TABLE 7 (1)

# The Main Financial and Performance Ratios

December 31, 2012

The Peer-Group Average

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | | | | | |
| 1.Winsorized mean | 12.53 | 12.13 | R 12.02 | R 11.64 | R 10.78 |
| 2.Arithmetic mean | 12.55 | R 12.06 | 11.96 | R 11.83 | 11.04 |
| Tier 1 capital / Risk-weighted assets | | | | | |
| 1.Winsorized mean | 9.79 | R 9.31 | 9.16 | 8.65 | R 8.75 |
| 2.Arithmetic mean | 9.50 | R 9.08 | R 9.18 | 9.03 | 8.42 |
| Liability / Equity (multiple) | 14.32 | 15.61 | 15.72 | 16.15 | 16.63 |
| Equity / Asset | 6.65 | 6.13 | 6.11 | 5.91 | 5.80 |
| 【A】 | | | | | |
| Non-performing loan ratio | | | | | |
| 1.Winsorized mean | 0.38 | 0.38 | 0.38 | 0.38 | 0.38 |
| 2.Arithmetic mean | 0.41 | 0.43 | 0.61 | 1.15 | 1.54 |
| Loan loss reserves / NPLs | 373.62 | 339.54 | 183.43 | 95.70 | 76.57 |
| Possible loss of classified assets/reserves | 58.35 | 58.79 | 24.95 | 43.88 | 50.04 |
| 【E】 | | | | | |
| NIBT / Average equity | | | | | |
| 1.Winsorized mean | 9.58 | 8.27 | 8.58 | 4.33 | -0.67 |
| 2.Arithmetic mean | 10.30 | 9.38 | 9.15 | 4.58 | 1.83 |
| (NIBT + loan loss provision)/Average equity | 12.64 | 11.74 | 11.71 | 8.64 | 5.53 |
| NIBT / Average asset | | | | | |
| 1.Winsorized mean | 0.62 | 0.54 | 0.54 | 0.25 | -0.09 |
| 2.Arithmetic mean | 0.66 | 0.59 | 0.57 | 0.28 | 0.12 |
| (NIBT + loan loss provision) / Average asset | 0.79 | 0.73 | 0.76 | 0.55 | 0.36 |
| Net interest revenues / NIBT | 195.53 | 183.42 | 204.10 | 336.23 | 131.54 |
| NIBT / total net revenues | 34.71 | 31.72 | 31.36 | 17.50 | 0.69 |
| NIBT / Employees (in thousand of NT dollars) | 1,457.42 | 1,260.36 | 1,091.70 | 529.15 | 60.98 |
| 【L】 | | | | | |
| Liquidity ratio | | | | | |
| (monthly average of daily data) | 28.29 | 26.79 | 27.89 | 26.18 | 21.92 |
| Loans / Deposits | 75.85 | 75.88 | 75.15 | 74.75 | 78.50 |
| Time deposits / Deposits | 49.21 | 51.11 | 48.91 | 50.28 | 58.23 |
| NCDs / Time deposits | 1.46 | 1.92 | 1.88 | 1.10 | 1.16 |
| Accumulated gap of assets and | | | | | |
| liabilities(180 days) / Equity | -51.58 | -53.51 | -63.44 | -77.77 | -108.44 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets | | | | | |
| /Interest rate sensitivity liabilities | 101.46 | 101.82 | 100.75 | 96.41 | 96.02 |
| Interest rate sensitivity gap/Equity | 12.74 | 10.43 | 6.74 | -37.78 | -52.49 |
| 【G】 | | | | | |
| Deposit growth rate | 3.96 | 6.04 | 6.44 | 4.52 | 6.14 |
| Loan growth rate | 4.03 | 7.31 | 8.27 | -0.30 | 2.00 |
| Investment growth rate | 8.14 | 10.53 | 19.30 | 0.19 | -1.29 |
| Guarantee growth rate | 2.27 | 11.09 | 0.43 | -4.91 | -9.42 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

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

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 28.84 | 28.73 | 31.60 | 32.66 | 35.30 |
| Tier 1 capital / Risk-weighted assets | 27.45 | 27.34 | 30.19 | 31.29 | 33.92 |
| Liability / Equity (multiple) | 4.15 | 4.00 | 3.78 | 3.73 | 3.63 |
| Equity / Asset | 19.41 | 20.01 | 20.91 | 21.16 | 21.59 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.12 | 0.18 | 0.42 | 0.63 | 0.59 |
| Loan loss reserves / NPLs | 603.54 | 307.01 | 117.49 | 91.35 | 115.70 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 2.47 | 2.67 | 1.37 | 2.79 | 2.94 |
| (NIBT + loan loss provision) / Average equity | 3.57 | 3.54 | 1.70 | 2.98 | 3.86 |
| NIBT / Average asset | 0.48 | 0.54 | 0.29 | 0.62 | 0.65 |
| (NIBT + loan loss provision) / Average asset | 0.70 | 0.72 | 0.36 | 0.66 | 0.85 |
| Net interest revenues / NIBT | 181.54 | 134.77 | 233.60 | 150.00 | 207.52 |
| NIBT / total net revenues | 40.27 | 43.09 | 31.35 | 49.81 | 44.44 |
| NIBT / Employees (in thousand of NT dollars) | 2,252.48 | 2,454.55 | 1,252.48 | 2,536.59 | 2,595.12 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 26.20 | 24.59 | 30.34 | 22.05 | 29.14 |
| Loans / Deposits | - | - | - | - | - |
| Time deposits / Deposits | - | - | - | - | - |
| NCDs / Time deposits | - | - | - | - | - |
| Accumulated gap of assets and liabilities(180 days) / Equity | -15.72 | -13.91 | -47.17 | -62.98 | -20.71 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 162.14 | 143.60 | 137.98 | 136.93 | 143.79 |
| Interest rate sensitivity gap/Equity | 99.76 | 79.95 | 75.08 | 65.35 | 55.33 |
| 【G】 | | | | | |
| Deposit growth rate | - | - | - | - | - |
| Loan growth rate | 2.49 | 7.73 | -1.05 | 5.40 | 10.16 |
| Investment growth rate | 6.23 | -20.11 | -2.03 | 9.33 | 13.87 |
| Guarantee growth rate | 23.52 | 16.56 | 5.52 | 13.38 | 11.49 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Bank of Taiwan

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 10.92 | R 11.38 | R 11.87 | R 11.89 | R 11.63 |
| Tier 1 capital / Risk-weighted assets | 10.01 | 10.50 | R 11.87 | R 11.67 | R 11.35 |
| Liability / Equity (multiple) | 15.35 | 15.35 | 14.37 | 14.88 | 14.90 |
| Equity / Asset | 6.12 | 6.11 | 6.51 | 6.30 | 6.29 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.52 | 0.44 | 0.62 | 1.03 | 1.06 |
| Loan loss reserves / NPLs | 155.49 | 185.09 | 88.73 | 60.47 | 54.84 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 3.22 | 1.78 | 2.93 | 3.44 | 3.54 |
| (NIBT + loan loss provision) / Average equity | 4.35 | 3.74 | 3.05 | 5.42 | 4.20 |
| NIBT / Average asset | 0.20 | 0.11 | 0.18 | 0.21 | 0.25 |
| (NIBT + loan loss provision) / Average asset | 0.27 | 0.24 | 0.19 | 0.33 | 0.30 |
| Net interest revenues / NIBT | 307.20 | 531.98 | 278.38 | 200.98 | 270.33 |
| NIBT / total net revenues | 27.58 | 15.85 | 28.51 | 27.09 | 29.69 |
| NIBT / Employees (in thousand of NT dollars) | 1,000.50 | 549.06 | 867.82 | 971.34 | 996.68 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 40.07 | 40.59 | 42.94 | 47.25 | 40.28 |
| Loans / Deposits | 66.56 | 67.42 | 65.85 | 63.89 | 66.96 |
| Time deposits / Deposits | 55.69 | 55.96 | 57.05 | 58.34 | 59.50 |
| NCDs / Time deposits | 0.04 | 0.05 | 0.06 | 0.06 | 0.08 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 167.89 | 134.29 | 95.37 | 7.24 | 111.28 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 99.43 | 102.68 | 100.05 | 98.99 | 98.00 |
| Interest rate sensitivity gap/Equity | -6.84 | 31.91 | 0.57 | -12.73 | -24.70 |
| 【G】 | | | | | |
| Deposit growth rate | 2.39 | 1.45 | -0.55 | 8.20 | 19.53 |
| Loan growth rate | 1.08 | 3.85 | 1.57 | 2.95 | 3.84 |
| Investment growth rate | 3.13 | 6.04 | 240.44 | -8.19 | 1.47 |
| Guarantee growth rate | 2.94 | 62.43 | -12.19 | -16.84 | -6.66 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

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

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 13.86 | R 13.48 | R 12.99 | R 11.96 | R 11.22 |
| Tier 1 capital / Risk-weighted assets | 9.87 | 9.29 | R 9.18 | R 9.72 | R 9.46 |
| Liability / Equity (multiple) | 14.50 | 15.47 | 16.96 | 15.89 | 14.51 |
| Equity / Asset | 6.45 | 6.07 | 5.57 | 5.92 | 6.45 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.12 | 0.26 | 0.32 | 0.53 | 0.79 |
| Loan loss reserves / NPLs | 696.10 | 335.48 | 197.75 | 111.60 | 75.42 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 15.18 | 11.91 | 9.16 | 7.08 | 9.81 |
| (NIBT + loan loss provision) / Average equity | 15.23 | 13.83 | 10.12 | 10.19 | 13.87 |
| NIBT / Average asset | 0.92 | 0.70 | 0.53 | 0.44 | 0.63 |
| (NIBT + loan loss provision) / Average asset | 0.92 | 0.81 | 0.59 | 0.64 | 0.89 |
| Net interest revenues / NIBT | 99.71 | 129.32 | 158.25 | 200.48 | 234.17 |
| NIBT / total net revenues | 52.48 | 41.55 | 33.16 | 26.23 | 29.78 |
| NIBT / Employees (in thousand of NT dollars) | 2,286.53 | 1,610.54 | 1,200.65 | 943.53 | 1,174.53 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 29.85 | 28.15 | 32.20 | 28.20 | 23.34 |
| Loans / Deposits | 82.80 | 80.90 | 73.81 | 75.48 | 77.10 |
| Time deposits / Deposits | 42.76 | 41.77 | 38.08 | 45.92 | 47.42 |
| NCDs / Time deposits | 0.29 | 0.73 | 1.72 | 2.39 | 2.06 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 7.41 | -42.86 | 53.92 | -38.19 | -171.30 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 115.58 | 115.50 | 112.29 | 111.55 | 108.36 |
| Interest rate sensitivity gap/Equity | 148.52 | 158.11 | 138.88 | 130.06 | 81.76 |
| 【G】 | | | | | |
| Deposit growth rate | 5.43 | 1.36 | 6.82 | 12.90 | 18.55 |
| Loan growth rate | 7.80 | 10.97 | 3.65 | 10.22 | 14.49 |
| Investment growth rate | 4.29 | -6.45 | 321.70 | -16.13 | -21.98 |
| Guarantee growth rate | -19.38 | -0.46 | 9.87 | 6.64 | 29.03 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Bank of Kaohsiung　　　　Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 9.44 | 9.83 | R 9.40 | R 10.65 | R 8.69 |
| Tier 1 capital / Risk-weighted assets | 7.73 | R 7.56 | R 7.05 | R 7.89 | R 7.95 |
| Liability / Equity (multiple) | 19.25 | 20.60 | 21.35 | 18.81 | 18.17 |
| Equity / Asset | 4.94 | 4.63 | 4.47 | 5.05 | 5.22 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.85 | 1.04 | 0.99 | 1.98 | 1.87 |
| Loan loss reserves / NPLs | 96.99 | 96.73 | 53.45 | 50.87 | 55.76 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 4.01 | -4.62 | 2.15 | 0.44 | -6.64 |
| (NIBT + loan loss provision) / Average equity | 8.89 | 5.25 | 5.38 | 3.26 | 0.94 |
| NIBT / Average asset | 0.19 | -0.20 | 0.10 | 0.02 | -0.42 |
| (NIBT + loan loss provision) / Average asset | 0.43 | 0.22 | 0.26 | 0.17 | 0.06 |
| Net interest revenues / NIBT | 495.99 | - | 872.20 | 3,268.29 | - |
| NIBT / total net revenues | 14.21 | -18.41 | 8.75 | 2.06 | -36.24 |
| NIBT / Employees (in thousand of NT dollars) | 450.11 | -454.74 | 224.29 | 44.42 | -733.76 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 16.79 | 15.25 | 13.97 | 17.04 | 16.78 |
| Loans / Deposits | 85.79 | 85.91 | 87.35 | 87.23 | 86.04 |
| Time deposits / Deposits | 56.05 | 58.36 | 59.05 | 55.25 | 61.06 |
| NCDs / Time deposits | 2.25 | 5.02 | 6.27 | 3.79 | 0.64 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -77.29 | -52.88 | -130.38 | -12.75 | -140.18 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 106.82 | 104.46 | 103.09 | 104.04 | 103.94 |
| Interest rate sensitivity gap/Equity | 109.81 | 78.41 | 56.71 | 64.25 | 60.87 |
| 【G】 | | | | | |
| Deposit growth rate | -2.27 | 4.74 | 17.25 | -0.47 | 24.78 |
| Loan growth rate | -2.68 | 2.97 | 16.75 | 0.90 | 23.05 |
| Investment growth rate | 6.47 | 19.45 | 11.20 | 11.99 | -49.34 |
| Guarantee growth rate | 11.77 | 2.36 | -45.73 | 34.53 | 3.12 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Land Bank of Taiwan

