

TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2012

The Peer-Group Average

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets					
1.Winsorized mean	12.30	11.68	12.13	R 12.02	R 11.64
2.Arithmetic mean	12.37	11.69	R 12.06	11.96	R 11.83
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	9.63	9.05	R 9.31	9.16	8.65
2.Arithmetic mean	9.38	8.88	R 9.08	R 9.18	9.03
Liability / Equity (multiple)	14.31	15.78	15.61	15.72	16.15
Equity / Asset	6.71	6.11	6.13	6.11	5.91
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.46	0.49	0.35	0.60	1.22
2.Arithmetic mean	0.52	0.51	0.43	0.61	1.15
Loan loss reserves / NPLs	293.45	210.12	339.54	183.43	95.70
Possible loss of classified assets/reserves	60.24	64.66	58.79	24.95	43.88
【 E 】					
NIBT / Average equity					
1.Winsorized mean	10.66	9.67	8.27	8.58	4.33
2.Arithmetic mean	11.34	10.53	9.38	9.15	4.58
(NIBT + loan loss provision)/Average equity	13.12	11.99	11.74	11.71	8.64
NIBT / Average asset					
1.Winsorized mean	0.72	0.64	0.54	0.54	0.25
2.Arithmetic mean	0.72	0.66	0.59	0.57	0.28
(NIBT + loan loss provision) / Average asset	0.83	0.74	0.73	0.76	0.55
Net interest revenues / NIBT	162.87	159.08	183.42	204.10	336.23
NIBT / total net revenues	39.43	37.26	31.72	31.36	17.50
NIBT / Employees (in thousand of NT dollars)	1,649.15	1,369.01	1,260.36	1,091.70	529.15
【 L 】					
Liquidity ratio (monthly average of daily data)	27.74	25.76	26.79	27.89	26.18
Loans / Deposits	76.65	77.14	75.88	R 75.15	74.75
Time deposits / Deposits	50.33	50.97	51.11	R 48.91	50.28
NCDs / Time deposits	1.55	2.09	1.92	1.88	1.10
Accumulated gap of assets and liabilities(180 days) / Equity	-68.66	-77.93	-53.51	-63.44	-77.77
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.59	101.15	101.82	100.75	96.41
Interest rate sensitivity gap/Equity	9.37	7.26	10.43	6.74	-37.78
【 G 】					
Deposit growth rate	3.97	7.20	6.04	6.44	4.52
Loan growth rate	3.02	10.39	7.31	8.27	-0.30
Investment growth rate	7.53	11.73	10.53	19.30	0.19
Guarantee growth rate	4.97	9.29	11.09	0.43	-4.91

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

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

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital					
/ Risk-weighted assets	27.28	29.88	28.73	31.60	32.66
Tier 1 capital					
/ Risk-weighted assets	25.90	28.48	27.34	30.19	31.29
Liability / Equity (multiple)	4.18	4.00	4.00	3.78	3.73
Equity / Asset	19.29	20.01	20.01	20.91	21.16
【 A 】					
Non-performing loan ratio	0.12	0.24	0.18	0.42	0.63
Loan loss reserves / NPLs	557.39	215.42	307.01	117.49	91.35
【 E 】					
NIBT / Average equity					
/ Average equity	2.53	3.22	2.67	1.37	2.79
(NIBT + loan loss provision)					
/ Average equity	3.70	3.90	3.54	1.70	2.98
NIBT / Average asset	0.50	0.66	0.54	0.29	0.62
(NIBT + loan loss provision)					
/ Average asset	0.73	0.80	0.72	0.36	0.66
Net interest revenues / NIBT	172.49	108.47	134.77	233.60	150.00
NIBT / total net revenues	41.01	49.43	43.09	31.35	49.81
NIBT / Employees					
(in thousand of NT dollars)	2,303.63	2,913.33	2,454.55	1,252.48	2,536.59
【 L 】					
Liquidity ratio					
(monthly average of daily data)	24.45	20.57	24.59	30.34	22.05
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-25.84	-12.21	-13.91	-47.17	-62.98
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	158.38	142.07	143.60	137.98	136.93
Interest rate sensitivity gap/Equity	97.94	79.47	79.95	75.08	65.35
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	3.59	10.09	7.73	-1.05	5.40
Investment growth rate	-0.19	-15.92	-20.11	-2.03	9.33
Guarantee growth rate	20.91	29.10	16.56	5.52	13.38

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Bank of Taiwan

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital					
/ Risk-weighted assets	10.89	10.93	R 11.38	R 11.87	R 11.89
Tier 1 capital					
/ Risk-weighted assets	9.95	10.74	10.50	R 11.87	R 11.67
Liability / Equity (multiple)	14.96	15.61	15.35	14.37	14.88
Equity / Asset	6.27	6.02	6.11	6.51	6.30
【 A 】					
Non-performing loan ratio	0.59	0.46	0.44	0.62	1.03
Loan loss reserves / NPLs	139.55	175.22	185.09	88.73	60.47
【 E 】					
NIBT / Average equity					
/ Average equity	3.54	1.98	1.78	2.93	3.44
(NIBT + loan loss provision)					
/ Average equity	4.71	4.40	3.74	3.05	5.42
NIBT / Average asset	0.22	0.13	0.11	0.18	0.21
(NIBT + loan loss provision)					
/ Average asset	0.30	0.28	0.24	0.19	0.33
Net interest revenues / NIBT	278.62	469.96	531.98	278.38	200.98
NIBT / total net revenues	30.28	17.61	15.85	28.51	27.09
NIBT / Employees					
(in thousand of NT dollars)	1,094.38	604.90	549.06	867.82	971.34
【 L 】					
Liquidity ratio					
(monthly average of daily data)	39.21	40.73	40.59	42.94	47.25
Loans / Deposits	67.55	66.60	67.42	65.85	63.89
Time deposits / Deposits	56.78	56.32	55.96	57.05	58.34
NCDs / Time deposits	0.05	0.05	0.05	0.06	0.06
Accumulated gap of assets and liabilities(180 days) / Equity	111.27	173.16	134.29	95.37	7.24
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	99.22	102.08	102.68	100.05	98.99
Interest rate sensitivity gap/Equity	-9.15	25.76	31.91	0.57	-12.73
【 G 】					
Deposit growth rate	0.66	-0.20	1.45	-0.55	8.20
Loan growth rate	2.08	3.84	3.85	1.57	2.95
Investment growth rate	-1.05	1.74	6.04	240.44	-8.19
Guarantee growth rate	36.79	23.74	62.43	-12.19	-16.84

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

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

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	14.04	12.99	R 13.48	R 12.99	R 11.96
Tier 1 capital / Risk-weighted assets	9.89	9.15	9.29	R 9.18	R 9.72
Liability / Equity (multiple)	15.20	15.81	15.47	16.96	15.89
Equity / Asset	6.17	5.95	6.07	5.57	5.92
【 A 】					
Non-performing loan ratio	0.21	0.26	0.26	0.32	0.53
Loan loss reserves / NPLs	404.44	261.30	335.48	197.75	111.60
【 E 】					
NIBT / Average equity / Average equity	16.96	15.19	11.91	9.16	7.08
(NIBT + loan loss provision) / Average equity	16.58	14.88	13.83	10.12	10.19
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.01	0.88	0.70	0.53	0.44
0.99	0.86	0.81	0.59	0.64	
Net interest revenues / NIBT	90.37	101.53	129.32	158.25	200.48
NIBT / total net revenues	56.76	52.18	41.55	33.16	26.23
NIBT / Employees (in thousand of NT dollars)	2,514.20	2,039.22	1,610.54	1,200.65	943.53
【 L 】					
Liquidity ratio (monthly average of daily data)	26.71	28.18	28.15	32.20	28.20
Loans / Deposits	82.29	79.70	80.90	73.81	75.48
Time deposits / Deposits	45.92	40.63	41.77	38.08	45.92
NCDs / Time deposits	0.44	2.37	0.73	1.72	2.39
Accumulated gap of assets and liabilities(180 days) / Equity	-50.23	-31.42	-42.86	53.92	-38.19
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	114.37	112.24	115.50	112.29	111.55
Interest rate sensitivity gap/Equity	144.50	125.85	158.11	138.88	130.06
【 G 】					
Deposit growth rate	7.81	3.81	1.36	6.82	12.90
Loan growth rate	11.20	8.48	10.97	3.65	10.22
Investment growth rate	5.49	0.91	-6.45	321.70	-16.13
Guarantee growth rate	-18.19	5.12	-0.46	9.87	6.64

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Bank of Kaohsiung

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	9.44	9.28	9.83	R 9.40	R 10.65
Tier 1 capital / Risk-weighted assets	7.77	6.86	R 7.56	R 7.05	R 7.89
Liability / Equity (multiple)	18.79	22.69	20.60	21.35	18.81
Equity / Asset	5.05	4.22	4.63	4.47	5.05
【 A 】					
Non-performing loan ratio	0.97	0.96	1.04	0.99	1.98
Loan loss reserves / NPLs	95.18	108.09	96.73	53.45	50.87
【 E 】					
NIBT / Average equity / Average equity	4.34	-6.07	-4.62	2.15	0.44
(NIBT + loan loss provision) / Average equity	8.03	7.26	5.25	5.38	3.26
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.21	-0.25	-0.20	0.10	0.02
0.39	0.30	0.22	0.26	0.17	
Net interest revenues / NIBT	456.73	-	-	872.20	3,268.29
NIBT / total net revenues	15.97	-22.30	-18.41	8.75	2.06
NIBT / Employees (in thousand of NT dollars)	485.62	-575.66	-454.74	224.29	44.42
【 L 】					
Liquidity ratio (monthly average of daily data)	15.41	13.78	15.25	13.97	17.04
Loans / Deposits	89.00	85.78	85.91	87.35	87.23
Time deposits / Deposits	56.96	59.66	58.36	59.05	55.25
NCDs / Time deposits	1.86	4.32	5.02	6.27	3.79
Accumulated gap of assets and liabilities(180 days) / Equity	15.26	37.32	-52.88	-130.38	-12.75
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.36	104.54	104.46	103.09	104.04
Interest rate sensitivity gap/Equity	85.01	87.68	78.41	56.71	64.25
【 G 】					
Deposit growth rate	-2.71	9.48	4.74	17.25	-0.47
Loan growth rate	0.76	5.33	2.97	16.75	0.90
Investment growth rate	-6.93	30.13	19.45	11.20	11.99
Guarantee growth rate	9.36	-9.08	2.36	-45.73	34.53

