TABLE 7 (1)

The Main Financial and Performance Ratios

December 31, 2014

The Peer-Group Average Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets					
1.Winsorized mean	11.98	11.78	R 12.54	12.13	12.02
2.Arithmetic mean	12.35	11.83	R 12.54	R 12.06	11.96
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	9.61	9.31	R 9.78	R 9.31	9.16
2.Arithmetic mean	9.60	9.14	R 9.49	R 9.08	R 9.18
Common stocks equity / Risk-weighted assets					
1.Winsorized mean	9.33	9.21			
2.Arithmetic mean	9.38	9.06			
Liability / Equity (multiple)	14.01	14.45	14.32	15.61	15.72
Equity / Asset	6.75	6.52	6.65	6.13	6.11
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.27	0.40	0.38	0.35	0.60
2.Arithmetic mean	0.25	0.39	0.41	0.43	0.61
Loan loss reserves / NPLs	553.76	362.42	373.62	339.54	183.43
The possible loss of classified assets / reserves	9.87	51.08	58.35	58.79	24.95
【E】					
NIBT / Average equity					
1.Winsorized mean	10.52	10.22	9.58	8.27	8.58
2.Arithmetic mean	11.62	R 10.29	10.30	9.38	9.15
(NIBT + loan loss provision) / Average equity	12.87	13.19	12.64	11.74	11.71
NIBT / Average asset					
1.Winsorized mean	0.72	0.66	0.62	0.54	0.54
2.Arithmetic mean	0.87	0.88	0.79	0.73	0.76
Net interest revenues / NIBT	167.72	172.01	195.53	183.42	204.10
NIBT / total net revenues	38.81	38.01	34.71	31.72	31.36
NIBT / Employees (in thousand of NT dollars)	1,772.04	1,628.60	1,457.42	1,260.36	1,091.70
【L】					
Liquidity ratio					
(monthly average of daily data)	29.34	28.93	28.29	26.79	27.89
Loans / Deposits	76.36	76.63	75.85	75.88	75.15
Time deposits / Deposits	44.15	46.70	49.21	51.11	48.91
NCDs / Time deposits	1.15	1.33	1.46	1.92	1.88
Accumulated gap of assets and					
liabilities(180 days) / Equity	-91.66	-43.23	-51.58	-53.51	-63.44
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	102.33	101.80	101.46	101.82	100.75
Interest rate sensitivity gap/Equity	17.55	17.27	12.74	10.43	6.74
【G】					
Deposit growth rate	6.81	6.44	3.96	6.04	6.44
Loan growth rate	6.67	6.51	4.03	7.31	8.27
Investment growth rate	10.45	7.66	8.14	10.53	19.30
Guarantee growth rate	-1.34	2.41	2.27	11.09	0.43

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.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	26.31	26.96	28.84	28.73	31.60
Tier 1 capital / Risk-weighted assets	24.93	25.84	27.45	27.34	30.19
Common stocks equity / Risk-weighted assets	24.93	25.84	-	-	-
Liability / Equity (multiple)	4.06	4.12	4.15	4.00	3.78
Equity / Asset	19.75	19.53	19.41	20.01	20.91
【A】					
Non-performing loan ratio	0.82	0.28	0.12	0.18	0.42
Loan loss reserves / NPLs	142.07	327.73	603.54	307.01	117.49
【E】					
NIBT / Average equity	2.50	2.22	2.47	2.67	1.37
(NIBT + loan loss provision) / Average equity	3.61	3.48	3.57	3.54	1.70
NIBT / Average asset	0.47	0.43	0.48	0.54	0.29
(NIBT + loan loss provision) / Average asset	0.67	0.67	0.70	0.72	0.36
Net interest revenues / NIBT	229.84	245.39	181.54	134.77	233.60
NIBT / total net revenues	39.10	37.57	40.27	43.09	31.35
NIBT / Employees (in thousand of NT dollars)	2,417.91	2,043.48	2,252.48	2,454.55	1,252.48
【L】					
Liquidity ratio (monthly average of daily data)	544.79	57.10	26.20	24.59	30.34
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-27.19	-40.90	-15.72	-13.91	-47.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	144.61	144.88	162.14	143.60	137.98
Interest rate sensitivity gap/Equity	85.56	88.02	99.76	79.95	75.08
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	3.03	-0.04	2.49	7.73	-1.05
Investment growth rate	-3.50	156.40	6.23	-20.11	-2.03
Guarantee growth rate	24.69	20.72	23.52	16.56	5.52

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Bank of Taiwan

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	11.30	R 10.73	10.92	R 11.38	R 11.87
Tier 1 capital / Risk-weighted assets	8.76	R 8.93	10.01	10.50	R 11.87
Common stocks equity / Risk-weighted assets	8.76	8.93	-	-	-
Liability / Equity (multiple)	16.34	16.39	15.35	15.35	14.37
Equity / Asset	5.77	5.75	6.12	6.11	6.51
【A】					
Non-performing loan ratio	0.31	0.44	0.52	0.44	0.62
Loan loss reserves / NPLs	361.45	198.02	155.49	185.09	88.73
【E】					
NIBT / Average equity	3.76	3.62	3.22	1.78	2.93
(NIBT + loan loss provision) / Average equity	6.49	4.77	4.35	3.74	3.05
NIBT / Average asset	0.21	0.21	0.20	0.11	0.18
(NIBT + loan loss provision) / Average asset	0.36	0.27	0.27	0.24	0.19
Net interest revenues / NIBT	307.16	295.22	307.20	531.98	278.38
NIBT / total net revenues	26.12	29.79	27.58	15.85	28.51
NIBT / Employees (in thousand of NT dollars)	1,171.27	1,096.34	1,000.50	549.06	867.82
【L】					
Liquidity ratio (monthly average of daily data)	39.90	42.81	40.07	40.59	42.94
Loans / Deposits	65.42	66.27	66.56	67.42	65.85
Time deposits / Deposits	51.55	53.24	55.69	55.96	57.05
NCDs / Time deposits	0.03	0.05	0.04	0.05	0.06
Accumulated gap of assets and liabilities(180 days) / Equity	-97.25	139.24	167.89	134.29	95.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.29	99.62	99.43	102.68	100.05
Interest rate sensitivity gap/Equity	-33.82	-4.74	-6.84	31.91	0.57
【G】					
Deposit growth rate	4.17	3.48	2.39	1.45	-0.55
Loan growth rate	2.82	2.98	1.08	3.85	1.57
Investment growth rate	5.39	5.54	3.13	6.04	240.44
Guarantee growth rate	0.29	13.33	2.94	62.43	-12.19

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	13.11	R 13.45	R 13.90	R 13.48	R 12.99
Tier 1 capital / Risk-weighted assets	10.43	R 10.38	R 9.89	9.29	R 9.18
Common stocks equity / Risk-weighted assets	10.43	10.38	-	-	-
Liability / Equity (multiple)	11.83	12.87	14.50	15.47	16.96
Equity / Asset	7.79	7.21	6.45	6.07	5.57
【A】					
Non-performing loan ratio	0.17	0.12	0.12	0.26	0.32
Loan loss reserves / NPLs	788.74	974.06	696.10	335.48	197.75
【E】					
NIBT / Average equity	14.64	11.94	15.18	11.91	9.16
(NIBT + loan loss provision) / Average equity	16.20	15.14	15.23	13.83	10.12
NIBT / Average asset	1.11	0.82	0.92	0.70	0.53
(NIBT + loan loss provision) / Average asset	1.23	1.04	0.92	0.81	0.59
Net interest revenues / NIBT	82.00	109.56	99.71	129.32	158.25
NIBT / total net revenues	53.18	42.43	52.48	41.55	33.16
NIBT / Employees (in thousand of NT dollars)	3,115.31	2,110.44	2,286.53	1,610.54	1,200.65
【L】					
Liquidity ratio (monthly average of daily data)	26.43	25.89	29.85	28.15	32.20
Loans / Deposits	81.86	82.43	82.80	80.90	73.81
Time deposits / Deposits	32.82	39.63	42.76	41.77	38.08
NCDs / Time deposits	2.31	0.08	0.29	0.73	1.72
Accumulated gap of assets and liabilities(180 days) / Equity	-47.98	-45.62	7.41	-42.86	53.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	114.72	116.73	115.58	115.50	112.29
Interest rate sensitivity gap/Equity	98.95	126.90	148.52	158.11	138.88
【G】					
Deposit growth rate	2.15	8.36	5.43	1.36	6.82
Loan growth rate	1.37	7.73	7.80	10.97	3.65
Investment growth rate	8.25	-8.37	4.29	-6.45	321.70
Guarantee growth rate	-14.16	-23.74	-19.38	-0.46	9.87

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Bank of Kaohsiung

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	9.81	R 9.29	R 9.45	9.83	R 9.40
Tier 1 capital / Risk-weighted assets	6.40	R 6.83	R 7.74	R 7.56	R 7.05
Common stocks equity / Risk-weighted assets	6.40	6.83	-	-	-
Liability / Equity (multiple)	22.88	20.81	19.25	20.60	21.35
Equity / Asset	4.19	4.58	4.94	4.63	4.47
【A】					
Non-performing loan ratio	0.45	0.60	0.85	1.04	0.99
Loan loss reserves / NPLs	220.64	118.94	96.99	96.73	53.45
【E】					
NIBT / Average equity	4.59	4.44	4.01	-4.62	2.15
(NIBT + loan loss provision) / Average equity	12.11	9.39	8.89	5.25	5.38
NIBT / Average asset	0.20	0.21	0.19	-0.20	0.10
(NIBT + loan loss provision) / Average asset	0.53	0.44	0.43	0.22	0.26
Net interest revenues / NIBT	491.63	484.62	495.99	-	872.20
NIBT / total net revenues	14.91	16.06	14.21	-18.41	8.75
NIBT / Employees (in thousand of NT dollars)	534.04	491.60	450.11	-454.74	224.29
【L】					
Liquidity ratio (monthly average of daily data)	24.29	15.90	16.79	15.25	13.97
Loans / Deposits	77.69	89.97	85.79	85.91	87.35
Time deposits / Deposits	57.24	55.48	56.05	58.36	59.05
NCDs / Time deposits	0.30	0.37	2.25	5.02	6.27
Accumulated gap of assets and liabilities(180 days) / Equity	-44.08	-59.17	-77.29	-52.88	-130.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.68	108.30	106.82	104.46	103.09
Interest rate sensitivity gap/Equity	108.54	142.62	109.81	78.41	56.71
【G】					
Deposit growth rate	19.24	4.86	-2.27	4.74	17.25
Loan growth rate	2.89	9.88	-2.68	2.97	16.75
Investment growth rate	76.05	0.21	6.47	19.45	11.20
Guarantee growth rate	33.30	-17.34	11.77	2.36	-45.73

