TABLE 7 (1)

The Main Financial and Performance Ratios

December 31,2008

The Peer-Group Average Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.83	10.57	10.11	R 10.34	R 10.67
Tier 1 capital / Risk-weighted assets	8.53	8.41	R 8.22	R 9.17	9.48
Liability / Equity (multiple)	16.63	15.31	17.48	15.51	15.58
Equity / Asset	5.80	6.11	5.25	6.17	6.22
【A】					
Non-performing loan ratio					
1.Winsorized mean	1.72	1.89	2.07	2.31	R 3.66
2.Arithmetic mean	1.54	1.83	2.13	2.24	R 3.82
Loan loss reserves / NPLs	76.57	67.00	57.73	47.03	34.13
The possible loss of classified assets / reserves	50.04	49.52	R 56.37	69.63	61.67
【E】					
NIBT / Average equity					
1.Winsorized mean	-0.67	2.60	-7.34	4.41	8.81
2.Arithmetic mean	1.83	2.22	-0.41	4.58	10.14
(NIBT + loan loss provision) / Average equity	5.53	9.88	8.77	13.87	17.87
NIBT / Average asset					
1.Winsorized mean	-0.09	0.07	R -0.41	0.34	0.58
2.Arithmetic mean	0.12	0.14	-0.03	0.31	0.64
(NIBT + loan loss provision) / Average asset	0.36	0.77	0.53	0.94	1.07
Net interest revenues / NIBT	131.54	154.81	87.14	185.58	258.34
NIBT / total net revenues	0.69	22.28	5.49	8.97	15.95
NIBT / Employees (in thousand of NT dollars)	60.98	347.22	-359.09	677.11	1,037.55
【L】					
Liquidity ratio (monthly average of daily data)	21.92	18.78	18.99	19.92	17.88
Loans / Deposits	78.50	81.56	R 79.41	79.77	79.54
Time deposits / Deposits	58.23	56.22	R 57.48	64.31	64.20
NCDs / Time deposits	1.16	1.80	2.39	2.80	3.71
Accumulated gap of assets and liabilities(180 days) / Equity	-108.44	-123.18	-212.66	-160.13	-189.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	96.02	93.25	88.85	87.72	87.67
Interest rate sensitivity gap/Equity	-52.49	-51.61	-147.37	-133.78	-123.28
【G】					
Deposit growth rate	6.14	1.79	5.04	7.88	7.61
Loan growth rate	2.00	3.20	4.98	7.24	6.50
Investment growth rate	-1.29	-1.35	24.27	5.25	10.53
Guarantee growth rate	-9.42	2.84	-5.66	-4.12	-0.37

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	35.30	38.67	40.83	46.97	53.38
Tier 1 capital / Risk-weighted assets	33.92	37.28	39.75	45.88	52.36
Liability / Equity (multiple)	3.63	3.28	3.07	3.40	4.56
Equity / Asset	21.59	23.35	24.59	22.75	17.99
【A】					
Non-performing loan ratio	0.59	0.49	0.24	0.26	0.12
Loan loss reserves / NPLs	115.70	161.96	342.47	291.67	480.58
【E】					
NIBT / Average equity / Average equity	2.94	2.92	3.15	2.90	3.52
(NIBT + loan loss provision) / Average equity	3.86	3.61	3.54	3.07	2.69
NIBT / Average asset	0.65	0.71	0.74	0.58	0.60
(NIBT + loan loss provision) / Average asset	0.85	0.88	0.83	0.62	0.46
Net interest revenues / NIBT	207.52	204.91	181.85	184.51	141.72
NIBT / total net revenues	44.44	45.89	52.43	-	-
NIBT / Employees (in thousand of NT dollars)	2,595.12	2,560.39	2,768.47	2,500.00	3,004.88
【L】					
Liquidity ratio (monthly average of daily data)	29.14	29.02	89.96	216.42	-
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-20.71	-10.92	13.82	58.06	70.13
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	143.79	146.13	150.70	149.48	134.20
Interest rate sensitivity gap/Equity	55.33	52.56	58.81	73.64	84.46
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	10.16	15.52	-10.75	-17.31	-9.60
Investment growth rate	13.87	-67.91	1.54	-36.22	8.47
Guarantee growth rate	11.49	-8.43	17.81	65.72	83.03

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Bank of Taiwan　　　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.35	12.47	12.85	13.99	13.80
Tier 1 capital / Risk-weighted assets	11.05	12.01	16.51	17.54	15.78
Liability / Equity (multiple)	14.90	11.86	11.84	12.30	13.99
Equity / Asset	6.29	7.77	7.79	7.52	6.67
【A】					
Non-performing loan ratio	1.06	0.97	1.36	1.50	2.00
Loan loss reserves / NPLs	54.84	70.26	55.04	50.95	43.37
【E】					
NIBT / Average equity / Average equity	3.54	5.86	6.88	8.98	9.83
(NIBT + loan loss provision) / Average equity	4.20	6.07	6.98	7.10	9.84
NIBT / Average asset	0.25	0.45	0.54	0.61	0.63
(NIBT + loan loss provision) / Average asset	0.30	0.46	0.54	0.48	0.63
Net interest revenues / NIBT	270.33	95.37	32.59	22.71	14.99
NIBT / total net revenues	29.69	40.97	48.90	-	-
NIBT / Employees (in thousand of NT dollars)	996.68	1,559.57	2,077.46	2,239.66	2,262.42
【L】					
Liquidity ratio (monthly average of daily data)	40.28	30.98	42.84	50.53	54.46
Loans / Deposits	66.96	76.76	68.38	62.76	61.17
Time deposits / Deposits	59.50	59.27	60.93	69.96	65.46
NCDs / Time deposits	0.08	0.18	0.12	0.26	0.12
Accumulated gap of assets and liabilities(180 days) / Equity	111.28	61.13	181.82	152.37	240.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.00	100.32	101.99	95.43	97.28
Interest rate sensitivity gap/Equity	-24.70	2.95	10.74	-29.17	-17.77
【G】					
Deposit growth rate	19.53	15.56	3.56	3.56	3.68
Loan growth rate	3.84	29.41	11.26	5.66	17.29
Investment growth rate	1.47	-0.54	33.71	-64.94	-7.40
Guarantee growth rate	-6.66	25.76	-6.02	-5.39	9.17

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.14	9.56	11.22	11.59	13.10
Tier 1 capital / Risk-weighted assets	9.39	9.56	11.51	14.55	14.68
Liability / Equity (multiple)	14.51	14.06	14.65	11.59	11.99
Equity / Asset	6.45	6.64	6.39	7.94	7.70
【A】					
Non-performing loan ratio	0.79	1.19	1.94	2.42	2.08
Loan loss reserves / NPLs	75.42	67.32	58.36	44.27	42.06
【E】					
NIBT / Average equity / Average equity	9.81	5.72	-0.23	12.87	10.93
(NIBT + loan loss provision) / Average equity	13.87	14.53	12.45	19.47	12.60
NIBT / Average asset	0.63	0.37	-0.02	1.03	0.78
(NIBT + loan loss provision) / Average asset	0.89	0.94	0.89	1.56	0.90
Net interest revenues / NIBT	234.17	406.07	-	148.98	115.41
NIBT / total net revenues	29.78	15.55	-0.86	-	-
NIBT / Employees (in thousand of NT dollars)	1,174.53	675.99	-28.40	1,900.44	2,165.20
【L】					
Liquidity ratio (monthly average of daily data)	23.34	18.48	26.26	29.98	51.26
Loans / Deposits	77.10	79.25	76.96	75.94	65.62
Time deposits / Deposits	47.42	42.69	42.97	48.72	45.56
NCDs / Time deposits	2.06	0.32	0.24	0.74	0.72
Accumulated gap of assets and liabilities(180 days) / Equity	-171.30	-8.04	-44.12	113.98	135.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.36	97.53	95.11	88.81	105.01
Interest rate sensitivity gap/Equity	81.76	-24.22	-53.41	-105.14	46.23
【G】					
Deposit growth rate	18.55	5.22	11.11	50.88	-5.29
Loan growth rate	14.49	7.17	10.93	72.48	-15.00
Investment growth rate	-21.98	-1.43	-23.72	-26.01	19.11
Guarantee growth rate	29.03	20.64	-10.48	-4.78	-4.57

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name : Bank of Kaohsiung Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.77	9.81	9.91	10.93	11.73
Tier 1 capital / Risk-weighted assets	8.11	9.30	10.97	12.00	12.68
Liability / Equity (multiple)	18.17	13.99	12.83	13.59	13.58
Equity / Asset	5.22	6.67	7.23	6.86	6.86
【A】					
Non-performing loan ratio	1.87	1.87	1.81	1.67	1.86
Loan loss reserves / NPLs	55.76	44.65	50.64	55.20	41.49
【E】					
NIBT / Average equity / Average equity	-6.64	2.44	5.36	5.02	5.29
(NIBT + loan loss provision) / Average equity	0.94	5.99	8.50	8.13	9.99
NIBT / Average asset	-0.42	0.17	0.38	0.34	0.35
(NIBT + loan loss provision) / Average asset	0.06	0.42	0.60	0.56	0.66
Net interest revenues / NIBT	-	786.15	345.45	266.47	343.44
NIBT / total net revenues	-36.24	10.89	22.26	-	-
NIBT / Employees (in thousand of NT dollars)	-733.76	293.12	654.61	612.03	629.07
【L】					
Liquidity ratio (monthly average of daily data)	16.78	20.27	19.62	25.52	21.51
Loans / Deposits	86.04	86.19	80.76	80.45	83.63
Time deposits / Deposits	61.06	53.39	49.22	54.88	53.46
NCDs / Time deposits	0.64	1.48	0.92	0.82	0.77
Accumulated gap of assets and liabilities(180 days) / Equity	-140.18	72.87	-132.66	-90.80	-94.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.94	106.06	103.97	100.58	104.51
Interest rate sensitivity gap/Equity	60.87	71.38	43.04	6.63	50.82
【G】					
Deposit growth rate	24.78	7.07	0.79	3.85	1.73
Loan growth rate	23.05	12.99	-2.78	-2.10	-8.41
Investment growth rate	-49.34	-7.22	31.54	61.93	1.97
Guarantee growth rate	3.12	10.00	-6.77	12.20	-37.23