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Land Bank of Taiwan

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	11.31	10.68	R 11.21	10.79	R 10.54
Tier 1 capital / Risk-weighted assets	6.69	7.05	6.50	6.93	R 7.45
Liability / Equity (multiple)	20.77	20.29	20.48	19.64	18.78
Equity / Asset	4.59	4.70	4.66	4.84	5.05
【 A 】					
Non-performing loan ratio	0.38	0.33	0.29	0.43	0.79
Loan loss reserves / NPLs	373.52	421.49	495.75	296.51	138.05
【 E 】					
NIBT / Average equity / Average equity	10.55	11.92	10.46	9.49	8.09
(NIBT + loan loss provision) / Average equity	11.92	12.10	12.01	11.53	9.69
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.45	0.54	0.47	0.44	0.39
Net interest revenues / NIBT	205.31	177.29	202.36	209.94	199.80
NIBT / total net revenues	44.85	49.57	42.57	38.69	36.63
NIBT / Employees (in thousand of NT dollars)	1,911.73	2,068.15	1,823.26	1,631.19	1,372.00
【 L 】					
Liquidity ratio (monthly average of daily data)	18.02	15.27	15.36	15.15	18.18
Loans / Deposits	90.94	90.34	91.60	89.73	86.89
Time deposits / Deposits	60.60	60.09	59.24	61.16	61.37
NCDs / Time deposits	0.24	0.35	0.30	0.37	0.41
Accumulated gap of assets and liabilities(180 days) / Equity	-409.30	-537.83	-451.81	-519.94	-337.15
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.61	101.99	102.88	103.63	102.33
Interest rate sensitivity gap/Equity	28.42	35.09	50.74	62.28	38.14
【 G 】					
Deposit growth rate	5.25	3.10	4.67	5.22	3.88
Loan growth rate	5.03	3.96	6.40	7.11	1.90
Investment growth rate	10.30	-11.81	-12.72	-9.47	7.48
Guarantee growth rate	22.17	4.07	1.77	15.39	2.05

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Taiwan Cooperative Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	12.04	10.60	R 10.23	R 11.06	R 10.58
Tier 1 capital / Risk-weighted assets	7.43	6.55	R 6.06	R 7.08	R 6.74
Liability / Equity (multiple)	20.02	21.67	22.84	21.83	22.49
Equity / Asset	4.76	4.41	4.20	4.38	4.26
【 A 】					
Non-performing loan ratio	1.05	0.73	0.71	0.89	1.43
Loan loss reserves / NPLs	97.50	125.57	135.44	110.42	65.78
【 E 】					
NIBT / Average equity / Average equity	8.83	8.41	7.59	7.79	7.98
(NIBT + loan loss provision) / Average equity	12.37	12.14	11.83	11.77	12.39
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.36	0.37	0.33	0.34	0.34
0.50	0.54	0.52	0.51	0.52	
Net interest revenues / NIBT	248.38	244.28	272.55	257.04	264.50
NIBT / total net revenues	30.30	29.98	26.96	27.35	26.70
NIBT / Employees (in thousand of NT dollars)	1,174.73	1,142.36	1,028.82	999.43	951.68
【 L 】					
Liquidity ratio (monthly average of daily data)	18.99	16.60	16.75	22.45	19.97
Loans / Deposits	82.41	87.45	87.24	82.56	85.46
Time deposits / Deposits	48.82	47.89	47.42	48.62	50.88
NCDs / Time deposits	0.22	0.20	0.20	0.32	0.32
Accumulated gap of assets and liabilities(180 days) / Equity	-58.40	-333.85	-320.16	-265.06	-278.25
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.74	102.60	102.93	103.15	103.86
Interest rate sensitivity gap/Equity	44.59	45.62	54.31	56.69	72.82
【 G 】					
Deposit growth rate	2.76	3.94	3.20	3.85	4.13
Loan growth rate	-3.32	6.17	8.77	-0.81	-1.86
Investment growth rate	36.59	-9.16	-13.34	16.48	28.05
Guarantee growth rate	8.56	57.57	59.39	15.63	-10.18

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : First Commercial Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	11.38	11.34	R 10.94	10.36	R 11.01
Tier 1 capital / Risk-weighted assets	8.32	8.06	R 8.28	R 7.00	R 7.45
Liability / Equity (multiple)	15.29	16.60	16.24	19.76	20.38
Equity / Asset	6.14	5.68	5.80	4.82	4.68
【 A 】					
Non-performing loan ratio	0.50	0.55	0.47	0.84	1.32
Loan loss reserves / NPLs	207.73	174.05	215.80	112.60	84.75
【 E 】					
NIBT / Average equity / Average equity	11.70	12.61	10.32	9.29	2.31
(NIBT + loan loss provision) / Average equity	15.98	17.17	15.11	15.26	13.93
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.68	0.59	0.50	0.42	0.11
Net interest revenues / NIBT	0.93	0.80	0.74	0.69	0.64
NIBT / total net revenues	164.61	175.37	205.40	221.56	793.46
NIBT / Employees (in thousand of NT dollars)	40.13	37.03	32.72	29.47	7.63
	1,956.47	1,635.54	1,413.96	1,164.16	286.73
【 L 】					
Liquidity ratio (monthly average of daily data)	20.00	20.34	22.51	32.52	36.57
Loans / Deposits	88.71	86.13	84.72	79.34	71.80
Time deposits / Deposits	31.50	32.29	31.91	33.37	36.35
NCDs / Time deposits	2.38	2.46	2.41	1.84	2.05
Accumulated gap of assets and liabilities(180 days) / Equity	116.32	151.63	148.05	177.40	269.57
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.09	111.51	108.93	108.48	106.06
Interest rate sensitivity gap/Equity	95.25	128.22	99.92	117.56	85.17
【 G 】					
Deposit growth rate	-0.03	3.55	1.25	4.19	9.66
Loan growth rate	2.90	13.69	7.98	13.71	-5.25
Investment growth rate	1.43	5.79	-4.28	2.10	3.28
Guarantee growth rate	19.01	24.94	25.79	37.58	41.35

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Hua Nan Commercial Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	13.06	10.23	R 11.34	11.51	R 11.69
Tier 1 capital / Risk-weighted assets	9.47	6.97	R 7.49	7.54	7.40
Liability / Equity (multiple)	14.90	19.83	19.22	19.39	20.29
Equity / Asset	6.29	4.80	4.95	4.90	4.70
【 A 】					
Non-performing loan ratio	0.71	0.48	0.47	0.79	1.58
Loan loss reserves / NPLs	157.03	172.13	205.81	108.58	70.01
【 E 】					
NIBT / Average equity / Average equity	9.71	10.74	10.84	7.54	4.46
(NIBT + loan loss provision) / Average equity	13.99	14.26	15.50	12.80	15.91
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.54	0.52	0.52	0.34	0.20
Net interest revenues / NIBT	190.65	193.23	195.26	261.39	436.52
NIBT / total net revenues	35.49	34.52	33.38	23.49	12.82
NIBT / Employees (in thousand of NT dollars)	1,560.93	1,407.80	1,408.20	906.12	514.92
【 L 】					
Liquidity ratio (monthly average of daily data)	21.96	18.44	18.61	24.91	27.61
Loans / Deposits	82.58	85.72	81.43	79.97	73.15
Time deposits / Deposits	32.81	32.09	31.09	31.72	34.30
NCDs / Time deposits	0.75	0.84	0.86	1.02	1.34
Accumulated gap of assets and liabilities(180 days) / Equity	-63.29	-43.86	-22.88	48.85	115.93
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.04	100.63	100.80	101.86	102.70
Interest rate sensitivity gap/Equity	24.66	9.83	12.04	28.78	43.32
【 G 】					
Deposit growth rate	3.93	2.51	3.39	3.50	9.11
Loan growth rate	0.05	12.36	5.14	12.50	-1.48
Investment growth rate	18.70	-9.80	1.53	-5.57	27.99
Guarantee growth rate	-12.34	2.47	0.32	4.56	-9.33

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Chang Hwa Commercial Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	11.49	11.24	11.54	R 10.74	R 10.83
Tier 1 capital / Risk-weighted assets	8.70	8.04	8.44	R 8.19	R 7.55
Liability / Equity (multiple)	14.70	15.66	15.72	16.01	16.80
Equity / Asset	6.37	6.00	5.98	5.88	5.62
【 A 】					
Non-performing loan ratio	0.37	0.40	0.37	0.54	1.23
Loan loss reserves / NPLs	307.51	295.50	354.07	234.87	99.20
【 E 】					
NIBT / Average equity / Average equity	11.83	13.48	11.57	13.28	6.99
(NIBT + loan loss provision) / Average equity	12.89	15.08	15.01	19.40	12.65
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.73	0.79	0.68	0.76	0.39
Net interest revenues / NIBT	133.31	137.89	156.56	124.97	215.02
NIBT / total net revenues	45.80	46.22	39.73	39.40	25.23
NIBT / Employees (in thousand of NT dollars)	1,821.68	1,892.56	1,645.85	1,746.89	880.30
【 L 】					
Liquidity ratio (monthly average of daily data)	18.70	17.32	17.27	20.65	24.31
Loans / Deposits	88.95	89.71	87.83	84.89	82.62
Time deposits / Deposits	38.60	37.27	37.14	35.89	39.56
NCDs / Time deposits	4.25	1.99	2.12	1.68	0.96
Accumulated gap of assets and liabilities(180 days) / Equity	-89.74	-134.15	-26.83	-116.21	-76.33
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.15	103.86	105.75	107.82	106.66
Interest rate sensitivity gap/Equity	65.99	43.58	65.39	90.57	83.01
【 G 】					
Deposit growth rate	3.97	3.32	3.93	2.36	8.60
Loan growth rate	2.96	8.40	7.34	3.56	3.22
Investment growth rate	6.01	-0.55	1.72	186.03	-5.67
Guarantee growth rate	-4.73	-6.28	-2.47	-3.22	7.79