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Land Bank of Taiwan

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	11.06	R 11.30	R 11.35	R 11.21	10.79
Tier 1 capital / Risk-weighted assets	6.94	R 6.64	6.54	6.50	6.93
Common stocks equity / Risk-weighted assets	6.75	6.64	-	-	-
Liability / Equity (multiple)	19.73	20.04	20.67	20.48	19.64
Equity / Asset	4.83	4.75	4.62	4.66	4.84
【A】					
Non-performing loan ratio	0.19	0.27	0.27	0.29	0.43
Loan loss reserves / NPLs	735.30	535.07	509.65	495.75	296.51
【E】					
NIBT / Average equity	9.97	9.90	10.06	10.46	9.49
(NIBT + loan loss provision) / Average equity	10.16	11.19	11.47	12.01	11.53
NIBT / Average asset	0.46	0.45	0.44	0.47	0.44
(NIBT + loan loss provision) / Average asset	0.47	0.51	0.50	0.54	0.53
Net interest revenues / NIBT	200.15	205.98	215.43	202.36	209.94
NIBT / total net revenues	44.74	42.44	42.50	42.57	38.69
NIBT / Employees (in thousand of NT dollars)	2,009.56	1,879.43	1,815.05	1,823.26	1,631.19
【L】					
Liquidity ratio (monthly average of daily data)	17.85	19.15	18.75	15.36	15.15
Loans / Deposits	89.23	89.01	89.58	91.60	89.73
Time deposits / Deposits	54.51	56.91	59.41	59.24	61.16
NCDs / Time deposits	0.09	0.22	0.24	0.30	0.37
Accumulated gap of assets and liabilities(180 days) / Equity	-550.52	-354.32	-408.16	-451.81	-519.94
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.56	101.85	102.28	102.88	103.63
Interest rate sensitivity gap/Equity	41.64	31.41	39.40	50.74	62.28
【G】					
Deposit growth rate	3.68	1.62	3.13	4.67	5.22
Loan growth rate	3.48	0.65	0.15	6.40	7.11
Investment growth rate	-3.66	15.28	21.42	-12.72	-9.47
Guarantee growth rate	-4.51	14.01	18.82	1.77	15.39

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Taiwan Cooperative Bank Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	12.74	R 12.26	12.63	R 10.23	R 11.06
Tier 1 capital / Risk-weighted assets	8.19	7.40	7.60	R 6.06	R 7.08
Common stocks equity / Risk-weighted assets	8.19	7.40	-	-	-
Liability / Equity (multiple)	18.36	19.93	20.26	22.84	21.83
Equity / Asset	5.16	4.78	4.70	4.20	4.38
【A】					
Non-performing loan ratio	0.38	0.65	0.72	0.71	0.89
Loan loss reserves / NPLs	309.96	165.54	143.61	135.44	110.42
【E】					
NIBT / Average equity	8.11	7.02	7.42	7.59	7.79
(NIBT + loan loss provision) / Average equity	12.75	10.38	11.04	11.83	11.77
NIBT / Average asset	0.39	0.32	0.31	0.33	0.34
(NIBT + loan loss provision) / Average asset	0.61	0.48	0.47	0.52	0.51
Net interest revenues / NIBT	237.67	271.43	284.07	272.55	257.04
NIBT / total net revenues	29.43	28.24	26.94	26.96	27.35
NIBT / Employees (in thousand of NT dollars)	1,374.60	1,101.28	1,029.48	1,028.82	999.43
【L】					
Liquidity ratio (monthly average of daily data)	20.44	20.83	22.18	16.75	22.45
Loans / Deposits	77.59	81.31	81.56	87.24	82.56
Time deposits / Deposits	41.14	44.12	47.30	47.42	48.62
NCDs / Time deposits	0.21	0.21	0.21	0.20	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	-81.26	-15.99	-109.69	-320.16	-265.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.45	105.18	104.55	102.93	103.15
Interest rate sensitivity gap/Equity	21.11	81.53	74.18	54.31	56.69
【G】					
Deposit growth rate	2.44	2.72	2.92	3.20	3.85
Loan growth rate	-2.30	2.11	-3.93	8.77	-0.81
Investment growth rate	-1.29	5.88	36.82	-13.34	16.48
Guarantee growth rate	-8.92	-2.04	-3.45	59.39	15.63

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： First Commercial Bank

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	11.50	10.90	R 11.51	R 10.94	10.36
Tier 1 capital / Risk-weighted assets	9.02	8.31	R 8.41	R 8.28	R 7.00
Common stocks equity / Risk-weighted assets	9.02	8.31	-	-	-
Liability / Equity (multiple)	13.89	15.66	15.35	16.24	19.76
Equity / Asset	6.72	6.00	6.12	5.80	4.82
【A】					
Non-performing loan ratio	0.20	0.47	0.44	0.47	0.84
Loan loss reserves / NPLs	680.75	261.70	248.94	215.80	112.60
【E】					
NIBT / Average equity	11.69	10.08	10.16	10.32	9.29
(NIBT + loan loss provision) / Average equity	16.01	15.44	14.92	15.11	15.26
NIBT / Average asset	0.70	0.59	0.60	0.50	0.42
(NIBT + loan loss provision) / Average asset	0.96	0.91	0.88	0.74	0.69
Net interest revenues / NIBT	171.09	197.51	188.67	205.40	221.56
NIBT / total net revenues	42.30	38.43	36.12	32.72	29.47
NIBT / Employees (in thousand of NT dollars)	2,177.05	1,746.91	1,709.24	1,413.96	1,164.16
【L】					
Liquidity ratio (monthly average of daily data)	25.88	24.81	20.54	22.51	32.52
Loans / Deposits	83.03	83.50	89.49	84.72	79.34
Time deposits / Deposits	26.48	28.46	30.56	31.91	33.37
NCDs / Time deposits	2.05	2.44	2.27	2.41	1.84
Accumulated gap of assets and liabilities(180 days) / Equity	-88.26	130.89	82.12	148.05	177.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.76	106.15	110.12	108.93	108.48
Interest rate sensitivity gap/Equity	53.27	64.86	105.94	99.92	117.56
【G】					
Deposit growth rate	5.32	6.87	0.62	1.25	4.19
Loan growth rate	4.67	-0.36	6.21	7.98	13.71
Investment growth rate	1.31	33.90	3.70	-4.28	2.10
Guarantee growth rate	2.59	5.39	6.94	25.79	37.58

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Hua Nan Commercial Bank

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	12.84	R 12.63	12.94	R 11.34	11.51
Tier 1 capital / Risk-weighted assets	8.98	R 8.99	R 9.31	R 7.49	7.54
Common stocks equity / Risk-weighted assets	8.98	8.97	-	-	-
Liability / Equity (multiple)	14.84	15.23	15.10	19.22	19.39
Equity / Asset	6.31	6.16	6.21	4.95	4.90
【A】					
Non-performing loan ratio	0.19	0.42	0.44	0.47	0.79
Loan loss reserves / NPLs	585.75	292.33	218.11	205.81	108.58
【E】					
NIBT / Average equity	10.93	8.89	8.62	10.84	7.54
(NIBT + loan loss provision) / Average equity	13.11	13.20	13.46	15.50	12.80
NIBT / Average asset	0.64	0.52	0.49	0.52	0.34
(NIBT + loan loss provision) / Average asset	0.77	0.76	0.76	0.74	0.59
Net interest revenues / NIBT	170.07	203.81	210.21	195.26	261.39
NIBT / total net revenues	43.59	36.15	32.56	33.38	23.49
NIBT / Employees (in thousand of NT dollars)	2,109.94	1,568.74	1,427.42	1,408.20	906.12
【L】					
Liquidity ratio (monthly average of daily data)	19.96	21.99	19.78	18.61	24.91
Loans / Deposits	81.53	81.64	83.07	81.43	79.97
Time deposits / Deposits	28.34	29.68	31.09	31.09	31.72
NCDs / Time deposits	1.04	0.70	0.89	0.86	1.02
Accumulated gap of assets and liabilities(180 days) / Equity	-71.56	-9.09	-14.65	-22.88	48.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.08	98.47	99.68	100.80	101.86
Interest rate sensitivity gap/Equity	-22.11	-18.03	-3.87	12.04	28.78
【G】					
Deposit growth rate	5.18	4.48	3.01	3.39	3.50
Loan growth rate	4.98	2.62	5.00	5.14	12.50
Investment growth rate	-5.35	11.74	1.86	1.53	-5.57
Guarantee growth rate	2.30	-1.26	-9.18	0.32	4.56

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【 C 】					
Total risk based capital / Risk-weighted assets	11.41	11.11	R 11.52	11.54	R 10.74
Tier 1 capital / Risk-weighted assets	8.40	8.82	R 8.87	8.44	R 8.19
Common stocks equity / Risk-weighted assets	8.17	8.51	-	-	-
Liability / Equity (multiple)	14.44	14.24	14.72	15.72	16.01
Equity / Asset	6.48	6.56	6.36	5.98	5.88
【 A 】					
Non-performing loan ratio	0.22	0.32	0.33	0.37	0.54
Loan loss reserves / NPLs	517.31	367.52	359.83	354.07	234.87
【E】					
NIBT / Average equity	11.02	9.77	10.17	11.57	13.28
(NIBT + loan loss provision) / Average equity	12.17	11.86	11.61	15.01	19.40
NIBT / Average asset	0.69	0.63	0.63	0.68	0.76
(NIBT + loan loss provision) / Average asset	0.76	0.77	0.72	0.88	1.10
Net interest revenues / NIBT	154.17	158.23	153.90	156.56	124.97
NIBT / total net revenues	46.97	44.95	40.89	39.73	39.40
NIBT / Employees (in thousand of NT dollars)	1,913.51	1,643.27	1,576.66	1,645.85	1,746.89
【 L 】					
Liquidity ratio (monthly average of daily data)	17.34	21.63	18.48	17.27	20.65
Loans / Deposits	87.49	83.95	86.43	87.83	84.89
Time deposits / Deposits	32.03	34.47	37.69	37.14	35.89
NCDs / Time deposits	1.70	1.31	2.01	2.12	1.68
Accumulated gap of assets and liabilities(180 days) / Equity	-86.93	49.85	-77.92	-26.83	-116.21
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.10	106.58	104.52	105.75	107.82
Interest rate sensitivity gap/Equity	49.75	65.53	48.18	65.39	90.57
【 G 】					
Deposit growth rate	5.82	4.33	2.17	3.93	2.36
Loan growth rate	10.17	1.20	0.42	7.34	3.56
Investment growth rate	-16.86	19.03	1.23	1.72	186.03
Guarantee growth rate	9.63	-2.96	-2.81	-2.47	-3.22

