TABLE 7 (1)

The Main Financial and Performance Ratios

June 30, 2017

The Peer-Group Average   Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets					
1.Winsorized mean	13.07	13.02	13.21	12.75	11.98
2.Arithmetic mean	13.31	13.03	13.33	12.93	12.35
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	10.86	10.61	10.99	10.38	9.61
2.Arithmetic mean	10.95	10.58	10.97	10.33	9.60
Common stocks equity / Risk-weighted assets					
1.Winsorized mean	10.32	10.23	10.51	9.97	9.33
2.Arithmetic mean	10.41	10.26	10.50	10.03	9.38
Liability / Equity (multiple)	12.48	12.60	12.57	12.94	14.01
Equity / Asset	7.60	7.57	7.56	7.30	6.75
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.31	0.29	0.29	0.24	0.27
2.Arithmetic mean	0.30	0.28	0.27	0.24	0.25
Loan loss reserves / NPLs	471.06	498.80	528.19	601.43	553.76
The possible loss of classified assets / reserves	72.99	72.90	70.74	72.20	79.50
【E】					
NIBT / Average equity					
1.Winsorized mean	8.75	8.83	8.33	9.73	10.52
2.Arithmetic mean	9.61	10.27	9.23	10.65	11.62
(NIBT + loan loss provision) / Average equity	10.00	10.25	10.74	11.10	12.87
NIBT / Average asset					
1.Winsorized mean	0.66	0.65	0.61	0.68	0.72
2.Arithmetic mean	0.70	0.73	0.66	0.73	0.77
(NIBT + loan loss provision) / Average asset	0.76	0.76	0.75	0.78	0.87
Net interest revenues / NIBT	164.94	172.49	179.40	172.22	167.72
NIBT / Total net revenues	39.18	39.50	37.76	38.96	38.81
NIBT / Employees (in thousand of NT dollars)	1,812.94	1,795.79	1,741.09	1,800.44	1,772.04
【L】					
Liquidity coverage ratio	134.72	137.44	135.11	136.47	-
Liquidity ratio (monthly average of daily data)	30.49	30.04	29.46	31.45	29.34
Loans / Deposits	73.17	74.22	72.96	73.68	76.36
Time deposits / Deposits	42.69	42.03	40.79	41.73	44.15
NCDs / Time deposits	1.66	1.17	1.32	1.07	1.15
Accumulated gap of assets and liabilities(180 days) / Equity	-90.85	-92.59	-95.21	-89.96	-91.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.95	103.40	103.30	103.73	102.33
Interest rate sensitivity gap/Equity	17.47	26.00	20.11	24.76	17.55
【G】					
Deposit growth rate	4.82	4.46	3.32	5.43	6.81
Loan growth rate	4.53	1.65	2.82	2.52	6.67
Investment growth rate	20.02	12.77	11.82	13.36	10.45
Guarantee growth rate	-9.94	-1.41	-11.49	2.18	-1.34

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

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

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	35.90	30.19	31.96	25.55	26.31
Tier 1 capital / Risk-weighted assets	34.51	28.80	30.56	24.22	24.93
Common stocks equity / Risk-weighted assets	34.51	28.80	30.56	24.22	24.93
Liability / Equity (multiple)	3.01	3.45	3.59	4.34	4.06
Equity / Asset	24.92	22.46	21.78	18.74	19.75
【A】					
Non-performing loan ratio	0.06	0.22	0.20	0.59	0.82
Loan loss reserves / NPLs	1,666.67	436.82	525.98	179.76	142.07
【E】					
NIBT / Average equity	2.64	2.44	2.31	2.43	2.50
(NIBT + loan loss provision) / Average equity	4.32	4.46	3.81	4.33	3.61
NIBT / Average asset	0.58	0.47	0.48	0.46	0.47
(NIBT + loan loss provision) / Average asset	0.95	0.86	0.79	0.82	0.67
Net interest revenues / NIBT	182.01	242.02	240.34	255.14	229.84
NIBT / Total net revenues	43.97	35.55	37.49	36.11	39.10
NIBT / Employees (in thousand of NT dollars)	2,968.33	2,424.53	2,502.39	2,281.69	2,417.91
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	44.24	62.32	107.26	92.61	544.79
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-31.21	-20.10	-73.18	-59.10	-27.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	168.17	145.43	163.95	140.90	144.61
Interest rate sensitivity gap/Equity	99.55	77.10	102.15	84.75	85.56
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	7.92	0.56	3.03	7.31	3.03
Investment growth rate	-0.02	-4.73	-3.55	19.95	-3.50
Guarantee growth rate	4.30	10.19	16.55	-5.06	24.69

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Bank of Taiwan | Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.36	12.07	12.04	11.19	11.30
Tier 1 capital / Risk-weighted assets	10.12	9.81	9.83	8.72	8.76
Common stocks equity / Risk-weighted assets	10.12	9.81	9.83	8.72	8.76
Liability / Equity (multiple)	15.86	16.60	16.36	17.59	16.34
Equity / Asset	5.93	5.68	5.76	5.38	5.77
【A】					
Non-performing loan ratio	0.27	0.28	0.26	0.23	0.31
Loan loss reserves / NPLs	531.47	490.46	552.50	497.68	361.45
【E】					
NIBT / Average equity	3.42	11.92	7.23	4.11	3.76
(NIBT + loan loss provision) / Average equity	3.94	15.63	9.62	5.43	6.49
NIBT / Average asset	0.20	0.64	0.40	0.22	0.21
(NIBT + loan loss provision) / Average asset	0.23	0.84	0.53	0.29	0.36
Net interest revenues / NIBT	267.13	84.55	134.81	271.49	307.16
NIBT / Total net revenues	31.81	53.78	43.41	29.91	26.12
NIBT / Employees (in thousand of NT dollars)	1,279.31	3,909.68	2,609.95	1,304.13	1,171.27
【L】					
Liquidity coverage ratio	209.32	218.10	190.48	168.57	-
Liquidity ratio (monthly average of daily data)	48.26	47.23	47.90	44.97	39.90
Loans / Deposits	59.99	57.89	59.54	62.90	65.42
Time deposits / Deposits	49.30	49.97	49.47	49.93	51.55
NCDs / Time deposits	0.14	0.12	0.13	0.09	0.03
Accumulated gap of assets and liabilities(180 days) / Equity	64.07	78.36	269.69	-290.08	-97.25
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.78	98.33	95.41	98.17	97.29
Interest rate sensitivity gap/Equity	-26.97	-20.93	-57.47	-24.52	-33.82
【G】					
Deposit growth rate	-0.49	5.38	0.95	8.05	4.17
Loan growth rate	3.11	-1.32	-4.45	3.88	2.82
Investment growth rate	3.84	15.32	5.27	22.05	5.39
Guarantee growth rate	-1.06	-0.08	-5.78	-3.82	0.29

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Taipei Fubon Commercial Bank Co., Ltd. Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	13.25	13.91	14.40	13.44	13.11
Tier 1 capital / Risk-weighted assets	11.60	11.86	12.57	11.30	10.43
Common stocks equity / Risk-weighted assets	11.60	11.86	12.57	11.30	10.43
Liability / Equity (multiple)	12.05	11.24	11.25	11.75	11.83
Equity / Asset	7.66	8.17	8.16	7.85	7.79
【A】					
Non-performing loan ratio	0.20	0.18	0.20	0.15	0.17
Loan loss reserves / NPLs	657.75	678.99	652.11	816.21	788.74
【E】					
NIBT / Average equity	11.23	11.48	9.82	12.69	14.64
(NIBT + loan loss provision) / Average equity	12.34	11.52	10.50	12.53	16.20
NIBT / Average asset	0.91	0.95	0.81	1.00	1.11
(NIBT + loan loss provision) / Average asset	1.00	0.95	0.87	0.98	1.23
Net interest revenues / NIBT	94.91	89.73	105.46	89.15	82.00
NIBT / Total net revenues	50.74	52.37	47.53	53.87	53.18
NIBT / Employees (in thousand of NT dollars)	2,887.26	2,825.72	2,506.28	2,855.16	3,115.31
【L】					
Liquidity coverage ratio	113.77	105.56	116.36	106.79	-
Liquidity ratio (monthly average of daily data)	35.94	30.87	34.75	32.09	26.43
Loans / Deposits	65.92	73.38	67.94	75.20	81.86
Time deposits / Deposits	32.64	34.36	32.33	31.27	32.82
NCDs / Time deposits	7.94	6.15	7.08	7.41	2.31
Accumulated gap of assets and liabilities(180 days) / Equity	-108.58	-77.76	-75.32	-42.70	-47.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.84	112.61	113.26	112.39	114.72
Interest rate sensitivity gap/Equity	82.07	82.59	86.81	81.21	98.95
【G】					
Deposit growth rate	10.92	8.11	6.40	12.64	2.15
Loan growth rate	-0.39	0.24	-3.90	3.42	1.37
Investment growth rate	32.90	30.84	30.10	13.32	8.25
Guarantee growth rate	-17.33	6.94	-7.09	-13.59	-14.16

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Bank of Kaohsiung Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	11.03	10.23	9.74	10.11	9.81
Tier 1 capital / Risk-weighted assets	8.62	7.28	7.25	7.04	6.40
Common stocks equity / Risk-weighted assets	8.62	7.28	7.25	7.04	6.40
Liability / Equity (multiple)	16.50	19.39	19.57	21.12	22.88
Equity / Asset	5.72	4.90	4.86	4.52	4.19
【A】					
Non-performing loan ratio	0.50	0.56	0.45	0.48	0.45
Loan loss reserves / NPLs	222.93	220.41	253.62	249.88	220.64
【E】					
NIBT / Average equity	6.07	5.77	5.62	5.54	4.59
(NIBT + loan loss provision) / Average equity	8.14	9.80	9.61	9.44	12.11
NIBT / Average asset	0.33	0.27	0.27	0.24	0.20
(NIBT + loan loss provision) / Average asset	0.44	0.46	0.47	0.41	0.53
Net interest revenues / NIBT	305.61	362.32	365.12	387.05	491.63
NIBT / Total net revenues	24.95	20.39	20.88	19.64	14.91
NIBT / Employees (in thousand of NT dollars)	882.67	766.67	749.46	687.03	534.04
【L】					
Liquidity coverage ratio	184.37	194.97	246.77	388.77	-
Liquidity ratio (monthly average of daily data)	19.91	21.63	19.22	28.84	24.29
Loans / Deposits	79.54	78.36	78.66	72.96	77.69
Time deposits / Deposits	48.25	52.95	49.96	54.81	57.24
NCDs / Time deposits	0.97	0.44	0.50	0.41	0.30
Accumulated gap of assets and liabilities(180 days) / Equity	-66.17	-183.04	17.34	48.67	-44.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.08	101.50	101.92	102.19	105.68
Interest rate sensitivity gap/Equity	14.14	23.77	29.84	38.28	108.54
【G】					
Deposit growth rate	-3.45	-3.64	-1.86	-3.02	19.24
Loan growth rate	-2.04	-2.87	5.77	-9.08	2.89
Investment growth rate	-1.98	23.36	7.58	28.22	76.05
Guarantee growth rate	-7.02	-40.81	-43.72	-6.21	33.30