Unit：％

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 11.34 | R 11.21 | 10.79 | R 10.54 | 10.81 |
| Tier 1 capital / Risk-weighted assets | 6.54 | 6.50 | 6.93 | R 7.45 | 7.52 |
| Liability / Equity (multiple) | 20.67 | 20.48 | 19.64 | 18.78 | 19.23 |
| Equity / Asset | 4.62 | 4.66 | 4.84 | 5.05 | 4.94 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.27 | 0.29 | 0.43 | 0.79 | 1.00 |
| Loan loss reserves / NPLs | 509.65 | 495.75 | 296.51 | 138.05 | 98.89 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 10.06 | 10.46 | 9.49 | 8.09 | 7.83 |
| (NIBT + loan loss provision) / Average equity | 11.47 | 12.01 | 11.53 | 9.69 | 11.68 |
| NIBT / Average asset | 0.44 | 0.47 | 0.44 | 0.39 | 0.39 |
| (NIBT + loan loss provision) / Average asset | 0.50 | 0.54 | 0.53 | 0.47 | 0.58 |
| Net interest revenues / NIBT | 215.43 | 202.36 | 209.94 | 199.80 | 240.20 |
| NIBT / total net revenues | 42.50 | 42.57 | 38.69 | 36.63 | 30.68 |
| NIBT / Employees (in thousand of NT dollars) | 1,815.05 | 1,823.26 | 1,631.19 | 1,372.00 | 1,300.36 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 18.75 | 15.36 | 15.15 | 18.18 | 15.45 |
| Loans / Deposits | 89.58 | 91.60 | 89.73 | 86.89 | 87.61 |
| Time deposits / Deposits | 59.41 | 59.24 | 61.16 | 61.37 | 65.27 |
| NCDs / Time deposits | 0.24 | 0.30 | 0.37 | 0.41 | 0.54 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -408.16 | -451.81 | -519.94 | -337.15 | -350.75 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 102.28 | 102.88 | 103.63 | 102.33 | 101.19 |
| Interest rate sensitivity gap/Equity | 39.40 | 50.74 | 62.28 | 38.14 | 19.92 |
| 【G】 | | | | | |
| Deposit growth rate | 3.13 | 4.67 | 5.22 | 3.88 | 7.94 |
| Loan growth rate | 0.15 | 6.40 | 7.11 | 1.90 | 7.88 |
| Investment growth rate | 21.42 | -12.72 | -9.47 | 7.48 | 17.07 |
| Guarantee growth rate | 18.82 | 1.77 | 15.39 | 2.05 | 60.15 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Taiwan Cooperative Bank

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 12.63 | R 10.23 | R 11.06 | R 10.58 | R 10.59 |
| Tier 1 capital / Risk-weighted assets | 7.60 | R 6.06 | R 7.08 | R 6.74 | 6.47 |
| Liability / Equity (multiple) | 20.26 | 22.84 | 21.83 | 22.49 | 22.54 |
| Equity / Asset | 4.70 | 4.20 | 4.38 | 4.26 | 4.25 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.72 | 0.71 | 0.89 | 1.43 | 1.52 |
| Loan loss reserves / NPLs | 143.61 | 135.44 | 110.42 | 65.78 | 57.50 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 7.42 | 7.59 | 7.79 | 7.98 | 9.18 |
| (NIBT + loan loss provision) / Average equity | 11.04 | 11.83 | 11.77 | 12.39 | 14.80 |
| NIBT / Average asset | 0.31 | 0.33 | 0.34 | 0.34 | 0.39 |
| (NIBT + loan loss provision) / Average asset | 0.47 | 0.52 | 0.51 | 0.52 | 0.63 |
| Net interest revenues / NIBT | 284.07 | 272.55 | 257.04 | 264.50 | 282.98 |
| NIBT / total net revenues | 26.94 | 26.96 | 27.35 | 26.70 | 28.01 |
| NIBT / Employees (in thousand of NT dollars) | 1,029.48 | 1,028.82 | 999.43 | 951.68 | 1,084.23 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 22.18 | 16.75 | 22.45 | 19.97 | 13.14 |
| Loans / Deposits | 81.56 | 87.24 | 82.56 | 85.46 | 89.33 |
| Time deposits / Deposits | 47.30 | 47.42 | 48.62 | 50.88 | 57.61 |
| NCDs / Time deposits | 0.21 | 0.20 | 0.32 | 0.32 | 0.39 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -109.69 | -320.16 | -265.06 | -278.25 | -407.59 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 104.55 | 102.93 | 103.15 | 103.86 | 101.10 |
| Interest rate sensitivity gap/Equity | 74.18 | 54.31 | 56.69 | 72.82 | 20.85 |
| 【G】 | | | | | |
| Deposit growth rate | 2.92 | 3.20 | 3.85 | 4.13 | 5.21 |
| Loan growth rate | -3.93 | 8.77 | -0.81 | -1.86 | 5.91 |
| Investment growth rate | 36.82 | -13.34 | 16.48 | 28.05 | -10.12 |
| Guarantee growth rate | -3.45 | 59.39 | 15.63 | -10.18 | 3.06 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： First Commercial Bank

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 11.57 | R 10.94 | 10.36 | R 11.01 | 10.88 |
| Tier 1 capital / Risk-weighted assets | 8.47 | R 8.28 | R 7.00 | R 7.45 | 7.10 |
| Liability / Equity (multiple) | 15.35 | 16.24 | 19.76 | 20.38 | 20.82 |
| Equity / Asset | 6.12 | 5.80 | 4.82 | 4.68 | 4.58 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.44 | 0.47 | 0.84 | 1.32 | 1.45 |
| Loan loss reserves / NPLs | 248.94 | 215.80 | 112.60 | 84.75 | 55.33 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 10.16 | 10.32 | 9.29 | 2.31 | 12.50 |
| (NIBT + loan loss provision) / Average equity | 14.92 | 15.11 | 15.26 | 13.93 | 19.90 |
| NIBT / Average asset | 0.60 | 0.50 | 0.42 | 0.11 | 0.60 |
| (NIBT + loan loss provision) / Average asset | 0.88 | 0.74 | 0.69 | 0.64 | 0.96 |
| Net interest revenues / NIBT | 188.67 | 205.40 | 221.56 | 793.46 | 217.66 |
| NIBT / total net revenues | 36.12 | 32.72 | 29.47 | 7.63 | 33.78 |
| NIBT / Employees (in thousand of NT dollars) | 1,709.24 | 1,413.96 | 1,164.16 | 286.73 | 1,540.45 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 20.54 | 22.51 | 32.52 | 36.57 | 21.58 |
| Loans / Deposits | 89.49 | 84.72 | 79.34 | 71.80 | 82.93 |
| Time deposits / Deposits | 30.56 | 31.91 | 33.37 | 36.35 | 40.17 |
| NCDs / Time deposits | 2.27 | 2.41 | 1.84 | 2.05 | 2.30 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 82.12 | 148.05 | 177.40 | 269.57 | 93.17 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 110.12 | 108.93 | 108.48 | 106.06 | 104.67 |
| Interest rate sensitivity gap/Equity | 105.94 | 99.92 | 117.56 | 85.17 | 58.91 |
| 【G】 | | | | | |
| Deposit growth rate | 0.62 | 1.25 | 4.19 | 9.66 | 9.93 |
| Loan growth rate | 6.21 | 7.98 | 13.71 | -5.25 | 8.32 |
| Investment growth rate | 3.70 | -4.28 | 2.10 | 3.28 | -7.34 |
| Guarantee growth rate | 6.94 | 25.79 | 37.58 | 41.35 | -10.52 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Hua Nan Commercial Bank

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 12.94 | R 11.34 | 11.51 | R 11.69 | R 10.21 |
| Tier 1 capital / Risk-weighted assets | 9.30 | R 7.49 | 7.54 | 7.40 | R 6.13 |
| Liability / Equity (multiple) | 15.10 | 19.22 | 19.39 | 20.29 | 20.57 |
| Equity / Asset | 6.21 | 4.95 | 4.90 | 4.70 | 4.64 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.44 | 0.47 | 0.79 | 1.58 | 1.67 |
| Loan loss reserves / NPLs | 218.11 | 205.81 | 108.58 | 70.01 | 59.19 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 8.62 | 10.84 | 7.54 | 4.46 | 15.49 |
| (NIBT + loan loss provision) / Average equity | 13.46 | 15.50 | 12.80 | 15.91 | 21.56 |
| NIBT / Average asset | 0.49 | 0.52 | 0.34 | 0.20 | 0.70 |
| (NIBT + loan loss provision) / Average asset | 0.76 | 0.74 | 0.59 | 0.72 | 0.97 |
| Net interest revenues / NIBT | 210.21 | 195.26 | 261.39 | 436.52 | 208.06 |
| NIBT / total net revenues | 32.56 | 33.38 | 23.49 | 12.82 | 38.53 |
| NIBT / Employees (in thousand of NT dollars) | 1,427.42 | 1,408.20 | 906.12 | 514.92 | 1,704.52 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 19.78 | 18.61 | 24.91 | 27.61 | 18.95 |
| Loans / Deposits | 83.07 | 81.43 | 79.97 | 73.15 | 80.78 |
| Time deposits / Deposits | 31.09 | 31.09 | 31.72 | 34.30 | 39.81 |
| NCDs / Time deposits | 0.89 | 0.86 | 1.02 | 1.34 | 1.23 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -14.65 | -22.88 | 48.85 | 115.93 | 158.26 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 99.68 | 100.80 | 101.86 | 102.70 | 99.75 |
| Interest rate sensitivity gap/Equity | -3.87 | 12.04 | 28.78 | 43.32 | -4.00 |
| 【G】 | | | | | |
| Deposit growth rate | 3.01 | 3.39 | 3.50 | 9.11 | 6.66 |
| Loan growth rate | 5.00 | 5.14 | 12.50 | -1.48 | 6.58 |
| Investment growth rate | 1.86 | 1.53 | -5.57 | 27.99 | 71.18 |
| Guarantee growth rate | -9.18 | 0.32 | 4.56 | -9.33 | -19.61 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Chang Hwa Commercial Bank

