TABLE 7 (1)

# The Main Financial and Performance Ratios

June 30, 2019

The Peer-Group Average　　　　　　　　　　　　　　　　　　　　　　　　Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | | | | | |
| 1.Winsorized mean | 13.59 | 13.31 | 13.82 | 13.99 | 13.21 |
| 2.Arithmetic mean | 13.67 | 13.65 | 13.99 | 14.17 | 13.33 |
| Tier 1 capital / Risk-wighted assets | | | | | |
| 1.Winsorized mean | 11.58 | 11.18 | r 11.79 | 11.80 | 10.99 |
| 2.Arithmetic mean | 11.60 | 11.40 | 11.86 | 11.78 | 10.97 |
| Common equity Tier 1 / Risk-weighted assets | | | | | |
| 1.Winsorized mean | 10.73 | 10.54 | r 11.06 | 11.17 | 10.51 |
| 2.Arithmetic mean | 10.90 | 10.77 | 11.19 | 11.19 | 10.50 |
| Liabilities / Equity (multiple) | 12.46 | 12.87 | 12.36 | 12.37 | 12.57 |
| Equity / Assets | 7.54 | 7.34 | 7.60 | 7.66 | 7.56 |
| 【A】 | | | | | |
| Non-performing loan ratio | | | | | |
| 1.Winsorized mean | 0.25 | 0.29 | 0.26 | 0.30 | 0.29 |
| 2.Arithmetic mean | 0.23 | 0.28 | 0.24 | 0.28 | 0.27 |
| Loan loss provisions / NPLs | 614.06 | 529.63 | 583.03 | 533.54 | 528.19 |
| Expected losses of classified assets / Total provisions | 72.32 | 71.73 | 72.65 | 71.58 | 70.74 |
| 【E】 | | | | | |
| NIBT / Average equity | | | | | |
| 1.Winsorized mean | 9.08 | 8.54 | 8.04 | 7.73 | 8.33 |
| 2.Arithmetic mean | 10.27 | 9.92 | 9.34 | 9.03 | 9.23 |
| (NIBT + loan loss provisions) / Average equity | 10.38 | 9.46 | 8.77 | 9.88 | 10.74 |
| NIBT / Average assets | | | | | |
| 1.Winsorized mean | 0.69 | 0.66 | 0.60 | 0.60 | 0.61 |
| 2.Arithmetic mean | 0.76 | 0.72 | 0.68 | 0.66 | 0.66 |
| (NIBT + loan loss provisions) / Average assets | 0.76 | 0.72 | 0.64 | 0.72 | 0.75 |
| Net interest income / NIBT | 143.69 | 163.15 | 171.77 | 178.60 | 179.40 |
| NIBT / Net income | 40.68 | 39.00 | 38.04 | 36.05 | 37.76 |
| NIBT / Employees (in thousand of NT dollars) | 2,214.95 | 1,939.46 | 1,838.76 | 1,699.45 | 1,741.09 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 138.62 | r 126.41 | 132.48 | 148.17 | 135.11 |
| Net stable funding ratio | 131.54 | 128.88 | 130.55 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 30.14 | 30.19 | 30.77 | 31.20 | 29.46 |
| Loans / Deposits | 73.74 | 73.55 | 73.75 | 72.26 | 72.96 |
| Time deposits / Deposits | 39.71 | 40.92 | 39.61 | 41.46 | 40.79 |
| NCDs / Time deposits | 2.10 | 3.31 | 3.35 | 2.73 | 1.32 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -83.93 | -88.71 | -62.66 | -80.59 | -95.21 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 103.74 | 104.46 | 105.16 | 104.49 | 103.30 |
| Interest rate sensitivity gap / Equity | 18.76 | 23.90 | 22.46 | 27.34 | 20.11 |
| 【G】 | | | | | |
| Deposit growth rate | 3.43 | 4.64 | 3.36 | 4.55 | 3.32 |
| Loan growth rate | 3.85 | 5.97 | 5.79 | 3.95 | 2.82 |
| Investment growth rate | 6.32 | 7.94 | 7.45 | 14.35 | 11.82 |
| Guarantee growth rate | 9.68 | 8.94 | 8.88 | 5.05 | -11.49 |

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. Net income before tax (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. Net stable funding ratio has been disclosed since March 2018.

5.“r” represents the revision.

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

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

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 35.56 | 35.27 | 33.83 | 36.25 | 31.96 |
| Tier 1 capital / Risk-weighted assets | 34.20 | 33.90 | 32.47 | 34.86 | 30.56 |
| Common equity Tier 1 / Risk-weighted assets | 34.20 | 33.90 | 32.47 | 34.86 | 30.56 |
| Liabilities / Equity (multiple) | 2.61 | 2.73 | 2.82 | 2.94 | 3.59 |
| Equity / Assets | 27.74 | 26.79 | 26.20 | 25.38 | 21.78 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.05 | 0.06 | 0.01 | 0.12 | 0.20 |
| Loan loss provisions / NPLs | 2,670.00 | 1,900.00 | 22,316.67 | 848.48 | 525.98 |
| 【E】 | | | | | |
| NIBT / Average equity | 2.34 | 2.24 | 2.18 | 2.56 | 2.31 |
| (NIBT + loan loss provisions) / Average equity | 3.05 | 3.03 | 2.34 | 3.23 | 3.81 |
| NIBT / Average assets | 0.62 | 0.57 | 0.57 | 0.61 | 0.48 |
| (NIBT + loan loss provisions) / Average assets | 0.81 | 0.78 | 0.61 | 0.77 | 0.79 |
| Net interest income / NIBT | 186.61 | 192.47 | 198.81 | 175.43 | 240.34 |
| NIBT / Net income | 45.47 | 41.50 | 42.43 | 46.82 | 37.49 |
| NIBT / Employees (in thousand of NT dollars) | 3,270.39 | 2,912.28 | 2,938.60 | 3,021.83 | 2,502.39 |
| 【L】 | | | | | |
| Liquidity coverage ratio | - | - | - | - | - |
| Net stable funding ratio | 106.51 | 99.53 | 100.56 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 129.26 | 113.22 | 102.13 | 60.58 | 107.26 |
| Loans / Deposits | - | - | - | - | - |
| Time deposits / Deposits | - | - | - | - | - |
| NCDs / Time deposits | - | - | - | - | - |
| Accumulated gap of assets and liabilities (180 days) / Equity | -19.07 | -31.62 | -23.53 | -16.62 | -73.18 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 170.99 | 163.42 | 164.90 | 163.03 | 163.95 |
| Interest rate sensitivity gap / Equity | 89.01 | 87.11 | 88.59 | 90.88 | 102.15 |
| 【G】 | | | | | |
| Deposit growth rate | - | - | - | - | - |
| Loan growth rate | 6.51 | 1.67 | 7.06 | 2.69 | 3.03 |
| Investment growth rate | -7.10 | 3.28 | 3.51 | -0.22 | -3.55 |
| Guarantee growth rate | -1.35 | 28.08 | 17.63 | 15.71 | 16.55 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Bank of Taiwan Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 12.62 | 12.99 | 12.55 | 13.13 | 12.04 |
| Tier 1 capital / Risk-weighted assets | 10.62 | 10.71 | 10.50 | 10.86 | 9.83 |
| Common equity Tier 1 / Risk-weighted assets | 10.62 | 10.71 | 10.50 | 10.86 | 9.83 |
| Liabilities / Equity (multiple) | 14.35 | 15.45 | 15.27 | 16.08 | 16.36 |
| Equity / Assets | 6.51 | 6.08 | 6.15 | 5.85 | 5.76 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.21 | 0.29 | 0.21 | 0.29 | 0.26 |
| Loan loss provisions / NPLs | 733.21 | 528.66 | 715.09 | 497.70 | 552.50 |
| 【E】 | | | | | |
| NIBT / Average equity | 4.28 | 3.31 | 3.73 | 3.97 | 7.23 |
| (NIBT + loan loss provisions) / Average equity | 4.20 | 4.63 | 3.83 | 4.50 | 9.62 |
| NIBT / Average assets | 0.27 | 0.20 | 0.22 | 0.23 | 0.40 |
| (NIBT + loan loss provisions) / Average assets | 0.26 | 0.28 | 0.23 | 0.26 | 0.53 |
| Net interest income / NIBT | 184.82 | 259.51 | 225.71 | 228.77 | 134.81 |
| NIBT / Net income | 32.08 | 29.60 | 28.95 | 33.98 | 43.41 |
| NIBT / Employees (in thousand of NT dollars) | 1,796.52 | 1,321.66 | 1,515.55 | 1,479.18 | 2,609.95 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 179.80 | 233.75 | 234.89 | 223.03 | 190.48 |
| Net stable funding ratio | 156.44 | 171.98 | 161.68 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 39.74 | 51.03 | 44.82 | 49.64 | 47.90 |
| Loans / Deposits | 68.02 | 58.24 | 64.50 | 58.81 | 59.54 |
| Time deposits / Deposits | 44.47 | 47.19 | 44.10 | 47.93 | 49.47 |
| NCDs / Time deposits | 0.05 | 0.10 | 0.05 | 0.19 | 0.13 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -10.61 | 62.57 | 89.07 | 46.40 | 269.69 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 97.26 | 96.35 | 96.49 | 96.83 | 95.41 |
| Interest rate sensitivity gap / Equity | -30.17 | -43.18 | -41.96 | -38.91 | -57.47 |
| 【G】 | | | | | |
| Deposit growth rate | -0.72 | 3.35 | 2.15 | 1.73 | 0.95 |
| Loan growth rate | 15.93 | 0.33 | 12.01 | 0.48 | -4.45 |
| Investment growth rate | -8.09 | 11.30 | -0.93 | 8.41 | 5.27 |
| Guarantee growth rate | -0.92 | 7.13 | 2.42 | 12.36 | -5.78 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

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

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.69 | 13.02 | 13.98 | 13.93 | 14.40 |
| Tier 1 capital / Risk-weighted assets | 12.19 | 11.48 | 12.39 | 12.11 | 12.57 |
| Common equity Tier 1 / Risk-weighted assets | 11.98 | 11.48 | 12.37 | 12.11 | 12.57 |
| Liabilities / Equity (multiple) | 12.08 | 12.87 | 12.15 | 12.30 | 11.25 |
| Equity / Assets | 7.65 | 7.21 | 7.60 | 7.52 | 8.16 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.19 | 0.20 | 0.17 | 0.17 | 0.20 |
| Loan loss provisions / NPLs | 688.06 | 669.09 | 784.90 | 764.25 | 652.11 |
| 【E】 | | | | | |
| NIBT / Average equity | 13.61 | 13.43 | 11.94 | 10.63 | 9.82 |
| (NIBT + loan loss provisions) / Average equity | 14.56 | 13.83 | 12.25 | 12.06 | 10.50 |
| NIBT / Average assets | 1.06 | 1.00 | 0.89 | 0.84 | 0.81 |
| (NIBT + loan loss provisions) / Average assets | 1.13 | 1.03 | 0.92 | 0.95 | 0.87 |
| Net interest income / NIBT | 86.67 | 88.47 | 99.99 | 103.31 | 105.46 |
| NIBT / Net income | 54.99 | 56.26 | 52.37 | 48.42 | 47.53 |
| NIBT / Employees (in thousand of NT dollars) | 3,869.02 | 3,613.51 | 3,239.45 | 2,748.02 | 2,506.28 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 117.26 | 113.93 | 108.28 | 127.18 | 116.36 |
| Net stable funding ratio | 130.34 | 128.89 | 132.02 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 29.66 | 33.79 | 33.50 | 35.42 | 34.75 |
| Loans / Deposits | 70.04 | 68.94 | 69.56 | 65.89 | 67.94 |
| Time deposits / Deposits | 27.66 | 29.27 | 26.79 | 30.29 | 32.33 |
| NCDs / Time deposits | 4.48 | 11.57 | 7.85 | 12.69 | 7.08 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -90.79 | -124.69 | -97.79 | -89.14 | -75.32 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 108.23 | 115.75 | 112.65 | 112.02 | 113.26 |
| Interest rate sensitivity gap / Equity | 53.23 | 104.08 | 80.88 | 82.06 | 86.81 |
| 【G】 | | | | | |
| Deposit growth rate | 3.35 | 3.29 | -2.40 | 11.34 | 6.40 |
| Loan growth rate | 4.98 | 8.01 | 3.00 | 7.96 | -3.90 |
| Investment growth rate | 7.94 | 10.80 | 4.14 | 35.85 | 30.10 |
| Guarantee growth rate | -6.74 | -10.49 | -5.28 | -8.39 | -7.09 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Bank of Kaohsiung