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	11.76	R 11.07	R 11.77	R 11.56	R 11.26
Tier 1 capital / Risk-weighted assets	9.75	R 9.33	R 9.57	R 9.22	R 9.42
Common stocks equity / Risk-weighted assets	9.75	9.33	-	-	-
Liability / Equity (multiple)	12.54	12.99	12.40	13.18	12.93
Equity / Asset	7.39	7.15	7.46	7.05	7.18
【A】					
Non-performing loan ratio	0.06	0.16	0.17	0.24	0.34
Loan loss reserves / NPLs	1,985.71	794.14	641.29	428.06	227.13
【E】					
NIBT / Average equity	14.53	12.07	13.14	11.05	8.92
(NIBT + loan loss provision) / Average equity	15.11	15.60	14.34	12.50	9.61
NIBT / Average asset	1.03	0.86	0.96	0.81	0.66
(NIBT + loan loss provision) / Average asset	1.07	1.11	1.05	0.91	0.71
Net interest revenues / NIBT	114.87	134.65	121.27	139.16	152.67
NIBT / total net revenues	59.64	48.62	52.76	48.85	39.69
NIBT / Employees (in thousand of NT dollars)	5,553.59	4,076.57	4,253.39	3,335.87	2,748.26
【L】					
Liquidity ratio (monthly average of daily data)	21.53	21.94	20.57	15.41	23.80
Loans / Deposits	85.81	86.38	88.70	92.82	86.48
Time deposits / Deposits	27.81	30.09	30.75	29.29	28.47
NCDs / Time deposits	0.34	0.32	0.33	0.31	0.42
Accumulated gap of assets and liabilities(180 days) / Equity	-102.62	-26.99	-16.29	-47.31	-10.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	114.43	112.56	112.62	110.28	113.99
Interest rate sensitivity gap/Equity	75.91	71.99	71.76	60.95	86.51
【G】					
Deposit growth rate	5.35	13.50	7.76	2.20	4.83
Loan growth rate	4.65	10.41	2.99	9.47	4.31
Investment growth rate	-4.17	20.64	32.20	-25.09	-12.62
Guarantee growth rate	-4.15	-2.02	-2.59	4.84	41.22

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Cathay United Bank

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	16.19	13.46	12.38	11.78	R 11.17
Tier 1 capital / Risk-weighted assets	11.51	10.12	9.03	9.21	R 9.55
Common stocks equity / Risk-weighted assets	10.07	10.12	-	-	-
Liability / Equity (multiple)	14.31	14.31	16.36	16.41	15.40
Equity / Asset	6.53	6.53	5.76	5.74	6.10
【A】					
Non-performing loan ratio	0.29	0.29	0.34	0.28	0.28
Loan loss reserves / NPLs	539.33	477.46	386.43	331.60	275.47
【E】					
NIBT / Average equity	15.12	14.55	14.72	13.40	13.54
(NIBT + loan loss provision) / Average equity	17.08	15.24	17.81	14.25	13.52
NIBT / Average asset	0.98	0.87	0.83	0.77	0.83
(NIBT + loan loss provision) / Average asset	1.11	0.91	1.00	0.82	0.82
Net interest revenues / NIBT	120.98	127.96	139.51	139.48	118.57
NIBT / total net revenues	45.45	44.67	43.10	42.81	45.86
NIBT / Employees (in thousand of NT dollars)	2,435.09	2,049.51	2,143.47	1,955.62	2,048.83
【L】					
Liquidity ratio (monthly average of daily data)	38.97	34.52	36.39	32.22	35.30
Loans / Deposits	64.35	63.61	64.87	66.69	65.96
Time deposits / Deposits	31.13	32.57	37.09	38.43	34.17
NCDs / Time deposits	0.99	1.21	1.23	0.28	0.28
Accumulated gap of assets and liabilities(180 days) / Equity	45.36	215.34	154.92	136.88	74.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.18	101.95	96.74	96.69	91.99
Interest rate sensitivity gap/Equity	60.65	20.35	-41.28	-43.36	-99.54
【G】					
Deposit growth rate	7.21	4.99	3.42	10.28	2.78
Loan growth rate	8.38	2.87	0.60	11.34	10.02
Investment growth rate	13.40	-3.09	10.59	16.10	135.56
Guarantee growth rate	7.42	-6.72	-8.78	-14.18	-2.30

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Citibank Taiwan Limited

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	16.93	R 18.09	R 19.85	R 16.85	R 16.70
Tier 1 capital / Risk-weighted assets	13.78	R 14.43	R 15.50	R 12.87	R 11.99
Common stocks equity / Risk-weighted assets	13.78	14.43	-	-	-
Liability / Equity (multiple)	6.62	6.76	7.32	7.81	8.38
Equity / Asset	13.12	12.89	12.02	11.35	10.66
【A】					
Non-performing loan ratio	0.30	0.32	0.44	0.25	0.44
Loan loss reserves / NPLs	457.01	384.61	359.53	687.83	808.14
【E】					
NIBT / Average equity	10.67	12.23	16.83	19.26	21.75
(NIBT + loan loss provision) / Average equity	12.06	13.24	17.44	18.77	21.96
NIBT / Average asset	1.38	1.49	1.89	2.08	2.28
(NIBT + loan loss provision) / Average asset	1.56	1.61	1.96	2.03	2.30
Net interest revenues / NIBT	106.03	94.52	95.00	92.50	80.62
NIBT / total net revenues	38.41	44.72	48.78	45.17	51.63
NIBT / Employees (in thousand of NT dollars)	2,280.83	2,559.12	3,402.14	3,439.18	3,749.42
【L】					
Liquidity ratio (monthly average of daily data)	72.59	71.24	60.91	57.20	49.55
Loans / Deposits	44.94	44.70	35.54	40.51	29.04
Time deposits / Deposits	13.98	13.76	14.20	14.31	13.37
NCDs / Time deposits	0.10	0.17	0.19	0.32	0.64
Accumulated gap of assets and liabilities(180 days) / Equity	8.31	-27.66	-48.46	-123.34	3.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.92	111.79	106.13	107.40	97.97
Interest rate sensitivity gap/Equity	32.56	27.49	14.65	17.90	-6.94
【G】					
Deposit growth rate	5.93	-1.29	1.68	-9.06	-0.79
Loan growth rate	6.51	24.14	-10.79	26.85	28.51
Investment growth rate	-6.29	10.85	40.40	23.51	-3.65
Guarantee growth rate	-22.91	-8.29	-19.68	-10.10	-16.30

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	13.10	R 12.05	R 14.33	R 12.83	12.11
Tier 1 capital / Risk-weighted assets	11.98	11.71	R 12.95	R 12.83	12.11
Common stocks equity / Risk-weighted assets	11.98	11.71	-	-	-
Liability / Equity (multiple)	8.17	8.63	8.75	8.50	8.69
Equity / Asset	10.90	10.38	10.25	10.53	10.32
【A】					
Non-performing loan ratio	0.16	0.34	0.22	0.23	0.31
Loan loss reserves / NPLs	933.23	419.10	759.10	692.52	488.31
【E】					
NIBT / Average equity	12.68	12.36	12.46	12.39	13.04
(NIBT + loan loss provision) / Average equity	13.48	13.00	13.04	12.81	13.84
NIBT / Average asset	1.38	1.36	1.32	1.29	1.42
(NIBT + loan loss provision) / Average asset	1.46	1.43	1.38	1.33	1.51
Net interest revenues / NIBT	82.13	76.93	80.00	82.59	72.63
NIBT / total net revenues	65.41	65.49	65.68	58.88	64.78
NIBT / Employees (in thousand of NT dollars)	5,263.70	4,787.49	4,537.42	4,052.12	4,184.55
【L】					
Liquidity ratio (monthly average of daily data)	33.38	35.83	37.53	39.82	37.55
Loans / Deposits	75.35	72.88	69.32	68.13	73.17
Time deposits / Deposits	42.31	46.22	46.21	44.91	39.53
NCDs / Time deposits	5.18	1.15	1.58	0.93	0.53
Accumulated gap of assets and liabilities(180 days) / Equity	-84.13	-28.04	2.23	-18.61	-17.65
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.00	104.22	107.55	112.84	113.98
Interest rate sensitivity gap/Equity	39.58	23.31	40.90	68.67	74.64
【G】					
Deposit growth rate	3.89	11.75	6.10	17.49	9.95
Loan growth rate	7.47	17.50	8.11	9.41	11.47
Investment growth rate	1.34	7.22	-8.09	21.98	11.06
Guarantee growth rate	9.41	-4.69	1.38	31.73	-0.58

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Union Bank of Taiwan

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	13.20	R 13.92	R 12.51	R 11.65	R 10.01
Tier 1 capital / Risk-weighted assets	10.60	R 10.87	R 10.28	R 8.71	R 7.85
Common stocks equity / Risk-weighted assets	10.60	10.87	-	-	-
Liability / Equity (multiple)	14.02	14.35	15.86	17.44	17.12
Equity / Asset	6.66	6.51	5.93	5.42	5.52
【A】					
Non-performing loan ratio	0.09	0.29	0.23	0.36	0.74
Loan loss reserves / NPLs	1,104.93	374.48	466.67	280.32	103.05
【E】					
NIBT / Average equity	12.17	12.59	13.28	10.83	9.19
(NIBT + loan loss provision) / Average equity	12.46	14.88	15.01	15.72	14.11
NIBT / Average asset	0.79	0.78	0.76	0.59	0.48
(NIBT + loan loss provision) / Average asset	0.81	0.92	0.86	0.86	0.74
Net interest revenues / NIBT	158.39	173.43	186.21	286.66	378.26
NIBT / total net revenues	42.22	39.65	35.51	27.76	24.09
NIBT / Employees (in thousand of NT dollars)	1,098.63	1,032.01	956.35	739.96	584.54
【L】					
Liquidity ratio (monthly average of daily data)	23.38	23.86	29.02	29.97	21.13
Loans / Deposits	64.98	62.90	59.65	58.43	63.58
Time deposits / Deposits	49.57	49.93	50.79	53.41	50.42
NCDs / Time deposits	0.38	0.17	0.46	0.60	0.50
Accumulated gap of assets and liabilities(180 days) / Equity	-51.72	157.35	116.44	134.64	-30.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.20	97.28	94.39	99.24	91.85
Interest rate sensitivity gap/Equity	-55.25	-31.71	-73.90	-10.14	-109.88
【G】					
Deposit growth rate	8.58	8.24	4.53	11.07	7.17
Loan growth rate	11.83	14.02	5.95	0.73	11.45
Investment growth rate	12.64	7.05	2.76	-5.30	-5.78
Guarantee growth rate	23.49	10.56	1.00	5.69	64.65

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Far Eastern International Bank

