NCDs / Time deposits	1.68	3.41	2.48	6.62	3.95
Accumulated gap of assets and liabilities (180 days) / Equity	-117.57	-186.53	-167.96	-205.76	-109.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	110.16	114.19	110.25	113.73	111.55
Interest rate sensitivity gap / Equity	93.15	129.96	90.90	117.56	105.33
【G】					
Deposit growth rate	-0.09	11.56	3.38	-0.58	7.08
Loan growth rate	3.08	7.72	-1.40	6.62	4.53
Investment growth rate	12.21	89.79	22.26	65.82	20.72
Guarantee growth rate	41.85	-4.63	8.06	-6.48	12.90

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Yuanta Commercial Bank

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.50	13.51	14.45	13.06	12.80
Tier 1 capital / Risk-weighted assets	12.51	10.20	11.26	9.75	9.41
Common equity Tier 1 / Risk-weighted assets	11.87	9.25	10.27	8.82	8.33
Liabilities / Equity (multiple)	10.40	13.45	12.89	13.83	14.20
Equity / Assets	8.77	6.92	7.20	6.74	6.58
【A】					
Non-performing loan ratio	0.26	0.22	0.22	0.19	0.18
Loan loss provisions / NPLs	667.96	579.94	597.56	708.88	720.36
【E】					
NIBT / Average equity	8.96	11.68	12.34	11.16	10.69
(NIBT + loan loss provisions) / Average equity	9.92	12.79	13.38	12.84	12.21
NIBT / Average assets	0.78	0.80	0.86	0.76	0.72
(NIBT + loan loss provisions) / Average assets	0.86	0.88	0.93	0.87	0.83
Net interest income / NIBT	131.60	124.52	119.45	133.71	136.43
NIBT / Net income	46.92	50.60	50.53	46.16	44.04
NIBT / Employees (in thousand of NT dollars)	2,290.97	2,545.45	2,753.70	2,335.79	2,042.48
【L】					
Liquidity coverage ratio	166.70	127.23	161.82	114.06	91.14
Net stable funding ratio	135.77	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	38.40	34.56	35.82	33.13	32.58
Loans / Deposits	67.26	66.69	65.88	69.53	72.82
Time deposits / Deposits	45.15	40.18	39.66	39.67	37.36
NCDs / Time deposits	10.71	12.99	14.76	11.70	10.36
Accumulated gap of assets and liabilities (180 days) / Equity	-104.21	-149.90	-114.56	-135.62	-159.48
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	86.37	87.71	84.08	87.01	93.19
Interest rate sensitivity gap / Equity	-107.73	-122.64	-155.28	-131.45	-65.28
【G】					
Deposit growth rate	45.71	9.60	2.67	7.47	14.00
Loan growth rate	46.73	-0.96	-2.74	2.56	7.44
Investment growth rate	53.75	44.53	28.33	12.92	69.64
Guarantee growth rate	-2.56	-23.69	-31.67	-21.61	-1.22

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Bank SinoPac Company Limited

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.38	13.00	14.51	12.58	11.96
Tier 1 capital / Risk-weighted assets	13.05	11.85	13.04	11.58	10.35
Common equity Tier 1 / Risk-weighted assets	12.60	11.85	12.54	11.58	10.35
Liabilities / Equity (multiple)	11.02	11.38	10.54	11.44	12.01
Equity / Assets	8.32	8.08	8.67	8.04	7.68
【A】					
Non-performing loan ratio	0.28	0.37	0.28	0.36	0.25
Loan loss provisions / NPLs	496.86	369.84	499.76	396.48	537.47
【E】					
NIBT / Average equity	7.77	8.55	7.09	6.63	9.80
(NIBT + loan loss provisions) / Average equity	7.92	8.48	8.20	8.42	8.88
NIBT / Average assets	0.66	0.69	0.58	0.53	0.71
(NIBT + loan loss provisions) / Average assets	0.68	0.68	0.67	0.67	0.64
Net interest income / NIBT	141.14	126.05	157.30	172.40	138.35
NIBT / Net income	44.73	46.25	39.40	35.56	44.23
NIBT / Employees (in thousand of NT dollars)	1,860.91	1,889.68	1,656.51	1,388.09	1,801.33
【L】					
Liquidity coverage ratio	171.39	135.01	134.93	142.27	131.11
Net stable funding ratio	132.30	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.58	27.26	25.98	29.61	31.41
Loans / Deposits	73.68	74.52	76.00	71.19	75.87
Time deposits / Deposits	37.57	39.40	36.50	38.95	39.46
NCDs / Time deposits	5.98	8.88	6.23	8.18	2.25
Accumulated gap of assets and liabilities (180 days) / Equity	-30.40	-57.14	-30.73	-77.77	-29.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	112.43	110.17	111.38	111.15	106.92
Interest rate sensitivity gap / Equity	82.69	72.61	74.54	80.41	53.11
【G】					
Deposit growth rate	-2.21	5.78	-6.31	7.93	2.83
Loan growth rate	-3.67	2.65	-0.33	1.40	10.51
Investment growth rate	-2.61	11.93	-8.67	16.36	9.32
Guarantee growth rate	31.20	-18.52	15.88	-6.51	-2.72

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

E.Sun Commercial Bank, Ltd. Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.88	13.91	R 15.01	13.71	12.95
Tier 1 capital / Risk-weighted assets	12.44	10.51	R 11.77	10.28	9.31
Common equity Tier 1 / Risk-weighted assets	10.88	9.40	R 10.64	9.19	9.15
Liabilities / Equity (multiple)	12.64	13.45	12.81	13.64	14.00
Equity / Assets	7.33	6.92	7.24	6.83	6.67
【A】					
Non-performing loan ratio	0.24	0.20	0.23	0.19	0.13
Loan loss provisions / NPLs	489.10	587.41	513.89	629.67	931.36
【E】					
NIBT / Average equity	14.40	13.74	12.55	12.82	12.46
(NIBT + loan loss provisions) / Average equity	16.35	15.60	14.61	15.24	16.14
NIBT / Average assets	1.06	0.94	0.88	0.86	0.83
(NIBT + loan loss provisions) / Average assets	1.20	1.07	1.02	1.02	1.07
Net interest income / NIBT	89.63	103.77	110.99	112.25	120.51
NIBT / Net income	46.74	43.53	40.25	40.80	38.96
NIBT / Employees (in thousand of NT dollars)	2,608.99	2,140.24	2,052.02	1,892.77	1,859.86
【L】					
Liquidity coverage ratio	133.48	118.04	129.10	111.02	129.28
Net stable funding ratio	131.76	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.94	26.93	30.14	24.99	27.71
Loans / Deposits	71.11	73.20	71.04	72.09	70.73
Time deposits / Deposits	24.91	26.97	25.19	26.90	29.27
NCDs / Time deposits	0.58	0.46	0.44	1.69	0.33
Accumulated gap of assets and liabilities (180 days) / Equity	50.97	23.07	43.55	125.34	153.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	113.51	113.10	113.19	108.62	104.96
Interest rate sensitivity gap / Equity	105.75	113.12	104.85	77.20	46.56
【G】					
Deposit growth rate	11.60	5.72	9.90	6.60	13.22
Loan growth rate	8.37	11.80	8.28	8.62	9.43
Investment growth rate	13.53	1.21	14.36	7.81	26.89
Guarantee growth rate	-0.96	-13.09	-2.97	-21.20	1.40