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.81	10.47	11.40	11.27	10.86
Tier 1 capital / Risk-weighted assets	7.52	7.86	8.71	8.89	8.85
Liability / Equity (multiple)	19.23	17.96	17.54	18.80	21.11
Equity / Asset	4.94	5.27	5.39	5.05	4.52
【A】					
Non-performing loan ratio	1.00	1.15	1.90	3.12	4.62
Loan loss reserves / NPLs	98.89	84.48	52.22	37.97	26.41
【E】					
NIBT / Average equity / Average equity	7.83	7.73	5.45	5.73	5.03
(NIBT + loan loss provision) / Average equity	11.68	16.15	10.73	10.71	16.61
NIBT / Average asset	0.39	0.41	0.29	0.27	0.23
(NIBT + loan loss provision) / Average asset	0.58	0.85	0.57	0.51	0.75
Net interest revenues / NIBT	240.20	214.60	314.22	375.38	485.64
NIBT / total net revenues	30.68	25.89	20.81	-	-
NIBT / Employees (in thousand of NT dollars)	1,300.36	1,314.94	898.82	839.71	689.92
【L】					
Liquidity ratio (monthly average of daily data)	15.45	15.12	20.18	18.55	20.32
Loans / Deposits	87.61	86.80	84.57	87.10	84.08
Time deposits / Deposits	65.27	64.63	64.84	72.44	67.90
NCDs / Time deposits	0.54	0.63	0.70	0.57	0.55
Accumulated gap of assets and liabilities(180 days) / Equity	-350.75	-443.89	-510.07	-472.05	-454.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.19	102.13	100.17	100.62	98.38
Interest rate sensitivity gap/Equity	19.92	33.93	2.72	10.46	-31.14
【G】					
Deposit growth rate	7.94	5.34	6.28	1.72	5.17
Loan growth rate	7.88	5.87	0.65	4.01	7.52
Investment growth rate	17.07	-9.04	54.12	-8.43	4.73
Guarantee growth rate	60.15	-2.36	0.56	3.36	16.33

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Taiwan Cooperative Bank　　　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.57	11.09	10.70	8.46	9.67
Tier 1 capital / Risk-weighted assets	6.47	6.56	6.80	5.92	6.20
Liability / Equity (multiple)	22.54	22.84	23.39	29.73	32.10
Equity / Asset	4.25	4.20	4.10	3.25	3.02
【A】					
Non-performing loan ratio	1.52	1.67	2.16	2.23	4.70
Loan loss reserves / NPLs	57.50	54.81	55.66	41.80	27.91
【E】					
NIBT / Average equity / Average equity	9.18	12.31	13.39	4.47	2.37
(NIBT + loan loss provision) / Average equity	14.80	16.54	20.78	14.26	19.22
NIBT / Average asset	0.39	0.50	0.47	0.14	0.08
(NIBT + loan loss provision) / Average asset	0.63	0.68	0.73	0.45	0.61
Net interest revenues / NIBT	282.98	201.55	203.95	521.11	1,075.57
NIBT / total net revenues	28.01	34.76	32.36	-	-
NIBT / Employees (in thousand of NT dollars)	1,084.23	1,372.37	1,235.38	443.43	225.86
【L】					
Liquidity ratio (monthly average of daily data)	13.14	15.58	15.41	23.81	32.74
Loans / Deposits	89.33	87.34	90.47	79.98	75.61
Time deposits / Deposits	57.61	59.31	57.84	69.66	71.88
NCDs / Time deposits	0.39	0.42	2.09	0.25	0.16
Accumulated gap of assets and liabilities(180 days) / Equity	-407.59	-356.25	-468.87	-521.00	-384.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.10	103.60	105.34	99.25	102.10
Interest rate sensitivity gap/Equity	20.85	68.62	101.69	-19.16	57.81
【G】					
Deposit growth rate	5.21	3.40	18.95	-3.15	2.22
Loan growth rate	5.91	0.64	34.81	1.22	2.68
Investment growth rate	-10.12	75.98	4.25	-30.94	34.53
Guarantee growth rate	3.06	-11.31	7.80	-1.52	-13.75

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： First Commercial Bank Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.88	10.80	11.00	10.29	10.35
Tier 1 capital / Risk-weighted assets	7.10	7.30	8.38	8.16	8.01
Liability / Equity (multiple)	20.82	18.30	18.40	18.60	21.09
Equity / Asset	4.58	5.18	5.15	5.10	4.53
【A】					
Non-performing loan ratio	1.45	1.50	1.57	1.72	2.19
Loan loss reserves / NPLs	55.33	53.84	52.16	51.45	43.15
【E】					
NIBT / Average equity / Average equity	12.50	18.89	17.56	18.22	19.46
(NIBT + loan loss provision) / Average equity	19.90	24.84	22.66	23.99	30.98
NIBT / Average asset	0.60	0.93	0.89	0.89	0.80
(NIBT + loan loss provision) / Average asset	0.96	1.22	1.15	1.17	1.27
Net interest revenues / NIBT	217.66	139.14	142.83	146.60	177.32
NIBT / total net revenues	33.78	44.11	44.55	-	-
NIBT / Employees (in thousand of NT dollars)	1,540.45	2,257.80	2,017.10	1,896.55	1,735.69
【L】					
Liquidity ratio (monthly average of daily data)	21.58	23.36	27.21	31.22	30.50
Loans / Deposits	82.93	83.87	78.23	75.75	73.78
Time deposits / Deposits	40.17	38.86	38.98	47.38	48.08
NCDs / Time deposits	2.30	1.73	1.92	1.81	1.81
Accumulated gap of assets and liabilities(180 days) / Equity	93.17	-138.44	-22.85	-80.65	-45.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.67	106.39	113.62	94.02	88.98
Interest rate sensitivity gap/Equity	58.91	71.24	153.38	-72.43	-152.27
【G】					
Deposit growth rate	9.93	3.29	6.58	3.70	1.49
Loan growth rate	8.32	10.18	9.05	5.74	-2.10
Investment growth rate	-7.34	-4.43	-53.80	1.82	18.14
Guarantee growth rate	-10.52	1.87	-8.51	-9.09	-6.54

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Hua Nan Commercial Bank　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.23	10.82	12.26	12.13	11.91
Tier 1 capital / Risk-weighted assets	6.14	6.48	7.89	8.03	8.08
Liability / Equity (multiple)	20.57	19.87	20.10	21.25	22.35
Equity / Asset	4.64	4.79	4.74	4.49	4.28
【A】					
Non-performing loan ratio	1.67	1.52	1.99	2.12	2.59
Loan loss reserves / NPLs	59.19	62.67	50.31	47.14	36.46
【E】					
NIBT / Average equity / Average equity	15.49	15.63	15.31	17.74	21.60
(NIBT + loan loss provision) / Average equity	21.56	26.31	27.17	29.65	31.72
NIBT / Average asset	0.70	0.70	0.67	0.77	0.88
(NIBT + loan loss provision) / Average asset	0.97	1.17	1.19	1.28	1.29
Net interest revenues / NIBT	208.06	210.22	203.57	144.69	128.29
NIBT / total net revenues	38.53	33.80	34.08	-	-
NIBT / Employees (in thousand of NT dollars)	1,704.52	1,702.86	1,551.94	1,544.71	1,793.23
【L】					
Liquidity ratio (monthly average of daily data)	18.95	16.78	18.64	26.64	30.27
Loans / Deposits	80.78	80.69	78.75	73.91	73.51
Time deposits / Deposits	39.81	36.82	37.00	48.21	46.06
NCDs / Time deposits	1.23	1.35	1.31	1.26	1.46
Accumulated gap of assets and liabilities(180 days) / Equity	158.26	-19.32	16.35	84.41	84.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.75	103.46	99.88	100.43	99.93
Interest rate sensitivity gap/Equity	-4.00	48.63	-1.71	6.56	-1.11
【G】					
Deposit growth rate	6.66	1.31	2.51	6.89	8.30
Loan growth rate	6.58	3.23	7.98	6.72	2.88
Investment growth rate	71.18	12.82	-2.65	16.73	39.58
Guarantee growth rate	-19.61	-8.80	-8.54	-8.78	0.24

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.60	10.36	11.17	11.03	10.18
Tier 1 capital / Risk-weighted assets	7.46	7.72	8.42	7.40	8.34
Liability / Equity (multiple)	16.04	14.50	14.98	19.54	16.56
Equity / Asset	5.87	6.45	6.26	4.87	5.69
【A】					
Non-performing loan ratio	1.67	1.79	1.63	1.67	7.77
Loan loss reserves / NPLs	81.96	79.13	81.73	99.84	15.73
【E】					
NIBT / Average equity / Average equity	8.60	14.34	18.24	-63.71	2.28
(NIBT + loan loss provision) / Average equity	17.17	23.41	23.97	24.19	20.35
NIBT / Average asset	0.51	0.84	1.10	-3.74	0.13
(NIBT + loan loss provision) / Average asset	1.01	1.37	1.44	1.42	1.17
Net interest revenues / NIBT	259.28	154.47	123.13	-	998.01
NIBT / total net revenues	27.22	38.69	48.96	-	-
NIBT / Employees (in thousand of NT dollars)	1,085.16	1,909.08	2,410.90	-7,880.81	284.50
【L】					
Liquidity ratio (monthly average of daily data)	18.75	16.09	21.78	22.53	19.67
Loans / Deposits	86.65	87.70	82.52	80.91	86.64
Time deposits / Deposits	42.70	40.60	40.92	48.82	49.81
NCDs / Time deposits	1.55	1.45	1.54	1.51	1.90
Accumulated gap of assets and liabilities(180 days) / Equity	-37.31	-52.90	-32.40	42.14	362.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.19	99.29	99.39	100.55	79.17
Interest rate sensitivity gap/Equity	47.90	-7.61	-6.54	7.74	-245.14
【G】					
Deposit growth rate	9.52	-0.40	2.34	2.71	1.93
Loan growth rate	7.66	5.24	3.18	-4.72	5.53
Investment growth rate	-2.97	-3.46	51.06	15.53	-36.41
Guarantee growth rate	-7.59	-8.46	-6.02	17.55	-4.06