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Land Bank of Taiwan Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	11.97	11.46	11.58	11.43	11.06
Tier 1 capital / Risk-weighted assets	8.85	7.74	8.33	7.47	6.94
Common stocks equity / Risk-weighted assets	7.90	7.53	7.66	7.28	6.75
Liability / Equity (multiple)	18.65	18.51	18.92	18.63	19.73
Equity / Asset	5.09	5.13	5.02	5.10	4.83
【A】					
Non-performing loan ratio	0.18	0.20	0.18	0.19	0.19
Loan loss reserves / NPLs	846.48	785.25	875.49	818.28	735.30
【E】					
NIBT / Average equity	9.61	10.43	9.94	10.07	9.97
(NIBT + loan loss provision) / Average equity	9.44	11.64	11.31	10.26	10.16
NIBT / Average asset	0.47	0.50	0.48	0.48	0.46
(NIBT + loan loss provision) / Average asset	0.46	0.56	0.54	0.49	0.47
Net interest revenues / NIBT	190.12	186.59	193.54	199.06	200.15
NIBT / Total net revenues	44.98	46.31	44.10	44.54	44.74
NIBT / Employees (in thousand of NT dollars)	2,260.95	2,321.47	2,241.80	2,129.62	2,009.56
【L】					
Liquidity coverage ratio	90.15	85.27	90.36	78.06	-
Liquidity ratio (monthly average of daily data)	25.53	24.72	26.35	21.23	17.85
Loans / Deposits	78.20	79.15	78.53	81.81	89.23
Time deposits / Deposits	54.29	53.11	51.41	51.17	54.51
NCDs / Time deposits	0.07	0.07	0.07	0.09	0.09
Accumulated gap of assets and liabilities(180 days) / Equity	-313.75	-303.32	-202.77	-298.91	-550.52
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.63	101.01	102.63	102.70	102.56
Interest rate sensitivity gap/Equity	24.96	15.21	40.32	40.63	41.64
【G】					
Deposit growth rate	7.07	6.74	7.07	2.36	3.68
Loan growth rate	6.13	-1.79	2.71	-7.52	3.48
Investment growth rate	15.06	44.40	35.16	32.96	-3.66
Guarantee growth rate	-26.62	-29.58	-40.51	-10.38	-4.51

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Taiwan Cooperative Bank Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.78	12.39	12.91	12.64	12.74
Tier 1 capital / Risk-weighted assets	9.79	9.33	9.60	9.32	8.19
Common stocks equity / Risk-weighted assets	9.79	9.33	9.60	9.32	8.19
Liability / Equity (multiple)	15.00	15.71	15.52	15.68	18.36
Equity / Asset	6.25	5.99	6.05	6.00	5.16
【A】					
Non-performing loan ratio	0.41	0.32	0.37	0.34	0.38
Loan loss reserves / NPLs	287.29	332.80	321.27	312.31	309.96
【E】					
NIBT / Average equity	7.98	7.67	7.86	8.41	8.11
(NIBT + loan loss provision) / Average equity	10.13	10.68	10.15	10.10	12.75
NIBT / Average asset	0.50	0.45	0.47	0.47	0.39
(NIBT + loan loss provision) / Average asset	0.63	0.63	0.61	0.57	0.61
Net interest revenues / NIBT	207.02	222.44	215.89	212.44	237.67
NIBT / Total net revenues	37.84	33.80	35.79	35.98	29.43
NIBT / Employees (in thousand of NT dollars)	1,902.68	1,729.56	1,791.94	1,712.69	1,374.60
【L】					
Liquidity coverage ratio	117.96	123.06	127.18	128.84	-
Liquidity ratio (monthly average of daily data)	24.98	25.37	25.51	23.48	20.44
Loans / Deposits	77.38	75.90	77.13	79.20	77.59
Time deposits / Deposits	37.36	38.61	37.07	39.17	41.14
NCDs / Time deposits	0.74	0.92	0.17	0.36	0.21
Accumulated gap of assets and liabilities(180 days) / Equity	-87.19	-39.74	-79.36	-61.79	-81.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.30	102.64	102.48	104.09	101.45
Interest rate sensitivity gap/Equity	3.48	32.11	29.58	49.94	21.11
【G】					
Deposit growth rate	-1.18	6.71	2.40	4.48	2.44
Loan growth rate	0.41	3.07	-0.64	6.33	-2.30
Investment growth rate	9.06	1.12	8.68	1.10	-1.29
Guarantee growth rate	3.02	13.73	3.30	5.14	-8.92

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

First Commercial Bank Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.82	13.46	13.27	13.67	11.50
Tier 1 capital / Risk-weighted assets	10.64	10.86	10.95	10.93	9.02
Common stocks equity / Risk-weighted assets	10.64	10.86	10.95	10.93	9.02
Liability / Equity (multiple)	12.25	12.09	11.95	12.15	13.89
Equity / Asset	7.55	7.64	7.72	7.61	6.72
【A】					
Non-performing loan ratio	0.24	0.20	0.20	0.19	0.20
Loan loss reserves / NPLs	498.42	635.65	625.14	751.10	680.75
【E】					
NIBT / Average equity	11.57	11.31	11.12	12.03	11.69
(NIBT + loan loss provision) / Average equity	13.83	13.16	13.41	13.88	16.01
NIBT / Average asset	0.89	0.87	0.85	0.82	0.70
(NIBT + loan loss provision) / Average asset	1.07	1.01	1.02	0.94	0.96
Net interest revenues / NIBT	129.95	131.37	135.45	144.33	171.09
NIBT / Total net revenues	52.76	50.98	49.44	49.81	42.30
NIBT / Employees (in thousand of NT dollars)	2,935.50	2,839.49	2,754.03	2,564.62	2,177.05
【L】					
Liquidity coverage ratio	133.93	148.27	137.79	156.57	-
Liquidity ratio (monthly average of daily data)	28.75	29.42	27.33	27.71	25.88
Loans / Deposits	79.92	78.56	79.04	76.88	83.03
Time deposits / Deposits	23.34	24.85	23.90	24.62	26.48
NCDs / Time deposits	1.92	2.23	2.88	1.89	2.05
Accumulated gap of assets and liabilities(180 days) / Equity	-138.72	-106.47	-116.22	-51.85	-88.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.68	112.57	107.05	107.89	105.76
Interest rate sensitivity gap/Equity	89.10	95.22	53.74	61.09	53.27
【G】					
Deposit growth rate	2.24	4.64	1.30	6.77	5.32
Loan growth rate	4.00	4.63	4.11	-1.17	4.67
Investment growth rate	87.11	21.72	83.71	26.18	1.31
Guarantee growth rate	-11.89	-2.07	-11.38	8.77	2.59

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Hua Nan Commercial Bank, Ltd. Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.38	12.18	12.83	13.28	12.84
Tier 1 capital / Risk-weighted assets	9.63	9.25	9.78	9.88	8.98
Common stocks equity / Risk-weighted assets	9.33	9.09	9.63	9.69	8.98
Liability / Equity (multiple)	14.50	15.01	14.47	14.09	14.84
Equity / Asset	6.45	6.24	6.46	6.63	6.31
【A】					
Non-performing loan ratio	0.36	0.26	0.27	0.21	0.19
Loan loss reserves / NPLs	324.11	400.79	431.56	537.85	585.75
【E】					
NIBT / Average equity	7.94	11.04	9.92	10.89	10.93
(NIBT + loan loss provision) / Average equity	11.72	12.00	13.68	12.60	13.11
NIBT / Average asset	0.50	0.68	0.61	0.65	0.64
(NIBT + loan loss provision) / Average asset	0.74	0.74	0.84	0.76	0.77
Net interest revenues / NIBT	196.63	151.53	168.78	165.20	170.07
NIBT / Total net revenues	38.07	47.51	42.18	45.20	43.59
NIBT / Employees (in thousand of NT dollars)	1,816.16	2,385.81	2,190.19	2,243.76	2,109.94
【L】					
Liquidity coverage ratio	126.69	119.05	124.81	153.53	-
Liquidity ratio (monthly average of daily data)	23.05	24.24	24.56	22.68	19.96
Loans / Deposits	76.31	75.24	77.27	77.77	81.53
Time deposits / Deposits	25.50	27.22	25.72	26.97	28.34
NCDs / Time deposits	2.91	4.21	2.75	0.79	1.04
Accumulated gap of assets and liabilities(180 days) / Equity	41.97	33.05	95.21	62.02	-71.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.70	98.62	102.28	98.58	98.08
Interest rate sensitivity gap/Equity	-13.99	-15.56	24.43	-15.03	-22.11
【G】					
Deposit growth rate	2.56	10.18	7.51	4.96	5.18
Loan growth rate	3.99	3.94	6.78	0.07	4.98
Investment growth rate	-2.70	27.83	28.63	2.34	-5.35
Guarantee growth rate	-2.71	0.58	-3.11	-10.34	2.30

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Chang Hwa Commercial Bank

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.75	11.56	12.01	11.73	11.41
Tier 1 capital / Risk-weighted assets	8.97	8.87	8.86	8.81	8.40
Common stocks equity / Risk-weighted assets	8.84	8.71	8.69	8.62	8.17
Liability / Equity (multiple)	13.38	13.71	13.88	14.09	14.44
Equity / Asset	6.95	6.80	6.72	6.63	6.48
【A】					
Non-performing loan ratio	0.32	0.23	0.25	0.21	0.22
Loan loss reserves / NPLs	367.20	511.57	458.66	568.86	517.31
【E】					
NIBT / Average equity	10.26	10.77	10.49	11.07	11.02
(NIBT + loan loss provision) / Average equity	11.84	11.85	12.01	12.93	12.17
NIBT / Average asset	0.69	0.71	0.70	0.69	0.69
(NIBT + loan loss provision) / Average asset	0.80	0.78	0.80	0.81	0.76
Net interest revenues / NIBT	155.98	147.65	151.92	150.44	154.17
NIBT / Total net revenues	46.97	46.97	45.44	46.39	46.97
NIBT / Employees (in thousand of NT dollars)	2,197.74	2,201.66	2,141.75	2,104.07	1,913.51
【L】					
Liquidity coverage ratio	114.41	98.52	95.47	91.05	-
Liquidity ratio (monthly average of daily data)	16.73	15.98	15.01	18.47	17.34
Loans / Deposits	83.25	86.93	85.12	86.31	87.49
Time deposits / Deposits	29.18	30.10	28.39	30.40	32.03
NCDs / Time deposits	2.51	1.58	1.35	1.61	1.70
Accumulated gap of assets and liabilities(180 days) / Equity	-98.09	-123.16	-96.96	-127.91	-86.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.39	109.08	108.62	110.02	105.10
Interest rate sensitivity gap/Equity	64.61	80.92	76.92	92.07	49.75
【G】					
Deposit growth rate	4.85	4.50	4.89	6.53	5.82
Loan growth rate	0.37	3.78	3.39	5.03	10.17
Investment growth rate	4.19	-0.38	-0.97	15.75	-16.86
Guarantee growth rate	3.26	18.09	28.09	10.49	9.63