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

KGI Bank

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.66	13.57	R 14.18	13.23	14.96
Tier 1 capital / Risk-weighted assets	12.27	13.50	13.99	13.22	14.91
Common equity Tier 1 / Risk-weighted assets	12.27	13.50	13.99	13.22	14.91
Liabilities / Equity (multiple)	9.89	8.66	8.56	8.64	8.36
Equity / Assets	9.18	10.35	10.46	10.38	10.68
【A】					
Non-performing loan ratio	0.21	0.30	0.21	0.34	0.34
Loan loss provisions / NPLs	618.24	448.50	626.84	397.45	413.26
【E】					
NIBT / Average equity	4.25	6.60	8.41	8.15	10.41
(NIBT + loan loss provisions) / Average equity	5.78	8.46	10.16	9.01	9.14
NIBT / Average assets	0.42	0.72	0.90	0.91	1.14
(NIBT + loan loss provisions) / Average assets	0.57	0.93	1.08	1.01	1.01
Net interest income / NIBT	274.65	138.60	124.33	115.53	128.95
NIBT / Net income	28.97	40.07	45.77	46.85	52.24
NIBT / Employees (in thousand of NT dollars)	994.55	1,613.40	1,968.64	1,958.20	2,025.60
【L】					
Liquidity coverage ratio	103.31	110.15	93.36	85.35	95.03
Net stable funding ratio	115.19	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.87	33.64	36.01	32.84	44.26
Loans / Deposits	77.18	76.98	78.88	74.28	62.15
Time deposits / Deposits	48.31	45.85	47.30	51.32	51.18
NCDs / Time deposits	10.74	3.68	12.64	1.08	0.06
Accumulated gap of assets and liabilities (180 days) / Equity	-84.80	-54.34	-108.04	-205.03	-195.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	102.06	99.33	106.30	82.08	111.86
Interest rate sensitivity gap / Equity	10.06	-2.99	27.00	-86.35	48.38
【G】					
Deposit growth rate	17.36	1.76	9.68	-3.10	157.80
Loan growth rate	17.43	18.80	16.34	15.82	118.52
Investment growth rate	9.25	29.56	0.33	37.62	237.83
Guarantee growth rate	7.61	-3.87	-3.33	-6.70	956.16

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Taishin International Bank　　Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.19	14.26	R 14.23	14.21	12.49
Tier 1 capital / Risk-weighted assets	10.91	10.77	R 10.91	10.64	8.44
Common equity Tier 1 / Risk-weighted assets	8.81	8.59	R 8.74	8.42	7.88
Liabilities / Equity (multiple)	12.33	11.82	11.97	11.84	15.96
Equity / Assets	7.50	7.80	7.71	7.79	5.90
【A】					
Non-performing loan ratio	0.25	0.26	0.22	0.26	0.13
Loan loss provisions / NPLs	527.61	513.56	578.43	548.56	1,051.76
【E】					
NIBT / Average equity	9.99	10.49	10.00	11.48	13.44
(NIBT + loan loss provisions) / Average equity	11.82	11.93	11.23	15.04	16.03
NIBT / Average assets	0.74	0.80	0.76	0.72	0.77
(NIBT + loan loss provisions) / Average assets	0.88	0.91	0.85	0.94	0.92
Net interest income / NIBT	141.29	132.31	144.77	155.16	146.62
NIBT / Net income	37.39	42.10	37.75	34.94	37.35
NIBT / Employees (in thousand of NT dollars)	1,719.34	1,798.93	1,665.40	1,544.04	1,677.87
【L】					
Liquidity coverage ratio	124.90	113.41	111.87	119.34	114.29
Net stable funding ratio	121.82	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.05	27.46	25.54	24.77	24.52
Loans / Deposits	79.87	81.10	79.67	78.21	79.07
Time deposits / Deposits	38.39	40.73	40.28	42.15	41.32
NCDs / Time deposits	0.84	1.66	1.23	2.70	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	23.42	-18.26	9.05	-50.26	-158.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	149.39	132.28	149.95	184.13	124.42
Interest rate sensitivity gap / Equity	275.54	257.44	286.38	241.38	276.40
【G】					
Deposit growth rate	10.44	7.99	7.53	6.65	7.00
Loan growth rate	8.34	8.79	9.19	5.16	3.69
Investment growth rate	6.17	5.88	9.29	-2.46	22.05
Guarantee growth rate	13.38	14.17	21.80	4.64	14.10

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Jih Sun International Bank

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.75	13.22	R 15.05	13.01	13.64
Tier 1 capital / Risk-weighted assets	13.55	11.57	R 13.46	11.08	11.38
Common equity Tier 1 / Risk-weighted assets	13.55	11.57	R 13.46	11.08	11.38
Liabilities / Equity (multiple)	10.20	10.91	10.42	11.21	10.49
Equity / Assets	8.93	8.40	8.76	8.19	8.70
【A】					
Non-performing loan ratio	0.28	0.43	0.45	0.23	0.21
Loan loss provisions / NPLs	464.97	297.31	302.06	566.57	593.45
【E】					
NIBT / Average equity	4.62	6.16	5.32	3.86	6.51
(NIBT + loan loss provisions) / Average equity	5.41	5.94	6.20	5.35	7.38
NIBT / Average assets	0.41	0.51	0.46	0.33	0.54
(NIBT + loan loss provisions) / Average assets	0.48	0.50	0.53	0.46	0.61
Net interest income / NIBT	280.74	204.75	230.10	288.09	168.77
NIBT / Net income	25.00	30.57	26.64	19.40	30.67
NIBT / Employees (in thousand of NT dollars)	652.84	822.30	718.77	520.56	819.42
【L】					
Liquidity coverage ratio	149.65	147.02	137.23	134.93	176.15
Net stable funding ratio	132.33	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.47	30.89	27.46	30.84	30.00
Loans / Deposits	80.62	78.39	78.70	79.82	75.95
Time deposits / Deposits	34.56	35.84	34.56	36.17	40.96
NCDs / Time deposits	1.75	0.30	3.28	0.29	1.26
Accumulated gap of assets and liabilities (180 days) / Equity	21.99	26.38	45.31	5.73	22.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	98.42	96.87	100.52	97.37	98.77
Interest rate sensitivity gap / Equity	-12.98	-27.52	4.35	-23.35	-10.19
【G】					
Deposit growth rate	3.74	-1.11	4.48	-0.02	1.16
Loan growth rate	6.34	5.23	2.81	5.07	-2.88
Investment growth rate	-0.02	23.76	1.35	19.56	19.22
Guarantee growth rate	140.15	-6.31	113.63	-8.46	-32.18