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 11.34 | 10.96 | 11.05 | 10.61 | 9.74 |
| Tier 1 capital / Risk-weighted assets | 8.94 | 8.09 | 8.51 | 8.45 | 7.25 |
| Common equity Tier 1 / Risk-weighted assets | 8.63 | 8.09 | 8.19 | 8.45 | 7.25 |
| Liabilities / Equity (multiple) | 16.63 | 18.21 | 17.59 | 17.58 | 19.57 |
| Equity / Assets | 5.67 | 5.20 | 5.38 | 5.38 | 4.86 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.61 | 0.78 | 0.81 | 0.51 | 0.45 |
| Loan loss provisions / NPLs | 192.02 | 152.27 | 147.93 | 258.64 | 253.62 |
| 【E】 | | | | | |
| NIBT / Average equity | 5.41 | 2.15 | 3.43 | 3.57 | 5.62 |
| (NIBT + loan loss provisions) / Average equity | 8.87 | 3.57 | 4.50 | 8.32 | 9.61 |
| NIBT / Average assets | 0.30 | 0.11 | 0.18 | 0.20 | 0.27 |
| (NIBT + loan loss provisions) / Average assets | 0.49 | 0.19 | 0.24 | 0.46 | 0.47 |
| Net interest income / NIBT | 347.50 | 856.29 | 537.22 | 514.20 | 365.12 |
| NIBT / Net income | 20.67 | 8.42 | 13.98 | 15.06 | 20.88 |
| NIBT / Employees (in thousand of NT dollars) | 805.64 | 302.61 | 479.41 | 526.71 | 749.46 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 124.32 | 156.19 | 217.36 | 380.34 | 246.77 |
| Net stable funding ratio | 133.39 | 135.04 | 131.31 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 17.56 | 22.23 | 18.18 | 21.41 | 19.22 |
| Loans / Deposits | 81.46 | 76.21 | 82.12 | 77.54 | 78.66 |
| Time deposits / Deposits | 43.05 | 48.23 | 44.24 | 49.47 | 49.96 |
| NCDs / Time deposits | 0.48 | 0.42 | 0.47 | 0.44 | 0.50 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -81.84 | -60.90 | 52.47 | 82.50 | 17.34 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 97.38 | 100.47 | 99.03 | 100.11 | 101.92 |
| Interest rate sensitivity gap / Equity | -32.10 | 6.69 | -12.65 | 1.58 | 29.84 |
| 【G】 | | | | | |
| Deposit growth rate | -7.66 | 10.36 | -2.84 | 1.88 | -1.86 |
| Loan growth rate | -1.32 | 5.68 | 2.88 | 0.38 | 5.77 |
| Investment growth rate | 6.35 | 11.12 | 6.47 | -3.21 | 7.58 |
| Guarantee growth rate | 22.55 | 2.81 | 20.25 | -0.07 | -43.72 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Land Bank of Taiwan

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 12.28 | 12.34 | 12.10 | 12.33 | 11.58 |
| Tier 1 capital / Risk-weighted assets | 9.69 | 9.55 | 9.49 | 9.46 | 8.33 |
| Common equity Tier 1 / Risk-weighted assets | 8.78 | 8.60 | 8.55 | 8.48 | 7.66 |
| Liabilities / Equity (multiple) | 17.32 | 18.25 | 18.13 | 18.94 | 18.92 |
| Equity / Assets | 5.46 | 5.20 | 5.23 | 5.02 | 5.02 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.19 | 0.21 | 0.19 | 0.19 | 0.18 |
| Loan loss provisions / NPLs | 807.89 | 679.14 | 798.26 | 787.31 | 875.49 |
| 【E】 | | | | | |
| NIBT / Average equity | 8.85 | 9.57 | 8.34 | 8.71 | 9.94 |
| (NIBT + loan loss provisions) / Average equity | 10.16 | 10.22 | 9.13 | 9.04 | 11.31 |
| NIBT / Average assets | 0.44 | 0.46 | 0.41 | 0.42 | 0.48 |
| (NIBT + loan loss provisions) / Average assets | 0.51 | 0.49 | 0.44 | 0.44 | 0.54 |
| Net interest income / NIBT | 206.85 | 191.54 | 219.13 | 208.59 | 193.54 |
| NIBT / Net income | 44.16 | 43.94 | 37.61 | 41.04 | 44.10 |
| NIBT / Employees (in thousand of NT dollars) | 2,352.57 | 2,415.52 | 2,158.47 | 2,110.87 | 2,241.80 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 95.70 | 97.32 | 109.28 | 99.25 | 90.36 |
| Net stable funding ratio | 112.33 | 118.45 | 115.22 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 28.38 | 26.94 | 28.17 | 27.19 | 26.35 |
| Loans / Deposits | 76.91 | 76.24 | 76.24 | 75.73 | 78.53 |
| Time deposits / Deposits | 50.75 | 54.06 | 51.24 | 53.63 | 51.41 |
| NCDs / Time deposits | 0.07 | 0.06 | 3.29 | 0.07 | 0.07 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -410.65 | -372.11 | -396.79 | -392.08 | -202.77 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 99.33 | 98.22 | 100.24 | 99.01 | 102.63 |
| Interest rate sensitivity gap / Equity | -9.49 | -27.09 | 3.60 | -15.63 | 40.32 |
| 【G】 | | | | | |
| Deposit growth rate | -3.02 | 4.24 | 1.11 | 6.80 | 7.07 |
| Loan growth rate | 1.96 | 5.18 | 4.67 | 5.97 | 2.71 |
| Investment growth rate | 6.62 | 18.39 | 6.29 | 17.00 | 35.16 |
| Guarantee growth rate | 9.19 | 4.27 | 12.57 | -5.18 | -40.51 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Taiwan Cooperative Bank

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.30 | 12.98 | 13.59 | 13.44 | 12.91 |
| Tier 1 capital / Risk-weighted assets | 10.73 | 10.05 | 10.74 | 10.32 | 9.60 |
| Common equity Tier 1 / Risk-weighted assets | 10.31 | 10.05 | 10.57 | 10.32 | 9.60 |
| Liabilities / Equity (multiple) | 14.56 | 15.22 | 14.67 | 14.94 | 15.52 |
| Equity / Assets | 6.42 | 6.16 | 6.38 | 6.27 | 6.05 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.32 | 0.35 | 0.28 | 0.34 | 0.37 |
| Loan loss provisions / NPLs | 395.89 | 334.71 | 448.39 | 366.35 | 321.27 |
| 【E】 | | | | | |
| NIBT / Average equity | 8.64 | 8.53 | 8.44 | 7.67 | 7.86 |
| (NIBT + loan loss provisions) / Average equity | 10.12 | 8.84 | 9.52 | 10.49 | 10.15 |
| NIBT / Average assets | 0.53 | 0.53 | 0.52 | 0.48 | 0.47 |
| (NIBT + loan loss provisions) / Average assets | 0.63 | 0.55 | 0.59 | 0.65 | 0.61 |
| Net interest income / NIBT | 188.59 | 195.96 | 199.63 | 217.02 | 215.89 |
| NIBT / Net income | 39.56 | 39.92 | 38.23 | 35.14 | 35.79 |
| NIBT / Employees (in thousand of NT dollars) | 2,159.86 | 2,071.37 | 2,029.22 | 1,826.48 | 1,791.94 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 116.82 | 110.96 | 128.11 | 115.68 | 127.18 |
| Net stable funding ratio | 137.20 | 136.45 | 140.25 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 28.33 | 25.35 | 27.17 | 24.49 | 25.51 |
| Loans / Deposits | 75.75 | 77.82 | 76.08 | 76.85 | 77.13 |
| Time deposits / Deposits | 35.45 | 37.09 | 36.98 | 35.98 | 37.07 |
| NCDs / Time deposits | 4.81 | 4.69 | 4.79 | 1.31 | 0.17 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -75.78 | -85.93 | -26.38 | -59.31 | -79.36 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 101.15 | 100.27 | 98.99 | 100.96 | 102.48 |
| Interest rate sensitivity gap / Equity | 12.62 | 3.13 | -11.37 | 11.09 | 29.58 |
| 【G】 | | | | | |
| Deposit growth rate | 4.68 | 5.98 | 3.99 | 2.32 | 2.40 |
| Loan growth rate | 1.86 | 6.46 | 2.85 | 1.86 | -0.64 |
| Investment growth rate | 13.95 | 1.72 | 6.57 | 3.70 | 8.68 |
| Guarantee growth rate | 15.18 | -1.95 | 8.55 | 1.86 | 3.30 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

First Commercial Bank

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.22 | 13.21 | 13.57 | 13.42 | 13.27 |
| Tier 1 capital / Risk-weighted assets | 11.22 | 11.08 | 11.58 | 11.25 | 10.95 |
| Common equity Tier 1 / Risk-weighted assets | 10.64 | 10.87 | 10.96 | 11.25 | 10.95 |
| Liabilities / Equity (multiple) | 12.77 | 13.09 | 12.86 | 12.29 | 11.95 |
| Equity / Assets | 7.26 | 7.09 | 7.22 | 7.53 | 7.72 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.28 | 0.37 | 0.32 | 0.38 | 0.20 |
| Loan loss provisions / NPLs | 450.01 | 321.53 | 389.61 | 358.55 | 625.14 |
| 【E】 | | | | | |
| NIBT / Average equity | 11.68 | 11.17 | 10.90 | 9.33 | 11.12 |
| (NIBT + loan loss provisions) / Average equity | 12.83 | 13.32 | 12.05 | 13.27 | 13.41 |
| NIBT / Average assets | 0.81 | 0.81 | 0.77 | 0.71 | 0.85 |
| (NIBT + loan loss provisions) / Average assets | 0.88 | 0.97 | 0.86 | 1.01 | 1.02 |
| Net interest income / NIBT | 118.45 | 135.56 | 138.73 | 163.81 | 135.45 |
| NIBT / Net income | 49.30 | 46.34 | 44.96 | 41.05 | 49.44 |
| NIBT / Employees (in thousand of NT dollars) | 3,009.17 | 2,806.45 | 2,699.90 | 2,347.73 | 2,754.03 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 121.71 | 124.67 | 121.47 | 133.08 | 137.79 |
| Net stable funding ratio | 130.38 | 134.71 | 131.00 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 33.87 | 33.55 | 32.88 | 30.36 | 27.33 |
| Loans / Deposits | 78.12 | 76.62 | 78.71 | 79.28 | 79.04 |
| Time deposits / Deposits | 23.45 | 21.92 | 23.25 | 22.53 | 23.90 |
| NCDs / Time deposits | 2.50 | 2.27 | 5.00 | 2.46 | 2.88 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -121.70 | -62.98 | -111.88 | -103.79 | -116.22 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 111.25 | 113.61 | 112.93 | 113.20 | 107.05 |
| Interest rate sensitivity gap / Equity | 85.86 | 108.16 | 100.37 | 99.48 | 53.74 |
| 【G】 | | | | | |
| Deposit growth rate | 3.23 | 9.68 | 7.91 | 2.23 | 1.30 |
| Loan growth rate | 5.22 | 5.14 | 7.13 | 2.52 | 4.11 |
| Investment growth rate | 18.93 | 27.88 | 23.61 | 26.40 | 83.71 |
| Guarantee growth rate | 8.10 | -13.16 | 2.33 | -10.62 | -11.38 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Hua Nan Commercial Bank, Ltd. Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 14.31 | 13.59 | 13.75 | 14.25 | 12.83 |
| Tier 1 capital / Risk-weighted assets | 11.84 | 10.97 | 11.14 | 11.23 | 9.78 |
| Common equity Tier 1 / Risk-weighted assets | 11.00 | 10.50 | 10.67 | 10.91 | 9.63 |
| Liabilities / Equity (multiple) | 12.68 | 13.54 | 13.32 | 13.45 | 14.47 |
| Equity / Assets | 7.31 | 6.88 | 6.98 | 6.92 | 6.46 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.11 | 0.19 | 0.15 | 0.34 | 0.27 |
| Loan loss provisions / NPLs | 1,135.58 | 637.32 | 853.60 | 354.76 | 431.56 |
| 【E】 | | | | | |
| NIBT / Average equity | 10.64 | 9.03 | 9.19 | 7.71 | 9.92 |
| (NIBT + loan loss provisions) / Average equity | 11.57 | 10.40 | 10.20 | 11.64 | 13.68 |
| NIBT / Average assets | 0.71 | 0.59 | 0.59 | 0.49 | 0.61 |
| (NIBT + loan loss provisions) / Average assets | 0.77 | 0.68 | 0.66 | 0.74 | 0.84 |
| Net interest income / NIBT | 127.39 | 168.29 | 163.21 | 202.90 | 168.78 |
| NIBT / Net income | 46.65 | 39.54 | 39.33 | 35.78 | 42.18 |
| NIBT / Employees (in thousand of NT dollars) | 2,544.07 | 2,167.15 | 2,109.25 | 1,776.23 | 2,190.19 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 118.30 | 126.06 | 115.70 | 140.60 | 124.81 |
| Net stable funding ratio | 134.36 | 134.44 | 134.52 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 29.01 | 26.09 | 27.26 | 23.50 | 24.56 |
| Loans / Deposits | 76.05 | 75.56 | 76.15 | 75.75 | 77.27 |
| Time deposits / Deposits | 22.91 | 25.29 | 23.37 | 25.50 | 25.72 |
| NCDs / Time deposits | 2.38 | 10.45 | 5.45 | 8.30 | 2.75 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -2.70 | 19.42 | 8.05 | 33.64 | 95.21 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 98.67 | 98.83 | 97.33 | 100.85 | 102.28 |
| Interest rate sensitivity gap / Equity | -12.81 | -11.76 | -26.85 | 8.33 | 24.43 |
| 【G】 | | | | | |
| Deposit growth rate | 0.09 | 2.35 | 2.12 | 2.29 | 7.51 |
| Loan growth rate | 1.00 | 1.33 | 2.64 | 0.26 | 6.78 |
| Investment growth rate | 10.38 | 16.16 | 16.31 | 3.67 | 28.63 |
| Guarantee growth rate | 10.98 | 6.40 | -100.00 | 6.17 | -3.11 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Chang Hwa Commercial Bank