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

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

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	12.10	10.80	R 11.56	R 11.26	11.73
Tier 1 capital / Risk-weighted assets	9.64	8.99	R 9.22	R 9.42	9.88
Liability / Equity (multiple)	11.57	12.32	13.18	12.93	13.09
Equity / Asset	7.95	7.51	7.05	7.18	7.10
【 A 】					
Non-performing loan ratio	0.41	0.40	0.24	0.34	0.95
Loan loss reserves / NPLs	269.75	226.70	428.06	227.13	100.32
【 E 】					
NIBT / Average equity / Average equity	15.25	12.16	11.05	8.92	8.82
(NIBT + loan loss provision) / Average equity	14.93	12.29	12.50	9.61	12.60
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.09	0.90	0.81	0.66	0.59
Net interest revenues / NIBT	106.59	123.87	139.16	152.67	164.25
NIBT / total net revenues	59.05	53.91	48.85	39.69	38.52
NIBT / Employees (in thousand of NT dollars)	4,949.30	3,732.66	3,335.87	2,748.26	2,569.25
【 L 】					
Liquidity ratio (monthly average of daily data)	18.52	18.35	15.41	23.80	32.73
Loans / Deposits	93.02	95.86	92.82	86.48	84.48
Time deposits / Deposits	30.55	28.92	29.29	28.47	32.15
NCDs / Time deposits	0.31	0.32	0.31	0.42	0.49
Accumulated gap of assets and liabilities(180 days) / Equity	-33.50	-16.74	-47.31	-10.40	14.20
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	114.36	112.23	110.28	113.99	116.42
Interest rate sensitivity gap/Equity	80.95	71.99	60.95	86.51	103.49
【 G 】					
Deposit growth rate	6.99	2.36	2.20	4.83	12.32
Loan growth rate	3.84	11.18	9.47	4.31	-2.93
Investment growth rate	10.86	-20.57	-25.09	-12.62	73.18
Guarantee growth rate	-0.49	11.00	4.84	41.22	9.43

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Cathay United Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	11.94	11.67	11.78	R 11.17	R 12.11
Tier 1 capital / Risk-weighted assets	8.59	9.01	9.21	R 9.55	R 9.91
Liability / Equity (multiple)	16.87	16.76	16.41	15.40	15.20
Equity / Asset	5.60	5.63	5.74	6.10	6.17
【 A 】					
Non-performing loan ratio	0.38	0.38	0.28	0.28	0.55
Loan loss reserves / NPLs	303.55	222.12	331.60	275.47	135.09
【 E 】					
NIBT / Average equity / Average equity	15.93	15.10	13.40	13.54	12.50
(NIBT + loan loss provision) / Average equity	17.20	15.47	14.25	13.52	11.98
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.89	0.87	0.77	0.83	0.78
Net interest revenues / NIBT	130.13	122.68	139.48	118.57	123.15
NIBT / total net revenues	47.96	47.21	42.81	45.86	44.35
NIBT / Employees (in thousand of NT dollars)	2,330.20	2,203.05	1,955.62	2,048.83	1,860.18
【 L 】					
Liquidity ratio (monthly average of daily data)	35.32	36.68	32.22	35.30	39.37
Loans / Deposits	63.89	66.82	66.69	65.96	61.41
Time deposits / Deposits	37.56	37.96	38.43	34.17	36.00
NCDs / Time deposits	1.28	0.30	0.28	0.28	0.35
Accumulated gap of assets and liabilities(180 days) / Equity	149.81	156.90	136.88	74.29	113.13
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.35	98.45	96.69	91.99	92.48
Interest rate sensitivity gap/Equity	-87.50	-20.84	-43.36	-99.54	-93.53
【 G 】					
Deposit growth rate	3.45	12.63	10.28	2.78	19.12
Loan growth rate	-1.11	16.10	11.34	10.02	-0.65
Investment growth rate	5.96	5.04	16.10	135.56	-6.88
Guarantee growth rate	-7.85	-16.43	-14.18	-2.30	-5.24

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Citibank Taiwan Limited

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	17.68	16.45	R 16.85	R 16.70	R 14.11
Tier 1 capital / Risk-weighted assets	13.62	12.37	R 12.87	R 11.99	R 8.14
Liability / Equity (multiple)	7.47	8.13	7.81	8.38	9.18
Equity / Asset	11.80	10.96	11.35	10.66	9.82
【 A 】					
Non-performing loan ratio	0.35	0.32	0.25	0.44	1.44
Loan loss reserves / NPLs	431.70	504.57	687.83	808.14	486.80
【 E 】					
NIBT / Average equity / Average equity	17.34	20.48	19.26	21.75	9.07
(NIBT + loan loss provision) / Average equity	18.14	19.08	18.77	21.96	10.74
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.93	2.19	2.08	2.28	0.81
Net interest revenues / NIBT	2.02	2.04	2.03	2.30	0.96
NIBT / total net revenues	95.70	83.91	92.50	80.62	111.79
NIBT / Employees (in thousand of NT dollars)	48.98	46.82	45.17	51.63	39.76
	3,397.63	3,555.38	3,439.18	3,749.42	1,580.05
【 L 】					
Liquidity ratio (monthly average of daily data)	61.22	56.06	57.20	49.55	52.11
Loans / Deposits	39.12	38.55	40.51	29.04	22.42
Time deposits / Deposits	14.39	14.03	14.31	13.37	14.28
NCDs / Time deposits	0.20	0.35	0.32	0.64	0.95
Accumulated gap of assets and liabilities(180 days) / Equity	-63.21	-111.21	-123.34	3.05	-4.77
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.58	98.91	107.40	97.97	91.14
Interest rate sensitivity gap/Equity	29.23	-2.99	17.90	-6.94	-47.02
【 G 】					
Deposit growth rate	-0.89	-3.34	-9.06	-0.79	283.05
Loan growth rate	0.57	31.93	26.85	28.51	90.04
Investment growth rate	21.59	-4.24	23.51	-3.65	138.80
Guarantee growth rate	-21.54	-7.63	-10.10	-16.30	936.72

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : The Shanghai Commercial & Savings Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	12.56	12.55	R 12.83	12.11	R 12.82
Tier 1 capital / Risk-weighted assets	12.56	12.55	R 12.83	12.11	R 12.82
Liability / Equity (multiple)	8.09	8.35	8.50	8.69	7.96
Equity / Asset	11.00	10.69	10.53	10.32	11.17
【 A 】					
Non-performing loan ratio	0.25	0.24	0.23	0.31	0.98
Loan loss reserves / NPLs	696.09	647.02	692.52	488.31	165.43
【 E 】					
NIBT / Average equity / Average equity	12.09	10.90	12.39	13.04	9.81
(NIBT + loan loss provision) / Average equity	12.76	11.34	12.81	13.84	11.49
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.28	1.12	1.29	1.42	1.14
1.35	1.17	1.33	1.51	1.34	
Net interest revenues / NIBT	82.42	94.69	82.59	72.63	83.41
NIBT / total net revenues	64.92	53.87	58.88	64.78	51.77
NIBT / Employees (in thousand of NT dollars)	4,340.65	3,479.25	4,052.12	4,184.55	3,213.68
【 L 】					
Liquidity ratio (monthly average of daily data)	37.44	40.02	39.82	37.55	29.77
Loans / Deposits	70.85	71.55	68.13	73.17	72.05
Time deposits / Deposits	44.98	45.23	44.91	39.53	38.25
NCDs / Time deposits	0.83	0.67	0.93	0.53	0.53
Accumulated gap of assets and liabilities(180 days) / Equity	4.59	-45.05	-18.61	-17.65	3.68
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.76	111.44	112.84	113.98	108.95
Interest rate sensitivity gap/Equity	45.67	61.61	68.67	74.64	43.61
【 G 】					
Deposit growth rate	4.67	19.62	17.49	9.95	3.94
Loan growth rate	3.81	15.70	9.41	11.47	6.75
Investment growth rate	-6.05	22.32	21.98	11.06	1.25
Guarantee growth rate	4.46	29.34	31.73	-0.58	-20.71

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Union Bank of Taiwan

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	12.14	11.20	R 11.65	R 10.01	R 8.89
Tier 1 capital / Risk-weighted assets	8.71	8.27	R 8.71	R 7.85	R 7.20
Liability / Equity (multiple)	16.29	16.97	17.44	17.12	18.59
Equity / Asset	5.78	5.57	5.42	5.52	5.10
【 A 】					
Non-performing loan ratio	0.24	0.43	0.36	0.74	2.35
Loan loss reserves / NPLs	408.15	161.45	280.32	103.05	40.79
【 E 】					
NIBT / Average equity / Average equity	15.01	13.54	10.83	9.19	7.40
(NIBT + loan loss provision) / Average equity	15.97	15.69	15.72	14.11	10.75
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.85	0.74	0.59	0.48	0.36
Net interest revenues / NIBT	167.84	234.09	286.66	378.26	462.21
NIBT / total net revenues	39.77	35.31	27.76	24.09	17.82
NIBT / Employees (in thousand of NT dollars)	1,099.37	911.31	739.96	584.54	435.01
【 L 】					
Liquidity ratio (monthly average of daily data)	29.26	25.52	29.97	21.13	23.81
Loans / Deposits	59.90	60.00	58.43	63.58	59.71
Time deposits / Deposits	51.71	53.33	53.41	50.42	52.42
NCDs / Time deposits	0.52	1.66	0.60	0.50	0.42
Accumulated gap of assets and liabilities(180 days) / Equity	121.83	128.48	134.64	-30.12	-65.21
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.90	160.65	99.24	91.85	87.72
Interest rate sensitivity gap/Equity	-69.68	473.12	-10.14	-109.88	-175.74
【 G 】					
Deposit growth rate	6.60	9.29	11.07	7.17	-2.41
Loan growth rate	5.60	3.33	0.73	11.45	-6.14
Investment growth rate	7.06	-1.66	-5.30	-5.78	-3.84
Guarantee growth rate	7.68	22.86	5.69	64.65	-12.25