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.21	10.54	10.34	10.93	10.82
Tier 1 capital / Risk-weighted assets	9.04	9.80	11.48	10.23	9.75
Liability / Equity (multiple)	13.51	11.77	10.99	14.38	14.89
Equity / Asset	6.89	7.83	8.34	6.50	6.29
【A】					
Non-performing loan ratio	1.16	1.00	0.88	0.50	1.22
Loan loss reserves / NPLs	77.54	71.75	104.84	182.37	94.75
【E】					
NIBT / Average equity / Average equity	4.00	11.63	13.56	16.42	15.95
(NIBT + loan loss provision) / Average equity	6.95	15.00	16.34	16.21	20.06
NIBT / Average asset	0.30	0.97	1.07	1.10	1.06
(NIBT + loan loss provision) / Average asset	0.52	1.25	1.29	1.09	1.33
Net interest revenues / NIBT	453.14	129.32	127.12	109.02	118.44
NIBT / total net revenues	17.93	45.13	44.96	-	-
NIBT / Employees (in thousand of NT dollars)	1,143.55	3,398.39	3,164.83	3,700.42	3,491.92
【L】					
Liquidity ratio (monthly average of daily data)	16.98	24.79	28.92	53.47	51.27
Loans / Deposits	95.50	93.38	100.85	79.49	81.37
Time deposits / Deposits	34.85	31.15	31.00	52.54	51.54
NCDs / Time deposits	0.53	0.92	0.87	0.32	0.66
Accumulated gap of assets and liabilities(180 days) / Equity	-96.28	-184.21	-259.47	-20.97	3.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.57	115.61	113.56	111.87	108.37
Interest rate sensitivity gap/Equity	-8.96	85.56	63.19	68.89	51.28
【G】					
Deposit growth rate	7.52	14.94	34.12	12.48	10.82
Loan growth rate	9.32	6.92	70.89	8.64	14.41
Investment growth rate	-0.83	-18.52	-3.74	6.12	6.42
Guarantee growth rate	-2.54	1.86	63.88	-10.23	3.46

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Cathay United Bank　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.03	11.13	12.32	14.24	11.69
Tier 1 capital / Risk-weighted assets	8.59	9.05	9.58	10.98	11.96
Liability / Equity (multiple)	15.29	14.81	15.23	13.29	11.21
Equity / Asset	6.14	6.32	6.16	7.00	8.19
【A】					
Non-performing loan ratio	0.93	1.48	1.82	1.73	1.38
Loan loss reserves / NPLs	109.33	86.20	128.64	144.14	74.05
【E】					
NIBT / Average equity / Average equity	7.83	10.08	-7.36	6.04	22.98
(NIBT + loan loss provision) / Average equity	7.06	9.06	15.65	26.53	32.41
NIBT / Average asset	0.49	0.62	-0.51	0.49	1.85
(NIBT + loan loss provision) / Average asset	0.44	0.56	1.08	2.15	2.61
Net interest revenues / NIBT	317.98	260.45	-	525.41	136.13
NIBT / total net revenues	30.00	30.96	-30.57	-	-
NIBT / Employees (in thousand of NT dollars)	999.23	1,374.96	-1,269.03	1,219.09	4,362.96
【L】					
Liquidity ratio (monthly average of daily data)	27.84	28.29	30.17	24.01	23.43
Loans / Deposits	73.38	72.54	74.03	76.35	75.96
Time deposits / Deposits	49.23	45.26	43.46	49.38	47.38
NCDs / Time deposits	0.50	0.59	0.81	1.59	9.54
Accumulated gap of assets and liabilities(180 days) / Equity	46.35	551.17	127.01	-118.40	-39.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.83	101.30	100.09	95.88	94.58
Interest rate sensitivity gap/Equity	-50.27	14.62	1.04	-40.93	-49.37
【G】					
Deposit growth rate	5.54	16.85	11.19	6.52	12.91
Loan growth rate	6.51	13.50	6.78	6.78	6.55
Investment growth rate	7.34	-4.42	-27.73	3.39	46.21
Guarantee growth rate	-13.43	12.34	17.51	-14.33	4.50

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name : Citibank Taiwan Limited　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	29.81	19.67	7.82	8.83	10.50
Tier 1 capital / Risk-weighted assets	29.12	18.61	6.36	6.85	7.36
Liability / Equity (multiple)	3.59	4.61	24.92	22.82	20.52
Equity / Asset	21.78	17.84	3.86	4.20	4.65
【A】					
Non-performing loan ratio	2.92	2.95	3.23	2.41	6.98
Loan loss reserves / NPLs	182.95	213.24	28.17	43.58	26.56
【E】					
NIBT / Average equity / Average equity	-0.08	-68.89	-7.12	-6.79	-28.50
(NIBT + loan loss provision) / Average equity	-3.87	36.39	-4.24	-5.28	4.69
NIBT / Average asset	-0.01	-3.14	-0.29	-0.30	-0.95
(NIBT + loan loss provision) / Average asset	-0.66	1.66	-0.17	-0.23	0.16
Net interest revenues / NIBT	-	-	-	-	-
NIBT / total net revenues	-0.62	-	-25.85	-	-
NIBT / Employees (in thousand of NT dollars)	-21.86	-4,051.05	-363.35	-356.41	-1,292.66
【L】					
Liquidity ratio (monthly average of daily data)	59.79	20.16	16.02	13.33	16.97
Loans / Deposits	44.06	63.30	75.22	75.39	71.04
Time deposits / Deposits	42.24	45.45	46.63	55.92	55.47
NCDs / Time deposits	1.37	2.37	3.13	3.08	3.52
Accumulated gap of assets and liabilities(180 days) / Equity	38.68	89.01	-105.39	-95.86	-95.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.39	93.39	77.86	69.06	70.65
Interest rate sensitivity gap/Equity	-17.95	-22.12	-399.79	-531.37	-448.29
【G】					
Deposit growth rate	-24.74	-10.50	3.32	6.41	-2.88
Loan growth rate	-48.51	-25.95	1.31	11.61	-10.33
Investment growth rate	134.97	-32.99	9.17	-24.39	6.66
Guarantee growth rate	-52.28	-30.60	-11.47	-23.13	-33.22

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.22	10.36	10.26	10.32	10.02
Tier 1 capital / Risk-weighted assets	11.22	10.36	17.84	18.01	16.85
Liability / Equity (multiple)	9.13	8.91	8.13	8.54	8.19
Equity / Asset	9.87	10.09	10.95	10.48	10.88
【A】					
Non-performing loan ratio	1.07	1.15	1.15	1.13	1.29
Loan loss reserves / NPLs	125.98	135.98	135.35	183.40	105.64
【E】					
NIBT / Average equity / Average equity	6.09	11.15	12.24	11.18	9.47
(NIBT + loan loss provision) / Average equity	7.15	12.47	12.91	13.73	12.07
NIBT / Average asset	1.04	1.88	2.05	1.80	1.50
(NIBT + loan loss provision) / Average asset	1.22	2.11	2.16	2.22	1.91
Net interest revenues / NIBT	118.71	73.72	71.73	88.37	99.16
NIBT / total net revenues	52.08	62.44	66.33	-	-
NIBT / Employees (in thousand of NT dollars)	2,722.73	4,445.52	4,373.40	3,747.47	3,195.32
【L】					
Liquidity ratio (monthly average of daily data)	31.30	25.80	23.35	26.21	22.46
Loans / Deposits	69.90	68.15	71.95	65.61	66.17
Time deposits / Deposits	43.91	39.53	35.00	51.78	49.12
NCDs / Time deposits	2.23	2.37	2.36	1.52	2.83
Accumulated gap of assets and liabilities(180 days) / Equity	-1.21	-17.63	-184.15	-156.48	-133.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.31	102.55	104.01	102.66	99.58
Interest rate sensitivity gap/Equity	23.92	13.62	19.32	13.50	-2.21
【G】					
Deposit growth rate	12.02	17.91	4.61	7.95	9.41
Loan growth rate	14.79	11.34	14.34	6.32	2.25
Investment growth rate	8.66	31.01	79.24	6.42	26.36
Guarantee growth rate	1.14	28.55	10.49	26.92	-0.31

