TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2014

The Peer-Group Average | Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets					
1.Winsorized mean	11.83	11.64	11.78	R 12.54	12.13
2.Arithmetic mean	12.11	11.74	11.83	R 12.54	R 12.06
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	9.49	9.29	9.31	R 9.78	R 9.31
2.Arithmetic mean	9.41	9.08	9.14	R 9.49	R 9.08
Common stocks equity / Risk-weighted assets					
1.Winsorized mean	9.33	9.08	9.21	-	-
2.Arithmetic mean	9.27	9.00	9.60	-	-
Liability / Equity (multiple)	13.88	14.73	14.45	14.32	15.61
Equity / Asset	6.80	6.42	6.52	6.65	6.13
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.29	0.45	0.40	0.38	0.35
2.Arithmetic mean	0.31	0.45	0.39	0.41	0.43
Loan loss reserves / NPLs	494.50	320.51	362.42	373.62	339.54
The possible loss of classified assets / reserves	11.45	54.80	51.08	58.35	58.79
【E】					
NIBT / Average equity					
1.Winsorized mean	11.07	10.59	10.22	9.58	8.27
2.Arithmetic mean	12.82	11.00	10.31	10.30	9.38
(NIBT + loan loss provision) / Average equity	13.62	13.45	13.19	12.64	11.74
NIBT / Average asset	-	-	-	-	-
1.Winsorized mean	0.79	0.69	0.66	0.62	0.54
2.Arithmetic mean	0.85	0.71	0.67	0.66	0.59
(NIBT + loan loss provision) / Average asset	0.92	0.88	0.88	0.79	0.73
Net interest revenues / NIBT	154.82	160.14	172.01	195.53	183.42
NIBT / total net revenues	41.64	40.67	38.01	34.71	31.72
NIBT / Employees (in thousand of NT dollars)	1,975.44	1,663.96	1,628.60	1,457.42	1,260.36
【L】					
Liquidity ratio					
(monthly average of daily data)	28.55	30.27	28.93	28.29	26.79
Loans / Deposits	77.12	76.45	76.63	75.85	75.88
Time deposits / Deposits	45.28	47.72	46.70	49.21	51.11
NCDs / Time deposits	1.17	1.18	1.33	1.46	1.92
Accumulated gap of assets and					
liabilities(180 days) / Equity	-88.38	-60.03	-43.23	-51.58	-53.51
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	102.30	101.68	101.80	101.46	101.82
Interest rate sensitivity gap/Equity	21.43	16.97	17.27	12.74	10.43
【G】					
Deposit growth rate	6.07	5.60	6.44	3.96	6.04
Loan growth rate	6.54	5.87	6.51	4.03	7.31
Investment growth rate	5.39	11.01	7.66	8.14	10.53
Guarantee growth rate	2.60	3.37	2.41	2.27	11.09

Note : NIBT means net income before tax.

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	26.28	27.22	26.96	28.84	28.73
Tier 1 capital / Risk-weighted assets	24.93	26.10	25.84	27.45	27.34
Common stocks equity / Risk-weighted assets	24.93	26.10	25.84	-	-
Liability / Equity (multiple)	4.18	4.17	4.12	4.15	4.00
Equity / Asset	19.31	19.33	19.53	19.41	20.01
【A】					
Non-performing loan ratio	0.02	0.28	0.28	0.12	0.18
Loan loss reserves / NPLs	4,823.81	310.98	327.73	603.54	307.01
【E】					
NIBT / Average equity / Average equity	3.06	2.33	2.22	2.47	2.67
(NIBT + loan loss provision) / Average equity	4.05	3.68	3.48	3.57	3.54
NIBT / Average asset	0.57	0.45	0.43	0.48	0.54
(NIBT + loan loss provision) / Average asset	0.75	0.71	0.67	0.70	0.72
Net interest revenues / NIBT	183.78	234.04	245.39	181.54	134.77
NIBT / total net revenues	45.12	38.03	37.57	40.27	43.09
NIBT / Employees (in thousand of NT dollars)	2,930.69	2,235.69	2,043.48	2,252.48	2,454.55
【L】					
Liquidity ratio (monthly average of daily data)	103.35	61.85	57.10	26.20	24.59
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	1.99	-29.13	-40.90	-15.72	-13.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	138.15	144.29	144.88	162.14	143.60
Interest rate sensitivity gap/Equity	80.93	88.28	88.02	99.76	79.95
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	3.70	-0.66	-0.04	2.49	7.73
Investment growth rate	-5.68	168.02	156.40	6.23	-20.11
Guarantee growth rate	17.34	28.11	20.72	23.52	16.56

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Bank of Taiwan

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	10.87	10.04	R 10.73	10.92	R 11.38
Tier 1 capital / Risk-weighted assets	8.44	9.01	R 8.93	10.01	10.50
Common stocks equity / Risk-weighted assets	8.44	9.01	8.93	-	-
Liability / Equity (multiple)	16.98	16.53	16.39	15.35	15.35
Equity / Asset	5.56	5.71	5.75	6.12	6.11
【A】					
Non-performing loan ratio	0.40	0.52	0.44	0.52	0.44
Loan loss reserves / NPLs	261.98	179.29	198.02	155.49	185.09
【E】					
NIBT / Average equity / Average equity	4.06	4.06	3.62	3.22	1.78
(NIBT + loan loss provision) / Average equity	6.74	5.56	4.77	4.35	3.74
NIBT / Average asset	0.23	0.23	0.21	0.20	0.11
(NIBT + loan loss provision) / Average asset	0.38	0.32	0.27	0.27	0.24
Net interest revenues / NIBT	284.46	258.84	295.22	307.20	531.98
NIBT / total net revenues	28.12	32.37	29.79	27.58	15.85
NIBT / Employees (in thousand of NT dollars)	1,287.16	1,222.89	1,096.34	1,000.50	549.06
【L】					
Liquidity ratio (monthly average of daily data)	38.46	42.63	42.81	40.07	40.59
Loans / Deposits	67.92	64.66	66.27	66.56	67.42
Time deposits / Deposits	52.09	54.05	53.24	55.69	55.96
NCDs / Time deposits	0.03	0.04	0.05	0.04	0.05
Accumulated gap of assets and liabilities(180 days) / Equity	-72.70	141.18	139.24	167.89	134.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.76	99.21	99.62	99.43	102.68
Interest rate sensitivity gap/Equity	-3.05	-10.24	-4.74	-6.84	31.91
【G】					
Deposit growth rate	3.22	5.91	3.48	2.39	1.45
Loan growth rate	8.39	1.35	2.98	1.08	3.85
Investment growth rate	3.39	8.18	5.54	3.13	6.04
Guarantee growth rate	17.35	6.72	13.33	2.94	62.43

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【 C 】					
Total risk based capital / Risk-weighted assets	12.88	13.19	R 13.45	R 13.90	R 13.48
Tier 1 capital / Risk-weighted assets	10.16	9.73	R 10.38	R 9.89	9.29
Common stocks equity / Risk-weighted assets	10.16	9.73	10.38	-	-
Liability / Equity (multiple)	12.30	13.69	12.87	14.50	15.47
Equity / Asset	7.52	6.81	7.21	6.45	6.07
【 A 】					
Non-performing loan ratio	0.20	0.11	0.12	0.12	0.26
Loan loss reserves / NPLs	589.89	1,068.24	974.06	696.10	335.48
【 E 】					
NIBT / Average equity / Average equity	17.99	12.32	11.94	15.18	11.91
(NIBT + loan loss provision) / Average equity	18.16	16.96	15.14	15.23	13.83
NIBT / Average asset	1.35	0.84	0.82	0.92	0.70
(NIBT + loan loss provision) / Average asset	1.36	1.16	1.04	0.92	0.81
Net interest revenues / NIBT	67.73	106.76	109.56	99.71	129.32
NIBT / total net revenues	61.60	42.40	42.43	52.48	41.55
NIBT / Employees (in thousand of NT dollars)	3,768.79	2,146.60	2,110.44	2,286.53	1,610.54
【 L 】					
Liquidity ratio (monthly average of daily data)	23.91	25.25	25.89	29.85	28.15
Loans / Deposits	83.42	84.88	82.43	82.80	80.90
Time deposits / Deposits	33.65	41.34	39.63	42.76	41.77
NCDs / Time deposits	3.27	0.93	0.08	0.29	0.73
Accumulated gap of assets and liabilities(180 days) / Equity	-79.93	-73.46	-45.62	7.41	-42.86
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	116.11	116.40	116.73	115.58	115.50
Interest rate sensitivity gap/Equity	108.61	136.03	126.90	148.52	158.11
【 G 】					
Deposit growth rate	3.33	4.59	8.36	5.43	1.36
Loan growth rate	1.45	7.77	7.73	7.80	10.97
Investment growth rate	3.13	-9.98	-8.37	4.29	-6.45
Guarantee growth rate	-21.85	-24.06	-23.74	-19.38	-0.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Bank of Kaohsiung

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【 C 】					
Total risk based capital / Risk-weighted assets	9.49	9.51	R 9.29	R 9.45	9.83
Tier 1 capital / Risk-weighted assets	6.54	6.99	R 6.83	R 7.74	R 7.56
Common stocks equity / Risk-weighted assets	6.54	6.99	6.83	-	-
Liability / Equity (multiple)	22.26	20.39	20.81	19.25	20.60
Equity / Asset	4.30	4.68	4.58	4.94	4.63
【 A 】					
Non-performing loan ratio	0.49	0.82	0.60	0.85	1.04
Loan loss reserves / NPLs	196.21	97.52	118.94	96.99	96.73
【 E 】					
NIBT / Average equity / Average equity	4.55	4.44	4.44	4.01	-4.62
(NIBT + loan loss provision) / Average equity	12.06	9.98	9.39	8.89	5.25
NIBT / Average asset	0.20	0.21	0.21	0.19	-0.20
(NIBT + loan loss provision) / Average asset	0.53	0.47	0.44	0.43	0.22
Net interest revenues / NIBT	495.68	479.71	484.62	495.99	-
NIBT / total net revenues	15.13	15.93	16.06	14.21	-18.41
NIBT / Employees (in thousand of NT dollars)	522.60	493.83	491.60	450.11	-454.74
【 L 】					
Liquidity ratio (monthly average of daily data)	20.40	16.78	15.90	16.79	15.25
Loans / Deposits	80.02	87.94	89.97	85.79	85.91
Time deposits / Deposits	58.18	56.66	55.48	56.05	58.36
NCDs / Time deposits	0.31	1.32	0.37	2.25	5.02
Accumulated gap of assets and liabilities(180 days) / Equity	42.74	0.32	-59.17	-77.29	-52.88
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.51	108.74	108.30	106.82	104.46
Interest rate sensitivity gap/Equity	103.46	147.40	142.62	109.81	78.41
【 G 】					
Deposit growth rate	16.30	6.71	4.86	-2.27	4.74
Loan growth rate	5.76	5.22	9.88	-2.68	2.97
Investment growth rate	55.32	4.71	0.21	6.47	19.45
Guarantee growth rate	-9.26	-5.90	-17.34	11.77	2.36