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Far Eastern International Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	12.53	11.55	R 12.63	R 13.18	R 11.71
Tier 1 capital / Risk-weighted assets	8.72	8.53	R 8.32	R 9.01	8.52
Liability / Equity (multiple)	16.25	16.46	16.82	17.42	17.28
Equity / Asset	5.80	5.73	5.61	5.43	5.47
【 A 】					
Non-performing loan ratio	0.48	0.26	0.22	0.50	1.08
Loan loss reserves / NPLs	234.67	638.09	778.79	299.42	101.08
【 E 】					
NIBT / Average equity / Average equity	13.30	13.95	10.79	14.05	9.17
(NIBT + loan loss provision) / Average equity	13.82	15.69	13.39	25.46	16.77
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.73	0.76	0.59	0.79	0.51
0.75	0.85	0.73	1.43	0.93	
Net interest revenues / NIBT	120.37	123.22	155.83	132.40	177.20
NIBT / total net revenues	35.35	43.05	33.86	40.63	29.17
NIBT / Employees (in thousand of NT dollars)	1,324.16	1,298.16	1,015.45	1,262.83	844.05
【 L 】					
Liquidity ratio (monthly average of daily data)	32.18	30.20	31.33	38.37	33.95
Loans / Deposits	74.85	74.26	74.04	68.94	67.33
Time deposits / Deposits	66.77	67.34	67.76	66.80	65.76
NCDs / Time deposits	7.09	9.41	10.13	11.48	7.32
Accumulated gap of assets and liabilities(180 days) / Equity	-159.26	-194.67	-79.45	-18.07	-192.71
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.47	99.47	102.29	102.21	101.53
Interest rate sensitivity gap/Equity	106.60	-6.93	30.78	30.60	21.08
【 G 】					
Deposit growth rate	6.93	13.03	8.78	6.92	8.46
Loan growth rate	6.57	12.79	14.28	11.11	1.04
Investment growth rate	-10.47	29.28	-1.13	8.30	44.10
Guarantee growth rate	26.75	-18.89	-2.56	-21.53	-27.39

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

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

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	14.81	10.77	R 11.66	R 10.73	R 12.05
Tier 1 capital / Risk-weighted assets	11.10	6.98	R 7.81	R 7.66	R 9.67
Liability / Equity (multiple)	11.92	18.19	15.88	17.37	14.44
Equity / Asset	7.74	5.21	5.92	5.44	6.48
【 A 】					
Non-performing loan ratio	0.33	0.52	0.19	0.49	0.95
Loan loss reserves / NPLs	419.85	242.76	672.42	354.82	201.02
【 E 】					
NIBT / Average equity / Average equity	7.86	9.88	7.76	7.01	3.80
(NIBT + loan loss provision) / Average equity	11.55	6.91	7.05	13.17	4.98
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.47	0.53	0.42	0.43	0.24
Net interest revenues / NIBT	234.73	191.64	246.09	247.11	448.83
NIBT / total net revenues	32.07	37.44	30.22	28.19	15.42
NIBT / Employees (in thousand of NT dollars)	977.44	984.05	797.66	685.42	369.28
【 L 】					
Liquidity ratio (monthly average of daily data)	30.94	28.18	29.16	31.29	28.26
Loans / Deposits	80.23	79.08	79.80	74.25	77.00
Time deposits / Deposits	40.22	43.36	44.61	36.60	35.77
NCDs / Time deposits	15.72	17.36	19.71	11.77	7.14
Accumulated gap of assets and liabilities(180 days) / Equity	78.20	31.36	32.37	217.43	140.29
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.75	105.77	104.33	103.65	44.36
Interest rate sensitivity gap/Equity	60.69	81.74	55.96	51.89	-652.64
【 G 】					
Deposit growth rate	11.52	20.00	14.76	26.10	2.68
Loan growth rate	12.57	21.43	21.89	21.48	-0.01
Investment growth rate	197.98	13.22	33.69	-18.99	-56.51
Guarantee growth rate	-13.25	95.36	66.02	38.96	131.05

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Bank SinoPac Company Limited

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	13.44	12.49	R 13.28	R 11.90	R 12.05
Tier 1 capital / Risk-weighted assets	9.10	9.06	R 8.93	R 8.89	9.28
Liability / Equity (multiple)	14.80	15.76	16.02	16.35	15.45
Equity / Asset	6.33	5.97	5.87	5.76	6.08
【 A 】					
Non-performing loan ratio	0.33	0.44	0.47	0.52	0.89
Loan loss reserves / NPLs	304.97	172.58	212.22	144.27	86.23
【 E 】					
NIBT / Average equity / Average equity	12.72	8.02	3.70	6.60	3.88
(NIBT + loan loss provision) / Average equity	14.25	9.67	7.80	9.62	8.45
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.78	0.47	0.22	0.39	0.23
Net interest revenues / NIBT	138.30	226.64	489.93	278.61	404.36
NIBT / total net revenues	43.54	32.71	16.32	26.01	15.99
NIBT / Employees (in thousand of NT dollars)	1,935.61	1,128.00	522.83	924.20	485.33
【 L 】					
Liquidity ratio (monthly average of daily data)	34.39	32.45	33.35	31.51	22.95
Loans / Deposits	75.33	74.64	73.84	75.73	78.11
Time deposits / Deposits	51.07	49.92	50.54	48.72	45.21
NCDs / Time deposits	6.46	6.21	5.47	5.31	6.17
Accumulated gap of assets and liabilities(180 days) / Equity	-15.48	5.18	-39.19	-56.07	-70.79
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.40	103.57	103.43	99.30	92.79
Interest rate sensitivity gap/Equity	26.01	41.12	39.88	-8.35	-80.55
【 G 】					
Deposit growth rate	4.07	9.90	6.20	10.42	3.32
Loan growth rate	4.41	5.99	2.68	6.55	3.40
Investment growth rate	8.45	22.47	14.13	48.97	4.23
Guarantee growth rate	21.46	14.30	-8.81	1.42	-13.17

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

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

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	13.11	10.76	R 12.29	11.55	R 11.03
Tier 1 capital / Risk-weighted assets	8.83	8.15	R 9.02	8.55	R 8.29
Liability / Equity (multiple)	15.83	18.81	16.66	18.50	17.10
Equity / Asset	5.94	5.05	5.66	5.13	5.52
【 A 】					
Non-performing loan ratio	0.16	0.19	0.20	0.39	0.67
Loan loss reserves / NPLs	690.27	312.36	513.90	154.36	92.80
【 E 】					
NIBT / Average equity / Average equity	13.41	11.18	6.18	8.63	4.32
(NIBT + loan loss provision) / Average equity	16.68	12.77	12.08	9.64	5.29
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.77	0.57	0.32	0.46	0.21
Net interest revenues / NIBT	151.80	195.42	352.29	246.65	416.44
NIBT / total net revenues	37.36	32.10	18.15	26.43	16.17
NIBT / Employees (in thousand of NT dollars)	1,575.99	1,274.71	675.72	1,006.11	467.85
【 L 】					
Liquidity ratio (monthly average of daily data)	28.59	30.00	30.68	32.03	26.26
Loans / Deposits	72.87	68.09	68.30	66.08	69.93
Time deposits / Deposits	41.96	48.18	45.02	47.08	47.39
NCDs / Time deposits	0.35	2.15	2.19	6.86	5.37
Accumulated gap of assets and liabilities(180 days) / Equity	57.66	-6.16	39.29	-151.57	-232.83
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.58	98.97	99.55	98.20	97.39
Interest rate sensitivity gap/Equity	32.28	-16.08	-6.19	-28.02	-38.01
【 G 】					
Deposit growth rate	1.02	17.13	6.64	15.78	15.08
Loan growth rate	7.95	11.82	9.97	8.82	3.25
Investment growth rate	-5.91	22.92	1.02	281.33	-26.25
Guarantee growth rate	-4.91	-19.32	-11.89	21.81	-6.65

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Cosmos Bank, Taiwan

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	15.07	14.08	13.36	R 15.72	R 16.98
Tier 1 capital / Risk-weighted assets	9.17	8.48	8.14	R 8.79	R 8.54
Liability / Equity (multiple)	8.98	10.43	10.36	9.28	7.60
Equity / Asset	10.02	8.75	8.80	9.73	11.63
【 A 】					
Non-performing loan ratio	0.81	8.11	7.64	1.31	2.86
Loan loss reserves / NPLs	204.41	46.51	45.30	354.68	138.27
【 E 】					
NIBT / Average equity / Average equity	29.72	-3.45	-2.11	-19.58	-46.24
(NIBT + loan loss provision) / Average equity	22.77	-16.20	-14.54	-22.13	-31.58
NIBT / Average asset (NIBT + loan loss provision) / Average asset	2.63	-0.30	-0.18	-1.99	-5.53
Net interest revenues / NIBT	2.01	-1.42	-1.26	-2.24	-3.78
NIBT / total net revenues	109.45	-	-	-	-
NIBT / Employees	70.60	-27.52	-13.71	-374.25	-
(in thousand of NT dollars)	2,111.35	-233.02	-140.16	-1,630.27	-5,232.32
【 L 】					
Liquidity ratio (monthly average of daily data)	21.25	25.66	20.41	27.78	24.34
Loans / Deposits	68.07	65.67	70.49	62.19	64.26
Time deposits / Deposits	65.16	64.14	64.60	63.07	65.41
NCDs / Time deposits	0.72	1.04	0.73	0.01	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-98.97	-111.81	-158.93	16.02	-88.93
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.93	88.25	86.23	94.39	89.40
Interest rate sensitivity gap/Equity	-69.37	-110.75	-126.63	-46.13	-73.24
【 G 】					
Deposit growth rate	7.09	6.41	4.04	5.15	-15.79
Loan growth rate	8.21	15.51	17.51	-5.25	-24.41
Investment growth rate	-2.45	282.24	306.12	8.51	-5.15
Guarantee growth rate	-6.80	18.20	6.55	-29.45	-15.61