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

EnTie Commercial Bank

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.79	13.26	13.49	13.32	13.19
Tier 1 capital / Risk-weighted assets	13.79	13.26	13.49	13.32	12.41
Common equity Tier 1 / Risk-weighted assets	13.79	12.81	13.49	12.75	11.72
Liabilities / Equity (multiple)	8.50	8.95	8.61	8.99	9.55
Equity / Assets	10.53	10.05	10.40	10.01	9.48
【A】					
Non-performing loan ratio	0.96	0.99	0.62	0.90	0.98
Loan loss provisions / NPLs	160.61	145.45	229.58	158.11	149.27
【E】					
NIBT / Average equity	7.42	7.91	8.49	5.56	14.11
(NIBT + loan loss provisions) / Average equity	9.38	7.08	10.49	9.07	15.31
NIBT / Average assets	0.79	0.83	0.87	0.56	1.24
(NIBT + loan loss provisions) / Average assets	1.00	0.75	1.08	0.92	1.35
Net interest income / NIBT	152.40	126.58	149.70	211.12	103.76
NIBT / Net income	38.36	46.92	42.45	27.13	52.62
NIBT / Employees (in thousand of NT dollars)	1,579.63	1,491.45	1,750.97	1,008.26	2,293.99
【L】					
Liquidity coverage ratio	122.18	162.84	133.62	153.97	123.23
Net stable funding ratio	135.25	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.35	35.88	37.65	35.12	34.63
Loans / Deposits	71.24	71.97	70.21	73.32	72.39
Time deposits / Deposits	55.04	56.28	55.89	53.85	53.27
NCDs / Time deposits	4.11	1.18	2.66	1.17	1.78
Accumulated gap of assets and liabilities (180 days) / Equity	-151.43	-63.64	-140.33	-82.91	-100.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	108.06	101.05	105.83	102.64	102.55
Interest rate sensitivity gap / Equity	50.92	7.37	38.69	18.65	16.89
【G】					
Deposit growth rate	6.17	1.75	5.99	-0.15	-5.37
Loan growth rate	3.55	2.22	0.51	1.12	-5.58
Investment growth rate	-3.75	65.96	8.35	40.21	3.91
Guarantee growth rate	-23.52	-35.76	-6.09	-34.64	13.61

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

CTBC Bank Co., Ltd. Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	16.28	15.71	16.18	15.17	13.70
Tier 1 capital / Risk-weighted assets	16.28	15.34	16.18	14.85	13.32
Common equity Tier 1 / Risk-weighted assets	15.76	14.45	15.56	13.98	12.43
Liabilities / Equity (multiple)	9.44	9.76	9.63	9.73	10.47
Equity / Assets	9.58	9.29	9.41	9.32	8.72
【A】					
Non-performing loan ratio	0.21	0.31	0.21	0.33	0.29
Loan loss provisions / NPLs	654.69	470.04	654.26	439.17	444.83
【E】					
NIBT / Average equity	14.16	14.47	12.62	10.71	17.70
(NIBT + loan loss provisions) / Average equity	15.12	14.86	13.74	12.43	18.33
NIBT / Average assets	1.32	1.34	1.18	0.99	1.48
(NIBT + loan loss provisions) / Average assets	1.41	1.38	1.29	1.15	1.53
Net interest income / NIBT	86.94	82.98	97.61	115.59	74.55
NIBT / Net income	48.17	46.67	43.75	38.07	48.90
NIBT / Employees (in thousand of NT dollars)	3,637.08	3,353.35	3,039.95	2,435.21	3,569.57
【L】					
Liquidity coverage ratio	133.93	139.19	122.70	120.40	101.91
Net stable funding ratio	142.55	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.55	38.88	34.59	33.59	23.24
Loans / Deposits	68.00	68.42	67.50	70.19	71.03
Time deposits / Deposits	26.97	28.86	27.53	27.77	29.59
NCDs / Time deposits	0.53	1.07	1.14	0.74	0.30
Accumulated gap of assets and liabilities (180 days) / Equity	-31.15	-51.64	-13.50	-41.04	-48.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	118.36	117.58	114.77	115.09	101.39
Interest rate sensitivity gap / Equity	100.81	102.15	84.14	85.91	8.63
【G】					
Deposit growth rate	9.69	3.74	10.54	1.96	14.43
Loan growth rate	8.98	-0.42	6.29	0.72	11.20
Investment growth rate	8.30	56.85	19.12	32.74	13.10
Guarantee growth rate	-0.85	28.01	16.44	-8.17	26.93