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.89 | 14.16 | 14.11 | 13.56 | 12.01 |
| Tier 1 capital / Risk-weighted assets | 10.47 | 10.02 | 10.40 | 9.36 | 8.86 |
| Common equity Tier 1 / Risk-weighted assets | 9.51 | 9.42 | 9.79 | 9.22 | 8.69 |
| Liabilities / Equity (multiple) | 12.35 | 12.88 | 12.20 | 13.02 | 13.88 |
| Equity / Assets | 7.49 | 7.20 | 7.57 | 7.14 | 6.72 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.30 | 0.40 | 0.32 | 0.30 | 0.25 |
| Loan loss provisions / NPLs | 400.74 | 302.77 | 376.81 | 390.43 | 458.66 |
| 【E】 | | | | | |
| NIBT / Average equity | 8.94 | 9.96 | 9.84 | 10.15 | 10.49 |
| (NIBT + loan loss provisions) / Average equity | 10.16 | 10.89 | 10.37 | 12.33 | 12.01 |
| NIBT / Average assets | 0.64 | 0.71 | 0.69 | 0.69 | 0.70 |
| (NIBT + loan loss provisions) / Average assets | 0.73 | 0.77 | 0.73 | 0.84 | 0.80 |
| Net interest income / NIBT | 163.35 | 154.87 | 157.25 | 159.72 | 151.92 |
| NIBT / Net income | 44.08 | 45.52 | 44.58 | 46.06 | 45.44 |
| NIBT / Employees (in thousand of NT dollars) | 2,139.33 | 2,284.01 | 2,215.58 | 2,137.11 | 2,141.75 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 118.03 | 126.64 | 146.84 | 107.13 | 95.47 |
| Net stable funding ratio | 135.90 | 138.34 | 137.63 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 18.22 | 19.41 | 18.70 | 18.27 | 15.01 |
| Loans / Deposits | 81.84 | 82.81 | 79.60 | 83.36 | 85.12 |
| Time deposits / Deposits | 26.58 | 27.20 | 26.47 | 27.65 | 28.39 |
| NCDs / Time deposits | 1.30 | 1.38 | 1.28 | 1.46 | 1.35 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -54.43 | -98.58 | -94.13 | -148.73 | -96.96 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 110.19 | 110.78 | 110.44 | 109.66 | 108.62 |
| Interest rate sensitivity gap / Equity | 82.31 | 90.39 | 82.82 | 82.00 | 76.92 |
| 【G】 | | | | | |
| Deposit growth rate | 1.06 | 2.83 | 0.50 | 2.87 | 4.89 |
| Loan growth rate | -0.16 | 2.24 | -4.09 | 0.72 | 3.39 |
| Investment growth rate | 9.75 | 13.10 | 15.09 | 3.05 | -0.97 |
| Guarantee growth rate | 22.88 | 1.33 | 11.84 | -8.14 | 28.09 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Mega International Commercial Bank　Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.29 | 13.29 | 13.86 | 14.30 | 14.32 |
| Tier 1 capital / Risk-weighted assets | 12.01 | 11.99 | 12.54 | 12.78 | 12.56 |
| Common equity Tier 1 / Risk-weighted assets | 12.01 | 11.99 | 12.54 | 12.78 | 12.56 |
| Liabilities / Equity (multiple) | 10.45 | 10.57 | 10.23 | 10.91 | 10.49 |
| Equity / Assets | 8.74 | 8.64 | 8.90 | 8.40 | 8.70 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.17 | 0.16 | 0.14 | 0.12 | 0.09 |
| Loan loss provisions / NPLs | 965.88 | 1,000.17 | 1,120.22 | 1,335.32 | 1,613.86 |
| 【E】 | | | | | |
| NIBT / Average equity | 10.91 | 10.83 | 9.84 | 9.61 | 9.01 |
| (NIBT + loan loss provisions) / Average equity | 10.87 | 11.20 | 10.71 | 11.17 | 10.47 |
| NIBT / Average assets | 0.96 | 0.93 | 0.85 | 0.83 | 0.77 |
| (NIBT + loan loss provisions) / Average assets | 0.95 | 0.96 | 0.92 | 0.96 | 0.89 |
| Net interest income / NIBT | 112.95 | 122.44 | 134.93 | 133.60 | 151.92 |
| NIBT / Net income | 54.74 | 55.72 | 51.31 | 49.77 | 51.03 |
| NIBT / Employees (in thousand of NT dollars) | 4,682.71 | 4,714.40 | 4,312.75 | 4,420.45 | 4,211.03 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 113.82 | 110.69 | 112.72 | 110.69 | 93.53 |
| Net stable funding ratio | 113.51 | 115.22 | 113.53 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 30.68 | 29.69 | 29.47 | 30.29 | 27.11 |
| Loans / Deposits | 77.46 | 77.73 | 81.70 | 74.82 | 80.05 |
| Time deposits / Deposits | 23.33 | 27.46 | 24.10 | 26.30 | 25.20 |
| NCDs / Time deposits | 0.74 | 0.18 | 0.37 | 0.21 | 0.28 |
| Accumulated gap of assets and liabilities (180 days) / Equity | 7.31 | -32.46 | -5.35 | -29.20 | -45.89 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 117.61 | 113.12 | 120.25 | 116.44 | 118.28 |
| Interest rate sensitivity gap / Equity | 77.29 | 63.59 | 87.03 | 79.38 | 83.85 |
| 【G】 | | | | | |
| Deposit growth rate | 1.12 | 2.11 | -3.04 | 10.03 | -2.72 |
| Loan growth rate | 0.72 | 8.73 | 5.81 | 2.82 | -3.04 |
| Investment growth rate | 10.17 | -2.34 | -2.49 | 13.00 | 10.38 |
| Guarantee growth rate | -0.57 | -5.67 | -4.94 | -6.46 | -10.09 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Cathay United Bank

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 14.32 | 14.76 | 14.99 | 15.89 | 14.19 |
| Tier 1 capital / Risk-weighted assets | 11.42 | 11.26 | 11.85 | 11.74 | 10.70 |
| Common equity Tier 1 / Risk-weighted assets | 9.77 | 9.38 | 10.13 | 9.67 | 9.45 |
| Liabilities / Equity (multiple) | 12.36 | 13.48 | 12.73 | 14.06 | 15.10 |
| Equity / Assets | 7.49 | 6.91 | 7.28 | 6.64 | 6.21 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.21 | 0.20 | 0.16 | 0.21 | 0.15 |
| Loan loss provisions / NPLs | 810.05 | 788.64 | 931.32 | 756.30 | 922.93 |
| 【E】 | | | | | |
| NIBT / Average equity | 13.76 | 14.07 | 12.51 | 13.24 | 12.57 |
| (NIBT + loan loss provisions) / Average equity | 14.54 | 14.62 | 13.90 | 15.72 | 14.45 |
| NIBT / Average assets | 1.01 | 0.96 | 0.87 | 0.84 | 0.79 |
| (NIBT + loan loss provisions) / Average assets | 1.06 | 0.99 | 0.97 | 1.00 | 0.91 |
| Net interest income / NIBT | 112.66 | 113.08 | 128.30 | 126.62 | 125.82 |
| NIBT / Net income | 46.14 | 46.45 | 41.08 | 41.26 | 38.78 |
| NIBT / Employees (in thousand of NT dollars) | 2,716.17 | 2,588.36 | 2,180.13 | 2,195.94 | 1,952.71 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 173.17 | 175.99 | 157.51 | 215.71 | 198.14 |
| Net stable funding ratio | 135.13 | 125.02 | 128.16 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 31.22 | 31.78 | 34.22 | 36.39 | 31.05 |
| Loans / Deposits | 68.62 | 70.84 | 71.10 | 68.58 | 70.74 |
| Time deposits / Deposits | 26.71 | 27.19 | 26.57 | 27.93 | 29.45 |
| NCDs / Time deposits | 0.55 | 0.58 | 0.75 | 0.58 | 0.61 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -27.22 | -60.71 | -56.66 | -63.84 | -137.35 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 109.11 | 112.15 | 115.98 | 115.05 | 112.34 |
| Interest rate sensitivity gap / Equity | 73.79 | 103.00 | 132.32 | 135.41 | 124.80 |
| 【G】 | | | | | |
| Deposit growth rate | 5.00 | 4.42 | 5.75 | 3.10 | 7.90 |
| Loan growth rate | 1.64 | 6.77 | 9.54 | -0.09 | 27.27 |
| Investment growth rate | 9.33 | -1.59 | -2.89 | 13.54 | -9.09 |
| Guarantee growth rate | 79.52 | 21.21 | 88.84 | 0.36 | -30.57 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Citibank Taiwan Limited

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 14.52 | 14.33 | 15.74 | 16.49 | 14.45 |
| Tier 1 capital / Risk-weighted assets | 13.54 | 12.98 | 14.39 | 14.65 | 12.39 |
| Common equity Tier 1 / Risk-weighted assets | 13.54 | 12.98 | 14.39 | 14.65 | 12.39 |
| Liabilities / Equity (multiple) | 7.29 | 7.24 | 6.53 | 6.68 | 7.34 |
| Equity / Assets | 12.06 | 12.14 | 13.28 | 13.02 | 12.00 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.39 | 0.40 | 0.42 | 0.42 | 0.45 |
| Loan loss provisions / NPLs | 467.89 | 471.30 | 453.11 | 439.27 | 396.19 |
| 【E】 | | | | | |
| NIBT / Average equity | 15.02 | 12.59 | 12.83 | 12.92 | 10.74 |
| (NIBT + loan loss provisions) / Average equity | 15.79 | 13.38 | 13.26 | 14.80 | 13.33 |
| NIBT / Average assets | 1.99 | 1.63 | 1.63 | 1.56 | 1.22 |
| (NIBT + loan loss provisions) / Average assets | 2.09 | 1.73 | 1.69 | 1.78 | 1.51 |
| Net interest income / NIBT | 90.01 | 104.90 | 107.05 | 98.24 | 113.73 |
| NIBT / Net income | 52.15 | 43.66 | 43.96 | 42.48 | 36.63 |
| NIBT / Employees (in thousand of NT dollars) | 3,901.11 | 3,121.01 | 3,182.22 | 3,140.57 | 2,463.85 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 138.40 | 137.98 | 121.85 | 151.73 | 157.66 |
| Net stable funding ratio | 145.77 | 144.58 | 150.33 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 55.72 | 61.00 | 62.07 | 59.82 | 61.63 |
| Loans / Deposits | 53.46 | 53.33 | 54.68 | 54.48 | 50.34 |
| Time deposits / Deposits | 14.02 | 12.91 | 14.80 | 13.53 | 13.78 |
| NCDs / Time deposits | 0.02 | 0.03 | 0.02 | 0.06 | 0.04 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -32.85 | -36.99 | -35.16 | -31.49 | 29.91 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 114.31 | 111.47 | 112.72 | 96.56 | 102.29 |
| Interest rate sensitivity gap / Equity | 40.11 | 29.30 | 33.28 | -8.27 | 6.12 |
| 【G】 | | | | | |
| Deposit growth rate | 3.88 | -1.42 | 4.36 | -2.94 | -4.46 |
| Loan growth rate | 4.12 | 3.59 | 4.69 | 5.02 | 8.90 |
| Investment growth rate | 6.17 | -18.50 | -2.85 | 6.29 | 6.44 |
| Guarantee growth rate | 11.03 | 2.39 | -2.11 | 13.50 | -7.29 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