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	12.91	12.46	R 12.47	R 12.63	R 13.18
Tier 1 capital / Risk-weighted assets	9.14	8.25	R 8.63	R 8.32	R 9.01
Common stocks equity / Risk-weighted assets	9.14	8.25	-	-	-
Liability / Equity (multiple)	13.43	16.13	16.46	16.82	17.42
Equity / Asset	6.93	5.84	5.73	5.61	5.43
【A】					
Non-performing loan ratio	0.39	0.37	0.46	0.22	0.50
Loan loss reserves / NPLs	372.01	391.46	271.98	778.79	299.42
【E】					
NIBT / Average equity	12.30	12.74	11.52	10.79	14.05
(NIBT + loan loss provision) / Average equity	14.30	13.12	13.91	13.39	25.46
NIBT / Average asset	0.84	0.73	0.63	0.59	0.79
(NIBT + loan loss provision) / Average asset	0.98	0.75	0.76	0.73	1.43
Net interest revenues / NIBT	126.39	138.85	139.29	155.83	132.40
NIBT / total net revenues	40.25	38.26	30.81	33.86	40.63
NIBT / Employees (in thousand of NT dollars)	1,681.96	1,418.38	1,147.96	1,015.45	1,262.83
【L】					
Liquidity ratio (monthly average of daily data)	31.10	33.29	31.10	31.33	38.37
Loans / Deposits	76.45	74.45	72.32	74.04	68.94
Time deposits / Deposits	62.12	65.00	68.03	67.76	66.80
NCDs / Time deposits	8.57	9.67	8.91	10.13	11.48
Accumulated gap of assets and liabilities(180 days) / Equity	-242.98	-135.25	-127.88	-79.45	-18.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	110.61	110.62	106.35	102.29	102.21
Interest rate sensitivity gap/Equity	103.69	128.09	82.79	30.78	30.60
【G】					
Deposit growth rate	6.43	1.61	7.12	8.78	6.92
Loan growth rate	9.15	4.57	3.49	14.28	11.11
Investment growth rate	17.25	19.67	-6.06	-1.13	8.30
Guarantee growth rate	17.09	6.32	29.55	-2.56	-21.53

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	12.71	12.79	R 14.45	R 11.66	R 10.73
Tier 1 capital / Risk-weighted assets	9.13	10.12	R 10.79	R 7.81	R 7.66
Common stocks equity / Risk-weighted assets	9.13	10.12	-	-	-
Liability / Equity (multiple)	12.68	11.96	11.47	15.88	17.37
Equity / Asset	7.31	7.72	8.02	5.92	5.44
【A】					
Non-performing loan ratio	0.19	0.31	0.19	0.19	0.49
Loan loss reserves / NPLs	658.87	404.81	673.77	672.42	354.82
【E】					
NIBT / Average equity	10.28	7.49	6.68	7.76	7.01
(NIBT + loan loss provision) / Average equity	12.50	10.22	10.12	7.05	13.17
NIBT / Average asset	0.76	0.58	0.44	0.42	0.43
(NIBT + loan loss provision) / Average asset	0.92	0.79	0.66	0.38	0.81
Net interest revenues / NIBT	138.62	179.62	254.49	246.09	247.11
NIBT / total net revenues	44.38	36.46	30.21	30.22	28.19
NIBT / Employees (in thousand of NT dollars)	1,913.54	1,479.34	926.64	797.66	685.42
【L】					
Liquidity ratio (monthly average of daily data)	29.00	31.88	29.56	29.16	31.29
Loans / Deposits	77.18	80.27	82.90	79.80	74.25
Time deposits / Deposits	39.32	40.38	41.69	44.61	36.60
NCDs / Time deposits	15.16	16.88	16.79	19.71	11.77
Accumulated gap of assets and liabilities(180 days) / Equity	20.90	54.23	27.49	32.37	217.43
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.77	96.44	99.24	104.33	103.65
Interest rate sensitivity gap/Equity	-77.28	-32.96	-6.80	55.96	51.89
【G】					
Deposit growth rate	16.71	9.34	3.72	14.76	26.10
Loan growth rate	12.05	5.69	7.73	21.89	21.48
Investment growth rate	43.49	7.16	185.72	33.69	-18.99
Guarantee growth rate	0.60	3.35	-15.69	66.02	38.96

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Bank SinoPac Company Limited

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	11.65	10.64	12.79	R 13.28	R 11.90
Tier 1 capital / Risk-weighted assets	9.31	8.33	8.86	R 8.93	R 8.89
Common stocks equity / Risk-weighted assets	9.31	8.33	-	-	-
Liability / Equity (multiple)	13.12	14.28	14.70	16.02	16.35
Equity / Asset	7.08	6.54	6.37	5.87	5.76
【A】					
Non-performing loan ratio	0.24	0.37	0.30	0.47	0.52
Loan loss reserves / NPLs	669.71	289.53	336.68	212.22	144.27
【E】					
NIBT / Average equity	13.29	12.44	12.04	3.70	6.60
(NIBT + loan loss provision) / Average equity	16.98	15.38	13.25	7.80	9.62
NIBT / Average asset	0.89	0.79	0.74	0.22	0.39
(NIBT + loan loss provision) / Average asset	1.14	0.97	0.82	0.46	0.57
Net interest revenues / NIBT	120.28	130.33	144.06	489.93	278.61
NIBT / total net revenues	42.87	42.16	42.97	16.32	26.01
NIBT / Employees (in thousand of NT dollars)	2,315.42	1,945.41	1,841.52	522.83	924.20
【L】					
Liquidity ratio (monthly average of daily data)	32.33	31.47	33.57	33.35	31.51
Loans / Deposits	70.54	73.61	74.55	73.84	75.73
Time deposits / Deposits	37.89	42.64	49.63	50.54	48.72
NCDs / Time deposits	0.23	3.79	5.70	5.47	5.31
Accumulated gap of assets and liabilities(180 days) / Equity	-68.91	28.37	22.34	-39.19	-56.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.73	102.61	102.06	103.43	99.30
Interest rate sensitivity gap/Equity	21.91	24.74	21.79	39.88	-8.35
【G】					
Deposit growth rate	2.74	5.66	4.69	6.20	10.42
Loan growth rate	-2.02	4.30	5.38	2.68	6.55
Investment growth rate	-2.32	1.47	-0.03	14.13	48.97
Guarantee growth rate	-2.87	-11.40	59.11	-8.81	1.42

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	12.72	R 12.27	R 13.21	R 12.29	11.55
Tier 1 capital / Risk-weighted assets	9.34	8.48	R 9.05	R 9.02	8.55
Common stocks equity / Risk-weighted assets	9.34	8.48	-	-	-
Liability / Equity (multiple)	13.75	15.45	15.40	16.66	18.50
Equity / Asset	6.78	6.08	6.10	5.66	5.13
【A】					
Non-performing loan ratio	0.18	0.20	0.17	0.20	0.39
Loan loss reserves / NPLs	598.95	532.66	659.14	513.90	154.36
【E】					
NIBT / Average equity	12.56	13.47	12.33	6.18	8.63
(NIBT + loan loss provision) / Average equity	15.46	15.92	15.55	12.08	9.64
NIBT / Average asset	0.81	0.81	0.72	0.32	0.46
(NIBT + loan loss provision) / Average asset	0.99	0.95	0.91	0.63	0.52
Net interest revenues / NIBT	123.34	120.19	165.52	352.29	246.65
NIBT / total net revenues	39.73	41.06	35.39	18.15	26.43
NIBT / Employees (in thousand of NT dollars)	1,767.23	1,658.71	1,454.45	675.72	1,006.11
【L】					
Liquidity ratio (monthly average of daily data)	23.81	26.27	29.13	30.68	32.03
Loans / Deposits	73.15	72.12	71.83	68.30	66.08
Time deposits / Deposits	32.90	35.36	39.61	45.02	47.08
NCDs / Time deposits	0.40	0.41	0.48	2.19	6.86
Accumulated gap of assets and liabilities(180 days) / Equity	27.67	53.41	74.85	39.29	-151.57
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.79	101.72	104.17	99.55	98.20
Interest rate sensitivity gap/Equity	17.58	19.71	49.86	-6.19	-28.02
【G】					
Deposit growth rate	10.88	11.72	6.96	6.64	15.78
Loan growth rate	12.54	11.76	12.21	9.97	8.82
Investment growth rate	2.18	4.33	-1.93	1.02	281.33
Guarantee growth rate	10.41	27.75	-4.68	-11.89	21.81

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： KGI Bank

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	12.86	13.57	R 14.78	13.36	R 15.72
Tier 1 capital / Risk-weighted assets	12.86	13.57	R 14.78	8.14	R 8.79
Common stocks equity / Risk-weighted assets	12.86	13.57	-	-	-
Liability / Equity (multiple)	7.83	8.20	9.07	10.36	9.28
Equity / Asset	11.32	10.87	9.93	8.80	9.73
【A】					
Non-performing loan ratio	0.43	0.52	0.77	7.64	1.31
Loan loss reserves / NPLs	316.98	259.27	179.82	45.30	354.68
【E】					
NIBT / Average equity	15.26	23.86	27.24	-2.11	-19.58
(NIBT + loan loss provision) / Average equity	11.41	16.10	18.84	-14.54	-22.13
NIBT / Average asset	1.63	2.36	2.47	-0.18	-1.99
(NIBT + loan loss provision) / Average asset	1.22	1.59	1.71	-1.26	-2.24
Net interest revenues / NIBT	165.06	121.82	115.10	-	-
NIBT / total net revenues	44.08	61.66	66.65	-13.71	-374.25
NIBT / Employees (in thousand of NT dollars)	1,858.73	2,425.32	2,041.37	-140.16	-1,630.27
【L】					
Liquidity ratio (monthly average of daily data)	19.69	26.35	23.29	20.41	27.78
Loans / Deposits	73.29	70.74	67.97	70.49	62.19
Time deposits / Deposits	53.72	61.50	65.30	64.60	63.07
NCDs / Time deposits	0.08	0.06	0.68	0.73	0.01
Accumulated gap of assets and liabilities(180 days) / Equity	-152.17	-96.02	-96.82	-158.93	16.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.77	96.19	91.87	86.23	94.39
Interest rate sensitivity gap/Equity	-7.52	-25.64	-63.33	-126.63	-46.13
【G】					
Deposit growth rate	-2.53	11.45	12.01	4.04	5.15
Loan growth rate	0.97	15.80	4.78	17.51	-5.25
Investment growth rate	-3.31	-6.64	9.37	306.12	8.51
Guarantee growth rate	-40.04	313.78	-9.11	6.55	-29.45