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

HSBC Bank (Taiwan) Limited

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.22	15.28	14.90	14.48	13.12
Tier 1 capital / Risk-weighted assets	13.15	14.26	13.83	13.45	12.13
Common equity Tier 1 / Risk-weighted assets	13.15	14.26	13.83	13.45	12.13
Liabilities / Equity (multiple)	14.84	13.56	13.72	13.03	14.45
Equity / Assets	6.31	6.87	6.79	7.13	6.47
【A】					
Non-performing loan ratio	0.08	0.05	0.08	0.05	0.05
Loan loss provisions / NPLs	1,705.74	2,494.17	1,620.77	2,689.38	2,450.78
【E】					
NIBT / Average equity	17.40	15.49	10.46	8.83	8.93
(NIBT + loan loss provisions) / Average equity	19.27	15.40	11.26	8.83	8.47
NIBT / Average assets	1.14	1.09	0.72	0.61	0.57
(NIBT + loan loss provisions) / Average assets	1.26	1.08	0.77	0.62	0.54
Net interest income / NIBT	24.44	36.74	50.19	83.72	115.21
NIBT / Net income	52.69	55.31	41.64	39.09	35.05
NIBT / Employees (in thousand of NT dollars)	4,183.06	3,906.56	2,500.49	2,131.75	1,998.61
【L】					
Liquidity coverage ratio	127.46	148.86	122.12	128.35	141.97
Net stable funding ratio	122.22	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	111.00	129.47	115.98	116.91	115.71
Loans / Deposits	55.50	56.11	55.34	57.41	64.55
Time deposits / Deposits	30.13	30.58	29.89	32.09	29.52
NCDs / Time deposits	0.39	0.25	0.53	0.35	0.59
Accumulated gap of assets and liabilities (180 days) / Equity	-294.17	-209.27	-220.12	-223.70	-403.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	174.39	186.14	179.46	181.41	188.45
Interest rate sensitivity gap / Equity	461.60	438.43	453.79	432.13	489.82
【G】					
Deposit growth rate	21.80	-0.44	13.78	4.03	-15.80
Loan growth rate	20.46	-1.14	9.66	-7.47	-11.84
Investment growth rate	-0.69	15.64	2.29	-6.89	-3.08
Guarantee growth rate	24.00	-24.86	9.51	-21.56	-1.65

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Shin Kong Commercial Bank Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.60	12.73	13.06	12.69	11.76
Tier 1 capital / Risk-weighted assets	10.96	10.00	10.44	9.86	9.37
Common equity Tier 1 / Risk-weighted assets	9.79	9.24	R 9.69	9.05	8.49
Liabilities / Equity (multiple)	14.50	14.17	14.49	14.93	16.23
Equity / Assets	6.45	6.59	6.45	6.28	5.80
【A】					
Non-performing loan ratio	0.24	0.26	0.24	0.26	0.19
Loan loss provisions / NPLs	555.04	475.87	488.17	491.66	697.86
【E】					
NIBT / Average equity	11.12	9.44	9.67	11.81	14.01
(NIBT + loan loss provisions) / Average equity	15.47	11.54	11.61	13.10	16.58
NIBT / Average assets	0.69	0.61	0.62	0.72	0.77
(NIBT + loan loss provisions) / Average assets	0.96	0.74	0.75	0.80	0.91
Net interest income / NIBT	201.60	235.23	229.80	194.66	175.23
NIBT / Net income	37.10	31.61	31.71	37.46	38.65
NIBT / Employees (in thousand of NT dollars)	1,521.99	1,236.42	1,289.80	1,461.66	1,561.25
【L】					
Liquidity coverage ratio	140.59	120.13	135.59	135.68	127.21
Net stable funding ratio	127.81	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.03	19.09	19.08	20.07	25.17
Loans / Deposits	73.57	77.59	74.92	73.82	71.45
Time deposits / Deposits	52.87	50.70	50.89	51.18	49.65
NCDs / Time deposits	1.41	2.09	3.39	2.59	0.47
Accumulated gap of assets and liabilities (180 days) / Equity	-172.83	-173.82	-157.92	-102.43	-62.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	90.91	91.75	91.59	87.79	93.96
Interest rate sensitivity gap / Equity	-105.09	-92.22	-96.41	-142.94	-75.46
【G】					
Deposit growth rate	10.23	-3.98	3.68	1.07	5.57
Loan growth rate	4.51	7.34	5.21	4.43	1.00
Investment growth rate	17.04	79.58	34.03	57.72	3.56
Guarantee growth rate	-6.05	-8.57	21.34	-18.34	14.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Sunny Bank, Ltd. Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.22	11.27	R 12.70	11.36	11.11
Tier 1 capital / Risk-weighted assets	9.46	8.41	R 9.59	8.23	7.92
Common equity Tier 1 / Risk-weighted assets	8.54	7.82	R 8.68	7.91	7.74
Liabilities / Equity (multiple)	15.79	15.60	15.55	15.60	16.21
Equity / Assets	5.96	6.02	6.04	6.02	5.81
【A】					
Non-performing loan ratio	0.17	0.19	0.12	0.09	0.07
Loan loss provisions / NPLs	679.84	610.53	1,044.51	1,330.90	1,705.71
【E】					
NIBT / Average equity	12.56	10.53	8.87	12.27	12.22
(NIBT + loan loss provisions) / Average equity	11.66	13.31	13.71	14.49	13.70
NIBT / Average assets	0.77	0.64	0.54	0.71	0.69
(NIBT + loan loss provisions) / Average assets	0.71	0.81	0.83	0.84	0.78
Net interest income / NIBT	147.45	176.83	211.07	162.65	173.73
NIBT / Net income	52.65	43.48	35.84	44.39	41.18
NIBT / Employees (in thousand of NT dollars)	1,772.31	1,345.89	1,167.97	1,409.78	1,256.11
【L】					
Liquidity coverage ratio	143.91	177.91	154.73	176.51	194.71
Net stable funding ratio	129.80	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.79	25.60	24.44	24.71	24.83
Loans / Deposits	76.51	75.85	76.67	76.13	75.13
Time deposits / Deposits	60.10	62.00	59.73	60.66	60.12
NCDs / Time deposits	8.24	7.37	8.94	6.17	5.29
Accumulated gap of assets and liabilities (180 days) / Equity	-227.81	-192.26	-186.17	-140.65	-98.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	90.47	93.08	93.68	92.73	96.63
Interest rate sensitivity gap / Equity	-129.54	-93.52	-84.20	-98.14	-47.38
【G】					
Deposit growth rate	12.11	8.47	9.18	8.11	11.33
Loan growth rate	13.03	8.77	9.92	9.52	10.64
Investment growth rate	8.62	12.33	16.35	10.24	18.34
Guarantee growth rate	17.26	-4.82	0.93	-9.91	30.04