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

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.19 | 13.83 | 14.41 | 14.15 | 13.16 |
| Tier 1 capital / Risk-weighted assets | 12.71 | 12.30 | 13.61 | 12.89 | 12.80 |
| Common equity Tier 1 / Risk-weighted assets | 12.71 | 12.30 | 13.61 | 12.89 | 12.80 |
| Liabilities / Equity (multiple) | 8.35 | 8.34 | 8.09 | 8.10 | 7.62 |
| Equity / Assets | 10.70 | 10.71 | 11.01 | 10.99 | 11.60 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.24 | 0.27 | 0.25 | 0.32 | 0.28 |
| Loan loss provisions / NPLs | 544.79 | 506.98 | 539.11 | 451.33 | 550.72 |
| 【E】 | | | | | |
| NIBT / Average equity | 12.62 | 12.42 | 12.46 | 12.01 | 11.81 |
| (NIBT + loan loss provisions) / Average equity | 12.84 | 12.66 | 12.51 | 12.50 | 12.18 |
| NIBT / Average assets | 1.39 | 1.35 | 1.35 | 1.36 | 1.32 |
| (NIBT + loan loss provisions) / Average assets | 1.42 | 1.38 | 1.36 | 1.42 | 1.36 |
| Net interest income / NIBT | 73.47 | 81.81 | 81.09 | 80.15 | 79.06 |
| NIBT / Net income | 69.72 | 67.99 | 68.47 | 67.33 | 66.46 |
| NIBT / Employees (in thousand of NT dollars) | 6,556.87 | 6,155.08 | 6,203.01 | 5,908.72 | 5,604.61 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 100.94 | 99.73 | 111.31 | 109.53 | 101.19 |
| Net stable funding ratio | 118.71 | 118.20 | 121.66 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 32.02 | 31.53 | 33.65 | 32.01 | 28.49 |
| Loans / Deposits | 76.38 | 76.88 | 75.71 | 74.96 | 74.59 |
| Time deposits / Deposits | 44.35 | 42.38 | 43.46 | 41.69 | 38.32 |
| NCDs / Time deposits | 7.38 | 2.44 | 5.44 | 1.81 | 1.50 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -151.05 | -139.35 | -107.93 | -120.31 | -93.41 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 105.93 | 108.48 | 106.61 | 110.41 | 109.48 |
| Interest rate sensitivity gap / Equity | 30.08 | 42.08 | 32.63 | 50.31 | 41.17 |
| 【G】 | | | | | |
| Deposit growth rate | 9.52 | 6.00 | 7.22 | 7.72 | -1.14 |
| Loan growth rate | 8.68 | 8.35 | 8.14 | 8.16 | 0.96 |
| Investment growth rate | 11.22 | 5.99 | 12.29 | 6.22 | -3.27 |
| Guarantee growth rate | 31.53 | 12.69 | 15.89 | 10.76 | -6.81 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Union Bank of Taiwan

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.36 | 13.92 | 14.32 | 15.70 | 13.47 |
| Tier 1 capital / Risk-weighted assets | 12.11 | 12.30 | 13.07 | 13.89 | 11.10 |
| Common equity Tier 1 / Risk-weighted assets | 9.11 | 8.93 | 9.66 | 10.06 | 10.53 |
| Liabilities / Equity (multiple) | 11.27 | 10.74 | 11.86 | 10.66 | 13.55 |
| Equity / Assets | 8.15 | 8.52 | 7.78 | 8.57 | 6.87 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.14 | 0.13 | 0.12 | 0.12 | 0.10 |
| Loan loss provisions / NPLs | 780.68 | 829.35 | 960.85 | 885.64 | 1,171.43 |
| 【E】 | | | | | |
| NIBT / Average equity | 6.62 | 7.05 | 6.64 | 8.57 | 9.04 |
| (NIBT + loan loss provisions) / Average equity | 6.91 | 7.70 | 6.80 | 9.85 | 10.36 |
| NIBT / Average assets | 0.53 | 0.59 | 0.56 | 0.61 | 0.62 |
| (NIBT + loan loss provisions) / Average assets | 0.56 | 0.65 | 0.57 | 0.70 | 0.71 |
| Net interest income / NIBT | 185.80 | 197.43 | 204.88 | 199.91 | 196.27 |
| NIBT / Net income | 31.53 | 32.14 | 31.77 | 32.44 | 33.27 |
| NIBT / Employees (in thousand of NT dollars) | 890.94 | 915.22 | 865.72 | 899.03 | 896.69 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 192.09 | 109.82 | 290.88 | 186.47 | 141.90 |
| Net stable funding ratio | 128.13 | 130.27 | 132.85 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 23.56 | 18.54 | 28.35 | 20.65 | 20.79 |
| Loans / Deposits | 70.94 | 71.64 | 63.63 | 71.47 | 66.29 |
| Time deposits / Deposits | 45.63 | 44.19 | 47.80 | 44.45 | 46.76 |
| NCDs / Time deposits | 0.11 | 0.11 | 4.26 | 0.12 | 0.12 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -76.06 | -40.56 | -19.55 | -24.84 | 20.04 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 96.37 | 96.99 | 95.68 | 97.07 | 88.08 |
| Interest rate sensitivity gap / Equity | -33.86 | -26.11 | -42.87 | -24.94 | -125.23 |
| 【G】 | | | | | |
| Deposit growth rate | 11.86 | 4.32 | 14.42 | 4.01 | 2.41 |
| Loan growth rate | 11.72 | 12.54 | 2.69 | 12.11 | 1.29 |
| Investment growth rate | 9.78 | 46.13 | 13.33 | 31.04 | 21.26 |
| Guarantee growth rate | 4.24 | 22.26 | 6.48 | 34.41 | -11.51 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Far Eastern International Bank Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.07 | 12.40 | 13.33 | 14.35 | 13.14 |
| Tier 1 capital / Risk-weighted assets | 10.94 | 9.68 | 11.07 | 11.06 | 9.52 |
| Common equity Tier 1 / Risk-weighted assets | 10.46 | 9.68 | 10.51 | 11.06 | 9.52 |
| Liabilities / Equity (multiple) | 12.79 | 13.16 | 13.07 | 12.51 | 12.82 |
| Equity / Assets | 7.25 | 7.06 | 7.11 | 7.40 | 7.24 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.21 | 0.25 | 0.24 | 0.29 | 0.19 |
| Loan loss provisions / NPLs | 652.34 | 521.03 | 574.01 | 479.00 | 726.26 |
| 【E】 | | | | | |
| NIBT / Average equity | 10.82 | 8.66 | 9.34 | 7.94 | 9.23 |
| (NIBT + loan loss provisions) / Average equity | 10.88 | 9.58 | 9.59 | 7.58 | 10.24 |
| NIBT / Average assets | 0.81 | 0.63 | 0.67 | 0.57 | 0.68 |
| (NIBT + loan loss provisions) / Average assets | 0.81 | 0.70 | 0.69 | 0.55 | 0.76 |
| Net interest income / NIBT | 103.12 | 145.19 | 139.73 | 163.70 | 155.48 |
| NIBT / Net income | 43.53 | 35.24 | 37.00 | 32.26 | 35.42 |
| NIBT / Employees (in thousand of NT dollars) | 2,091.21 | 1,503.44 | 1,656.57 | 1,345.74 | 1,512.62 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 126.89 | 103.54 | 110.28 | 110.90 | 82.72 |
| Net stable funding ratio | 119.95 | 113.88 | 114.49 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 31.76 | 28.68 | 30.30 | 31.72 | 28.20 |
| Loans / Deposits | 74.35 | 77.11 | 75.68 | 75.36 | 79.61 |
| Time deposits / Deposits | 60.33 | 58.76 | 57.28 | 56.74 | 58.10 |
| NCDs / Time deposits | 0.94 | 1.75 | 2.15 | 2.48 | 6.62 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -188.45 | -156.19 | -175.87 | -167.96 | -205.76 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 102.18 | 105.25 | 108.33 | 110.25 | 113.73 |
| Interest rate sensitivity gap / Equity | 20.46 | 50.00 | 75.95 | 90.90 | 117.56 |
| 【G】 | | | | | |
| Deposit growth rate | 5.01 | 5.89 | 8.05 | 3.38 | -0.58 |
| Loan growth rate | 1.04 | 8.94 | 8.14 | -1.40 | 6.62 |
| Investment growth rate | 12.35 | 8.23 | 10.20 | 22.26 | 65.82 |
| Guarantee growth rate | 2.21 | 55.36 | 12.67 | 8.06 | -6.48 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Yuanta Commercial Bank　　Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 15.40 | 14.68 | 15.39 | 14.45 | 13.06 |
| Tier 1 capital / Risk-weighted assets | 12.67 | 11.83 | 12.52 | 11.26 | 9.75 |
| Common equity Tier 1 / Risk-weighted assets | 12.06 | 11.21 | 11.91 | 10.27 | 8.82 |
| Liabilities / Equity (multiple) | 9.98 | 10.62 | 10.06 | 12.89 | 13.83 |
| Equity / Assets | 9.11 | 8.60 | 9.04 | 7.20 | 6.74 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.14 | 0.23 | 0.21 | 0.22 | 0.19 |
| Loan loss provisions / NPLs | 1,104.15 | 716.44 | 761.88 | 597.56 | 708.88 |
| 【E】 | | | | | |
| NIBT / Average equity | 10.44 | 10.15 | 8.75 | 12.34 | 11.16 |
| (NIBT + loan loss provisions) / Average equity | 11.15 | 9.81 | 9.09 | 13.38 | 12.84 |
| NIBT / Average assets | 0.96 | 0.89 | 0.77 | 0.86 | 0.76 |
| (NIBT + loan loss provisions) / Average assets | 1.03 | 0.86 | 0.80 | 0.93 | 0.87 |
| Net interest income / NIBT | 105.27 | 116.48 | 135.08 | 119.45 | 133.71 |
| NIBT / Net income | 53.46 | 49.67 | 46.35 | 50.53 | 46.16 |
| NIBT / Employees (in thousand of NT dollars) | 2,816.27 | 2,584.71 | 2,236.75 | 2,753.70 | 2,335.79 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 174.00 | 143.36 | 139.46 | 161.82 | 114.06 |
| Net stable funding ratio | 139.23 | 131.08 | 133.79 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 33.72 | 37.23 | 34.78 | 35.82 | 33.13 |
| Loans / Deposits | 67.43 | 67.25 | 69.21 | 65.88 | 69.53 |
| Time deposits / Deposits | 43.81 | 47.40 | 45.85 | 39.66 | 39.67 |
| NCDs / Time deposits | 3.28 | 12.85 | 9.25 | 14.76 | 11.70 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -27.80 | -90.40 | -55.06 | -114.56 | -135.62 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 84.47 | 84.07 | 84.86 | 84.08 | 87.01 |
| Interest rate sensitivity gap / Equity | -121.10 | -129.19 | -117.04 | -155.28 | -131.45 |
| 【G】 | | | | | |
| Deposit growth rate | 1.96 | 44.29 | 44.50 | 2.67 | 7.47 |
| Loan growth rate | 2.20 | 48.78 | 51.56 | -2.74 | 2.56 |
| Investment growth rate | -1.82 | 47.18 | 47.92 | 28.33 | 12.92 |
| Guarantee growth rate | -12.59 | -10.69 | -7.32 | -31.67 | -21.61 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Bank SinoPac Co., Ltd. Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.14 | 13.84 | 13.87 | 14.51 | 12.58 |
| Tier 1 capital / Risk-weighted assets | 11.66 | 12.36 | 12.64 | 13.04 | 11.58 |
| Common equity Tier 1 / Risk-weighted assets | 11.01 | 11.86 | 12.16 | 12.54 | 11.58 |
| Liabilities / Equity (multiple) | 11.79 | 11.15 | 10.81 | 10.54 | 11.44 |
| Equity / Assets | 7.82 | 8.23 | 8.47 | 8.67 | 8.04 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.23 | 0.27 | 0.25 | 0.28 | 0.36 |
| Loan loss provisions / NPLs | 577.81 | 525.06 | 561.14 | 499.76 | 396.48 |
| 【E】 | | | | | |
| NIBT / Average equity | 9.58 | 8.55 | 8.56 | 7.09 | 6.63 |
| (NIBT + loan loss provisions) / Average equity | 10.45 | 8.98 | 8.96 | 8.20 | 8.42 |
| NIBT / Average assets | 0.78 | 0.73 | 0.72 | 0.58 | 0.53 |
| (NIBT + loan loss provisions) / Average assets | 0.85 | 0.77 | 0.75 | 0.67 | 0.67 |
| Net interest income / NIBT | 108.86 | 128.47 | 130.44 | 157.30 | 172.40 |
| NIBT / Net income | 45.82 | 46.74 | 45.39 | 39.40 | 35.56 |
| NIBT / Employees (in thousand of NT dollars) | 2,323.87 | 2,067.08 | 2,133.48 | 1,656.51 | 1,388.09 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 125.94 | 116.61 | 115.00 | 134.93 | 142.27 |
| Net stable funding ratio | 130.48 | 129.58 | 130.64 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 29.97 | 26.85 | 26.97 | 25.98 | 29.61 |
| Loans / Deposits | 75.77 | 77.20 | 77.67 | 76.00 | 71.19 |
| Time deposits / Deposits | 33.40 | 35.95 | 34.10 | 36.50 | 38.95 |
| NCDs / Time deposits | 4.95 | 6.79 | 6.29 | 6.23 | 8.18 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -39.25 | -34.90 | -4.40 | -30.73 | -77.77 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 116.10 | 113.95 | 117.37 | 111.38 | 111.15 |
| Interest rate sensitivity gap / Equity | 110.32 | 93.31 | 111.11 | 74.54 | 80.41 |
| 【G】 | | | | | |
| Deposit growth rate | 17.16 | -4.87 | 3.84 | -6.31 | 7.93 |
| Loan growth rate | 15.81 | -1.68 | 6.06 | -0.33 | 1.40 |
| Investment growth rate | 3.37 | -4.07 | -1.43 | -8.67 | 16.36 |
| Guarantee growth rate | 2.25 | 10.43 | -11.40 | 15.88 | -6.51 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