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Taishin International Bank　　Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	11.01	10.94	R 13.19	R 12.76	R 13.58
Tier 1 capital / Risk-weighted assets	8.61	8.31	8.44	R 8.80	R 9.31
Common stocks equity / Risk-weighted assets	7.97	8.16	-	-	-
Liability / Equity (multiple)	15.90	14.65	15.34	14.99	14.25
Equity / Asset	5.92	6.39	6.12	6.25	6.56
【A】					
Non-performing loan ratio	0.14	0.15	0.14	0.16	0.33
Loan loss reserves / NPLs	976.96	827.55	866.48	744.99	327.12
【E】					
NIBT / Average equity	18.66	20.10	15.95	14.81	19.07
(NIBT + loan loss provision) / Average equity	21.74	23.25	19.30	17.77	20.65
NIBT / Average asset	1.12	1.24	0.96	0.92	1.21
(NIBT + loan loss provision) / Average asset	1.30	1.44	1.16	1.11	1.32
Net interest revenues / NIBT	108.45	100.18	133.96	137.03	108.06
NIBT / total net revenues	47.76	48.62	43.39	37.20	44.23
NIBT / Employees (in thousand of NT dollars)	2,214.74	2,227.41	1,671.30	1,453.10	1,731.88
【L】					
Liquidity ratio (monthly average of daily data)	21.95	24.74	24.37	25.02	26.04
Loans / Deposits	81.36	78.29	77.85	76.91	72.33
Time deposits / Deposits	45.46	47.22	50.36	50.81	48.05
NCDs / Time deposits	0.33	0.04	0.19	2.35	1.93
Accumulated gap of assets and liabilities(180 days) / Equity	-71.42	-104.83	-60.54	-46.11	-79.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	119.29	120.36	123.24	114.10	113.38
Interest rate sensitivity gap/Equity	210.26	195.73	210.77	129.75	109.17
【G】					
Deposit growth rate	10.67	6.53	9.34	7.31	7.68
Loan growth rate	14.64	6.90	9.61	12.74	7.38
Investment growth rate	18.05	-2.56	9.18	19.83	188.68
Guarantee growth rate	-15.02	45.04	-31.93	20.41	-13.85

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	11.62	11.52	12.13	R 10.79	R 11.07
Tier 1 capital / Risk-weighted assets	8.93	R 9.33	R 9.23	R 8.67	R 9.31
Common stocks equity / Risk-weighted assets	7.79	7.85	-	-	-
Liability / Equity (multiple)	14.31	14.29	15.34	16.78	16.10
Equity / Asset	6.53	6.54	6.12	5.62	5.85
【A】					
Non-performing loan ratio	0.08	0.11	0.21	0.46	0.54
Loan loss reserves / NPLs	2,102.25	1,415.02	639.66	266.59	271.51
【E】					
NIBT / Average equity	9.95	10.62	7.57	9.53	6.34
(NIBT + loan loss provision) / Average equity	11.84	13.18	10.94	9.25	9.76
NIBT / Average asset	0.66	0.66	0.43	0.51	0.38
(NIBT + loan loss provision) / Average asset	0.79	0.82	0.63	0.50	0.59
Net interest revenues / NIBT	167.03	155.06	247.67	201.40	292.07
NIBT / total net revenues	33.31	33.06	24.36	30.11	19.27
NIBT / Employees (in thousand of NT dollars)	1,156.96	1,134.14	753.15	803.40	474.65
【L】					
Liquidity ratio (monthly average of daily data)	25.82	32.11	29.72	31.64	26.18
Loans / Deposits	82.63	75.97	78.25	76.24	82.19
Time deposits / Deposits	53.88	53.77	57.43	61.20	54.04
NCDs / Time deposits	1.91	1.74	3.14	8.39	8.66
Accumulated gap of assets and liabilities(180 days) / Equity	-133.00	17.95	-143.59	-48.17	-49.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.41	100.71	100.97	96.30	101.00
Interest rate sensitivity gap/Equity	30.59	7.09	10.90	-47.96	11.90
【G】					
Deposit growth rate	0.71	-0.64	-2.35	15.60	5.85
Loan growth rate	8.93	-4.93	-0.80	7.98	11.70
Investment growth rate	-6.12	-0.20	-7.22	18.79	208.21
Guarantee growth rate	-13.40	-1.26	-29.33	12.19	12.17

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Jih Sun International Bank

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	11.13	12.61	13.47	R 11.44	9.44
Tier 1 capital / Risk-weighted assets	10.26	11.13	11.58	R 11.43	9.02
Common stocks equity / Risk-weighted assets	10.26	11.13	-	-	-
Liability / Equity (multiple)	10.66	10.59	10.77	11.65	14.51
Equity / Asset	8.58	8.63	8.50	7.91	6.45
【A】					
Non-performing loan ratio	0.08	0.55	0.41	0.33	1.75
Loan loss reserves / NPLs	1,342.37	209.96	288.52	307.11	52.04
【E】					
NIBT / Average equity	7.07	7.49	7.66	11.39	5.33
(NIBT + loan loss provision) / Average equity	7.34	9.78	9.36	15.20	9.05
NIBT / Average asset	0.58	0.63	0.63	0.80	0.33
(NIBT + loan loss provision) / Average asset	0.60	0.83	0.77	1.06	0.57
Net interest revenues / NIBT	181.77	157.48	183.04	140.99	338.99
NIBT / total net revenues	33.11	32.92	29.30	31.34	16.01
NIBT / Employees (in thousand of NT dollars)	853.86	895.65	864.16	1,060.26	439.50
【L】					
Liquidity ratio (monthly average of daily data)	25.40	26.75	29.50	27.66	32.48
Loans / Deposits	79.09	81.98	77.96	77.92	70.89
Time deposits / Deposits	38.64	42.01	41.51	48.98	50.25
NCDs / Time deposits	2.27	6.66	2.96	2.16	4.84
Accumulated gap of assets and liabilities(180 days) / Equity	4.62	-17.55	-84.19	-112.90	5.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.84	92.29	88.26	82.92	84.26
Interest rate sensitivity gap/Equity	-9.74	-67.61	-105.23	-172.75	-203.94
【G】					
Deposit growth rate	5.90	0.80	0.33	-6.35	13.90
Loan growth rate	2.10	6.00	0.48	3.07	2.22
Investment growth rate	46.57	-23.70	12.20	20.05	191.19
Guarantee growth rate	22.37	-18.03	-31.96	-37.98	-38.76

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： EnTie Commercial Bank　　Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	12.49	12.10	12.83	14.27	14.40
Tier 1 capital / Risk-weighted assets	10.96	9.83	9.86	9.85	9.89
Common stocks equity / Risk-weighted assets	10.21	9.00	-	-	-
Liability / Equity (multiple)	10.98	12.96	14.22	16.27	16.30
Equity / Asset	8.35	7.16	6.57	5.79	5.78
【A】					
Non-performing loan ratio	0.38	0.76	0.51	0.34	0.37
Loan loss reserves / NPLs	323.60	146.26	203.98	212.09	103.27
【E】					
NIBT / Average equity	13.80	13.42	19.48	12.20	13.90
(NIBT + loan loss provision) / Average equity	14.41	14.12	22.13	12.85	13.54
NIBT / Average asset	1.03	0.85	1.17	0.71	0.85
(NIBT + loan loss provision) / Average asset	1.08	0.89	1.33	0.75	0.82
Net interest revenues / NIBT	105.81	119.92	82.55	134.13	104.95
NIBT / total net revenues	52.04	51.07	51.17	43.50	49.27
NIBT / Employees (in thousand of NT dollars)	2,028.37	1,900.91	2,410.87	1,273.62	1,434.45
【L】					
Liquidity ratio (monthly average of daily data)	37.77	46.59	42.46	41.83	34.74
Loans / Deposits	72.62	67.03	67.61	66.26	72.61
Time deposits / Deposits	59.39	66.05	70.42	71.30	67.42
NCDs / Time deposits	3.36	10.72	14.10	12.68	7.52
Accumulated gap of assets and liabilities(180 days) / Equity	-19.61	-182.71	-126.79	-9.38	56.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.05	98.06	97.80	86.17	99.27
Interest rate sensitivity gap/Equity	55.62	-18.68	-24.07	-181.15	-8.60
【G】					
Deposit growth rate	-5.01	-6.18	-0.62	10.77	17.69
Loan growth rate	2.96	-6.98	1.40	0.91	5.28
Investment growth rate	-23.88	13.48	3.07	85.75	56.73
Guarantee growth rate	3.52	-16.90	60.57	54.62	1.25

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	13.69	10.71	13.07	R 12.66	R 13.53
Tier 1 capital / Risk-weighted assets	12.66	9.51	11.75	R 11.25	R 11.58
Common stocks equity / Risk-weighted assets	11.74	9.37	-	-	-
Liability / Equity (multiple)	11.09	13.18	12.18	12.67	12.40
Equity / Asset	8.27	7.05	7.59	7.32	7.46
【A】					
Non-performing loan ratio	0.23	0.35	0.36	0.20	0.43
Loan loss reserves / NPLs	548.60	366.38	267.89	519.85	245.65
【E】					
NIBT / Average equity	21.65	14.54	15.00	14.78	12.64
(NIBT + loan loss provision) / Average equity	22.89	18.41	15.54	14.99	13.22
NIBT / Average asset	1.71	1.06	1.10	1.03	0.89
(NIBT + loan loss provision) / Average asset	1.80	1.34	1.14	1.05	0.93
Net interest revenues / NIBT	71.64	114.14	114.99	117.78	132.74
NIBT / total net revenues	50.29	35.80	40.43	39.52	34.76
NIBT / Employees (in thousand of NT dollars)	3,800.37	2,120.67	2,161.94	1,984.91	1,666.60
【L】					
Liquidity ratio (monthly average of daily data)	24.58	22.53	25.59	27.55	27.90
Loans / Deposits	73.04	73.00	73.22	71.89	74.35
Time deposits / Deposits	30.30	32.31	34.72	37.14	35.98
NCDs / Time deposits	0.25	0.20	0.17	0.24	0.30
Accumulated gap of assets and liabilities(180 days) / Equity	-47.07	19.24	76.49	54.60	102.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.55	99.40	101.61	97.13	98.28
Interest rate sensitivity gap/Equity	3.69	-5.21	13.56	-25.40	-14.88
【G】					
Deposit growth rate	9.70	13.09	4.90	10.44	3.38
Loan growth rate	9.71	12.62	6.75	6.63	11.70
Investment growth rate	17.81	-4.26	-3.90	-1.79	-0.31
Guarantee growth rate	-33.35	39.10	35.06	2.50	-31.25

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： HSBC Bank (Taiwan) Limited

