TABLE 7 (1)

The Main Financial and Performance Ratios

December 31, 2016

The Peer-Group Average Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets					
1.Winsorized mean	13.22	12.75	11.98	11.78	12.54
2.Arithmetic mean	13.33	12.93	12.35	11.83	12.54
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	10.99	10.38	9.61	9.31	9.78
2.Arithmetic mean	10.97	10.33	9.6	9.14	9.49
Common stocks equity / Risk-weighted assets					
1.Winsorized mean	10.50	9.97	9.33	9.21	-
2.Arithmetic mean	10.50	10.03	9.38	9.06	-
Liability / Equity (multiple)	12.57	12.94	14.01	14.45	14.32
Equity / Asset	7.56	7.30	6.75	6.52	6.65
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.29	0.24	0.27	0.40	0.38
2.Arithmetic mean	0.27	0.24	0.25	0.39	0.41
Loan loss reserves / NPLs	528.19	601.43	553.76	362.42	373.62
The possible loss of classified assets / reserves	70.74	72.20	79.50	51.08	58.35
【E】					
NIBT / Average equity					
1.Winsorized mean	8.33	9.73	10.52	10.22	9.58
2.Arithmetic mean	9.23	10.65	11.62	10.29	10.3
(NIBT + loan loss provision) / Average equity	10.74	11.10	12.87	13.19	12.64
NIBT / Average asset					
1.Winsorized mean	0.61	0.68	0.72	0.66	0.62
2.Arithmetic mean	0.66	0.73	0.77	0.67	0.66
(NIBT + loan loss provision) / Average asset	0.75	0.78	0.87	0.88	0.79
Net interest revenues / NIBT	179.40	172.22	167.72	172.01	195.53
NIBT / total net revenues	37.76	38.96	38.81	38.01	34.71
NIBT / Employees (in thousand of NT dollars)	1,741.09	1,800.44	1,772.04	1,628.60	1,457.42
【L】					
Liquidity coverage ratio	135.11	136.47	-	-	-
Liquidity ratio					
(monthly average of daily data)	29.46	31.45	29.34	28.93	28.29
Loans / Deposits	72.96	73.68	76.36	76.63	75.85
Time deposits / Deposits	40.79	41.73	44.15	46.70	49.21
NCDs / Time deposits	1.32	1.07	1.15	1.33	1.46
Accumulated gap of assets and					
liabilities(180 days) / Equity	-95.21	-89.96	-91.66	-43.23	-51.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets					
/Interest rate sensitivity liabilities	103.30	103.73	102.33	101.80	101.46
Interest rate sensitivity gap/Equity	20.11	24.76	17.55	17.27	12.74
【G】					
Deposit growth rate	3.32	5.43	6.81	6.44	3.96
Loan growth rate	2.82	2.52	6.67	6.51	4.03
Investment growth rate	11.82	13.36	10.45	7.66	8.14
Guarantee growth rate	-11.49	2.18	-1.34	2.41	2.27

Note:

1. "CAELSG" represents the Capital adequacy, Asset quality, Earnings, Liquidity, interest rates Sensitivity and Growth rates in major businesses.
2. The peer-group average, if not noted, is a winsorized mean based on an average of banks within the 25th and 75th percentile values for a given ratio. The values below first quartile (Q1) are substituted by Q1. The values above third quartile (Q3) are substituted by Q3.
3. NIBT is on a cumulative quarterly basis from the beginning of the year. The ratio of Earnings has been adjusted to an annualized rate.
4. Liquidity coverage ratio has been disclosed since March 2015. The ratio was not applicable to the export-import bank of the Republic of China.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

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

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	31.96	25.55	26.31	26.96	28.84
Tier 1 capital / Risk-weighted assets	30.56	24.22	24.93	25.84	27.45
Common stocks equity / Risk-weighted assets	30.56	24.22	24.93	25.84	-
Liability / Equity (multiple)	3.59	4.34	4.06	4.12	4.15
Equity / Asset	21.78	18.74	19.75	19.53	19.41
【A】					
Non-performing loan ratio	0.20	0.59	0.82	0.28	0.12
Loan loss reserves / NPLs	525.98	179.76	142.07	327.73	603.54
【E】					
NIBT / Average equity	2.31	2.43	2.50	2.22	2.47
(NIBT + loan loss provision) / Average equity	3.81	4.33	3.61	3.48	3.57
NIBT / Average asset	0.48	0.46	0.47	0.43	0.48
(NIBT + loan loss provision) / Average asset	0.79	0.82	0.67	0.67	0.70
Net interest revenues / NIBT	240.34	255.14	229.84	245.39	181.54
NIBT / total net revenues	37.49	36.11	39.10	37.57	40.27
NIBT / Employees (in thousand of NT dollars)	2,502.39	2,281.69	2,417.91	2,043.48	2,252.48
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	107.26	92.61	544.79	57.10	26.20
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-73.18	-59.10	-27.19	-40.90	-15.72
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	163.95	140.90	144.61	144.88	162.14
Interest rate sensitivity gap/Equity	102.15	84.75	85.56	88.02	99.76
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	3.03	7.31	3.03	-0.04	2.49
Investment growth rate	-3.55	19.95	-3.50	156.40	6.23
Guarantee growth rate	16.55	-5.06	24.69	20.72	23.52

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Bank of Taiwan

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.06	11.19	11.30	10.73	10.92
Tier 1 capital / Risk-weighted assets	9.85	8.72	8.76	8.93	10.01
Common stocks equity / Risk-weighted assets	9.85	8.72	8.76	8.93	-
Liability / Equity (multiple)	16.36	17.59	16.34	16.39	15.35
Equity / Asset	5.76	5.38	5.77	5.75	6.12
【A】					
Non-performing loan ratio	0.26	0.23	0.31	0.44	0.52
Loan loss reserves / NPLs	552.50	497.68	361.45	198.02	155.49
【E】					
NIBT / Average equity	7.23	4.11	3.76	3.62	3.22
(NIBT + loan loss provision) / Average equity	9.62	5.43	6.49	4.77	4.35
NIBT / Average asset	0.40	0.22	0.21	0.21	0.20
(NIBT + loan loss provision) / Average asset	0.53	0.29	0.36	0.27	0.27
Net interest revenues / NIBT	134.81	271.49	307.16	295.22	307.20
NIBT / total net revenues	43.41	29.91	26.12	29.79	27.58
NIBT / Employees (in thousand of NT dollars)	2,609.95	1,304.13	1,171.27	1,096.34	1,000.50
【L】					
Liquidity coverage ratio	190.48	168.57	-	-	-
Liquidity ratio (monthly average of daily data)	47.90	44.97	39.90	42.81	40.07
Loans / Deposits	59.54	62.90	65.42	66.27	66.56
Time deposits / Deposits	49.47	49.93	51.55	53.24	55.69
NCDs / Time deposits	0.13	0.09	0.03	0.05	0.04
Accumulated gap of assets and liabilities(180 days) / Equity	269.69	-290.08	-97.25	139.24	167.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	95.41	98.17	97.29	99.62	99.43
Interest rate sensitivity gap/Equity	-57.47	-24.52	-33.82	-4.74	-6.84
【G】					
Deposit growth rate	0.95	8.05	4.17	3.48	2.39
Loan growth rate	-4.45	3.88	2.82	2.98	1.08
Investment growth rate	5.27	22.05	5.39	5.54	3.13
Guarantee growth rate	-5.78	-3.82	0.29	13.33	2.94

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

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

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.37	13.44	13.11	13.45	13.90
Tier 1 capital / Risk-weighted assets	12.54	11.30	10.43	10.38	9.89
Common stocks equity / Risk-weighted assets	12.54	11.30	10.43	10.38	-
Liability / Equity (multiple)	11.25	11.75	11.83	12.87	14.50
Equity / Asset	8.16	7.85	7.79	7.21	6.45
【A】					
Non-performing loan ratio	0.20	0.15	0.17	0.12	0.12
Loan loss reserves / NPLs	652.11	816.21	788.74	974.06	696.10
【E】					
NIBT / Average equity	9.82	12.69	14.64	11.94	15.18
(NIBT + loan loss provision) / Average equity	10.50	12.53	16.20	15.14	15.23
NIBT / Average asset	0.81	1.00	1.11	0.82	0.92
(NIBT + loan loss provision) / Average asset	0.87	0.98	1.23	1.04	0.92
Net interest revenues / NIBT	105.46	89.15	82.00	109.56	99.71
NIBT / total net revenues	47.53	53.87	53.18	42.43	52.48
NIBT / Employees (in thousand of NT dollars)	2,506.28	2,855.16	3,115.31	2,110.44	2,286.53
【L】					
Liquidity coverage ratio	116.36	106.79	-	-	-
Liquidity ratio (monthly average of daily data)	34.75	32.09	26.43	25.89	29.85
Loans / Deposits	67.94	75.20	81.86	82.43	82.80
Time deposits / Deposits	32.33	31.27	32.82	39.63	42.76
NCDs / Time deposits	7.08	7.41	2.31	0.08	0.29
Accumulated gap of assets and liabilities(180 days) / Equity	-75.32	-42.70	-47.98	-45.62	7.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.26	112.39	114.72	116.73	115.58
Interest rate sensitivity gap/Equity	86.81	81.21	98.95	126.90	148.52
【G】					
Deposit growth rate	6.40	12.64	2.15	8.36	5.43
Loan growth rate	-3.90	3.42	1.37	7.73	7.80
Investment growth rate	30.10	13.32	8.25	-8.37	4.29
Guarantee growth rate	-7.09	-13.59	-14.16	-23.74	-19.38

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Bank of Kaohsiung Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	9.73	10.11	9.81	9.29	9.45
Tier 1 capital / Risk-weighted assets	7.24	7.04	6.40	6.83	7.74
Common stocks equity / Risk-weighted assets	7.24	7.04	6.40	6.83	-
Liability / Equity (multiple)	19.57	21.12	22.88	20.81	19.25
Equity / Asset	4.86	4.52	4.19	4.58	4.94
【A】					
Non-performing loan ratio	0.45	0.48	0.45	0.60	0.85
Loan loss reserves / NPLs	253.62	249.88	220.64	118.94	96.99
【E】					
NIBT / Average equity	5.62	5.54	4.59	4.44	4.01
(NIBT + loan loss provision) / Average equity	9.61	9.44	12.11	9.39	8.89
NIBT / Average asset	0.27	0.24	0.20	0.21	0.19
(NIBT + loan loss provision) / Average asset	0.47	0.41	0.53	0.44	0.43
Net interest revenues / NIBT	365.12	387.05	491.63	484.62	495.99
NIBT / total net revenues	20.88	19.64	14.91	16.06	14.21
NIBT / Employees (in thousand of NT dollars)	749.46	687.03	534.04	491.60	450.11
【L】					
Liquidity coverage ratio	246.77	388.77	-	-	-
Liquidity ratio (monthly average of daily data)	19.22	28.84	24.29	15.90	16.79
Loans / Deposits	78.66	72.96	77.69	89.97	85.79
Time deposits / Deposits	49.96	54.81	57.24	55.48	56.05
NCDs / Time deposits	0.50	0.41	0.30	0.37	2.25
Accumulated gap of assets and liabilities(180 days) / Equity	17.34	48.67	-44.08	-59.17	-77.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	101.92	102.19	105.68	108.30	106.82
Interest rate sensitivity gap/Equity	29.84	38.28	108.54	142.62	109.81
【G】					
Deposit growth rate	-1.86	-3.02	19.24	4.86	-2.27
Loan growth rate	5.77	-9.08	2.89	9.88	-2.68
Investment growth rate	7.58	28.22	76.05	0.21	6.47
Guarantee growth rate	-43.72	-6.21	33.30	-17.34	11.77