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Mega International Commercial Bank

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	13.93	13.23	14.32	13.16	11.76
Tier 1 capital / Risk-weighted assets	12.33	11.33	12.56	11.23	9.75
Common stocks equity / Risk-weighted assets	12.33	11.33	12.56	11.23	9.75
Liability / Equity (multiple)	10.72	10.72	10.49	11.05	12.54
Equity / Asset	8.53	8.53	8.70	8.30	7.39
【A】					
Non-performing loan ratio	0.19	0.09	0.09	0.08	0.06
Loan loss reserves / NPLs	869.33	1,528.26	1,613.86	1,723.34	1,985.71
【E】					
NIBT / Average equity	10.55	12.31	9.01	13.49	14.53
(NIBT + loan loss provision) / Average equity	11.36	13.23	10.47	13.49	15.11
NIBT / Average asset	0.93	1.04	0.77	0.99	1.03
(NIBT + loan loss provision) / Average asset	1.01	1.12	0.89	0.99	1.07
Net interest revenues / NIBT	120.22	110.25	151.92	116.84	114.87
NIBT / Total net revenues	55.73	60.93	51.03	60.98	59.64
NIBT / Employees (in thousand of NT dollars)	5,004.02	5,870.08	4,211.03	5,545.19	5,553.59
【L】					
Liquidity coverage ratio	108.30	76.31	93.53	70.76	-
Liquidity ratio (monthly average of daily data)	31.23	25.75	27.11	22.66	21.53
Loans / Deposits	72.94	78.53	80.05	80.32	85.81
Time deposits / Deposits	28.55	27.15	25.20	26.74	27.81
NCDs / Time deposits	0.22	0.32	0.28	0.32	0.34
Accumulated gap of assets and liabilities(180 days) / Equity	-53.44	-38.02	-45.89	-91.82	-102.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	115.41	113.74	118.28	114.64	114.43
Interest rate sensitivity gap/Equity	77.64	64.12	83.85	67.80	75.91
【G】					
Deposit growth rate	5.22	3.32	-2.72	9.55	5.35
Loan growth rate	-2.27	-0.44	-3.04	2.52	4.65
Investment growth rate	22.42	18.31	10.38	18.86	-4.17
Guarantee growth rate	-12.79	0.36	-10.09	-5.18	-4.15

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Cathay United Bank Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	14.82	15.15	14.19	16.39	16.19
Tier 1 capital / Risk-weighted assets	10.83	11.26	10.70	11.99	11.51
Common stocks equity / Risk-weighted assets	8.82	9.89	9.45	10.51	10.07
Liability / Equity (multiple)	14.12	14.80	15.10	14.30	14.31
Equity / Asset	6.61	6.33	6.21	6.54	6.53
【A】					
Non-performing loan ratio	0.18	0.16	0.15	0.14	0.29
Loan loss reserves / NPLs	824.49	938.91	922.93	1,083.30	539.33
【E】					
NIBT / Average equity	15.23	13.68	12.57	14.59	15.12
(NIBT + loan loss provision) / Average equity	17.34	15.22	14.45	15.25	17.08
NIBT / Average asset	0.93	0.88	0.79	0.92	0.98
(NIBT + loan loss provision) / Average asset	1.06	0.98	0.91	0.97	1.11
Net interest revenues / NIBT	113.04	110.91	125.82	121.08	120.98
NIBT / Total net revenues	46.52	42.43	38.78	44.92	45.45
NIBT / Employees (in thousand of NT dollars)	2,418.51	2,184.89	1,952.71	2,351.87	2,435.09
【L】					
Liquidity coverage ratio	176.43	227.35	198.14	255.92	-
Liquidity ratio (monthly average of daily data)	32.74	39.98	31.05	41.93	38.97
Loans / Deposits	69.24	65.64	70.74	59.89	64.35
Time deposits / Deposits	28.73	31.30	29.45	31.70	31.13
NCDs / Time deposits	0.59	0.71	0.61	0.77	0.99
Accumulated gap of assets and liabilities(180 days) / Equity	-14.99	34.62	-137.35	70.01	45.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.44	117.79	112.34	111.14	106.18
Interest rate sensitivity gap/Equity	123.54	176.95	124.80	110.18	60.65
【G】					
Deposit growth rate	5.54	8.85	7.90	8.00	7.21
Loan growth rate	11.27	13.41	27.27	0.43	8.38
Investment growth rate	-4.20	6.06	-9.09	27.71	13.40
Guarantee growth rate	-11.92	-37.25	-30.57	-15.04	7.42

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Citibank Taiwan Limited Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	14.69	13.54	14.45	15.22	16.93
Tier 1 capital / Risk-weighted assets	12.91	11.46	12.39	12.60	13.78
Common stocks equity / Risk-weighted assets	12.91	11.46	12.39	12.60	13.78
Liability / Equity (multiple)	7.21	7.83	7.34	7.27	6.62
Equity / Asset	12.18	11.32	12.00	12.08	13.12
【A】					
Non-performing loan ratio	0.44	0.41	0.45	0.41	0.30
Loan loss reserves / NPLs	413.57	407.57	396.19	390.15	457.01
【E】					
NIBT / Average equity	12.39	9.67	10.74	9.19	10.67
(NIBT + loan loss provision) / Average equity	14.39	11.95	13.33	11.12	12.06
NIBT / Average asset	1.49	1.11	1.22	1.08	1.38
(NIBT + loan loss provision) / Average asset	1.73	1.37	1.51	1.31	1.56
Net interest revenues / NIBT	98.41	122.21	113.73	126.14	106.03
NIBT / Total net revenues	42.33	34.45	36.63	32.93	38.41
NIBT / Employees (in thousand of NT dollars)	2,978.36	2,280.33	2,463.85	2,028.25	2,280.83
【L】					
Liquidity coverage ratio	158.24	214.66	157.66	243.12	-
Liquidity ratio (monthly average of daily data)	58.01	56.33	61.63	56.90	72.59
Loans / Deposits	50.72	45.78	50.34	44.17	44.94
Time deposits / Deposits	14.44	13.82	13.78	12.42	13.98
NCDs / Time deposits	0.10	0.04	0.04	0.07	0.10
Accumulated gap of assets and liabilities(180 days) / Equity	-30.40	-27.82	29.91	60.23	8.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.81	102.46	102.29	108.17	113.92
Interest rate sensitivity gap/Equity	2.16	6.31	6.12	20.49	32.56
【G】					
Deposit growth rate	-2.18	9.02	-4.46	7.58	5.93
Loan growth rate	8.39	2.95	8.90	5.71	6.51
Investment growth rate	14.14	7.32	6.44	-0.51	-6.29
Guarantee growth rate	17.50	-11.87	-7.29	7.11	-22.91

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

The Shanghai Commercial & Savings Bank, Ltd. Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	13.08	13.63	13.16	13.89	13.10
Tier 1 capital / Risk-weighted assets	12.05	12.90	12.80	12.65	11.98
Common stocks equity / Risk-weighted assets	12.05	12.90	12.80	12.65	11.98
Liability / Equity (multiple)	7.98	7.98	7.62	7.87	8.17
Equity / Asset	11.14	11.14	11.60	11.27	10.90
【A】					
Non-performing loan ratio	0.34	0.29	0.28	0.26	0.16
Loan loss reserves / NPLs	434.05	547.33	550.72	590.50	933.23
【E】					
NIBT / Average equity	11.99	11.13	11.81	12.31	12.68
(NIBT + loan loss provision) / Average equity	12.42	11.50	12.18	12.83	13.48
NIBT / Average asset	1.39	1.24	1.32	1.32	1.38
(NIBT + loan loss provision) / Average asset	1.44	1.28	1.36	1.38	1.46
Net interest revenues / NIBT	79.31	83.01	79.06	80.32	82.13
NIBT / Total net revenues	67.70	64.67	66.46	65.90	65.41
NIBT / Employees (in thousand of NT dollars)	5,891.61	5,328.38	5,604.61	5,388.13	5,263.70
【L】					
Liquidity coverage ratio	100.32	109.03	101.19	104.50	-
Liquidity ratio (monthly average of daily data)	30.19	29.93	28.49	35.15	33.38
Loans / Deposits	75.10	71.58	74.59	72.99	75.35
Time deposits / Deposits	41.34	40.35	38.32	40.24	42.31
NCDs / Time deposits	1.99	0.91	1.50	1.08	5.18
Accumulated gap of assets and liabilities(180 days) / Equity	-135.12	-105.58	-93.41	-54.92	-84.13
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	106.30	112.46	109.48	113.52	108.00
Interest rate sensitivity gap/Equity	30.01	58.07	41.17	62.51	39.58
【G】					
Deposit growth rate	4.97	2.47	-1.14	2.92	3.89
Loan growth rate	10.07	-2.36	0.96	-0.23	7.47
Investment growth rate	-8.53	10.49	-3.27	10.98	1.34
Guarantee growth rate	4.60	-9.31	-6.81	-1.95	9.41

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Union Bank of Taiwan

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.76	13.01	13.47	13.19	13.20
Tier 1 capital / Risk-weighted assets	10.68	10.42	11.10	10.35	10.60
Common stocks equity / Risk-weighted assets	9.98	9.86	10.53	10.35	10.60
Liability / Equity (multiple)	13.69	13.47	13.55	13.42	14.02
Equity / Asset	6.81	6.91	6.87	6.93	6.66
【A】					
Non-performing loan ratio	0.19	0.08	0.10	0.05	0.09
Loan loss reserves / NPLs	616.70	1,477.25	1,171.43	1,840.13	1,104.93
【E】					
NIBT / Average equity	8.43	9.03	9.04	11.02	12.17
(NIBT + loan loss provision) / Average equity	9.66	11.05	10.36	12.31	12.46
NIBT / Average asset	0.58	0.62	0.62	0.74	0.79
(NIBT + loan loss provision) / Average asset	0.66	0.76	0.71	0.82	0.81
Net interest revenues / NIBT	213.26	191.78	196.27	165.64	158.39
NIBT / Total net revenues	31.99	34.35	33.27	38.86	42.22
NIBT / Employees (in thousand of NT dollars)	856.75	903.52	896.69	1,046.87	1,098.63
【L】					
Liquidity coverage ratio	134.44	141.87	141.90	274.78	-
Liquidity ratio (monthly average of daily data)	21.49	22.79	20.79	20.69	23.38
Loans / Deposits	66.38	65.25	66.29	67.00	64.98
Time deposits / Deposits	45.72	49.00	46.76	49.65	49.57
NCDs / Time deposits	0.12	0.09	0.12	0.13	0.38
Accumulated gap of assets and liabilities(180 days) / Equity	-20.88	1.62	20.04	22.58	-51.72
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.84	90.08	88.08	94.12	95.20
Interest rate sensitivity gap/Equity	-77.45	-106.68	-125.23	-63.15	-55.25
【G】					
Deposit growth rate	4.08	2.80	2.41	6.42	8.58
Loan growth rate	5.84	1.17	1.29	8.99	11.83
Investment growth rate	2.17	15.60	21.26	10.91	12.64
Guarantee growth rate	-4.57	-5.21	-11.51	-12.00	23.49