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	11.78	11.14	12.17	13.05	14.01
Tier 1 capital / Risk-weighted assets	10.86	10.34	11.43	12.82	14.01
Common stocks equity / Risk-weighted assets	10.86	10.34	-	-	-
Liability / Equity (multiple)	16.24	15.46	14.63	14.30	11.90
Equity / Asset	5.80	6.08	6.40	6.54	7.75
【A】					
Non-performing loan ratio	0.04	0.07	0.07	0.11	0.67
Loan loss reserves / NPLs	2,671.20	1,652.41	1,297.56	850.89	69.78
【E】					
NIBT / Average equity	9.99	13.82	14.93	8.80	9.78
(NIBT + loan loss provision) / Average equity	11.48	15.78	15.78	13.16	9.52
NIBT / Average asset	0.63	0.84	0.96	0.64	0.76
(NIBT + loan loss provision) / Average asset	0.72	0.96	1.02	0.96	0.74
Net interest revenues / NIBT	109.84	92.90	91.45	154.21	125.71
NIBT / total net revenues	33.37	38.53	37.85	20.75	23.49
NIBT / Employees (in thousand of NT dollars)	1,865.79	2,244.61	2,039.73	915.52	591.38
【L】					
Liquidity ratio (monthly average of daily data)	96.84	107.24	95.07	79.31	57.63
Loans / Deposits	60.35	62.26	64.78	58.26	39.43
Time deposits / Deposits	33.85	25.38	27.01	22.31	32.53
NCDs / Time deposits	0.43	14.25	1.27	4.07	0.16
Accumulated gap of assets and liabilities(180 days) / Equity	-344.50	-281.35	-186.11	-173.39	-108.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	150.37	160.84	227.36	143.17	107.16
Interest rate sensitivity gap/Equity	355.34	405.13	453.88	321.57	55.40
【G】					
Deposit growth rate	17.93	8.11	1.83	0.17	-
Loan growth rate	16.78	3.90	13.22	48.02	-
Investment growth rate	31.56	9.78	24.50	71.43	-
Guarantee growth rate	-4.49	7.83	-2.31	7.28	-

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	10.89	10.57	R 11.10	11.43	R 10.94
Tier 1 capital / Risk-weighted assets	8.46	8.06	R 7.72	7.96	R 8.07
Common stocks equity / Risk-weighted assets	7.53	7.50	-	-	-
Liability / Equity (multiple)	17.39	17.94	18.91	19.36	18.13
Equity / Asset	5.44	5.28	5.02	4.91	5.23
【A】					
Non-performing loan ratio	0.26	0.42	0.46	0.84	0.59
Loan loss reserves / NPLs	485.31	265.58	232.70	118.56	150.59
【E】					
NIBT / Average equity	16.12	14.49	16.58	13.05	9.43
(NIBT + loan loss provision) / Average equity	20.99	18.08	19.16	15.81	16.59
NIBT / Average asset	0.82	0.72	0.81	0.67	0.51
(NIBT + loan loss provision) / Average asset	1.07	0.90	0.94	0.81	0.90
Net interest revenues / NIBT	160.05	177.82	159.11	212.82	279.47
NIBT / total net revenues	40.39	38.37	41.76	35.24	24.28
NIBT / Employees (in thousand of NT dollars)	1,622.13	1,305.95	1,382.13	989.99	690.40
【L】					
Liquidity ratio (monthly average of daily data)	24.89	23.59	24.24	23.31	18.82
Loans / Deposits	74.67	73.05	76.41	77.62	79.16
Time deposits / Deposits	50.87	52.00	54.67	56.64	54.30
NCDs / Time deposits	1.30	1.17	1.02	0.73	0.30
Accumulated gap of assets and liabilities(180 days) / Equity	-192.22	-127.31	-194.66	-242.09	-262.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.89	87.52	91.21	85.57	86.50
Interest rate sensitivity gap/Equity	-92.09	-175.69	-134.24	-226.61	-207.40
【G】					
Deposit growth rate	4.72	10.48	15.44	16.40	10.45
Loan growth rate	7.02	5.58	13.60	14.08	14.64
Investment growth rate	22.73	77.79	7.95	51.48	-12.07
Guarantee growth rate	-6.58	29.34	16.93	37.13	-52.08

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Sunny Bank

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	11.13	R 8.80	R 8.56	R 8.94	R 8.86
Tier 1 capital / Risk-weighted assets	7.64	R 6.12	R 5.90	R 6.45	R 6.41
Common stocks equity / Risk-weighted assets	7.64	6.12	-	-	-
Liability / Equity (multiple)	16.72	19.40	19.31	20.27	20.62
Equity / Asset	5.64	4.90	4.92	4.70	4.63
【A】					
Non-performing loan ratio	0.33	0.59	0.58	0.75	1.29
Loan loss reserves / NPLs	326.74	213.40	171.03	110.29	61.23
【E】					
NIBT / Average equity	15.01	7.87	10.25	4.44	5.37
(NIBT + loan loss provision) / Average equity	14.34	13.69	12.52	8.09	6.33
NIBT / Average asset	0.76	0.39	0.50	0.21	0.24
(NIBT + loan loss provision) / Average asset	0.72	0.67	0.61	0.38	0.28
Net interest revenues / NIBT	156.06	305.06	236.63	586.81	473.89
NIBT / total net revenues	45.93	23.76	31.80	14.60	16.84
NIBT / Employees (in thousand of NT dollars)	1,214.99	620.08	670.70	289.79	314.53
【L】					
Liquidity ratio (monthly average of daily data)	20.39	21.95	17.56	18.74	16.21
Loans / Deposits	75.57	78.89	82.92	80.82	84.06
Time deposits / Deposits	59.44	58.03	59.01	60.24	58.29
NCDs / Time deposits	4.63	2.61	3.25	3.85	0.79
Accumulated gap of assets and liabilities(180 days) / Equity	-90.55	-83.33	-173.32	-168.74	-330.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.72	97.94	97.15	96.92	92.65
Interest rate sensitivity gap/Equity	-48.34	-36.25	-49.10	-56.85	-138.31
【G】					
Deposit growth rate	10.89	12.59	4.61	7.03	2.84
Loan growth rate	6.13	6.85	7.28	2.84	6.38
Investment growth rate	148.25	57.60	43.13	-8.31	-3.28
Guarantee growth rate	-14.18	14.34	14.18	-36.52	-13.03

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Bank of Panhsin

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	9.39	R 8.95	R 8.93	R 8.37	R 8.58
Tier 1 capital / Risk-weighted assets	6.35	R 7.78	R 7.85	R 7.76	R 7.19
Common stocks equity / Risk-weighted assets	6.35	7.78	-	-	-
Liability / Equity (multiple)	16.56	15.62	18.76	18.41	16.73
Equity / Asset	5.69	6.02	5.06	5.15	5.64
【A】					
Non-performing loan ratio	0.88	1.20	1.21	1.16	1.68
Loan loss reserves / NPLs	141.69	102.48	111.89	114.02	59.23
【E】					
NIBT / Average equity	5.67	23.29	3.06	-7.05	5.19
(NIBT + loan loss provision) / Average equity	12.15	25.90	10.72	6.21	13.60
NIBT / Average asset	0.33	1.18	0.16	-0.38	0.29
(NIBT + loan loss provision) / Average asset	0.71	1.31	0.55	0.34	0.77
Net interest revenues / NIBT	349.36	95.28	729.53	-	383.26
NIBT / total net revenues	20.71	49.47	9.58	-24.79	19.80
NIBT / Employees (in thousand of NT dollars)	441.16	1,740.94	215.62	-502.44	381.10
【L】					
Liquidity ratio (monthly average of daily data)	26.51	25.25	24.91	20.27	16.91
Loans / Deposits	70.94	70.87	67.50	72.38	76.71
Time deposits / Deposits	54.46	52.42	55.67	57.72	60.13
NCDs / Time deposits	0.78	1.06	1.44	1.90	3.86
Accumulated gap of assets and liabilities(180 days) / Equity	-145.65	13.27	73.15	-3.92	-28.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.14	92.10	93.08	92.93	95.98
Interest rate sensitivity gap/Equity	-127.31	-109.25	-112.81	-114.34	-58.70
【G】					
Deposit growth rate	24.36	0.83	2.00	2.36	-1.87
Loan growth rate	24.37	5.85	-4.88	-3.42	-8.38
Investment growth rate	67.39	11.30	14.34	41.59	7.21
Guarantee growth rate	67.66	-3.85	-5.37	8.00	-20.80

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Taiwan Business Bank

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	10.54	R 11.26	R 10.45	R 10.26	R 11.17
Tier 1 capital / Risk-weighted assets	8.20	R 8.23	R 7.90	R 6.64	R 6.46
Common stocks equity / Risk-weighted assets	7.88	7.78	-	-	-
Liability / Equity (multiple)	21.18	22.05	22.15	25.91	26.70
Equity / Asset	4.51	4.34	4.32	3.72	3.61
【A】					
Non-performing loan ratio	0.46	0.76	0.92	0.65	1.13
Loan loss reserves / NPLs	236.82	141.61	93.54	137.59	79.17
【E】					
NIBT / Average equity	9.10	6.93	6.99	7.06	5.51
(NIBT + loan loss provision) / Average equity	13.09	12.31	10.59	14.13	12.65
NIBT / Average asset	0.40	0.29	0.29	0.25	0.20
(NIBT + loan loss provision) / Average asset	0.57	0.51	0.45	0.51	0.45
Net interest revenues / NIBT	269.99	353.58	342.88	396.74	472.33
NIBT / total net revenues	29.05	21.86	21.41	18.87	14.63
NIBT / Employees (in thousand of NT dollars)	1,147.66	810.68	770.44	646.41	473.85
【L】					
Liquidity ratio (monthly average of daily data)	16.49	17.56	15.58	15.93	13.22
Loans / Deposits	85.01	84.65	86.90	87.07	88.93
Time deposits / Deposits	41.04	42.48	44.61	45.79	45.32
NCDs / Time deposits	1.80	3.41	3.93	3.82	4.65
Accumulated gap of assets and liabilities(180 days) / Equity	69.16	-25.31	-87.63	-22.19	-145.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.49	105.76	105.91	105.08	103.28
Interest rate sensitivity gap/Equity	91.31	103.08	106.04	107.26	72.16
【G】					
Deposit growth rate	5.18	3.82	2.06	4.21	2.92
Loan growth rate	4.51	0.67	1.16	1.71	1.55
Investment growth rate	1.52	12.13	-5.77	24.85	273.69
Guarantee growth rate	0.81	-12.51	-28.99	-0.32	-0.21