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.44	8.85	9.47	8.88	12.40
Tier 1 capital / Risk-weighted assets	6.65	5.94	7.31	7.42	11.29
Liability / Equity (multiple)	20.26	20.13	18.49	18.56	12.12
Equity / Asset	4.70	4.73	5.13	5.11	7.62
【A】					
Non-performing loan ratio	2.69	2.39	2.41	3.76	3.78
Loan loss reserves / NPLs	44.77	63.87	34.02	21.25	21.47
【E】					
NIBT / Average equity / Average equity	-4.93	-33.36	2.08	-21.56	9.60
(NIBT + loan loss provision) / Average equity	0.58	-10.72	5.78	-14.67	24.30
NIBT / Average asset	-0.25	-1.67	0.11	-1.60	0.76
(NIBT + loan loss provision) / Average asset	0.03	-0.54	0.30	-1.09	1.91
Net interest revenues / NIBT	-	-	2,447.04	-	501.76
NIBT / total net revenues	-13.75	-74.26	4.86	-	-
NIBT / Employees (in thousand of NT dollars)	-297.76	-1,825.66	102.28	-1,288.66	613.31
【L】					
Liquidity ratio (monthly average of daily data)	18.81	10.66	11.77	11.56	13.02
Loans / Deposits	61.42	72.43	70.39	67.52	69.59
Time deposits / Deposits	63.13	58.17	62.83	69.85	70.10
NCDs / Time deposits	1.11	1.25	1.81	3.27	7.74
Accumulated gap of assets and liabilities(180 days) / Equity	11.99	-117.83	-217.15	-162.13	-89.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.44	88.49	76.43	71.24	91.35
Interest rate sensitivity gap/Equity	-204.53	-174.03	-352.11	-426.82	-80.79
【G】					
Deposit growth rate	5.24	-4.29	10.02	35.52	19.99
Loan growth rate	-11.99	-0.52	13.78	28.61	17.24
Investment growth rate	13.87	28.15	6.38	62.07	29.19
Guarantee growth rate	-14.51	-14.37	-4.46	6.80	30.45

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Far Eastern International Bank　　　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.63	8.72	8.89	10.32	10.66
Tier 1 capital / Risk-weighted assets	8.41	7.10	8.29	9.76	10.25
Liability / Equity (multiple)	17.64	17.96	16.41	12.16	11.74
Equity / Asset	5.37	5.27	5.74	7.60	7.85
【A】					
Non-performing loan ratio	2.46	2.45	2.13	1.83	2.49
Loan loss reserves / NPLs	58.10	43.97	43.85	46.66	47.70
【E】					
NIBT / Average equity / Average equity	-16.49	-4.64	-10.13	13.87	19.63
(NIBT + loan loss provision) / Average equity	0.91	5.89	1.06	20.57	24.94
NIBT / Average asset	-0.83	-0.26	-0.67	1.08	1.46
(NIBT + loan loss provision) / Average asset	0.05	0.32	0.07	1.60	1.86
Net interest revenues / NIBT	-	-	-	207.93	175.71
NIBT / total net revenues	-53.35	-11.31	-50.76	-	-
NIBT / Employees (in thousand of NT dollars)	-1,313.54	-385.47	-944.64	1,282.48	1,679.05
【L】					
Liquidity ratio (monthly average of daily data)	37.44	29.72	22.09	20.93	16.27
Loans / Deposits	72.01	80.25	84.60	93.94	87.53
Time deposits / Deposits	65.42	65.15	64.89	76.13	73.57
NCDs / Time deposits	3.77	17.03	18.78	5.47	11.03
Accumulated gap of assets and liabilities(180 days) / Equity	-144.08	-367.16	-106.53	-25.26	-119.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.10	102.52	104.33	101.56	101.82
Interest rate sensitivity gap/Equity	120.18	34.68	53.17	14.22	15.64
【G】					
Deposit growth rate	8.55	4.09	19.27	17.09	17.53
Loan growth rate	-5.33	0.22	5.16	23.12	6.65
Investment growth rate	-1.88	3.77	-20.33	51.90	25.76
Guarantee growth rate	-27.15	-3.20	47.97	32.23	-9.34

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.19	11.87	9.21	8.14	9.07
Tier 1 capital / Risk-weighted assets	8.42	8.89	5.40	7.53	7.46
Liability / Equity (multiple)	18.01	14.77	23.45	15.50	16.26
Equity / Asset	5.26	6.34	4.09	6.06	5.79
【A】					
Non-performing loan ratio	1.75	1.32	1.22	2.49	3.51
Loan loss reserves / NPLs	140.08	130.73	128.50	42.26	30.80
【E】					
NIBT / Average equity / Average equity	-17.67	-14.99	-30.77	0.60	12.90
(NIBT + loan loss provision) / Average equity	-4.95	6.46	7.87	15.23	22.83
NIBT / Average asset	-1.08	-0.69	-1.63	0.04	0.75
(NIBT + loan loss provision) / Average asset	-0.30	0.30	0.42	0.90	1.32
Net interest revenues / NIBT	-	-	-	5,558.10	274.51
NIBT / total net revenues	-91.33	-36.17	-100.29	-	-
NIBT / Employees (in thousand of NT dollars)	-1,507.66	-852.71	-1,895.43	37.30	794.19
【L】					
Liquidity ratio (monthly average of daily data)	26.83	21.74	19.99	12.36	12.70
Loans / Deposits	78.20	88.06	81.73	89.85	86.67
Time deposits / Deposits	55.86	51.68	60.60	66.77	68.28
NCDs / Time deposits	1.84	5.93	6.66	10.21	13.02
Accumulated gap of assets and liabilities(180 days) / Equity	-219.01	-231.78	-340.88	-491.81	-85.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	78.51	73.08	67.60	69.16	74.67
Interest rate sensitivity gap/Equity	-324.63	-327.43	-629.01	-414.31	-334.06
【G】					
Deposit growth rate	12.09	-1.73	10.34	15.06	21.85
Loan growth rate	-0.93	4.87	-0.65	17.26	15.07
Investment growth rate	153.72	-31.09	18.56	10.46	75.97
Guarantee growth rate	-19.88	-9.88	-5.28	7.09	10.73

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Bank SinoPac Company Limited　　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.47	9.72	12.38	13.01	12.64
Tier 1 capital / Risk-weighted assets	8.93	9.27	11.00	9.42	10.40
Liability / Equity (multiple)	16.82	15.41	14.54	17.65	15.37
Equity / Asset	5.61	6.09	6.43	5.36	6.11
【A】					
Non-performing loan ratio	1.35	1.93	2.13	1.01	1.06
Loan loss reserves / NPLs	75.08	51.03	44.99	49.41	42.49
【E】					
NIBT / Average equity / Average equity	-6.62	-0.06	7.29	8.94	18.23
(NIBT + loan loss provision) / Average equity	0.66	9.69	17.74	11.32	20.24
NIBT / Average asset	-0.39	-	0.40	0.54	1.06
(NIBT + loan loss provision) / Average asset	0.04	0.63	0.96	0.69	1.18
Net interest revenues / NIBT	-	-	324.30	221.96	101.07
NIBT / total net revenues	-37.10	-0.25	20.90	-	-
NIBT / Employees (in thousand of NT dollars)	-852.41	-8.22	528.69	1,187.47	2,351.81
【L】					
Liquidity ratio (monthly average of daily data)	22.75	25.75	29.88	31.94	29.36
Loans / Deposits	77.98	74.97	77.67	76.26	79.55
Time deposits / Deposits	52.49	51.05	50.10	62.20	59.03
NCDs / Time deposits	2.54	5.99	9.77	8.83	13.44
Accumulated gap of assets and liabilities(180 days) / Equity	-77.05	-25.50	-186.10	-199.88	-89.03
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.48	113.45	100.27	95.76	86.02
Interest rate sensitivity gap/Equity	-18.67	121.60	2.73	-53.48	-137.11
【G】					
Deposit growth rate	0.17	4.96	91.54	21.34	8.58
Loan growth rate	4.55	2.21	95.94	15.97	23.46
Investment growth rate	9.78	-27.09	128.25	-10.16	-16.38
Guarantee growth rate	-23.72	23.66	77.36	-5.26	20.43

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.60	11.42	10.79	9.55	11.63
Tier 1 capital / Risk-weighted assets	7.82	8.39	7.62	7.39	9.09
Liability / Equity (multiple)	18.72	17.23	17.05	15.40	11.93
Equity / Asset	5.07	5.49	5.54	6.10	7.74
【A】					
Non-performing loan ratio	0.90	0.89	0.99	0.79	1.16
Loan loss reserves / NPLs	75.43	52.81	54.33	54.80	56.09
【E】					
NIBT / Average equity / Average equity	2.43	7.59	1.37	14.34	34.34
(NIBT + loan loss provision) / Average equity	6.47	9.34	8.10	11.86	28.88
NIBT / Average asset	0.13	0.41	0.07	0.99	2.23
(NIBT + loan loss provision) / Average asset	0.33	0.51	0.41	0.82	1.88
Net interest revenues / NIBT	848.98	268.90	1,958.25	221.51	119.90
NIBT / total net revenues	8.51	25.08	4.62	-	-
NIBT / Employees (in thousand of NT dollars)	264.35	843.78	127.39	1,527.24	3,447.91
【L】					
Liquidity ratio (monthly average of daily data)	16.95	13.78	11.44	12.42	11.81
Loans / Deposits	77.76	83.20	82.28	83.92	83.74
Time deposits / Deposits	55.39	54.80	52.27	61.71	59.47
NCDs / Time deposits	3.84	3.27	6.84	6.41	7.73
Accumulated gap of assets and liabilities(180 days) / Equity	-262.70	-250.45	-507.91	-500.93	-379.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.97	95.73	74.85	79.45	82.35
Interest rate sensitivity gap/Equity	-99.28	-54.37	-296.06	-242.07	-159.69
【G】					
Deposit growth rate	11.28	15.75	22.70	34.39	35.03
Loan growth rate	3.75	17.08	19.51	33.34	37.73
Investment growth rate	-13.52	17.65	40.62	37.82	24.60
Guarantee growth rate	-2.91	0.55	62.13	30.92	-19.47