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Far Eastern International Bank | Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	13.54	12.53	13.14	12.64	12.91
Tier 1 capital / Risk-weighted assets	9.88	9.46	9.52	9.32	9.14
Common stocks equity / Risk-weighted assets	9.88	9.46	9.52	9.32	9.14
Liability / Equity (multiple)	12.85	12.90	12.82	13.01	13.43
Equity / Asset	7.22	7.19	7.24	7.14	6.93
【A】					
Non-performing loan ratio	0.28	0.28	0.19	0.25	0.39
Loan loss reserves / NPLs	507.23	484.18	726.26	541.85	372.01
【E】					
NIBT / Average equity	9.16	9.42	9.23	12.10	12.30
(NIBT + loan loss provision) / Average equity	8.57	8.62	10.24	12.19	14.30
NIBT / Average asset	0.65	0.70	0.68	0.87	0.84
(NIBT + loan loss provision) / Average asset	0.61	0.64	0.76	0.87	0.98
Net interest revenues / NIBT	140.59	155.95	155.48	125.49	126.39
NIBT / Total net revenues	37.26	37.96	35.42	42.55	40.25
NIBT / Employees (in thousand of NT dollars)	1,531.66	1,547.03	1,512.62	1,854.45	1,681.96
【L】					
Liquidity coverage ratio	107.40	93.96	82.72	86.25	-
Liquidity ratio (monthly average of daily data)	34.06	29.61	28.20	30.19	31.10
Loans / Deposits	74.74	76.70	79.61	74.90	76.45
Time deposits / Deposits	59.49	58.72	58.10	58.88	62.12
NCDs / Time deposits	2.38	4.32	6.62	3.95	8.57
Accumulated gap of assets and liabilities(180 days) / Equity	-201.93	-116.58	-205.76	-109.55	-242.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.39	113.13	113.73	111.55	110.61
Interest rate sensitivity gap/Equity	103.63	116.03	117.56	105.33	103.69
【G】					
Deposit growth rate	5.98	1.69	-0.58	7.08	6.43
Loan growth rate	4.93	-0.35	6.62	4.53	9.15
Investment growth rate	68.61	23.50	65.82	20.72	17.25
Guarantee growth rate	-25.30	27.81	-6.48	12.90	17.09

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Yuanta Commercial Bank

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	13.28	13.31	13.06	12.80	12.71
Tier 1 capital / Risk-weighted assets	10.03	9.62	9.75	9.41	9.13
Common stocks equity / Risk-weighted assets	9.07	8.68	8.82	8.33	9.13
Liability / Equity (multiple)	13.84	13.74	13.83	14.20	12.68
Equity / Asset	6.74	6.79	6.74	6.58	7.31
【A】					
Non-performing loan ratio	0.24	0.21	0.19	0.18	0.19
Loan loss reserves / NPLs	539.13	633.63	708.88	720.36	658.87
【E】					
NIBT / Average equity	11.71	11.95	11.16	10.69	10.28
(NIBT + loan loss provision) / Average equity	12.72	13.13	12.84	12.21	12.50
NIBT / Average asset	0.80	0.81	0.76	0.72	0.76
(NIBT + loan loss provision) / Average asset	0.87	0.89	0.87	0.83	0.92
Net interest revenues / NIBT	124.84	126.42	133.71	136.43	138.62
NIBT / Total net revenues	50.48	47.32	46.16	44.04	44.38
NIBT / Employees (in thousand of NT dollars)	2,563.12	2,483.04	2,335.79	2,042.48	1,913.54
【L】					
Liquidity coverage ratio	140.16	110.89	114.06	91.14	-
Liquidity ratio (monthly average of daily data)	35.84	30.47	33.13	32.58	29.00
Loans / Deposits	65.12	69.73	69.53	72.82	77.18
Time deposits / Deposits	40.54	38.88	39.67	37.36	39.32
NCDs / Time deposits	12.62	10.71	11.70	10.36	15.16
Accumulated gap of assets and liabilities(180 days) / Equity	-148.25	-143.58	-135.62	-159.48	20.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.07	89.03	87.01	93.19	91.77
Interest rate sensitivity gap/Equity	-154.52	-105.91	-131.45	-65.28	-77.28
【G】					
Deposit growth rate	8.09	7.67	7.47	14.00	16.71
Loan growth rate	0.88	0.98	2.56	7.44	12.05
Investment growth rate	49.57	16.23	12.92	69.64	43.49
Guarantee growth rate	-30.15	0.98	-21.61	-1.22	0.60

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Bank SinoPac Company Limited

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	13.14	13.13	12.58	11.96	11.65
Tier 1 capital / Risk-weighted assets	11.89	11.75	11.58	10.35	9.31
Common stocks equity / Risk-weighted assets	11.66	11.75	11.58	10.35	9.31
Liability / Equity (multiple)	11.55	11.24	11.44	12.01	13.12
Equity / Asset	7.97	8.17	8.04	7.68	7.08
【A】					
Non-performing loan ratio	0.34	0.34	0.36	0.25	0.24
Loan loss reserves / NPLs	400.92	405.85	396.48	537.47	669.71
【E】					
NIBT / Average equity	8.45	8.16	6.63	9.80	13.29
(NIBT + loan loss provision) / Average equity	9.26	8.99	8.42	8.88	16.98
NIBT / Average asset	0.68	0.64	0.53	0.71	0.89
(NIBT + loan loss provision) / Average asset	0.75	0.71	0.67	0.64	1.14
Net interest revenues / NIBT	129.15	141.45	172.40	138.35	120.28
NIBT / Total net revenues	44.22	42.04	35.56	44.23	42.87
NIBT / Employees (in thousand of NT dollars)	1,876.21	1,649.47	1,388.09	1,801.33	2,315.42
【L】					
Liquidity coverage ratio	134.42	139.68	142.27	131.11	-
Liquidity ratio (monthly average of daily data)	25.91	31.04	29.61	31.41	32.33
Loans / Deposits	74.65	72.40	71.19	75.87	70.54
Time deposits / Deposits	40.11	39.87	38.95	39.46	37.89
NCDs / Time deposits	9.11	4.61	8.18	2.25	0.23
Accumulated gap of assets and liabilities(180 days) / Equity	-42.85	-67.76	-77.77	-29.73	-68.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	110.37	109.58	111.15	106.92	102.73
Interest rate sensitivity gap/Equity	73.62	67.87	80.41	53.11	21.91
【G】					
Deposit growth rate	2.78	5.23	7.93	2.83	2.74
Loan growth rate	5.78	4.81	1.40	10.51	-2.02
Investment growth rate	7.50	15.91	16.36	9.32	-2.32
Guarantee growth rate	-14.43	9.54	-6.51	-2.72	-2.87

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

E.Sun Commercial Bank, Ltd. Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	14.47	14.04	13.71	12.95	12.72
Tier 1 capital / Risk-weighted assets	11.15	10.11	10.28	9.31	9.34
Common stocks equity / Risk-weighted assets	10.01	9.22	9.19	9.15	9.34
Liability / Equity (multiple)	12.97	13.91	13.64	14.00	13.75
Equity / Asset	7.16	6.71	6.83	6.67	6.78
【A】					
Non-performing loan ratio	0.21	0.18	0.19	0.13	0.18
Loan loss reserves / NPLs	556.76	676.30	629.67	931.36	598.95
【E】					
NIBT / Average equity	13.44	14.33	12.82	12.46	12.56
(NIBT + loan loss provision) / Average equity	15.52	16.16	15.24	16.14	15.46
NIBT / Average asset	0.92	0.95	0.86	0.83	0.81
(NIBT + loan loss provision) / Average asset	1.06	1.07	1.02	1.07	0.99
Net interest revenues / NIBT	107.11	97.81	112.25	120.51	123.34
NIBT / Total net revenues	41.99	46.38	40.80	38.96	39.73
NIBT / Employees (in thousand of NT dollars)	2,143.84	2,242.54	1,892.77	1,859.86	1,767.23
【L】					
Liquidity coverage ratio	126.35	128.52	111.02	129.28	-
Liquidity ratio (monthly average of daily data)	26.73	30.26	24.99	27.71	23.81
Loans / Deposits	71.65	69.48	72.09	70.73	73.15
Time deposits / Deposits	26.35	27.62	26.90	29.27	32.90
NCDs / Time deposits	0.62	0.29	1.69	0.33	0.40
Accumulated gap of assets and liabilities(180 days) / Equity	39.29	163.52	125.34	153.23	27.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.02	110.55	108.62	104.96	101.79
Interest rate sensitivity gap/Equity	90.93	96.45	77.20	46.56	17.58
【G】					
Deposit growth rate	9.82	7.25	6.60	13.22	10.88
Loan growth rate	13.21	4.71	8.62	9.43	12.54
Investment growth rate	-0.27	28.39	7.81	26.89	2.18
Guarantee growth rate	-7.11	-3.81	-21.20	1.40	10.41

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

KGI Bank

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.89	14.86	13.23	14.96	12.86
Tier 1 capital / Risk-weighted assets	12.80	14.86	13.22	14.91	12.86
Common stocks equity / Risk-weighted assets	12.80	14.86	13.22	14.91	12.86
Liability / Equity (multiple)	8.87	7.78	8.64	8.36	7.83
Equity / Asset	10.14	11.39	10.38	10.68	11.32
【A】					
Non-performing loan ratio	0.28	0.31	0.34	0.34	0.43
Loan loss reserves / NPLs	482.48	439.11	397.45	413.26	316.98
【E】					
NIBT / Average equity	6.97	7.46	8.15	10.41	15.26
(NIBT + loan loss provision) / Average equity	8.90	7.60	9.01	9.14	11.41
NIBT / Average asset	0.75	0.85	0.91	1.14	1.63
(NIBT + loan loss provision) / Average asset	0.96	0.86	1.01	1.01	1.22
Net interest revenues / NIBT	142.09	121.72	115.53	128.95	165.06
NIBT / Total net revenues	41.90	46.69	46.85	52.24	44.08
NIBT / Employees (in thousand of NT dollars)	1,687.50	1,796.60	1,958.20	2,025.60	1,858.73
【L】					
Liquidity coverage ratio	91.54	95.00	85.35	95.03	-
Liquidity ratio (monthly average of daily data)	34.32	38.21	32.84	44.26	19.69
Loans / Deposits	79.20	72.21	74.28	62.15	73.29
Time deposits / Deposits	45.09	52.95	51.32	51.18	53.72
NCDs / Time deposits	2.61	0.04	1.08	0.06	0.08
Accumulated gap of assets and liabilities(180 days) / Equity	-71.75	-168.38	-205.03	-195.32	-152.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.56	95.29	82.08	111.86	98.77
Interest rate sensitivity gap/Equity	-38.96	-19.76	-86.35	48.38	-7.52
【G】					
Deposit growth rate	8.14	-8.06	-3.10	157.80	-2.53
Loan growth rate	18.57	5.48	15.82	118.52	0.97
Investment growth rate	49.32	-9.98	37.62	237.83	-3.31
Guarantee growth rate	-5.37	-3.61	-6.70	956.16	-40.04