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Taishin International Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	11.57	12.60	R 12.76	R 13.58	R 12.95
Tier 1 capital / Risk-weighted assets	8.18	8.64	R 8.80	R 9.31	R 8.85
Liability / Equity (multiple)	15.63	15.42	14.99	14.25	14.75
Equity / Asset	6.01	6.09	6.25	6.56	6.35
【 A 】					
Non-performing loan ratio	0.17	0.18	0.16	0.33	0.58
Loan loss reserves / NPLs	639.80	617.72	744.99	327.12	236.49
【 E 】					
NIBT / Average equity / Average equity	17.73	14.98	14.81	19.07	8.30
(NIBT + loan loss provision) / Average equity	20.50	18.13	17.77	20.65	17.39
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.06	0.94	0.92	1.21	0.42
Net interest revenues / NIBT	120.55	133.97	137.03	108.06	282.87
NIBT / total net revenues	47.75	37.77	37.20	44.23	18.00
NIBT / Employees (in thousand of NT dollars)	1,880.07	1,454.62	1,453.10	1,731.88	603.18
【 L 】					
Liquidity ratio (monthly average of daily data)	24.50	24.36	25.02	26.04	22.75
Loans / Deposits	78.57	75.82	76.91	72.33	71.78
Time deposits / Deposits	49.94	51.64	50.81	48.05	48.35
NCDs / Time deposits	1.06	2.11	2.35	1.93	1.73
Accumulated gap of assets and liabilities(180 days) / Equity	-96.87	-86.83	-46.11	-79.66	-202.06
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	119.45	111.15	114.10	113.38	89.27
Interest rate sensitivity gap/Equity	200.11	114.00	129.75	109.17	-131.87
【 G 】					
Deposit growth rate	7.66	10.84	7.31	7.68	3.29
Loan growth rate	10.07	14.39	12.74	7.38	-4.08
Investment growth rate	7.41	22.06	19.83	188.68	19.07
Guarantee growth rate	-28.82	4.27	20.41	-13.85	-39.00

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Ta Chong Bank Ltd.

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	11.73	10.99	R 10.79	R 11.07	R 10.86
Tier 1 capital / Risk-weighted assets	9.21	8.75	R 8.67	R 9.31	R 10.86
Liability / Equity (multiple)	15.43	16.86	16.78	16.10	15.10
Equity / Asset	6.09	5.60	5.62	5.85	6.21
【 A 】					
Non-performing loan ratio	0.28	0.51	0.46	0.54	1.04
Loan loss reserves / NPLs	455.53	255.65	266.59	271.51	160.25
【 E 】					
NIBT / Average equity / Average equity	8.48	8.87	9.53	6.34	2.70
(NIBT + loan loss provision) / Average equity	11.28	8.49	9.25	9.76	14.76
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.48	0.47	0.51	0.38	0.18
Net interest revenues / NIBT	222.55	213.93	201.40	292.07	597.38
NIBT / total net revenues	26.67	28.28	30.11	19.27	9.73
NIBT / Employees (in thousand of NT dollars)	828.26	725.62	803.40	474.65	214.04
【 L 】					
Liquidity ratio (monthly average of daily data)	29.82	30.33	31.64	26.18	28.11
Loans / Deposits	77.93	78.05	76.24	82.19	77.11
Time deposits / Deposits	57.67	62.11	61.20	54.04	51.73
NCDs / Time deposits	4.42	8.17	8.39	8.66	0.96
Accumulated gap of assets and liabilities(180 days) / Equity	-162.50	-103.81	-48.17	-49.26	67.16
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.95	95.96	96.30	101.00	100.70
Interest rate sensitivity gap/Equity	10.82	-52.44	-47.96	11.90	7.89
【 G 】					
Deposit growth rate	2.02	19.76	15.60	5.85	17.84
Loan growth rate	0.76	16.68	7.98	11.70	5.78
Investment growth rate	-4.67	17.08	18.79	208.21	166.17
Guarantee growth rate	-20.10	-13.26	12.19	12.17	-4.99

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Jih Sun International Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	13.54	10.80	R 11.44	9.44	R 8.64
Tier 1 capital / Risk-weighted assets	11.61	10.80	R 11.43	9.02	R 7.83
Liability / Equity (multiple)	10.73	11.81	11.65	14.51	16.23
Equity / Asset	8.52	7.80	7.91	6.45	5.80
【 A 】					
Non-performing loan ratio	0.35	0.65	0.33	1.75	1.99
Loan loss reserves / NPLs	291.09	157.34	307.11	52.04	47.78
【 E 】					
NIBT / Average equity / Average equity	9.00	11.56	11.39	5.33	-74.93
(NIBT + loan loss provision) / Average equity	9.01	16.88	15.20	9.05	-8.86
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.73	0.78	0.80	0.33	-3.40
Net interest revenues / NIBT	155.56	142.82	140.99	338.99	-
NIBT / total net revenues	34.69	30.19	31.34	16.01	-279.48
NIBT / Employees (in thousand of NT dollars)	1,009.42	1,037.89	1,060.26	439.50	-4,723.68
【 L 】					
Liquidity ratio (monthly average of daily data)	31.84	29.33	27.66	32.48	28.17
Loans / Deposits	74.83	79.51	77.92	70.89	76.45
Time deposits / Deposits	44.04	46.36	48.98	50.25	46.39
NCDs / Time deposits	1.89	1.88	2.16	4.84	0.27
Accumulated gap of assets and liabilities(180 days) / Equity	-143.48	-180.42	-112.90	5.85	-99.25
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	86.81	80.82	82.92	84.26	94.77
Interest rate sensitivity gap/Equity	-119.62	-196.84	-172.75	-203.94	-75.35
【 G 】					
Deposit growth rate	1.83	-7.15	-6.35	13.90	-19.75
Loan growth rate	-4.11	5.51	3.07	2.22	-9.66
Investment growth rate	13.80	10.64	20.05	191.19	5.47
Guarantee growth rate	-44.12	-40.24	-37.98	-38.76	42.05

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : EnTie Commercial Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	12.85	13.78	14.27	14.40	10.95
Tier 1 capital / Risk-weighted assets	9.37	9.56	9.85	9.89	9.94
Liability / Equity (multiple)	15.50	15.97	16.27	16.30	14.80
Equity / Asset	6.06	5.89	5.79	5.78	6.33
【 A 】					
Non-performing loan ratio	0.66	0.32	0.34	0.37	0.84
Loan loss reserves / NPLs	159.26	195.63	212.09	103.27	99.81
【 E 】					
NIBT / Average equity / Average equity	16.09	15.63	12.20	13.90	5.43
(NIBT + loan loss provision) / Average equity	17.56	16.36	12.85	13.54	4.58
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.96	0.92	0.71	0.85	0.34
Net interest revenues / NIBT	99.70	104.35	134.13	104.95	306.32
NIBT / total net revenues	47.60	48.87	43.50	49.27	24.10
NIBT / Employees (in thousand of NT dollars)	1,918.75	1,612.60	1,273.62	1,434.45	604.78
【 L 】					
Liquidity ratio (monthly average of daily data)	41.24	31.13	41.83	34.74	33.08
Loans / Deposits	66.81	74.03	66.26	72.61	77.81
Time deposits / Deposits	71.65	69.95	71.30	67.42	63.79
NCDs / Time deposits	12.77	8.44	12.68	7.52	7.20
Accumulated gap of assets and liabilities(180 days) / Equity	-275.72	-124.67	-9.38	56.54	0.38
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.96	88.39	86.17	99.27	94.71
Interest rate sensitivity gap/Equity	-71.92	-143.04	-181.15	-8.60	-61.39
【 G 】					
Deposit growth rate	8.06	3.90	10.77	17.69	12.50
Loan growth rate	-2.59	0.06	0.91	5.28	2.09
Investment growth rate	35.09	135.71	85.75	56.73	-0.54
Guarantee growth rate	107.67	12.99	54.62	1.25	-7.88

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Chinatrust Commercial Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	12.92	13.43	R 12.66	R 13.53	13.97
Tier 1 capital / Risk-weighted assets	11.58	10.66	R 11.25	R 11.58	11.03
Liability / Equity (multiple)	12.65	13.01	12.67	12.40	12.63
Equity / Asset	7.32	7.14	7.32	7.46	7.34
【 A 】					
Non-performing loan ratio	0.38	0.60	0.20	0.43	0.70
Loan loss reserves / NPLs	253.30	169.71	519.85	245.65	157.92
【 E 】					
NIBT / Average equity / Average equity	15.54	14.84	14.78	12.64	2.26
(NIBT + loan loss provision) / Average equity	16.01	15.05	14.99	13.22	5.17
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.13	1.03	1.03	0.89	0.16
Net interest revenues / NIBT	112.28	115.61	117.78	132.74	644.56
NIBT / total net revenues	41.20	39.24	39.52	34.76	7.69
NIBT / Employees (in thousand of NT dollars)	2,237.87	1,955.04	1,984.91	1,666.60	344.84
【 L 】					
Liquidity ratio (monthly average of daily data)	25.18	27.19	27.55	27.90	29.25
Loans / Deposits	71.88	73.76	71.89	74.35	68.09
Time deposits / Deposits	35.53	35.28	37.14	35.98	38.03
NCDs / Time deposits	0.18	0.27	0.24	0.30	2.65
Accumulated gap of assets and liabilities(180 days) / Equity	85.10	78.18	54.60	102.91	101.50
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.35	98.48	97.13	98.28	96.87
Interest rate sensitivity gap/Equity	3.10	-13.54	-25.40	-14.88	-27.67
【 G 】					
Deposit growth rate	8.04	8.29	10.44	3.38	9.37
Loan growth rate	5.19	10.18	6.63	11.70	0.55
Investment growth rate	-2.36	9.73	-1.79	-0.31	35.17
Guarantee growth rate	37.81	-19.92	2.50	-31.25	-15.25