E.Sun Commercial Bank, Ltd. Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 14.63 | 15.24 | 15.13 | 15.01 | 13.71 |
| Tier 1 capital / Risk-weighted assets | 11.71 | 11.97 | 12.00 | 11.77 | 10.28 |
| Common equity Tier 1 / Risk-weighted assets | 10.33 | 10.46 | 10.56 | 10.64 | 9.19 |
| Liabilities / Equity (multiple) | 13.34 | 13.08 | 13.09 | 12.81 | 13.64 |
| Equity / Assets | 6.97 | 7.10 | 7.10 | 7.24 | 6.83 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.18 | 0.24 | 0.23 | 0.23 | 0.19 |
| Loan loss provisions / NPLs | 662.38 | 495.63 | 523.76 | 513.89 | 629.67 |
| 【E】 | | | | | |
| NIBT / Average equity | 14.38 | 14.08 | 13.23 | 12.55 | 12.82 |
| (NIBT + loan loss provisions) / Average equity | 15.27 | 15.12 | 13.90 | 14.61 | 15.24 |
| NIBT / Average assets | 1.00 | 1.02 | 0.95 | 0.88 | 0.86 |
| (NIBT + loan loss provisions) / Average assets | 1.07 | 1.09 | 1.00 | 1.02 | 1.02 |
| Net interest income / NIBT | 77.92 | 89.40 | 93.02 | 110.99 | 112.25 |
| NIBT / Net income | 46.06 | 45.34 | 43.12 | 40.25 | 40.80 |
| NIBT / Employees (in thousand of NT dollars) | 2,852.21 | 2,594.77 | 2,424.54 | 2,052.02 | 1,892.77 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 120.78 | 110.26 | 132.55 | 129.10 | 111.02 |
| Net stable funding ratio | 129.98 | 131.67 | 132.00 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 29.66 | 29.77 | 29.02 | 30.14 | 24.99 |
| Loans / Deposits | 71.14 | 72.38 | 71.22 | 71.04 | 72.09 |
| Time deposits / Deposits | 26.31 | 24.67 | 25.62 | 25.19 | 26.90 |
| NCDs / Time deposits | 1.33 | 0.59 | 2.36 | 0.44 | 1.69 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -57.47 | 1.25 | -24.08 | 43.55 | 125.34 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 114.11 | 114.56 | 118.25 | 113.19 | 108.62 |
| Interest rate sensitivity gap / Equity | 112.72 | 115.98 | 142.48 | 104.85 | 77.20 |
| 【G】 | | | | | |
| Deposit growth rate | 11.58 | 6.01 | 9.77 | 9.90 | 6.60 |
| Loan growth rate | 9.65 | 7.04 | 10.02 | 8.28 | 8.62 |
| Investment growth rate | 11.30 | 10.95 | 12.31 | 14.36 | 7.81 |
| Guarantee growth rate | 12.97 | 52.11 | 73.32 | -2.97 | -21.20 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

KGI Bank

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 14.19 | 11.59 | 13.39 | 14.18 | 13.23 |
| Tier 1 capital / Risk-weighted assets | 12.38 | 11.19 | 12.27 | 13.99 | 13.22 |
| Common equity Tier 1 / Risk-weighted assets | 11.83 | 11.19 | 11.69 | 13.99 | 13.22 |
| Liabilities / Equity (multiple) | 10.30 | 11.11 | 10.64 | 8.56 | 8.64 |
| Equity / Assets | 8.85 | 8.26 | 8.59 | 10.46 | 10.38 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.14 | 0.20 | 0.17 | 0.21 | 0.34 |
| Loan loss provisions / NPLs | 918.91 | 643.85 | 755.23 | 626.84 | 397.45 |
| 【E】 | | | | | |
| NIBT / Average equity | 7.67 | 5.62 | 4.91 | 8.41 | 8.15 |
| (NIBT + loan loss provisions) / Average equity | 8.33 | 5.80 | 4.96 | 10.16 | 9.01 |
| NIBT / Average assets | 0.66 | 0.53 | 0.44 | 0.90 | 0.91 |
| (NIBT + loan loss provisions) / Average assets | 0.72 | 0.54 | 0.44 | 1.08 | 1.01 |
| Net interest income / NIBT | 144.63 | 213.57 | 244.53 | 124.33 | 115.53 |
| NIBT / Net income | 42.44 | 36.27 | 32.76 | 45.77 | 46.85 |
| NIBT / Employees (in thousand of NT dollars) | 1,773.41 | 1,309.48 | 1,114.08 | 1,968.64 | 1,958.20 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 111.17 | 96.24 | 104.55 | 93.36 | 85.35 |
| Net stable funding ratio | 109.68 | 109.05 | 111.38 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 37.29 | 35.40 | 37.67 | 36.01 | 32.84 |
| Loans / Deposits | 80.27 | 78.72 | 80.65 | 78.88 | 74.28 |
| Time deposits / Deposits | 47.37 | 47.17 | 46.99 | 47.30 | 51.32 |
| NCDs / Time deposits | 6.76 | 13.43 | 8.69 | 12.64 | 1.08 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -102.65 | -81.28 | -87.07 | -108.04 | -205.03 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 112.23 | 103.90 | 104.67 | 106.30 | 82.08 |
| Interest rate sensitivity gap / Equity | 59.09 | 19.99 | 23.71 | 27.00 | -86.35 |
| 【G】 | | | | | |
| Deposit growth rate | 5.39 | 20.56 | 12.00 | 9.68 | -3.10 |
| Loan growth rate | 7.42 | 19.53 | 14.29 | 16.34 | 15.82 |
| Investment growth rate | 1.29 | 0.03 | 23.15 | 0.33 | 37.62 |
| Guarantee growth rate | 61.26 | 20.67 | 39.51 | -3.33 | -6.70 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Taishin International Bank

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 14.32 | 13.74 | 14.72 | 14.23 | 14.21 |
| Tier 1 capital / Risk-weighted assets | 11.44 | 10.54 | 11.67 | 10.91 | 10.64 |
| Common equity Tier 1 / Risk-weighted assets | 9.60 | 8.50 | 9.64 | 8.74 | 8.42 |
| Liabilities / Equity (multiple) | 11.61 | 12.64 | 11.35 | 11.97 | 11.84 |
| Equity / Assets | 7.93 | 7.33 | 8.10 | 7.71 | 7.79 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.15 | 0.25 | 0.18 | 0.22 | 0.26 |
| Loan loss provisions / NPLs | 889.90 | 529.67 | 758.18 | 578.43 | 548.56 |
| 【E】 | | | | | |
| NIBT / Average equity | 11.15 | 10.47 | 8.99 | 10.00 | 11.48 |
| (NIBT + loan loss provisions) / Average equity | 11.99 | 11.15 | 9.39 | 11.23 | 15.04 |
| NIBT / Average assets | 0.85 | 0.77 | 0.66 | 0.76 | 0.72 |
| (NIBT + loan loss provisions) / Average assets | 0.92 | 0.82 | 0.69 | 0.85 | 0.94 |
| Net interest income / NIBT | 110.60 | 135.04 | 156.57 | 144.77 | 155.16 |
| NIBT / Net income | 42.89 | 38.76 | 34.38 | 37.75 | 34.94 |
| NIBT / Employees (in thousand of NT dollars) | 2,192.48 | 1,838.02 | 1,557.96 | 1,665.40 | 1,544.04 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 142.16 | 133.58 | 130.61 | 111.87 | 119.34 |
| Net stable funding ratio | 125.59 | 119.73 | 122.79 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 28.43 | 24.25 | 25.98 | 25.54 | 24.77 |
| Loans / Deposits | 77.33 | 80.98 | 80.07 | 79.67 | 78.21 |
| Time deposits / Deposits | 32.78 | 37.91 | 36.48 | 40.28 | 42.15 |
| NCDs / Time deposits | 1.63 | 0.18 | 1.82 | 1.23 | 2.70 |
| Accumulated gap of assets and liabilities (180 days) / Equity | 21.36 | -34.96 | 21.28 | 9.05 | -50.26 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 161.79 | 143.66 | 153.48 | 149.95 | 184.13 |
| Interest rate sensitivity gap / Equity | 295.23 | 239.18 | 262.63 | 286.38 | 241.38 |
| 【G】 | | | | | |
| Deposit growth rate | 14.00 | 6.27 | 5.78 | 7.53 | 6.65 |
| Loan growth rate | 8.57 | 6.81 | 6.13 | 9.19 | 5.16 |
| Investment growth rate | 27.67 | 0.51 | 7.00 | 9.29 | -2.46 |
| Guarantee growth rate | -10.23 | 7.62 | -8.03 | 21.80 | 4.64 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Jih Sun International Bank Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.41 | 13.51 | 14.33 | 15.05 | 13.01 |
| Tier 1 capital / Risk-weighted assets | 12.62 | 12.62 | 13.20 | 13.46 | 11.08 |
| Common equity Tier 1 / Risk-weighted assets | 12.62 | 12.62 | 13.20 | 13.46 | 11.08 |
| Liabilities / Equity (multiple) | 10.56 | 10.52 | 10.42 | 10.42 | 11.21 |
| Equity / Assets | 8.65 | 8.68 | 8.75 | 8.76 | 8.19 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.19 | 0.28 | 0.26 | 0.45 | 0.23 |
| Loan loss provisions / NPLs | 650.78 | 464.33 | 498.31 | 302.06 | 566.57 |
| 【E】 | | | | | |
| NIBT / Average equity | 4.74 | 5.15 | 5.02 | 5.32 | 3.86 |
| (NIBT + loan loss provisions) / Average equity | 5.36 | 5.61 | 4.74 | 6.20 | 5.35 |
| NIBT / Average assets | 0.41 | 0.45 | 0.44 | 0.46 | 0.33 |
| (NIBT + loan loss provisions) / Average assets | 0.46 | 0.49 | 0.41 | 0.53 | 0.46 |
| Net interest income / NIBT | 269.67 | 255.45 | 266.07 | 230.10 | 288.09 |
| NIBT / Net income | 26.26 | 27.06 | 27.08 | 26.64 | 19.40 |
| NIBT / Employees (in thousand of NT dollars) | 710.71 | 735.05 | 721.28 | 718.77 | 520.56 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 139.18 | 134.46 | 135.72 | 137.23 | 134.93 |
| Net stable funding ratio | 133.57 | 125.42 | 129.95 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 26.61 | 28.01 | 27.08 | 27.46 | 30.84 |
| Loans / Deposits | 79.66 | 81.77 | 79.93 | 78.70 | 79.82 |
| Time deposits / Deposits | 35.04 | 36.15 | 37.61 | 34.56 | 36.17 |
| NCDs / Time deposits | 0.28 | 5.11 | 1.61 | 3.28 | 0.29 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -19.11 | -24.37 | -13.43 | 45.31 | 5.73 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 97.06 | 99.35 | 98.20 | 100.52 | 97.37 |
| Interest rate sensitivity gap / Equity | -24.73 | -5.56 | -15.20 | 4.35 | -23.35 |
| 【G】 | | | | | |
| Deposit growth rate | 7.03 | 6.50 | 3.20 | 4.48 | -0.02 |
| Loan growth rate | 4.02 | 10.80 | 4.40 | 2.81 | 5.07 |
| Investment growth rate | -2.01 | 2.88 | 5.13 | 1.35 | 19.56 |
| Guarantee growth rate | 11.85 | 1.50 | 28.82 | 113.63 | -8.46 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