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Cosmos Bank, Taiwan

Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	15.54	20.72	9.36	10.00	9.76
Tier 1 capital / Risk-weighted assets	7.89	12.74	6.60	10.46	9.88
Liability / Equity (multiple)	7.33	5.32	14.13	11.08	11.13
Equity / Asset	12.00	15.81	6.61	8.28	8.25
【A】					
Non-performing loan ratio	3.90	5.15	2.88	3.37	3.65
Loan loss reserves / NPLs	113.76	102.46	77.49	35.42	21.21
【E】					
NIBT / Average equity / Average equity	-48.27	-120.31	-40.03	4.41	5.78
(NIBT + loan loss provision) / Average equity	-26.90	-51.35	-23.98	11.62	29.99
NIBT / Average asset	-6.89	-4.86	-3.07	0.36	0.47
(NIBT + loan loss provision) / Average asset	-3.84	-2.07	-1.84	0.95	2.45
Net interest revenues / NIBT	-	-	-	1,551.96	1,113.19
NIBT / total net revenues	-	-	-184.94	-	-
NIBT / Employees (in thousand of NT dollars)	-5,694.90	-3,506.14	-2,372.04	265.05	381.33
【L】					
Liquidity ratio (monthly average of daily data)	17.57	9.85	15.39	12.93	11.42
Loans / Deposits	72.19	75.82	66.87	70.95	72.56
Time deposits / Deposits	74.34	72.72	73.60	77.64	78.11
NCDs / Time deposits	0.19	0.32	0.16	0.17	0.22
Accumulated gap of assets and liabilities(180 days) / Equity	-141.65	-98.08	-83.70	-130.35	-60.87
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.17	85.68	78.55	71.34	76.28
Interest rate sensitivity gap/Equity	-84.97	-68.84	-257.74	-289.07	-222.88
【G】					
Deposit growth rate	-6.49	-31.39	-5.41	2.32	4.18
Loan growth rate	-18.27	-14.32	-11.04	-0.58	3.00
Investment growth rate	-1.39	-65.10	-37.25	17.63	48.94
Guarantee growth rate	-5.34	-59.12	-59.69	-17.27	3.17

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name : Taishin International Bank Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.43	9.95	7.47	10.11	11.57
Tier 1 capital / Risk-weighted assets	6.41	6.79	5.39	6.73	9.33
Liability / Equity (multiple)	19.55	17.72	20.71	12.11	11.12
Equity / Asset	4.87	5.34	4.61	7.63	8.25
【A】					
Non-performing loan ratio	1.38	1.99	2.18	1.34	1.18
Loan loss reserves / NPLs	135.13	51.72	82.24	54.50	61.95
【E】					
NIBT / Average equity / Average equity	-12.51	6.66	-39.61	19.95	25.82
(NIBT + loan loss provision) / Average equity	20.84	31.54	16.21	49.78	41.63
NIBT / Average asset	-0.65	0.36	-2.36	1.61	2.00
(NIBT + loan loss provision) / Average asset	1.08	1.69	0.97	4.02	3.23
Net interest revenues / NIBT	-	543.09	-	278.44	206.53
NIBT / total net revenues	-22.59	9.80	-115.10	-	-
NIBT / Employees (in thousand of NT dollars)	-978.07	432.21	-2,830.35	1,599.76	1,763.48
【L】					
Liquidity ratio (monthly average of daily data)	20.25	18.96	17.24	15.91	12.19
Loans / Deposits	75.02	77.37	79.35	83.57	85.88
Time deposits / Deposits	59.18	51.70	52.25	69.46	65.38
NCDs / Time deposits	3.70	2.34	7.00	6.18	3.72
Accumulated gap of assets and liabilities(180 days) / Equity	-171.94	-253.66	-858.63	-312.84	-387.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	58.04	88.08	66.17	81.54	73.20
Interest rate sensitivity gap/Equity	-504.32	-149.26	-483.55	-162.28	-219.00
【G】					
Deposit growth rate	-4.91	7.42	0.26	22.12	31.71
Loan growth rate	-7.27	6.31	-5.13	16.35	19.84
Investment growth rate	-12.86	-20.62	-31.81	30.88	53.24
Guarantee growth rate	-15.12	9.65	10.93	7.46	-3.86

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.97	11.52	8.41	8.95	9.46
Tier 1 capital / Risk-weighted assets	11.97	11.52	6.06	7.95	7.27
Liability / Equity (multiple)	13.82	12.73	26.70	13.94	16.08
Equity / Asset	6.75	7.28	3.61	6.70	5.86
【A】					
Non-performing loan ratio	1.90	1.91	2.82	3.78	4.45
Loan loss reserves / NPLs	100.59	112.85	43.68	17.94	15.57
【E】					
NIBT / Average equity / Average equity	0.64	-60.63	-35.49	7.29	1.87
(NIBT + loan loss provision) / Average equity	9.91	12.56	24.50	16.71	15.36
NIBT / Average asset	0.05	-2.76	-1.21	0.50	0.12
(NIBT + loan loss provision) / Average asset	0.70	0.57	0.83	1.16	0.95
Net interest revenues / NIBT	3,461.90	-	-	525.55	2,059.08
NIBT / total net revenues	2.03	-97.19	-63.99	-	-
NIBT / Employees (in thousand of NT dollars)	56.06	-3,544.70	-2,092.45	517.89	120.33
【L】					
Liquidity ratio (monthly average of daily data)	26.01	12.37	13.06	13.79	12.04
Loans / Deposits	84.32	91.00	89.72	87.09	91.69
Time deposits / Deposits	62.41	58.49	60.38	72.96	67.77
NCDs / Time deposits	1.38	1.51	3.06	8.27	3.92
Accumulated gap of assets and liabilities(180 days) / Equity	-53.97	-135.53	-486.35	-219.18	-278.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.67	81.10	82.63	86.38	91.07
Interest rate sensitivity gap/Equity	87.60	-173.99	-282.84	-141.09	-107.67
【G】					
Deposit growth rate	10.10	-12.04	4.15	25.28	7.26
Loan growth rate	1.46	-10.41	6.91	16.78	12.42
Investment growth rate	-38.64	-41.58	46.49	-11.98	200.22
Guarantee growth rate	-34.83	4.80	52.52	4.29	18.78

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.57	8.75	9.04	8.65	10.07
Tier 1 capital / Risk-weighted assets	8.57	6.10	6.63	5.67	6.53
Liability / Equity (multiple)	26.28	22.11	20.37	19.76	19.21
Equity / Asset	3.67	4.33	4.68	4.82	4.95
【A】					
Non-performing loan ratio	4.02	4.46	5.36	2.73	6.25
Loan loss reserves / NPLs	35.87	26.49	34.09	55.74	18.46
【E】					
NIBT / Average equity / Average equity	-41.61	-25.97	-111.86	-36.68	5.73
(NIBT + loan loss provision) / Average equity	3.49	9.84	-75.88	-6.55	16.32
NIBT / Average asset	-1.77	-1.27	-5.00	-1.95	0.30
(NIBT + loan loss provision) / Average asset	0.15	0.48	-3.39	-0.35	0.85
Net interest revenues / NIBT	-	-	-	-	938.22
NIBT / total net revenues	-93.37	-52.42	-	-	-
NIBT / Employees (in thousand of NT dollars)	-2,502.10	-1,572.95	-6,348.67	-1,840.03	252.78
【L】					
Liquidity ratio (monthly average of daily data)	29.74	15.50	15.00	11.19	10.32
Loans / Deposits	68.59	78.80	84.91	85.78	84.02
Time deposits / Deposits	68.42	62.90	62.36	71.80	70.40
NCDs / Time deposits	1.07	3.71	4.41	5.71	9.04
Accumulated gap of assets and liabilities(180 days) / Equity	-609.41	-206.31	-556.11	-812.59	-491.68
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.67	85.50	68.22	49.99	54.48
Interest rate sensitivity gap/Equity	-120.32	-270.63	-561.84	-825.64	-710.16
【G】					
Deposit growth rate	-2.74	0.97	-5.82	3.07	17.96
Loan growth rate	-16.71	-7.00	-6.96	5.22	9.66
Investment growth rate	-29.16	-45.00	-11.28	41.41	118.00
Guarantee growth rate	-25.92	-39.33	-59.14	66.96	66.80

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： EnTie Commercial Bank　　　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	12.47	10.71	8.88	9.86	11.18
Tier 1 capital / Risk-weighted assets	10.45	6.07	6.13	8.29	8.88
Liability / Equity (multiple)	13.70	21.00	18.22	16.25	14.34
Equity / Asset	6.80	4.54	5.20	5.80	6.52
【A】					
Non-performing loan ratio	1.86	2.48	4.87	2.49	2.31
Loan loss reserves / NPLs	101.29	35.49	31.81	50.14	52.47
【E】					
NIBT / Average equity / Average equity	-32.23	-135.77	-25.47	0.78	6.35
(NIBT + loan loss provision) / Average equity	-7.12	-91.01	-7.35	23.34	15.23
NIBT / Average asset	-1.64	-6.70	-1.59	0.05	0.49
(NIBT + loan loss provision) / Average asset	-0.36	-4.49	-0.46	1.51	1.17
Net interest revenues / NIBT	-	-	-	5,044.44	471.53
NIBT / total net revenues	-245.42	-	-283.92	-	-
NIBT / Employees (in thousand of NT dollars)	-2,690.43	-13,562.30	-3,154.90	80.65	532.52
【L】					
Liquidity ratio (monthly average of daily data)	27.59	29.02	11.64	21.92	13.38
Loans / Deposits	84.73	88.93	97.49	86.70	84.39
Time deposits / Deposits	68.18	64.33	68.79	74.05	69.82
NCDs / Time deposits	7.36	7.71	7.49	5.22	6.95
Accumulated gap of assets and liabilities(180 days) / Equity	30.41	-289.72	-461.77	-347.30	-713.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.00	99.38	82.60	66.16	53.43
Interest rate sensitivity gap/Equity	40.65	-9.62	-248.04	-440.75	-582.57
【G】					
Deposit growth rate	5.32	-13.51	-2.85	5.75	35.55
Loan growth rate	-1.21	-19.91	9.00	7.82	29.48
Investment growth rate	-49.63	36.44	-44.84	16.52	213.00
Guarantee growth rate	-3.87	-15.67	-46.56	-0.60	92.17