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	14.15	R 13.61	16.01	16.54	R 14.19
Tier 1 capital / Risk-weighted assets	10.00	9.12	10.57	R 11.15	R 8.87
Common stocks equity / Risk-weighted assets	10.00	9.12	-	-	-
Liability / Equity (multiple)	16.20	16.87	15.78	15.41	17.00
Equity / Asset	5.81	5.60	5.96	6.09	5.56
【A】					
Non-performing loan ratio	0.29	0.53	0.70	0.44	0.69
Loan loss reserves / NPLs	455.01	269.77	218.75	267.85	126.01
【E】					
NIBT / Average equity	8.63	6.54	7.82	23.17	14.29
(NIBT + loan loss provision) / Average equity	10.91	10.55	14.19	29.44	20.24
NIBT / Average asset	0.50	0.38	0.48	1.34	0.82
(NIBT + loan loss provision) / Average asset	0.63	0.61	0.87	1.70	1.17
Net interest revenues / NIBT	240.80	335.98	281.64	91.94	163.65
NIBT / total net revenues	24.57	19.13	22.08	57.49	32.46
NIBT / Employees (in thousand of NT dollars)	998.64	718.12	857.11	2,561.12	1,211.62
【L】					
Liquidity ratio (monthly average of daily data)	56.47	53.70	54.96	51.96	37.98
Loans / Deposits	57.02	63.25	63.02	58.62	58.80
Time deposits / Deposits	24.52	35.17	38.01	43.39	44.23
NCDs / Time deposits	17.92	10.00	6.59	6.05	2.84
Accumulated gap of assets and liabilities(180 days) / Equity	-252.25	-114.54	-22.04	-91.29	-273.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	126.58	107.99	110.32	139.66	61.23
Interest rate sensitivity gap/Equity	230.32	90.92	126.70	205.37	-459.79
【G】					
Deposit growth rate	3.62	2.58	-5.54	0.93	25.63
Loan growth rate	-6.59	2.91	1.52	0.60	10.41
Investment growth rate	-3.10	-2.18	3.84	26.30	55.04
Guarantee growth rate	-4.05	1.80	-24.74	34.41	-18.68

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Taichung Commercial Bank Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	10.84	11.37	R 10.54	R 11.62	R 11.10
Tier 1 capital / Risk-weighted assets	8.78	8.42	R 8.57	R 9.56	R 8.15
Common stocks equity / Risk-weighted assets	8.78	8.42	-	-	-
Liability / Equity (multiple)	13.53	14.68	14.55	13.87	16.21
Equity / Asset	6.88	6.38	6.43	6.73	5.81
【A】					
Non-performing loan ratio	0.34	0.58	0.37	0.30	0.60
Loan loss reserves / NPLs	428.83	209.69	274.58	347.93	180.51
【E】					
NIBT / Average equity	12.12	11.69	12.30	9.06	5.35
(NIBT + loan loss provision) / Average equity	18.49	18.25	13.93	13.11	11.45
NIBT / Average asset	0.80	0.73	0.80	0.53	0.27
(NIBT + loan loss provision) / Average asset	1.22	1.14	0.91	0.77	0.57
Net interest revenues / NIBT	166.14	178.43	164.94	257.96	502.18
NIBT / total net revenues	41.51	39.21	48.42	33.16	19.03
NIBT / Employees (in thousand of NT dollars)	2,000.48	1,704.29	1,631.03	969.62	476.76
【L】					
Liquidity ratio (monthly average of daily data)	20.35	21.01	20.39	20.07	18.67
Loans / Deposits	84.89	84.78	84.39	83.58	81.04
Time deposits / Deposits	46.70	49.52	52.11	51.41	49.64
NCDs / Time deposits	1.86	2.36	3.24	5.52	8.70
Accumulated gap of assets and liabilities(180 days) / Equity	-215.31	-227.16	-230.46	-77.29	-178.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.28	91.50	90.39	91.60	90.41
Interest rate sensitivity gap/Equity	-78.55	-110.79	-122.87	-103.48	-141.09
【G】					
Deposit growth rate	6.16	11.62	15.58	10.01	9.73
Loan growth rate	6.05	12.08	16.60	13.37	12.39
Investment growth rate	5.81	3.59	104.07	7.99	-2.89
Guarantee growth rate	22.69	24.11	68.25	34.01	2.13

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： King's Town Bank

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	13.69	14.54	15.13	14.12	R 12.93
Tier 1 capital / Risk-weighted assets	13.06	13.60	14.24	13.34	R 12.16
Common stocks equity / Risk-weighted assets	13.06	13.60	-	-	-
Liability / Equity (multiple)	7.69	7.86	8.68	10.34	11.78
Equity / Asset	11.51	11.29	10.33	8.82	7.83
【A】					
Non-performing loan ratio	0.03	0.05	0.12	0.33	0.37
Loan loss reserves / NPLs	5,005.26	2,860.00	1,287.29	461.83	396.13
【E】					
NIBT / Average equity	24.13	22.03	23.26	20.95	16.69
(NIBT + loan loss provision) / Average equity	25.59	26.28	25.20	22.89	21.91
NIBT / Average asset	2.62	2.29	2.14	1.71	1.23
(NIBT + loan loss provision) / Average asset	2.78	2.73	2.32	1.86	1.61
Net interest revenues / NIBT	82.74	91.97	91.16	111.06	145.43
NIBT / total net revenues	83.83	70.29	73.28	69.09	54.66
NIBT / Employees (in thousand of NT dollars)	6,756.21	5,456.65	4,323.97	3,026.13	1,983.33
【L】					
Liquidity ratio (monthly average of daily data)	27.61	27.51	32.45	27.21	25.82
Loans / Deposits	77.50	74.92	70.27	70.44	72.00
Time deposits / Deposits	44.05	44.90	47.18	48.93	48.44
NCDs / Time deposits	0.93	0.53	0.27	0.30	0.19
Accumulated gap of assets and liabilities(180 days) / Equity	-22.90	33.16	55.28	17.23	9.03
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.28	95.67	101.86	99.97	101.00
Interest rate sensitivity gap/Equity	-27.18	-26.32	12.51	-0.28	9.75
【G】					
Deposit growth rate	9.25	4.50	2.44	0.90	-0.16
Loan growth rate	13.00	11.41	2.20	-1.47	1.78
Investment growth rate	31.33	12.94	20.97	9.54	-5.17
Guarantee growth rate	-17.38	30.84	-1.36	-1.69	29.93

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	17.73	R 18.60	R 27.87	R 32.66	R 31.01
Tier 1 capital / Risk-weighted assets	17.73	R 18.60	R 27.87	R 32.66	R 31.01
Common stocks equity / Risk-weighted assets	17.73	18.60	-	-	-
Liability / Equity (multiple)	3.13	2.59	1.70	1.35	1.09
Equity / Asset	24.22	27.88	36.99	42.50	47.74
【A】					
Non-performing loan ratio	0.25	0.17	-	0.18	0.59
Loan loss reserves / NPLs	643.21	936.84	-	800.64	284.27
【E】					
NIBT / Average equity	7.69	5.34	3.73	3.14	5.82
(NIBT + loan loss provision) / Average equity	7.85	5.51	3.85	3.06	5.60
NIBT / Average asset	2.00	1.68	1.50	1.41	3.05
(NIBT + loan loss provision) / Average asset	2.04	1.73	1.55	1.37	2.94
Net interest revenues / NIBT	46.72	51.47	39.21	36.86	14.35
NIBT / total net revenues	83.85	69.84	73.43	71.03	84.18
NIBT / Employees (in thousand of NT dollars)	17,637.62	11,316.76	8,932.38	6,819.44	13,433.86
【L】					
Liquidity ratio (monthly average of daily data)	80.37	45.86	89.60	102.16	121.35
Loans / Deposits	71.22	82.55	79.65	114.43	140.09
Time deposits / Deposits	47.97	63.44	52.69	59.01	54.95
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	1.06	15.61	-17.67	-9.52	10.09
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.22	83.18	117.14	113.57	205.34
Interest rate sensitivity gap/Equity	6.23	-16.91	13.77	9.57	44.69
【G】					
Deposit growth rate	37.09	19.29	51.58	46.38	58.96
Loan growth rate	17.86	22.28	4.38	17.82	10.20
Investment growth rate	15.41	26.45	-2.38	11.36	5.79
Guarantee growth rate	-11.07	-12.42	-2.95	22.23	18.83

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Hwatai Bank

Unit：％

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	10.64	R 12.06	R 11.41	R 10.59	R 11.43
Tier 1 capital / Risk-weighted assets	8.91	R 9.56	R 8.49	R 8.34	R 8.53
Common stocks equity / Risk-weighted assets	8.91	9.56	-	-	-
Liability / Equity (multiple)	14.07	14.25	15.78	15.74	15.40
Equity / Asset	6.64	6.56	5.96	5.97	6.10
【A】					
Non-performing loan ratio	1.19	0.56	0.83	0.78	1.24
Loan loss reserves / NPLs	98.49	229.34	131.49	148.28	100.36
【E】					
NIBT / Average equity	7.55	6.34	4.11	5.99	4.82
(NIBT + loan loss provision) / Average equity	12.63	9.50	8.00	9.49	10.88
NIBT / Average asset	0.48	0.38	0.25	0.35	0.30
(NIBT + loan loss provision) / Average asset	0.80	0.57	0.48	0.56	0.67
Net interest revenues / NIBT	266.78	346.99	536.13	388.68	476.12
NIBT / total net revenues	23.54	22.27	15.00	20.47	16.04
NIBT / Employees (in thousand of NT dollars)	671.87	559.95	372.60	497.13	391.36
【L】					
Liquidity ratio (monthly average of daily data)	29.13	31.97	25.36	21.91	18.30
Loans / Deposits	76.21	72.53	78.49	80.63	86.11
Time deposits / Deposits	55.52	58.34	63.84	66.24	67.08
NCDs / Time deposits	3.27	2.98	3.17	2.69	2.65
Accumulated gap of assets and liabilities(180 days) / Equity	-52.20	159.90	142.93	33.01	-83.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.77	102.04	105.21	104.05	106.81
Interest rate sensitivity gap/Equity	-2.73	24.92	71.70	56.93	91.18
【G】					
Deposit growth rate	3.83	-7.50	2.75	6.91	8.63
Loan growth rate	9.09	-14.52	0.02	0.11	7.24
Investment growth rate	34.54	119.96	5.66	-15.68	6.41
Guarantee growth rate	-30.82	-8.07	5.22	1.67	0.61