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Bank of Panhsin

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.17	10.44	R 11.59	9.97	9.77
Tier 1 capital / Risk-weighted assets	8.73	8.19	R 9.04	8.15	7.26
Common equity Tier 1 / Risk-weighted assets	7.59	7.20	R 7.85	7.12	7.26
Liabilities / Equity (multiple)	15.56	15.77	15.66	16.39	14.84
Equity / Assets	6.04	5.96	6.00	5.75	6.31
【A】					
Non-performing loan ratio	1.15	0.88	0.80	0.84	0.72
Loan loss provisions / NPLs	109.01	146.94	154.87	148.97	172.31
【E】					
NIBT / Average equity	0.81	1.35	2.00	3.35	7.31
(NIBT + loan loss provisions) / Average equity	4.60	4.26	6.27	8.16	10.32
NIBT / Average assets	0.05	0.08	0.12	0.21	0.43
(NIBT + loan loss provisions) / Average assets	0.28	0.25	0.37	0.50	0.61
Net interest income / NIBT	1,872.41	1,155.56	791.88	490.85	270.37
NIBT / Net income	3.60	6.11	8.38	12.61	23.65
NIBT / Employees (in thousand of NT dollars)	82.04	128.94	194.54	313.95	612.47
【L】					
Liquidity coverage ratio	260.31	276.04	304.12	437.38	248.88
Net stable funding ratio	159.01	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.62	26.26	26.83	26.19	26.37
Loans / Deposits	70.23	70.21	68.68	67.16	71.08
Time deposits / Deposits	57.71	57.95	55.59	57.20	53.20
NCDs / Time deposits	0.55	0.69	0.53	0.68	0.59
Accumulated gap of assets and liabilities (180 days) / Equity	-26.00	-48.43	52.15	-46.73	-95.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	95.13	96.24	95.69	94.19	95.43
Interest rate sensitivity gap / Equity	-64.95	-51.31	-57.06	-81.73	-57.75
【G】					
Deposit growth rate	5.49	7.35	2.43	10.95	2.11
Loan growth rate	5.49	3.59	4.74	4.79	2.30
Investment growth rate	24.43	86.43	155.48	-12.00	-14.28
Guarantee growth rate	-12.40	11.70	-23.20	0.29	-7.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Taiwan Business Bank

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.45	12.62	12.27	11.91	11.24
Tier 1 capital / Risk-weighted assets	9.59	9.67	9.51	9.59	8.84
Common equity Tier 1 / Risk-weighted assets	8.13	8.04	R 7.98	7.91	7.98
Liabilities / Equity (multiple)	19.24	20.07	20.11	20.14	20.41
Equity / Assets	4.94	4.75	4.74	4.73	4.67
【A】					
Non-performing loan ratio	0.35	0.40	0.33	0.43	0.48
Loan loss provisions / NPLs	344.83	292.11	327.65	277.65	231.21
【E】					
NIBT / Average equity	10.74	9.60	7.73	9.01	9.37
(NIBT + loan loss provisions) / Average equity	20.35	12.18	11.33	14.52	12.94
NIBT / Average assets	0.50	0.45	0.37	0.42	0.43
(NIBT + loan loss provisions) / Average assets	0.95	0.58	0.54	0.68	0.59
Net interest income / NIBT	202.88	215.94	267.90	236.53	249.81
NIBT / Net income	36.84	35.11	27.78	30.95	31.01
NIBT / Employees (in thousand of NT dollars)	1,704.92	1,427.33	1,187.82	1,334.11	1,262.54
【L】					
Liquidity coverage ratio	92.72	97.32	92.54	89.93	118.49
Net stable funding ratio	130.85	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.44	19.37	18.08	18.29	17.76
Loans / Deposits	80.26	81.01	81.87	81.93	80.24
Time deposits / Deposits	36.92	37.70	37.03	36.24	39.69
NCDs / Time deposits	0.12	0.57	0.14	0.75	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	-0.62	53.92	-27.64	118.93	146.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	99.63	99.67	100.39	99.47	102.10
Interest rate sensitivity gap / Equity	-5.49	-5.16	5.97	-8.13	33.32
【G】					
Deposit growth rate	7.00	3.88	4.96	1.76	6.96
Loan growth rate	6.87	5.20	6.26	3.81	0.65
Investment growth rate	3.61	-0.84	1.28	13.20	8.73
Guarantee growth rate	8.25	42.30	2.70	60.70	0.61

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Standard Chartered Bank (Taiwan) Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	16.52	15.79	R 16.19	15.11	14.20
Tier 1 capital / Risk-weighted assets	13.47	12.66	R 13.08	11.90	11.14
Common equity Tier 1 / Risk-weighted assets	13.47	12.66	R 13.08	11.90	11.14
Liabilities / Equity (multiple)	13.06	13.30	13.83	13.77	14.44
Equity / Assets	7.11	6.99	6.74	6.77	6.48
【A】					
Non-performing loan ratio	0.28	0.61	0.37	0.63	0.35
Loan loss provisions / NPLs	612.37	314.01	479.92	304.39	463.04
【E】					
NIBT / Average equity	9.24	10.97	5.99	1.57	3.68
(NIBT + loan loss provisions) / Average equity	10.44	11.84	8.38	4.04	7.08
NIBT / Average assets	0.65	0.77	0.42	0.11	0.23
(NIBT + loan loss provisions) / Average assets	0.74	0.84	0.59	0.28	0.45
Net interest income / NIBT	114.10	113.94	205.88	907.96	430.50
NIBT / Net income	29.27	31.10	19.22	5.64	12.23
NIBT / Employees (in thousand of NT dollars)	1,330.73	1,466.71	832.37	216.06	494.48
【L】					
Liquidity coverage ratio	291.16	305.81	200.89	233.02	145.91
Net stable funding ratio	161.39	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	75.15	72.03	75.58	59.57	58.92
Loans / Deposits	58.97	57.50	52.87	55.20	61.72
Time deposits / Deposits	15.83	13.97	15.59	14.80	22.51
NCDs / Time deposits	14.54	0.31	7.51	0.28	13.36
Accumulated gap of assets and liabilities (180 days) / Equity	-120.21	-72.18	-87.21	-168.38	-236.74
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	149.85	143.09	146.36	116.14	119.91
Interest rate sensitivity gap / Equity	328.92	284.82	327.69	119.93	161.66
【G】					
Deposit growth rate	-0.69	-7.69	2.59	-1.11	-16.77
Loan growth rate	1.73	-6.04	-1.81	-11.56	-9.88
Investment growth rate	-7.21	12.44	11.36	-11.81	-13.19
Guarantee growth rate	-15.34	22.74	20.60	-3.42	-59.31