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Chinatrust Commercial Bank Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	12.33	10.65	11.31	12.39	10.70
Tier 1 capital / Risk-weighted assets	9.16	8.09	7.85	8.78	7.99
Liability / Equity (multiple)	12.84	13.40	20.07	15.81	12.45
Equity / Asset	7.23	6.95	4.75	5.95	7.44
【A】					
Non-performing loan ratio	1.06	1.43	1.61	1.50	1.86
Loan loss reserves / NPLs	95.31	86.98	136.70	75.96	79.89
【E】					
NIBT / Average equity / Average equity	12.75	15.46	-22.15	17.24	18.94
(NIBT + loan loss provision) / Average equity	17.30	22.69	17.62	26.96	29.34
NIBT / Average asset	0.88	0.84	-1.17	1.19	1.40
(NIBT + loan loss provision) / Average asset	1.19	1.23	0.93	1.86	2.17
Net interest revenues / NIBT	144.54	174.97	-	218.09	179.78
NIBT / total net revenues	27.02	25.45	-42.99	-	-
NIBT / Employees (in thousand of NT dollars)	1,750.09	1,578.03	-2,305.34	2,200.26	2,487.47
【L】					
Liquidity ratio (monthly average of daily data)	20.55	20.41	20.13	14.05	18.16
Loans / Deposits	73.91	73.07	68.10	73.02	78.52
Time deposits / Deposits	43.83	42.51	49.13	62.89	61.65
NCDs / Time deposits	1.06	0.89	5.33	2.94	7.51
Accumulated gap of assets and liabilities(180 days) / Equity	33.96	-23.42	-27.23	-86.79	-105.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.95	81.01	74.06	72.51	70.54
Interest rate sensitivity gap/Equity	-67.40	-175.85	-375.64	-313.67	-277.45
【G】					
Deposit growth rate	4.26	-4.41	-1.16	22.35	11.88
Loan growth rate	5.20	2.38	-8.31	12.19	19.51
Investment growth rate	10.93	1.10	21.80	34.37	7.67
Guarantee growth rate	30.79	-2.61	-27.04	-18.97	7.55

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Chinfon Commercial Bank　　　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	-	-2.12	7.48	11.94	11.75
Tier 1 capital / Risk-weighted assets	-	-2.12	5.49	7.95	8.59
Liability / Equity (multiple)	-	-	18.46	14.54	14.47
Equity / Asset	-18.83	-0.71	5.14	6.44	6.46
【A】					
Non-performing loan ratio	33.14	23.73	16.17	11.80	17.46
Loan loss reserves / NPLs	33.55	33.20	15.34	14.35	13.33
【E】					
NIBT / Average equity / Average equity	-	-161.07	-27.96	2.28	1.47
(NIBT + loan loss provision) / Average equity	-	-88.91	-16.08	19.62	19.87
NIBT / Average asset	-13.70	-5.37	-1.45	0.14	0.09
(NIBT + loan loss provision) / Average asset	-11.71	-2.96	-0.84	1.20	1.24
Net interest revenues / NIBT	-	-	-	2,142.40	3,314.18
NIBT / total net revenues	-	-1,034.50	-53.03	-	-
NIBT / Employees (in thousand of NT dollars)	-10,836.68	-5,273.10	-1,829.64	170.20	111.29
【L】					
Liquidity ratio (monthly average of daily data)	17.39	7.09	22.60	16.13	16.84
Loans / Deposits	62.32	71.50	65.92	73.13	67.00
Time deposits / Deposits	70.88	65.65	69.59	76.08	77.34
NCDs / Time deposits	0.06	0.20	2.50	3.44	3.04
Accumulated gap of assets and liabilities(180 days) / Equity	-	-	-149.83	-28.04	77.80
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	39.11	37.65	55.04	60.20	65.32
Interest rate sensitivity gap/Equity	-	-	-719.55	-486.19	-386.56
【G】					
Deposit growth rate	-24.93	-34.70	-3.70	-1.49	1.52
Loan growth rate	-30.64	-23.72	-13.47	8.52	-15.74
Investment growth rate	-19.36	4.98	52.41	-33.58	-13.36
Guarantee growth rate	-65.01	-14.57	-30.16	-3.24	-30.28

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.70	10.63	12.49	10.56	9.69
Tier 1 capital / Risk-weighted assets	7.18	7.32	7.77	8.27	6.39
Liability / Equity (multiple)	18.12	17.20	16.66	16.47	20.04
Equity / Asset	5.23	5.49	5.66	5.73	4.75
【A】					
Non-performing loan ratio	1.87	1.85	1.70	2.39	4.26
Loan loss reserves / NPLs	62.65	56.41	84.12	47.05	24.42
【E】					
NIBT / Average equity / Average equity	1.83	7.55	-40.16	-2.78	1.93
(NIBT + loan loss provision) / Average equity	7.40	11.43	-19.10	16.35	13.71
NIBT / Average asset	0.10	0.39	-2.30	-0.14	0.10
(NIBT + loan loss provision) / Average asset	0.40	0.60	-1.09	0.81	0.71
Net interest revenues / NIBT	1,563.59	442.30	-	-	2,916.16
NIBT / total net revenues	5.31	15.80	-346.47	-	-
NIBT / Employees (in thousand of NT dollars)	125.47	447.61	-2,288.67	-92.94	87.84
【L】					
Liquidity ratio (monthly average of daily data)	13.20	9.99	11.15	17.64	10.56
Loans / Deposits	78.88	84.71	80.96	71.54	71.15
Time deposits / Deposits	63.31	62.91	60.88	67.82	67.48
NCDs / Time deposits	0.39	1.80	1.12	6.19	12.39
Accumulated gap of assets and liabilities(180 days) / Equity	-439.38	-269.24	-49.75	-51.81	-387.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	66.00	67.39	32.37	43.70	31.17
Interest rate sensitivity gap/Equity	-537.97	-483.06	-937.75	-766.78	-1,141.19
【G】					
Deposit growth rate	9.28	13.60	0.88	53.02	12.91
Loan growth rate	1.64	18.29	13.82	52.56	8.13
Investment growth rate	10.97	2.27	82.78	-16.14	-2.00
Guarantee growth rate	49.09	70.18	23.08	231.53	-11.42

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Sunny Bank | Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.93	9.87	8.76	8.48	9.32
Tier 1 capital / Risk-weighted assets	5.61	6.33	7.33	7.53	8.73
Liability / Equity (multiple)	21.15	18.38	17.41	18.42	15.37
Equity / Asset	4.51	5.16	5.43	5.15	6.11
【A】					
Non-performing loan ratio	2.60	2.87	2.65	3.09	2.64
Loan loss reserves / NPLs	56.43	50.91	43.70	41.48	41.71
【E】					
NIBT / Average equity / Average equity	-17.49	-9.08	0.20	7.37	14.42
(NIBT + loan loss provision) / Average equity	-3.69	-1.09	7.96	12.71	14.87
NIBT / Average asset	-0.92	-0.45	0.01	0.44	0.81
(NIBT + loan loss provision) / Average asset	-0.19	-0.05	0.43	0.76	0.84
Net interest revenues / NIBT	-	-	14,438.46	409.79	246.04
NIBT / total net revenues	-82.60	-27.16	0.64	-	-
NIBT / Employees (in thousand of NT dollars)	-1,005.51	-465.45	10.00	314.45	679.88
【L】					
Liquidity ratio (monthly average of daily data)	18.04	16.50	10.17	13.77	10.07
Loans / Deposits	80.11	83.45	86.27	81.75	85.10
Time deposits / Deposits	70.94	68.02	64.96	66.74	66.66
NCDs / Time deposits	0.72	4.00	7.17	7.22	8.14
Accumulated gap of assets and liabilities(180 days) / Equity	-352.38	-402.64	-300.30	-237.28	-726.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.74	93.10	87.10	89.56	85.19
Interest rate sensitivity gap/Equity	-76.66	-109.81	-203.77	-161.03	-188.23
【G】					
Deposit growth rate	0.73	-2.63	4.92	38.98	9.53
Loan growth rate	-3.87	-5.90	10.52	32.07	9.14
Investment growth rate	-52.33	14.18	23.86	61.81	33.55
Guarantee growth rate	-32.28	149.93	-7.03	-0.40	-5.84

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name : Bank of Panhsin　　　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	8.67	8.68	8.44	8.19	8.76
Tier 1 capital / Risk-weighted assets	6.51	6.17	5.54	6.21	5.96
Liability / Equity (multiple)	16.32	16.40	18.80	17.78	19.49
Equity / Asset	5.77	5.75	5.05	5.33	4.88
【A】					
Non-performing loan ratio	4.59	3.32	4.52	3.89	4.67
Loan loss reserves / NPLs	37.79	43.71	38.44	40.24	30.24
【E】					
NIBT / Average equity / Average equity	-0.09	7.28	-5.60	5.86	9.19
(NIBT + loan loss provision) / Average equity	3.04	11.97	14.86	17.59	14.56
NIBT / Average asset	-0.01	0.38	-0.27	0.30	0.46
(NIBT + loan loss provision) / Average asset	0.17	0.62	0.71	0.91	0.73
Net interest revenues / NIBT	-	342.86	-	594.55	380.49
NIBT / total net revenues	-0.40	22.51	-13.79	-	-
NIBT / Employees (in thousand of NT dollars)	-6.68	479.78	-316.28	291.69	449.90
【L】					
Liquidity ratio (monthly average of daily data)	12.10	10.19	10.56	9.50	9.86
Loans / Deposits	85.71	89.17	91.92	96.46	90.41
Time deposits / Deposits	71.18	69.65	72.75	73.78	75.00
NCDs / Time deposits	3.30	4.12	13.83	14.64	16.76
Accumulated gap of assets and liabilities(180 days) / Equity	-154.18	-81.48	-492.19	-624.72	-618.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.07	92.91	95.31	98.81	94.38
Interest rate sensitivity gap/Equity	-158.96	-101.50	-76.95	-18.50	-99.60
【G】					
Deposit growth rate	0.20	-7.91	8.40	15.75	14.76
Loan growth rate	-4.51	-10.79	3.38	22.83	17.22
Investment growth rate	3.86	21.49	245.58	-36.98	-6.13
Guarantee growth rate	-13.22	-17.74	11.75	36.74	2.01