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Land Bank of Taiwan

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	10.99	11.66	R 11.30	R 11.35	R 11.21
Tier 1 capital / Risk-weighted assets	6.84	6.81	R 6.64	6.54	6.50
Common stocks equity / Risk-weighted assets	6.84	6.81	6.64	-	-
Liability / Equity (multiple)	19.94	20.54	20.04	20.67	20.48
Equity / Asset	4.78	4.64	4.75	4.62	4.66
【A】					
Non-performing loan ratio	0.25	0.28	0.27	0.27	0.29
Loan loss reserves / NPLs	565.76	490.74	535.07	509.65	495.75
【E】					
NIBT / Average equity / Average equity	10.60	10.54	9.90	10.06	10.46
(NIBT + loan loss provision) / Average equity	10.87	11.73	11.19	11.47	12.01
NIBT / Average asset	0.48	0.47	0.45	0.44	0.47
(NIBT + loan loss provision) / Average asset	0.50	0.53	0.51	0.50	0.54
Net interest revenues / NIBT	187.30	194.27	205.98	215.43	202.36
NIBT / total net revenues	47.52	45.23	42.44	42.50	42.57
NIBT / Employees (in thousand of NT dollars)	2,154.32	2,007.58	1,879.43	1,815.05	1,823.26
【L】					
Liquidity ratio (monthly average of daily data)	18.12	19.20	19.15	18.75	15.36
Loans / Deposits	91.25	91.67	89.01	89.58	91.60
Time deposits / Deposits	56.38	58.33	56.91	59.41	59.24
NCDs / Time deposits	0.15	0.21	0.22	0.24	0.30
Accumulated gap of assets and liabilities(180 days) / Equity	-603.06	-423.17	-354.32	-408.16	-451.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.53	102.23	101.85	102.28	102.88
Interest rate sensitivity gap/Equity	42.13	38.74	31.41	39.40	50.74
【G】					
Deposit growth rate	3.57	1.01	1.62	3.13	4.67
Loan growth rate	2.76	1.61	0.65	0.15	6.40
Investment growth rate	-2.71	11.71	15.28	21.42	-12.72
Guarantee growth rate	-3.33	12.77	14.01	18.82	1.77

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Taiwan Cooperative Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.25	12.23	R 12.26	12.63	R 10.23
Tier 1 capital / Risk-weighted assets	7.73	7.48	7.40	7.60	R 6.06
Common stocks equity / Risk-weighted assets	7.73	7.48	7.40	-	-
Liability / Equity (multiple)	19.09	20.05	19.93	20.26	22.84
Equity / Asset	4.98	4.75	4.78	4.70	4.20
【A】					
Non-performing loan ratio	0.48	0.73	0.65	0.72	0.71
Loan loss reserves / NPLs	241.58	141.61	165.54	143.61	135.44
【E】					
NIBT / Average equity / Average equity	8.65	7.73	7.02	7.42	7.59
(NIBT + loan loss provision) / Average equity	13.81	10.44	10.38	11.04	11.83
NIBT / Average asset	0.41	0.36	0.32	0.31	0.33
(NIBT + loan loss provision) / Average asset	0.66	0.48	0.48	0.47	0.52
Net interest revenues / NIBT	222.52	246.31	271.43	284.07	272.55
NIBT / total net revenues	30.35	31.01	28.24	26.94	26.96
NIBT / Employees (in thousand of NT dollars)	1,469.12	1,200.33	1,101.28	1,029.48	1,028.82
【L】					
Liquidity ratio (monthly average of daily data)	19.68	21.60	20.83	22.18	16.75
Loans / Deposits	81.25	80.79	81.31	81.56	87.24
Time deposits / Deposits	42.28	45.63	44.12	47.30	47.42
NCDs / Time deposits	0.19	0.19	0.21	0.21	0.20
Accumulated gap of assets and liabilities(180 days) / Equity	-124.13	-21.09	-15.99	-109.69	-320.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.01	104.18	105.18	104.55	102.93
Interest rate sensitivity gap/Equity	45.22	66.48	81.53	74.18	54.31
【G】					
Deposit growth rate	3.58	1.66	2.72	2.92	3.20
Loan growth rate	4.04	-0.56	2.11	-3.93	8.77
Investment growth rate	1.16	6.69	5.88	36.82	-13.34
Guarantee growth rate	-5.63	-3.37	-2.04	-3.45	59.39

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： First Commercial Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	10.93	10.95	10.90	R 11.51	R 10.94
Tier 1 capital / Risk-weighted assets	8.85	8.37	8.31	R 8.41	R 8.28
Common stocks equity / Risk-weighted assets	8.85	8.37	8.31	-	-
Liability / Equity (multiple)	14.67	15.60	15.66	15.35	16.24
Equity / Asset	6.38	6.02	6.00	6.12	5.80
【A】					
Non-performing loan ratio	0.26	0.64	0.47	0.44	0.47
Loan loss reserves / NPLs	504.25	191.45	261.70	248.94	215.80
【E】					
NIBT / Average equity / Average equity	12.66	11.69	10.08	10.16	10.32
(NIBT + loan loss provision) / Average equity	17.25	16.03	15.44	14.92	15.11
NIBT / Average asset	0.75	0.69	0.59	0.60	0.50
(NIBT + loan loss provision) / Average asset	1.02	0.95	0.91	0.88	0.74
Net interest revenues / NIBT	159.41	169.25	197.51	188.67	205.40
NIBT / total net revenues	44.98	44.58	38.43	36.12	32.72
NIBT / Employees (in thousand of NT dollars)	2,325.27	2,017.94	1,746.91	1,709.24	1,413.96
【L】					
Liquidity ratio (monthly average of daily data)	23.17	22.76	24.81	20.54	22.51
Loans / Deposits	84.48	86.54	83.50	89.49	84.72
Time deposits / Deposits	27.41	29.48	28.46	30.56	31.91
NCDs / Time deposits	2.39	2.42	2.44	2.27	2.41
Accumulated gap of assets and liabilities(180 days) / Equity	-137.71	114.38	130.89	82.12	148.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.49	107.31	106.15	110.12	108.93
Interest rate sensitivity gap/Equity	63.25	77.79	64.86	105.94	99.92
【G】					
Deposit growth rate	5.64	5.30	6.87	0.62	1.25
Loan growth rate	3.05	2.65	-0.36	6.21	7.98
Investment growth rate	11.48	23.79	33.90	3.70	-4.28
Guarantee growth rate	4.79	2.88	5.39	6.94	25.79

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Hua Nan Commercial Bank

Unit：％

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.47	12.12	R 12.63	12.94	R 11.34
Tier 1 capital / Risk-weighted assets	8.97	8.96	R 8.99	R 9.31	R 7.49
Common stocks equity / Risk-weighted assets	8.97	8.94	8.97	-	-
Liability / Equity (multiple)	15.01	15.52	15.23	15.10	19.22
Equity / Asset	6.24	6.05	6.16	6.21	4.95
【A】					
Non-performing loan ratio	0.23	0.42	0.42	0.44	0.47
Loan loss reserves / NPLs	507.65	272.88	292.33	218.11	205.81
【E】					
NIBT / Average equity / Average equity	10.75	8.95	8.89	8.62	10.84
(NIBT + loan loss provision) / Average equity	13.36	13.06	13.20	13.46	15.50
NIBT / Average asset	0.63	0.52	0.52	0.49	0.52
(NIBT + loan loss provision) / Average asset	0.78	0.76	0.76	0.76	0.74
Net interest revenues / NIBT	171.26	200.86	203.81	210.21	195.26
NIBT / total net revenues	42.79	36.63	36.15	32.56	33.38
NIBT / Employees (in thousand of NT dollars)	2,040.92	1,612.85	1,568.74	1,427.42	1,408.20
【L】					
Liquidity ratio (monthly average of daily data)	20.38	21.82	21.99	19.78	18.61
Loans / Deposits	81.00	82.59	81.64	83.07	81.43
Time deposits / Deposits	29.18	30.97	29.68	31.09	31.09
NCDs / Time deposits	0.95	0.58	0.70	0.89	0.86
Accumulated gap of assets and liabilities(180 days) / Equity	-87.89	-65.72	-9.09	-14.65	-22.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.72	98.04	98.47	99.68	100.80
Interest rate sensitivity gap/Equity	-3.15	-23.90	-18.03	-3.87	12.04
【G】					
Deposit growth rate	4.06	5.11	4.48	3.01	3.39
Loan growth rate	2.01	5.04	2.62	5.00	5.14
Investment growth rate	-0.84	3.67	11.74	1.86	1.53
Guarantee growth rate	12.25	-6.97	-1.26	-9.18	0.32

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Chang Hwa Commercial Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.16	11.31	11.11	R 11.52	11.54
Tier 1 capital / Risk-weighted assets	8.47	8.76	8.82	R 8.87	8.44
Common stocks equity / Risk-weighted assets	8.23	8.45	8.51	-	-
Liability / Equity (multiple)	14.47	14.18	14.24	14.72	15.72
Equity / Asset	6.46	6.59	6.56	6.36	5.98
【A】					
Non-performing loan ratio	0.22	0.42	0.32	0.33	0.37
Loan loss reserves / NPLs	516.51	290.90	367.52	359.83	354.07
【E】					
NIBT / Average equity / Average equity	12.56	10.48	9.77	10.17	11.57
(NIBT + loan loss provision) / Average equity	12.96	12.85	11.86	11.61	15.01
NIBT / Average asset	0.78	0.68	0.63	0.63	0.68
(NIBT + loan loss provision) / Average asset	0.80	0.83	0.77	0.72	0.88
Net interest revenues / NIBT	134.55	148.81	158.23	153.90	156.56
NIBT / total net revenues	53.19	47.40	44.95	40.89	39.73
NIBT / Employees (in thousand of NT dollars)	2,187.29	1,756.20	1,643.27	1,576.66	1,645.85
【L】					
Liquidity ratio (monthly average of daily data)	17.01	20.52	21.63	18.48	17.27
Loans / Deposits	87.42	84.42	83.95	86.43	87.83
Time deposits / Deposits	32.78	35.77	34.47	37.69	37.14
NCDs / Time deposits	1.62	1.39	1.31	2.01	2.12
Accumulated gap of assets and liabilities(180 days) / Equity	-148.22	29.15	49.85	-77.92	-26.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.93	106.65	106.58	104.52	105.75
Interest rate sensitivity gap/Equity	48.52	67.32	65.53	48.18	65.39
【G】					
Deposit growth rate	4.79	3.74	4.33	2.17	3.93
Loan growth rate	8.40	-1.66	1.20	0.42	7.34
Investment growth rate	-7.36	6.74	19.03	1.23	1.72
Guarantee growth rate	13.65	-4.69	-2.96	-2.81	-2.47