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : HSBC Bank (Taiwan) Limited

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	12.00	12.34	13.05	14.01	-
Tier 1 capital / Risk-weighted assets	11.75	12.34	12.82	14.01	-
Liability / Equity (multiple)	14.25	13.29	14.30	11.90	-
Equity / Asset	6.56	7.00	6.54	7.75	-
【 A 】					
Non-performing loan ratio	0.10	0.29	0.11	0.67	-
Loan loss reserves / NPLs	973.46	185.27	850.89	69.78	-
【 E 】					
NIBT / Average equity / Average equity	17.15	12.11	8.80	9.78	-
(NIBT + loan loss provision) / Average equity	17.93	14.24	13.16	9.52	-
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.11	0.91	0.64	0.76	-
Net interest revenues / NIBT	81.57	109.76	154.21	125.71	-
NIBT / total net revenues	41.45	28.25	20.75	23.49	-
NIBT / Employees (in thousand of NT dollars)	2,322.97	1,240.34	915.52	591.38	-
【 L 】					
Liquidity ratio (monthly average of daily data)	95.55	68.18	79.31	57.63	-
Loans / Deposits	58.82	56.05	58.26	39.43	-
Time deposits / Deposits	25.26	21.51	22.31	32.53	-
NCDs / Time deposits	1.39	4.33	4.07	0.16	-
Accumulated gap of assets and liabilities(180 days) / Equity	-238.15	21.20	-173.39	-108.19	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	203.47	136.64	143.17	107.16	-
Interest rate sensitivity gap/Equity	387.05	274.58	321.57	55.40	-
【 G 】					
Deposit growth rate	-0.75	2.60	0.17	-	-
Loan growth rate	4.16	51.75	48.02	-	-
Investment growth rate	41.60	50.45	71.43	-	-
Guarantee growth rate	-78.48	328.56	7.28	-	-

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

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

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	11.03	11.89	11.43	R 10.94	R 11.27
Tier 1 capital / Risk-weighted assets	7.94	7.87	7.96	R 8.07	R 7.59
Liability / Equity (multiple)	18.39	18.23	19.36	18.13	17.76
Equity / Asset	5.16	5.20	4.91	5.23	5.33
【 A 】					
Non-performing loan ratio	0.92	0.81	0.84	0.59	1.42
Loan loss reserves / NPLs	112.62	100.97	118.56	150.59	75.37
【 E 】					
NIBT / Average equity / Average equity	18.72	16.64	13.05	9.43	2.88
(NIBT + loan loss provision) / Average equity	20.26	16.91	15.81	16.59	9.31
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.91	0.86	0.67	0.51	0.16
Net interest revenues / NIBT	140.99	169.64	212.82	279.47	740.57
NIBT / total net revenues	45.86	44.01	35.24	24.28	8.64
NIBT / Employees (in thousand of NT dollars)	1,536.63	1,246.15	989.99	690.40	210.61
【 L 】					
Liquidity ratio (monthly average of daily data)	23.46	19.48	23.31	18.82	15.44
Loans / Deposits	78.78	81.73	77.62	79.16	75.81
Time deposits / Deposits	54.08	54.79	56.64	54.30	53.66
NCDs / Time deposits	0.87	0.48	0.73	0.30	0.26
Accumulated gap of assets and liabilities(180 days) / Equity	-197.15	-257.88	-242.09	-262.18	-263.01
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.17	83.33	85.57	86.50	79.44
Interest rate sensitivity gap/Equity	-145.67	-250.64	-226.61	-207.40	-305.76
【 G 】					
Deposit growth rate	16.46	17.69	16.40	10.45	5.28
Loan growth rate	12.23	19.61	14.08	14.64	1.15
Investment growth rate	2.82	95.68	51.48	-12.07	-39.35
Guarantee growth rate	31.91	28.34	37.13	-52.08	9.53

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Sunny Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	8.98	9.20	R 8.94	R 8.86	R 8.77
Tier 1 capital / Risk-weighted assets	6.20	6.58	R 6.45	R 6.41	R 6.50
Liability / Equity (multiple)	18.85	19.89	20.27	20.62	20.73
Equity / Asset	5.04	4.79	4.70	4.63	4.60
【 A 】					
Non-performing loan ratio	0.60	0.84	0.75	1.29	2.18
Loan loss reserves / NPLs	135.05	101.88	110.29	61.23	42.80
【 E 】					
NIBT / Average equity / Average equity	12.79	4.40	4.44	5.37	-2.95
(NIBT + loan loss provision) / Average equity	12.28	9.40	8.09	6.33	0.73
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.62	0.21	0.21	0.24	-0.13
0.59	0.44	0.38	0.28	0.03	
Net interest revenues / NIBT	189.57	591.73	586.81	473.89	-
NIBT / total net revenues	39.42	13.95	14.60	16.84	-11.67
NIBT / Employees (in thousand of NT dollars)	869.47	286.53	289.79	314.53	-159.51
【 L 】					
Liquidity ratio (monthly average of daily data)	16.94	18.35	18.74	16.21	16.82
Loans / Deposits	85.07	83.70	80.82	84.06	80.71
Time deposits / Deposits	60.24	61.24	60.24	58.29	61.11
NCDs / Time deposits	3.23	3.75	3.85	0.79	0.75
Accumulated gap of assets and liabilities(180 days) / Equity	-234.02	-309.54	-168.74	-330.31	-312.73
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.65	95.37	96.92	92.65	90.01
Interest rate sensitivity gap/Equity	-22.68	-84.13	-56.85	-138.31	-188.14
【 G 】					
Deposit growth rate	5.73	3.02	7.03	2.84	-4.54
Loan growth rate	7.40	5.12	2.84	6.38	-3.14
Investment growth rate	18.08	-34.64	-8.31	-3.28	-33.07
Guarantee growth rate	17.63	-54.96	-36.52	-13.03	-39.67

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Bank of Panhsin

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	8.44	8.32	R 8.37	R 8.58	R 7.68
Tier 1 capital / Risk-weighted assets	7.75	7.69	R 7.76	R 7.19	R 6.27
Liability / Equity (multiple)	18.67	18.80	18.41	16.73	17.24
Equity / Asset	5.08	5.05	5.15	5.64	5.48
【 A 】					
Non-performing loan ratio	1.76	1.73	1.16	1.68	3.83
Loan loss reserves / NPLs	95.01	89.26	114.02	59.23	56.33
【 E 】					
NIBT / Average equity / Average equity	3.94	-7.83	-7.05	5.19	0.82
(NIBT + loan loss provision) / Average equity	11.38	5.70	6.21	13.60	15.94
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.20	-0.43	-0.38	0.29	0.04
0.59	0.31	0.34	0.77	0.85	
Net interest revenues / NIBT	568.29	-	-	383.26	1,565.33
NIBT / total net revenues	12.39	-28.32	-24.79	19.80	2.42
NIBT / Employees (in thousand of NT dollars)	281.30	-555.47	-502.44	381.10	58.50
【 L 】					
Liquidity ratio (monthly average of daily data)	23.04	18.81	20.27	16.91	12.65
Loans / Deposits	69.19	75.36	72.38	76.71	82.15
Time deposits / Deposits	57.18	58.53	57.72	60.13	63.37
NCDs / Time deposits	1.47	3.03	1.90	3.86	2.74
Accumulated gap of assets and liabilities(180 days) / Equity	-30.14	-43.88	-3.92	-28.28	-73.99
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.46	95.77	92.93	95.98	91.57
Interest rate sensitivity gap/Equity	-174.40	-68.20	-114.34	-58.70	-128.96
【 G 】					
Deposit growth rate	1.13	0.62	2.36	-1.87	-1.70
Loan growth rate	-7.16	-3.45	-3.42	-8.38	-5.79
Investment growth rate	29.36	28.16	41.59	7.21	-11.87
Guarantee growth rate	-6.65	50.03	8.00	-20.80	-23.90

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Taiwan Business Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	11.01	10.59	R 10.26	R 11.17	R 10.14
Tier 1 capital / Risk-weighted assets	7.99	6.55	R 6.64	R 6.46	R 5.63
Liability / Equity (multiple)	21.93	26.20	25.91	26.70	27.57
Equity / Asset	4.36	3.68	3.72	3.61	3.50
【 A 】					
Non-performing loan ratio	0.99	0.77	0.65	1.13	1.87
Loan loss reserves / NPLs	89.53	119.10	137.59	79.17	47.46
【 E 】					
NIBT / Average equity / Average equity	6.92	7.13	7.06	5.51	3.81
(NIBT + loan loss provision) / Average equity	11.43	16.08	14.13	12.65	13.15
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.29	0.26	0.25	0.20	0.14
0.47	0.57	0.51	0.45	0.47	
Net interest revenues / NIBT	352.40	396.61	396.74	472.33	615.69
NIBT / total net revenues	20.71	18.40	18.87	14.63	10.88
NIBT / Employees (in thousand of NT dollars)	750.47	644.02	646.41	473.85	310.68
【 L 】					
Liquidity ratio (monthly average of daily data)	16.26	14.49	15.93	13.22	15.27
Loans / Deposits	86.87	88.61	87.07	88.93	88.09
Time deposits / Deposits	45.87	46.87	45.79	45.32	45.21
NCDs / Time deposits	3.18	4.49	3.82	4.65	1.53
Accumulated gap of assets and liabilities(180 days) / Equity	-56.93	-134.74	-22.19	-145.20	-153.91
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.37	104.33	105.08	103.28	102.70
Interest rate sensitivity gap/Equity	78.13	92.75	107.26	72.16	61.37
【 G 】					
Deposit growth rate	0.03	6.33	4.21	2.92	3.69
Loan growth rate	-2.53	3.07	1.71	1.55	2.82
Investment growth rate	6.89	20.30	24.85	273.69	-12.22
Guarantee growth rate	-23.88	6.12	-0.32	-0.21	-15.01