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Taiwan Business Bank　　　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.78	8.64	10.25	10.09	11.43
Tier 1 capital / Risk-weighted assets	5.55	5.79	7.04	5.29	6.41
Liability / Equity (multiple)	26.74	27.11	26.24	34.89	26.45
Equity / Asset	3.60	3.56	3.67	2.79	3.64
【A】					
Non-performing loan ratio	2.25	2.17	2.55	2.35	5.46
Loan loss reserves / NPLs	39.61	40.78	35.57	40.52	18.26
【E】					
NIBT / Average equity / Average equity	6.95	2.82	3.43	-35.31	-16.06
(NIBT + loan loss provision) / Average equity	10.72	4.73	-0.40	-1.94	11.10
NIBT / Average asset	0.26	0.11	0.10	-1.41	-0.70
(NIBT + loan loss provision) / Average asset	0.40	0.18	-0.01	-0.08	0.48
Net interest revenues / NIBT	458.19	1,129.39	1,209.85	-	-
NIBT / total net revenues	21.40	8.89	9.53	-	-
NIBT / Employees (in thousand of NT dollars)	575.54	223.14	203.33	-2,806.64	-1,455.00
【L】					
Liquidity ratio (monthly average of daily data)	13.52	12.84	15.65	18.63	17.25
Loans / Deposits	87.96	89.20	85.64	85.87	85.31
Time deposits / Deposits	53.86	49.77	47.72	51.14	52.21
NCDs / Time deposits	2.80	3.61	1.68	3.07	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	-202.32	-216.66	-168.13	-218.62	-88.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.27	86.81	94.10	91.51	89.06
Interest rate sensitivity gap/Equity	-193.89	-285.52	-120.38	-226.74	-225.67
【G】					
Deposit growth rate	8.63	7.61	5.16	-0.56	8.84
Loan growth rate	6.22	11.43	2.93	-0.07	4.61
Investment growth rate	-20.18	-56.41	7.34	-1.11	36.08
Guarantee growth rate	-3.25	32.05	-7.27	-4.56	15.36

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.94	8.68	9.07	11.98	8.97
Tier 1 capital / Risk-weighted assets	5.21	5.12	4.70	8.03	7.96
Liability / Equity (multiple)	19.70	21.92	27.59	17.51	19.57
Equity / Asset	4.83	4.36	3.50	5.40	4.86
【A】					
Non-performing loan ratio	2.56	4.11	2.18	2.46	2.83
Loan loss reserves / NPLs	43.16	80.37	48.69	43.55	47.40
【E】					
NIBT / Average equity / Average equity	-7.99	-28.79	-27.32	16.06	17.32
(NIBT + loan loss provision) / Average equity	20.66	46.74	24.93	28.00	30.74
NIBT / Average asset	-0.35	-0.98	-1.30	0.82	0.80
(NIBT + loan loss provision) / Average asset	0.90	1.59	1.19	1.43	1.42
Net interest revenues / NIBT	-	-	-	221.96	218.35
NIBT / total net revenues	-10.67	-25.55	-42.18	-	-
NIBT / Employees (in thousand of NT dollars)	-393.16	-1,045.23	-1,620.54	956.36	1,052.61
【L】					
Liquidity ratio (monthly average of daily data)	30.07	22.35	14.04	17.46	19.98
Loans / Deposits	60.45	73.73	81.44	82.90	76.82
Time deposits / Deposits	47.74	40.41	53.10	54.72	58.69
NCDs / Time deposits	0.93	1.54	3.04	1.81	2.43
Accumulated gap of assets and liabilities(180 days) / Equity	-138.61	-210.21	-542.62	-299.28	-93.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.36	85.06	84.68	89.39	91.96
Interest rate sensitivity gap/Equity	-84.21	-246.73	-386.05	-167.22	-137.73
【G】					
Deposit growth rate	34.97	8.53	9.99	-0.43	13.11
Loan growth rate	9.28	-2.47	7.41	7.21	9.38
Investment growth rate	41.72	5.40	26.53	1.58	27.78
Guarantee growth rate	-21.71	103.28	-0.09	14.58	-24.51

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name : Taichung Commercial Bank　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.35	10.30	5.35	8.21	8.52
Tier 1 capital / Risk-weighted assets	7.89	8.74	5.36	8.18	8.54
Liability / Equity (multiple)	17.03	15.26	34.42	19.06	16.64
Equity / Asset	5.55	6.15	2.82	4.99	5.67
【A】					
Non-performing loan ratio	1.54	1.72	1.72	2.01	6.76
Loan loss reserves / NPLs	82.44	72.83	54.87	41.58	21.69
【E】					
NIBT / Average equity / Average equity	3.59	15.20	-50.27	-6.89	5.48
(NIBT + loan loss provision) / Average equity	11.75	25.33	-23.40	8.51	15.44
NIBT / Average asset	0.22	0.80	-2.22	-0.38	0.31
(NIBT + loan loss provision) / Average asset	0.71	1.34	-1.03	0.48	0.87
Net interest revenues / NIBT	922.91	253.64	-	-	631.90
NIBT / total net revenues	11.36	34.45	-4,617.74	-	-
NIBT / Employees (in thousand of NT dollars)	293.67	1,022.36	-2,908.08	-501.04	356.60
【L】					
Liquidity ratio (monthly average of daily data)	16.19	13.82	15.87	17.32	13.96
Loans / Deposits	78.18	80.90	77.39	76.15	80.64
Time deposits / Deposits	57.91	54.79	55.60	58.75	58.47
NCDs / Time deposits	-	-	-	0.18	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-75.50	-0.46	-1,488.84	-898.05	-796.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.47	78.74	69.21	81.55	80.01
Interest rate sensitivity gap/Equity	-191.76	-296.90	-962.13	-320.41	-303.10
【G】					
Deposit growth rate	8.85	-0.82	1.84	5.43	2.44
Loan growth rate	5.02	3.59	3.32	-0.79	8.70
Investment growth rate	18.50	35.38	45.10	-13.22	-9.91
Guarantee growth rate	75.99	20.64	-13.61	-22.06	24.17

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name : King's Town Bank

Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	11.95	10.88	11.03	12.53	9.82
Tier 1 capital / Risk-weighted assets	11.51	10.45	10.09	11.96	8.48
Liability / Equity (multiple)	12.82	14.11	16.77	13.10	18.02
Equity / Asset	7.24	6.62	5.63	7.09	5.26
【A】					
Non-performing loan ratio	2.24	2.27	2.14	2.90	5.90
Loan loss reserves / NPLs	62.24	61.17	48.23	21.67	14.70
【E】					
NIBT / Average equity / Average equity	0.60	3.41	1.42	-2.63	9.74
(NIBT + loan loss provision) / Average equity	8.52	12.38	10.98	21.23	29.00
NIBT / Average asset	0.04	0.22	0.10	-0.15	0.52
(NIBT + loan loss provision) / Average asset	0.59	0.80	0.74	1.24	1.55
Net interest revenues / NIBT	4,097.06	707.94	1,650.63	-	368.86
NIBT / total net revenues	2.47	12.66	4.89	-	-
NIBT / Employees (in thousand of NT dollars)	53.88	278.89	93.33	-144.98	529.10
【L】					
Liquidity ratio (monthly average of daily data)	15.73	12.87	18.12	19.67	11.01
Loans / Deposits	78.77	86.66	83.22	82.08	86.96
Time deposits / Deposits	63.87	63.29	66.18	60.26	62.04
NCDs / Time deposits	0.46	1.16	-	1.38	4.89
Accumulated gap of assets and liabilities(180 days) / Equity	-65.85	-224.51	-316.11	-315.87	-555.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.94	99.75	105.19	107.06	99.84
Interest rate sensitivity gap/Equity	-0.70	-3.15	77.68	81.16	-2.56
【G】					
Deposit growth rate	-9.11	-11.02	21.87	5.09	7.79
Loan growth rate	-19.50	-7.64	27.03	-0.90	9.54
Investment growth rate	38.54	27.20	168.86	41.05	-11.50
Guarantee growth rate	-31.38	70.49	-13.45	-24.19	34.27

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	19.65	16.86	33.14	37.16	34.98
Tier 1 capital / Risk-weighted assets	19.65	16.86	102.48	108.52	122.28
Liability / Equity (multiple)	1.05	1.13	0.77	0.54	0.59
Equity / Asset	48.87	46.86	56.60	64.81	63.00
【A】					
Non-performing loan ratio	1.60	1.99	1.33	2.35	2.63
Loan loss reserves / NPLs	90.92	128.60	303.77	233.24	306.31
【E】					
NIBT / Average equity / Average equity	0.58	8.37	9.75	8.07	-3.93
(NIBT + loan loss provision) / Average equity	1.15	8.92	9.91	7.71	-3.98
NIBT / Average asset	0.30	4.85	6.40	5.25	-2.44
(NIBT + loan loss provision) / Average asset	0.60	5.17	6.51	5.02	-2.47
Net interest revenues / NIBT	268.29	19.05	12.25	15.99	-
NIBT / total net revenues	23.29	80.77	91.27	-	-
NIBT / Employees (in thousand of NT dollars)	1,314.29	20,731.83	26,627.78	21,408.91	-11,185.65
【L】					
Liquidity ratio (monthly average of daily data)	86.94	65.90	159.97	167.22	121.39
Loans / Deposits	242.62	286.82	378.39	265.13	151.29
Time deposits / Deposits	32.73	17.68	10.91	50.12	67.59
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	6.31	-4.35	19.40	-0.16	2.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	247.07	127.07	239.27	238.51	170.95
Interest rate sensitivity gap/Equity	45.89	13.55	34.31	32.43	24.37
【G】					
Deposit growth rate	13.89	93.53	14.60	-45.07	-3.48
Loan growth rate	-6.49	15.79	23.80	6.32	-12.53
Investment growth rate	-30.39	14.44	35.39	-4.08	0.04
Guarantee growth rate	-15.10	-7.92	-25.68	-5.36	-9.55