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Land Bank of Taiwan

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.61	11.43	11.06	11.30	11.35
Tier 1 capital / Risk-weighted assets	8.36	7.47	6.94	6.64	6.54
Common stocks equity / Risk-weighted assets	7.68	7.28	6.75	6.64	-
Liability / Equity (multiple)	18.92	18.63	19.73	20.04	20.67
Equity / Asset	5.02	5.10	4.83	4.75	4.62
【A】					
Non-performing loan ratio	0.18	0.19	0.19	0.27	0.27
Loan loss reserves / NPLs	875.49	818.28	735.30	535.07	509.65
【E】					
NIBT / Average equity	9.94	10.07	9.97	9.90	10.06
(NIBT + loan loss provision) / Average equity	11.31	10.26	10.16	11.19	11.47
NIBT / Average asset	0.48	0.48	0.46	0.45	0.44
(NIBT + loan loss provision) / Average asset	0.54	0.49	0.47	0.51	0.50
Net interest revenues / NIBT	193.54	199.06	200.15	205.98	215.43
NIBT / total net revenues	44.10	44.54	44.74	42.44	42.50
NIBT / Employees (in thousand of NT dollars)	2,241.80	2,129.62	2,009.56	1,879.43	1,815.05
【L】					
Liquidity coverage ratio	90.36	78.06	-	-	-
Liquidity ratio (monthly average of daily data)	26.35	21.23	17.85	19.15	18.75
Loans / Deposits	78.53	81.81	89.23	89.01	89.58
Time deposits / Deposits	51.41	51.17	54.51	56.91	59.41
NCDs / Time deposits	0.07	0.09	0.09	0.22	0.24
Accumulated gap of assets and liabilities(180 days) / Equity	-202.77	-298.91	-550.52	-354.32	-408.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.63	102.70	102.56	101.85	102.28
Interest rate sensitivity gap/Equity	40.32	40.63	41.64	31.41	39.40
【G】					
Deposit growth rate	7.07	2.36	3.68	1.62	3.13
Loan growth rate	2.71	-7.52	3.48	0.65	0.15
Investment growth rate	35.16	32.96	-3.66	15.28	21.42
Guarantee growth rate	-40.51	-10.38	-4.51	14.01	18.82

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Taiwan Cooperative Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.91	12.64	12.74	12.26	12.63
Tier 1 capital / Risk-weighted assets	9.60	9.32	8.19	7.40	7.60
Common stocks equity / Risk-weighted assets	9.60	9.32	8.19	7.40	-
Liability / Equity (multiple)	15.52	15.68	18.36	19.93	20.26
Equity / Asset	6.05	6.00	5.16	4.78	4.70
【A】					
Non-performing loan ratio	0.37	0.34	0.38	0.65	0.72
Loan loss reserves / NPLs	321.27	312.31	309.96	165.54	143.61
【E】					
NIBT / Average equity	7.86	8.41	8.11	7.02	7.42
(NIBT + loan loss provision) / Average equity	10.15	10.10	12.75	10.38	11.04
NIBT / Average asset	0.47	0.47	0.39	0.32	0.31
(NIBT + loan loss provision) / Average asset	0.61	0.57	0.61	0.48	0.47
Net interest revenues / NIBT	215.89	212.44	237.67	271.43	284.07
NIBT / total net revenues	35.79	35.98	29.43	28.24	26.94
NIBT / Employees (in thousand of NT dollars)	1,791.94	1,712.69	1,374.60	1,101.28	1,029.48
【L】					
Liquidity coverage ratio	127.18	128.84	-	-	-
Liquidity ratio (monthly average of daily data)	25.51	23.48	20.44	20.83	22.18
Loans / Deposits	77.13	79.20	77.59	81.31	81.56
Time deposits / Deposits	37.07	39.17	41.14	44.12	47.30
NCDs / Time deposits	0.17	0.36	0.21	0.21	0.21
Accumulated gap of assets and liabilities(180 days) / Equity	-79.36	-61.79	-81.26	-15.99	-109.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.48	104.09	101.45	105.18	104.55
Interest rate sensitivity gap/Equity	29.58	49.94	21.11	81.53	74.18
【G】					
Deposit growth rate	2.40	4.48	2.44	2.72	2.92
Loan growth rate	-0.64	6.33	-2.30	2.11	-3.93
Investment growth rate	8.68	1.10	-1.29	5.88	36.82
Guarantee growth rate	3.30	5.14	-8.92	-2.04	-3.45

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： First Commercial Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.27	13.67	11.50	10.90	11.51
Tier 1 capital / Risk-weighted assets	10.95	10.93	9.02	8.31	8.41
Common stocks equity / Risk-weighted assets	10.95	10.93	9.02	8.31	-
Liability / Equity (multiple)	11.95	12.15	13.89	15.66	15.35
Equity / Asset	7.72	7.61	6.72	6.00	6.12
【A】					
Non-performing loan ratio	0.20	0.19	0.20	0.47	0.44
Loan loss reserves / NPLs	625.14	751.10	680.75	261.70	248.94
【E】					
NIBT / Average equity	11.12	12.03	11.69	10.08	10.16
(NIBT + loan loss provision) / Average equity	13.41	13.88	16.01	15.44	14.92
NIBT / Average asset	0.85	0.82	0.70	0.59	0.60
(NIBT + loan loss provision) / Average asset	1.02	0.94	0.96	0.91	0.88
Net interest revenues / NIBT	135.45	144.33	171.09	197.51	188.67
NIBT / total net revenues	49.44	49.81	42.30	38.43	36.12
NIBT / Employees (in thousand of NT dollars)	2,754.03	2,564.62	2,177.05	1,746.91	1,709.24
【L】					
Liquidity coverage ratio	137.79	156.57	-	-	-
Liquidity ratio (monthly average of daily data)	27.33	27.71	25.88	24.81	20.54
Loans / Deposits	79.04	76.88	83.03	83.50	89.49
Time deposits / Deposits	23.90	24.62	26.48	28.46	30.56
NCDs / Time deposits	2.88	1.89	2.05	2.44	2.27
Accumulated gap of assets and liabilities(180 days) / Equity	-116.22	-51.85	-88.26	130.89	82.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.05	107.89	105.76	106.15	110.12
Interest rate sensitivity gap/Equity	53.74	61.09	53.27	64.86	105.94
【G】					
Deposit growth rate	1.30	6.77	5.32	6.87	0.62
Loan growth rate	4.11	-1.17	4.67	-0.36	6.21
Investment growth rate	83.71	26.18	1.31	33.90	3.70
Guarantee growth rate	-11.38	8.77	2.59	5.39	6.94

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Hua Nan Commercial Bank, Ltd. Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.83	13.28	12.84	12.63	12.94
Tier 1 capital / Risk-weighted assets	9.78	9.88	8.98	8.99	9.31
Common stocks equity / Risk-weighted assets	9.63	9.69	8.98	8.97	-
Liability / Equity (multiple)	14.47	14.09	14.84	15.23	15.10
Equity / Asset	6.46	6.63	6.31	6.16	6.21
【A】					
Non-performing loan ratio	0.27	0.21	0.19	0.42	0.44
Loan loss reserves / NPLs	431.56	537.85	585.75	292.33	218.11
【E】					
NIBT / Average equity	9.92	10.89	10.93	8.89	8.62
(NIBT + loan loss provision) / Average equity	13.68	12.60	13.11	13.20	13.46
NIBT / Average asset	0.61	0.65	0.64	0.52	0.49
(NIBT + loan loss provision) / Average asset	0.84	0.76	0.77	0.76	0.76
Net interest revenues / NIBT	168.78	165.20	170.07	203.81	210.21
NIBT / total net revenues	42.18	45.20	43.59	36.15	32.56
NIBT / Employees (in thousand of NT dollars)	2,190.19	2,243.76	2,109.94	1,568.74	1,427.42
【L】					
Liquidity coverage ratio	124.81	153.53	-	-	-
Liquidity ratio (monthly average of daily data)	24.56	22.68	19.96	21.99	19.78
Loans / Deposits	77.27	77.77	81.53	81.64	83.07
Time deposits / Deposits	25.72	26.97	28.34	29.68	31.09
NCDs / Time deposits	2.75	0.79	1.04	0.70	0.89
Accumulated gap of assets and liabilities(180 days) / Equity	95.21	62.02	-71.56	-9.09	-14.65
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.28	98.58	98.08	98.47	99.68
Interest rate sensitivity gap/Equity	24.43	-15.03	-22.11	-18.03	-3.87
【G】					
Deposit growth rate	7.51	4.96	5.18	4.48	3.01
Loan growth rate	6.78	0.07	4.98	2.62	5.00
Investment growth rate	28.63	2.34	-5.35	11.74	1.86
Guarantee growth rate	-3.11	-10.34	2.30	-1.26	-9.18

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Chang Hwa Commercial Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.01	11.73	11.41	11.11	11.52
Tier 1 capital / Risk-weighted assets	8.86	8.81	8.40	8.82	8.87
Common stocks equity / Risk-weighted assets	8.69	8.62	8.17	8.51	-
Liability / Equity (multiple)	13.88	14.09	14.44	14.24	14.72
Equity / Asset	6.72	6.63	6.48	6.56	6.36
【A】					
Non-performing loan ratio	0.25	0.21	0.22	0.32	0.33
Loan loss reserves / NPLs	458.66	568.86	517.31	367.52	359.83
【E】					
NIBT / Average equity	10.49	11.07	11.02	9.77	10.17
(NIBT + loan loss provision) / Average equity	12.01	12.93	12.17	11.86	11.61
NIBT / Average asset	0.70	0.69	0.69	0.63	0.63
(NIBT + loan loss provision) / Average asset	0.80	0.81	0.76	0.77	0.72
Net interest revenues / NIBT	151.92	150.44	154.17	158.23	153.90
NIBT / total net revenues	45.44	46.39	46.97	44.95	40.89
NIBT / Employees (in thousand of NT dollars)	2,141.75	2,104.07	1,913.51	1,643.27	1,576.66
【L】					
Liquidity coverage ratio	95.47	91.05	-	-	-
Liquidity ratio (monthly average of daily data)	15.01	18.47	17.34	21.63	18.48
Loans / Deposits	85.12	86.31	87.49	83.95	86.43
Time deposits / Deposits	28.39	30.40	32.03	34.47	37.69
NCDs / Time deposits	1.35	1.61	1.70	1.31	2.01
Accumulated gap of assets and liabilities(180 days) / Equity	-96.96	-127.91	-86.93	49.85	-77.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.62	110.02	105.10	106.58	104.52
Interest rate sensitivity gap/Equity	76.92	92.07	49.75	65.53	48.18
【G】					
Deposit growth rate	4.89	6.53	5.82	4.33	2.17
Loan growth rate	3.39	5.03	10.17	1.20	0.42
Investment growth rate	-0.97	15.75	-16.86	19.03	1.23
Guarantee growth rate	28.09	10.49	9.63	-2.96	-2.81