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【 C 】 | | | | | |
| Total risk based capital / Risk-weighted assets | 11.51 | 11.54 | R 10.74 | R 10.83 | R 10.61 |
| Tier 1 capital / Risk-weighted assets | 8.85 | 8.44 | R 8.19 | R 7.55 | 7.46 |
| Liability / Equity (multiple) | 14.72 | 15.72 | 16.01 | 16.80 | 16.04 |
| Equity / Asset | 6.36 | 5.98 | 5.88 | 5.62 | 5.87 |
| 【 A 】 | | | | | |
| Non-performing loan ratio | 0.33 | 0.37 | 0.54 | 1.23 | 1.67 |
| Loan loss reserves / NPLs | 359.83 | 354.07 | 234.87 | 99.20 | 81.96 |
| 【 E 】 | | | | | |
| NIBT / Average equity / Average equity | 10.17 | 11.57 | 13.28 | 6.99 | 8.60 |
| (NIBT + loan loss provision) / Average equity | 11.61 | 15.01 | 19.40 | 12.65 | 17.17 |
| NIBT / Average asset | 0.63 | 0.68 | 0.76 | 0.39 | 0.51 |
| (NIBT + loan loss provision) / Average asset | 0.72 | 0.88 | 1.10 | 0.71 | 1.01 |
| Net interest revenues / NIBT | 153.90 | 156.56 | 124.97 | 215.02 | 259.28 |
| NIBT / total net revenues | 40.89 | 39.73 | 39.40 | 25.23 | 27.22 |
| NIBT / Employees (in thousand of NT dollars) | 1,576.66 | 1,645.85 | 1,746.89 | 880.30 | 1,085.16 |
| 【 L 】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 18.48 | 17.27 | 20.65 | 24.31 | 18.75 |
| Loans / Deposits | 86.43 | 87.83 | 84.89 | 82.62 | 86.65 |
| Time deposits / Deposits | 37.69 | 37.14 | 35.89 | 39.56 | 42.70 |
| NCDs / Time deposits | 2.01 | 2.12 | 1.68 | 0.96 | 1.55 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -77.92 | -26.83 | -116.21 | -76.33 | -37.31 |
| 【 S 】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 104.52 | 105.75 | 107.82 | 106.66 | 104.19 |
| Interest rate sensitivity gap/Equity | 48.18 | 65.39 | 90.57 | 83.01 | 47.90 |
| 【 G 】 | | | | | |
| Deposit growth rate | 2.17 | 3.93 | 2.36 | 8.60 | 9.52 |
| Loan growth rate | 0.42 | 7.34 | 3.56 | 3.22 | 7.66 |
| Investment growth rate | 1.23 | 1.72 | 186.03 | -5.67 | -2.97 |
| Guarantee growth rate | -2.81 | -2.47 | -3.22 | 7.79 | -7.59 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Mega International Commercial Bank Co., Ltd. Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 11.84 | R 11.56 | R 11.26 | 11.73 | R 11.20 |
| Tier 1 capital / Risk-weighted assets | 9.65 | R 9.22 | R 9.42 | 9.88 | 9.04 |
| Liability / Equity (multiple) | 12.40 | 13.18 | 12.93 | 13.09 | 13.51 |
| Equity / Asset | 7.46 | 7.05 | 7.18 | 7.10 | 6.89 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.17 | 0.24 | 0.34 | 0.95 | 1.16 |
| Loan loss reserves / NPLs | 641.29 | 428.06 | 227.13 | 100.32 | 77.54 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 13.14 | 11.05 | 8.92 | 8.82 | 4.00 |
| (NIBT + loan loss provision) / Average equity | 14.34 | 12.50 | 9.61 | 12.60 | 6.95 |
| NIBT / Average asset | 0.96 | 0.81 | 0.66 | 0.59 | 0.30 |
| (NIBT + loan loss provision) / Average asset | 1.05 | 0.91 | 0.71 | 0.84 | 0.52 |
| Net interest revenues / NIBT | 121.27 | 139.16 | 152.67 | 164.25 | 453.14 |
| NIBT / total net revenues | 52.76 | 48.85 | 39.69 | 38.52 | 17.93 |
| NIBT / Employees (in thousand of NT dollars) | 4,253.39 | 3,335.87 | 2,748.26 | 2,569.25 | 1,143.55 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 20.57 | 15.41 | 23.80 | 32.73 | 16.98 |
| Loans / Deposits | 88.70 | 92.82 | 86.48 | 84.48 | 95.50 |
| Time deposits / Deposits | 30.75 | 29.29 | 28.47 | 32.15 | 34.85 |
| NCDs / Time deposits | 0.33 | 0.31 | 0.42 | 0.49 | 0.53 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -16.29 | -47.31 | -10.40 | 14.20 | -96.28 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 112.62 | 110.28 | 113.99 | 116.42 | 98.57 |
| Interest rate sensitivity gap/Equity | 71.76 | 60.95 | 86.51 | 103.49 | -8.96 |
| 【G】 | | | | | |
| Deposit growth rate | 7.76 | 2.20 | 4.83 | 12.32 | 7.52 |
| Loan growth rate | 2.99 | 9.47 | 4.31 | -2.93 | 9.32 |
| Investment growth rate | 32.20 | -25.09 | -12.62 | 73.18 | -0.83 |
| Guarantee growth rate | -2.59 | 4.84 | 41.22 | 9.43 | -2.54 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

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

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 12.38 | 11.78 | R 11.17 | R 12.11 | 11.03 |
| Tier 1 capital / Risk-weighted assets | 9.03 | 9.21 | R 9.55 | R 9.91 | 8.59 |
| Liability / Equity (multiple) | 16.36 | 16.41 | 15.40 | 15.20 | 15.29 |
| Equity / Asset | 5.76 | 5.74 | 6.10 | 6.17 | 6.14 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.34 | 0.28 | 0.28 | 0.55 | 0.93 |
| Loan loss reserves / NPLs | 386.43 | 331.60 | 275.47 | 135.09 | 109.33 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 14.72 | 13.40 | 13.54 | 12.50 | 7.83 |
| (NIBT + loan loss provision) / Average equity | 17.81 | 14.25 | 13.52 | 11.98 | 7.06 |
| NIBT / Average asset | 0.83 | 0.77 | 0.83 | 0.78 | 0.49 |
| (NIBT + loan loss provision) / Average asset | 1.00 | 0.82 | 0.82 | 0.75 | 0.44 |
| Net interest revenues / NIBT | 139.51 | 139.48 | 118.57 | 123.15 | 317.98 |
| NIBT / total net revenues | 43.10 | 42.81 | 45.86 | 44.35 | 30.00 |
| NIBT / Employees (in thousand of NT dollars) | 2,143.47 | 1,955.62 | 2,048.83 | 1,860.18 | 999.23 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 36.39 | 32.22 | 35.30 | 39.37 | 27.84 |
| Loans / Deposits | 64.87 | 66.69 | 65.96 | 61.41 | 73.38 |
| Time deposits / Deposits | 37.09 | 38.43 | 34.17 | 36.00 | 49.23 |
| NCDs / Time deposits | 1.23 | 0.28 | 0.28 | 0.35 | 0.50 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 154.92 | 136.88 | 74.29 | 113.13 | 46.35 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 96.74 | 96.69 | 91.99 | 92.48 | 95.83 |
| Interest rate sensitivity gap/Equity | -41.28 | -43.36 | -99.54 | -93.53 | -50.27 |
| 【G】 | | | | | |
| Deposit growth rate | 3.42 | 10.28 | 2.78 | 19.12 | 5.54 |
| Loan growth rate | 0.60 | 11.34 | 10.02 | -0.65 | 6.51 |
| Investment growth rate | 10.59 | 16.10 | 135.56 | -6.88 | 7.34 |
| Guarantee growth rate | -8.78 | -14.18 | -2.30 | -5.24 | -13.43 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Citibank Taiwan Limited

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 19.88 | R 16.85 | R 16.70 | R 14.11 | R 29.82 |
| Tier 1 capital / Risk-weighted assets | 15.52 | R 12.87 | R 11.99 | R 8.14 | R 29.11 |
| Liability / Equity (multiple) | 7.32 | 7.81 | 8.38 | 9.18 | 3.59 |
| Equity / Asset | 12.02 | 11.35 | 10.66 | 9.82 | 21.78 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.44 | 0.25 | 0.44 | 1.44 | 2.92 |
| Loan loss reserves / NPLs | 359.53 | 687.83 | 808.14 | 486.80 | 182.95 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 16.83 | 19.26 | 21.75 | 9.07 | -0.08 |
| (NIBT + loan loss provision) / Average equity | 17.44 | 18.77 | 21.96 | 10.74 | -3.87 |
| NIBT / Average asset | 1.89 | 2.08 | 2.28 | 0.81 | -0.01 |
| (NIBT + loan loss provision) / Average asset | 1.96 | 2.03 | 2.30 | 0.96 | -0.66 |
| Net interest revenues / NIBT | 95.00 | 92.50 | 80.62 | 111.79 | - |
| NIBT / total net revenues | 48.78 | 45.17 | 51.63 | 39.76 | -0.62 |
| NIBT / Employees (in thousand of NT dollars) | 3,402.14 | 3,439.18 | 3,749.42 | 1,580.05 | -21.86 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 60.91 | 57.20 | 49.55 | 52.11 | 59.79 |
| Loans / Deposits | 35.54 | 40.51 | 29.04 | 22.42 | 44.06 |
| Time deposits / Deposits | 14.20 | 14.31 | 13.37 | 14.28 | 42.24 |
| NCDs / Time deposits | 0.19 | 0.32 | 0.64 | 0.95 | 1.37 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -48.46 | -123.34 | 3.05 | -4.77 | 38.68 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 106.13 | 107.40 | 97.97 | 91.14 | 92.39 |
| Interest rate sensitivity gap/Equity | 14.65 | 17.90 | -6.94 | -47.02 | -17.95 |
| 【G】 | | | | | |
| Deposit growth rate | 1.68 | -9.06 | -0.79 | 283.05 | -24.74 |
| Loan growth rate | -10.79 | 26.85 | 28.51 | 90.04 | -48.51 |
| Investment growth rate | 40.40 | 23.51 | -3.65 | 138.80 | 134.97 |
| Guarantee growth rate | -19.68 | -10.10 | -16.30 | 936.72 | -52.28 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

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

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 14.29 | R 12.83 | 12.11 | R 12.82 | R 11.20 |
| Tier 1 capital / Risk-weighted assets | 12.85 | R 12.83 | 12.11 | R 12.82 | R 11.20 |
| Liability / Equity (multiple) | 8.75 | 8.50 | 8.69 | 7.96 | 9.13 |
| Equity / Asset | 10.25 | 10.53 | 10.32 | 11.17 | 9.87 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.22 | 0.23 | 0.31 | 0.98 | 1.07 |
| Loan loss reserves / NPLs | 759.10 | 692.52 | 488.31 | 165.43 | 125.98 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 12.46 | 12.39 | 13.04 | 9.81 | 6.09 |
| (NIBT + loan loss provision) / Average equity | 13.04 | 12.81 | 13.84 | 11.49 | 7.15 |
| NIBT / Average asset | 1.32 | 1.29 | 1.42 | 1.14 | 1.04 |
| (NIBT + loan loss provision) / Average asset | 1.38 | 1.33 | 1.51 | 1.34 | 1.22 |
| Net interest revenues / NIBT | 80.00 | 82.59 | 72.63 | 83.41 | 118.71 |
| NIBT / total net revenues | 65.68 | 58.88 | 64.78 | 51.77 | 52.08 |
| NIBT / Employees (in thousand of NT dollars) | 4,537.42 | 4,052.12 | 4,184.55 | 3,213.68 | 2,722.73 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 37.53 | 39.82 | 37.55 | 29.77 | 31.30 |
| Loans / Deposits | 69.32 | 68.13 | 73.17 | 72.05 | 69.90 |
| Time deposits / Deposits | 46.21 | 44.91 | 39.53 | 38.25 | 43.91 |
| NCDs / Time deposits | 1.58 | 0.93 | 0.53 | 0.53 | 2.23 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 2.23 | -18.61 | -17.65 | 3.68 | -1.21 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 107.55 | 112.84 | 113.98 | 108.95 | 104.31 |
| Interest rate sensitivity gap/Equity | 40.90 | 68.67 | 74.64 | 43.61 | 23.92 |
| 【G】 | | | | | |
| Deposit growth rate | 6.10 | 17.49 | 9.95 | 3.94 | 12.02 |
| Loan growth rate | 8.11 | 9.41 | 11.47 | 6.75 | 14.79 |
| Investment growth rate | -8.09 | 21.98 | 11.06 | 1.25 | 8.66 |
| Guarantee growth rate | 1.38 | 31.73 | -0.58 | -20.71 | 1.14 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

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

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 12.55 | R 11.65 | R 10.01 | R 8.89 | R 8.45 |
| Tier 1 capital / Risk-weighted assets | 10.32 | R 8.71 | R 7.85 | R 7.20 | R 6.67 |
| Liability / Equity (multiple) | 15.86 | 17.44 | 17.12 | 18.59 | 20.26 |
| Equity / Asset | 5.93 | 5.42 | 5.52 | 5.10 | 4.70 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.23 | 0.36 | 0.74 | 2.35 | 2.69 |
| Loan loss reserves / NPLs | 466.67 | 280.32 | 103.05 | 40.79 | 44.77 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 13.28 | 10.83 | 9.19 | 7.40 | -4.93 |
| (NIBT + loan loss provision) / Average equity | 15.01 | 15.72 | 14.11 | 10.75 | 0.58 |
| NIBT / Average asset | 0.76 | 0.59 | 0.48 | 0.36 | -0.25 |
| (NIBT + loan loss provision) / Average asset | 0.86 | 0.86 | 0.74 | 0.52 | 0.03 |
| Net interest revenues / NIBT | 186.21 | 286.66 | 378.26 | 462.21 | - |
| NIBT / total net revenues | 35.51 | 27.76 | 24.09 | 17.82 | -13.75 |
| NIBT / Employees (in thousand of NT dollars) | 956.35 | 739.96 | 584.54 | 435.01 | -297.76 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 29.02 | 29.97 | 21.13 | 23.81 | 18.81 |
| Loans / Deposits | 59.65 | 58.43 | 63.58 | 59.71 | 61.42 |
| Time deposits / Deposits | 50.79 | 53.41 | 50.42 | 52.42 | 63.13 |
| NCDs / Time deposits | 0.46 | 0.60 | 0.50 | 0.42 | 1.11 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 116.44 | 134.64 | -30.12 | -65.21 | 11.99 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 94.39 | 99.24 | 91.85 | 87.72 | 86.44 |
| Interest rate sensitivity gap/Equity | -73.90 | -10.14 | -109.88 | -175.74 | -204.53 |
| 【G】 | | | | | |
| Deposit growth rate | 4.53 | 11.07 | 7.17 | -2.41 | 5.24 |
| Loan growth rate | 5.95 | 0.73 | 11.45 | -6.14 | -11.99 |
| Investment growth rate | 2.76 | -5.30 | -5.78 | -3.84 | 13.87 |
| Guarantee growth rate | 1.00 | 5.69 | 64.65 | -12.25 | -14.51 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Far Eastern International Bank