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Hwatai Bank　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	9.82	9.70	9.95	10.92	11.30
Tier 1 capital / Risk-weighted assets	8.23	8.39	10.13	11.71	12.13
Liability / Equity (multiple)	15.37	13.44	12.74	11.72	11.82
Equity / Asset	6.11	6.93	7.28	7.86	7.80
【A】					
Non-performing loan ratio	1.83	1.79	1.48	1.80	2.43
Loan loss reserves / NPLs	50.43	50.16	49.48	56.67	46.38
【E】					
NIBT / Average equity / Average equity	-6.97	3.08	-6.99	4.33	3.20
(NIBT + loan loss provision) / Average equity	1.94	12.15	9.00	10.77	7.77
NIBT / Average asset	-0.45	0.22	-0.54	0.34	0.25
(NIBT + loan loss provision) / Average asset	0.13	0.86	0.70	0.85	0.61
Net interest revenues / NIBT	-	677.17	-	522.54	631.19
NIBT / total net revenues	-33.22	9.59	-24.86	-	-
NIBT / Employees (in thousand of NT dollars)	-544.84	224.16	-491.30	363.17	265.79
【L】					
Liquidity ratio (monthly average of daily data)	13.10	8.00	11.32	14.63	18.37
Loans / Deposits	85.18	95.43	88.64	82.80	82.24
Time deposits / Deposits	73.06	70.42	69.34	66.32	65.30
NCDs / Time deposits	3.63	5.97	8.80	5.38	5.29
Accumulated gap of assets and liabilities(180 days) / Equity	-224.01	-305.17	-371.18	-270.73	-240.72
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.22	94.06	91.56	94.55	92.28
Interest rate sensitivity gap/Equity	-39.39	-73.87	-98.51	-57.77	-82.66
【G】					
Deposit growth rate	11.70	-0.04	15.83	2.49	6.44
Loan growth rate	-5.39	12.27	24.65	2.77	4.91
Investment growth rate	28.15	-2.27	49.79	-29.09	-32.21
Guarantee growth rate	47.90	0.76	13.30	-36.06	-22.09

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Cota Commercial Bank　　　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	10.59	11.55	11.42	9.42	11.05
Tier 1 capital / Risk-weighted assets	7.60	7.73	7.83	9.62	11.28
Liability / Equity (multiple)	21.65	18.54	19.30	15.88	14.52
Equity / Asset	4.41	5.12	4.93	5.92	6.44
【A】					
Non-performing loan ratio	2.67	2.91	2.95	2.78	3.52
Loan loss reserves / NPLs	47.27	29.91	27.08	32.93	31.82
【E】					
NIBT / Average equity / Average equity	-13.09	1.45	1.61	5.87	5.55
(NIBT + loan loss provision) / Average equity	-1.56	10.21	8.73	11.61	9.15
NIBT / Average asset	-0.66	0.07	0.09	0.37	0.38
(NIBT + loan loss provision) / Average asset	-0.08	0.52	0.47	0.72	0.62
Net interest revenues / NIBT	-	2,050.65	1,702.30	429.64	430.00
NIBT / total net revenues	-48.57	3.81	4.99	-	-
NIBT / Employees (in thousand of NT dollars)	-609.11	65.98	77.89	319.46	312.50
【L】					
Liquidity ratio (monthly average of daily data)	15.77	10.84	10.58	11.22	13.32
Loans / Deposits	81.68	86.87	84.84	82.85	83.91
Time deposits / Deposits	67.76	65.45	64.91	67.44	68.00
NCDs / Time deposits	0.49	2.61	7.84	8.62	7.38
Accumulated gap of assets and liabilities(180 days) / Equity	-101.51	-220.85	-182.90	-636.59	-623.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.27	83.06	79.59	80.18	87.12
Interest rate sensitivity gap/Equity	-250.84	-284.57	-350.50	-295.00	-179.09
【G】					
Deposit growth rate	4.14	-2.43	15.93	12.58	13.10
Loan growth rate	-2.10	-0.08	18.71	11.13	8.16
Investment growth rate	-49.77	139.92	180.90	-20.81	-43.52
Guarantee growth rate	18.80	43.46	-32.10	-26.81	27.11

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	13.06	12.43	15.40	16.54	20.45
Tier 1 capital / Risk-weighted assets	12.81	12.43	27.03	28.27	37.99
Liability / Equity (multiple)	4.01	3.21	3.23	3.34	1.87
Equity / Asset	19.97	23.74	23.62	23.06	34.82
【A】					
Non-performing loan ratio	0.84	0.82	0.33	0.20	0.51
Loan loss reserves / NPLs	104.91	90.66	317.07	422.77	160.00
【E】					
NIBT / Average equity / Average equity	-3.67	7.89	3.91	6.01	6.10
(NIBT + loan loss provision) / Average equity	-2.13	9.32	4.33	6.52	6.27
NIBT / Average asset	-0.75	1.82	0.90	1.67	2.39
(NIBT + loan loss provision) / Average asset	-0.43	2.15	1.00	1.81	2.46
Net interest revenues / NIBT	-	20.69	45.21	64.52	54.10
NIBT / total net revenues	-613.13	61.74	57.46	-	-
NIBT / Employees (in thousand of NT dollars)	-3,303.03	7,257.63	3,567.94	5,938.93	5,781.95
【L】					
Liquidity ratio (monthly average of daily data)	26.83	31.24	52.90	60.40	55.44
Loans / Deposits	107.32	107.00	115.65	97.63	103.57
Time deposits / Deposits	84.65	68.92	76.70	95.20	90.16
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-136.95	-79.09	-68.60	-48.15	-73.52
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	103.24	136.00	141.58	134.09	99.05
Interest rate sensitivity gap/Equity	12.32	69.60	80.61	73.56	-0.95
【G】					
Deposit growth rate	15.13	29.30	-14.62	43.95	85.90
Loan growth rate	15.13	17.99	-0.34	28.57	22.88
Investment growth rate	43.49	15.03	41.52	18.23	-4.93
Guarantee growth rate	-18.90	-13.64	0.81	39.54	-11.95

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

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

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	6.48	9.22	22.69	71.42	-
Tier 1 capital / Risk-weighted assets	6.48	9.22	22.97	71.42	-
Liability / Equity (multiple)	42.37	22.96	16.38	4.79	-
Equity / Asset	2.31	4.17	5.75	17.28	-
【A】					
Non-performing loan ratio	0.82	-	-	-	-
Loan loss reserves / NPLs	78.05	2,550.00	-	-	-
【E】					
NIBT / Average equity / Average equity	-50.40	0.82	0.76	0.56	-
(NIBT + loan loss provision) / Average equity	-47.87	0.98	0.86	0.56	-
NIBT / Average asset	-2.16	0.04	0.06	0.16	-
(NIBT + loan loss provision) / Average asset	-2.05	0.05	0.07	0.16	-
Net interest revenues / NIBT	-	450.00	225.49	186.57	-
NIBT / total net revenues	-	25.38	26.06	-	-
NIBT / Employees (in thousand of NT dollars)	-70,225.35	1,160.84	1,116.79	638.10	-
【L】					
Liquidity ratio (monthly average of daily data)	35.57	56.31	74.73	83.19	-
Loans / Deposits	22.53	10.80	4.25	3.21	-
Time deposits / Deposits	98.83	99.46	99.50	99.14	-
NCDs / Time deposits	-	2.24	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-1,721.37	-954.67	535.17	202.67	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	63.87	51.26	56.29	73.22	-
Interest rate sensitivity gap/Equity	-1,512.91	-1,109.23	-709.42	-127.33	-
【G】					
Deposit growth rate	-2.21	23.63	231.78	-	-
Loan growth rate	104.11	214.03	339.24	-	-
Investment growth rate	-15.56	50.59	440.46	-	-
Guarantee growth rate	-60.84	2,386.96	187.50	-	-

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31,2008

Bank's name ： Bank of Taipei　　　　Unit：%

Items	31/12/08	31/12/07	31/12/06	31/12/05	31/12/04
【C】					
Total risk based capital / Risk-weighted assets	13.14	13.22	-	-	-
Tier 1 capital / Risk-weighted assets	12.14	11.44	-	-	-
Liability / Equity (multiple)	8.89	8.45	-	-	-
Equity / Asset	10.11	10.59	-	-	-
【A】					
Non-performing loan ratio	1.04	1.23	-	-	-
Loan loss reserves / NPLs	114.89	96.88	-	-	-
【E】					
NIBT / Average equity / Average equity	2.50	3.03	-	-	-
(NIBT + loan loss provision) / Average equity	3.21	3.71	-	-	-
NIBT / Average asset	0.27	0.34	-	-	-
(NIBT + loan loss provision) / Average asset	0.35	0.41	-	-	-
Net interest revenues / NIBT	480.18	398.51	-	-	-
NIBT / total net revenues	14.90	18.66	-	-	-
NIBT / Employees (in thousand of NT dollars)	256.94	167.92	-	-	-
【L】					
Liquidity ratio (monthly average of daily data)	27.52	31.23	-	-	-
Loans / Deposits	75.03	72.40	-	-	-
Time deposits / Deposits	67.60	65.87	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-241.95	-205.41	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	50.78	55.48	-	-	-
Interest rate sensitivity gap/Equity	-336.44	-284.31	-	-	-
【G】					
Deposit growth rate	1.16	-	-	-	-
Loan growth rate	4.83	-	-	-	-
Investment growth rate	5.51	-	-	-	-
Guarantee growth rate	-	-	-	-	-