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.88	10.75	R 11.07	R 11.77	R 11.56
Tier 1 capital / Risk-weighted assets	9.57	8.78	R 9.33	R 9.57	R 9.22
Common stocks equity / Risk-weighted assets	9.57	8.78	9.33	-	-
Liability / Equity (multiple)	13.27	12.90	12.99	12.40	13.18
Equity / Asset	7.01	7.19	7.15	7.46	7.05
【A】					
Non-performing loan ratio	0.15	0.23	0.16	0.17	0.24
Loan loss reserves / NPLs	809.28	512.94	794.14	641.29	428.06
【E】					
NIBT / Average equity / Average equity	15.43	12.99	12.07	13.14	11.05
(NIBT + loan loss provision) / Average equity	15.30	15.87	15.60	14.34	12.50
NIBT / Average asset	1.11	0.93	0.86	0.96	0.81
(NIBT + loan loss provision) / Average asset	1.10	1.13	1.11	1.05	0.91
Net interest revenues / NIBT	108.35	122.86	134.65	121.27	139.16
NIBT / total net revenues	62.30	53.84	48.62	52.76	48.85
NIBT / Employees (in thousand of NT dollars)	5,888.02	4,340.63	4,076.57	4,253.39	3,335.87
【L】					
Liquidity ratio (monthly average of daily data)	22.17	21.34	21.94	20.57	15.41
Loans / Deposits	90.81	90.76	86.38	88.70	92.82
Time deposits / Deposits	28.94	30.02	30.09	30.75	29.29
NCDs / Time deposits	0.35	0.33	0.32	0.33	0.31
Accumulated gap of assets and liabilities(180 days) / Equity	-55.14	-52.93	-26.99	-16.29	-47.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	117.54	113.51	112.56	112.62	110.28
Interest rate sensitivity gap/Equity	92.61	79.33	71.99	71.76	60.95
【G】					
Deposit growth rate	6.02	8.82	13.50	7.76	2.20
Loan growth rate	6.01	6.11	10.41	2.99	9.47
Investment growth rate	7.28	19.44	20.64	32.20	-25.09
Guarantee growth rate	-2.38	-0.47	-2.02	-2.59	4.84

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Cathay United Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【 C 】					
Total risk based capital / Risk-weighted assets	13.91	14.72	13.46	12.38	11.78
Tier 1 capital / Risk-weighted assets	9.92	10.79	10.12	9.03	9.21
Common stocks equity / Risk-weighted assets	9.92	10.79	10.12	-	-
Liability / Equity (multiple)	14.17	14.17	14.31	16.36	16.41
Equity / Asset	6.59	6.59	6.53	5.76	5.74
【 A 】					
Non-performing loan ratio	0.27	0.38	0.29	0.34	0.28
Loan loss reserves / NPLs	519.83	395.34	477.46	386.43	331.60
【 E 】					
NIBT / Average equity / Average equity	17.41	16.33	14.55	14.72	13.40
(NIBT + loan loss provision) / Average equity	18.38	16.99	15.24	17.81	14.25
NIBT / Average asset	1.13	0.94	0.87	0.83	0.77
(NIBT + loan loss provision) / Average asset	1.19	0.98	0.91	1.00	0.82
Net interest revenues / NIBT	105.16	117.79	127.96	139.51	139.48
NIBT / total net revenues	50.96	48.54	44.67	43.10	42.81
NIBT / Employees (in thousand of NT dollars)	2,816.74	2,232.90	2,049.51	2,143.47	1,955.62
【 L 】					
Liquidity ratio (monthly average of daily data)	36.62	40.28	34.52	36.39	32.22
Loans / Deposits	65.74	61.02	63.61	64.87	66.69
Time deposits / Deposits	31.31	34.44	32.57	37.09	38.43
NCDs / Time deposits	1.11	1.25	1.21	1.23	0.28
Accumulated gap of assets and liabilities(180 days) / Equity	97.89	263.78	215.34	154.92	136.88
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.20	103.79	101.95	96.74	96.69
Interest rate sensitivity gap/Equity	12.08	40.21	20.35	-41.28	-43.36
【 G 】					
Deposit growth rate	6.48	3.52	4.99	3.42	10.28
Loan growth rate	14.62	-1.17	2.87	0.60	11.34
Investment growth rate	-6.25	15.76	-3.09	10.59	16.10
Guarantee growth rate	6.43	-12.71	-6.72	-8.78	-14.18

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Citibank Taiwan Limited　　　　Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	17.05	17.61	R 18.09	R 19.85	R 16.85
Tier 1 capital / Risk-weighted assets	13.77	13.92	R 14.43	R 15.50	R 12.87
Common stocks equity / Risk-weighted assets	13.77	13.92	14.43	-	-
Liability / Equity (multiple)	6.58	6.93	6.76	7.32	7.81
Equity / Asset	13.19	12.61	12.89	12.02	11.35
【A】					
Non-performing loan ratio	0.29	0.31	0.32	0.44	0.25
Loan loss reserves / NPLs	499.01	385.29	384.61	359.53	687.83
【E】					
NIBT / Average equity / Average equity	11.03	13.17	12.23	16.83	19.26
(NIBT + loan loss provision) / Average equity	12.73	13.99	13.24	17.44	18.77
NIBT / Average asset	1.44	1.59	1.49	1.89	2.08
(NIBT + loan loss provision) / Average asset	1.67	1.68	1.61	1.96	2.03
Net interest revenues / NIBT	102.33	87.76	94.52	95.00	92.50
NIBT / total net revenues	39.20	47.86	44.72	48.78	45.17
NIBT / Employees (in thousand of NT dollars)	2,354.68	2,773.92	2,559.12	3,402.14	3,439.18
【L】					
Liquidity ratio (monthly average of daily data)	66.69	60.53	71.24	60.91	57.20
Loans / Deposits	45.64	42.19	44.70	35.54	40.51
Time deposits / Deposits	14.48	14.31	13.76	14.20	14.31
NCDs / Time deposits	0.13	0.20	0.17	0.19	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	-7.82	-45.92	-27.66	-48.46	-123.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.72	114.23	111.79	106.13	107.40
Interest rate sensitivity gap/Equity	30.78	32.67	27.49	14.65	17.90
【G】					
Deposit growth rate	-1.83	0.77	-1.29	1.68	-9.06
Loan growth rate	6.22	8.67	24.14	-10.79	26.85
Investment growth rate	-5.36	35.09	10.85	40.40	23.51
Guarantee growth rate	-27.54	-5.72	-8.29	-19.68	-10.10

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.70	12.53	R 12.05	R 14.33	R 12.83
Tier 1 capital / Risk-weighted assets	11.72	11.92	11.71	R 12.95	R 12.83
Common stocks equity / Risk-weighted assets	11.72	11.92	11.71	-	-
Liability / Equity (multiple)	8.32	8.62	8.63	8.75	8.50
Equity / Asset	10.73	10.39	10.38	10.25	10.53
【A】					
Non-performing loan ratio	0.22	0.49	0.34	0.22	0.23
Loan loss reserves / NPLs	687.00	280.60	419.10	759.10	692.52
【E】					
NIBT / Average equity / Average equity	12.74	12.07	12.36	12.46	12.39
(NIBT + loan loss provision) / Average equity	13.34	12.76	13.00	13.04	12.81
NIBT / Average asset	1.37	1.34	1.36	1.32	1.29
(NIBT + loan loss provision) / Average asset	1.44	1.42	1.43	1.38	1.33
Net interest revenues / NIBT	80.70	77.55	76.93	80.00	82.59
NIBT / total net revenues	66.58	65.37	65.49	65.68	58.88
NIBT / Employees (in thousand of NT dollars)	5,305.36	4,656.19	4,787.49	4,537.42	4,052.12
【L】					
Liquidity ratio (monthly average of daily data)	34.04	36.24	35.83	37.53	39.82
Loans / Deposits	78.24	71.83	72.88	69.32	68.13
Time deposits / Deposits	42.86	46.41	46.22	46.21	44.91
NCDs / Time deposits	2.30	1.28	1.15	1.58	0.93
Accumulated gap of assets and liabilities(180 days) / Equity	-107.54	-26.48	-28.04	2.23	-18.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.16	104.53	104.22	107.55	112.84
Interest rate sensitivity gap/Equity	36.14	24.98	23.31	40.90	68.67
【G】					
Deposit growth rate	2.64	14.87	11.75	6.10	17.49
Loan growth rate	11.86	16.50	17.50	8.11	9.41
Investment growth rate	2.82	7.88	7.22	-8.09	21.98
Guarantee growth rate	15.93	-7.28	-4.69	1.38	31.73

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.82	12.01	R 13.92	R 12.51	R 11.65
Tier 1 capital / Risk-weighted assets	10.57	10.70	R 10.87	R 10.28	R 8.71
Common stocks equity / Risk-weighted assets	10.57	10.70	10.87	-	-
Liability / Equity (multiple)	14.23	14.83	14.35	15.86	17.44
Equity / Asset	6.57	6.32	6.51	5.93	5.42
【A】					
Non-performing loan ratio	0.09	0.30	0.29	0.23	0.36
Loan loss reserves / NPLs	1,027.69	347.85	374.48	466.67	280.32
【E】					
NIBT / Average equity / Average equity	12.57	12.49	12.59	13.28	10.83
(NIBT + loan loss provision) / Average equity	12.86	15.06	14.88	15.01	15.72
NIBT / Average asset	0.81	0.77	0.78	0.76	0.59
(NIBT + loan loss provision) / Average asset	0.83	0.92	0.92	0.86	0.86
Net interest revenues / NIBT	155.43	176.91	173.43	186.21	286.66
NIBT / total net revenues	43.90	39.37	39.65	35.51	27.76
NIBT / Employees (in thousand of NT dollars)	1,129.81	1,018.95	1,032.01	956.35	739.96
【L】					
Liquidity ratio (monthly average of daily data)	24.10	23.36	23.86	29.02	29.97
Loans / Deposits	66.35	64.08	62.90	59.65	58.43
Time deposits / Deposits	50.31	49.87	49.93	50.79	53.41
NCDs / Time deposits	0.35	0.18	0.17	0.46	0.60
Accumulated gap of assets and liabilities(180 days) / Equity	-16.53	114.26	157.35	116.44	134.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.19	97.50	97.28	94.39	99.24
Interest rate sensitivity gap/Equity	-44.97	-30.30	-31.71	-73.90	-10.14
【G】					
Deposit growth rate	5.96	8.89	8.24	4.53	11.07
Loan growth rate	9.55	16.36	14.02	5.95	0.73
Investment growth rate	11.20	-6.13	7.05	2.76	-5.30
Guarantee growth rate	11.29	20.41	10.56	1.00	5.69