EnTie Commercial Bank

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.39 | 13.27 | 14.13 | 13.49 | 13.32 |
| Tier 1 capital / Risk-weighted assets | 13.39 | 13.27 | 14.13 | 13.49 | 13.32 |
| Common equity Tier 1 / Risk-weighted assets | 13.39 | 13.27 | 14.13 | 13.49 | 12.75 |
| Liabilities / Equity (multiple) | 8.62 | 8.73 | 8.35 | 8.61 | 8.99 |
| Equity / Assets | 10.40 | 10.28 | 10.69 | 10.40 | 10.01 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.74 | 0.83 | 0.77 | 0.62 | 0.90 |
| Loan loss provisions / NPLs | 202.55 | 186.11 | 186.05 | 229.58 | 158.11 |
| 【E】 | | | | | |
| NIBT / Average equity | 8.15 | 7.15 | 8.51 | 8.49 | 5.56 |
| (NIBT + loan loss provisions) / Average equity | 9.39 | 9.22 | 8.64 | 10.49 | 9.07 |
| NIBT / Average assets | 0.88 | 0.80 | 0.91 | 0.87 | 0.56 |
| (NIBT + loan loss provisions) / Average assets | 1.01 | 1.03 | 0.93 | 1.08 | 0.92 |
| Net interest income / NIBT | 133.74 | 154.99 | 133.35 | 149.70 | 211.12 |
| NIBT / Net income | 42.11 | 37.78 | 44.40 | 42.45 | 27.13 |
| NIBT / Employees (in thousand of NT dollars) | 1,846.56 | 1,647.29 | 1,879.79 | 1,750.97 | 1,008.26 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 122.07 | 122.60 | 115.27 | 133.62 | 153.97 |
| Net stable funding ratio | 130.83 | 132.59 | 133.91 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 33.73 | 36.36 | 35.64 | 37.65 | 35.12 |
| Loans / Deposits | 76.17 | 73.48 | 73.33 | 70.21 | 73.32 |
| Time deposits / Deposits | 55.78 | 56.53 | 56.74 | 55.89 | 53.85 |
| NCDs / Time deposits | 1.30 | 4.33 | 1.19 | 2.66 | 1.17 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -146.26 | -81.59 | -145.83 | -140.33 | -82.91 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 104.41 | 106.92 | 106.23 | 105.83 | 102.64 |
| Interest rate sensitivity gap / Equity | 27.88 | 44.29 | 38.97 | 38.69 | 18.65 |
| 【G】 | | | | | |
| Deposit growth rate | 0.43 | 4.34 | 0.32 | 5.99 | -0.15 |
| Loan growth rate | 4.11 | 2.47 | 4.25 | 0.51 | 1.12 |
| Investment growth rate | 0.18 | 8.69 | 4.27 | 8.35 | 40.21 |
| Guarantee growth rate | 127.81 | -11.00 | 28.90 | -6.09 | -34.64 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

CTBC Bank Co., Ltd. Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.88 | 15.32 | 15.16 | 16.18 | 15.17 |
| Tier 1 capital / Risk-weighted assets | 13.88 | 15.32 | 15.16 | 16.18 | 14.85 |
| Common equity Tier 1 / Risk-weighted assets | 13.86 | 14.91 | 14.89 | 15.56 | 13.98 |
| Liabilities / Equity (multiple) | 10.40 | 9.90 | 9.72 | 9.63 | 9.73 |
| Equity / Assets | 8.77 | 9.17 | 9.33 | 9.41 | 9.32 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.23 | 0.20 | 0.22 | 0.21 | 0.33 |
| Loan loss provisions / NPLs | 620.95 | 692.52 | 625.30 | 654.26 | 439.17 |
| 【E】 | | | | | |
| NIBT / Average equity | 12.22 | 12.55 | 11.84 | 12.62 | 10.71 |
| (NIBT + loan loss provisions) / Average equity | 13.09 | 13.89 | 12.37 | 13.74 | 12.43 |
| NIBT / Average assets | 1.11 | 1.16 | 1.08 | 1.18 | 0.99 |
| (NIBT + loan loss provisions) / Average assets | 1.19 | 1.29 | 1.13 | 1.29 | 1.15 |
| Net interest income / NIBT | 104.45 | 98.90 | 108.47 | 97.61 | 115.59 |
| NIBT / Net income | 42.79 | 44.27 | 42.89 | 43.75 | 38.07 |
| NIBT / Employees (in thousand of NT dollars) | 3,212.42 | 3,230.91 | 2,972.48 | 3,039.95 | 2,435.21 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 118.34 | 124.48 | 113.57 | 122.70 | 120.40 |
| Net stable funding ratio | 131.29 | 136.88 | 134.58 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 30.46 | 32.80 | 31.42 | 34.59 | 33.59 |
| Loans / Deposits | 67.30 | 68.30 | 69.71 | 67.50 | 70.19 |
| Time deposits / Deposits | 29.27 | 26.22 | 27.01 | 27.53 | 27.77 |
| NCDs / Time deposits | 0.93 | 0.60 | 0.97 | 1.14 | 0.74 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -41.66 | -35.66 | -21.13 | -13.50 | -41.04 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 105.91 | 113.24 | 111.98 | 114.77 | 115.09 |
| Interest rate sensitivity gap / Equity | 35.94 | 75.63 | 67.37 | 84.14 | 85.91 |
| 【G】 | | | | | |
| Deposit growth rate | 10.24 | 7.88 | 5.85 | 10.54 | 1.96 |
| Loan growth rate | 8.61 | 6.06 | 9.29 | 6.29 | 0.72 |
| Investment growth rate | 13.93 | 13.85 | 3.12 | 19.12 | 32.74 |
| Guarantee growth rate | 28.59 | -3.99 | -1.17 | 16.44 | -8.17 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

HSBC Bank (Taiwan) Limited

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 14.69 | 13.52 | 14.75 | 14.90 | 14.48 |
| Tier 1 capital / Risk-weighted assets | 13.65 | 12.44 | 13.68 | 13.83 | 13.45 |
| Common equity Tier 1 / Risk-weighted assets | 13.65 | 12.44 | 13.68 | 13.83 | 13.45 |
| Liabilities / Equity (multiple) | 14.91 | 15.76 | 14.14 | 13.72 | 13.03 |
| Equity / Assets | 6.28 | 5.97 | 6.61 | 6.79 | 7.13 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.06 | 0.08 | 0.06 | 0.08 | 0.05 |
| Loan loss provisions / NPLs | 2,269.14 | 1,750.47 | 2,265.70 | 1,620.77 | 2,689.38 |
| 【E】 | | | | | |
| NIBT / Average equity | 11.10 | 15.32 | 12.18 | 10.46 | 8.83 |
| (NIBT + loan loss provisions) / Average equity | 10.86 | 15.88 | 12.40 | 11.26 | 8.83 |
| NIBT / Average assets | 0.74 | 0.97 | 0.78 | 0.72 | 0.61 |
| (NIBT + loan loss provisions) / Average assets | 0.73 | 1.01 | 0.79 | 0.77 | 0.62 |
| Net interest income / NIBT | -12.93 | 23.33 | 16.96 | 50.19 | 83.72 |
| NIBT / Net income | 44.64 | 50.20 | 45.12 | 41.64 | 39.09 |
| NIBT / Employees (in thousand of NT dollars) | 2,848.09 | 3,747.66 | 2,954.37 | 2,500.49 | 2,131.75 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 157.53 | 158.06 | 149.32 | 122.12 | 128.35 |
| Net stable funding ratio | 139.71 | 135.79 | 142.05 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 114.29 | 111.27 | 117.21 | 115.98 | 116.91 |
| Loans / Deposits | 57.68 | 51.39 | 61.82 | 55.34 | 57.41 |
| Time deposits / Deposits | 30.45 | 31.05 | 31.00 | 29.89 | 32.09 |
| NCDs / Time deposits | 1.70 | 0.49 | 5.39 | 0.53 | 0.35 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -129.49 | -170.85 | -190.12 | -220.12 | -223.70 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 192.27 | 168.65 | 191.36 | 179.46 | 181.41 |
| Interest rate sensitivity gap / Equity | 528.59 | 442.32 | 505.80 | 453.79 | 432.13 |
| 【G】 | | | | | |
| Deposit growth rate | -12.25 | 32.81 | 4.20 | 13.78 | 4.03 |
| Loan growth rate | -1.10 | 19.63 | 16.41 | 9.66 | -7.47 |
| Investment growth rate | -8.28 | 11.10 | 6.06 | 2.29 | -6.89 |
| Guarantee growth rate | 8.70 | 23.80 | 16.38 | 9.51 | -21.56 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Shin Kong Commercial Bank Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 14.67 | 13.72 | 14.38 | 13.06 | 12.69 |
| Tier 1 capital / Risk-weighted assets | 11.83 | 10.66 | 11.51 | 10.44 | 9.86 |
| Common equity Tier 1 / Risk-weighted assets | 10.45 | 9.52 | 10.39 | 9.69 | 9.05 |
| Liabilities / Equity (multiple) | 13.37 | 14.75 | 13.64 | 14.49 | 14.93 |
| Equity / Assets | 6.96 | 6.35 | 6.83 | 6.45 | 6.28 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.21 | 0.24 | 0.23 | 0.24 | 0.26 |
| Loan loss provisions / NPLs | 600.16 | 562.47 | 570.52 | 488.17 | 491.66 |
| 【E】 | | | | | |
| NIBT / Average equity | 10.07 | 11.53 | 11.54 | 9.67 | 11.81 |
| (NIBT + loan loss provisions) / Average equity | 11.27 | 12.81 | 12.23 | 11.61 | 13.10 |
| NIBT / Average assets | 0.68 | 0.72 | 0.74 | 0.62 | 0.72 |
| (NIBT + loan loss provisions) / Average assets | 0.76 | 0.80 | 0.78 | 0.75 | 0.80 |
| Net interest income / NIBT | 188.58 | 195.14 | 189.67 | 229.80 | 194.66 |
| NIBT / Net income | 37.79 | 37.93 | 38.91 | 31.71 | 37.46 |
| NIBT / Employees (in thousand of NT dollars) | 1,611.60 | 1,592.47 | 1,666.58 | 1,289.80 | 1,461.66 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 142.39 | r 119.15 | 121.79 | 135.59 | 135.68 |
| Net stable funding ratio | 120.20 | 125.42 | 120.62 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 22.58 | 21.32 | 21.92 | 19.08 | 20.07 |
| Loans / Deposits | 75.61 | 75.25 | 76.31 | 74.92 | 73.82 |
| Time deposits / Deposits | 50.74 | 52.50 | 51.13 | 50.89 | 51.18 |
| NCDs / Time deposits | 0.60 | 1.38 | 0.88 | 3.39 | 2.59 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -127.04 | -170.30 | -62.00 | -157.92 | -102.43 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 89.50 | 91.28 | 91.00 | 91.59 | 87.79 |
| Interest rate sensitivity gap / Equity | -108.27 | -99.77 | -94.40 | -96.41 | -142.94 |
| 【G】 | | | | | |
| Deposit growth rate | 5.47 | 6.08 | 4.12 | 3.68 | 1.07 |
| Loan growth rate | 5.96 | 5.90 | 6.04 | 5.21 | 4.43 |
| Investment growth rate | 10.68 | 7.07 | 7.22 | 34.03 | 57.72 |
| Guarantee growth rate | -30.05 | -8.05 | -29.76 | 21.34 | -18.34 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Sunny Bank, Ltd.