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Cota Commercial Bank

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	9.45	10.41	R 10.55	11.27	R 12.37
Tier 1 capital / Risk-weighted assets	7.22	7.65	R 7.15	7.81	R 7.68
Common stocks equity / Risk-weighted assets	7.22	7.65	-	-	-
Liability / Equity (multiple)	19.99	19.87	21.88	21.67	21.08
Equity / Asset	4.76	4.79	4.37	4.41	4.53
【A】					
Non-performing loan ratio	0.34	0.36	0.37	0.43	0.82
Loan loss reserves / NPLs	643.50	570.95	501.80	309.70	116.02
【E】					
NIBT / Average equity	8.20	10.39	4.76	4.22	2.80
(NIBT + loan loss provision) / Average equity	12.34	17.52	13.76	12.11	12.53
NIBT / Average asset	0.38	0.43	0.21	0.19	0.12
(NIBT + loan loss provision) / Average asset	0.58	0.73	0.61	0.54	0.54
Net interest revenues / NIBT	412.45	362.35	757.47	833.18	1,211.76
NIBT / total net revenues	20.78	22.57	11.49	10.50	6.95
NIBT / Employees (in thousand of NT dollars)	468.20	508.46	235.77	198.75	126.16
【L】					
Liquidity ratio (monthly average of daily data)	17.15	16.52	19.83	23.79	18.61
Loans / Deposits	80.11	80.91	76.36	73.74	80.50
Time deposits / Deposits	59.19	59.41	61.24	61.57	59.65
NCDs / Time deposits	0.17	0.48	0.35	0.45	0.45
Accumulated gap of assets and liabilities(180 days) / Equity	-358.92	-167.80	-96.12	-105.75	-194.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.65	91.00	89.94	86.62	89.35
Interest rate sensitivity gap/Equity	-248.64	-165.84	-204.78	-269.72	-206.49
【G】					
Deposit growth rate	6.12	3.52	3.92	6.48	5.71
Loan growth rate	5.07	9.65	7.62	-2.50	12.02
Investment growth rate	27.77	-14.30	32.10	47.99	-7.34
Guarantee growth rate	-0.23	-15.54	-2.05	33.23	15.63

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	14.93	13.33	14.45	14.59	17.05
Tier 1 capital / Risk-weighted assets	12.56	13.26	14.45	14.59	16.72
Common stocks equity / Risk-weighted assets	12.56	13.26	-	-	-
Liability / Equity (multiple)	7.06	5.82	4.87	4.68	3.82
Equity / Asset	12.41	14.65	17.02	17.60	20.76
【A】					
Non-performing loan ratio	0.34	0.50	0.67	0.34	0.40
Loan loss reserves / NPLs	558.54	382.13	327.36	718.44	220.66
【E】					
NIBT / Average equity	6.90	4.91	0.41	3.46	5.97
(NIBT + loan loss provision) / Average equity	7.77	6.44	5.24	8.02	5.96
NIBT / Average asset	0.93	0.79	0.07	0.66	1.25
(NIBT + loan loss provision) / Average asset	1.05	1.04	0.89	1.53	1.25
Net interest revenues / NIBT	72.17	79.74	967.27	90.87	65.37
NIBT / total net revenues	53.79	46.14	4.65	30.08	60.85
NIBT / Employees (in thousand of NT dollars)	5,007.87	3,633.33	365.45	3,003.34	5,468.09
【L】					
Liquidity ratio (monthly average of daily data)	39.13	32.55	36.39	41.81	39.24
Loans / Deposits	83.74	96.84	86.39	83.94	98.56
Time deposits / Deposits	62.37	63.82	73.57	78.23	82.24
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-127.20	-111.64	-87.94	-111.74	-93.74
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.12	109.19	102.54	103.98	108.33
Interest rate sensitivity gap/Equity	28.86	54.02	13.74	19.95	31.24
【G】					
Deposit growth rate	31.05	16.62	9.07	27.40	2.12
Loan growth rate	13.06	29.22	12.02	7.95	12.19
Investment growth rate	28.01	-1.33	-6.77	88.02	11.06
Guarantee growth rate	27.00	-23.26	26.68	-27.88	-29.34

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Agricultural Bank of Taiwan

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	9.39	R 9.08	10.64	R 11.24	11.49
Tier 1 capital / Risk-weighted assets	8.17	R 6.09	6.84	8.53	8.67
Common stocks equity / Risk-weighted assets	8.17	6.09	-	-	-
Liability / Equity (multiple)	28.32	32.17	30.19	30.19	29.88
Equity / Asset	3.41	3.02	3.21	3.21	3.24
【A】					
Non-performing loan ratio	0.98	1.42	1.30	0.76	0.83
Loan loss reserves / NPLs	139.53	96.01	90.11	124.16	85.57
【E】					
NIBT / Average equity	2.57	2.51	2.54	3.71	7.18
(NIBT + loan loss provision) / Average equity	7.11	5.72	5.70	6.01	9.59
NIBT / Average asset	0.08	0.07	0.08	0.11	0.24
(NIBT + loan loss provision) / Average asset	0.22	0.17	0.17	0.19	0.33
Net interest revenues / NIBT	306.54	244.31	186.52	123.88	84.96
NIBT / total net revenues	24.40	29.64	30.34	43.55	60.95
NIBT / Employees (in thousand of NT dollars)	2,637.93	2,942.41	3,222.86	4,785.71	9,993.79
【L】					
Liquidity ratio (monthly average of daily data)	55.15	54.02	62.08	59.33	61.58
Loans / Deposits	34.11	32.42	29.41	26.49	24.75
Time deposits / Deposits	98.74	99.07	99.43	98.83	99.23
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-790.81	-930.37	-725.26	-517.46	-685.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	81.70	80.17	82.62	80.63	80.71
Interest rate sensitivity gap/Equity	-511.10	-629.13	-516.59	-579.75	-570.49
【G】					
Deposit growth rate	1.42	2.94	2.33	2.98	11.24
Loan growth rate	5.26	13.54	15.09	10.26	36.57
Investment growth rate	3.37	11.37	2.11	-6.26	-15.89
Guarantee growth rate	-11.86	19.46	3.15	0.11	54.99

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Bank of Taipei　　Unit：％

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	10.95	R 11.61	R 12.56	13.00	12.04
Tier 1 capital / Risk-weighted assets	9.33	R 9.77	R 10.63	10.94	11.20
Common stocks equity / Risk-weighted assets	9.33	9.77	-	-	-
Liability / Equity (multiple)	13.81	13.33	11.53	10.49	8.76
Equity / Asset	6.75	6.98	7.98	8.70	10.24
【A】					
Non-performing loan ratio	0.14	0.25	0.17	0.07	0.14
Loan loss reserves / NPLs	783.33	465.63	695.08	1,770.83	624.44
【E】					
NIBT / Average equity	3.44	3.83	3.11	3.63	12.27
(NIBT + loan loss provision) / Average equity	4.93	4.29	3.04	7.04	11.10
NIBT / Average asset	0.24	0.29	0.26	0.33	1.22
(NIBT + loan loss provision) / Average asset	0.34	0.33	0.26	0.65	1.11
Net interest revenues / NIBT	366.09	303.85	353.06	313.53	93.96
NIBT / total net revenues	19.73	22.86	20.56	19.08	45.48
NIBT / Employees (in thousand of NT dollars)	413.30	435.41	366.58	435.90	1,318.77
【L】					
Liquidity ratio (monthly average of daily data)	32.27	32.61	27.41	24.85	20.32
Loans / Deposits	70.21	70.47	76.64	79.02	82.36
Time deposits / Deposits	64.33	66.09	62.98	64.25	62.27
NCDs / Time deposits	16.00	16.75	6.28	5.13	-
Accumulated gap of assets and liabilities(180 days) / Equity	-170.33	-139.75	-135.39	-291.70	-252.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.94	95.86	95.07	94.32	94.45
Interest rate sensitivity gap/Equity	-26.65	-52.28	-53.57	-56.52	-45.03
【G】					
Deposit growth rate	11.84	14.35	8.21	14.71	11.09
Loan growth rate	11.42	5.16	4.95	10.06	20.68
Investment growth rate	39.99	2.14	-3.10	4.32	19.12
Guarantee growth rate	105.08	-60.22	44.95	30.08	107.02

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

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

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	10.15	R 11.02	R 11.96	-	-
Tier 1 capital / Risk-weighted assets	10.15	R 11.02	R 11.96	-	-
Common stocks equity / Risk-weighted assets	10.15	11.02	-	-	-
Liability / Equity (multiple)	13.35	12.78	10.76	-	-
Equity / Asset	6.97	7.26	8.50	-	-
【A】					
Non-performing loan ratio	0.77	0.68	0.56	-	-
Loan loss reserves / NPLs	172.37	218.99	299.52	-	-
【E】					
NIBT / Average equity	1.93	3.04	2.84	-	-
(NIBT + loan loss provision) / Average equity	7.01	5.69	3.77	-	-
NIBT / Average asset	0.14	0.23	0.26	-	-
(NIBT + loan loss provision) / Average asset	0.51	0.44	0.35	-	-
Net interest revenues / NIBT	773.25	452.67	426.18	-	-
NIBT / total net revenues	7.37	12.27	12.26	-	-
NIBT / Employees (in thousand of NT dollars)	277.54	456.82	437.59	-	-
【L】					
Liquidity ratio (monthly average of daily data)	45.72	51.76	39.22	-	-
Loans / Deposits	86.01	88.23	97.93	-	-
Time deposits / Deposits	56.12	57.53	64.28	-	-
NCDs / Time deposits	1.88	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-220.75	-246.06	-258.99	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	78.19	67.90	60.00	-	-
Interest rate sensitivity gap/Equity	-129.96	-220.91	-261.01	-	-
【G】					
Deposit growth rate	7.99	16.32	-	-	-
Loan growth rate	5.24	4.74	-	-	-
Investment growth rate	3.72	46.06	-	-	-
Guarantee growth rate	-24.35	26.44	-	-	-

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2014

Bank's name ： Australia and New Zealand Banking Group

Unit：%

Items	31/12/14	31/12/13	31/12/12	31/12/11	31/12/10
【C】					
Total risk based capital / Risk-weighted assets	10.18	R 10.63	-	-	-
Tier 1 capital / Risk-weighted assets	9.33	R 9.58	-	-	-
Common stocks equity / Risk-weighted assets	9.33	9.58	-	-	-
Liability / Equity (multiple)	13.45	14.03	-	-	-
Equity / Asset	6.92	6.65	-	-	-
【A】					
Non-performing loan ratio	0.04	0.06	-	-	-
Loan loss reserves / NPLs	4,060.61	2,897.65	-	-	-
【E】					
NIBT / Average equity	9.57	R 9.88	-	-	-
(NIBT + loan loss provision) / Average equity	10.73	29.43	-	-	-
NIBT / Average asset	0.72	0.82	-	-	-
(NIBT + loan loss provision) / Average asset	0.81	1.83	-	-	-
Net interest revenues / NIBT	121.33	94.62	-	-	-
NIBT / total net revenues	34.82	43.60	-	-	-
NIBT / Employees (in thousand of NT dollars)	1,480.89	1,325.63	-	-	-
【L】					
Liquidity ratio (monthly average of daily data)	109.86	88.75	-	-	-
Loans / Deposits	90.90	106.70	-	-	-
Time deposits / Deposits	7.56	14.67	-	-	-
NCDs / Time deposits	22.60	59.25	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-59.81	-35.61	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	305.51	206.28	-	-	-
Interest rate sensitivity gap/Equity	236.62	193.20	-	-	-
【G】					
Deposit growth rate	22.08	-	-	-	-
Loan growth rate	4.00	-	-	-	-
Investment growth rate	-7.83	-	-	-	-
Guarantee growth rate	-9.12	-	-	-	-