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Far Eastern International Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.91	10.16	12.46	R 12.47	R 12.63
Tier 1 capital / Risk-weighted assets	8.82	7.54	8.25	R 8.63	R 8.32
Common stocks equity / Risk-weighted assets	8.82	7.54	8.25	-	-
Liability / Equity (multiple)	13.48	16.24	16.13	16.46	16.82
Equity / Asset	6.90	5.80	5.84	5.73	5.61
【A】					
Non-performing loan ratio	0.48	0.36	0.37	0.46	0.22
Loan loss reserves / NPLs	284.79	351.23	391.46	271.98	778.79
【E】					
NIBT / Average equity / Average equity	13.30	15.13	12.74	11.52	10.79
(NIBT + loan loss provision) / Average equity	13.91	14.33	13.12	13.91	13.39
NIBT / Average asset	0.90	0.85	0.73	0.63	0.59
(NIBT + loan loss provision) / Average asset	0.94	0.81	0.75	0.76	0.73
Net interest revenues / NIBT	116.16	118.96	138.85	139.29	155.83
NIBT / total net revenues	43.32	44.68	38.26	30.81	33.86
NIBT / Employees (in thousand of NT dollars)	1,818.28	1,670.74	1,418.38	1,147.96	1,015.45
【L】					
Liquidity ratio (monthly average of daily data)	28.35	27.80	33.29	31.10	31.33
Loans / Deposits	83.17	81.68	74.45	72.32	74.04
Time deposits / Deposits	63.91	65.71	65.00	68.03	67.76
NCDs / Time deposits	7.94	8.13	9.67	8.91	10.13
Accumulated gap of assets and liabilities(180 days) / Equity	-190.92	-245.62	-135.25	-127.88	-79.45
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.89	109.98	110.62	106.35	102.29
Interest rate sensitivity gap/Equity	127.92	124.31	128.09	82.79	30.78
【G】					
Deposit growth rate	3.53	3.95	1.61	7.12	8.78
Loan growth rate	5.36	13.32	4.57	3.49	14.28
Investment growth rate	0.36	6.66	19.67	-6.06	-1.13
Guarantee growth rate	48.02	8.43	6.32	29.55	-2.56

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.65	12.92	12.79	R 14.45	R 11.66
Tier 1 capital / Risk-weighted assets	9.44	10.16	10.12	R 10.79	R 7.81
Common stocks equity / Risk-weighted assets	9.44	10.16	10.12	-	-
Liability / Equity (multiple)	12.63	12.32	11.96	11.47	15.88
Equity / Asset	7.34	7.51	7.72	8.02	5.92
【A】					
Non-performing loan ratio	0.20	0.37	0.31	0.19	0.19
Loan loss reserves / NPLs	639.10	346.10	404.81	673.77	672.42
【E】					
NIBT / Average equity / Average equity	11.07	8.08	7.49	6.68	7.76
(NIBT + loan loss provision) / Average equity	13.16	10.87	10.22	10.12	7.05
NIBT / Average asset	0.82	0.63	0.58	0.44	0.42
(NIBT + loan loss provision) / Average asset	0.98	0.85	0.79	0.66	0.38
Net interest revenues / NIBT	130.14	164.57	179.62	254.49	246.09
NIBT / total net revenues	45.92	38.63	36.46	30.21	30.22
NIBT / Employees (in thousand of NT dollars)	2,075.46	1,503.98	1,479.34	926.64	797.66
【L】					
Liquidity ratio (monthly average of daily data)	30.01	31.92	31.88	29.56	29.16
Loans / Deposits	75.90	77.42	80.27	82.90	79.80
Time deposits / Deposits	41.02	39.95	40.38	41.69	44.61
NCDs / Time deposits	16.63	16.96	16.88	16.79	19.71
Accumulated gap of assets and liabilities(180 days) / Equity	53.99	65.77	54.23	27.49	32.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.25	96.55	96.44	99.24	104.33
Interest rate sensitivity gap/Equity	-45.85	-32.51	-32.96	-6.80	55.96
【G】					
Deposit growth rate	12.09	8.69	9.34	3.72	14.76
Loan growth rate	9.71	4.75	5.69	7.73	21.89
Investment growth rate	20.43	24.46	7.16	185.72	33.69
Guarantee growth rate	-2.76	2.98	3.35	-15.69	66.02

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Bank SinoPac Company Limited

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.74	10.78	10.64	12.79	R 13.28
Tier 1 capital / Risk-weighted assets	9.25	8.45	8.33	8.86	R 8.93
Common stocks equity / Risk-weighted assets	9.25	8.45	8.33	-	-
Liability / Equity (multiple)	13.32	14.24	14.28	14.70	16.02
Equity / Asset	6.98	6.56	6.54	6.37	5.87
【A】					
Non-performing loan ratio	0.22	0.44	0.37	0.30	0.47
Loan loss reserves / NPLs	616.69	240.96	289.53	336.68	212.22
【E】					
NIBT / Average equity / Average equity	16.56	13.90	12.44	12.04	3.70
(NIBT + loan loss provision) / Average equity	18.72	15.97	15.38	13.25	7.80
NIBT / Average asset	1.09	0.88	0.79	0.74	0.22
(NIBT + loan loss provision) / Average asset	1.23	1.01	0.97	0.82	0.46
Net interest revenues / NIBT	98.65	116.40	130.33	144.06	489.93
NIBT / total net revenues	49.48	46.66	42.16	42.97	16.32
NIBT / Employees (in thousand of NT dollars)	2,833.12	2,224.33	1,945.41	1,841.52	522.83
【L】					
Liquidity ratio (monthly average of daily data)	31.53	32.65	31.47	33.57	33.35
Loans / Deposits	72.46	72.13	73.61	74.55	73.84
Time deposits / Deposits	39.20	43.78	42.64	49.63	50.54
NCDs / Time deposits	0.44	6.36	3.79	5.70	5.47
Accumulated gap of assets and liabilities(180 days) / Equity	-93.93	-32.59	28.37	22.34	-39.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.50	102.66	102.61	102.06	103.43
Interest rate sensitivity gap/Equity	20.47	25.29	24.74	21.79	39.88
【G】					
Deposit growth rate	0.33	6.95	5.66	4.69	6.20
Loan growth rate	0.63	2.35	4.30	5.38	2.68
Investment growth rate	-7.33	-1.93	1.47	-0.03	14.13
Guarantee growth rate	-0.57	1.44	-11.40	59.11	-8.81

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.96	12.31	R 12.27	R 13.21	R 12.29
Tier 1 capital / Risk-weighted assets	9.50	8.51	8.48	R 9.05	R 9.02
Common stocks equity / Risk-weighted assets	9.50	8.51	8.48	-	-
Liability / Equity (multiple)	13.73	15.34	15.45	15.40	16.66
Equity / Asset	6.79	6.12	6.08	6.10	5.66
【A】					
Non-performing loan ratio	0.18	0.21	0.20	0.17	0.20
Loan loss reserves / NPLs	629.40	526.11	532.66	659.14	513.90
【E】					
NIBT / Average equity / Average equity	13.71	14.12	13.47	12.33	6.18
(NIBT + loan loss provision) / Average equity	16.31	16.57	15.92	15.55	12.08
NIBT / Average asset	0.87	0.84	0.81	0.72	0.32
(NIBT + loan loss provision) / Average asset	1.03	0.99	0.95	0.91	0.63
Net interest revenues / NIBT	113.38	114.29	120.19	165.52	352.29
NIBT / total net revenues	42.42	42.59	41.06	35.39	18.15
NIBT / Employees (in thousand of NT dollars)	1,876.35	1,768.21	1,658.71	1,454.45	675.72
【L】					
Liquidity ratio (monthly average of daily data)	25.61	27.03	26.27	29.13	30.68
Loans / Deposits	74.28	74.62	72.12	71.83	68.30
Time deposits / Deposits	34.12	37.30	35.36	39.61	45.02
NCDs / Time deposits	0.31	0.37	0.41	0.48	2.19
Accumulated gap of assets and liabilities(180 days) / Equity	23.18	19.41	53.41	74.85	39.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.52	101.88	101.72	104.17	99.55
Interest rate sensitivity gap/Equity	15.06	22.03	19.71	49.86	-6.19
【G】					
Deposit growth rate	12.17	11.17	11.72	6.96	6.64
Loan growth rate	11.71	13.37	11.76	12.21	9.97
Investment growth rate	6.70	3.17	4.33	-1.93	1.02
Guarantee growth rate	8.04	33.32	27.75	-4.68	-11.89

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Cosmos Bank, Taiwan　　Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.57	12.87	13.57	R 14.78	13.36
Tier 1 capital / Risk-weighted assets	12.57	12.87	13.57	R 14.78	8.14
Common stocks equity / Risk-weighted assets	12.57	12.87	13.57	-	-
Liability / Equity (multiple)	8.08	8.72	8.20	9.07	10.36
Equity / Asset	11.01	10.29	10.87	9.93	8.80
【A】					
Non-performing loan ratio	0.42	0.57	0.52	0.77	7.64
Loan loss reserves / NPLs	341.59	245.50	259.27	179.82	45.30
【E】					
NIBT / Average equity / Average equity	17.63	19.41	23.86	27.24	-2.11
(NIBT + loan loss provision) / Average equity	13.21	13.96	16.10	18.84	-14.54
NIBT / Average asset	1.87	1.89	2.36	2.47	-0.18
(NIBT + loan loss provision) / Average asset	1.40	1.36	1.59	1.71	-1.26
Net interest revenues / NIBT	143.59	144.20	121.82	115.10	-
NIBT / total net revenues	50.03	52.67	61.66	66.65	-13.71
NIBT / Employees (in thousand of NT dollars)	2,028.88	1,909.65	2,425.32	2,041.37	-140.16
【L】					
Liquidity ratio (monthly average of daily data)	22.57	27.16	26.35	23.29	20.41
Loans / Deposits	72.64	67.61	70.74	67.97	70.49
Time deposits / Deposits	55.30	63.34	61.50	65.30	64.60
NCDs / Time deposits	1.33	0.05	0.06	0.68	0.73
Accumulated gap of assets and liabilities(180 days) / Equity	-164.56	-103.85	-96.02	-96.82	-158.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.40	94.83	96.19	91.87	86.23
Interest rate sensitivity gap/Equity	8.73	-37.01	-25.64	-63.33	-126.63
【G】					
Deposit growth rate	-3.83	19.07	11.45	12.01	4.04
Loan growth rate	3.33	17.43	15.80	4.78	17.51
Investment growth rate	-3.68	6.15	-6.64	9.37	306.12
Guarantee growth rate	7.22	125.75	313.78	-9.11	6.55