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 12.48 | R 12.63 | R 13.18 | R 11.71 | R 10.61 |
| Tier 1 capital / Risk-weighted assets | 8.64 | R 8.32 | R 9.01 | 8.52 | R 8.39 |
| Liability / Equity (multiple) | 16.46 | 16.82 | 17.42 | 17.28 | 17.64 |
| Equity / Asset | 5.73 | 5.61 | 5.43 | 5.47 | 5.37 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.46 | 0.22 | 0.50 | 1.08 | 2.46 |
| Loan loss reserves / NPLs | 271.98 | 778.79 | 299.42 | 101.08 | 58.10 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 11.52 | 10.79 | 14.05 | 9.17 | -16.49 |
| (NIBT + loan loss provision) / Average equity | 13.91 | 13.39 | 25.46 | 16.77 | 0.91 |
| NIBT / Average asset | 0.63 | 0.59 | 0.79 | 0.51 | -0.83 |
| (NIBT + loan loss provision) / Average asset | 0.76 | 0.73 | 1.43 | 0.93 | 0.05 |
| Net interest revenues / NIBT | 139.29 | 155.83 | 132.40 | 177.20 | - |
| NIBT / total net revenues | 30.81 | 33.86 | 40.63 | 29.17 | -53.35 |
| NIBT / Employees (in thousand of NT dollars) | 1,147.96 | 1,015.45 | 1,262.83 | 844.05 | -1,313.54 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 31.10 | 31.33 | 38.37 | 33.95 | 37.44 |
| Loans / Deposits | 72.32 | 74.04 | 68.94 | 67.33 | 72.01 |
| Time deposits / Deposits | 68.03 | 67.76 | 66.80 | 65.76 | 65.42 |
| NCDs / Time deposits | 8.91 | 10.13 | 11.48 | 7.32 | 3.77 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -127.88 | -79.45 | -18.07 | -192.71 | -144.08 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 106.35 | 102.29 | 102.21 | 101.53 | 109.10 |
| Interest rate sensitivity gap/Equity | 82.79 | 30.78 | 30.60 | 21.08 | 120.18 |
| 【G】 | | | | | |
| Deposit growth rate | 7.12 | 8.78 | 6.92 | 8.46 | 8.55 |
| Loan growth rate | 3.49 | 14.28 | 11.11 | 1.04 | -5.33 |
| Investment growth rate | -6.06 | -1.13 | 8.30 | 44.10 | -1.88 |
| Guarantee growth rate | 29.55 | -2.56 | -21.53 | -27.39 | -27.15 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

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

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 14.44 | R 11.66 | R 10.73 | R 12.05 | R 11.21 |
| Tier 1 capital / Risk-weighted assets | 10.78 | R 7.81 | R 7.66 | R 9.67 | R 8.44 |
| Liability / Equity (multiple) | 11.47 | 15.88 | 17.37 | 14.44 | 18.01 |
| Equity / Asset | 8.02 | 5.92 | 5.44 | 6.48 | 5.26 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.19 | 0.19 | 0.49 | 0.95 | 1.75 |
| Loan loss reserves / NPLs | 673.77 | 672.42 | 354.82 | 201.02 | 140.08 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 6.68 | 7.76 | 7.01 | 3.80 | -17.67 |
| (NIBT + loan loss provision) / Average equity | 10.12 | 7.05 | 13.17 | 4.98 | -4.95 |
| NIBT / Average asset | 0.44 | 0.42 | 0.43 | 0.24 | -1.08 |
| (NIBT + loan loss provision) / Average asset | 0.66 | 0.38 | 0.81 | 0.32 | -0.30 |
| Net interest revenues / NIBT | 254.49 | 246.09 | 247.11 | 448.83 | - |
| NIBT / total net revenues | 30.21 | 30.22 | 28.19 | 15.42 | -91.33 |
| NIBT / Employees (in thousand of NT dollars) | 926.64 | 797.66 | 685.42 | 369.28 | -1,507.66 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 29.56 | 29.16 | 31.29 | 28.26 | 26.83 |
| Loans / Deposits | 82.90 | 79.80 | 74.25 | 77.00 | 78.20 |
| Time deposits / Deposits | 41.69 | 44.61 | 36.60 | 35.77 | 55.86 |
| NCDs / Time deposits | 16.79 | 19.71 | 11.77 | 7.14 | 1.84 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 27.49 | 32.37 | 217.43 | 140.29 | -219.01 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 99.24 | 104.33 | 103.65 | 44.36 | 78.51 |
| Interest rate sensitivity gap/Equity | -6.80 | 55.96 | 51.89 | -652.64 | -324.63 |
| 【G】 | | | | | |
| Deposit growth rate | 3.72 | 14.76 | 26.10 | 2.68 | 12.09 |
| Loan growth rate | 7.73 | 21.89 | 21.48 | -0.01 | -0.93 |
| Investment growth rate | 185.72 | 33.69 | -18.99 | -56.51 | 153.72 |
| Guarantee growth rate | -15.69 | 66.02 | 38.96 | 131.05 | -19.88 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Bank SinoPac Company Limited

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 12.79 | R 13.28 | R 11.90 | R 12.05 | R 10.44 |
| Tier 1 capital / Risk-weighted assets | 8.86 | R 8.93 | 8.89 | R 9.28 | R 8.92 |
| Liability / Equity (multiple) | 14.70 | 16.02 | 16.35 | 15.45 | 16.82 |
| Equity / Asset | 6.37 | 5.87 | 5.76 | 6.08 | 5.61 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.30 | 0.47 | 0.52 | 0.89 | 1.35 |
| Loan loss reserves / NPLs | 336.68 | 212.22 | 144.27 | 86.23 | 75.08 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 12.04 | 3.70 | 6.60 | 3.88 | -6.62 |
| (NIBT + loan loss provision) / Average equity | 13.25 | 7.80 | 9.62 | 8.45 | 0.66 |
| NIBT / Average asset | 0.74 | 0.22 | 0.39 | 0.23 | -0.39 |
| (NIBT + loan loss provision) / Average asset | 0.82 | 0.46 | 0.57 | 0.50 | 0.04 |
| Net interest revenues / NIBT | 144.06 | 489.93 | 278.61 | 404.36 | - |
| NIBT / total net revenues | 42.97 | 16.32 | 26.01 | 15.99 | -37.10 |
| NIBT / Employees (in thousand of NT dollars) | 1,841.52 | 522.83 | 924.20 | 485.33 | -852.41 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 33.57 | 33.35 | 31.51 | 22.95 | 22.75 |
| Loans / Deposits | 74.55 | 73.84 | 75.73 | 78.11 | 77.98 |
| Time deposits / Deposits | 49.63 | 50.54 | 48.72 | 45.21 | 52.49 |
| NCDs / Time deposits | 5.70 | 5.47 | 5.31 | 6.17 | 2.54 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 22.34 | -39.19 | -56.07 | -70.79 | -77.05 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 102.06 | 103.43 | 99.30 | 92.79 | 98.48 |
| Interest rate sensitivity gap/Equity | 21.79 | 39.88 | -8.35 | -80.55 | -18.67 |
| 【G】 | | | | | |
| Deposit growth rate | 4.69 | 6.20 | 10.42 | 3.32 | 0.17 |
| Loan growth rate | 5.38 | 2.68 | 6.55 | 3.40 | 4.55 |
| Investment growth rate | -0.03 | 14.13 | 48.97 | 4.23 | 9.78 |
| Guarantee growth rate | 59.11 | -8.81 | 1.42 | -13.17 | -23.72 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

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

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 13.28 | R 12.29 | 11.55 | R 11.03 | R 10.56 |
| Tier 1 capital / Risk-weighted assets | 9.10 | R 9.02 | 8.55 | R 8.29 | R 7.79 |
| Liability / Equity (multiple) | 15.40 | 16.66 | 18.50 | 17.10 | 18.72 |
| Equity / Asset | 6.10 | 5.66 | 5.13 | 5.52 | 5.07 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.17 | 0.20 | 0.39 | 0.67 | 0.90 |
| Loan loss reserves / NPLs | 659.14 | 513.90 | 154.36 | 92.80 | 75.43 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 12.33 | 6.18 | 8.63 | 4.32 | 2.43 |
| (NIBT + loan loss provision) / Average equity | 15.55 | 12.08 | 9.64 | 5.29 | 6.47 |
| NIBT / Average asset | 0.72 | 0.32 | 0.46 | 0.21 | 0.13 |
| (NIBT + loan loss provision) / Average asset | 0.91 | 0.63 | 0.52 | 0.26 | 0.33 |
| Net interest revenues / NIBT | 165.52 | 352.29 | 246.65 | 416.44 | 848.98 |
| NIBT / total net revenues | 35.39 | 18.15 | 26.43 | 16.17 | 8.51 |
| NIBT / Employees (in thousand of NT dollars) | 1,454.45 | 675.72 | 1,006.11 | 467.85 | 264.35 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 29.13 | 30.68 | 32.03 | 26.26 | 16.95 |
| Loans / Deposits | 71.83 | 68.30 | 66.08 | 69.93 | 77.76 |
| Time deposits / Deposits | 39.61 | 45.02 | 47.08 | 47.39 | 55.39 |
| NCDs / Time deposits | 0.48 | 2.19 | 6.86 | 5.37 | 3.84 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 74.85 | 39.29 | -151.57 | -232.83 | -262.70 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 104.17 | 99.55 | 98.20 | 97.39 | 92.97 |
| Interest rate sensitivity gap/Equity | 49.86 | -6.19 | -28.02 | -38.01 | -99.28 |
| 【G】 | | | | | |
| Deposit growth rate | 6.96 | 6.64 | 15.78 | 15.08 | 11.28 |
| Loan growth rate | 12.21 | 9.97 | 8.82 | 3.25 | 3.75 |
| Investment growth rate | -1.93 | 1.02 | 281.33 | -26.25 | -13.52 |
| Guarantee growth rate | -4.68 | -11.89 | 21.81 | -6.65 | -2.91 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Cosmos Bank, Taiwan

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 14.79 | 13.36 | R 15.72 | R 16.98 | R 17.95 |
| Tier 1 capital / Risk-weighted assets | 14.79 | 8.14 | R 8.79 | R 8.54 | R 9.48 |
| Liability / Equity (multiple) | 9.07 | 10.36 | 9.28 | 7.60 | 7.33 |
| Equity / Asset | 9.93 | 8.80 | 9.73 | 11.63 | 12.00 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.77 | 7.64 | 1.31 | 2.86 | 3.90 |
| Loan loss reserves / NPLs | 179.82 | 45.30 | 354.68 | 138.27 | 113.76 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 27.24 | -2.11 | -19.58 | -46.24 | -48.27 |
| (NIBT + loan loss provision) / Average equity | 18.84 | -14.54 | -22.13 | -31.58 | -26.90 |
| NIBT / Average asset | 2.47 | -0.18 | -1.99 | -5.53 | -6.89 |
| (NIBT + loan loss provision) / Average asset | 1.71 | -1.26 | -2.24 | -3.78 | -3.84 |
| Net interest revenues / NIBT | 115.10 | - | - | - | - |
| NIBT / total net revenues | 66.65 | -13.71 | -374.25 | - | - |
| NIBT / Employees (in thousand of NT dollars) | 2,041.37 | -140.16 | -1,630.27 | -5,232.32 | -5,694.90 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 23.29 | 20.41 | 27.78 | 24.34 | 17.57 |
| Loans / Deposits | 67.97 | 70.49 | 62.19 | 64.26 | 72.19 |
| Time deposits / Deposits | 65.30 | 64.60 | 63.07 | 65.41 | 74.34 |
| NCDs / Time deposits | 0.68 | 0.73 | 0.01 | 0.08 | 0.19 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -96.82 | -158.93 | 16.02 | -88.93 | -141.65 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 91.87 | 86.23 | 94.39 | 89.40 | 87.17 |
| Interest rate sensitivity gap/Equity | -63.33 | -126.63 | -46.13 | -73.24 | -84.97 |
| 【G】 | | | | | |
| Deposit growth rate | 12.01 | 4.04 | 5.15 | -15.79 | -6.49 |
| Loan growth rate | 4.78 | 17.51 | -5.25 | -24.41 | -18.27 |
| Investment growth rate | 9.37 | 306.12 | 8.51 | -5.15 | -1.39 |
| Guarantee growth rate | -9.11 | 6.55 | -29.45 | -15.61 | -5.34 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Taishin International Bank　　　　Unit：％