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Taishin International Bank Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	13.56	12.54	14.21	12.49	11.01
Tier 1 capital / Risk-weighted assets	10.16	8.81	10.64	8.44	8.61
Common stocks equity / Risk-weighted assets	8.05	8.35	8.42	7.88	7.97
Liability / Equity (multiple)	12.44	14.42	11.84	15.96	15.90
Equity / Asset	7.44	6.49	7.79	5.90	5.92
【A】					
Non-performing loan ratio	0.27	0.22	0.26	0.13	0.14
Loan loss reserves / NPLs	505.98	626.31	548.56	1,051.76	976.96
【E】					
NIBT / Average equity	10.75	14.77	11.48	13.44	18.66
(NIBT + loan loss provision) / Average equity	12.18	16.95	15.04	16.03	21.74
NIBT / Average asset	0.82	0.89	0.72	0.77	1.12
(NIBT + loan loss provision) / Average asset	0.93	1.02	0.94	0.92	1.30
Net interest revenues / NIBT	132.08	123.25	155.16	146.62	108.45
NIBT / Total net revenues	41.99	41.92	34.94	37.35	47.76
NIBT / Employees (in thousand of NT dollars)	1,848.04	1,961.75	1,544.04	1,677.87	2,214.74
【L】					
Liquidity coverage ratio	111.08	110.18	119.34	114.29	-
Liquidity ratio (monthly average of daily data)	25.42	24.24	24.77	24.52	21.95
Loans / Deposits	80.31	80.35	78.21	79.07	81.36
Time deposits / Deposits	42.37	42.25	42.15	41.32	45.46
NCDs / Time deposits	2.88	0.15	2.70	0.23	0.33
Accumulated gap of assets and liabilities(180 days) / Equity	-32.30	-108.69	-50.26	-158.06	-71.42
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	166.51	117.04	184.13	124.42	119.29
Interest rate sensitivity gap/Equity	266.95	187.10	241.38	276.40	210.26
【G】					
Deposit growth rate	8.48	6.20	6.65	7.00	10.67
Loan growth rate	8.21	3.75	5.16	3.69	14.64
Investment growth rate	2.24	5.65	-2.46	22.05	18.05
Guarantee growth rate	15.64	14.75	4.64	14.10	-15.02

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Ta Chong Bank

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	14.23	15.08	14.28	12.83	11.62
Tier 1 capital / Risk-weighted assets	12.39	12.41	11.99	9.78	8.93
Common stocks equity / Risk-weighted assets	11.97	11.52	11.50	8.75	7.79
Liability / Equity (multiple)	9.64	9.04	9.86	11.92	14.31
Equity / Asset	9.40	9.96	9.21	7.74	6.53
【A】					
Non-performing loan ratio	0.28	0.26	0.22	0.22	0.08
Loan loss reserves / NPLs	472.67	614.63	653.57	763.07	2,102.25
【E】					
NIBT / Average equity	6.04	0.56	5.58	6.71	9.95
(NIBT + loan loss provision) / Average equity	6.59	6.33	9.65	5.71	11.84
NIBT / Average asset	0.57	0.04	0.49	0.50	0.66
(NIBT + loan loss provision) / Average asset	0.62	0.49	0.85	0.43	0.79
Net interest revenues / NIBT	206.63	2,865.26	253.91	239.15	167.03
NIBT / Total net revenues	33.70	1.90	21.59	27.08	33.31
NIBT / Employees (in thousand of NT dollars)	1,160.84	78.35	910.94	884.56	1,156.96
【L】					
Liquidity coverage ratio	131.56	100.86	122.58	76.32	-
Liquidity ratio (monthly average of daily data)	35.30	27.65	31.58	28.97	25.82
Loans / Deposits	75.20	83.99	75.20	84.20	82.63
Time deposits / Deposits	56.52	48.34	54.01	47.76	53.88
NCDs / Time deposits	3.12	2.13	2.92	0.88	1.91
Accumulated gap of assets and liabilities(180 days) / Equity	-133.74	-8.51	-77.06	-50.83	-133.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.18	114.69	107.62	116.07	103.41
Interest rate sensitivity gap/Equity	14.74	88.90	51.86	117.06	30.59
【G】					
Deposit growth rate	12.95	-1.97	17.93	-7.62	0.71
Loan growth rate	1.11	0.25	3.66	-6.45	8.93
Investment growth rate	39.52	-6.27	5.79	-1.61	-6.12
Guarantee growth rate	-28.45	-19.69	-27.60	48.23	-13.40

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Jih Sun International Bank

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	13.61	14.01	13.01	13.64	11.13
Tier 1 capital / Risk-weighted assets	12.19	11.90	11.08	11.38	10.26
Common stocks equity / Risk-weighted assets	12.19	11.90	11.08	11.38	10.26
Liability / Equity (multiple)	10.41	10.49	11.21	10.49	10.66
Equity / Asset	8.77	8.71	8.19	8.70	8.58
【A】					
Non-performing loan ratio	0.43	0.25	0.23	0.21	0.08
Loan loss reserves / NPLs	299.52	524.05	566.57	593.45	1,342.37
【E】					
NIBT / Average equity	5.94	3.78	3.86	6.51	7.07
(NIBT + loan loss provision) / Average equity	5.68	4.49	5.35	7.38	7.34
NIBT / Average asset	0.50	0.33	0.33	0.54	0.58
(NIBT + loan loss provision) / Average asset	0.48	0.39	0.46	0.61	0.60
Net interest revenues / NIBT	210.45	273.84	288.09	168.77	181.77
NIBT / Total net revenues	30.29	19.06	19.40	30.67	33.11
NIBT / Employees (in thousand of NT dollars)	798.89	511.50	520.56	819.42	853.86
【L】					
Liquidity coverage ratio	172.49	177.50	134.93	176.15	-
Liquidity ratio (monthly average of daily data)	28.79	30.88	30.84	30.00	25.40
Loans / Deposits	78.20	74.58	79.82	75.95	79.09
Time deposits / Deposits	35.28	39.26	36.17	40.96	38.64
NCDs / Time deposits	0.25	1.33	0.29	1.26	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	1.09	-21.15	5.73	22.16	4.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.37	98.17	97.37	98.77	98.84
Interest rate sensitivity gap/Equity	-13.74	-15.19	-23.35	-10.19	-9.74
【G】					
Deposit growth rate	-0.37	-1.40	-0.02	1.16	5.90
Loan growth rate	4.49	-2.56	5.07	-2.88	2.10
Investment growth rate	8.71	12.49	19.56	19.22	46.57
Guarantee growth rate	206.25	-3.80	-8.46	-32.18	22.37

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

EnTie Commercial Bank Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.10	13.42	13.32	13.19	12.49
Tier 1 capital / Risk-weighted assets	12.10	12.57	13.32	12.41	10.96
Common stocks equity / Risk-weighted assets	12.10	11.95	12.75	11.72	10.21
Liability / Equity (multiple)	9.21	9.21	8.99	9.55	10.98
Equity / Asset	9.79	9.79	10.01	9.48	8.35
【A】					
Non-performing loan ratio	0.80	0.97	0.90	0.98	0.38
Loan loss reserves / NPLs	176.44	146.72	158.11	149.27	323.60
【E】					
NIBT / Average equity	5.50	4.80	5.56	14.11	13.80
(NIBT + loan loss provision) / Average equity	7.73	7.50	9.07	15.31	14.41
NIBT / Average asset	0.58	0.48	0.56	1.24	1.03
(NIBT + loan loss provision) / Average asset	0.81	0.76	0.92	1.35	1.08
Net interest revenues / NIBT	183.13	247.11	211.12	103.76	105.81
NIBT / Total net revenues	31.74	23.09	27.13	52.62	52.04
NIBT / Employees (in thousand of NT dollars)	1,127.71	858.29	1,008.26	2,293.99	2,028.37
【L】					
Liquidity coverage ratio	128.99	153.19	153.97	123.23	-
Liquidity ratio (monthly average of daily data)	36.01	35.73	35.12	34.63	37.77
Loans / Deposits	73.91	73.77	73.32	72.39	72.62
Time deposits / Deposits	57.17	53.57	53.85	53.27	59.39
NCDs / Time deposits	1.50	1.89	1.17	1.78	3.36
Accumulated gap of assets and liabilities(180 days) / Equity	-62.47	13.60	-82.91	-100.10	-19.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.14	107.32	102.64	102.55	107.05
Interest rate sensitivity gap/Equity	15.39	48.78	18.65	16.89	55.62
【G】					
Deposit growth rate	4.01	-6.32	-0.15	-5.37	-5.01
Loan growth rate	3.87	-6.07	1.12	-5.58	2.96
Investment growth rate	54.07	-5.07	40.21	3.91	-23.88
Guarantee growth rate	-32.08	-0.37	-34.64	13.61	3.52

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

CTBC Bank Co., Ltd. Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	15.37	13.97	15.17	13.70	13.69
Tier 1 capital / Risk-weighted assets	15.14	13.74	14.85	13.32	12.66
Common stocks equity / Risk-weighted assets	14.30	12.95	13.98	12.43	11.74
Liability / Equity (multiple)	9.68	9.66	9.73	10.47	11.09
Equity / Asset	9.37	9.38	9.32	8.72	8.27
【A】					
Non-performing loan ratio	0.25	0.32	0.33	0.29	0.23
Loan loss reserves / NPLs	538.36	415.13	439.17	444.83	548.60
【E】					
NIBT / Average equity	12.85	11.28	10.71	17.70	21.65
(NIBT + loan loss provision) / Average equity	13.81	12.37	12.43	18.33	22.89
NIBT / Average asset	1.19	1.02	0.99	1.48	1.71
(NIBT + loan loss provision) / Average asset	1.28	1.12	1.15	1.53	1.80
Net interest revenues / NIBT	93.75	108.47	115.59	74.55	71.64
NIBT / Total net revenues	43.51	39.24	38.07	48.90	50.29
NIBT / Employees (in thousand of NT dollars)	3,039.94	2,554.47	2,435.21	3,569.57	3,800.37
【L】					
Liquidity coverage ratio	112.43	100.87	120.40	101.91	-
Liquidity ratio (monthly average of daily data)	35.38	25.44	33.59	23.24	24.58
Loans / Deposits	69.45	73.50	70.19	71.03	73.04
Time deposits / Deposits	28.84	29.82	27.77	29.59	30.30
NCDs / Time deposits	0.89	0.21	0.74	0.30	0.25
Accumulated gap of assets and liabilities(180 days) / Equity	-69.26	-46.94	-41.04	-48.32	-47.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.75	107.65	115.09	101.39	100.55
Interest rate sensitivity gap/Equity	79.85	44.02	85.91	8.63	3.69
【G】					
Deposit growth rate	9.56	4.41	1.96	14.43	9.70
Loan growth rate	3.50	5.79	0.72	11.20	9.71
Investment growth rate	28.03	11.23	32.74	13.10	17.81
Guarantee growth rate	8.48	31.95	-8.17	26.93	-33.35