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Taishin International Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.05	10.70	10.94	R 13.19	R 12.76
Tier 1 capital / Risk-weighted assets	8.46	8.13	8.31	8.44	R 8.80
Common stocks equity / Risk-weighted assets	7.80	7.98	8.16	-	-
Liability / Equity (multiple)	15.90	15.72	14.65	15.34	14.99
Equity / Asset	5.92	5.98	6.39	6.12	6.25
【A】					
Non-performing loan ratio	0.21	0.20	0.15	0.14	0.16
Loan loss reserves / NPLs	656.60	619.94	827.55	866.48	744.99
【E】					
NIBT / Average equity / Average equity	19.56	23.33	20.10	15.95	14.81
(NIBT + loan loss provision) / Average equity	22.71	26.08	23.25	19.30	17.77
NIBT / Average asset	1.19	1.44	1.24	0.96	0.92
(NIBT + loan loss provision) / Average asset	1.38	1.61	1.44	1.16	1.11
Net interest revenues / NIBT	103.32	85.35	100.18	133.96	137.03
NIBT / total net revenues	49.84	54.65	48.62	43.39	37.20
NIBT / Employees (in thousand of NT dollars)	2,312.72	2,602.23	2,227.41	1,671.30	1,453.10
【L】					
Liquidity ratio (monthly average of daily data)	22.07	24.33	24.74	24.37	25.02
Loans / Deposits	81.29	80.82	78.29	77.85	76.91
Time deposits / Deposits	44.32	48.22	47.22	50.36	50.81
NCDs / Time deposits	0.34	0.04	0.04	0.19	2.35
Accumulated gap of assets and liabilities(180 days) / Equity	-60.95	-105.23	-104.83	-60.54	-46.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	120.41	119.73	120.36	123.24	114.10
Interest rate sensitivity gap/Equity	211.75	193.62	195.73	210.77	129.75
【G】					
Deposit growth rate	8.83	5.18	6.53	9.34	7.31
Loan growth rate	9.17	7.99	6.90	9.61	12.74
Investment growth rate	9.88	8.39	-2.56	9.18	19.83
Guarantee growth rate	-27.60	64.45	45.04	-31.93	20.41

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.81	11.23	11.52	12.13	R 10.79
Tier 1 capital / Risk-weighted assets	9.04	8.96	R 9.33	R 9.23	R 8.67
Common stocks equity / Risk-weighted assets	7.86	7.49	7.85	-	-
Liability / Equity (multiple)	13.84	14.33	14.29	15.34	16.78
Equity / Asset	6.74	6.52	6.54	6.12	5.62
【A】					
Non-performing loan ratio	0.10	0.33	0.11	0.21	0.46
Loan loss reserves / NPLs	1,472.09	431.96	1,415.02	639.66	266.59
【E】					
NIBT / Average equity / Average equity	10.68	11.84	10.62	7.57	9.53
(NIBT + loan loss provision) / Average equity	12.84	14.71	13.18	10.94	9.25
NIBT / Average asset	0.71	0.72	0.66	0.43	0.51
(NIBT + loan loss provision) / Average asset	0.85	0.90	0.82	0.63	0.50
Net interest revenues / NIBT	154.84	142.35	155.06	247.67	201.40
NIBT / total net revenues	34.90	34.97	33.06	24.36	30.11
NIBT / Employees (in thousand of NT dollars)	1,238.45	1,248.42	1,134.14	753.15	803.40
【L】					
Liquidity ratio (monthly average of daily data)	25.34	30.85	32.11	29.72	31.64
Loans / Deposits	82.79	79.82	75.97	78.25	76.24
Time deposits / Deposits	55.17	55.40	53.77	57.43	61.20
NCDs / Time deposits	2.08	1.76	1.74	3.14	8.39
Accumulated gap of assets and liabilities(180 days) / Equity	-202.61	-50.51	17.95	-143.59	-48.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.63	101.75	100.71	100.97	96.30
Interest rate sensitivity gap/Equity	15.17	17.69	7.09	10.90	-47.96
【G】					
Deposit growth rate	3.57	-5.28	-0.64	-2.35	15.60
Loan growth rate	6.11	-3.57	-4.93	-0.80	7.98
Investment growth rate	-1.14	-2.65	-0.20	-7.22	18.79
Guarantee growth rate	-24.13	2.04	-1.26	-29.33	12.19

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Jih Sun International Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	10.70	12.87	12.61	13.47	R 11.44
Tier 1 capital / Risk-weighted assets	9.84	11.31	11.13	11.58	R 11.43
Common stocks equity / Risk-weighted assets	9.84	11.31	11.13	-	-
Liability / Equity (multiple)	10.81	10.60	10.59	10.77	11.65
Equity / Asset	8.47	8.62	8.63	8.50	7.91
【A】					
Non-performing loan ratio	0.18	0.60	0.55	0.41	0.33
Loan loss reserves / NPLs	657.83	192.60	209.96	288.52	307.11
【E】					
NIBT / Average equity / Average equity	7.51	5.94	7.49	7.66	11.39
(NIBT + loan loss provision) / Average equity	7.43	8.16	9.78	9.36	15.20
NIBT / Average asset	0.62	0.50	0.63	0.63	0.80
(NIBT + loan loss provision) / Average asset	0.61	0.69	0.83	0.77	1.06
Net interest revenues / NIBT	171.51	197.27	157.48	183.04	140.99
NIBT / total net revenues	35.28	28.89	32.92	29.30	31.34
NIBT / Employees (in thousand of NT dollars)	935.48	698.98	895.65	864.16	1,060.26
【L】					
Liquidity ratio (monthly average of daily data)	27.45	27.69	26.75	29.50	27.66
Loans / Deposits	77.94	77.72	81.98	77.96	77.92
Time deposits / Deposits	39.80	41.23	42.01	41.51	48.98
NCDs / Time deposits	2.23	2.72	6.66	2.96	2.16
Accumulated gap of assets and liabilities(180 days) / Equity	-40.29	-65.31	-17.55	-84.19	-112.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.05	92.27	92.29	88.26	82.92
Interest rate sensitivity gap/Equity	-33.93	-68.14	-67.61	-105.23	-172.75
【G】					
Deposit growth rate	6.94	-0.27	0.80	0.33	-6.35
Loan growth rate	7.14	3.62	6.00	0.48	3.07
Investment growth rate	41.53	-12.19	-23.70	12.20	20.05
Guarantee growth rate	-3.46	-19.94	-18.03	-31.96	-37.98

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： EnTie Commercial Bank　　　　Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.08	11.81	12.10	12.83	14.27
Tier 1 capital / Risk-weighted assets	10.12	9.10	9.83	9.86	9.85
Common stocks equity / Risk-weighted assets	9.39	8.28	9.00	-	-
Liability / Equity (multiple)	11.96	14.56	12.96	14.22	16.27
Equity / Asset	7.71	6.43	7.16	6.57	5.79
【A】					
Non-performing loan ratio	0.56	0.66	0.76	0.51	0.34
Loan loss reserves / NPLs	231.61	158.03	146.26	203.98	212.09
【E】					
NIBT / Average equity / Average equity	13.47	12.33	13.42	19.48	12.20
(NIBT + loan loss provision) / Average equity	13.93	13.49	14.12	22.13	12.85
NIBT / Average asset	0.98	0.76	0.85	1.17	0.71
(NIBT + loan loss provision) / Average asset	1.02	0.83	0.89	1.33	0.75
Net interest revenues / NIBT	108.94	136.56	119.92	82.55	134.13
NIBT / total net revenues	51.86	48.22	51.07	51.17	43.50
NIBT / Employees (in thousand of NT dollars)	1,983.81	1,755.31	1,900.91	2,410.87	1,273.62
【L】					
Liquidity ratio (monthly average of daily data)	39.54	44.27	46.59	42.46	41.83
Loans / Deposits	70.92	64.95	67.03	67.61	66.26
Time deposits / Deposits	62.17	68.10	66.05	70.42	71.30
NCDs / Time deposits	6.55	13.04	10.72	14.10	12.68
Accumulated gap of assets and liabilities(180 days) / Equity	-7.38	-202.08	-182.71	-126.79	-9.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.00	99.86	98.06	97.80	86.17
Interest rate sensitivity gap/Equity	26.48	-1.51	-18.68	-24.07	-181.15
【G】					
Deposit growth rate	-7.72	-1.81	-6.18	-0.62	10.77
Loan growth rate	0.82	-4.57	-6.98	1.40	0.91
Investment growth rate	-23.70	-4.03	13.48	3.07	85.75
Guarantee growth rate	-6.86	-23.83	-16.90	60.57	54.62

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： CTBC Bank Co., Ltd.

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	13.81	11.13	10.71	13.07	R 12.66
Tier 1 capital / Risk-weighted assets	12.87	10.13	9.51	11.75	R 11.25
Common stocks equity / Risk-weighted assets	11.90	9.96	9.37	-	-
Liability / Equity (multiple)	10.90	13.22	13.18	12.18	12.67
Equity / Asset	8.41	7.03	7.05	7.59	7.32
【A】					
Non-performing loan ratio	0.24	0.40	0.35	0.36	0.20
Loan loss reserves / NPLs	494.90	233.86	366.38	267.89	519.85
【E】					
NIBT / Average equity / Average equity	26.73	16.05	14.54	15.00	14.78
(NIBT + loan loss provision) / Average equity	27.15	16.72	18.41	15.54	14.99
NIBT / Average asset	2.04	1.17	1.06	1.10	1.03
(NIBT + loan loss provision) / Average asset	2.07	1.22	1.34	1.14	1.05
Net interest revenues / NIBT	60.58	102.07	114.14	114.99	117.78
NIBT / total net revenues	55.53	41.50	35.80	40.43	39.52
NIBT / Employees (in thousand of NT dollars)	4,444.06	2,367.75	2,120.67	2,161.94	1,984.91
【L】					
Liquidity ratio (monthly average of daily data)	21.66	24.70	22.53	25.59	27.55
Loans / Deposits	73.61	70.65	73.00	73.22	71.89
Time deposits / Deposits	29.74	34.54	32.31	34.72	37.14
NCDs / Time deposits	0.22	0.18	0.20	0.17	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	1.13	79.77	19.24	76.49	54.60
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.27	102.70	99.40	101.61	97.13
Interest rate sensitivity gap/Equity	22.28	24.12	-5.21	13.56	-25.40
【G】					
Deposit growth rate	9.84	9.78	13.09	4.90	10.44
Loan growth rate	14.35	7.82	12.62	6.75	6.63
Investment growth rate	-0.13	5.39	-4.26	-3.90	-1.79
Guarantee growth rate	-26.32	38.60	39.10	35.06	2.50