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Mega International Commercial Bank　　　Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.33	13.16	11.76	11.07	11.77
Tier 1 capital / Risk-weighted assets	12.57	11.23	9.75	9.33	9.57
Common stocks equity / Risk-weighted assets	12.57	11.23	9.75	9.33	-
Liability / Equity (multiple)	10.49	11.05	12.54	12.99	12.40
Equity / Asset	8.70	8.30	7.39	7.15	7.46
【A】					
Non-performing loan ratio	0.09	0.08	0.06	0.16	0.17
Loan loss reserves / NPLs	1,613.86	1,723.34	1,985.71	794.14	641.29
【E】					
NIBT / Average equity	9.01	13.49	14.53	12.07	13.14
(NIBT + loan loss provision) / Average equity	10.47	13.49	15.11	15.60	14.34
NIBT / Average asset	0.77	0.99	1.03	0.86	0.96
(NIBT + loan loss provision) / Average asset	0.89	0.99	1.07	1.11	1.05
Net interest revenues / NIBT	151.92	116.84	114.87	134.65	121.27
NIBT / total net revenues	51.03	60.98	59.64	48.62	52.76
NIBT / Employees (in thousand of NT dollars)	4,211.03	5,545.19	5,553.59	4,076.57	4,253.39
【L】					
Liquidity coverage ratio	93.53	70.76	-	-	-
Liquidity ratio (monthly average of daily data)	27.11	22.66	21.53	21.94	20.57
Loans / Deposits	80.05	80.32	85.81	86.38	88.70
Time deposits / Deposits	25.20	26.74	27.81	30.09	30.75
NCDs / Time deposits	0.28	0.32	0.34	0.32	0.33
Accumulated gap of assets and liabilities(180 days) / Equity	-45.89	-91.82	-102.62	-26.99	-16.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	118.28	114.64	114.43	112.56	112.62
Interest rate sensitivity gap/Equity	83.85	67.80	75.91	71.99	71.76
【G】					
Deposit growth rate	-2.72	9.55	5.35	13.50	7.76
Loan growth rate	-3.04	2.52	4.65	10.41	2.99
Investment growth rate	10.38	18.86	-4.17	20.64	32.20
Guarantee growth rate	-10.09	-5.18	-4.15	-2.02	-2.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Cathay United Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.19	16.39	16.19	13.46	12.38
Tier 1 capital / Risk-weighted assets	10.70	11.99	11.51	10.12	9.03
Common stocks equity / Risk-weighted assets	9.45	10.51	10.07	10.12	-
Liability / Equity (multiple)	15.10	14.30	14.31	14.31	16.36
Equity / Asset	6.21	6.54	6.53	6.53	5.76
【A】					
Non-performing loan ratio	0.15	0.14	0.29	0.29	0.34
Loan loss reserves / NPLs	922.93	1,083.30	539.33	477.46	386.43
【E】					
NIBT / Average equity	12.57	14.59	15.12	14.55	14.72
(NIBT + loan loss provision) / Average equity	14.45	15.25	17.08	15.24	17.81
NIBT / Average asset	0.79	0.92	0.98	0.87	0.83
(NIBT + loan loss provision) / Average asset	0.91	0.97	1.11	0.91	1.00
Net interest revenues / NIBT	125.82	121.08	120.98	127.96	139.51
NIBT / total net revenues	38.78	44.92	45.45	44.67	43.10
NIBT / Employees (in thousand of NT dollars)	1,952.71	2,351.87	2,435.09	2,049.51	2,143.47
【L】					
Liquidity coverage ratio	198.14	255.92	-	-	-
Liquidity ratio (monthly average of daily data)	31.05	41.93	38.97	34.52	36.39
Loans / Deposits	70.74	59.89	64.35	63.61	64.87
Time deposits / Deposits	29.45	31.70	31.13	32.57	37.09
NCDs / Time deposits	0.61	0.77	0.99	1.21	1.23
Accumulated gap of assets and liabilities(180 days) / Equity	-137.35	70.01	45.36	215.34	154.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	112.34	111.14	106.18	101.95	96.74
Interest rate sensitivity gap/Equity	124.80	110.18	60.65	20.35	-41.28
【G】					
Deposit growth rate	7.90	8.00	7.21	4.99	3.42
Loan growth rate	27.27	0.43	8.38	2.87	0.60
Investment growth rate	-9.09	27.71	13.40	-3.09	10.59
Guarantee growth rate	-30.57	-15.04	7.42	-6.72	-8.78

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Citibank Taiwan Limited

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.44	15.22	16.93	18.09	19.85
Tier 1 capital / Risk-weighted assets	12.39	12.60	13.78	14.43	15.50
Common stocks equity / Risk-weighted assets	12.39	12.60	13.78	14.43	-
Liability / Equity (multiple)	7.34	7.27	6.62	6.76	7.32
Equity / Asset	12.00	12.08	13.12	12.89	12.02
【A】					
Non-performing loan ratio	0.45	0.41	0.30	0.32	0.44
Loan loss reserves / NPLs	396.19	390.15	457.01	384.61	359.53
【E】					
NIBT / Average equity	10.74	9.19	10.67	12.23	16.83
(NIBT + loan loss provision) / Average equity	13.33	11.12	12.06	13.24	17.44
NIBT / Average asset	1.22	1.08	1.38	1.49	1.89
(NIBT + loan loss provision) / Average asset	1.51	1.31	1.56	1.61	1.96
Net interest revenues / NIBT	113.73	126.14	106.03	94.52	95.00
NIBT / total net revenues	36.63	32.93	38.41	44.72	48.78
NIBT / Employees (in thousand of NT dollars)	2,463.85	2,028.25	2,280.83	2,559.12	3,402.14
【L】					
Liquidity coverage ratio	157.66	243.12	-	-	-
Liquidity ratio (monthly average of daily data)	61.63	56.90	72.59	71.24	60.91
Loans / Deposits	50.34	44.17	44.94	44.70	35.54
Time deposits / Deposits	13.78	12.42	13.98	13.76	14.20
NCDs / Time deposits	0.04	0.07	0.10	0.17	0.19
Accumulated gap of assets and liabilities(180 days) / Equity	29.91	60.23	8.31	-27.66	-48.46
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.29	108.17	113.92	111.79	106.13
Interest rate sensitivity gap/Equity	6.12	20.49	32.56	27.49	14.65
【G】					
Deposit growth rate	-4.46	7.58	5.93	-1.29	1.68
Loan growth rate	8.90	5.71	6.51	24.14	-10.79
Investment growth rate	6.44	-0.51	-6.29	10.85	40.40
Guarantee growth rate	-7.29	7.11	-22.91	-8.29	-19.68

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

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

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.16	13.89	13.10	12.05	14.33
Tier 1 capital / Risk-weighted assets	12.80	12.65	11.98	11.71	12.95
Common stocks equity / Risk-weighted assets	12.80	12.65	11.98	11.71	-
Liability / Equity (multiple)	7.62	7.87	8.17	8.63	8.75
Equity / Asset	11.60	11.27	10.90	10.38	10.25
【A】					
Non-performing loan ratio	0.28	0.26	0.16	0.34	0.22
Loan loss reserves / NPLs	550.72	590.50	933.23	419.10	759.10
【E】					
NIBT / Average equity	11.81	12.31	12.68	12.36	12.46
(NIBT + loan loss provision) / Average equity	12.18	12.83	13.48	13.00	13.04
NIBT / Average asset	1.32	1.32	1.38	1.36	1.32
(NIBT + loan loss provision) / Average asset	1.36	1.38	1.46	1.43	1.38
Net interest revenues / NIBT	79.06	80.32	82.13	76.93	80.00
NIBT / total net revenues	66.46	65.90	65.41	65.49	65.68
NIBT / Employees (in thousand of NT dollars)	5,604.61	5,388.13	5,263.70	4,787.49	4,537.42
【L】					
Liquidity coverage ratio	101.19	104.50	-	-	-
Liquidity ratio (monthly average of daily data)	28.49	35.15	33.38	35.83	37.53
Loans / Deposits	74.59	72.99	75.35	72.88	69.32
Time deposits / Deposits	38.32	40.24	42.31	46.22	46.21
NCDs / Time deposits	1.50	1.08	5.18	1.15	1.58
Accumulated gap of assets and liabilities(180 days) / Equity	-93.41	-54.92	-84.13	-28.04	2.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	109.48	113.52	108.00	104.22	107.55
Interest rate sensitivity gap/Equity	41.17	62.51	39.58	23.31	40.90
【G】					
Deposit growth rate	-1.14	2.92	3.89	11.75	6.10
Loan growth rate	0.96	-0.23	7.47	17.50	8.11
Investment growth rate	-3.27	10.98	1.34	7.22	-8.09
Guarantee growth rate	-6.81	-1.95	9.41	-4.69	1.38

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

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

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.47	13.19	13.20	13.92	12.51
Tier 1 capital / Risk-weighted assets	11.10	10.35	10.60	10.87	10.28
Common stocks equity / Risk-weighted assets	10.52	10.35	10.60	10.87	-
Liability / Equity (multiple)	13.55	13.42	14.02	14.35	15.86
Equity / Asset	6.87	6.93	6.66	6.51	5.93
【A】					
Non-performing loan ratio	0.10	0.05	0.09	0.29	0.23
Loan loss reserves / NPLs	1,171.43	1,840.13	1,104.93	374.48	466.67
【E】					
NIBT / Average equity	9.04	11.02	12.17	12.59	13.28
(NIBT + loan loss provision) / Average equity	10.36	12.31	12.46	14.88	15.01
NIBT / Average asset	0.62	0.74	0.79	0.78	0.76
(NIBT + loan loss provision) / Average asset	0.71	0.82	0.81	0.92	0.86
Net interest revenues / NIBT	196.27	165.64	158.39	173.43	186.21
NIBT / total net revenues	33.27	38.86	42.22	39.65	35.51
NIBT / Employees (in thousand of NT dollars)	896.69	1,046.87	1,098.63	1,032.01	956.35
【L】					
Liquidity coverage ratio	141.90	274.78	-	-	-
Liquidity ratio (monthly average of daily data)	20.79	20.69	23.38	23.86	29.02
Loans / Deposits	66.29	67.00	64.98	62.90	59.65
Time deposits / Deposits	46.76	49.65	49.57	49.93	50.79
NCDs / Time deposits	0.12	0.13	0.38	0.17	0.46
Accumulated gap of assets and liabilities(180 days) / Equity	20.04	22.58	-51.72	157.35	116.44
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	88.08	94.12	95.20	97.28	94.39
Interest rate sensitivity gap/Equity	-125.23	-63.15	-55.25	-31.71	-73.90
【G】					
Deposit growth rate	2.41	6.42	8.58	8.24	4.53
Loan growth rate	1.29	8.99	11.83	14.02	5.95
Investment growth rate	21.26	10.91	12.64	7.05	2.76
Guarantee growth rate	-11.51	-12.00	23.49	10.56	1.00