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 13.16 | R 12.76 | R 13.58 | R 12.95 | R 9.83 |
| Tier 1 capital / Risk-weighted assets | 8.44 | R 8.80 | R 9.31 | R 8.85 | R 6.75 |
| Liability / Equity (multiple) | 15.34 | 14.99 | 14.25 | 14.75 | 19.55 |
| Equity / Asset | 6.12 | 6.25 | 6.56 | 6.35 | 4.87 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.14 | 0.16 | 0.33 | 0.58 | 1.38 |
| Loan loss reserves / NPLs | 866.48 | 744.99 | 327.12 | 236.49 | 135.13 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 15.95 | 14.81 | 19.07 | 8.30 | -12.51 |
| (NIBT + loan loss provision) / Average equity | 19.30 | 17.77 | 20.65 | 17.39 | 20.84 |
| NIBT / Average asset | 0.96 | 0.92 | 1.21 | 0.42 | -0.65 |
| (NIBT + loan loss provision) / Average asset | 1.16 | 1.11 | 1.32 | 0.87 | 1.08 |
| Net interest revenues / NIBT | 133.96 | 137.03 | 108.06 | 282.87 | - |
| NIBT / total net revenues | 43.39 | 37.20 | 44.23 | 18.00 | -22.59 |
| NIBT / Employees (in thousand of NT dollars) | 1,671.30 | 1,453.10 | 1,731.88 | 603.18 | -978.07 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 24.37 | 25.02 | 26.04 | 22.75 | 20.25 |
| Loans / Deposits | 77.85 | 76.91 | 72.33 | 71.78 | 75.02 |
| Time deposits / Deposits | 50.36 | 50.81 | 48.05 | 48.35 | 59.18 |
| NCDs / Time deposits | 0.19 | 2.35 | 1.93 | 1.73 | 3.70 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -60.54 | -46.11 | -79.66 | -202.06 | -171.94 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 123.24 | 114.10 | 113.38 | 89.27 | 58.04 |
| Interest rate sensitivity gap/Equity | 210.77 | 129.75 | 109.17 | -131.87 | -504.32 |
| 【G】 | | | | | |
| Deposit growth rate | 9.34 | 7.31 | 7.68 | 3.29 | -4.91 |
| Loan growth rate | 9.61 | 12.74 | 7.38 | -4.08 | -7.27 |
| Investment growth rate | 9.18 | 19.83 | 188.68 | 19.07 | -12.86 |
| Guarantee growth rate | -31.93 | 20.41 | -13.85 | -39.00 | -15.12 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

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

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 12.13 | R 10.79 | R 11.07 | R 10.86 | 11.97 |
| Tier 1 capital / Risk-weighted assets | 9.22 | R 8.67 | R 9.31 | R 10.86 | 11.97 |
| Liability / Equity (multiple) | 15.34 | 16.78 | 16.10 | 15.10 | 13.82 |
| Equity / Asset | 6.12 | 5.62 | 5.85 | 6.21 | 6.75 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.21 | 0.46 | 0.54 | 1.04 | 1.90 |
| Loan loss reserves / NPLs | 639.66 | 266.59 | 271.51 | 160.25 | 100.59 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 7.57 | 9.53 | 6.34 | 2.70 | 0.64 |
| (NIBT + loan loss provision) / Average equity | 10.94 | 9.25 | 9.76 | 14.76 | 9.91 |
| NIBT / Average asset | 0.43 | 0.51 | 0.38 | 0.18 | 0.05 |
| (NIBT + loan loss provision) / Average asset | 0.63 | 0.50 | 0.59 | 0.96 | 0.70 |
| Net interest revenues / NIBT | 247.67 | 201.40 | 292.07 | 597.38 | 3,461.90 |
| NIBT / total net revenues | 24.36 | 30.11 | 19.27 | 9.73 | 2.03 |
| NIBT / Employees (in thousand of NT dollars) | 753.15 | 803.40 | 474.65 | 214.04 | 56.06 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 29.72 | 31.64 | 26.18 | 28.11 | 26.01 |
| Loans / Deposits | 78.25 | 76.24 | 82.19 | 77.11 | 84.32 |
| Time deposits / Deposits | 57.43 | 61.20 | 54.04 | 51.73 | 62.41 |
| NCDs / Time deposits | 3.14 | 8.39 | 8.66 | 0.96 | 1.38 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -143.59 | -48.17 | -49.26 | 67.16 | -53.97 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 100.97 | 96.30 | 101.00 | 100.70 | 108.67 |
| Interest rate sensitivity gap/Equity | 10.90 | -47.96 | 11.90 | 7.89 | 87.60 |
| 【G】 | | | | | |
| Deposit growth rate | -2.35 | 15.60 | 5.85 | 17.84 | 10.10 |
| Loan growth rate | -0.80 | 7.98 | 11.70 | 5.78 | 1.46 |
| Investment growth rate | -7.22 | 18.79 | 208.21 | 166.17 | -38.64 |
| Guarantee growth rate | -29.33 | 12.19 | 12.17 | -4.99 | -34.83 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

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

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 13.47 | R 11.44 | 9.44 | R 8.64 | R 8.58 |
| Tier 1 capital / Risk-weighted assets | 11.58 | R 11.43 | 9.02 | R 7.83 | R 8.58 |
| Liability / Equity (multiple) | 10.77 | 11.65 | 14.51 | 16.23 | 26.28 |
| Equity / Asset | 8.50 | 7.91 | 6.45 | 5.80 | 3.67 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.41 | 0.33 | 1.75 | 1.99 | 4.02 |
| Loan loss reserves / NPLs | 288.52 | 307.11 | 52.04 | 47.78 | 35.87 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 7.66 | 11.39 | 5.33 | -74.93 | -41.61 |
| (NIBT + loan loss provision) / Average equity | 9.36 | 15.20 | 9.05 | -8.86 | 3.49 |
| NIBT / Average asset | 0.63 | 0.80 | 0.33 | -3.40 | -1.77 |
| (NIBT + loan loss provision) / Average asset | 0.77 | 1.06 | 0.57 | -0.40 | 0.15 |
| Net interest revenues / NIBT | 183.04 | 140.99 | 338.99 | - | - |
| NIBT / total net revenues | 29.30 | 31.34 | 16.01 | -279.48 | -93.37 |
| NIBT / Employees (in thousand of NT dollars) | 864.16 | 1,060.26 | 439.50 | -4,723.68 | -2,502.10 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 29.50 | 27.66 | 32.48 | 28.17 | 29.74 |
| Loans / Deposits | 77.96 | 77.92 | 70.89 | 76.45 | 68.59 |
| Time deposits / Deposits | 41.51 | 48.98 | 50.25 | 46.39 | 68.42 |
| NCDs / Time deposits | 2.96 | 2.16 | 4.84 | 0.27 | 1.07 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -84.19 | -112.90 | 5.85 | -99.25 | -609.41 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 88.26 | 82.92 | 84.26 | 94.77 | 94.67 |
| Interest rate sensitivity gap/Equity | -105.23 | -172.75 | -203.94 | -75.35 | -120.32 |
| 【G】 | | | | | |
| Deposit growth rate | 0.33 | -6.35 | 13.90 | -19.75 | -2.74 |
| Loan growth rate | 0.48 | 3.07 | 2.22 | -9.66 | -16.71 |
| Investment growth rate | 12.20 | 20.05 | 191.19 | 5.47 | -29.16 |
| Guarantee growth rate | -31.96 | -37.98 | -38.76 | 42.05 | -25.92 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： EnTie Commercial Bank　　Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 12.83 | 14.27 | 14.40 | 10.95 | R 11.71 |
| Tier 1 capital / Risk-weighted assets | 9.86 | 9.85 | 9.89 | 9.94 | R 11.18 |
| Liability / Equity (multiple) | 14.22 | 16.27 | 16.30 | 14.80 | 13.70 |
| Equity / Asset | 6.57 | 5.79 | 5.78 | 6.33 | 6.80 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.51 | 0.34 | 0.37 | 0.84 | 1.86 |
| Loan loss reserves / NPLs | 203.98 | 212.09 | 103.27 | 99.81 | 101.29 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 19.48 | 12.20 | 13.90 | 5.43 | -32.23 |
| (NIBT + loan loss provision) / Average equity | 22.13 | 12.85 | 13.54 | 4.58 | -7.12 |
| NIBT / Average asset | 1.17 | 0.71 | 0.85 | 0.34 | -1.64 |
| (NIBT + loan loss provision) / Average asset | 1.33 | 0.75 | 0.82 | 0.29 | -0.36 |
| Net interest revenues / NIBT | 82.55 | 134.13 | 104.95 | 306.32 | - |
| NIBT / total net revenues | 51.17 | 43.50 | 49.27 | 24.10 | -245.42 |
| NIBT / Employees (in thousand of NT dollars) | 2,410.87 | 1,273.62 | 1,434.45 | 604.78 | -2,690.43 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 42.46 | 41.83 | 34.74 | 33.08 | 27.59 |
| Loans / Deposits | 67.61 | 66.26 | 72.61 | 77.81 | 84.73 |
| Time deposits / Deposits | 70.42 | 71.30 | 67.42 | 63.79 | 68.18 |
| NCDs / Time deposits | 14.10 | 12.68 | 7.52 | 7.20 | 7.36 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -126.79 | -9.38 | 56.54 | 0.38 | 30.41 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 97.80 | 86.17 | 99.27 | 94.71 | 104.00 |
| Interest rate sensitivity gap/Equity | -24.07 | -181.15 | -8.60 | -61.39 | 40.65 |
| 【G】 | | | | | |
| Deposit growth rate | -0.62 | 10.77 | 17.69 | 12.50 | 5.32 |
| Loan growth rate | 1.40 | 0.91 | 5.28 | 2.09 | -1.21 |
| Investment growth rate | 3.07 | 85.75 | 56.73 | -0.54 | -49.63 |
| Guarantee growth rate | 60.57 | 54.62 | 1.25 | -7.88 | -3.87 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Chinatrust Commercial Bank

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 13.07 | R 12.66 | R 13.53 | 13.97 | 12.33 |
| Tier 1 capital / Risk-weighted assets | 11.75 | R 11.25 | R 11.58 | 11.03 | 9.16 |
| Liability / Equity (multiple) | 12.18 | 12.67 | 12.40 | 12.63 | 12.84 |
| Equity / Asset | 7.59 | 7.32 | 7.46 | 7.34 | 7.23 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.36 | 0.20 | 0.43 | 0.70 | 1.06 |
| Loan loss reserves / NPLs | 267.89 | 519.85 | 245.65 | 157.92 | 95.31 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 15.00 | 14.78 | 12.64 | 2.26 | 12.75 |
| (NIBT + loan loss provision) / Average equity | 15.54 | 14.99 | 13.22 | 5.17 | 17.30 |
| NIBT / Average asset | 1.10 | 1.03 | 0.89 | 0.16 | 0.88 |
| (NIBT + loan loss provision) / Average asset | 1.14 | 1.05 | 0.93 | 0.36 | 1.19 |
| Net interest revenues / NIBT | 114.99 | 117.78 | 132.74 | 644.56 | 144.54 |
| NIBT / total net revenues | 40.43 | 39.52 | 34.76 | 7.69 | 27.02 |
| NIBT / Employees (in thousand of NT dollars) | 2,161.94 | 1,984.91 | 1,666.60 | 344.84 | 1,750.09 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 25.59 | 27.55 | 27.90 | 29.25 | 20.55 |
| Loans / Deposits | 73.22 | 71.89 | 74.35 | 68.09 | 73.91 |
| Time deposits / Deposits | 34.72 | 37.14 | 35.98 | 38.03 | 43.83 |
| NCDs / Time deposits | 0.17 | 0.24 | 0.30 | 2.65 | 1.06 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 76.49 | 54.60 | 102.91 | 101.50 | 33.96 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 101.61 | 97.13 | 98.28 | 96.87 | 91.95 |
| Interest rate sensitivity gap/Equity | 13.56 | -25.40 | -14.88 | -27.67 | -67.40 |
| 【G】 | | | | | |
| Deposit growth rate | 4.90 | 10.44 | 3.38 | 9.37 | 4.26 |
| Loan growth rate | 6.75 | 6.63 | 11.70 | 0.55 | 5.20 |
| Investment growth rate | -3.90 | -1.79 | -0.31 | 35.17 | 10.93 |
| Guarantee growth rate | 35.06 | 2.50 | -31.25 | -15.25 | 30.79 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： HSBC Bank (Taiwan) Limited