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

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

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	16.39	15.40	16.54	R 14.19	R 13.76
Tier 1 capital / Risk-weighted assets	10.94	10.27	R 11.15	R 8.87	R 6.88
Liability / Equity (multiple)	15.48	15.78	15.41	17.00	16.58
Equity / Asset	6.07	5.96	6.09	5.56	5.69
【 A 】					
Non-performing loan ratio	0.68	0.44	0.44	0.69	1.41
Loan loss reserves / NPLs	189.41	254.78	267.85	126.01	51.18
【 E 】					
NIBT / Average equity / Average equity	10.63	27.34	23.17	14.29	-14.98
(NIBT + loan loss provision) / Average equity	14.46	34.80	29.44	20.24	-4.49
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.65	1.54	1.34	0.82	-0.73
Net interest revenues / NIBT	206.77	77.52	91.94	163.65	-
NIBT / total net revenues	30.35	64.52	57.49	32.46	-27.90
NIBT / Employees (in thousand of NT dollars)	1,164.51	2,960.02	2,561.12	1,211.62	-1,225.52
【 L 】					
Liquidity ratio (monthly average of daily data)	52.26	45.90	51.96	37.98	23.56
Loans / Deposits	61.84	62.59	58.62	58.80	66.44
Time deposits / Deposits	39.28	44.46	43.39	44.23	30.71
NCDs / Time deposits	6.82	5.55	6.05	2.84	0.77
Accumulated gap of assets and liabilities(180 days) / Equity	112.01	-18.86	-91.29	-273.89	-106.42
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	114.68	68.69	139.66	61.23	46.79
Interest rate sensitivity gap/Equity	167.00	-321.36	205.37	-459.79	-579.59
【 G 】					
Deposit growth rate	-6.12	16.01	0.93	25.63	-8.60
Loan growth rate	-7.26	8.15	0.60	10.41	0.13
Investment growth rate	-2.87	61.61	26.30	55.04	-5.25
Guarantee growth rate	9.45	-13.45	34.41	-18.68	-36.33

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Taichung Commercial Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	10.03	10.35	R 11.62	R 11.10	10.32
Tier 1 capital / Risk-weighted assets	8.88	8.07	R 9.56	R 8.15	7.43
Liability / Equity (multiple)	14.47	16.20	13.87	16.21	18.83
Equity / Asset	6.47	5.82	6.73	5.81	5.04
【 A 】					
Non-performing loan ratio	0.36	0.46	0.30	0.60	1.27
Loan loss reserves / NPLs	278.01	216.65	347.93	180.51	93.30
【 E 】					
NIBT / Average equity / Average equity	12.32	8.22	9.06	5.35	1.89
(NIBT + loan loss provision) / Average equity	13.64	11.34	13.11	11.45	6.02
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.80	0.47	0.53	0.27	0.10
Net interest revenues / NIBT	164.56	293.97	257.96	502.18	1,239.59
NIBT / total net revenues	48.44	30.47	33.16	19.03	8.83
NIBT / Employees (in thousand of NT dollars)	1,603.79	874.58	969.62	476.76	157.02
【 L 】					
Liquidity ratio (monthly average of daily data)	20.26	17.82	20.07	18.67	19.48
Loans / Deposits	82.30	84.39	83.58	81.04	78.39
Time deposits / Deposits	53.60	50.71	51.41	49.64	50.19
NCDs / Time deposits	3.51	5.95	5.52	8.70	2.75
Accumulated gap of assets and liabilities(180 days) / Equity	-208.62	-257.01	-77.29	-178.63	-146.66
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.41	90.94	91.60	90.41	85.46
Interest rate sensitivity gap/Equity	-110.20	-132.48	-103.48	-141.09	-249.37
【 G 】					
Deposit growth rate	19.00	6.42	10.01	9.73	6.84
Loan growth rate	15.94	11.61	13.37	12.39	7.63
Investment growth rate	58.08	-10.23	7.99	-2.89	-8.51
Guarantee growth rate	46.61	28.13	34.01	2.13	-9.07

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : King's Town Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	14.87	13.45	14.12	R 12.93	12.21
Tier 1 capital / Risk-weighted assets	14.16	12.74	13.34	R 12.16	R 11.54
Liability / Equity (multiple)	9.44	10.98	10.34	11.78	13.69
Equity / Asset	9.58	8.34	8.82	7.83	6.81
【 A 】					
Non-performing loan ratio	0.14	0.36	0.33	0.37	0.91
Loan loss reserves / NPLs	1,099.26	413.76	461.83	396.13	129.03
【 E 】					
NIBT / Average equity / Average equity	23.28	20.95	20.95	16.69	0.29
(NIBT + loan loss provision) / Average equity	25.67	23.10	22.89	21.91	13.46
NIBT / Average asset (NIBT + loan loss provision) / Average asset	2.10	1.69	1.71	1.23	0.02
Net interest revenues / NIBT	2.32	1.86	1.86	1.61	0.91
NIBT / total net revenues	90.67	112.86	111.06	145.43	7,162.50
NIBT / Employees	72.59	69.25	69.09	54.66	1.15
(in thousand of NT dollars)	4,191.91	2,945.83	3,026.13	1,983.33	29.12
【 L 】					
Liquidity ratio (monthly average of daily data)	32.56	26.16	27.21	25.82	21.71
Loans / Deposits	71.21	72.41	70.44	72.00	70.37
Time deposits / Deposits	48.23	49.22	48.93	48.44	54.04
NCDs / Time deposits	0.19	0.24	0.30	0.19	0.30
Accumulated gap of assets and liabilities(180 days) / Equity	15.72	-7.00	17.23	9.03	-109.72
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.17	103.47	99.97	101.00	90.47
Interest rate sensitivity gap/Equity	15.77	30.59	-0.28	9.75	-111.92
【 G 】					
Deposit growth rate	0.80	3.37	0.90	-0.16	0.77
Loan growth rate	-0.87	3.23	-1.47	1.78	-9.98
Investment growth rate	14.19	14.40	9.54	-5.17	139.02
Guarantee growth rate	-6.38	11.14	-1.69	29.93	-2.63

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : China Development Industrial Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	28.66	22.47	R 32.66	R 31.01	R 33.06
Tier 1 capital / Risk-weighted assets	28.66	22.47	R 32.66	R 31.01	R 33.06
Liability / Equity (multiple)	1.61	1.49	1.35	1.09	0.85
Equity / Asset	38.38	40.09	42.50	47.74	54.16
【 A 】					
Non-performing loan ratio	0.19	0.39	0.18	0.59	1.22
Loan loss reserves / NPLs	703.18	379.21	800.64	284.27	138.70
【 E 】					
NIBT / Average equity / Average equity	4.15	3.62	3.14	5.82	4.11
(NIBT + loan loss provision) / Average equity	3.97	3.84	3.06	5.60	4.23
NIBT / Average asset (NIBT + loan loss provision) / Average asset	1.69	1.64	1.41	3.05	2.31
Net interest revenues / NIBT	35.39	31.18	36.86	14.35	23.27
NIBT / total net revenues	81.93	70.57	71.03	84.18	77.23
NIBT / Employees (in thousand of NT dollars)	9,652.91	8,016.46	6,819.44	13,433.86	9,401.06
【 L 】					
Liquidity ratio (monthly average of daily data)	85.56	97.80	102.16	121.35	117.38
Loans / Deposits	87.24	122.10	114.43	140.09	196.68
Time deposits / Deposits	54.80	51.54	59.01	54.95	46.13
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-21.96	-3.00	-9.52	10.09	20.73
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.28	129.85	113.57	205.34	266.04
Interest rate sensitivity gap/Equity	4.96	20.10	9.57	44.69	43.14
【 G 】					
Deposit growth rate	28.83	42.79	46.38	58.96	1.15
Loan growth rate	-8.66	35.96	17.82	10.20	-17.98
Investment growth rate	-5.04	11.77	11.36	5.79	2.36
Guarantee growth rate	9.70	60.76	22.23	18.83	-18.87

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Hwatai Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	10.12	10.13	R 10.59	R 11.43	R 10.35
Tier 1 capital / Risk-weighted assets	8.33	8.14	R 8.34	R 8.53	R 8.52
Liability / Equity (multiple)	15.58	15.75	15.74	15.40	14.64
Equity / Asset	6.03	5.97	5.97	6.10	6.39
【 A 】					
Non-performing loan ratio	0.81	0.81	0.78	1.24	1.68
Loan loss reserves / NPLs	138.43	130.57	148.28	100.36	56.03
【 E 】					
NIBT / Average equity / Average equity	4.99	7.15	5.99	4.82	1.82
(NIBT + loan loss provision) / Average equity	8.22	10.15	9.49	10.88	5.76
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.30	0.42	0.35	0.30	0.11
0.49	0.60	0.56	0.67	0.36	
Net interest revenues / NIBT	444.84	326.68	388.68	476.12	864.46
NIBT / total net revenues	18.09	24.06	20.47	16.04	7.28
NIBT / Employees (in thousand of NT dollars)	447.10	586.85	497.13	391.36	139.88
【 L 】					
Liquidity ratio (monthly average of daily data)	22.37	20.59	21.91	18.30	14.72
Loans / Deposits	79.69	84.29	80.63	86.11	87.21
Time deposits / Deposits	65.25	67.75	66.24	67.08	65.60
NCDs / Time deposits	3.54	2.86	2.69	2.65	1.00
Accumulated gap of assets and liabilities(180 days) / Equity	30.83	-19.44	33.01	-83.36	-165.33
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.07	103.85	104.05	106.81	99.18
Interest rate sensitivity gap/Equity	14.95	54.29	56.93	91.18	-10.97
【 G 】					
Deposit growth rate	4.45	6.02	6.91	8.63	-0.65
Loan growth rate	-1.25	1.28	0.11	7.24	1.18
Investment growth rate	1.58	-17.07	-15.68	6.41	-22.80
Guarantee growth rate	153.16	-47.15	1.67	0.61	-52.15