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.78	10.93	11.14	12.17	13.05
Tier 1 capital / Risk-weighted assets	10.91	10.13	10.34	11.43	12.82
Common stocks equity / Risk-weighted assets	10.91	10.13	10.34	-	-
Liability / Equity (multiple)	14.89	16.14	15.46	14.63	14.30
Equity / Asset	6.29	5.84	6.08	6.40	6.54
【A】					
Non-performing loan ratio	0.04	0.06	0.07	0.07	0.11
Loan loss reserves / NPLs	2,684.62	1,684.21	1,652.41	1,297.56	850.89
【E】					
NIBT / Average equity / Average equity	11.90	14.95	13.82	14.93	8.80
(NIBT + loan loss provision) / Average equity	13.29	16.73	15.78	15.78	13.16
NIBT / Average asset	0.74	0.91	0.84	0.96	0.64
(NIBT + loan loss provision) / Average asset	0.82	1.02	0.96	1.02	0.96
Net interest revenues / NIBT	95.30	85.87	92.90	91.45	154.21
NIBT / total net revenues	37.20	40.54	38.53	37.85	20.75
NIBT / Employees (in thousand of NT dollars)	2,183.07	2,399.07	2,244.61	2,039.73	915.52
【L】					
Liquidity ratio (monthly average of daily data)	98.19	107.85	107.24	95.07	79.31
Loans / Deposits	64.08	65.93	62.26	64.78	58.26
Time deposits / Deposits	34.12	25.47	25.38	27.01	22.31
NCDs / Time deposits	0.47	0.80	14.25	1.27	4.07
Accumulated gap of assets and liabilities(180 days) / Equity	-302.60	-265.40	-281.35	-186.11	-173.39
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	151.73	167.28	160.84	227.36	143.17
Interest rate sensitivity gap/Equity	342.88	456.00	405.13	453.88	321.57
【G】					
Deposit growth rate	17.41	3.83	8.11	1.83	0.17
Loan growth rate	16.74	16.38	3.90	13.22	48.02
Investment growth rate	2.35	22.72	9.78	24.50	71.43
Guarantee growth rate	-6.02	18.08	7.83	-2.31	7.28

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【 C 】					
Total risk based capital / Risk-weighted assets	10.73	11.01	10.57	R 11.10	11.43
Tier 1 capital / Risk-weighted assets	8.47	8.08	8.06	R 7.72	7.96
Common stocks equity / Risk-weighted assets	7.51	7.50	7.50	-	-
Liability / Equity (multiple)	17.57	17.67	17.94	18.91	19.36
Equity / Asset	5.38	5.36	5.28	5.02	4.91
【 A 】					
Non-performing loan ratio	0.32	0.46	0.42	0.46	0.84
Loan loss reserves / NPLs	384.10	244.94	265.58	232.70	118.56
【 E 】					
NIBT / Average equity / Average equity	16.81	15.61	14.49	16.58	13.05
(NIBT + loan loss provision) / Average equity	21.81	18.66	18.08	19.16	15.81
NIBT / Average asset	0.85	0.77	0.72	0.81	0.67
(NIBT + loan loss provision) / Average asset	1.10	0.92	0.90	0.94	0.81
Net interest revenues / NIBT	153.59	166.73	177.82	159.11	212.82
NIBT / total net revenues	41.00	40.17	38.37	41.76	35.24
NIBT / Employees (in thousand of NT dollars)	1,681.43	1,372.97	1,305.95	1,382.13	989.99
【 L 】					
Liquidity ratio (monthly average of daily data)	28.12	25.69	23.59	24.24	23.31
Loans / Deposits	72.87	75.86	73.05	76.41	77.62
Time deposits / Deposits	53.31	53.41	52.00	54.67	56.64
NCDs / Time deposits	0.92	1.65	1.17	1.02	0.73
Accumulated gap of assets and liabilities(180 days) / Equity	-209.19	-215.56	-127.31	-194.66	-242.09
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.50	87.98	87.52	91.21	85.57
Interest rate sensitivity gap/Equity	-143.47	-169.19	-175.69	-134.24	-226.61
【 G 】					
Deposit growth rate	10.53	11.24	10.48	15.44	16.40
Loan growth rate	6.14	7.07	5.58	13.60	14.08
Investment growth rate	40.18	67.24	77.79	7.95	51.48
Guarantee growth rate	10.74	24.16	29.34	16.93	37.13

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Sunny Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	10.07	8.91	R 8.80	R 8.56	R 8.94
Tier 1 capital / Risk-weighted assets	6.85	6.36	R 6.12	R 5.90	R 6.45
Common stocks equity / Risk-weighted assets	6.85	6.36	6.12	-	-
Liability / Equity (multiple)	17.59	18.37	19.40	19.31	20.27
Equity / Asset	5.38	5.16	4.90	4.92	4.70
【A】					
Non-performing loan ratio	0.27	0.67	0.59	0.58	0.75
Loan loss reserves / NPLs	410.61	149.48	213.40	171.03	110.29
【E】					
NIBT / Average equity / Average equity	16.48	12.40	7.87	10.25	4.44
(NIBT + loan loss provision) / Average equity	16.00	13.80	13.69	12.52	8.09
NIBT / Average asset	0.82	0.61	0.39	0.50	0.21
(NIBT + loan loss provision) / Average asset	0.79	0.67	0.67	0.61	0.38
Net interest revenues / NIBT	143.73	195.47	305.06	236.63	586.81
NIBT / total net revenues	48.66	37.15	23.76	31.80	14.60
NIBT / Employees (in thousand of NT dollars)	1,394.85	963.98	620.08	670.70	289.79
【L】					
Liquidity ratio (monthly average of daily data)	20.27	18.95	21.95	17.56	18.74
Loans / Deposits	79.99	83.10	78.89	82.92	80.82
Time deposits / Deposits	59.88	59.09	58.03	59.01	60.24
NCDs / Time deposits	4.23	1.90	2.61	3.25	3.85
Accumulated gap of assets and liabilities(180 days) / Equity	-198.81	-147.25	-83.33	-173.32	-168.74
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.96	98.24	97.94	97.15	96.92
Interest rate sensitivity gap/Equity	-16.33	-29.40	-36.25	-49.10	-56.85
【G】					
Deposit growth rate	11.99	8.41	12.59	4.61	7.03
Loan growth rate	7.60	5.73	6.85	7.28	2.84
Investment growth rate	148.23	92.45	57.60	43.13	-8.31
Guarantee growth rate	-0.64	6.63	14.34	14.18	-36.52

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Bank of Panhsin Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	9.66	8.83	R 8.95	R 8.93	R 8.37
Tier 1 capital / Risk-weighted assets	6.49	7.07	R 7.78	R 7.85	R 7.76
Common stocks equity / Risk-weighted assets	6.49	7.07	7.78	-	-
Liability / Equity (multiple)	16.76	17.76	15.62	18.76	18.41
Equity / Asset	5.63	5.33	6.02	5.06	5.15
【A】					
Non-performing loan ratio	0.63	1.43	1.20	1.21	1.16
Loan loss reserves / NPLs	190.09	88.72	102.48	111.89	114.02
【E】					
NIBT / Average equity / Average equity	5.64	12.79	23.29	3.06	-7.05
(NIBT + loan loss provision) / Average equity	13.26	15.97	25.90	10.72	6.21
NIBT / Average asset	0.33	0.64	1.18	0.16	-0.38
(NIBT + loan loss provision) / Average asset	0.78	0.79	1.31	0.55	0.34
Net interest revenues / NIBT	351.20	175.35	95.28	729.53	-
NIBT / total net revenues	21.85	33.77	49.47	9.58	-24.79
NIBT / Employees (in thousand of NT dollars)	432.20	924.34	1,740.94	215.62	-502.44
【L】					
Liquidity ratio (monthly average of daily data)	27.20	28.47	25.25	24.91	20.27
Loans / Deposits	70.05	67.31	70.87	67.50	72.38
Time deposits / Deposits	55.44	52.21	52.42	55.67	57.72
NCDs / Time deposits	0.75	1.15	1.06	1.44	1.90
Accumulated gap of assets and liabilities(180 days) / Equity	-141.29	64.75	13.27	73.15	-3.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.22	91.80	92.10	93.08	92.93
Interest rate sensitivity gap/Equity	-216.72	-128.98	-109.25	-112.81	-114.34
【G】					
Deposit growth rate	22.70	1.80	0.83	2.00	2.36
Loan growth rate	27.57	-0.96	5.85	-4.88	-3.42
Investment growth rate	52.75	13.49	11.30	14.34	41.59
Guarantee growth rate	14.49	25.18	-3.85	-5.37	8.00

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Taiwan Business Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.26	10.65	R 11.26	R 10.45	R 10.26
Tier 1 capital / Risk-weighted assets	8.38	8.04	R 8.23	R 7.90	R 6.64
Common stocks equity / Risk-weighted assets	8.04	7.59	7.78	-	-
Liability / Equity (multiple)	20.87	22.44	22.05	22.15	25.91
Equity / Asset	4.57	4.27	4.34	4.32	3.72
【A】					
Non-performing loan ratio	0.64	0.86	0.76	0.92	0.65
Loan loss reserves / NPLs	178.33	125.00	141.61	93.54	137.59
【E】					
NIBT / Average equity / Average equity	9.03	5.91	6.93	6.99	7.06
(NIBT + loan loss provision) / Average equity	13.08	12.35	12.31	10.59	14.13
NIBT / Average asset	0.39	0.25	0.29	0.29	0.25
(NIBT + loan loss provision) / Average asset	0.57	0.51	0.51	0.45	0.51
Net interest revenues / NIBT	271.30	410.84	353.58	342.88	396.74
NIBT / total net revenues	28.69	18.74	21.86	21.41	18.87
NIBT / Employees (in thousand of NT dollars)	1,140.06	680.79	810.68	770.44	646.41
【L】					
Liquidity ratio (monthly average of daily data)	17.82	15.16	17.56	15.58	15.93
Loans / Deposits	83.83	88.02	84.65	86.90	87.07
Time deposits / Deposits	41.36	44.62	42.48	44.61	45.79
NCDs / Time deposits	0.41	4.56	3.41	3.93	3.82
Accumulated gap of assets and liabilities(180 days) / Equity	66.76	-105.37	-25.31	-87.63	-22.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.10	106.13	105.76	105.91	105.08
Interest rate sensitivity gap/Equity	84.52	112.27	103.08	106.04	107.26
【G】					
Deposit growth rate	1.86	6.09	3.82	2.06	4.21
Loan growth rate	-3.56	6.90	0.67	1.16	1.71
Investment growth rate	3.90	2.37	12.13	-5.77	24.85
Guarantee growth rate	-0.91	-19.43	-12.51	-28.99	-0.32