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Taichung Commercial Bank

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.32	10.72	12.01	10.25	11.15
Tier 1 capital / Risk-weighted assets	11.22	9.44	10.98	9.09	9.49
Common equity Tier 1 / Risk-weighted assets	9.49	8.82	9.25	8.68	9.39
Liabilities / Equity (multiple)	13.74	14.07	14.13	14.06	13.13
Equity / Assets	6.78	6.64	6.61	6.64	7.08
【A】					
Non-performing loan ratio	0.43	0.41	0.42	0.58	0.33
Loan loss provisions / NPLs	334.19	355.92	343.72	248.98	475.70
【E】					
NIBT / Average equity	8.35	10.26	10.13	9.97	10.83
(NIBT + loan loss provisions) / Average equity	9.61	11.92	12.86	12.85	15.32
NIBT / Average assets	0.56	0.68	0.67	0.69	0.74
(NIBT + loan loss provisions) / Average assets	0.64	0.78	0.85	0.88	1.05
Net interest income / NIBT	206.13	180.92	181.25	181.61	174.75
NIBT / Net income	37.47	45.74	41.60	42.09	44.08
NIBT / Employees (in thousand of NT dollars)	1,631.41	1,893.71	1,919.25	1,790.28	1,857.08
【L】					
Liquidity coverage ratio	130.06	137.22	127.68	133.16	204.64
Net stable funding ratio	136.76	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.51	24.23	24.80	22.65	25.15
Loans / Deposits	75.89	78.15	76.79	79.36	78.15
Time deposits / Deposits	49.23	50.27	49.44	48.57	44.38
NCDs / Time deposits	3.34	4.12	4.64	1.95	1.74
Accumulated gap of assets and liabilities (180 days) / Equity	-89.94	-146.81	-114.92	-83.53	-160.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	90.56	92.49	91.98	91.78	95.80
Interest rate sensitivity gap / Equity	-111.58	-91.12	-95.80	-99.08	-47.80
【G】					
Deposit growth rate	2.74	9.12	4.81	6.85	10.78
Loan growth rate	-0.27	8.99	1.37	8.47	1.93
Investment growth rate	11.94	81.00	84.20	17.89	73.20
Guarantee growth rate	22.20	17.54	27.66	19.40	9.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

King's Town Bank Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.49	16.04	15.57	15.73	14.40
Tier 1 capital / Risk-weighted assets	15.26	15.56	15.17	15.31	14.12
Common equity Tier 1 / Risk-weighted assets	15.26	15.56	15.17	15.31	14.12
Liabilities / Equity (multiple)	6.24	6.26	6.31	6.44	7.35
Equity / Assets	13.82	13.76	13.68	13.44	11.97
【A】					
Non-performing loan ratio	0.04	0.03	0.02	0.02	0.03
Loan loss provisions / NPLs	4,253.70	5,888.57	6,394.29	6,736.67	5,044.74
【E】					
NIBT / Average equity	15.69	17.16	19.58	18.92	15.98
(NIBT + loan loss provisions) / Average equity	16.33	17.67	22.07	19.67	16.96
NIBT / Average assets	2.11	2.25	2.52	2.30	1.84
(NIBT + loan loss provisions) / Average assets	2.19	2.32	2.84	2.39	1.95
Net interest income / NIBT	84.20	84.93	74.08	88.87	115.32
NIBT / Net income	74.17	72.29	72.05	74.72	72.99
NIBT / Employees (in thousand of NT dollars)	6,091.59	5,792.37	6,903.99	6,094.34	4,920.58
【L】					
Liquidity coverage ratio	175.23	255.59	179.53	272.05	174.49
Net stable funding ratio	123.68	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.16	30.81	28.46	29.29	29.19
Loans / Deposits	82.59	72.17	80.34	72.63	74.06
Time deposits / Deposits	40.47	40.48	40.68	41.21	43.24
NCDs / Time deposits	3.95	0.07	4.48	0.07	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-10.83	-27.38	-32.19	-23.03	-0.25
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	91.49	100.20	92.48	98.16	96.19
Interest rate sensitivity gap / Equity	-41.33	0.96	-36.41	-9.04	-21.55
【G】					
Deposit growth rate	1.24	3.84	3.95	2.55	6.42
Loan growth rate	15.87	-0.42	14.98	0.57	1.70
Investment growth rate	7.66	34.54	36.78	7.46	6.34
Guarantee growth rate	-23.53	38.58	-18.62	39.67	21.20

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Hwatai Bank Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.59	12.08	12.95	12.25	11.28
Tier 1 capital / Risk-weighted assets	10.48	9.63	10.77	9.78	8.82
Common equity Tier 1 / Risk-weighted assets	10.48	9.63	10.77	9.78	8.82
Liabilities / Equity (multiple)	13.92	14.35	13.97	14.42	14.39
Equity / Assets	6.70	6.52	6.68	6.48	6.50
【A】					
Non-performing loan ratio	1.71	2.09	1.80	1.18	0.38
Loan loss provisions / NPLs	96.70	69.12	103.75	123.53	314.08
【E】					
NIBT / Average equity	0.51	1.18	-12.56	0.56	8.99
(NIBT + loan loss provisions) / Average equity	4.09	5.00	5.46	7.25	12.22
NIBT / Average assets	0.03	0.08	-0.84	0.04	0.57
(NIBT + loan loss provisions) / Average assets	0.27	0.33	0.37	0.45	0.78
Net interest income / NIBT	3,200.00	1,532.14	-	3,474.00	239.89
NIBT / Net income	2.69	4.91	-55.09	2.03	28.79
NIBT / Employees (in thousand of NT dollars)	56.80	121.74	-1,365.99	56.75	829.11
【L】					
Liquidity coverage ratio	424.89	315.45	559.61	409.79	178.80
Net stable funding ratio	126.83	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.82	32.50	34.45	32.03	27.49
Loans / Deposits	64.03	67.49	65.19	66.76	78.30
Time deposits / Deposits	57.20	57.15	57.30	54.94	54.53
NCDs / Time deposits	3.29	3.19	3.38	2.17	6.03
Accumulated gap of assets and liabilities (180 days) / Equity	-72.70	-127.48	-57.32	-161.55	-61.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	94.37	96.70	95.76	98.30	104.11
Interest rate sensitivity gap / Equity	-67.59	-40.41	-51.25	-20.58	48.93
【G】					
Deposit growth rate	-3.34	12.40	-3.44	13.44	6.52
Loan growth rate	-8.29	-2.98	-5.72	-3.27	9.44
Investment growth rate	8.57	11.92	3.65	6.73	138.54
Guarantee growth rate	41.30	-57.41	36.65	-54.63	-6.24