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Far Eastern International Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.14	12.64	12.91	12.46	12.47
Tier 1 capital / Risk-weighted assets	9.52	9.32	9.14	8.25	8.63
Common stocks equity / Risk-weighted assets	9.52	9.32	9.14	8.25	-
Liability / Equity (multiple)	12.82	13.01	13.43	16.13	16.46
Equity / Asset	7.24	7.14	6.93	5.84	5.73
【A】					
Non-performing loan ratio	0.19	0.25	0.39	0.37	0.46
Loan loss reserves / NPLs	726.26	541.85	372.01	391.46	271.98
【E】					
NIBT / Average equity	9.23	12.10	12.30	12.74	11.52
(NIBT + loan loss provision) / Average equity	10.24	12.19	14.30	13.12	13.91
NIBT / Average asset	0.68	0.87	0.84	0.73	0.63
(NIBT + loan loss provision) / Average asset	0.76	0.87	0.98	0.75	0.76
Net interest revenues / NIBT	155.48	125.49	126.39	138.85	139.29
NIBT / total net revenues	35.42	42.55	40.25	38.26	30.81
NIBT / Employees (in thousand of NT dollars)	1,512.62	1,854.45	1,681.96	1,418.38	1,147.96
【L】					
Liquidity coverage ratio	82.72	86.25	-	-	-
Liquidity ratio (monthly average of daily data)	28.20	30.19	31.10	33.29	31.10
Loans / Deposits	79.61	74.90	76.45	74.45	72.32
Time deposits / Deposits	58.10	58.88	62.12	65.00	68.03
NCDs / Time deposits	6.62	3.95	8.57	9.67	8.91
Accumulated gap of assets and liabilities(180 days) / Equity	-205.76	-109.55	-242.98	-135.25	-127.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	113.73	111.55	110.61	110.62	106.35
Interest rate sensitivity gap/Equity	117.56	105.33	103.69	128.09	82.79
【G】					
Deposit growth rate	-0.58	7.08	6.43	1.61	7.12
Loan growth rate	6.62	4.53	9.15	4.57	3.49
Investment growth rate	65.82	20.72	17.25	19.67	-6.06
Guarantee growth rate	-6.48	12.90	17.09	6.32	29.55

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Yuanta Commercial Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.06	12.80	12.71	12.79	14.45
Tier 1 capital / Risk-weighted assets	9.75	9.41	9.13	10.12	10.79
Common stocks equity / Risk-weighted assets	8.82	8.33	9.13	10.12	-
Liability / Equity (multiple)	13.83	14.20	12.68	11.96	11.47
Equity / Asset	6.74	6.58	7.31	7.72	8.02
【A】					
Non-performing loan ratio	0.19	0.18	0.19	0.31	0.19
Loan loss reserves / NPLs	708.88	720.36	658.87	404.81	673.77
【E】					
NIBT / Average equity	11.16	10.69	10.28	7.49	6.68
(NIBT + loan loss provision) / Average equity	12.84	12.21	12.50	10.22	10.12
NIBT / Average asset	0.76	0.72	0.76	0.58	0.44
(NIBT + loan loss provision) / Average asset	0.87	0.83	0.92	0.79	0.66
Net interest revenues / NIBT	133.71	136.43	138.62	179.62	254.49
NIBT / total net revenues	46.16	44.04	44.38	36.46	30.21
NIBT / Employees (in thousand of NT dollars)	2,335.79	2,042.48	1,913.54	1,479.34	926.64
【L】					
Liquidity coverage ratio	114.06	91.14	-	-	-
Liquidity ratio (monthly average of daily data)	33.13	32.58	29.00	31.88	29.56
Loans / Deposits	69.53	72.82	77.18	80.27	82.90
Time deposits / Deposits	39.67	37.36	39.32	40.38	41.69
NCDs / Time deposits	11.70	10.36	15.16	16.88	16.79
Accumulated gap of assets and liabilities(180 days) / Equity	-135.62	-159.48	20.90	54.23	27.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.01	93.19	91.77	96.44	99.24
Interest rate sensitivity gap/Equity	-131.45	-65.28	-77.28	-32.96	-6.80
【G】					
Deposit growth rate	7.47	14.00	16.71	9.34	3.72
Loan growth rate	2.56	7.44	12.05	5.69	7.73
Investment growth rate	12.92	69.64	43.49	7.16	185.72
Guarantee growth rate	-21.61	-1.22	0.60	3.35	-15.69

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Bank SinoPac Company Limited

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.58	11.96	11.65	10.64	12.79
Tier 1 capital / Risk-weighted assets	11.58	10.35	9.31	8.33	8.86
Common stocks equity / Risk-weighted assets	11.58	10.35	9.31	8.33	-
Liability / Equity (multiple)	11.44	12.01	13.12	14.28	14.70
Equity / Asset	8.04	7.68	7.08	6.54	6.37
【A】					
Non-performing loan ratio	0.36	0.25	0.24	0.37	0.30
Loan loss reserves / NPLs	396.48	537.47	669.71	289.53	336.68
【E】					
NIBT / Average equity	6.63	9.80	13.29	12.44	12.04
(NIBT + loan loss provision) / Average equity	8.42	8.88	16.98	15.38	13.25
NIBT / Average asset	0.53	0.71	0.89	0.79	0.74
(NIBT + loan loss provision) / Average asset	0.67	0.64	1.14	0.97	0.82
Net interest revenues / NIBT	172.40	138.35	120.28	130.33	144.06
NIBT / total net revenues	35.56	44.23	42.87	42.16	42.97
NIBT / Employees (in thousand of NT dollars)	1,388.09	1,801.33	2,315.42	1,945.41	1,841.52
【L】					
Liquidity coverage ratio	142.27	131.11	-	-	-
Liquidity ratio (monthly average of daily data)	29.61	31.41	32.33	31.47	33.57
Loans / Deposits	71.19	75.87	70.54	73.61	74.55
Time deposits / Deposits	38.95	39.46	37.89	42.64	49.63
NCDs / Time deposits	8.18	2.25	0.23	3.79	5.70
Accumulated gap of assets and liabilities(180 days) / Equity	-77.77	-29.73	-68.91	28.37	22.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	111.15	106.92	102.73	102.61	102.06
Interest rate sensitivity gap/Equity	80.41	53.11	21.91	24.74	21.79
【G】					
Deposit growth rate	7.93	2.83	2.74	5.66	4.69
Loan growth rate	1.40	10.51	-2.02	4.30	5.38
Investment growth rate	16.36	9.32	-2.32	1.47	-0.03
Guarantee growth rate	-6.51	-2.72	-2.87	-11.40	59.11

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

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

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.68	12.95	12.72	12.27	13.21
Tier 1 capital / Risk-weighted assets	10.26	9.31	9.34	8.48	9.05
Common stocks equity / Risk-weighted assets	9.16	9.15	9.34	8.48	-
Liability / Equity (multiple)	13.64	14.00	13.75	15.45	15.40
Equity / Asset	6.83	6.67	6.78	6.08	6.10
【A】					
Non-performing loan ratio	0.19	0.13	0.18	0.20	0.17
Loan loss reserves / NPLs	629.67	931.36	598.95	532.66	659.14
【E】					
NIBT / Average equity	12.82	12.46	12.56	13.47	12.33
(NIBT + loan loss provision) / Average equity	15.24	16.14	15.46	15.92	15.55
NIBT / Average asset	0.86	0.83	0.81	0.81	0.72
(NIBT + loan loss provision) / Average asset	1.02	1.07	0.99	0.95	0.91
Net interest revenues / NIBT	112.25	120.51	123.34	120.19	165.52
NIBT / total net revenues	40.80	38.96	39.73	41.06	35.39
NIBT / Employees (in thousand of NT dollars)	1,892.77	1,859.86	1,767.23	1,658.71	1,454.45
【L】					
Liquidity coverage ratio	111.02	129.28	-	-	-
Liquidity ratio (monthly average of daily data)	24.99	27.71	23.81	26.27	29.13
Loans / Deposits	72.09	70.73	73.15	72.12	71.83
Time deposits / Deposits	26.90	29.27	32.90	35.36	39.61
NCDs / Time deposits	1.69	0.33	0.40	0.41	0.48
Accumulated gap of assets and liabilities(180 days) / Equity	125.34	153.23	27.67	53.41	74.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	108.62	104.96	101.79	101.72	104.17
Interest rate sensitivity gap/Equity	77.20	46.56	17.58	19.71	49.86
【G】					
Deposit growth rate	6.60	13.22	10.88	11.72	6.96
Loan growth rate	8.62	9.43	12.54	11.76	12.21
Investment growth rate	7.81	26.89	2.18	4.33	-1.93
Guarantee growth rate	-21.20	1.40	10.41	27.75	-4.68

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： KGI Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.23	14.96	12.86	13.57	14.78
Tier 1 capital / Risk-weighted assets	13.21	14.91	12.86	13.57	14.78
Common stocks equity / Risk-weighted assets	13.21	14.91	12.86	13.57	-
Liability / Equity (multiple)	8.64	8.36	7.83	8.20	9.07
Equity / Asset	10.38	10.68	11.32	10.87	9.93
【A】					
Non-performing loan ratio	0.34	0.34	0.43	0.52	0.77
Loan loss reserves / NPLs	397.45	413.26	316.98	259.27	179.82
【E】					
NIBT / Average equity	8.15	10.41	15.26	23.86	27.24
(NIBT + loan loss provision) / Average equity	9.01	9.14	11.41	16.10	18.84
NIBT / Average asset	0.91	1.14	1.63	2.36	2.47
(NIBT + loan loss provision) / Average asset	1.01	1.01	1.22	1.59	1.71
Net interest revenues / NIBT	115.53	128.95	165.06	121.82	115.10
NIBT / total net revenues	46.85	52.24	44.08	61.66	66.65
NIBT / Employees (in thousand of NT dollars)	1,958.20	2,025.60	1,858.73	2,425.32	2,041.37
【L】					
Liquidity coverage ratio	85.35	95.03	-	-	-
Liquidity ratio (monthly average of daily data)	32.84	44.26	19.69	26.35	23.29
Loans / Deposits	74.28	62.15	73.29	70.74	67.97
Time deposits / Deposits	51.32	51.18	53.72	61.50	65.30
NCDs / Time deposits	1.08	0.06	0.08	0.06	0.68
Accumulated gap of assets and liabilities(180 days) / Equity	-205.03	-195.32	-152.17	-96.02	-96.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	82.08	111.86	98.77	96.19	91.87
Interest rate sensitivity gap/Equity	-86.35	48.38	-7.52	-25.64	-63.33
【G】					
Deposit growth rate	-3.10	157.80	-2.53	11.45	12.01
Loan growth rate	15.82	118.52	0.97	15.80	4.78
Investment growth rate	37.62	237.83	-3.31	-6.64	9.37
Guarantee growth rate	-6.70	956.16	-40.04	313.78	-9.11