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	14.68	13.92	R 13.61	16.01	16.54
Tier 1 capital / Risk-weighted assets	9.98	9.22	9.12	10.57	R 11.15
Common stocks equity / Risk-weighted assets	9.98	9.22	9.12	-	-
Liability / Equity (multiple)	15.61	17.18	16.87	15.78	15.41
Equity / Asset	6.02	5.50	5.60	5.96	6.09
【A】					
Non-performing loan ratio	0.33	0.62	0.53	0.70	0.44
Loan loss reserves / NPLs	434.32	248.45	269.77	218.75	267.85
【E】					
NIBT / Average equity / Average equity	8.74	6.58	6.54	7.82	23.17
(NIBT + loan loss provision) / Average equity	11.68	11.03	10.55	14.19	29.44
NIBT / Average asset	0.50	0.38	0.38	0.48	1.34
(NIBT + loan loss provision) / Average asset	0.67	0.64	0.61	0.87	1.70
Net interest revenues / NIBT	240.94	326.98	335.98	281.64	91.94
NIBT / total net revenues	24.76	19.18	19.13	22.08	57.49
NIBT / Employees (in thousand of NT dollars)	982.08	708.94	718.12	857.11	2,561.12
【L】					
Liquidity ratio (monthly average of daily data)	50.21	53.10	53.70	54.96	51.96
Loans / Deposits	61.23	61.98	63.25	63.02	58.62
Time deposits / Deposits	30.15	35.50	35.17	38.01	43.39
NCDs / Time deposits	16.24	10.05	10.00	6.59	6.05
Accumulated gap of assets and liabilities(180 days) / Equity	-42.12	-37.70	-114.54	-22.04	-91.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	115.41	105.52	107.99	110.32	139.66
Interest rate sensitivity gap/Equity	143.30	63.70	90.92	126.70	205.37
【G】					
Deposit growth rate	-4.53	3.66	2.58	-5.54	0.93
Loan growth rate	-5.69	3.85	2.91	1.52	0.60
Investment growth rate	-2.86	5.45	-2.18	3.84	26.30
Guarantee growth rate	-2.26	2.24	1.80	-24.74	34.41

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Taichung Commercial Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.18	10.39	11.37	R 10.54	R 11.62
Tier 1 capital / Risk-weighted assets	8.89	8.27	8.42	R 8.57	R 9.56
Common stocks equity / Risk-weighted assets	8.89	8.27	8.42	-	-
Liability / Equity (multiple)	13.21	14.81	14.68	14.55	13.87
Equity / Asset	7.04	6.33	6.38	6.43	6.73
【A】					
Non-performing loan ratio	0.46	0.70	0.58	0.37	0.30
Loan loss reserves / NPLs	265.50	143.28	209.69	274.58	347.93
【E】					
NIBT / Average equity / Average equity	13.73	12.98	11.69	12.30	9.06
(NIBT + loan loss provision) / Average equity	17.40	18.00	18.25	13.93	13.11
NIBT / Average asset	0.90	0.81	0.73	0.80	0.53
(NIBT + loan loss provision) / Average asset	1.14	1.12	1.14	0.91	0.77
Net interest revenues / NIBT	146.83	160.22	178.43	164.94	257.96
NIBT / total net revenues	49.37	43.58	39.21	48.42	33.16
NIBT / Employees (in thousand of NT dollars)	2,274.28	1,892.49	1,704.29	1,631.03	969.62
【L】					
Liquidity ratio (monthly average of daily data)	20.66	20.53	21.01	20.39	20.07
Loans / Deposits	86.11	85.98	84.78	84.39	83.58
Time deposits / Deposits	47.24	51.25	49.52	52.11	51.41
NCDs / Time deposits	2.08	2.44	2.36	3.24	5.52
Accumulated gap of assets and liabilities(180 days) / Equity	-276.68	-279.22	-227.16	-230.46	-77.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.71	90.97	91.50	90.39	91.60
Interest rate sensitivity gap/Equity	-72.80	-119.20	-110.79	-122.87	-103.48
【G】					
Deposit growth rate	6.41	10.99	11.62	15.58	10.01
Loan growth rate	6.38	15.89	12.08	16.60	13.37
Investment growth rate	-2.02	51.24	3.59	104.07	7.99
Guarantee growth rate	24.70	46.70	24.11	68.25	34.01

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： King's Town Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	14.30	14.15	14.54	15.13	14.12
Tier 1 capital / Risk-weighted assets	13.58	13.20	13.60	14.24	13.34
Common stocks equity / Risk-weighted assets	13.58	13.20	13.60	-	-
Liability / Equity (multiple)	7.46	8.27	7.86	8.68	10.34
Equity / Asset	11.82	10.79	11.29	10.33	8.82
【A】					
Non-performing loan ratio	0.04	0.10	0.05	0.12	0.33
Loan loss reserves / NPLs	3,630.00	1,619.23	2,860.00	1,287.29	461.83
【E】					
NIBT / Average equity / Average equity	25.74	21.67	22.03	23.26	20.95
(NIBT + loan loss provision) / Average equity	27.20	26.82	26.28	25.20	22.89
NIBT / Average asset	2.78	2.25	2.29	2.14	1.71
(NIBT + loan loss provision) / Average asset	2.94	2.78	2.73	2.32	1.86
Net interest revenues / NIBT	78.48	93.13	91.97	91.16	111.06
NIBT / total net revenues	89.84	68.52	70.29	73.28	69.09
NIBT / Employees (in thousand of NT dollars)	7,185.61	5,238.75	5,456.65	4,323.97	3,026.13
【L】					
Liquidity ratio (monthly average of daily data)	25.12	29.00	27.51	32.45	27.21
Loans / Deposits	77.49	73.37	74.92	70.27	70.44
Time deposits / Deposits	44.40	45.58	44.90	47.18	48.93
NCDs / Time deposits	0.92	0.21	0.53	0.27	0.30
Accumulated gap of assets and liabilities(180 days) / Equity	-22.73	16.49	33.16	55.28	17.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.23	96.34	95.67	101.86	99.97
Interest rate sensitivity gap/Equity	-15.54	-23.24	-26.32	12.51	-0.28
【G】					
Deposit growth rate	6.36	6.25	4.50	2.44	0.90
Loan growth rate	12.33	9.47	11.41	2.20	-1.47
Investment growth rate	19.34	20.75	12.94	20.97	9.54
Guarantee growth rate	1.17	15.29	30.84	-1.36	-1.69

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	17.32	18.08	R 18.60	R 27.87	R 32.66
Tier 1 capital / Risk-weighted assets	17.32	18.08	R 18.60	R 27.87	R 32.66
Common stocks equity / Risk-weighted assets	17.32	18.08	18.60	-	-
Liability / Equity (multiple)	3.19	2.76	2.59	1.70	1.35
Equity / Asset	23.86	26.57	27.88	36.99	42.50
【A】					
Non-performing loan ratio	0.23	0.18	0.17	-	0.18
Loan loss reserves / NPLs	648.23	796.28	936.84	-	800.64
【E】					
NIBT / Average equity / Average equity	7.97	5.95	5.34	3.73	3.14
(NIBT + loan loss provision) / Average equity	8.18	5.85	5.51	3.85	3.06
NIBT / Average asset	2.11	1.93	1.68	1.50	1.41
(NIBT + loan loss provision) / Average asset	2.16	1.89	1.73	1.55	1.37
Net interest revenues / NIBT	45.70	41.70	51.47	39.21	36.86
NIBT / total net revenues	84.39	77.74	69.84	73.43	71.03
NIBT / Employees (in thousand of NT dollars)	18,407.92	13,126.04	11,316.76	8,932.38	6,819.44
【L】					
Liquidity ratio (monthly average of daily data)	72.98	55.06	45.86	89.60	102.16
Loans / Deposits	71.42	71.88	82.55	79.65	114.43
Time deposits / Deposits	48.46	59.80	63.44	52.69	59.01
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	11.38	1.91	15.61	-17.67	-9.52
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.38	76.72	83.18	117.14	113.57
Interest rate sensitivity gap/Equity	2.46	-29.27	-16.91	13.77	9.57
【G】					
Deposit growth rate	31.67	48.77	19.29	51.58	46.38
Loan growth rate	29.96	21.18	22.28	4.38	17.82
Investment growth rate	12.65	25.93	26.45	-2.38	11.36
Guarantee growth rate	-17.73	-9.49	-12.42	-2.95	22.23

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Hwatai Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.37	11.55	R 12.06	11.41	R 10.59
Tier 1 capital / Risk-weighted assets	9.16	9.11	R 9.56	8.49	R 8.34
Common stocks equity / Risk-weighted assets	9.16	9.11	9.56	-	-
Liability / Equity (multiple)	14.13	14.80	14.25	15.78	15.74
Equity / Asset	6.61	6.33	6.56	5.96	5.97
【A】					
Non-performing loan ratio	1.61	0.55	0.56	0.83	0.78
Loan loss reserves / NPLs	89.00	208.82	229.34	131.49	148.28
【E】					
NIBT / Average equity / Average equity	8.46	6.76	6.34	4.11	5.99
(NIBT + loan loss provision) / Average equity	14.40	10.06	9.50	8.00	9.49
NIBT / Average asset	0.54	0.40	0.38	0.25	0.35
(NIBT + loan loss provision) / Average asset	0.91	0.60	0.57	0.48	0.56
Net interest revenues / NIBT	234.79	328.53	346.99	536.13	388.68
NIBT / total net revenues	25.74	23.92	22.27	15.00	20.47
NIBT / Employees (in thousand of NT dollars)	771.77	599.22	559.95	372.60	497.13
【L】					
Liquidity ratio (monthly average of daily data)	32.36	29.99	31.97	25.36	21.91
Loans / Deposits	75.02	75.50	72.53	78.49	80.63
Time deposits / Deposits	57.05	61.06	58.34	63.84	66.24
NCDs / Time deposits	3.29	3.57	2.98	3.17	2.69
Accumulated gap of assets and liabilities(180 days) / Equity	27.07	110.95	159.90	142.93	33.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.52	99.51	102.04	105.21	104.05
Interest rate sensitivity gap/Equity	6.23	-6.33	24.92	71.70	56.93
【G】					
Deposit growth rate	1.17	-5.69	-7.50	2.75	6.91
Loan growth rate	0.54	-10.66	-14.52	0.02	0.11
Investment growth rate	33.46	112.31	119.96	5.66	-15.68
Guarantee growth rate	-32.16	4.55	-8.07	5.22	1.67

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Cota Commercial Bank

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	9.53	9.56	10.41	R 10.55	11.27
Tier 1 capital / Risk-weighted assets	7.27	6.75	7.65	R 7.15	7.81
Common stocks equity / Risk-weighted assets	7.27	6.75	7.65	-	-
Liability / Equity (multiple)	19.93	22.58	19.87	21.88	21.67
Equity / Asset	4.78	4.24	4.79	4.37	4.41
【A】					
Non-performing loan ratio	0.37	0.39	0.36	0.37	0.43
Loan loss reserves / NPLs	596.82	508.71	570.95	501.80	309.70
【E】					
NIBT / Average equity / Average equity	8.09	8.82	10.39	4.76	4.22
(NIBT + loan loss provision) / Average equity	12.63	15.16	17.52	13.76	12.11
NIBT / Average asset	0.38	0.36	0.43	0.21	0.19
(NIBT + loan loss provision) / Average asset	0.59	0.62	0.73	0.61	0.54
Net interest revenues / NIBT	415.38	428.93	362.35	757.47	833.18
NIBT / total net revenues	20.72	20.02	22.57	11.49	10.50
NIBT / Employees (in thousand of NT dollars)	455.74	423.05	508.46	235.77	198.75
【L】					
Liquidity ratio (monthly average of daily data)	16.92	17.28	16.52	19.83	23.79
Loans / Deposits	80.50	80.99	80.91	76.36	73.74
Time deposits / Deposits	60.39	60.57	59.41	61.24	61.57
NCDs / Time deposits	0.34	0.53	0.48	0.35	0.45
Accumulated gap of assets and liabilities(180 days) / Equity	-470.57	-300.29	-167.80	-96.12	-105.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.72	91.13	91.00	89.94	86.62
Interest rate sensitivity gap/Equity	-227.13	-185.54	-165.84	-204.78	-269.72
【G】					
Deposit growth rate	5.85	4.04	3.52	3.92	6.48
Loan growth rate	5.18	8.34	9.65	7.62	-2.50
Investment growth rate	21.78	-53.11	-14.30	32.10	47.99
Guarantee growth rate	-6.27	-12.33	-15.54	-2.05	33.23