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Cota Bank

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.07	10.13	R 12.07	10.33	10.20
Tier 1 capital / Risk-weighted assets	9.22	7.40	R 9.20	7.31	8.33
Common equity Tier 1 / Risk-weighted assets	9.22	7.40	R 9.20	7.31	8.33
Liabilities / Equity (multiple)	14.21	16.68	14.52	17.05	17.40
Equity / Assets	6.58	5.66	6.44	5.54	5.43
【A】					
Non-performing loan ratio	0.44	0.26	0.24	0.22	0.21
Loan loss provisions / NPLs	366.21	625.08	663.93	772.83	957.83
【E】					
NIBT / Average equity	7.99	13.65	11.52	10.31	11.70
(NIBT + loan loss provisions) / Average equity	8.41	11.64	13.49	11.94	13.83
NIBT / Average assets	0.52	0.77	0.68	0.58	0.58
(NIBT + loan loss provisions) / Average assets	0.55	0.65	0.80	0.67	0.69
Net interest income / NIBT	301.93	209.15	235.97	280.49	282.06
NIBT / Net income	30.13	39.23	35.26	31.85	28.90
NIBT / Employees (in thousand of NT dollars)	725.68	1,052.63	931.58	758.19	730.09
【L】					
Liquidity coverage ratio	350.12	254.54	319.09	253.95	254.83
Net stable funding ratio	135.85	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.39	17.61	19.29	16.90	17.87
Loans / Deposits	79.92	82.84	80.82	81.52	79.49
Time deposits / Deposits	58.37	59.87	58.10	59.01	59.91
NCDs / Time deposits	11.61	5.14	10.18	4.78	0.14
Accumulated gap of assets and liabilities (180 days) / Equity	-259.75	-341.78	-291.17	-278.53	-228.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	87.07	86.19	88.12	85.99	87.70
Interest rate sensitivity gap / Equity	-172.60	-214.25	-160.92	-219.95	-197.53
【G】					
Deposit growth rate	3.34	4.43	3.27	3.68	4.40
Loan growth rate	-0.30	8.59	2.38	6.33	3.57
Investment growth rate	-4.80	104.78	84.55	15.41	-0.27
Guarantee growth rate	5.02	61.02	-3.99	72.34	-33.83

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

O-Bank Co., Ltd.

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.22	14.88	13.71	14.80	14.12
Tier 1 capital / Risk-weighted assets	10.67	12.28	10.97	12.09	12.43
Common equity Tier 1 / Risk-weighted assets	10.67	12.28	10.97	12.09	12.43
Liabilities / Equity (multiple)	9.77	7.63	9.08	8.03	7.43
Equity / Assets	9.28	11.58	9.92	11.08	11.87
【A】					
Non-performing loan ratio	0.08	0.38	0.25	0.02	0.28
Loan loss provisions / NPLs	1,817.05	383.09	582.17	7,767.86	610.06
【E】					
NIBT / Average equity	3.29	6.32	4.15	6.24	6.89
(NIBT + loan loss provisions) / Average equity	5.76	6.27	5.67	7.46	7.24
NIBT / Average assets	0.32	0.72	0.45	0.71	0.84
(NIBT + loan loss provisions) / Average assets	0.57	0.71	0.61	0.85	0.88
Net interest income / NIBT	213.87	102.14	161.22	112.27	86.63
NIBT / Net income	23.49	42.11	27.30	42.71	53.06
NIBT / Employees (in thousand of NT dollars)	1,053.10	2,538.04	1,474.13	2,524.46	4,416.30
【L】					
Liquidity coverage ratio	76.23	71.50	84.62	71.27	74.70
Net stable funding ratio	77.56	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	42.10	42.27	37.36	42.84	45.86
Loans / Deposits	85.34	87.67	90.25	89.06	83.25
Time deposits / Deposits	51.19	55.84	57.52	56.31	61.54
NCDs / Time deposits	36.50	33.84	45.51	25.18	33.79
Accumulated gap of assets and liabilities (180 days) / Equity	-160.11	-59.59	-152.83	-193.00	-176.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	107.74	120.31	107.34	104.82	103.55
Interest rate sensitivity gap / Equity	42.96	76.13	37.76	20.32	14.12
【G】					
Deposit growth rate	18.60	1.71	11.55	5.45	10.15
Loan growth rate	15.44	13.29	13.05	12.81	9.51
Investment growth rate	19.88	-13.50	19.10	-3.35	19.46
Guarantee growth rate	97.53	-3.48	77.49	-17.03	28.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Agricultural Bank of Taiwan

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.54	12.34	13.64	11.95	12.16
Tier 1 capital / Risk-weighted assets	9.61	8.51	9.54	8.14	8.02
Common equity Tier 1 / Risk-weighted assets	9.61	8.51	9.54	8.14	8.02
Liabilities / Equity (multiple)	26.37	26.04	25.97	26.45	27.24
Equity / Assets	3.65	3.70	3.71	3.64	3.54
【A】					
Non-performing loan ratio	0.44	0.75	0.52	0.43	0.72
Loan loss provisions / NPLs	377.43	324.28	338.62	543.19	254.53
【E】					
NIBT / Average equity	0.77	4.40	3.86	6.54	3.88
(NIBT + loan loss provisions) / Average equity	0.60	6.63	6.37	13.41	8.13
NIBT / Average assets	0.03	0.16	0.14	0.23	0.13
(NIBT + loan loss provisions) / Average assets	0.02	0.24	0.23	0.47	0.27
Net interest income / NIBT	943.10	301.61	323.81	208.69	270.68
NIBT / Net income	23.02	42.88	41.60	39.33	34.14
NIBT / Employees (in thousand of NT dollars)	633.88	3,492.96	2,991.78	4,947.95	3,643.88
【L】					
Liquidity coverage ratio	111.17	113.63	111.16	100.63	141.24
Net stable funding ratio	173.79	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	52.80	48.52	52.16	48.46	52.60
Loans / Deposits	32.56	29.46	31.27	30.13	32.48
Time deposits / Deposits	97.15	99.08	98.09	99.04	98.92
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-280.77	-573.52	-445.56	-752.23	-552.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	78.67	74.02	76.65	73.56	81.09
Interest rate sensitivity gap / Equity	-515.10	-643.72	-568.98	-670.03	-499.55
【G】					
Deposit growth rate	-0.66	1.40	0.74	2.35	-0.61
Loan growth rate	9.82	-3.23	4.53	-5.05	-5.36
Investment growth rate	-3.28	75.62	38.76	27.98	2.57
Guarantee growth rate	11.54	-17.77	16.89	-22.08	-3.41