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 11.77 | 11.64 | 12.11 | 12.70 | 11.36 |
| Tier 1 capital / Risk-weighted assets | 9.91 | 9.10 | 9.76 | 9.59 | 8.23 |
| Common equity Tier 1 / Risk-weighted assets | 8.67 | 8.24 | 8.65 | 8.68 | 7.91 |
| Liabilities / Equity (multiple) | 14.84 | 15.88 | 14.69 | 15.55 | 15.60 |
| Equity / Assets | 6.31 | 5.92 | 6.38 | 6.04 | 6.02 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.48 | 0.19 | 0.18 | 0.12 | 0.09 |
| Loan loss provisions / NPLs | 246.84 | 621.88 | 659.09 | 1,044.51 | 1,330.90 |
| 【E】 | | | | | |
| NIBT / Average equity | 12.99 | 14.49 | 11.63 | 8.87 | 12.27 |
| (NIBT + loan loss provisions) / Average equity | 13.42 | 14.91 | 12.22 | 13.71 | 14.49 |
| NIBT / Average assets | 0.83 | 0.76 | 0.66 | 0.54 | 0.71 |
| (NIBT + loan loss provisions) / Average assets | 0.86 | 0.78 | 0.70 | 0.83 | 0.84 |
| Net interest income / NIBT | 136.80 | 148.82 | 172.99 | 211.07 | 162.65 |
| NIBT / Net income | 54.14 | 51.02 | 44.89 | 35.84 | 44.39 |
| NIBT / Employees (in thousand of NT dollars) | 2,000.99 | 1,787.69 | 1,578.65 | 1,167.97 | 1,409.78 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 144.85 | 138.34 | 141.89 | 154.73 | 176.51 |
| Net stable funding ratio | 130.11 | 128.01 | 130.28 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 24.33 | 23.64 | 24.43 | 24.44 | 24.71 |
| Loans / Deposits | 74.44 | 76.40 | 75.91 | 76.67 | 76.13 |
| Time deposits / Deposits | 59.24 | 60.91 | 59.32 | 59.73 | 60.66 |
| NCDs / Time deposits | 7.58 | 8.02 | 7.47 | 8.94 | 6.17 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -240.85 | -275.52 | -220.25 | -186.17 | -140.65 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 91.73 | 90.44 | 92.37 | 93.68 | 92.73 |
| Interest rate sensitivity gap / Equity | -104.33 | -130.96 | -95.47 | -84.20 | -98.14 |
| 【G】 | | | | | |
| Deposit growth rate | 9.22 | 11.72 | 9.66 | 9.18 | 8.11 |
| Loan growth rate | 6.38 | 11.80 | 8.53 | 9.92 | 9.52 |
| Investment growth rate | 1.43 | 12.50 | 4.71 | 16.35 | 10.24 |
| Guarantee growth rate | -18.67 | 41.91 | 38.34 | 0.93 | -9.91 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Bank of Panhsin

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 11.49 | 10.74 | 11.48 | 11.59 | 9.97 |
| Tier 1 capital / Risk-weighted assets | 9.38 | 8.71 | 9.30 | 9.04 | 8.15 |
| Common equity Tier 1 / Risk-weighted assets | 8.27 | 7.58 | 8.16 | 7.85 | 7.12 |
| Liabilities / Equity (multiple) | 14.47 | 15.89 | 14.86 | 15.66 | 16.39 |
| Equity / Assets | 6.47 | 5.92 | 6.31 | 6.00 | 5.75 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.61 | 1.28 | 0.85 | 0.80 | 0.84 |
| Loan loss provisions / NPLs | 206.83 | 100.93 | 145.37 | 154.87 | 148.97 |
| 【E】 | | | | | |
| NIBT / Average equity | 5.23 | 2.52 | 3.09 | 2.00 | 3.35 |
| (NIBT + loan loss provisions) / Average equity | 6.12 | 3.86 | 5.52 | 6.27 | 8.16 |
| NIBT / Average assets | 0.33 | 0.15 | 0.19 | 0.12 | 0.21 |
| (NIBT + loan loss provisions) / Average assets | 0.39 | 0.23 | 0.33 | 0.37 | 0.50 |
| Net interest income / NIBT | 294.80 | 613.26 | 508.46 | 791.88 | 490.85 |
| NIBT / Net income | 21.99 | 10.63 | 12.49 | 8.38 | 12.61 |
| NIBT / Employees (in thousand of NT dollars) | 582.13 | 252.97 | 317.54 | 194.54 | 313.95 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 207.19 | 248.69 | 222.42 | 304.12 | 437.38 |
| Net stable funding ratio | 152.07 | 155.87 | 155.24 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 24.83 | 26.20 | 26.67 | 26.83 | 26.19 |
| Loans / Deposits | 73.20 | 70.12 | 71.67 | 68.68 | 67.16 |
| Time deposits / Deposits | 54.38 | 56.69 | 54.34 | 55.59 | 57.20 |
| NCDs / Time deposits | 0.34 | 0.55 | 0.37 | 0.53 | 0.68 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -29.16 | -49.69 | -44.95 | 52.15 | -46.73 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 95.29 | 95.35 | 97.43 | 95.69 | 94.19 |
| Interest rate sensitivity gap / Equity | -58.91 | -62.08 | -32.04 | -57.06 | -81.73 |
| 【G】 | | | | | |
| Deposit growth rate | 1.27 | 3.06 | 1.50 | 2.43 | 10.95 |
| Loan growth rate | 5.70 | 4.16 | 5.91 | 4.74 | 4.79 |
| Investment growth rate | 4.71 | 20.85 | 19.00 | 155.48 | -12.00 |
| Guarantee growth rate | 5.13 | 7.46 | -1.45 | -23.20 | 0.29 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Taiwan Business Bank

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 12.59 | 12.46 | 12.70 | 12.27 | 11.91 |
| Tier 1 capital / Risk-weighted assets | 9.12 | 9.61 | 9.60 | 9.51 | 9.59 |
| Common equity Tier 1 / Risk-weighted assets | 7.86 | 8.17 | 8.21 | 7.98 | 7.91 |
| Liabilities / Equity (multiple) | 18.35 | 18.72 | 18.05 | 20.11 | 20.14 |
| Equity / Assets | 5.17 | 5.07 | 5.25 | 4.74 | 4.73 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.30 | 0.33 | 0.30 | 0.33 | 0.43 |
| Loan loss provisions / NPLs | 382.94 | 350.83 | 394.13 | 327.65 | 277.65 |
| 【E】 | | | | | |
| NIBT / Average equity | 10.98 | 11.85 | 11.19 | 7.73 | 9.01 |
| (NIBT + loan loss provisions) / Average equity | 12.85 | 12.71 | 12.13 | 11.33 | 14.52 |
| NIBT / Average assets | 0.55 | 0.56 | 0.55 | 0.37 | 0.42 |
| (NIBT + loan loss provisions) / Average assets | 0.64 | 0.61 | 0.59 | 0.54 | 0.68 |
| Net interest income / NIBT | 177.47 | 185.02 | 188.49 | 267.90 | 236.53 |
| NIBT / Net income | 39.50 | 40.41 | 40.01 | 27.78 | 30.95 |
| NIBT / Employees (in thousand of NT dollars) | 1,831.32 | 1,920.08 | 1,809.79 | 1,187.82 | 1,334.11 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 120.08 | 103.35 | 120.63 | 92.54 | 89.93 |
| Net stable funding ratio | 126.20 | 130.63 | 130.31 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 22.13 | 21.03 | 22.29 | 18.08 | 18.29 |
| Loans / Deposits | 79.35 | 79.70 | 79.57 | 81.87 | 81.93 |
| Time deposits / Deposits | 38.91 | 37.36 | 36.61 | 37.03 | 36.24 |
| NCDs / Time deposits | 1.08 | 0.29 | 1.64 | 0.14 | 0.75 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -40.84 | -13.71 | -39.62 | -27.64 | 118.93 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 98.88 | 99.08 | 99.22 | 100.39 | 99.47 |
| Interest rate sensitivity gap / Equity | -15.37 | -13.08 | -10.37 | 5.97 | -8.13 |
| 【G】 | | | | | |
| Deposit growth rate | 3.39 | 4.86 | -0.36 | 4.96 | 1.76 |
| Loan growth rate | 3.69 | 2.97 | -3.21 | 6.26 | 3.81 |
| Investment growth rate | 21.12 | 13.30 | 24.15 | 1.28 | 13.20 |
| Guarantee growth rate | 22.90 | -9.58 | 21.88 | 2.70 | 60.70 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Standard Chartered  Bank (Taiwan) Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 15.54 | 15.80 | r 15.90 | 16.19 | 15.11 |
| Tier 1 capital / Risk-weighted assets | 12.58 | 12.77 | r 12.89 | 13.08 | 11.90 |
| Common equity Tier 1 / Risk-weighted assets | 12.58 | 12.77 | r 12.89 | 13.08 | 11.90 |
| Liabilities / Equity (multiple) | 13.25 | 12.76 | 12.88 | 13.83 | 13.77 |
| Equity / Assets | 7.02 | 7.27 | 7.21 | 6.74 | 6.77 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.15 | 0.28 | 0.23 | 0.37 | 0.63 |
| Loan loss provisions / NPLs | 1,112.44 | 607.10 | 733.94 | 479.92 | 304.39 |
| 【E】 | | | | | |
| NIBT / Average equity | 8.69 | 8.57 | 6.26 | 5.99 | 1.57 |
| (NIBT + loan loss provisions) / Average equity | 9.49 | 9.49 | 6.70 | 8.38 | 4.04 |
| NIBT / Average assets | 0.61 | 0.61 | 0.45 | 0.42 | 0.11 |
| (NIBT + loan loss provisions) / Average assets | 0.67 | 0.68 | 0.48 | 0.59 | 0.28 |
| Net interest income / NIBT | 101.01 | 114.99 | 144.41 | 205.88 | 907.96 |
| NIBT / Net income | 28.76 | 27.36 | 21.02 | 19.22 | 5.64 |
| NIBT / Employees (in thousand of NT dollars) | 1,322.70 | 1,280.51 | 938.82 | 832.37 | 216.06 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 229.46 | 223.92 | 278.61 | 200.89 | 233.02 |
| Net stable funding ratio | 146.27 | 155.29 | 154.38 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 65.09 | 71.15 | 69.29 | 75.58 | 59.57 |
| Loans / Deposits | 54.87 | 59.36 | 55.28 | 52.87 | 55.20 |
| Time deposits / Deposits | 15.58 | 15.76 | 15.25 | 15.59 | 14.80 |
| NCDs / Time deposits | 9.65 | 15.10 | 16.94 | 7.51 | 0.28 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -143.19 | -219.42 | -35.36 | -87.21 | -168.38 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 129.79 | 155.61 | 154.72 | 146.36 | 116.14 |
| Interest rate sensitivity gap / Equity | 211.89 | 335.52 | 356.23 | 327.69 | 119.93 |
| 【G】 | | | | | |
| Deposit growth rate | 13.11 | -0.99 | 1.05 | 2.59 | -1.11 |
| Loan growth rate | 4.50 | 5.63 | 5.51 | -1.81 | -11.56 |
| Investment growth rate | -0.61 | -0.70 | -6.69 | 11.36 | -11.81 |
| Guarantee growth rate | 8.21 | 7.00 | 32.98 | 20.60 | -3.42 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Taichung Commercial Bank | Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 12.98 | 11.75 | 12.35 | 12.01 | 10.25 |
| Tier 1 capital / Risk-weighted assets | 12.37 | 10.82 | 11.65 | 10.98 | 9.09 |
| Common equity Tier 1 / Risk-weighted assets | 10.18 | 8.96 | 9.54 | 9.25 | 8.68 |
| Liabilities / Equity (multiple) | 12.66 | 14.30 | 13.32 | 14.13 | 14.06 |
| Equity / Assets | 7.32 | 6.54 | 6.98 | 6.61 | 6.64 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.37 | 0.37 | 0.45 | 0.42 | 0.58 |
| Loan loss provisions / NPLs | 403.58 | 378.19 | 317.96 | 343.72 | 248.98 |
| 【E】 | | | | | |
| NIBT / Average equity | 9.94 | 9.63 | 10.31 | 10.13 | 9.97 |
| (NIBT + loan loss provisions) / Average equity | 11.59 | 11.23 | 11.04 | 12.86 | 12.85 |
| NIBT / Average assets | 0.71 | 0.64 | 0.69 | 0.67 | 0.69 |
| (NIBT + loan loss provisions) / Average assets | 0.83 | 0.75 | 0.74 | 0.85 | 0.88 |
| Net interest income / NIBT | 161.28 | 180.68 | 170.32 | 181.25 | 181.61 |
| NIBT / Net income | 44.29 | 41.45 | 43.53 | 41.60 | 42.09 |
| NIBT / Employees (in thousand of NT dollars) | 2,030.08 | 1,905.91 | 1,964.80 | 1,919.25 | 1,790.28 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 169.35 | 128.11 | 137.84 | 127.68 | 133.16 |
| Net stable funding ratio | 137.04 | 133.74 | 139.53 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 25.19 | 24.16 | 23.01 | 24.80 | 22.65 |
| Loans / Deposits | 76.52 | 77.07 | 77.70 | 76.79 | 79.36 |
| Time deposits / Deposits | 46.87 | 50.33 | 49.21 | 49.44 | 48.57 |
| NCDs / Time deposits | 1.58 | 5.21 | 3.89 | 4.64 | 1.95 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -91.32 | -145.47 | -70.62 | -114.92 | -83.53 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 91.91 | 90.26 | 90.69 | 91.98 | 91.78 |
| Interest rate sensitivity gap / Equity | -87.00 | -117.70 | -105.72 | -95.80 | -99.08 |
| 【G】 | | | | | |
| Deposit growth rate | -1.10 | 3.90 | 3.87 | 4.81 | 6.85 |
| Loan growth rate | -1.82 | 3.40 | 5.11 | 1.37 | 8.47 |
| Investment growth rate | -2.15 | 14.57 | 4.49 | 84.20 | 17.89 |
| Guarantee growth rate | -14.77 | 2.30 | -1.91 | 27.66 | 19.40 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