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.09	13.91	13.33	14.45	14.59
Tier 1 capital / Risk-weighted assets	10.87	13.33	13.26	14.45	14.59
Common stocks equity / Risk-weighted assets	10.87	13.33	13.26	-	-
Liability / Equity (multiple)	6.93	5.53	5.82	4.87	4.68
Equity / Asset	12.61	15.31	14.65	17.02	17.60
【A】					
Non-performing loan ratio	0.35	0.74	0.50	0.67	0.34
Loan loss reserves / NPLs	526.23	288.17	382.13	327.36	718.44
【E】					
NIBT / Average equity / Average equity	7.50	4.88	4.91	0.41	3.46
(NIBT + loan loss provision) / Average equity	8.52	6.29	6.44	5.24	8.02
NIBT / Average asset	1.03	0.80	0.79	0.07	0.66
(NIBT + loan loss provision) / Average asset	1.17	1.04	1.04	0.89	1.53
Net interest revenues / NIBT	64.08	76.28	79.74	967.27	90.87
NIBT / total net revenues	54.99	46.76	46.14	4.65	30.08
NIBT / Employees (in thousand of NT dollars)	5,489.36	3,775.19	3,633.33	365.45	3,003.34
【L】					
Liquidity ratio (monthly average of daily data)	33.68	34.32	32.55	36.39	41.81
Loans / Deposits	92.16	95.53	96.84	86.39	83.94
Time deposits / Deposits	60.09	67.39	63.82	73.57	78.23
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-157.55	-99.09	-111.64	-87.94	-111.74
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	105.42	106.76	109.19	102.54	103.98
Interest rate sensitivity gap/Equity	31.13	39.71	54.02	13.74	19.95
【G】					
Deposit growth rate	35.99	6.40	16.62	9.07	27.40
Loan growth rate	30.18	12.73	29.22	12.02	7.95
Investment growth rate	21.43	-2.62	-1.33	-6.77	88.02
Guarantee growth rate	25.09	-9.20	-23.26	26.68	-27.88

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Agricultural Bank of Taiwan

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	9.40	9.54	R 9.08	10.64	R 11.24
Tier 1 capital / Risk-weighted assets	6.88	6.33	R 6.09	6.84	8.53
Common stocks equity / Risk-weighted assets	6.88	6.33	6.09	-	-
Liability / Equity (multiple)	28.22	31.89	32.17	30.19	30.19
Equity / Asset	3.42	3.04	3.02	3.21	3.21
【A】					
Non-performing loan ratio	1.09	1.50	1.42	1.30	0.76
Loan loss reserves / NPLs	118.24	84.70	96.01	90.11	124.16
【E】					
NIBT / Average equity / Average equity	2.63	2.62	2.51	2.54	3.71
(NIBT + loan loss provision) / Average equity	6.23	4.71	5.72	5.70	6.01
NIBT / Average asset	0.08	0.08	0.07	0.08	0.11
(NIBT + loan loss provision) / Average asset	0.19	0.14	0.17	0.17	0.19
Net interest revenues / NIBT	275.98	209.07	244.31	186.52	123.88
NIBT / total net revenues	27.08	36.33	29.64	30.34	43.55
NIBT / Employees (in thousand of NT dollars)	2,750.75	3,127.66	2,942.41	3,222.86	4,785.71
【L】					
Liquidity ratio (monthly average of daily data)	54.79	55.68	54.02	62.08	59.33
Loans / Deposits	32.44	30.58	32.42	29.41	26.49
Time deposits / Deposits	98.82	99.24	99.07	99.43	98.83
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-688.34	-444.19	-930.37	-725.26	-517.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.73	78.91	80.17	82.62	80.63
Interest rate sensitivity gap/Equity	-480.65	-661.23	-629.13	-516.59	-579.75
【G】					
Deposit growth rate	1.04	2.60	2.94	2.33	2.98
Loan growth rate	6.64	15.19	13.54	15.09	10.26
Investment growth rate	-3.97	10.26	11.37	2.11	-6.26
Guarantee growth rate	39.39	2.82	19.46	3.15	0.11

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Bank of Taipei

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	11.34	11.72	R 11.61	R 12.56	13.00
Tier 1 capital / Risk-weighted assets	9.64	9.83	R 9.77	R 10.63	10.94
Common stocks equity / Risk-weighted assets	9.64	9.83	9.77	-	-
Liability / Equity (multiple)	13.08	12.33	13.33	11.53	10.49
Equity / Asset	7.10	7.50	6.98	7.98	8.70
【A】					
Non-performing loan ratio	0.15	0.19	0.25	0.17	0.07
Loan loss reserves / NPLs	743.55	619.44	465.63	695.08	1,770.83
【E】					
NIBT / Average equity / Average equity	3.28	4.15	3.83	3.11	3.63
(NIBT + loan loss provision) / Average equity	4.98	4.77	4.29	3.04	7.04
NIBT / Average asset	0.23	0.32	0.29	0.26	0.33
(NIBT + loan loss provision) / Average asset	0.35	0.37	0.33	0.26	0.65
Net interest revenues / NIBT	380.65	277.03	303.85	353.06	313.53
NIBT / total net revenues	18.96	24.67	22.86	20.56	19.08
NIBT / Employees (in thousand of NT dollars)	404.24	473.22	435.41	366.58	435.90
【L】					
Liquidity ratio (monthly average of daily data)	31.72	30.82	32.61	27.41	24.85
Loans / Deposits	71.01	74.91	70.47	76.64	79.02
Time deposits / Deposits	63.92	64.55	66.09	62.98	64.25
NCDs / Time deposits	15.32	10.94	16.75	6.28	5.13
Accumulated gap of assets and liabilities(180 days) / Equity	-163.12	-143.47	-139.75	-135.39	-291.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.04	96.52	95.86	95.07	94.32
Interest rate sensitivity gap/Equity	-24.02	-40.40	-52.28	-53.57	-56.52
【G】					
Deposit growth rate	17.56	8.81	14.35	8.21	14.71
Loan growth rate	11.44	9.59	5.16	4.95	10.06
Investment growth rate	16.14	-0.29	2.14	-3.10	4.32
Guarantee growth rate	97.77	-59.13	-60.22	44.95	30.08

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

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

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	10.48	10.67	R 11.02	R 11.96	-
Tier 1 capital / Risk-weighted assets	10.48	10.67	R 11.02	R 11.96	-
Common stocks equity / Risk-weighted assets	10.48	10.67	11.02	-	-
Liability / Equity (multiple)	12.48	12.93	12.78	10.76	-
Equity / Asset	7.42	7.18	7.26	8.50	-
【A】					
Non-performing loan ratio	1.11	0.90	0.68	0.56	-
Loan loss reserves / NPLs	130.96	187.81	218.99	299.52	-
【E】					
NIBT / Average equity / Average equity	3.87	3.51	3.04	2.84	-
(NIBT + loan loss provision) / Average equity	7.41	6.74	5.69	3.77	-
NIBT / Average asset	0.28	0.28	0.23	0.26	-
(NIBT + loan loss provision) / Average asset	0.54	0.53	0.44	0.35	-
Net interest revenues / NIBT	381.63	375.63	452.67	426.18	-
NIBT / total net revenues	15.08	14.26	12.27	12.26	-
NIBT / Employees (in thousand of NT dollars)	562.53	514.60	456.82	437.59	-
【L】					
Liquidity ratio (monthly average of daily data)	41.22	57.15	51.76	39.22	-
Loans / Deposits	91.20	96.46	88.23	97.93	-
Time deposits / Deposits	58.96	65.22	57.53	64.28	-
NCDs / Time deposits	1.50	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-289.07	-377.55	-246.06	-258.99	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	64.52	72.84	67.90	60.00	-
Interest rate sensitivity gap/Equity	-256.58	-184.99	-220.91	-261.01	-
【G】					
Deposit growth rate	12.44	14.57	16.32	-	-
Loan growth rate	6.27	8.38	4.74	-	-
Investment growth rate	-6.96	54.49	46.06	-	-
Guarantee growth rate	9.43	9.98	26.44	-	-

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2014

Bank's name ： Australia and New Zealand Banking Group

Unit：%

Items	30/09/14	30/09/13	31/12/13	31/12/12	31/12/11
【C】					
Total risk based capital / Risk-weighted assets	12.04	10.35	R 10.63	-	-
Tier 1 capital / Risk-weighted assets	11.09	9.30	R 9.58	-	-
Common stocks equity / Risk-weighted assets	11.09	9.30	9.58	-	-
Liability / Equity (multiple)	10.41	15.13	14.03	-	-
Equity / Asset	8.77	6.20	6.65	-	-
【A】					
Non-performing loan ratio	0.04	0.03	0.06	-	-
Loan loss reserves / NPLs	4,389.09	4,716.67	2,897.65	-	-
【E】					
NIBT / Average equity / Average equity	10.97	13.96	13.18	-	-
(NIBT + loan loss provision) / Average equity	10.96	39.91	29.43	-	-
NIBT / Average asset	0.81	0.88	0.82	-	-
(NIBT + loan loss provision) / Average asset	0.81	2.52	1.83	-	-
Net interest revenues / NIBT	105.70	89.88	94.62	-	-
NIBT / total net revenues	40.58	46.85	43.60	-	-
NIBT / Employees (in thousand of NT dollars)	1,688.47	1,214.05	1,325.63	-	-
【L】					
Liquidity ratio (monthly average of daily data)	116.10	142.67	88.75	-	-
Loans / Deposits	93.17	99.28	106.70	-	-
Time deposits / Deposits	8.22	8.15	14.67	-	-
NCDs / Time deposits	12.49	3.88	59.25	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-87.44	-92.17	-35.61	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	269.88	201.98	206.28	-	-
Interest rate sensitivity gap/Equity	181.83	243.77	193.20	-	-
【G】					
Deposit growth rate	-1.54	-	-	-	-
Loan growth rate	-7.61	-	-	-	-
Investment growth rate	-29.65	-	-	-	-
Guarantee growth rate	-1.67	-	-	-	-