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Taishin International Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.22	12.49	11.01	10.94	13.19
Tier 1 capital / Risk-weighted assets	10.65	8.44	8.61	8.31	8.44
Common stocks equity / Risk-weighted assets	8.43	7.88	7.97	8.16	-
Liability / Equity (multiple)	11.84	15.96	15.90	14.65	15.34
Equity / Asset	7.79	5.90	5.92	6.39	6.12
【A】					
Non-performing loan ratio	0.26	0.13	0.14	0.15	0.14
Loan loss reserves / NPLs	548.56	1,051.76	976.96	827.55	866.48
【E】					
NIBT / Average equity	11.48	13.44	18.66	20.10	15.95
(NIBT + loan loss provision) / Average equity	15.04	16.03	21.74	23.25	19.30
NIBT / Average asset	0.72	0.77	1.12	1.24	0.96
(NIBT + loan loss provision) / Average asset	0.94	0.92	1.30	1.44	1.16
Net interest revenues / NIBT	155.16	146.62	108.45	100.18	133.96
NIBT / total net revenues	34.94	37.35	47.76	48.62	43.39
NIBT / Employees (in thousand of NT dollars)	1,544.04	1,677.87	2,214.74	2,227.41	1,671.30
【L】					
Liquidity coverage ratio	119.34	114.29	-	-	-
Liquidity ratio (monthly average of daily data)	24.77	24.52	21.95	24.74	24.37
Loans / Deposits	78.21	79.07	81.36	78.29	77.85
Time deposits / Deposits	42.15	41.32	45.46	47.22	50.36
NCDs / Time deposits	2.70	0.23	0.33	0.04	0.19
Accumulated gap of assets and liabilities(180 days) / Equity	-50.26	-158.06	-71.42	-104.83	-60.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	184.13	124.42	119.29	120.36	123.24
Interest rate sensitivity gap/Equity	241.38	276.40	210.26	195.73	210.77
【G】					
Deposit growth rate	6.65	7.00	10.67	6.53	9.34
Loan growth rate	5.16	3.69	14.64	6.90	9.61
Investment growth rate	-2.46	22.05	18.05	-2.56	9.18
Guarantee growth rate	4.64	14.10	-15.02	45.04	-31.93

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Ta Chong Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.29	12.83	11.62	11.52	12.13
Tier 1 capital / Risk-weighted assets	12.00	9.78	8.93	9.33	9.23
Common stocks equity / Risk-weighted assets	11.51	8.75	7.79	7.85	-
Liability / Equity (multiple)	9.86	11.92	14.31	14.29	15.34
Equity / Asset	9.21	7.74	6.53	6.54	6.12
【A】					
Non-performing loan ratio	0.22	0.22	0.08	0.11	0.21
Loan loss reserves / NPLs	653.57	763.07	2,102.25	1,415.02	639.66
【E】					
NIBT / Average equity	5.58	6.71	9.95	10.62	7.57
(NIBT + loan loss provision) / Average equity	9.65	5.71	11.84	13.18	10.94
NIBT / Average asset	0.49	0.50	0.66	0.66	0.43
(NIBT + loan loss provision) / Average asset	0.85	0.43	0.79	0.82	0.63
Net interest revenues / NIBT	253.91	239.15	167.03	155.06	247.67
NIBT / total net revenues	21.59	27.08	33.31	33.06	24.36
NIBT / Employees (in thousand of NT dollars)	910.94	884.56	1,156.96	1,134.14	753.15
【L】					
Liquidity coverage ratio	122.58	76.32	-	-	-
Liquidity ratio (monthly average of daily data)	31.58	28.97	25.82	32.11	29.72
Loans / Deposits	75.20	84.20	82.63	75.97	78.25
Time deposits / Deposits	54.01	47.76	53.88	53.77	57.43
NCDs / Time deposits	2.92	0.88	1.91	1.74	3.14
Accumulated gap of assets and liabilities(180 days) / Equity	-77.06	-50.83	-133.00	17.95	-143.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	107.62	116.07	103.41	100.71	100.97
Interest rate sensitivity gap/Equity	51.86	117.06	30.59	7.09	10.90
【G】					
Deposit growth rate	17.93	-7.62	0.71	-0.64	-2.35
Loan growth rate	3.66	-6.45	8.93	-4.93	-0.80
Investment growth rate	5.79	-1.61	-6.12	-0.20	-7.22
Guarantee growth rate	-27.60	48.23	-13.40	-1.26	-29.33

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

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

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.00	13.64	11.13	12.61	13.47
Tier 1 capital / Risk-weighted assets	11.07	11.38	10.26	11.13	11.58
Common stocks equity / Risk-weighted assets	11.07	11.38	10.26	11.13	-
Liability / Equity (multiple)	11.21	10.49	10.66	10.59	10.77
Equity / Asset	8.19	8.70	8.58	8.63	8.50
【A】					
Non-performing loan ratio	0.23	0.21	0.08	0.55	0.41
Loan loss reserves / NPLs	566.57	593.45	1,342.37	209.96	288.52
【E】					
NIBT / Average equity	3.86	6.51	7.07	7.49	7.66
(NIBT + loan loss provision) / Average equity	5.35	7.38	7.34	9.78	9.36
NIBT / Average asset	0.33	0.54	0.58	0.63	0.63
(NIBT + loan loss provision) / Average asset	0.46	0.61	0.60	0.83	0.77
Net interest revenues / NIBT	288.09	168.77	181.77	157.48	183.04
NIBT / total net revenues	19.40	30.67	33.11	32.92	29.30
NIBT / Employees (in thousand of NT dollars)	520.56	819.42	853.86	895.65	864.16
【L】					
Liquidity coverage ratio	134.93	176.15	-	-	-
Liquidity ratio (monthly average of daily data)	30.84	30.00	25.40	26.75	29.50
Loans / Deposits	79.82	75.95	79.09	81.98	77.96
Time deposits / Deposits	36.17	40.96	38.64	42.01	41.51
NCDs / Time deposits	0.29	1.26	2.27	6.66	2.96
Accumulated gap of assets and liabilities(180 days) / Equity	5.73	22.16	4.62	-17.55	-84.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	97.37	98.77	98.84	92.29	88.26
Interest rate sensitivity gap/Equity	-23.35	-10.19	-9.74	-67.61	-105.23
【G】					
Deposit growth rate	-0.02	1.16	5.90	0.80	0.33
Loan growth rate	5.07	-2.88	2.10	6.00	0.48
Investment growth rate	19.56	19.22	46.57	-23.70	12.20
Guarantee growth rate	-8.46	-32.18	22.37	-18.03	-31.96

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： EnTie Commercial Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	13.32	13.19	12.49	12.10	12.83
Tier 1 capital / Risk-weighted assets	13.32	12.41	10.96	9.83	9.86
Common stocks equity / Risk-weighted assets	12.75	11.72	10.21	9.00	-
Liability / Equity (multiple)	8.99	9.55	10.98	12.96	14.22
Equity / Asset	10.01	9.48	8.35	7.16	6.57
【 A 】					
Non-performing loan ratio	0.90	0.98	0.38	0.76	0.51
Loan loss reserves / NPLs	158.11	149.27	323.60	146.26	203.98
【 E 】					
NIBT / Average equity	5.56	14.11	13.80	13.42	19.48
(NIBT + loan loss provision) / Average equity	9.07	15.31	14.41	14.12	22.13
NIBT / Average asset	0.56	1.24	1.03	0.85	1.17
(NIBT + loan loss provision) / Average asset	0.92	1.35	1.08	0.89	1.33
Net interest revenues / NIBT	211.12	103.76	105.81	119.92	82.55
NIBT / total net revenues	27.13	52.62	52.04	51.07	51.17
NIBT / Employees (in thousand of NT dollars)	1,008.26	2,293.99	2,028.37	1,900.91	2,410.87
【 L 】					
Liquidity coverage ratio	153.97	123.23	-	-	-
Liquidity ratio (monthly average of daily data)	35.12	34.63	37.77	46.59	42.46
Loans / Deposits	73.32	72.39	72.62	67.03	67.61
Time deposits / Deposits	53.85	53.27	59.39	66.05	70.42
NCDs / Time deposits	1.17	1.78	3.36	10.72	14.10
Accumulated gap of assets and liabilities(180 days) / Equity	-82.91	-100.10	-19.61	-182.71	-126.79
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	102.64	102.55	107.05	98.06	97.80
Interest rate sensitivity gap/Equity	18.65	16.89	55.62	-18.68	-24.07
【 G 】					
Deposit growth rate	-0.15	-5.37	-5.01	-6.18	-0.62
Loan growth rate	1.12	-5.58	2.96	-6.98	1.40
Investment growth rate	40.21	3.91	-23.88	13.48	3.07
Guarantee growth rate	-34.64	13.61	3.52	-16.90	60.57

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

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

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	15.17	13.70	13.69	10.71	13.07
Tier 1 capital / Risk-weighted assets	14.85	13.32	12.66	9.51	11.75
Common stocks equity / Risk-weighted assets	13.98	12.43	11.74	9.37	-
Liability / Equity (multiple)	9.73	10.47	11.09	13.18	12.18
Equity / Asset	9.32	8.72	8.27	7.05	7.59
【 A 】					
Non-performing loan ratio	0.33	0.29	0.23	0.35	0.36
Loan loss reserves / NPLs	439.17	444.83	548.60	366.38	267.89
【 E 】					
NIBT / Average equity	10.71	17.70	21.65	14.54	15.00
(NIBT + loan loss provision) / Average equity	12.43	18.33	22.89	18.41	15.54
NIBT / Average asset	0.99	1.48	1.71	1.06	1.10
(NIBT + loan loss provision) / Average asset	1.15	1.53	1.80	1.34	1.14
Net interest revenues / NIBT	115.59	74.55	71.64	114.14	114.99
NIBT / total net revenues	38.07	48.90	50.29	35.80	40.43
NIBT / Employees (in thousand of NT dollars)	2,435.21	3,569.57	3,800.37	2,120.67	2,161.94
【 L 】					
Liquidity coverage ratio	120.40	101.91	-	-	-
Liquidity ratio (monthly average of daily data)	33.59	23.24	24.58	22.53	25.59
Loans / Deposits	70.19	71.03	73.04	73.00	73.22
Time deposits / Deposits	27.77	29.59	30.30	32.31	34.72
NCDs / Time deposits	0.74	0.30	0.25	0.20	0.17
Accumulated gap of assets and liabilities(180 days) / Equity	-41.04	-48.32	-47.07	19.24	76.49
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	115.09	101.39	100.55	99.40	101.61
Interest rate sensitivity gap/Equity	85.91	8.63	3.69	-5.21	13.56
【 G 】					
Deposit growth rate	1.96	14.43	9.70	13.09	4.90
Loan growth rate	0.72	11.20	9.71	12.62	6.75
Investment growth rate	32.74	13.10	17.81	-4.26	-3.90
Guarantee growth rate	-8.17	26.93	-33.35	39.10	35.06

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： HSBC Bank (Taiwan) Limited