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 12.17 | 13.05 | 14.01 | - | - |
| Tier 1 capital / Risk-weighted assets | 11.43 | 12.82 | 14.01 | - | - |
| Liability / Equity (multiple) | 14.63 | 14.30 | 11.90 | - | - |
| Equity / Asset | 6.40 | 6.54 | 7.75 | - | - |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.07 | 0.11 | 0.67 | - | - |
| Loan loss reserves / NPLs | 1,297.56 | 850.89 | 69.78 | - | - |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 14.93 | 8.80 | 9.78 | - | - |
| (NIBT + loan loss provision) / Average equity | 15.78 | 13.16 | 9.52 | - | - |
| NIBT / Average asset | 0.96 | 0.64 | 0.76 | - | - |
| (NIBT + loan loss provision) / Average asset | 1.02 | 0.96 | 0.74 | - | - |
| Net interest revenues / NIBT | 91.45 | 154.21 | 125.71 | - | - |
| NIBT / total net revenues | 37.85 | 20.75 | 23.49 | - | - |
| NIBT / Employees (in thousand of NT dollars) | 2,039.73 | 915.52 | 591.38 | - | - |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 95.07 | 79.31 | 57.63 | - | - |
| Loans / Deposits | 64.78 | 58.26 | 39.43 | - | - |
| Time deposits / Deposits | 27.01 | 22.31 | 32.53 | - | - |
| NCDs / Time deposits | 1.27 | 4.07 | 0.16 | - | - |
| Accumulated gap of assets and liabilities(180 days) / Equity | -186.11 | -173.39 | -108.19 | - | - |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 227.36 | 143.17 | 107.16 | - | - |
| Interest rate sensitivity gap/Equity | 453.88 | 321.57 | 55.40 | - | - |
| 【G】 | | | | | |
| Deposit growth rate | 1.83 | 0.17 | - | - | - |
| Loan growth rate | 13.22 | 48.02 | - | - | - |
| Investment growth rate | 24.50 | 71.43 | - | - | - |
| Guarantee growth rate | -2.31 | 7.28 | - | - | - |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Taiwan Shin Kong Commercial Bank Co., Ltd. Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 11.12 | 11.43 | R 10.94 | R 11.27 | R 10.51 |
| Tier 1 capital / Risk-weighted assets | 7.73 | 7.96 | R 8.07 | R 7.59 | R 7.06 |
| Liability / Equity (multiple) | 18.91 | 19.36 | 18.13 | 17.76 | 18.12 |
| Equity / Asset | 5.02 | 4.91 | 5.23 | 5.33 | 5.23 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.46 | 0.84 | 0.59 | 1.42 | 1.87 |
| Loan loss reserves / NPLs | 232.70 | 118.56 | 150.59 | 75.37 | 62.65 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 16.58 | 13.05 | 9.43 | 2.88 | 1.83 |
| (NIBT + loan loss provision) / Average equity | 19.16 | 15.81 | 16.59 | 9.31 | 7.40 |
| NIBT / Average asset | 0.81 | 0.67 | 0.51 | 0.16 | 0.10 |
| (NIBT + loan loss provision) / Average asset | 0.94 | 0.81 | 0.90 | 0.51 | 0.40 |
| Net interest revenues / NIBT | 159.11 | 212.82 | 279.47 | 740.57 | 1,563.59 |
| NIBT / total net revenues | 41.76 | 35.24 | 24.28 | 8.64 | 5.31 |
| NIBT / Employees (in thousand of NT dollars) | 1,382.13 | 989.99 | 690.40 | 210.61 | 125.47 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 24.24 | 23.31 | 18.82 | 15.44 | 13.20 |
| Loans / Deposits | 76.41 | 77.62 | 79.16 | 75.81 | 78.88 |
| Time deposits / Deposits | 54.67 | 56.64 | 54.30 | 53.66 | 63.31 |
| NCDs / Time deposits | 1.02 | 0.73 | 0.30 | 0.26 | 0.39 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -194.66 | -242.09 | -262.18 | -263.01 | -439.38 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 91.21 | 85.57 | 86.50 | 79.44 | 66.00 |
| Interest rate sensitivity gap/Equity | -134.24 | -226.61 | -207.40 | -305.76 | -537.97 |
| 【G】 | | | | | |
| Deposit growth rate | 15.44 | 16.40 | 10.45 | 5.28 | 9.28 |
| Loan growth rate | 13.60 | 14.08 | 14.64 | 1.15 | 1.64 |
| Investment growth rate | 7.95 | 51.48 | -12.07 | -39.35 | 10.97 |
| Guarantee growth rate | 16.93 | 37.13 | -52.08 | 9.53 | 49.09 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Sunny Bank

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 8.57 | R 8.94 | R 8.86 | R 8.77 | R 8.95 |
| Tier 1 capital / Risk-weighted assets | 5.93 | R 6.45 | R 6.41 | R 6.50 | R 5.46 |
| Liability / Equity (multiple) | 19.31 | 20.27 | 20.62 | 20.73 | 21.15 |
| Equity / Asset | 4.92 | 4.70 | 4.63 | 4.60 | 4.51 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.58 | 0.75 | 1.29 | 2.18 | 2.60 |
| Loan loss reserves / NPLs | 171.03 | 110.29 | 61.23 | 42.80 | 56.43 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 10.25 | 4.44 | 5.37 | -2.95 | -17.49 |
| (NIBT + loan loss provision) / Average equity | 12.52 | 8.09 | 6.33 | 0.73 | -3.69 |
| NIBT / Average asset | 0.50 | 0.21 | 0.24 | -0.13 | -0.92 |
| (NIBT + loan loss provision) / Average asset | 0.61 | 0.38 | 0.28 | 0.03 | -0.19 |
| Net interest revenues / NIBT | 236.63 | 586.81 | 473.89 | - | - |
| NIBT / total net revenues | 31.80 | 14.60 | 16.84 | -11.67 | -82.60 |
| NIBT / Employees (in thousand of NT dollars) | 670.70 | 289.79 | 314.53 | -159.51 | -1,005.51 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 17.56 | 18.74 | 16.21 | 16.82 | 18.04 |
| Loans / Deposits | 82.92 | 80.82 | 84.06 | 80.71 | 80.11 |
| Time deposits / Deposits | 59.01 | 60.24 | 58.29 | 61.11 | 70.94 |
| NCDs / Time deposits | 3.25 | 3.85 | 0.79 | 0.75 | 0.72 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -173.32 | -168.74 | -330.31 | -312.73 | -352.38 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 97.15 | 96.92 | 92.65 | 90.01 | 95.74 |
| Interest rate sensitivity gap/Equity | -49.10 | -56.85 | -138.31 | -188.14 | -76.66 |
| 【G】 | | | | | |
| Deposit growth rate | 4.61 | 7.03 | 2.84 | -4.54 | 0.73 |
| Loan growth rate | 7.28 | 2.84 | 6.38 | -3.14 | -3.87 |
| Investment growth rate | 43.13 | -8.31 | -3.28 | -33.07 | -52.33 |
| Guarantee growth rate | 14.18 | -36.52 | -13.03 | -39.67 | -32.28 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Bank of Panhsin

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 8.94 | R 8.37 | R 8.58 | R 7.68 | R 7.52 |
| Tier 1 capital / Risk-weighted assets | 7.86 | R 7.76 | R 7.19 | R 6.27 | R 6.02 |
| Liability / Equity (multiple) | 18.76 | 18.41 | 16.73 | 17.24 | 16.32 |
| Equity / Asset | 5.06 | 5.15 | 5.64 | 5.48 | 5.77 |
| 【A】 | | | | | |
| Non-performing loan ratio | 1.21 | 1.16 | 1.68 | 3.83 | 4.59 |
| Loan loss reserves / NPLs | 111.89 | 114.02 | 59.23 | 56.33 | 37.79 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 3.06 | -7.05 | 5.19 | 0.82 | -0.09 |
| (NIBT + loan loss provision) / Average equity | 10.72 | 6.21 | 13.60 | 15.94 | 3.04 |
| NIBT / Average asset | 0.16 | -0.38 | 0.29 | 0.04 | -0.01 |
| (NIBT + loan loss provision) / Average asset | 0.55 | 0.34 | 0.77 | 0.85 | 0.17 |
| Net interest revenues / NIBT | 729.53 | - | 383.26 | 1,565.33 | - |
| NIBT / total net revenues | 9.58 | -24.79 | 19.80 | 2.42 | -0.40 |
| NIBT / Employees (in thousand of NT dollars) | 215.62 | -502.44 | 381.10 | 58.50 | -6.68 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 24.91 | 20.27 | 16.91 | 12.65 | 12.10 |
| Loans / Deposits | 67.50 | 72.38 | 76.71 | 82.15 | 85.71 |
| Time deposits / Deposits | 55.67 | 57.72 | 60.13 | 63.37 | 71.18 |
| NCDs / Time deposits | 1.44 | 1.90 | 3.86 | 2.74 | 3.30 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 73.15 | -3.92 | -28.28 | -73.99 | -154.18 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 93.08 | 92.93 | 95.98 | 91.57 | 89.07 |
| Interest rate sensitivity gap/Equity | -112.81 | -114.34 | -58.70 | -128.96 | -158.96 |
| 【G】 | | | | | |
| Deposit growth rate | 2.00 | 2.36 | -1.87 | -1.70 | 0.20 |
| Loan growth rate | -4.88 | -3.42 | -8.38 | -5.79 | -4.51 |
| Investment growth rate | 14.34 | 41.59 | 7.21 | -11.87 | 3.86 |
| Guarantee growth rate | -5.37 | 8.00 | -20.80 | -23.90 | -13.22 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Taiwan Business Bank

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 10.54 | R 10.26 | R 11.17 | R 10.14 | R 9.73 |
| Tier 1 capital / Risk-weighted assets | 7.99 | R 6.64 | R 6.46 | R 5.63 | R 5.50 |
| Liability / Equity (multiple) | 22.15 | 25.91 | 26.70 | 27.57 | 26.74 |
| Equity / Asset | 4.32 | 3.72 | 3.61 | 3.50 | 3.60 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.92 | 0.65 | 1.13 | 1.87 | 2.25 |
| Loan loss reserves / NPLs | 93.54 | 137.59 | 79.17 | 47.46 | 39.61 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 6.99 | 7.06 | 5.51 | 3.81 | 6.95 |
| (NIBT + loan loss provision) / Average equity | 10.59 | 14.13 | 12.65 | 13.15 | 10.72 |
| NIBT / Average asset | 0.29 | 0.25 | 0.20 | 0.14 | 0.26 |
| (NIBT + loan loss provision) / Average asset | 0.45 | 0.51 | 0.45 | 0.47 | 0.40 |
| Net interest revenues / NIBT | 342.88 | 396.74 | 472.33 | 615.69 | 458.19 |
| NIBT / total net revenues | 21.41 | 18.87 | 14.63 | 10.88 | 21.40 |
| NIBT / Employees (in thousand of NT dollars) | 770.44 | 646.41 | 473.85 | 310.68 | 575.54 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 15.58 | 15.93 | 13.22 | 15.27 | 13.52 |
| Loans / Deposits | 86.90 | 87.07 | 88.93 | 88.09 | 87.96 |
| Time deposits / Deposits | 44.61 | 45.79 | 45.32 | 45.21 | 53.86 |
| NCDs / Time deposits | 3.93 | 3.82 | 4.65 | 1.53 | 2.80 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -87.63 | -22.19 | -145.20 | -153.91 | -202.32 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 105.91 | 105.08 | 103.28 | 102.70 | 91.27 |
| Interest rate sensitivity gap/Equity | 106.04 | 107.26 | 72.16 | 61.37 | -193.89 |
| 【G】 | | | | | |
| Deposit growth rate | 2.06 | 4.21 | 2.92 | 3.69 | 8.63 |
| Loan growth rate | 1.16 | 1.71 | 1.55 | 2.82 | 6.22 |
| Investment growth rate | -5.77 | 24.85 | 273.69 | -12.22 | -20.18 |
| Guarantee growth rate | -28.99 | -0.32 | -0.21 | -15.01 | -3.25 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Standard Chartered Bank (Taiwan) Limited