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

Taipei Star Bank

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.34	11.06	R 12.53	11.22	10.24
Tier 1 capital / Risk-weighted assets	8.69	8.43	R 8.81	8.56	8.59
Common equity Tier 1 / Risk-weighted assets	8.69	8.43	R 8.81	8.56	8.59
Liabilities / Equity (multiple)	15.49	14.27	15.46	14.32	14.13
Equity / Assets	6.06	6.55	6.07	6.53	6.61
【A】					
Non-performing loan ratio	0.14	0.13	0.14	0.22	0.14
Loan loss provisions / NPLs	833.33	939.66	887.69	541.41	741.27
【E】					
NIBT / Average equity	2.48	0.77	4.14	4.05	3.75
(NIBT + loan loss provisions) / Average equity	2.41	1.37	4.90	5.35	3.72
NIBT / Average assets	0.15	0.05	0.26	0.27	0.25
(NIBT + loan loss provisions) / Average assets	0.14	0.09	0.31	0.35	0.24
Net interest income / NIBT	524.24	1,670.00	311.98	334.93	357.29
NIBT / Net income	16.26	5.68	23.23	22.00	22.27
NIBT / Employees (in thousand of NT dollars)	282.66	89.89	458.77	465.48	442.40
【L】					
Liquidity coverage ratio	132.02	118.36	152.51	128.22	126.69
Net stable funding ratio	114.15	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.85	26.44	30.75	25.38	29.57
Loans / Deposits	69.68	72.07	68.38	69.85	71.48
Time deposits / Deposits	65.84	63.64	66.25	64.28	65.14
NCDs / Time deposits	18.29	13.01	17.61	14.74	16.06
Accumulated gap of assets and liabilities (180 days) / Equity	-184.02	-154.26	-159.20	-206.29	-169.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	89.06	89.51	90.30	92.12	93.18
Interest rate sensitivity gap / Equity	-153.08	-135.23	-134.03	-102.57	-88.73
【G】					
Deposit growth rate	9.46	1.35	6.80	2.87	2.80
Loan growth rate	5.82	2.48	4.54	0.53	4.66
Investment growth rate	10.66	56.79	13.21	59.21	37.80
Guarantee growth rate	173.90	-52.88	19.75	-52.28	177.69

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

DBS Bank (Taiwan) , Ltd.

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.45	13.79	R 11.67	13.13	13.41
Tier 1 capital / Risk-weighted assets	11.44	13.79	R 11.67	13.13	13.39
Common equity Tier 1 / Risk-weighted assets	8.53	10.31	R 8.68	9.80	10.00
Liabilities / Equity (multiple)	13.66	10.46	13.01	10.27	10.52
Equity / Assets	6.82	8.73	7.14	8.87	8.68
【A】					
Non-performing loan ratio	0.65	0.93	0.74	0.93	0.81
Loan loss provisions / NPLs	209.06	158.22	189.62	167.28	188.22
【E】					
NIBT / Average equity	4.08	3.70	2.19	0.90	1.10
(NIBT + loan loss provisions) / Average equity	9.32	7.88	5.53	3.06	4.53
NIBT / Average assets	0.29	0.30	0.18	0.08	0.09
(NIBT + loan loss provisions) / Average assets	0.65	0.65	0.46	0.26	0.38
Net interest income / NIBT	380.72	296.98	546.48	1,292.73	1,046.13
NIBT / Net income	13.82	17.07	9.92	4.57	5.30
NIBT / Employees (in thousand of NT dollars)	555.88	740.37	302.12	178.07	207.49
【L】					
Liquidity coverage ratio	173.39	142.94	300.46	193.42	130.79
Net stable funding ratio	142.24	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.23	50.14	35.66	44.05	54.16
Loans / Deposits	64.34	72.43	70.29	67.67	76.98
Time deposits / Deposits	47.99	54.77	46.86	51.55	55.78
NCDs / Time deposits	2.97	-	3.37	-	2.72
Accumulated gap of assets and liabilities (180 days) / Equity	-253.48	-195.09	-262.78	-151.22	-110.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	119.11	120.84	123.55	117.78	85.48
Interest rate sensitivity gap / Equity	146.13	126.33	161.43	105.44	-71.55
【G】					
Deposit growth rate	49.87	9.29	28.16	12.21	10.91
Loan growth rate	32.90	3.83	33.01	-1.40	-0.76
Investment growth rate	18.08	-22.64	11.96	-33.04	16.22
Guarantee growth rate	5.97	-38.08	-18.06	-23.60	31.79

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2018

ANZ Bank (Taiwan) Limited

Unit：%

Items	31/03/18	31/03/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	33.95	21.72	R 35.70	19.55	11.94
Tier 1 capital / Risk-weighted assets	33.04	20.71	R 34.68	18.64	11.40
Common equity Tier 1 / Risk-weighted assets	33.04	20.71	R 34.68	18.64	11.40
Liabilities / Equity (multiple)	4.39	6.19	3.82	7.15	12.12
Equity / Assets	18.56	13.92	20.75	12.27	7.62
【A】					
Non-performing loan ratio	0.60	0.57	0.61	0.54	0.14
Loan loss provisions / NPLs	353.23	355.46	473.16	357.20	1,124.43
【E】					
NIBT / Average equity	2.82	-6.91	2.59	3.52	6.84
(NIBT + loan loss provisions) / Average equity	-0.91	-8.23	-0.05	2.87	4.04
NIBT / Average assets	0.57	-0.92	0.36	0.38	0.58
(NIBT + loan loss provisions) / Average assets	-0.18	-1.10	-0.01	0.31	0.34
Net interest income / NIBT	2.73	-	252.90	239.23	147.36
NIBT / Net income	67.03	-58.03	15.02	18.93	30.75
NIBT / Employees (in thousand of NT dollars)	3,088.61	-1,663.04	667.66	824.28	1,252.94
【L】					
Liquidity coverage ratio	265.40	150.43	309.67	221.74	169.42
Net stable funding ratio	131.68	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	676.94	107.26	200.91	101.60	106.37
Loans / Deposits	53.91	73.37	56.44	67.51	68.88
Time deposits / Deposits	8.61	20.26	13.76	14.54	11.26
NCDs / Time deposits	-	-	-	-	35.94
Accumulated gap of assets and liabilities (180 days) / Equity	-74.76	-143.88	1.50	-153.72	-130.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	645.85	384.99	637.01	346.70	349.23
Interest rate sensitivity gap / Equity	248.24	334.50	227.21	311.16	338.72
【G】					
Deposit growth rate	-50.87	-28.97	-60.15	-24.86	5.57
Loan growth rate	-63.90	-30.89	-66.68	-26.35	-20.01
Investment growth rate	6.29	6.67	8.77	-11.07	5.45
Guarantee growth rate	-23.70	-27.98	-20.78	-30.29	-16.97