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

HSBC Bank (Taiwan) Limited | Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.84	14.27	14.48	13.12	11.78
Tier 1 capital / Risk-weighted assets	11.88	13.32	13.45	12.13	10.86
Common stocks equity / Risk-weighted assets	11.88	13.32	13.45	12.13	10.86
Liability / Equity (multiple)	14.07	13.47	13.03	14.45	16.24
Equity / Asset	6.63	6.91	7.13	6.47	5.80
【A】					
Non-performing loan ratio	0.06	0.04	0.05	0.05	0.04
Loan loss reserves / NPLs	2,112.33	2,947.31	2,689.38	2,450.78	2,671.20
【E】					
NIBT / Average equity	13.09	11.24	8.83	8.93	9.99
(NIBT + loan loss provision) / Average equity	13.46	9.95	8.83	8.47	11.48
NIBT / Average asset	0.92	0.78	0.61	0.57	0.63
(NIBT + loan loss provision) / Average asset	0.95	0.69	0.62	0.54	0.72
Net interest revenues / NIBT	41.47	71.04	83.72	115.21	109.84
NIBT / Total net revenues	49.92	48.23	39.09	35.05	33.37
NIBT / Employees (in thousand of NT dollars)	3,322.61	2,819.61	2,131.75	1,998.61	1,865.79
【L】					
Liquidity coverage ratio	156.68	136.78	128.35	141.97	-
Liquidity ratio (monthly average of daily data)	131.67	118.67	116.91	115.71	96.84
Loans / Deposits	57.05	53.82	57.41	64.55	60.35
Time deposits / Deposits	26.12	32.66	32.09	29.52	33.85
NCDs / Time deposits	0.24	0.34	0.35	0.59	0.43
Accumulated gap of assets and liabilities(180 days) / Equity	-157.16	-198.89	-223.70	-403.40	-344.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	203.78	174.95	181.41	188.45	150.37
Interest rate sensitivity gap/Equity	517.63	436.11	432.13	489.82	355.34
【G】					
Deposit growth rate	0.34	1.23	4.03	-15.80	17.93
Loan growth rate	6.36	-16.13	-7.47	-11.84	16.78
Investment growth rate	1.16	-7.28	-6.89	-3.08	31.56
Guarantee growth rate	-12.87	-13.85	-21.56	-1.65	-4.49

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Shin Kong Commercial Bank　　　　Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.64	12.45	12.69	11.76	10.89
Tier 1 capital / Risk-weighted assets	9.90	9.55	9.86	9.37	8.46
Common stocks equity / Risk-weighted assets	9.17	8.73	9.05	8.49	7.53
Liability / Equity (multiple)	14.40	14.91	14.93	16.23	17.39
Equity / Asset	6.49	6.29	6.28	5.80	5.44
【A】					
Non-performing loan ratio	0.26	0.19	0.26	0.19	0.26
Loan loss reserves / NPLs	478.08	647.02	491.66	697.86	485.31
【E】					
NIBT / Average equity	9.61	11.60	11.81	14.01	16.12
(NIBT + loan loss provision) / Average equity	11.60	11.61	13.10	16.58	20.99
NIBT / Average asset	0.62	0.69	0.72	0.77	0.82
(NIBT + loan loss provision) / Average asset	0.74	0.69	0.80	0.91	1.07
Net interest revenues / NIBT	231.52	197.80	194.66	175.23	160.05
NIBT / Total net revenues	31.71	36.88	37.46	38.65	40.39
NIBT / Employees (in thousand of NT dollars)	1,258.81	1,390.50	1,461.66	1,561.25	1,622.13
【L】					
Liquidity coverage ratio	120.19	127.10	135.68	127.21	-
Liquidity ratio (monthly average of daily data)	19.31	21.41	20.07	25.17	24.89
Loans / Deposits	75.37	75.80	73.82	71.45	74.67
Time deposits / Deposits	51.82	50.82	51.18	49.65	50.87
NCDs / Time deposits	3.22	1.38	2.59	0.47	1.30
Accumulated gap of assets and liabilities(180 days) / Equity	-193.74	-139.77	-102.43	-62.61	-192.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.00	93.22	87.79	93.96	92.89
Interest rate sensitivity gap/Equity	-90.97	-78.26	-142.94	-75.46	-92.09
【G】					
Deposit growth rate	6.53	-3.48	1.07	5.57	4.72
Loan growth rate	5.92	0.60	4.43	1.00	7.02
Investment growth rate	67.67	23.16	57.72	3.56	22.73
Guarantee growth rate	-14.46	7.60	-18.34	14.34	-6.58

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Sunny Bank, Ltd. Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	11.38	9.89	11.36	11.11	11.13
Tier 1 capital / Risk-weighted assets	8.35	7.16	8.23	7.92	7.64
Common stocks equity / Risk-weighted assets	7.77	7.01	7.91	7.74	7.64
Liability / Equity (multiple)	15.74	16.29	15.60	16.21	16.72
Equity / Asset	5.97	5.79	6.02	5.81	5.64
【A】					
Non-performing loan ratio	0.27	0.09	0.09	0.07	0.33
Loan loss reserves / NPLs	436.58	1,253.78	1,330.90	1,705.71	326.74
【E】					
NIBT / Average equity	11.74	14.13	12.27	12.22	15.01
(NIBT + loan loss provision) / Average equity	14.26	14.12	14.49	13.70	14.34
NIBT / Average asset	0.71	0.81	0.71	0.69	0.76
(NIBT + loan loss provision) / Average asset	0.86	0.81	0.84	0.78	0.72
Net interest revenues / NIBT	159.64	141.31	162.65	173.73	156.06
NIBT / Total net revenues	47.20	49.00	44.39	41.18	45.93
NIBT / Employees (in thousand of NT dollars)	1,509.16	1,600.21	1,409.78	1,256.11	1,214.99
【L】					
Liquidity coverage ratio	162.06	180.07	176.51	194.71	-
Liquidity ratio (monthly average of daily data)	25.32	24.90	24.71	24.83	20.39
Loans / Deposits	76.32	75.62	76.13	75.13	75.57
Time deposits / Deposits	60.90	61.17	60.66	60.12	59.44
NCDs / Time deposits	8.71	6.29	6.17	5.29	4.63
Accumulated gap of assets and liabilities(180 days) / Equity	-225.75	-224.94	-140.65	-98.95	-90.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.01	95.35	92.73	96.63	96.72
Interest rate sensitivity gap/Equity	-95.04	-64.92	-98.14	-47.38	-48.34
【G】					
Deposit growth rate	8.24	10.52	8.11	11.33	10.89
Loan growth rate	9.22	7.09	9.52	10.64	6.13
Investment growth rate	12.15	28.54	10.24	18.34	148.25
Guarantee growth rate	-7.47	6.40	-9.91	30.04	-14.18

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Bank of Panhsin

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	10.03	9.17	9.97	9.77	9.39
Tier 1 capital / Risk-weighted assets	8.22	7.14	8.15	7.26	6.35
Common stocks equity / Risk-weighted assets	7.13	7.14	7.12	7.26	6.35
Liability / Equity (multiple)	16.21	15.02	16.39	14.84	16.56
Equity / Asset	5.81	6.24	5.75	6.31	5.69
【A】					
Non-performing loan ratio	1.30	0.80	0.84	0.72	0.88
Loan loss reserves / NPLs	100.21	156.61	148.97	172.31	141.69
【E】					
NIBT / Average equity	1.98	6.84	3.35	7.31	5.67
(NIBT + loan loss provision) / Average equity	5.13	9.27	8.16	10.32	12.15
NIBT / Average asset	0.12	0.43	0.21	0.43	0.33
(NIBT + loan loss provision) / Average asset	0.30	0.58	0.50	0.61	0.71
Net interest revenues / NIBT	797.73	250.22	490.85	270.37	349.36
NIBT / Total net revenues	8.43	23.88	12.61	23.65	20.71
NIBT / Employees (in thousand of NT dollars)	189.11	658.45	313.95	612.47	441.16
【L】					
Liquidity coverage ratio	265.85	226.64	437.38	248.88	-
Liquidity ratio (monthly average of daily data)	25.80	20.98	26.19	26.37	26.51
Loans / Deposits	69.38	73.03	67.16	71.08	70.94
Time deposits / Deposits	57.80	56.00	57.20	53.20	54.46
NCDs / Time deposits	0.64	0.52	0.68	0.59	0.78
Accumulated gap of assets and liabilities(180 days) / Equity	1.45	-119.89	-46.73	-95.83	-145.65
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.01	93.41	94.19	95.43	91.14
Interest rate sensitivity gap/Equity	-69.83	-86.49	-81.73	-57.75	-127.31
【G】					
Deposit growth rate	8.11	8.24	10.95	2.11	24.36
Loan growth rate	2.68	9.25	4.79	2.30	24.37
Investment growth rate	131.03	-17.31	-12.00	-14.28	67.39
Guarantee growth rate	-28.83	-14.57	0.29	-7.34	67.66

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Taiwan Business Bank | Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.57	11.11	11.91	11.24	10.54
Tier 1 capital / Risk-weighted assets	9.57	8.87	9.59	8.84	8.20
Common stocks equity / Risk-weighted assets	7.99	8.08	7.91	7.98	7.88
Liability / Equity (multiple)	19.81	20.15	20.14	20.41	21.18
Equity / Asset	4.81	4.73	4.73	4.67	4.51
【A】					
Non-performing loan ratio	0.38	0.57	0.43	0.48	0.46
Loan loss reserves / NPLs	296.66	192.79	277.65	231.21	236.82
【E】					
NIBT / Average equity	9.45	9.08	9.01	9.37	9.10
(NIBT + loan loss provision) / Average equity	12.52	13.71	14.52	12.94	13.09
NIBT / Average asset	0.45	0.42	0.42	0.43	0.40
(NIBT + loan loss provision) / Average asset	0.59	0.64	0.68	0.59	0.57
Net interest revenues / NIBT	218.50	234.62	236.53	249.81	269.99
NIBT / Total net revenues	33.94	29.58	30.95	31.01	29.05
NIBT / Employees (in thousand of NT dollars)	1,439.40	1,293.68	1,334.11	1,262.54	1,147.66
【L】					
Liquidity coverage ratio	97.64	88.95	89.93	118.49	-
Liquidity ratio (monthly average of daily data)	18.70	22.88	18.29	17.76	16.49
Loans / Deposits	81.87	81.34	81.93	80.24	85.01
Time deposits / Deposits	36.88	34.29	36.24	39.69	41.04
NCDs / Time deposits	0.58	0.20	0.75	0.44	1.80
Accumulated gap of assets and liabilities(180 days) / Equity	14.53	169.44	118.93	146.85	69.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	100.09	99.99	99.47	102.10	105.49
Interest rate sensitivity gap/Equity	1.38	-0.10	-8.13	33.32	91.31
【G】					
Deposit growth rate	3.37	5.87	1.76	6.96	5.18
Loan growth rate	4.32	1.09	3.81	0.65	4.51
Investment growth rate	-4.88	27.78	13.20	8.73	1.52
Guarantee growth rate	65.38	20.46	60.70	0.61	0.81