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 16.01 | 16.54 | R 14.19 | R 13.76 | R 10.07 |
| Tier 1 capital / Risk-weighted assets | 10.57 | R 11.15 | R 8.87 | R 6.88 | R 5.28 |
| Liability / Equity (multiple) | 15.78 | 15.41 | 17.00 | 16.58 | 19.70 |
| Equity / Asset | 5.96 | 6.09 | 5.56 | 5.69 | 4.83 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.70 | 0.44 | 0.69 | 1.41 | 2.56 |
| Loan loss reserves / NPLs | 218.75 | 267.85 | 126.01 | 51.18 | 43.16 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 7.82 | 23.17 | 14.29 | -14.98 | -7.99 |
| (NIBT + loan loss provision) / Average equity | 14.19 | 29.44 | 20.24 | -4.49 | 20.66 |
| NIBT / Average asset | 0.48 | 1.34 | 0.82 | -0.73 | -0.35 |
| (NIBT + loan loss provision) / Average asset | 0.87 | 1.70 | 1.17 | -0.22 | 0.90 |
| Net interest revenues / NIBT | 281.64 | 91.94 | 163.65 | - | - |
| NIBT / total net revenues | 22.08 | 57.49 | 32.46 | -27.90 | -10.67 |
| NIBT / Employees (in thousand of NT dollars) | 857.11 | 2,561.12 | 1,211.62 | -1,225.52 | -393.16 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 54.96 | 51.96 | 37.98 | 23.56 | 30.07 |
| Loans / Deposits | 63.02 | 58.62 | 58.80 | 66.44 | 60.45 |
| Time deposits / Deposits | 38.01 | 43.39 | 44.23 | 30.71 | 47.74 |
| NCDs / Time deposits | 6.59 | 6.05 | 2.84 | 0.77 | 0.93 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -22.04 | -91.29 | -273.89 | -106.42 | -138.61 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 110.32 | 139.66 | 61.23 | 46.79 | 93.36 |
| Interest rate sensitivity gap/Equity | 126.70 | 205.37 | -459.79 | -579.59 | -84.21 |
| 【G】 | | | | | |
| Deposit growth rate | -5.54 | 0.93 | 25.63 | -8.60 | 34.97 |
| Loan growth rate | 1.52 | 0.60 | 10.41 | 0.13 | 9.28 |
| Investment growth rate | 3.84 | 26.30 | 55.04 | -5.25 | 41.72 |
| Guarantee growth rate | -24.74 | 34.41 | -18.68 | -36.33 | -21.71 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Taichung Commercial Bank　　Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 10.53 | R 11.62 | R 11.10 | 10.32 | R 9.33 |
| Tier 1 capital / Risk-weighted assets | 8.56 | R 9.56 | R 8.15 | 7.43 | 7.89 |
| Liability / Equity (multiple) | 14.55 | 13.87 | 16.21 | 18.83 | 17.03 |
| Equity / Asset | 6.43 | 6.73 | 5.81 | 5.04 | 5.55 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.37 | 0.30 | 0.60 | 1.27 | 1.54 |
| Loan loss reserves / NPLs | 274.58 | 347.93 | 180.51 | 93.30 | 82.44 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 12.30 | 9.06 | 5.35 | 1.89 | 3.59 |
| (NIBT + loan loss provision) / Average equity | 13.93 | 13.11 | 11.45 | 6.02 | 11.75 |
| NIBT / Average asset | 0.80 | 0.53 | 0.27 | 0.10 | 0.22 |
| (NIBT + loan loss provision) / Average asset | 0.91 | 0.77 | 0.57 | 0.31 | 0.71 |
| Net interest revenues / NIBT | 164.94 | 257.96 | 502.18 | 1,239.59 | 922.91 |
| NIBT / total net revenues | 48.42 | 33.16 | 19.03 | 8.83 | 11.36 |
| NIBT / Employees (in thousand of NT dollars) | 1,631.03 | 969.62 | 476.76 | 157.02 | 293.67 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 20.39 | 20.07 | 18.67 | 19.48 | 16.19 |
| Loans / Deposits | 84.39 | 83.58 | 81.04 | 78.39 | 78.18 |
| Time deposits / Deposits | 52.11 | 51.41 | 49.64 | 50.19 | 57.91 |
| NCDs / Time deposits | 3.24 | 5.52 | 8.70 | 2.75 | - |
| Accumulated gap of assets and liabilities(180 days) / Equity | -230.46 | -77.29 | -178.63 | -146.66 | -75.50 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 90.39 | 91.60 | 90.41 | 85.46 | 87.47 |
| Interest rate sensitivity gap/Equity | -122.87 | -103.48 | -141.09 | -249.37 | -191.76 |
| 【G】 | | | | | |
| Deposit growth rate | 15.58 | 10.01 | 9.73 | 6.84 | 8.85 |
| Loan growth rate | 16.60 | 13.37 | 12.39 | 7.63 | 5.02 |
| Investment growth rate | 104.07 | 7.99 | -2.89 | -8.51 | 18.50 |
| Guarantee growth rate | 68.25 | 34.01 | 2.13 | -9.07 | 75.99 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： King's Town Bank

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 15.13 | 14.12 | R 12.93 | 12.21 | 11.95 |
| Tier 1 capital / Risk-weighted assets | 14.24 | 13.34 | R 12.16 | R 11.54 | 11.51 |
| Liability / Equity (multiple) | 8.68 | 10.34 | 11.78 | 13.69 | 12.82 |
| Equity / Asset | 10.33 | 8.82 | 7.83 | 6.81 | 7.24 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.12 | 0.33 | 0.37 | 0.91 | 2.24 |
| Loan loss reserves / NPLs | 1,287.29 | 461.83 | 396.13 | 129.03 | 62.24 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 23.26 | 20.95 | 16.69 | 0.29 | 0.60 |
| (NIBT + loan loss provision) / Average equity | 25.20 | 22.89 | 21.91 | 13.46 | 8.52 |
| NIBT / Average asset | 2.14 | 1.71 | 1.23 | 0.02 | 0.04 |
| (NIBT + loan loss provision) / Average asset | 2.32 | 1.86 | 1.61 | 0.91 | 0.59 |
| Net interest revenues / NIBT | 91.16 | 111.06 | 145.43 | 7,162.50 | 4,097.06 |
| NIBT / total net revenues | 73.28 | 69.09 | 54.66 | 1.15 | 2.47 |
| NIBT / Employees (in thousand of NT dollars) | 4,323.97 | 3,026.13 | 1,983.33 | 29.12 | 53.88 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 32.45 | 27.21 | 25.82 | 21.71 | 15.73 |
| Loans / Deposits | 70.27 | 70.44 | 72.00 | 70.37 | 78.77 |
| Time deposits / Deposits | 47.18 | 48.93 | 48.44 | 54.04 | 63.87 |
| NCDs / Time deposits | 0.27 | 0.30 | 0.19 | 0.30 | 0.46 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 55.28 | 17.23 | 9.03 | -109.72 | -65.85 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 101.86 | 99.97 | 101.00 | 90.47 | 99.94 |
| Interest rate sensitivity gap/Equity | 12.51 | -0.28 | 9.75 | -111.92 | -0.70 |
| 【G】 | | | | | |
| Deposit growth rate | 2.44 | 0.90 | -0.16 | 0.77 | -9.11 |
| Loan growth rate | 2.20 | -1.47 | 1.78 | -9.98 | -19.50 |
| Investment growth rate | 20.97 | 9.54 | -5.17 | 139.02 | 38.54 |
| Guarantee growth rate | -1.36 | -1.69 | 29.93 | -2.63 | -31.38 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

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

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 27.61 | R 32.66 | R 31.01 | R 33.06 | R 19.83 |
| Tier 1 capital / Risk-weighted assets | 27.61 | R 32.66 | R 31.01 | R 33.06 | R 19.83 |
| Liability / Equity (multiple) | 1.70 | 1.35 | 1.09 | 0.85 | 1.05 |
| Equity / Asset | 36.99 | 42.50 | 47.74 | 54.16 | 48.87 |
| 【A】 | | | | | |
| Non-performing loan ratio | - | 0.18 | 0.59 | 1.22 | 1.60 |
| Loan loss reserves / NPLs | - | 800.64 | 284.27 | 138.70 | 90.92 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 3.73 | 3.14 | 5.82 | 4.11 | 0.58 |
| (NIBT + loan loss provision) / Average equity | 3.85 | 3.06 | 5.60 | 4.23 | 1.15 |
| NIBT / Average asset | 1.50 | 1.41 | 3.05 | 2.31 | 0.30 |
| (NIBT + loan loss provision) / Average asset | 1.55 | 1.37 | 2.94 | 2.38 | 0.60 |
| Net interest revenues / NIBT | 39.21 | 36.86 | 14.35 | 23.27 | 268.29 |
| NIBT / total net revenues | 73.43 | 71.03 | 84.18 | 77.23 | 23.29 |
| NIBT / Employees (in thousand of NT dollars) | 8,932.38 | 6,819.44 | 13,433.86 | 9,401.06 | 1,314.29 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 89.60 | 102.16 | 121.35 | 117.38 | 86.94 |
| Loans / Deposits | 79.65 | 114.43 | 140.09 | 196.68 | 242.62 |
| Time deposits / Deposits | 52.69 | 59.01 | 54.95 | 46.13 | 32.73 |
| NCDs / Time deposits | - | - | - | - | - |
| Accumulated gap of assets and liabilities(180 days) / Equity | -17.67 | -9.52 | 10.09 | 20.73 | 6.31 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 117.14 | 113.57 | 205.34 | 266.04 | 247.07 |
| Interest rate sensitivity gap/Equity | 13.77 | 9.57 | 44.69 | 43.14 | 45.89 |
| 【G】 | | | | | |
| Deposit growth rate | 51.58 | 46.38 | 58.96 | 1.15 | 13.89 |
| Loan growth rate | 4.38 | 17.82 | 10.20 | -17.98 | -6.49 |
| Investment growth rate | -2.38 | 11.36 | 5.79 | 2.36 | -30.39 |
| Guarantee growth rate | -2.95 | 22.23 | 18.83 | -18.87 | -15.10 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Hwatai Bank

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 11.41 | R 10.59 | R 11.43 | R 10.35 | R 9.74 |
| Tier 1 capital / Risk-weighted assets | 8.49 | R 8.34 | R 8.53 | R 8.52 | R 7.94 |
| Liability / Equity (multiple) | 15.78 | 15.74 | 15.40 | 14.64 | 15.37 |
| Equity / Asset | 5.96 | 5.97 | 6.10 | 6.39 | 6.11 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.83 | 0.78 | 1.24 | 1.68 | 1.83 |
| Loan loss reserves / NPLs | 131.49 | 148.28 | 100.36 | 56.03 | 50.43 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 4.11 | 5.99 | 4.82 | 1.82 | -6.97 |
| (NIBT + loan loss provision) / Average equity | 8.00 | 9.49 | 10.88 | 5.76 | 1.94 |
| NIBT / Average asset | 0.25 | 0.35 | 0.30 | 0.11 | -0.45 |
| (NIBT + loan loss provision) / Average asset | 0.48 | 0.56 | 0.67 | 0.36 | 0.13 |
| Net interest revenues / NIBT | 536.13 | 388.68 | 476.12 | 864.46 | - |
| NIBT / total net revenues | 15.00 | 20.47 | 16.04 | 7.28 | -33.22 |
| NIBT / Employees (in thousand of NT dollars) | 372.60 | 497.13 | 391.36 | 139.88 | -544.84 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 25.36 | 21.91 | 18.30 | 14.72 | 13.10 |
| Loans / Deposits | 78.49 | 80.63 | 86.11 | 87.21 | 85.18 |
| Time deposits / Deposits | 63.84 | 66.24 | 67.08 | 65.60 | 73.06 |
| NCDs / Time deposits | 3.17 | 2.69 | 2.65 | 1.00 | 3.63 |
| Accumulated gap of assets and liabilities(180 days) / Equity | 142.93 | 33.01 | -83.36 | -165.33 | -224.01 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 105.21 | 104.05 | 106.81 | 99.18 | 97.22 |
| Interest rate sensitivity gap/Equity | 71.70 | 56.93 | 91.18 | -10.97 | -39.39 |
| 【G】 | | | | | |
| Deposit growth rate | 2.75 | 6.91 | 8.63 | -0.65 | 11.70 |
| Loan growth rate | 0.02 | 0.11 | 7.24 | 1.18 | -5.39 |
| Investment growth rate | 5.66 | -15.68 | 6.41 | -22.80 | 28.15 |
| Guarantee growth rate | 5.22 | 1.67 | 0.61 | -52.15 | 47.90 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Cota Commercial Bank