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.48	13.12	11.78	11.14	12.17
Tier 1 capital / Risk-weighted assets	13.45	12.13	10.86	10.34	11.43
Common stocks equity / Risk-weighted assets	13.45	12.13	10.86	10.34	-
Liability / Equity (multiple)	13.03	14.45	16.24	15.46	14.63
Equity / Asset	7.13	6.47	5.80	6.08	6.40
【A】					
Non-performing loan ratio	0.05	0.05	0.04	0.07	0.07
Loan loss reserves / NPLs	2,689.38	2,450.78	2,671.20	1,652.41	1,297.56
【E】					
NIBT / Average equity	8.83	8.93	9.99	13.82	14.93
(NIBT + loan loss provision) / Average equity	8.83	8.47	11.48	15.78	15.78
NIBT / Average asset	0.61	0.57	0.63	0.84	0.96
(NIBT + loan loss provision) / Average asset	0.62	0.54	0.72	0.96	1.02
Net interest revenues / NIBT	83.72	115.21	109.84	92.90	91.45
NIBT / total net revenues	39.09	35.05	33.37	38.53	37.85
NIBT / Employees (in thousand of NT dollars)	2,131.75	1,998.61	1,865.79	2,244.61	2,039.73
【L】					
Liquidity coverage ratio	128.35	141.97	-	-	-
Liquidity ratio (monthly average of daily data)	116.91	115.71	96.84	107.24	95.07
Loans / Deposits	57.41	64.55	60.35	62.26	64.78
Time deposits / Deposits	32.09	29.52	33.85	25.38	27.01
NCDs / Time deposits	0.35	0.59	0.43	14.25	1.27
Accumulated gap of assets and liabilities(180 days) / Equity	-223.70	-403.40	-344.50	-281.35	-186.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	181.41	188.45	150.37	160.84	227.36
Interest rate sensitivity gap/Equity	432.13	489.82	355.34	405.13	453.88
【G】					
Deposit growth rate	4.03	-15.80	17.93	8.11	1.83
Loan growth rate	-7.47	-11.84	16.78	3.90	13.22
Investment growth rate	-6.89	-3.08	31.56	9.78	24.50
Guarantee growth rate	-21.56	-1.65	-4.49	7.83	-2.31

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Shin Kong Commercial Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.68	11.76	10.89	10.57	11.10
Tier 1 capital / Risk-weighted assets	9.85	9.37	8.46	8.06	7.72
Common stocks equity / Risk-weighted assets	9.04	8.49	7.53	7.50	-
Liability / Equity (multiple)	14.93	16.23	17.39	17.94	18.91
Equity / Asset	6.28	5.80	5.44	5.28	5.02
【A】					
Non-performing loan ratio	0.26	0.19	0.26	0.42	0.46
Loan loss reserves / NPLs	491.66	697.86	485.31	265.58	232.70
【E】					
NIBT / Average equity	11.81	14.01	16.12	14.49	16.58
(NIBT + loan loss provision) / Average equity	13.10	16.58	20.99	18.08	19.16
NIBT / Average asset	0.72	0.77	0.82	0.72	0.81
(NIBT + loan loss provision) / Average asset	0.80	0.91	1.07	0.90	0.94
Net interest revenues / NIBT	194.66	175.23	160.05	177.82	159.11
NIBT / total net revenues	37.46	38.65	40.39	38.37	41.76
NIBT / Employees (in thousand of NT dollars)	1,461.66	1,561.25	1,622.13	1,305.95	1,382.13
【L】					
Liquidity coverage ratio	135.68	127.21	-	-	-
Liquidity ratio (monthly average of daily data)	20.07	25.17	24.89	23.59	24.24
Loans / Deposits	73.82	71.45	74.67	73.05	76.41
Time deposits / Deposits	51.18	49.65	50.87	52.00	54.67
NCDs / Time deposits	2.59	0.47	1.30	1.17	1.02
Accumulated gap of assets and liabilities(180 days) / Equity	-102.43	-62.61	-192.22	-127.31	-194.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	87.79	93.96	92.89	87.52	91.21
Interest rate sensitivity gap/Equity	-142.94	-75.46	-92.09	-175.69	-134.24
【G】					
Deposit growth rate	1.07	5.57	4.72	10.48	15.44
Loan growth rate	4.43	1.00	7.02	5.58	13.60
Investment growth rate	57.72	3.56	22.73	77.79	7.95
Guarantee growth rate	-18.34	14.34	-6.58	29.34	16.93

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Sunny Bank, Ltd.

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.41	11.11	11.13	8.80	8.56
Tier 1 capital / Risk-weighted assets	8.28	7.92	7.64	6.12	5.90
Common stocks equity / Risk-weighted assets	7.95	7.74	7.64	6.12	-
Liability / Equity (multiple)	15.60	16.21	16.72	19.40	19.31
Equity / Asset	6.02	5.81	5.64	4.90	4.92
【A】					
Non-performing loan ratio	0.09	0.07	0.33	0.59	0.58
Loan loss reserves / NPLs	1,330.90	1,705.71	326.74	213.40	171.03
【E】					
NIBT / Average equity	12.27	12.22	15.01	7.87	10.25
(NIBT + loan loss provision) / Average equity	14.49	13.70	14.34	13.69	12.52
NIBT / Average asset	0.71	0.69	0.76	0.39	0.50
(NIBT + loan loss provision) / Average asset	0.84	0.78	0.72	0.67	0.61
Net interest revenues / NIBT	162.65	173.73	156.06	305.06	236.63
NIBT / total net revenues	44.39	41.18	45.93	23.76	31.80
NIBT / Employees (in thousand of NT dollars)	1,409.78	1,256.11	1,214.99	620.08	670.70
【L】					
Liquidity coverage ratio	176.51	194.71	-	-	-
Liquidity ratio (monthly average of daily data)	24.71	24.83	20.39	21.95	17.56
Loans / Deposits	76.13	75.13	75.57	78.89	82.92
Time deposits / Deposits	60.66	60.12	59.44	58.03	59.01
NCDs / Time deposits	6.17	5.29	4.63	2.61	3.25
Accumulated gap of assets and liabilities(180 days) / Equity	-140.65	-98.95	-90.55	-83.33	-173.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.73	96.63	96.72	97.94	97.15
Interest rate sensitivity gap/Equity	-98.14	-47.38	-48.34	-36.25	-49.10
【G】					
Deposit growth rate	8.11	11.33	10.89	12.59	4.61
Loan growth rate	9.52	10.64	6.13	6.85	7.28
Investment growth rate	10.24	18.34	148.25	57.60	43.13
Guarantee growth rate	-9.91	30.04	-14.18	14.34	14.18

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Bank of Panhsin

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	9.97	9.77	9.39	8.95	8.93
Tier 1 capital / Risk-weighted assets	8.15	7.26	6.35	7.78	7.85
Common stocks equity / Risk-weighted assets	7.12	7.26	6.35	7.78	-
Liability / Equity (multiple)	16.39	14.84	16.56	15.62	18.76
Equity / Asset	5.75	6.31	5.69	6.02	5.06
【A】					
Non-performing loan ratio	0.84	0.72	0.88	1.20	1.21
Loan loss reserves / NPLs	148.97	172.31	141.69	102.48	111.89
【E】					
NIBT / Average equity	3.35	7.31	5.67	23.29	3.06
(NIBT + loan loss provision) / Average equity	8.16	10.32	12.15	25.90	10.72
NIBT / Average asset	0.21	0.43	0.33	1.18	0.16
(NIBT + loan loss provision) / Average asset	0.50	0.61	0.71	1.31	0.55
Net interest revenues / NIBT	490.85	270.37	349.36	95.28	729.53
NIBT / total net revenues	12.61	23.65	20.71	49.47	9.58
NIBT / Employees (in thousand of NT dollars)	313.95	612.47	441.16	1,740.94	215.62
【L】					
Liquidity coverage ratio	437.38	248.88	-	-	-
Liquidity ratio (monthly average of daily data)	26.19	26.37	26.51	25.25	24.91
Loans / Deposits	67.16	71.08	70.94	70.87	67.50
Time deposits / Deposits	57.20	53.20	54.46	52.42	55.67
NCDs / Time deposits	0.68	0.59	0.78	1.06	1.44
Accumulated gap of assets and liabilities(180 days) / Equity	-46.73	-95.83	-145.65	13.27	73.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	94.19	95.43	91.14	92.10	93.08
Interest rate sensitivity gap/Equity	-81.73	-57.75	-127.31	-109.25	-112.81
【G】					
Deposit growth rate	10.95	2.11	24.36	0.83	2.00
Loan growth rate	4.79	2.30	24.37	5.85	-4.88
Investment growth rate	-12.00	-14.28	67.39	11.30	14.34
Guarantee growth rate	0.29	-7.34	67.66	-3.85	-5.37

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Taiwan Business Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.91	11.24	10.54	11.26	10.45
Tier 1 capital / Risk-weighted assets	9.59	8.84	8.20	8.23	7.90
Common stocks equity / Risk-weighted assets	7.91	7.98	7.88	7.78	-
Liability / Equity (multiple)	20.14	20.41	21.18	22.05	22.15
Equity / Asset	4.73	4.67	4.51	4.34	4.32
【A】					
Non-performing loan ratio	0.43	0.48	0.46	0.76	0.92
Loan loss reserves / NPLs	277.65	231.21	236.82	141.61	93.54
【E】					
NIBT / Average equity	9.01	9.37	9.10	6.93	6.99
(NIBT + loan loss provision) / Average equity	14.52	12.94	13.09	12.31	10.59
NIBT / Average asset	0.42	0.43	0.40	0.29	0.29
(NIBT + loan loss provision) / Average asset	0.68	0.59	0.57	0.51	0.45
Net interest revenues / NIBT	236.53	249.81	269.99	353.58	342.88
NIBT / total net revenues	30.95	31.01	29.05	21.86	21.41
NIBT / Employees (in thousand of NT dollars)	1,334.11	1,262.54	1,147.66	810.68	770.44
【L】					
Liquidity coverage ratio	89.93	118.49	-	-	-
Liquidity ratio (monthly average of daily data)	18.29	17.76	16.49	17.56	15.58
Loans / Deposits	81.93	80.24	85.01	84.65	86.90
Time deposits / Deposits	36.24	39.69	41.04	42.48	44.61
NCDs / Time deposits	0.75	0.44	1.80	3.41	3.93
Accumulated gap of assets and liabilities(180 days) / Equity	118.93	146.85	69.16	-25.31	-87.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	99.47	102.10	105.49	105.76	105.91
Interest rate sensitivity gap/Equity	-8.13	33.32	91.31	103.08	106.04
【G】					
Deposit growth rate	1.76	6.96	5.18	3.82	2.06
Loan growth rate	3.81	0.65	4.51	0.67	1.16
Investment growth rate	13.20	8.73	1.52	12.13	-5.77
Guarantee growth rate	60.70	0.61	0.81	-12.51	-28.99

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

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

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	15.07	14.20	14.15	13.61	16.01
Tier 1 capital / Risk-weighted assets	11.87	11.14	10.00	9.12	10.57
Common stocks equity / Risk-weighted assets	11.87	11.14	10.00	9.12	-
Liability / Equity (multiple)	13.77	14.44	16.20	16.87	15.78
Equity / Asset	6.77	6.48	5.81	5.60	5.96
【A】					
Non-performing loan ratio	0.63	0.35	0.29	0.53	0.70
Loan loss reserves / NPLs	304.39	463.04	455.01	269.77	218.75
【E】					
NIBT / Average equity	1.57	3.68	8.63	6.54	7.82
(NIBT + loan loss provision) / Average equity	4.04	7.08	10.91	10.55	14.19
NIBT / Average asset	0.11	0.23	0.50	0.38	0.48
(NIBT + loan loss provision) / Average asset	0.28	0.45	0.63	0.61	0.87
Net interest revenues / NIBT	907.96	430.50	240.80	335.98	281.64
NIBT / total net revenues	5.64	12.23	24.57	19.13	22.08
NIBT / Employees (in thousand of NT dollars)	216.06	494.48	998.64	718.12	857.11
【L】					
Liquidity coverage ratio	233.02	145.91	-	-	-
Liquidity ratio (monthly average of daily data)	59.57	58.92	56.47	53.70	54.96
Loans / Deposits	55.20	61.72	57.02	63.25	63.02
Time deposits / Deposits	14.80	22.51	24.52	35.17	38.01
NCDs / Time deposits	0.28	13.36	17.92	10.00	6.59
Accumulated gap of assets and liabilities(180 days) / Equity	-168.38	-236.74	-252.25	-114.54	-22.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	116.14	119.91	126.58	107.99	110.32
Interest rate sensitivity gap/Equity	119.93	161.66	230.32	90.92	126.70
【G】					
Deposit growth rate	-1.11	-16.77	3.62	2.58	-5.54
Loan growth rate	-11.56	-9.88	-6.59	2.91	1.52
Investment growth rate	-11.81	-13.19	-3.10	-2.18	3.84
Guarantee growth rate	-3.42	-59.31	-4.05	1.80	-24.74