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Standard Chartered Bank (Taiwan) Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	15.55	14.83	15.11	14.20	14.15
Tier 1 capital / Risk-weighted assets	12.45	11.65	11.90	11.14	10.00
Common stocks equity / Risk-weighted assets	12.45	11.65	11.90	11.14	10.00
Liability / Equity (multiple)	13.51	13.76	13.77	14.44	16.20
Equity / Asset	6.89	6.77	6.77	6.48	5.81
【A】					
Non-performing loan ratio	0.37	0.53	0.63	0.35	0.29
Loan loss reserves / NPLs	508.34	358.25	304.39	463.04	455.01
【E】					
NIBT / Average equity	7.05	1.24	1.57	3.68	8.63
(NIBT + loan loss provision) / Average equity	10.26	4.25	4.04	7.08	10.91
NIBT / Average asset	0.50	0.09	0.11	0.23	0.50
(NIBT + loan loss provision) / Average asset	0.73	0.29	0.28	0.45	0.63
Net interest revenues / NIBT	176.85	1,179.34	907.96	430.50	240.80
NIBT / Total net revenues	21.33	4.56	5.64	12.23	24.57
NIBT / Employees (in thousand of NT dollars)	948.56	172.72	216.06	494.48	998.64
【L】					
Liquidity coverage ratio	175.28	224.26	233.02	145.91	-
Liquidity ratio (monthly average of daily data)	72.96	53.16	59.57	58.92	56.47
Loans / Deposits	55.56	56.66	55.20	61.72	57.02
Time deposits / Deposits	13.41	22.18	14.80	22.51	24.52
NCDs / Time deposits	0.29	19.57	0.28	13.36	17.92
Accumulated gap of assets and liabilities(180 days) / Equity	-104.06	-173.09	-168.38	-236.74	-252.25
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	142.91	106.50	116.14	119.91	126.58
Interest rate sensitivity gap/Equity	280.32	53.58	119.93	161.66	230.32
【G】					
Deposit growth rate	-3.51	-11.99	-1.11	-16.77	3.62
Loan growth rate	-5.38	-12.29	-11.56	-9.88	-6.59
Investment growth rate	7.81	-25.88	-11.81	-13.19	-3.10
Guarantee growth rate	0.81	-55.25	-3.42	-59.31	-4.05

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Taichung Commercial Bank　　Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	10.49	10.32	10.25	11.15	10.84
Tier 1 capital / Risk-weighted assets	9.27	8.83	9.09	9.49	8.78
Common stocks equity / Risk-weighted assets	8.54	8.74	8.68	9.39	8.78
Liability / Equity (multiple)	14.31	13.73	14.06	13.13	13.53
Equity / Asset	6.53	6.79	6.64	7.08	6.88
【A】					
Non-performing loan ratio	0.42	0.55	0.58	0.33	0.34
Loan loss reserves / NPLs	344.27	267.97	248.98	475.70	428.83
【E】					
NIBT / Average equity	9.65	9.23	9.97	10.83	12.12
(NIBT + loan loss provision) / Average equity	12.25	11.44	12.85	15.32	18.49
NIBT / Average asset	0.64	0.65	0.69	0.74	0.80
(NIBT + loan loss provision) / Average asset	0.81	0.80	0.88	1.05	1.22
Net interest revenues / NIBT	190.80	192.32	181.61	174.75	166.14
NIBT / Total net revenues	42.25	42.13	42.09	44.08	41.51
NIBT / Employees (in thousand of NT dollars)	1,811.83	1,704.87	1,790.28	1,857.08	2,000.48
【L】					
Liquidity coverage ratio	114.61	131.72	133.16	204.64	-
Liquidity ratio (monthly average of daily data)	24.03	24.45	22.65	25.15	20.35
Loans / Deposits	77.42	79.32	79.36	78.15	84.89
Time deposits / Deposits	50.00	47.28	48.57	44.38	46.70
NCDs / Time deposits	3.76	2.64	1.95	1.74	1.86
Accumulated gap of assets and liabilities(180 days) / Equity	-182.90	-142.50	-83.53	-160.06	-215.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.14	93.62	91.78	95.80	93.28
Interest rate sensitivity gap/Equity	-84.24	-75.32	-99.08	-47.80	-78.55
【G】					
Deposit growth rate	8.78	10.95	6.85	10.78	6.16
Loan growth rate	6.14	6.03	8.47	1.93	6.05
Investment growth rate	73.89	47.27	17.89	73.20	5.81
Guarantee growth rate	44.30	31.43	19.40	9.34	22.69

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

King's Town Bank

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	15.31	14.99	15.73	14.40	13.69
Tier 1 capital / Risk-weighted assets	14.72	14.42	15.31	14.12	13.06
Common stocks equity / Risk-weighted assets	14.72	14.42	15.31	14.12	13.06
Liability / Equity (multiple)	6.21	6.71	6.44	7.35	7.69
Equity / Asset	13.87	12.97	13.44	11.97	11.51
【A】					
Non-performing loan ratio	0.03	0.03	0.02	0.03	0.03
Loan loss reserves / NPLs	5,651.28	4,711.90	6,736.67	5,044.74	5,005.26
【E】					
NIBT / Average equity	20.30	18.69	18.92	15.98	24.13
(NIBT + loan loss provision) / Average equity	21.44	19.68	19.67	16.96	25.59
NIBT / Average asset	2.64	2.19	2.30	1.84	2.62
(NIBT + loan loss provision) / Average asset	2.79	2.30	2.39	1.95	2.78
Net interest revenues / NIBT	72.20	94.29	88.87	115.32	82.74
NIBT / Total net revenues	75.64	72.47	74.72	72.99	83.83
NIBT / Employees (in thousand of NT dollars)	6,947.59	5,872.48	6,094.34	4,920.58	6,756.21
【L】					
Liquidity coverage ratio	178.94	181.68	272.05	174.49	-
Liquidity ratio (monthly average of daily data)	29.53	27.35	29.29	29.19	27.61
Loans / Deposits	76.46	76.02	72.63	74.06	77.50
Time deposits / Deposits	40.69	42.82	41.21	43.24	44.05
NCDs / Time deposits	0.07	0.10	0.07	0.11	0.93
Accumulated gap of assets and liabilities(180 days) / Equity	-47.04	10.35	-23.03	-0.25	-22.90
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	93.49	97.27	98.16	96.19	95.28
Interest rate sensitivity gap/Equity	-31.15	-14.06	-9.04	-21.55	-27.18
【G】					
Deposit growth rate	2.88	3.72	2.55	6.42	9.25
Loan growth rate	3.47	1.78	0.57	1.70	13.00
Investment growth rate	37.95	3.69	7.46	6.34	31.33
Guarantee growth rate	-26.46	42.14	39.67	21.20	-17.38

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Hwatai Bank

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	11.93	10.80	12.25	11.28	10.64
Tier 1 capital / Risk-weighted assets	9.49	8.26	9.78	8.82	8.91
Common stocks equity / Risk-weighted assets	9.49	8.26	9.78	8.82	8.91
Liability / Equity (multiple)	14.36	15.29	14.42	14.39	14.07
Equity / Asset	6.51	6.14	6.48	6.50	6.64
【A】					
Non-performing loan ratio	2.36	1.07	1.18	0.38	1.19
Loan loss reserves / NPLs	63.68	125.88	123.53	314.08	98.49
【E】					
NIBT / Average equity	0.84	3.27	0.56	8.99	7.55
(NIBT + loan loss provision) / Average equity	5.53	8.45	7.25	12.22	12.63
NIBT / Average asset	0.05	0.21	0.04	0.57	0.48
(NIBT + loan loss provision) / Average asset	0.36	0.53	0.45	0.78	0.80
Net interest revenues / NIBT	2,130.00	615.38	3,474.00	239.89	266.78
NIBT / Total net revenues	3.46	11.66	2.03	28.79	23.54
NIBT / Employees (in thousand of NT dollars)	86.67	324.26	56.75	829.11	671.87
【L】					
Liquidity coverage ratio	291.87	190.22	409.79	178.80	-
Liquidity ratio (monthly average of daily data)	32.31	27.14	32.03	27.49	29.13
Loans / Deposits	66.89	78.29	66.76	78.30	76.21
Time deposits / Deposits	57.54	56.34	54.94	54.53	55.52
NCDs / Time deposits	2.74	1.07	2.17	6.03	3.27
Accumulated gap of assets and liabilities(180 days) / Equity	-146.59	-234.79	-161.55	-61.59	-52.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.52	103.92	98.30	104.11	99.77
Interest rate sensitivity gap/Equity	-54.63	48.09	-20.58	48.93	-2.73
【G】					
Deposit growth rate	9.62	9.19	13.44	6.52	3.83
Loan growth rate	-6.35	5.19	-3.27	9.44	9.09
Investment growth rate	15.95	120.04	6.73	138.54	34.54
Guarantee growth rate	-29.50	-27.30	-54.63	-6.24	-30.82

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Cota Bank

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	10.37	9.73	10.33	10.20	9.45
Tier 1 capital / Risk-weighted assets	7.58	8.20	7.31	8.33	7.22
Common stocks equity / Risk-weighted assets	7.58	8.20	7.31	8.33	7.22
Liability / Equity (multiple)	16.73	16.70	17.05	17.40	19.99
Equity / Asset	5.64	5.65	5.54	5.43	4.76
【A】					
Non-performing loan ratio	0.23	0.27	0.22	0.21	0.34
Loan loss reserves / NPLs	703.76	712.24	772.83	957.83	643.50
【E】					
NIBT / Average equity	14.92	10.32	10.31	11.70	8.20
(NIBT + loan loss provision) / Average equity	16.25	10.44	11.94	13.83	12.34
NIBT / Average asset	0.84	0.57	0.58	0.58	0.38
(NIBT + loan loss provision) / Average asset	0.92	0.58	0.67	0.69	0.58
Net interest revenues / NIBT	191.58	280.81	280.49	282.06	412.45
NIBT / Total net revenues	40.33	31.78	31.85	28.90	20.78
NIBT / Employees (in thousand of NT dollars)	1,145.61	753.57	758.19	730.09	468.20
【L】					
Liquidity coverage ratio	309.30	219.72	253.95	254.83	-
Liquidity ratio (monthly average of daily data)	16.73	16.39	16.90	17.87	17.15
Loans / Deposits	81.89	81.79	81.52	79.49	80.11
Time deposits / Deposits	58.88	59.99	59.01	59.91	59.19
NCDs / Time deposits	7.76	0.11	4.78	0.14	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	-359.74	-359.48	-278.53	-228.02	-358.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	86.18	85.63	85.99	87.70	86.65
Interest rate sensitivity gap/Equity	-215.76	-223.72	-219.95	-197.53	-248.64
【G】					
Deposit growth rate	7.14	2.81	3.68	4.40	6.12
Loan growth rate	7.25	2.64	6.33	3.57	5.07
Investment growth rate	92.13	4.53	15.41	-0.27	27.77
Guarantee growth rate	53.06	-10.34	72.34	-33.83	-0.23