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 10.60 | R 11.27 | R 12.37 | 11.37 | 10.59 |
| Tier 1 capital / Risk-weighted assets | 7.20 | R 7.81 | R 7.68 | 7.48 | 7.60 |
| Liability / Equity (multiple) | 21.88 | 21.67 | 21.08 | 22.38 | 21.65 |
| Equity / Asset | 4.37 | 4.41 | 4.53 | 4.28 | 4.41 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.37 | 0.43 | 0.82 | 2.13 | 2.67 |
| Loan loss reserves / NPLs | 501.80 | 309.70 | 116.02 | 54.14 | 47.27 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 4.76 | 4.22 | 2.80 | 1.30 | -13.09 |
| (NIBT + loan loss provision) / Average equity | 13.76 | 12.11 | 12.53 | 10.60 | -1.56 |
| NIBT / Average asset | 0.21 | 0.19 | 0.12 | 0.06 | -0.66 |
| (NIBT + loan loss provision) / Average asset | 0.61 | 0.54 | 0.54 | 0.46 | -0.08 |
| Net interest revenues / NIBT | 757.47 | 833.18 | 1,211.76 | 2,200.00 | - |
| NIBT / total net revenues | 11.49 | 10.50 | 6.95 | 3.45 | -48.57 |
| NIBT / Employees (in thousand of NT dollars) | 235.77 | 198.75 | 126.16 | 55.71 | -609.11 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 19.83 | 23.79 | 18.61 | 22.16 | 15.77 |
| Loans / Deposits | 76.36 | 73.74 | 80.50 | 75.95 | 81.68 |
| Time deposits / Deposits | 61.24 | 61.57 | 59.65 | 62.61 | 67.76 |
| NCDs / Time deposits | 0.35 | 0.45 | 0.45 | 0.13 | 0.49 |
| Accumulated gap of assets and liabilities(180 days) / Equity | -96.12 | -105.75 | -194.56 | -133.63 | -101.51 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 89.94 | 86.62 | 89.35 | 86.21 | 87.27 |
| Interest rate sensitivity gap/Equity | -204.78 | -269.72 | -206.49 | -283.94 | -250.84 |
| 【G】 | | | | | |
| Deposit growth rate | 3.92 | 6.48 | 5.71 | 3.50 | 4.14 |
| Loan growth rate | 7.62 | -2.50 | 12.02 | -3.77 | -2.10 |
| Investment growth rate | 32.10 | 47.99 | -7.34 | 2.63 | -49.77 |
| Guarantee growth rate | -2.05 | 33.23 | 15.63 | 33.97 | 18.80 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

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

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 14.45 | 14.59 | 17.05 | R 15.11 | R 12.73 |
| Tier 1 capital / Risk-weighted assets | 14.45 | 14.59 | 16.72 | R 14.85 | R 12.48 |
| Liability / Equity (multiple) | 4.87 | 4.68 | 3.82 | 3.86 | 4.01 |
| Equity / Asset | 17.02 | 17.60 | 20.76 | 20.59 | 19.97 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.67 | 0.34 | 0.40 | 0.78 | 0.84 |
| Loan loss reserves / NPLs | 327.36 | 718.44 | 220.66 | 160.81 | 104.91 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 0.41 | 3.46 | 5.97 | 6.59 | -3.67 |
| (NIBT + loan loss provision) / Average equity | 5.24 | 8.02 | 5.96 | 7.41 | -2.13 |
| NIBT / Average asset | 0.07 | 0.66 | 1.25 | 1.41 | -0.75 |
| (NIBT + loan loss provision) / Average asset | 0.89 | 1.53 | 1.25 | 1.59 | -0.43 |
| Net interest revenues / NIBT | 967.27 | 90.87 | 65.37 | 63.45 | - |
| NIBT / total net revenues | 4.65 | 30.08 | 60.85 | 57.14 | -613.13 |
| NIBT / Employees (in thousand of NT dollars) | 365.45 | 3,003.34 | 5,468.09 | 5,527.03 | -3,303.03 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 36.39 | 41.81 | 39.24 | 33.60 | 26.83 |
| Loans / Deposits | 86.39 | 83.94 | 98.56 | 89.46 | 107.32 |
| Time deposits / Deposits | 73.57 | 78.23 | 82.24 | 80.21 | 84.65 |
| NCDs / Time deposits | - | - | - | - | - |
| Accumulated gap of assets and liabilities(180 days) / Equity | -87.94 | -111.74 | -93.74 | -95.69 | -136.95 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 102.54 | 103.98 | 108.33 | 105.00 | 103.24 |
| Interest rate sensitivity gap/Equity | 13.74 | 19.95 | 31.24 | 19.88 | 12.32 |
| 【G】 | | | | | |
| Deposit growth rate | 9.07 | 27.40 | 2.12 | 5.98 | 15.13 |
| Loan growth rate | 12.02 | 7.95 | 12.19 | -11.76 | 15.13 |
| Investment growth rate | -6.77 | 88.02 | 11.06 | -31.26 | 43.49 |
| Guarantee growth rate | 26.68 | -27.88 | -29.34 | -12.11 | -18.90 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Agricultural Bank of Taiwan

Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 10.64 | R 11.24 | 11.49 | R 11.44 | R 6.55 |
| Tier 1 capital / Risk-weighted assets | 6.84 | 8.53 | 8.67 | R 8.53 | R 6.55 |
| Liability / Equity (multiple) | 30.19 | 30.19 | 29.88 | 27.66 | 42.37 |
| Equity / Asset | 3.21 | 3.21 | 3.24 | 3.49 | 2.31 |
| 【A】 | | | | | |
| Non-performing loan ratio | 1.30 | 0.76 | 0.83 | 0.87 | 0.82 |
| Loan loss reserves / NPLs | 90.11 | 124.16 | 85.57 | 56.45 | 78.05 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 2.54 | 3.71 | 7.18 | 9.26 | -50.40 |
| (NIBT + loan loss provision) / Average equity | 5.70 | 6.01 | 9.59 | 10.79 | -47.87 |
| NIBT / Average asset | 0.08 | 0.11 | 0.24 | 0.22 | -2.16 |
| (NIBT + loan loss provision) / Average asset | 0.17 | 0.19 | 0.33 | 0.26 | -2.05 |
| Net interest revenues / NIBT | 186.52 | 123.88 | 84.96 | 145.15 | - |
| NIBT / total net revenues | 30.34 | 43.55 | 60.95 | 64.03 | - |
| NIBT / Employees (in thousand of NT dollars) | 3,222.86 | 4,785.71 | 9,993.79 | 8,386.21 | -70,225.35 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 62.08 | 59.33 | 61.58 | 61.57 | 35.57 |
| Loans / Deposits | 29.41 | 26.49 | 24.75 | 20.16 | 22.53 |
| Time deposits / Deposits | 99.43 | 98.83 | 99.23 | 99.12 | 98.83 |
| NCDs / Time deposits | - | - | - | - | - |
| Accumulated gap of assets and liabilities(180 days) / Equity | -725.26 | -517.46 | -685.07 | -814.07 | -1,721.37 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 82.62 | 80.63 | 80.71 | 71.07 | 63.87 |
| Interest rate sensitivity gap/Equity | -516.59 | -579.75 | -570.49 | -791.34 | -1,512.91 |
| 【G】 | | | | | |
| Deposit growth rate | 2.33 | 2.98 | 11.24 | 45.43 | -2.21 |
| Loan growth rate | 15.09 | 10.26 | 36.57 | 30.10 | 104.11 |
| Investment growth rate | 2.11 | -6.26 | -15.89 | 9.49 | -15.56 |
| Guarantee growth rate | 3.15 | 0.11 | 54.99 | 4,481.25 | -60.84 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Bank of Taipei　　Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 12.51 | 13.00 | 12.04 | 13.14 | 12.91 |
| Tier 1 capital / Risk-weighted assets | 10.57 | 10.94 | 11.20 | 12.15 | 11.83 |
| Liability / Equity (multiple) | 11.53 | 10.49 | 8.76 | 8.71 | 8.89 |
| Equity / Asset | 7.98 | 8.70 | 10.24 | 10.30 | 10.11 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.17 | 0.07 | 0.14 | 0.42 | 1.04 |
| Loan loss reserves / NPLs | 695.08 | 1,770.83 | 624.44 | 322.02 | 114.89 |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 3.11 | 3.63 | 12.27 | 3.48 | 2.50 |
| (NIBT + loan loss provision) / Average equity | 3.04 | 7.04 | 11.10 | 4.14 | 3.21 |
| NIBT / Average asset | 0.26 | 0.33 | 1.22 | 0.35 | 0.27 |
| (NIBT + loan loss provision) / Average asset | 0.26 | 0.65 | 1.11 | 0.42 | 0.35 |
| Net interest revenues / NIBT | 353.06 | 313.53 | 93.96 | 316.20 | 480.18 |
| NIBT / total net revenues | 20.56 | 19.08 | 45.48 | 21.48 | 14.90 |
| NIBT / Employees (in thousand of NT dollars) | 366.58 | 435.90 | 1,318.77 | 371.73 | 256.94 |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 27.41 | 24.85 | 20.32 | 21.16 | 27.52 |
| Loans / Deposits | 76.64 | 79.02 | 82.36 | 75.81 | 75.03 |
| Time deposits / Deposits | 62.98 | 64.25 | 62.27 | 61.50 | 67.60 |
| NCDs / Time deposits | 6.28 | 5.13 | - | - | - |
| Accumulated gap of assets and liabilities(180 days) / Equity | -135.39 | -291.70 | -252.63 | -229.36 | -241.95 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 95.07 | 94.32 | 94.45 | 90.80 | 50.78 |
| Interest rate sensitivity gap/Equity | -53.57 | -56.52 | -45.03 | -77.14 | -336.44 |
| 【G】 | | | | | |
| Deposit growth rate | 8.21 | 14.71 | 11.09 | -4.75 | 1.16 |
| Loan growth rate | 4.95 | 10.06 | 20.68 | -3.76 | 4.83 |
| Investment growth rate | -3.10 | 4.32 | 19.12 | -9.31 | 5.51 |
| Guarantee growth rate | 44.95 | 30.08 | 107.02 | 1,166.67 | - |

TABLE 7 (2)

# The Main Financial and Performance Ratios

December 31, 2012

Bank's name ： Development Bank of Singapore (Taiwan) Unit：%

| Items | 31/12/12 | 31/12/11 | 31/12/10 | 31/12/09 | 31/12/08 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Total risk based capital / Risk-weighted assets | 11.94 | - | - | - | - |
| Tier 1 capital / Risk-weighted assets | 11.94 | - | - | - | - |
| Liability / Equity (multiple) | 10.76 | - | - | - | - |
| Equity / Asset | 8.50 | - | - | - | - |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.56 | - | - | - | - |
| Loan loss reserves / NPLs | 299.52 | - | - | - | - |
| 【E】 | | | | | |
| NIBT / Average equity / Average equity | 2.84 | - | - | - | - |
| (NIBT + loan loss provision) / Average equity | 3.77 | - | - | - | - |
| NIBT / Average asset | 0.26 | - | - | - | - |
| (NIBT + loan loss provision) / Average asset | 0.35 | - | - | - | - |
| Net interest revenues / NIBT | 426.18 | - | - | - | - |
| NIBT / total net revenues | 12.26 | - | - | - | - |
| NIBT / Employees (in thousand of NT dollars) | 437.59 | - | - | - | - |
| 【L】 | | | | | |
| Liquidity ratio (monthly average of daily data) | 39.22 | - | - | - | - |
| Loans / Deposits | 97.93 | - | - | - | - |
| Time deposits / Deposits | 64.28 | - | - | - | - |
| NCDs / Time deposits | - | - | - | - | - |
| Accumulated gap of assets and liabilities(180 days) / Equity | -258.99 | - | - | - | - |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets /Interest rate sensitivity liabilities | 60.00 | - | - | - | - |
| Interest rate sensitivity gap/Equity | -261.01 | - | - | - | - |
| 【G】 | | | | | |
| Deposit growth rate | - | - | - | - | - |
| Loan growth rate | - | - | - | - | - |
| Investment growth rate | - | - | - | - | - |
| Guarantee growth rate | - | - | - | - | - |