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Taichung Commercial Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	10.25	11.15	10.84	11.37	10.54
Tier 1 capital / Risk-weighted assets	9.09	9.49	8.78	8.42	8.57
Common stocks equity / Risk-weighted assets	8.68	9.39	8.78	8.42	-
Liability / Equity (multiple)	14.06	13.13	13.53	14.68	14.55
Equity / Asset	6.64	7.08	6.88	6.38	6.43
【 A 】					
Non-performing loan ratio	0.58	0.33	0.34	0.58	0.37
Loan loss reserves / NPLs	248.98	475.70	428.83	209.69	274.58
【 E 】					
NIBT / Average equity	9.97	10.83	12.12	11.69	12.30
(NIBT + loan loss provision) / Average equity	12.85	15.32	18.49	18.25	13.93
NIBT / Average asset	0.69	0.74	0.80	0.73	0.80
(NIBT + loan loss provision) / Average asset	0.88	1.05	1.22	1.14	0.91
Net interest revenues / NIBT	181.61	174.75	166.14	178.43	164.94
NIBT / total net revenues	42.09	44.08	41.51	39.21	48.42
NIBT / Employees (in thousand of NT dollars)	1,790.28	1,857.08	2,000.48	1,704.29	1,631.03
【 L 】					
Liquidity coverage ratio	133.16	204.64	-	-	-
Liquidity ratio (monthly average of daily data)	22.65	25.15	20.35	21.01	20.39
Loans / Deposits	79.36	78.15	84.89	84.78	84.39
Time deposits / Deposits	48.57	44.38	46.70	49.52	52.11
NCDs / Time deposits	1.95	1.74	1.86	2.36	3.24
Accumulated gap of assets and liabilities(180 days) / Equity	-83.53	-160.06	-215.31	-227.16	-230.46
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	91.78	95.80	93.28	91.50	90.39
Interest rate sensitivity gap/Equity	-99.08	-47.80	-78.55	-110.79	-122.87
【 G 】					
Deposit growth rate	6.85	10.78	6.16	11.62	15.58
Loan growth rate	8.47	1.93	6.05	12.08	16.60
Investment growth rate	17.89	73.20	5.81	3.59	104.07
Guarantee growth rate	19.40	9.34	22.69	24.11	68.25

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： King's Town Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【 C 】					
Total risk based capital / Risk-weighted assets	15.73	14.40	13.69	14.54	15.13
Tier 1 capital / Risk-weighted assets	15.31	14.12	13.06	13.60	14.24
Common stocks equity / Risk-weighted assets	15.31	14.12	13.06	13.60	-
Liability / Equity (multiple)	6.44	7.35	7.69	7.86	8.68
Equity / Asset	13.44	11.97	11.51	11.29	10.33
【 A 】					
Non-performing loan ratio	0.02	0.03	0.03	0.05	0.12
Loan loss reserves / NPLs	6,736.67	5,044.74	5,005.26	2,860.00	1,287.29
【 E 】					
NIBT / Average equity	18.92	15.98	24.13	22.03	23.26
(NIBT + loan loss provision) / Average equity	19.67	16.96	25.59	26.28	25.20
NIBT / Average asset	2.30	1.84	2.62	2.29	2.14
(NIBT + loan loss provision) / Average asset	2.39	1.95	2.78	2.73	2.32
Net interest revenues / NIBT	88.87	115.32	82.74	91.97	91.16
NIBT / total net revenues	74.72	72.99	83.83	70.29	73.28
NIBT / Employees (in thousand of NT dollars)	6,094.34	4,920.58	6,756.21	5,456.65	4,323.97
【 L 】					
Liquidity coverage ratio	272.05	174.49	-	-	-
Liquidity ratio (monthly average of daily data)	29.29	29.19	27.61	27.51	32.45
Loans / Deposits	72.63	74.06	77.50	74.92	70.27
Time deposits / Deposits	41.21	43.24	44.05	44.90	47.18
NCDs / Time deposits	0.07	0.11	0.93	0.53	0.27
Accumulated gap of assets and liabilities(180 days) / Equity	-23.03	-0.25	-22.90	33.16	55.28
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.16	96.19	95.28	95.67	101.86
Interest rate sensitivity gap/Equity	-9.04	-21.55	-27.18	-26.32	12.51
【 G 】					
Deposit growth rate	2.55	6.42	9.25	4.50	2.44
Loan growth rate	0.57	1.70	13.00	11.41	2.20
Investment growth rate	7.46	6.34	31.33	12.94	20.97
Guarantee growth rate	39.67	21.20	-17.38	30.84	-1.36

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： China Development Industrial Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	147.24	108.64	17.73	18.60	27.87
Tier 1 capital / Risk-weighted assets	147.24	108.64	17.73	18.60	27.87
Common stocks equity / Risk-weighted assets	147.24	108.64	17.73	18.60	-
Liability / Equity (multiple)	0.02	0.02	3.13	2.59	1.70
Equity / Asset	97.65	97.71	24.22	27.88	36.99
【A】					
Non-performing loan ratio	-	-	0.25	0.17	-
Loan loss reserves / NPLs	-	-	643.21	936.84	-
【E】					
NIBT / Average equity	2.19	5.45	7.69	5.34	3.73
(NIBT + loan loss provision) / Average equity	2.19	5.37	7.85	5.51	3.85
NIBT / Average asset	2.14	2.33	2.00	1.68	1.50
(NIBT + loan loss provision) / Average asset	2.14	2.30	2.04	1.73	1.55
Net interest revenues / NIBT	4.31	24.50	46.72	51.47	39.21
NIBT / total net revenues	71.96	80.46	83.85	69.84	73.43
NIBT / Employees (in thousand of NT dollars)	12,138.46	21,098.21	17,637.62	11,316.76	8,932.38
【L】					
Liquidity coverage ratio	-	-	-	-	-
Liquidity ratio (monthly average of daily data)	-	-	80.37	45.86	89.60
Loans / Deposits	-	-	71.22	82.55	79.65
Time deposits / Deposits	-	-	47.97	63.44	52.69
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	25.38	20.26	1.06	15.61	-17.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	-	-	106.22	83.18	117.14
Interest rate sensitivity gap/Equity	24.70	18.16	6.23	-16.91	13.77
【G】					
Deposit growth rate	-	-100.00	37.09	19.29	51.58
Loan growth rate	-	-100.00	17.86	22.28	4.38
Investment growth rate	-10.13	-72.86	15.41	26.45	-2.38
Guarantee growth rate	-	-100.00	-11.07	-12.42	-2.95

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Hwatai Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	12.25	11.28	10.64	12.06	11.41
Tier 1 capital / Risk-weighted assets	9.78	8.82	8.91	9.56	8.49
Common stocks equity / Risk-weighted assets	9.78	8.82	8.91	9.56	-
Liability / Equity (multiple)	14.42	14.39	14.07	14.25	15.78
Equity / Asset	6.48	6.50	6.64	6.56	5.96
【A】					
Non-performing loan ratio	1.18	0.38	1.19	0.56	0.83
Loan loss reserves / NPLs	123.53	314.08	98.49	229.34	131.49
【E】					
NIBT / Average equity	0.56	8.99	7.55	6.34	4.11
(NIBT + loan loss provision) / Average equity	7.25	12.22	12.63	9.50	8.00
NIBT / Average asset	0.04	0.57	0.48	0.38	0.25
(NIBT + loan loss provision) / Average asset	0.45	0.78	0.80	0.57	0.48
Net interest revenues / NIBT	3,474.00	239.89	266.78	346.99	536.13
NIBT / total net revenues	2.03	28.79	23.54	22.27	15.00
NIBT / Employees (in thousand of NT dollars)	56.75	829.11	671.87	559.95	372.60
【L】					
Liquidity coverage ratio	409.79	178.80	-	-	-
Liquidity ratio (monthly average of daily data)	32.03	27.49	29.13	31.97	25.36
Loans / Deposits	66.76	78.30	76.21	72.53	78.49
Time deposits / Deposits	54.94	54.53	55.52	58.34	63.84
NCDs / Time deposits	2.17	6.03	3.27	2.98	3.17
Accumulated gap of assets and liabilities(180 days) / Equity	-161.55	-61.59	-52.20	159.90	142.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	98.30	104.11	99.77	102.04	105.21
Interest rate sensitivity gap/Equity	-20.58	48.93	-2.73	24.92	71.70
【G】					
Deposit growth rate	13.44	6.52	3.83	-7.50	2.75
Loan growth rate	-3.27	9.44	9.09	-14.52	0.02
Investment growth rate	6.73	138.54	34.54	119.96	5.66
Guarantee growth rate	-54.63	-6.24	-30.82	-8.07	5.22

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Cota Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	10.32	10.20	9.45	10.41	10.55
Tier 1 capital / Risk-weighted assets	7.30	8.33	7.22	7.65	7.15
Common stocks equity / Risk-weighted assets	7.30	8.33	7.22	7.65	-
Liability / Equity (multiple)	17.05	17.40	19.99	19.87	21.88
Equity / Asset	5.54	5.43	4.76	4.79	4.37
【A】					
Non-performing loan ratio	0.22	0.21	0.34	0.36	0.37
Loan loss reserves / NPLs	772.83	957.83	643.50	570.95	501.80
【E】					
NIBT / Average equity	10.31	11.70	8.20	10.39	4.76
(NIBT + loan loss provision) / Average equity	11.94	13.83	12.34	17.52	13.76
NIBT / Average asset	0.58	0.58	0.38	0.43	0.21
(NIBT + loan loss provision) / Average asset	0.67	0.69	0.58	0.73	0.61
Net interest revenues / NIBT	280.49	282.06	412.45	362.35	757.47
NIBT / total net revenues	31.85	28.90	20.78	22.57	11.49
NIBT / Employees (in thousand of NT dollars)	758.19	730.09	468.20	508.46	235.77
【L】					
Liquidity coverage ratio	253.95	254.83	-	-	-
Liquidity ratio (monthly average of daily data)	16.90	17.87	17.15	16.52	19.83
Loans / Deposits	81.52	79.49	80.11	80.91	76.36
Time deposits / Deposits	59.01	59.91	59.19	59.41	61.24
NCDs / Time deposits	4.78	0.14	0.17	0.48	0.35
Accumulated gap of assets and liabilities(180 days) / Equity	-278.53	-228.02	-358.92	-167.80	-96.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	85.99	87.70	86.65	91.00	89.94
Interest rate sensitivity gap/Equity	-219.95	-197.53	-248.64	-165.84	-204.78
【G】					
Deposit growth rate	3.68	4.40	6.12	3.52	3.92
Loan growth rate	6.33	3.57	5.07	9.65	7.62
Investment growth rate	15.41	-0.27	27.77	-14.30	32.10
Guarantee growth rate	72.34	-33.83	-0.23	-15.54	-2.05