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

O-Bank Co., Ltd. Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	13.10	14.72	14.80	14.12	14.93
Tier 1 capital / Risk-weighted assets	11.13	11.79	12.09	12.43	12.56
Common stocks equity / Risk-weighted assets	11.13	11.79	12.09	12.43	12.56
Liability / Equity (multiple)	8.45	8.05	8.03	7.43	7.06
Equity / Asset	10.58	11.05	11.08	11.87	12.41
【A】					
Non-performing loan ratio	0.36	0.27	0.02	0.28	0.34
Loan loss reserves / NPLs	410.97	606.42	7,767.86	610.06	558.54
【E】					
NIBT / Average equity	5.74	6.59	6.24	6.89	6.90
(NIBT + loan loss provision) / Average equity	6.75	6.86	7.46	7.24	7.77
NIBT / Average asset	0.66	0.77	0.71	0.84	0.93
(NIBT + loan loss provision) / Average asset	0.77	0.80	0.85	0.88	1.05
Net interest revenues / NIBT	111.40	102.43	112.27	86.63	72.17
NIBT / Total net revenues	36.89	47.89	42.71	53.06	53.79
NIBT / Employees (in thousand of NT dollars)	2,201.81	3,579.71	2,524.46	4,416.30	5,007.87
【L】					
Liquidity coverage ratio	68.89	79.87	71.27	74.70	-
Liquidity ratio (monthly average of daily data)	39.60	52.12	42.84	45.86	39.13
Loans / Deposits	90.53	84.30	89.06	83.25	83.74
Time deposits / Deposits	59.45	57.65	56.31	61.54	62.37
NCDs / Time deposits	41.23	31.63	25.18	33.79	-
Accumulated gap of assets and liabilities(180 days) / Equity	-138.74	-165.77	-193.00	-176.29	-127.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	115.19	100.88	104.82	103.55	105.12
Interest rate sensitivity gap/Equity	67.38	3.76	20.32	14.12	28.86
【G】					
Deposit growth rate	7.91	14.74	5.45	10.15	31.05
Loan growth rate	15.89	6.42	12.81	9.51	13.06
Investment growth rate	-7.96	27.10	-3.35	19.46	28.01
Guarantee growth rate	-10.78	41.62	-17.03	28.46	27.00

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Agricultural Bank of Taiwan Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	12.37	11.81	11.95	12.16	9.39
Tier 1 capital / Risk-weighted assets	8.47	7.85	8.14	8.02	8.17
Common stocks equity / Risk-weighted assets	8.47	7.85	8.14	8.02	8.17
Liability / Equity (multiple)	26.31	26.77	26.45	27.24	28.32
Equity / Asset	3.66	3.60	3.64	3.54	3.41
【A】					
Non-performing loan ratio	0.38	0.75	0.43	0.72	0.98
Loan loss reserves / NPLs	536.95	265.04	543.19	254.53	139.53
【E】					
NIBT / Average equity	2.92	5.94	6.54	3.88	2.57
(NIBT + loan loss provision) / Average equity	4.31	9.42	13.41	8.13	7.11
NIBT / Average asset	0.11	0.21	0.23	0.13	0.08
(NIBT + loan loss provision) / Average asset	0.16	0.33	0.47	0.27	0.22
Net interest revenues / NIBT	440.34	209.68	208.69	270.68	306.54
NIBT / Total net revenues	36.48	45.93	39.33	34.14	24.40
NIBT / Employees (in thousand of NT dollars)	2,306.41	4,797.62	4,947.95	3,643.88	2,637.93
【L】					
Liquidity coverage ratio	131.77	157.95	100.63	141.24	-
Liquidity ratio (monthly average of daily data)	48.90	50.43	48.46	52.60	55.15
Loans / Deposits	30.39	30.47	30.13	32.48	34.11
Time deposits / Deposits	98.79	98.79	99.04	98.92	98.74
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-405.13	-368.62	-752.23	-552.08	-790.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	75.22	76.03	73.56	81.09	81.70
Interest rate sensitivity gap/Equity	-619.96	-613.55	-670.03	-499.55	-511.10
【G】					
Deposit growth rate	1.17	1.38	2.35	-0.61	1.42
Loan growth rate	0.91	-5.10	-5.05	-5.36	5.26
Investment growth rate	55.15	10.39	27.98	2.57	3.37
Guarantee growth rate	-4.82	-7.62	-22.08	-3.41	-11.86

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

Taipei Star Bank

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	11.43	11.17	11.22	10.24	10.95
Tier 1 capital / Risk-weighted assets	8.28	8.57	8.56	8.59	9.33
Common stocks equity / Risk-weighted assets	8.28	8.57	8.56	8.59	9.33
Liability / Equity (multiple)	14.23	13.85	14.32	14.13	13.81
Equity / Asset	6.57	6.73	6.53	6.61	6.75
【A】					
Non-performing loan ratio	0.09	0.26	0.22	0.14	0.14
Loan loss reserves / NPLs	1,302.38	430.36	541.41	741.27	783.33
【E】					
NIBT / Average equity	2.19	2.87	4.05	3.75	3.44
(NIBT + loan loss provision) / Average equity	2.57	3.37	5.35	3.72	4.93
NIBT / Average asset	0.14	0.19	0.27	0.25	0.24
(NIBT + loan loss provision) / Average asset	0.17	0.22	0.35	0.24	0.34
Net interest revenues / NIBT	591.23	478.38	334.93	357.29	366.09
NIBT / Total net revenues	14.65	17.66	22.00	22.27	19.73
NIBT / Employees (in thousand of NT dollars)	252.21	350.71	465.48	442.40	413.30
【L】					
Liquidity coverage ratio	126.68	131.66	128.22	126.69	-
Liquidity ratio (monthly average of daily data)	24.82	25.77	25.38	29.57	32.27
Loans / Deposits	71.19	70.42	69.85	71.48	70.21
Time deposits / Deposits	64.84	66.13	64.28	65.14	64.33
NCDs / Time deposits	15.81	15.28	14.74	16.06	16.00
Accumulated gap of assets and liabilities(180 days) / Equity	-112.51	-128.64	-206.29	-169.69	-170.33
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	89.39	91.49	92.12	93.18	97.94
Interest rate sensitivity gap/Equity	-136.40	-107.06	-102.57	-88.73	-26.65
【G】					
Deposit growth rate	4.54	2.58	2.87	2.80	11.84
Loan growth rate	5.67	3.67	0.53	4.66	11.42
Investment growth rate	5.23	82.72	59.21	37.80	39.99
Guarantee growth rate	-43.04	-33.17	-52.28	177.69	105.08

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

DBS Bank (Taiwan) , Ltd.

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	13.35	13.60	13.13	13.41	10.15
Tier 1 capital / Risk-weighted assets	13.35	13.59	13.13	13.39	10.15
Common stocks equity / Risk-weighted assets	9.94	10.11	9.80	10.00	10.15
Liability / Equity (multiple)	9.93	10.17	10.27	10.52	13.35
Equity / Asset	9.15	8.96	8.87	8.68	6.97
【A】					
Non-performing loan ratio	0.72	0.82	0.93	0.81	0.77
Loan loss reserves / NPLs	192.60	181.64	167.28	188.22	172.37
【E】					
NIBT / Average equity	2.33	0.08	0.90	1.10	1.93
(NIBT + loan loss provision) / Average equity	6.29	1.29	3.06	4.53	7.01
NIBT / Average asset	0.20	0.01	0.08	0.09	0.14
(NIBT + loan loss provision) / Average asset	0.53	0.11	0.26	0.38	0.51
Net interest revenues / NIBT	494.35	13,915.38	1,292.73	1,046.13	773.25
NIBT / Total net revenues	11.18	0.44	4.57	5.30	7.37
NIBT / Employees (in thousand of NT dollars)	478.76	15.85	178.07	207.49	277.54
【L】					
Liquidity coverage ratio	147.95	155.27	193.42	130.79	-
Liquidity ratio (monthly average of daily data)	38.66	48.36	44.05	54.16	45.72
Loans / Deposits	77.92	75.71	67.67	76.98	86.01
Time deposits / Deposits	57.14	56.18	51.55	55.78	56.12
NCDs / Time deposits	-	3.36	-	2.72	1.88
Accumulated gap of assets and liabilities(180 days) / Equity	-220.91	-179.94	-151.22	-110.84	-220.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.90	91.87	117.78	85.48	78.19
Interest rate sensitivity gap/Equity	62.39	-41.12	105.44	-71.55	-129.96
【G】					
Deposit growth rate	5.36	12.27	12.21	10.91	7.99
Loan growth rate	8.42	-2.57	-1.40	-0.76	5.24
Investment growth rate	-16.49	-3.39	-33.04	16.22	3.72
Guarantee growth rate	-44.51	-7.33	-23.60	31.79	-24.35

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2017

ANZ Bank (Taiwan) Limited

Unit：%

Items	30/06/17	30/06/16	31/12/16	31/12/15	31/12/14
【C】					
Total risk based capital / Risk-weighted assets	22.28	15.16	19.55	11.94	10.18
Tier 1 capital / Risk-weighted assets	21.34	14.66	18.64	11.40	9.33
Common stocks equity / Risk-weighted assets	21.34	14.66	18.64	11.40	9.33
Liability / Equity (multiple)	6.19	8.18	7.15	12.12	13.45
Equity / Asset	13.90	10.89	12.27	7.62	6.92
【A】					
Non-performing loan ratio	0.77	0.44	0.54	0.14	0.04
Loan loss reserves / NPLs	275.69	351.53	357.20	1,124.43	4,060.61
【E】					
NIBT / Average equity	-1.38	4.04	3.52	6.84	9.57
(NIBT + loan loss provision) / Average equity	-2.23	2.01	2.87	4.04	10.73
NIBT / Average asset	-0.18	0.40	0.38	0.58	0.72
(NIBT + loan loss provision) / Average asset	-0.29	0.20	0.31	0.34	0.81
Net interest revenues / NIBT	-	219.15	239.23	147.36	121.33
NIBT / Total net revenues	-9.16	21.61	18.93	30.75	34.82
NIBT / Employees (in thousand of NT dollars)	-357.00	875.53	824.28	1,252.94	1,480.89
【L】					
Liquidity coverage ratio	150.25	194.36	221.74	169.42	-
Liquidity ratio (monthly average of daily data)	111.82	125.20	101.60	106.37	109.86
Loans / Deposits	67.91	75.46	67.51	68.88	90.90
Time deposits / Deposits	18.81	9.99	14.54	11.26	7.56
NCDs / Time deposits	11.33	-	-	35.94	22.60
Accumulated gap of assets and liabilities(180 days) / Equity	-99.90	-105.00	-153.72	-130.37	-59.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	348.27	564.24	346.70	349.23	305.51
Interest rate sensitivity gap/Equity	305.82	383.67	311.16	338.72	236.62
【G】					
Deposit growth rate	-20.33	2.50	-24.86	5.57	22.08
Loan growth rate	-28.30	-22.22	-26.35	-20.01	4.00
Investment growth rate	7.07	18.62	-11.07	5.45	-7.83
Guarantee growth rate	-24.40	-20.44	-30.29	-16.97	-9.12