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Cota Commercial Bank

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	11.05	11.22	R 11.27	R 12.37	11.37
Tier 1 capital / Risk-weighted assets	7.52	7.86	R 7.81	R 7.68	7.48
Liability / Equity (multiple)	21.44	21.63	21.67	21.08	22.38
Equity / Asset	4.46	4.42	4.41	4.53	4.28
【 A 】					
Non-performing loan ratio	0.41	0.45	0.43	0.82	2.13
Loan loss reserves / NPLs	439.78	265.15	309.70	116.02	54.14
【 E 】					
NIBT / Average equity / Average equity	5.14	4.41	4.22	2.80	1.30
(NIBT + loan loss provision) / Average equity	14.89	11.87	12.11	12.53	10.60
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.23	0.20	0.19	0.12	0.06
Net interest revenues / NIBT	706.16	790.23	833.18	1,211.76	2,200.00
NIBT / total net revenues	12.29	10.97	10.50	6.95	3.45
NIBT / Employees (in thousand of NT dollars)	254.14	207.51	198.75	126.16	55.71
【 L 】					
Liquidity ratio (monthly average of daily data)	18.65	21.57	23.79	18.61	22.16
Loans / Deposits	77.77	74.49	73.74	80.50	75.95
Time deposits / Deposits	62.48	62.23	61.57	59.65	62.61
NCDs / Time deposits	0.38	0.44	0.45	0.45	0.13
Accumulated gap of assets and liabilities(180 days) / Equity	-187.13	-195.96	-105.75	-194.56	-133.63
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	85.51	86.42	86.62	89.35	86.21
Interest rate sensitivity gap/Equity	-288.90	-271.59	-269.72	-206.49	-283.94
【 G 】					
Deposit growth rate	2.56	8.04	6.48	5.71	3.50
Loan growth rate	7.07	2.27	-2.50	12.02	-3.77
Investment growth rate	169.64	33.72	47.99	-7.34	2.63
Guarantee growth rate	-1.90	38.95	33.23	15.63	33.97

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Industrial Bank of Taiwan

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	14.38	14.89	14.59	17.05	R 15.11
Tier 1 capital / Risk-weighted assets	14.38	14.89	14.59	16.72	R 14.85
Liability / Equity (multiple)	4.82	4.58	4.68	3.82	3.86
Equity / Asset	17.18	17.92	17.60	20.76	20.59
【 A 】					
Non-performing loan ratio	0.66	2.67	0.34	0.40	0.78
Loan loss reserves / NPLs	166.79	47.59	718.44	220.66	160.81
【 E 】					
NIBT / Average equity / Average equity	4.79	1.09	3.46	5.97	6.59
(NIBT + loan loss provision) / Average equity	6.95	2.69	8.02	5.96	7.41
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.82	0.21	0.66	1.25	1.41
Net interest revenues / NIBT	79.04	309.39	90.87	65.37	63.45
NIBT / total net revenues	44.60	17.87	30.08	60.85	57.14
NIBT / Employees (in thousand of NT dollars)	4,276.48	949.83	3,003.34	5,468.09	5,527.03
【 L 】					
Liquidity ratio (monthly average of daily data)	34.11	36.93	41.81	39.24	33.60
Loans / Deposits	89.56	92.96	83.94	98.56	89.46
Time deposits / Deposits	73.46	76.53	78.23	82.24	80.21
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-108.64	-114.93	-111.74	-93.74	-95.69
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.79	106.74	103.98	108.33	105.00
Interest rate sensitivity gap/Equity	24.77	31.07	19.95	31.24	19.88
【 G 】					
Deposit growth rate	20.72	10.34	27.40	2.12	5.98
Loan growth rate	15.83	18.84	7.95	12.19	-11.76
Investment growth rate	6.90	33.11	88.02	11.06	-31.26
Guarantee growth rate	-9.03	-24.44	-27.88	-29.34	-12.11

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Agricultural Bank of Taiwan

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	9.31	10.40	R 11.24	11.49	R 11.44
Tier 1 capital / Risk-weighted assets	7.33	8.01	8.53	8.67	R 8.53
Liability / Equity (multiple)	29.87	30.47	30.19	29.88	27.66
Equity / Asset	3.24	3.18	3.21	3.24	3.49
【 A 】					
Non-performing loan ratio	1.29	0.72	0.76	0.83	0.87
Loan loss reserves / NPLs	80.14	121.65	124.16	85.57	56.45
【 E 】					
NIBT / Average equity / Average equity	2.43	4.07	3.71	7.18	9.26
(NIBT + loan loss provision) / Average equity	4.07	6.91	6.01	9.59	10.79
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.07	0.13	0.11	0.24	0.22
Net interest revenues / NIBT	181.84	100.76	123.88	84.96	145.15
NIBT / total net revenues	36.88	44.04	43.55	60.95	64.03
NIBT / Employees (in thousand of NT dollars)	3,011.24	5,542.98	4,785.71	9,993.79	8,386.21
【 L 】					
Liquidity ratio (monthly average of daily data)	60.80	58.52	59.33	61.58	61.57
Loans / Deposits	27.38	27.85	26.49	24.75	20.16
Time deposits / Deposits	99.21	99.47	98.83	99.23	99.12
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-341.83	-176.46	-517.46	-685.07	-814.07
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	79.73	82.63	80.63	80.71	71.07
Interest rate sensitivity gap/Equity	-600.32	-524.18	-579.75	-570.49	-791.34
【 G 】					
Deposit growth rate	3.18	3.22	2.98	11.24	45.43
Loan growth rate	1.44	43.40	10.26	36.57	30.10
Investment growth rate	11.55	-16.64	-6.26	-15.89	9.49
Guarantee growth rate	2.46	48.93	0.11	54.99	4,481.25

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

Bank's name : Bank of Taipei

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	13.08	12.17	R 13.00	12.04	13.14
Tier 1 capital / Risk-weighted assets	11.08	11.30	R 10.94	11.20	12.15
Liability / Equity (multiple)	10.88	10.65	10.49	8.76	8.71
Equity / Asset	8.42	8.58	8.70	10.24	10.30
【 A 】					
Non-performing loan ratio	0.20	0.17	0.07	0.14	0.42
Loan loss reserves / NPLs	623.53	571.43	1,770.83	624.44	322.02
【 E 】					
NIBT / Average equity / Average equity	2.42	6.03	3.63	12.27	3.48
(NIBT + loan loss provision) / Average equity	2.33	7.13	7.04	11.10	4.14
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.21	0.57	0.33	1.22	0.35
0.20	0.67	0.65	1.11	0.42	
Net interest revenues / NIBT	452.33	187.38	313.53	93.96	316.20
NIBT / total net revenues	16.83	32.18	19.08	45.48	21.48
NIBT / Employees (in thousand of NT dollars)	283.83	716.92	435.90	1,318.77	371.73
【 L 】					
Liquidity ratio (monthly average of daily data)	29.58	27.57	24.85	20.32	21.16
Loans / Deposits	74.38	76.63	79.02	82.36	75.81
Time deposits / Deposits	64.31	64.34	64.25	62.27	61.50
NCDs / Time deposits	5.65	5.08	5.13	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-113.75	-246.49	-291.70	-252.63	-229.36
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.14	95.23	94.32	94.45	90.80
Interest rate sensitivity gap/Equity	-49.84	-47.84	-56.52	-45.03	-77.14
【 G 】					
Deposit growth rate	5.34	21.81	14.71	11.09	-4.75
Loan growth rate	2.25	14.84	10.06	20.68	-3.76
Investment growth rate	2.91	8.48	4.32	19.12	-9.31
Guarantee growth rate	50.00	2,146.15	30.08	107.02	1,166.67

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2012

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

Unit : %

Items	30/09/12	30/09/11	31/12/11	31/12/10	31/12/09
【 C 】					
Total risk based capital / Risk-weighted assets	12.59	-	-	-	-
Tier 1 capital / Risk-weighted assets	12.58	-	-	-	-
Liability / Equity (multiple)	9.84	-	-	-	-
Equity / Asset	9.23	-	-	-	-
【 A 】					
Non-performing loan ratio	0.63	-	-	-	-
Loan loss reserves / NPLs	268.17	-	-	-	-
【 E 】					
NIBT / Average equity / Average equity	6.48	-	-	-	-
(NIBT + loan loss provision) / Average equity	6.71	-	-	-	-
NIBT / Average asset (NIBT + loan loss provision) / Average asset	0.60	-	-	-	-
Net interest revenues / NIBT	185.19	-	-	-	-
NIBT / total net revenues	27.19	-	-	-	-
NIBT / Employees (in thousand of NT dollars)	986.61	-	-	-	-
【 L 】					
Liquidity ratio (monthly average of daily data)	38.20	-	-	-	-
Loans / Deposits	101.91	-	-	-	-
Time deposits / Deposits	66.55	-	-	-	-
NCDs / Time deposits	0.01	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-317.30	-	-	-	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	53.37	-	-	-	-
Interest rate sensitivity gap/Equity	-290.50	-	-	-	-
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-