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ：Industrial Bank of Taiwan

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	14.80	14.12	14.93	13.33	14.45
Tier 1 capital / Risk-weighted assets	12.09	12.43	12.56	13.26	14.45
Common stocks equity / Risk-weighted assets	12.09	12.43	12.56	13.26	-
Liability / Equity (multiple)	8.03	7.43	7.06	5.82	4.87
Equity / Asset	11.08	11.87	12.41	14.65	17.02
【A】					
Non-performing loan ratio	0.02	0.28	0.34	0.50	0.67
Loan loss reserves / NPLs	7,767.86	610.06	558.54	382.13	327.36
【E】					
NIBT / Average equity	6.24	6.89	6.90	4.91	0.41
(NIBT + loan loss provision) / Average equity	7.46	7.24	7.77	6.44	5.24
NIBT / Average asset	0.71	0.84	0.93	0.79	0.07
(NIBT + loan loss provision) / Average asset	0.85	0.88	1.05	1.04	0.89
Net interest revenues / NIBT	112.27	86.63	72.17	79.74	967.27
NIBT / total net revenues	42.71	53.06	53.79	46.14	4.65
NIBT / Employees (in thousand of NT dollars)	2,524.46	4,416.30	5,007.87	3,633.33	365.45
【L】					
Liquidity coverage ratio	71.27	74.70	-	-	-
Liquidity ratio (monthly average of daily data)	42.84	45.86	39.13	32.55	36.39
Loans / Deposits	89.06	83.25	83.74	96.84	86.39
Time deposits / Deposits	56.31	61.54	62.37	63.82	73.57
NCDs / Time deposits	25.18	33.79	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-193.00	-176.29	-127.20	-111.64	-87.94
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	104.82	103.55	105.12	109.19	102.54
Interest rate sensitivity gap/Equity	20.32	14.12	28.86	54.02	13.74
【G】					
Deposit growth rate	5.45	10.15	31.05	16.62	9.07
Loan growth rate	12.81	9.51	13.06	29.22	12.02
Investment growth rate	-3.35	19.46	28.01	-1.33	-6.77
Guarantee growth rate	-17.03	28.46	27.00	-23.26	26.68

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Agricultural Bank of Taiwan

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.95	12.16	9.39	9.08	10.64
Tier 1 capital / Risk-weighted assets	8.14	8.02	8.17	6.09	6.84
Common stocks equity / Risk-weighted assets	8.14	8.02	8.17	6.09	-
Liability / Equity (multiple)	26.45	27.24	28.32	32.17	30.19
Equity / Asset	3.64	3.54	3.41	3.02	3.21
【A】					
Non-performing loan ratio	0.43	0.72	0.98	1.42	1.30
Loan loss reserves / NPLs	543.19	254.53	139.53	96.01	90.11
【E】					
NIBT / Average equity	6.54	3.88	2.57	2.51	2.54
(NIBT + loan loss provision) / Average equity	13.41	8.13	7.11	5.72	5.70
NIBT / Average asset	0.23	0.13	0.08	0.07	0.08
(NIBT + loan loss provision) / Average asset	0.47	0.27	0.22	0.17	0.17
Net interest revenues / NIBT	208.69	270.68	306.54	244.31	186.52
NIBT / total net revenues	39.33	34.14	24.40	29.64	30.34
NIBT / Employees (in thousand of NT dollars)	4,947.95	3,643.88	2,637.93	2,942.41	3,222.86
【L】					
Liquidity coverage ratio	100.63	141.24	-	-	-
Liquidity ratio (monthly average of daily data)	48.46	52.60	55.15	54.02	62.08
Loans / Deposits	30.13	32.48	34.11	32.42	29.41
Time deposits / Deposits	99.04	98.92	98.74	99.07	99.43
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-752.23	-552.08	-790.81	-930.37	-725.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	73.56	81.09	81.70	80.17	82.62
Interest rate sensitivity gap/Equity	-670.03	-499.55	-511.10	-629.13	-516.59
【G】					
Deposit growth rate	2.35	-0.61	1.42	2.94	2.33
Loan growth rate	-5.05	-5.36	5.26	13.54	15.09
Investment growth rate	27.98	2.57	3.37	11.37	2.11
Guarantee growth rate	-22.08	-3.41	-11.86	19.46	3.15

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： Taipei Star Bank

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	11.22	10.24	10.95	11.61	12.56
Tier 1 capital / Risk-weighted assets	8.57	8.59	9.33	9.77	10.63
Common stocks equity / Risk-weighted assets	8.57	8.59	9.33	9.77	-
Liability / Equity (multiple)	14.32	14.13	13.81	13.33	11.53
Equity / Asset	6.53	6.61	6.75	6.98	7.98
【A】					
Non-performing loan ratio	0.22	0.14	0.14	0.25	0.17
Loan loss reserves / NPLs	541.41	741.27	783.33	465.63	695.08
【E】					
NIBT / Average equity	4.05	3.75	3.44	3.83	3.11
(NIBT + loan loss provision) / Average equity	5.35	3.72	4.93	4.29	3.04
NIBT / Average asset	0.27	0.25	0.24	0.29	0.26
(NIBT + loan loss provision) / Average asset	0.35	0.24	0.34	0.33	0.26
Net interest revenues / NIBT	334.93	357.29	366.09	303.85	353.06
NIBT / total net revenues	22.00	22.27	19.73	22.86	20.56
NIBT / Employees (in thousand of NT dollars)	465.48	442.40	413.30	435.41	366.58
【L】					
Liquidity coverage ratio	128.22	126.69	-	-	-
Liquidity ratio (monthly average of daily data)	25.38	29.57	32.27	32.61	27.41
Loans / Deposits	69.85	71.48	70.21	70.47	76.64
Time deposits / Deposits	64.28	65.14	64.33	66.09	62.98
NCDs / Time deposits	14.74	16.06	16.00	16.75	6.28
Accumulated gap of assets and liabilities(180 days) / Equity	-206.29	-169.69	-170.33	-139.75	-135.39
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	92.12	93.18	97.94	95.86	95.07
Interest rate sensitivity gap/Equity	-102.57	-88.73	-26.65	-52.28	-53.57
【G】					
Deposit growth rate	2.87	2.80	11.84	14.35	8.21
Loan growth rate	0.53	4.66	11.42	5.16	4.95
Investment growth rate	59.21	37.80	39.99	2.14	-3.10
Guarantee growth rate	-52.28	177.69	105.08	-60.22	44.95

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： DBS Bank (Taiwan) , Ltd. Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	13.12	13.41	10.15	11.02	11.96
Tier 1 capital / Risk-weighted assets	13.12	13.39	10.15	11.02	11.96
Common stocks equity / Risk-weighted assets	9.80	10.00	10.15	11.02	-
Liability / Equity (multiple)	10.27	10.52	13.35	12.78	10.76
Equity / Asset	8.87	8.68	6.97	7.26	8.50
【A】					
Non-performing loan ratio	0.93	0.81	0.77	0.68	0.56
Loan loss reserves / NPLs	167.28	188.22	172.37	218.99	299.52
【E】					
NIBT / Average equity	0.90	1.10	1.93	3.04	2.84
(NIBT + loan loss provision) / Average equity	3.06	4.53	7.01	5.69	3.77
NIBT / Average asset	0.08	0.09	0.14	0.23	0.26
(NIBT + loan loss provision) / Average asset	0.26	0.38	0.51	0.44	0.35
Net interest revenues / NIBT	1,292.73	1,046.13	773.25	452.67	426.18
NIBT / total net revenues	4.57	5.30	7.37	12.27	12.26
NIBT / Employees (in thousand of NT dollars)	178.07	207.49	277.54	456.82	437.59
【L】					
Liquidity coverage ratio	193.42	130.79	-	-	-
Liquidity ratio (monthly average of daily data)	44.05	54.16	45.72	51.76	39.22
Loans / Deposits	67.67	76.98	86.01	88.23	97.93
Time deposits / Deposits	51.55	55.78	56.12	57.53	64.28
NCDs / Time deposits	-	2.72	1.88	-	-
Accumulated gap of assets and liabilities(180 days) / Equity	-151.22	-110.84	-220.75	-246.06	-258.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	117.78	85.48	78.19	67.90	60.00
Interest rate sensitivity gap/Equity	105.44	-71.55	-129.96	-220.91	-261.01
【G】					
Deposit growth rate	12.21	10.91	7.99	16.32	-
Loan growth rate	-1.40	-0.76	5.24	4.74	-
Investment growth rate	-33.04	16.22	3.72	46.06	-
Guarantee growth rate	-23.60	31.79	-24.35	26.44	-

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2016

Bank's name ： ANZ Bank (Taiwan) Limited

Unit：%

Items	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
【C】					
Total risk based capital / Risk-weighted assets	19.58	11.94	10.18	10.63	-
Tier 1 capital / Risk-weighted assets	18.78	11.40	9.33	9.58	-
Common stocks equity / Risk-weighted assets	18.78	11.40	9.33	9.58	-
Liability / Equity (multiple)	7.15	12.12	13.45	14.03	-
Equity / Asset	12.27	7.62	6.92	6.65	-
【A】					
Non-performing loan ratio	0.54	0.14	0.04	0.06	-
Loan loss reserves / NPLs	357.20	1,124.43	4,060.61	2,897.65	-
【E】					
NIBT / Average equity	3.52	6.84	9.57	13.18	-
(NIBT + loan loss provision) / Average equity	2.87	4.04	10.73	29.43	-
NIBT / Average asset	0.38	0.58	0.72	0.82	-
(NIBT + loan loss provision) / Average asset	0.31	0.34	0.81	1.83	-
Net interest revenues / NIBT	239.23	147.36	121.33	94.62	-
NIBT / total net revenues	18.93	30.75	34.82	43.60	-
NIBT / Employees (in thousand of NT dollars)	824.28	1,252.94	1,480.89	1,325.63	-
【L】					
Liquidity coverage ratio	221.74	169.42	-	-	-
Liquidity ratio (monthly average of daily data)	101.60	106.37	109.86	88.75	-
Loans / Deposits	67.51	68.88	90.90	106.70	-
Time deposits / Deposits	14.54	11.26	7.56	14.67	-
NCDs / Time deposits	-	35.94	22.60	59.25	-
Accumulated gap of assets and liabilities(180 days) / Equity	-153.72	-130.37	-59.81	-35.61	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets /Interest rate sensitivity liabilities	346.70	349.23	305.51	206.28	-
Interest rate sensitivity gap/Equity	311.16	338.72	236.62	193.20	-
【G】					
Deposit growth rate	-24.86	5.57	22.08	-	-
Loan growth rate	-26.35	-20.01	4.00	-	-
Investment growth rate	-11.07	5.45	-7.83	-	-
Guarantee growth rate	-30.29	-16.97	-9.12	-	-