King's Town Bank　　Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 15.65 | 14.77 | 14.04 | 15.57 | 15.73 |
| Tier 1 capital / Risk-weighted assets | 14.30 | 14.60 | 13.95 | 15.17 | 15.31 |
| Common equity Tier 1 / Risk-weighted assets | 14.30 | 14.60 | 13.95 | 15.17 | 15.31 |
| Liabilities / Equity (multiple) | 6.00 | 6.61 | 6.94 | 6.31 | 6.44 |
| Equity / Assets | 14.30 | 13.15 | 12.60 | 13.68 | 13.44 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |
| Loan loss provisions / NPLs | 6,794.59 | 6,752.78 | 6,762.86 | 6,394.29 | 6,736.67 |
| 【E】 | | | | | |
| NIBT / Average equity | 17.79 | 15.66 | 9.58 | 19.58 | 18.92 |
| (NIBT + loan loss provisions) / Average equity | 18.07 | 16.41 | 14.23 | 22.07 | 19.67 |
| NIBT / Average assets | 2.38 | 2.08 | 1.26 | 2.52 | 2.30 |
| (NIBT + loan loss provisions) / Average assets | 2.42 | 2.18 | 1.87 | 2.84 | 2.39 |
| Net interest income / NIBT | 68.20 | 84.77 | 139.57 | 74.08 | 88.87 |
| NIBT / Net income | 78.56 | 77.37 | 51.27 | 72.05 | 74.72 |
| NIBT / Employees (in thousand of NT dollars) | 7,060.80 | 6,116.13 | 3,677.86 | 6,903.99 | 6,094.34 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 175.55 | 131.12 | 154.46 | 179.53 | 272.05 |
| Net stable funding ratio | 125.89 | 118.56 | 121.76 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 28.92 | 24.45 | 24.34 | 28.46 | 29.29 |
| Loans / Deposits | 81.71 | 86.22 | 81.92 | 80.34 | 72.63 |
| Time deposits / Deposits | 37.37 | 41.14 | 39.30 | 40.68 | 41.21 |
| NCDs / Time deposits | 2.29 | 8.05 | 8.62 | 4.48 | 0.07 |
| Accumulated gap of assets and liabilities (180 days) / Equity | 42.79 | -35.84 | 17.75 | -32.19 | -23.03 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 97.18 | 92.31 | 96.76 | 92.48 | 98.16 |
| Interest rate sensitivity gap / Equity | -12.83 | -39.29 | -17.15 | -36.41 | -9.04 |
| 【G】 | | | | | |
| Deposit growth rate | 1.80 | 4.65 | 4.42 | 3.95 | 2.55 |
| Loan growth rate | -3.54 | 18.02 | 6.48 | 14.98 | 0.57 |
| Investment growth rate | 6.89 | 2.02 | 2.07 | 36.78 | 7.46 |
| Guarantee growth rate | 30.89 | 28.65 | 24.22 | -18.62 | 39.67 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Hwatai Bank

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 11.94 | 12.85 | 12.28 | 12.95 | 12.25 |
| Tier 1 capital / Risk-weighted assets | 10.23 | 10.72 | 10.56 | 10.77 | 9.78 |
| Common equity Tier 1 / Risk-weighted assets | 10.23 | 10.72 | 10.56 | 10.77 | 9.78 |
| Liabilities / Equity (multiple) | 13.45 | 13.86 | 13.65 | 13.97 | 14.42 |
| Equity / Assets | 6.92 | 6.73 | 6.83 | 6.68 | 6.48 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.76 | 1.70 | 1.24 | 1.80 | 1.18 |
| Loan loss provisions / NPLs | 196.17 | 101.39 | 116.55 | 103.75 | 123.53 |
| 【E】 | | | | | |
| NIBT / Average equity | 3.14 | 0.53 | 0.68 | -12.56 | 0.56 |
| (NIBT + loan loss provisions) / Average equity | 5.09 | 5.84 | 3.26 | 5.46 | 7.25 |
| NIBT / Average assets | 0.21 | 0.04 | 0.05 | -0.84 | 0.04 |
| (NIBT + loan loss provisions) / Average assets | 0.34 | 0.39 | 0.22 | 0.37 | 0.45 |
| Net interest income / NIBT | 493.38 | 3,060.00 | 2,379.69 | - | 3,474.00 |
| NIBT / Net income | 15.44 | 2.59 | 3.31 | -55.09 | 2.03 |
| NIBT / Employees (in thousand of NT dollars) | 364.29 | 60.10 | 74.77 | -1,365.99 | 56.75 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 232.79 | 254.46 | 191.59 | 559.61 | 409.79 |
| Net stable funding ratio | 147.19 | 127.46 | 127.85 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 28.80 | 34.29 | 30.13 | 34.45 | 32.03 |
| Loans / Deposits | 72.08 | 68.39 | 71.67 | 65.19 | 66.76 |
| Time deposits / Deposits | 56.30 | 57.32 | 55.28 | 57.30 | 54.94 |
| NCDs / Time deposits | 3.99 | 3.29 | 3.03 | 3.38 | 2.17 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -143.75 | -82.33 | -86.21 | -57.32 | -161.55 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 95.39 | 95.52 | 95.06 | 95.76 | 98.30 |
| Interest rate sensitivity gap / Equity | -54.40 | -54.00 | -59.50 | -51.25 | -20.58 |
| 【G】 | | | | | |
| Deposit growth rate | 0.17 | -4.61 | -2.21 | -3.44 | 13.44 |
| Loan growth rate | 5.57 | -2.46 | 7.52 | -5.72 | -3.27 |
| Investment growth rate | 0.25 | 5.33 | 16.40 | 3.65 | 6.73 |
| Guarantee growth rate | -24.16 | 77.72 | -5.36 | 36.65 | -54.63 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Cota Bank Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 12.96 | 12.48 | 12.91 | 12.07 | 10.33 |
| Tier 1 capital / Risk-weighted assets | 9.93 | 9.64 | 9.86 | 9.20 | 7.31 |
| Common equity Tier 1 / Risk-weighted assets | 9.42 | 9.13 | r 9.36 | 9.20 | 7.31 |
| Liabilities / Equity (multiple) | 14.57 | 14.41 | 14.24 | 14.52 | 17.05 |
| Equity / Assets | 6.42 | 6.49 | 6.56 | 6.44 | 5.54 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.46 | 0.50 | 0.50 | 0.24 | 0.22 |
| Loan loss provisions / NPLs | 319.85 | 314.98 | 295.69 | 663.93 | 772.83 |
| 【E】 | | | | | |
| NIBT / Average equity | 8.22 | 8.81 | 8.53 | 11.52 | 10.31 |
| (NIBT + loan loss provisions) / Average equity | 9.20 | 9.38 | 8.78 | 13.49 | 11.94 |
| NIBT / Average assets | 0.54 | 0.58 | 0.56 | 0.68 | 0.58 |
| (NIBT + loan loss provisions) / Average assets | 0.61 | 0.61 | 0.57 | 0.80 | 0.67 |
| Net interest income / NIBT | 282.12 | 277.17 | 286.22 | 235.97 | 280.49 |
| NIBT / Net income | 30.53 | 31.44 | 31.09 | 35.26 | 31.85 |
| NIBT / Employees (in thousand of NT dollars) | 816.22 | 829.58 | 811.54 | 931.58 | 758.19 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 603.71 | 366.06 | 371.77 | 319.09 | 253.95 |
| Net stable funding ratio | 138.55 | 135.02 | 136.51 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 26.43 | 20.36 | 23.24 | 19.29 | 16.90 |
| Loans / Deposits | 74.35 | 80.46 | 77.99 | 80.82 | 81.52 |
| Time deposits / Deposits | 58.23 | 58.83 | 57.33 | 58.10 | 59.01 |
| NCDs / Time deposits | 10.41 | 12.38 | 10.26 | 10.18 | 4.78 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -233.51 | -314.10 | -277.59 | -291.17 | -278.53 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 86.35 | 86.65 | 86.29 | 88.12 | 85.99 |
| Interest rate sensitivity gap / Equity | -186.90 | -179.51 | -183.02 | -160.92 | -219.95 |
| 【G】 | | | | | |
| Deposit growth rate | 6.11 | 1.94 | 3.67 | 3.27 | 3.68 |
| Loan growth rate | -1.95 | 0.16 | 0.03 | 2.38 | 6.33 |
| Investment growth rate | 21.44 | 2.69 | 13.91 | 84.55 | 15.41 |
| Guarantee growth rate | -3.00 | -4.98 | -12.26 | -3.99 | 72.34 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

O-Bank Co., Ltd. Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.81 | 12.76 | 13.69 | 13.71 | 14.80 |
| Tier 1 capital / Risk-weighted assets | 11.47 | 10.36 | 11.56 | 10.97 | 12.09 |
| Common equity Tier 1 / Risk-weighted assets | 11.18 | 10.36 | 11.21 | 10.97 | 12.09 |
| Liabilities / Equity (multiple) | 9.21 | 10.09 | 9.44 | 9.08 | 8.03 |
| Equity / Assets | 9.80 | 9.02 | 9.58 | 9.92 | 11.08 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.20 | 0.08 | 0.01 | 0.25 | 0.02 |
| Loan loss provisions / NPLs | 826.81 | 1,835.56 | 9,848.15 | 582.17 | 7,767.86 |
| 【E】 | | | | | |
| NIBT / Average equity | 5.18 | 4.55 | 3.88 | 4.15 | 6.24 |
| (NIBT + loan loss provisions) / Average equity | 7.38 | 5.47 | 4.54 | 5.67 | 7.46 |
| NIBT / Average assets | 0.50 | 0.44 | 0.36 | 0.45 | 0.71 |
| (NIBT + loan loss provisions) / Average assets | 0.72 | 0.53 | 0.42 | 0.61 | 0.85 |
| Net interest income / NIBT | 115.73 | 165.71 | 191.83 | 161.22 | 112.27 |
| NIBT / Net income | 28.90 | 28.31 | 24.07 | 27.30 | 42.71 |
| NIBT / Employees (in thousand of NT dollars) | 1,852.17 | 1,461.37 | 1,254.69 | 1,474.13 | 2,524.46 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 90.38 | r 90.71 | 90.18 | 84.62 | 71.27 |
| Net stable funding ratio | 102.63 | 83.52 | 97.07 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 47.64 | 40.27 | 45.61 | 37.36 | 42.84 |
| Loans / Deposits | 75.07 | 84.51 | 75.71 | 90.25 | 89.06 |
| Time deposits / Deposits | 51.74 | 55.52 | 51.40 | 57.52 | 56.31 |
| NCDs / Time deposits | 13.19 | 29.48 | 13.51 | 45.51 | 25.18 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -70.02 | -131.04 | -99.28 | -152.83 | -193.00 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 108.26 | 103.12 | 97.44 | 107.34 | 104.82 |
| Interest rate sensitivity gap / Equity | 44.06 | 17.56 | -13.33 | 37.76 | 20.32 |
| 【G】 | | | | | |
| Deposit growth rate | 16.70 | 24.30 | 31.39 | 11.55 | 5.45 |
| Loan growth rate | 3.67 | 16.02 | 10.22 | 13.05 | 12.81 |
| Investment growth rate | 14.28 | 12.42 | 7.49 | 19.10 | -3.35 |
| Guarantee growth rate | 64.00 | 94.58 | 68.91 | 77.49 | -17.03 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Agricultural Bank of Taiwan

Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.61 | 13.05 | 13.03 | 13.64 | 11.95 |
| Tier 1 capital / Risk-weighted assets | 9.75 | 9.24 | 9.35 | 9.54 | 8.14 |
| Common equity Tier 1 / Risk-weighted assets | 9.75 | 9.24 | 9.35 | 9.54 | 8.14 |
| Liabilities / Equity (multiple) | 24.70 | 27.53 | 26.68 | 25.97 | 26.45 |
| Equity / Assets | 3.89 | 3.51 | 3.61 | 3.71 | 3.64 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.50 | 0.41 | 0.39 | 0.52 | 0.43 |
| Loan loss provisions / NPLs | 383.35 | 418.07 | 446.01 | 338.62 | 543.19 |
| 【E】 | | | | | |
| NIBT / Average equity | 6.41 | 0.31 | 3.97 | 3.86 | 6.54 |
| (NIBT + loan loss provisions) / Average equity | 7.94 | 0.64 | 4.68 | 6.37 | 13.41 |
| NIBT / Average assets | 0.24 | 0.01 | 0.15 | 0.14 | 0.23 |
| (NIBT + loan loss provisions) / Average assets | 0.29 | 0.02 | 0.18 | 0.23 | 0.47 |
| Net interest income / NIBT | 93.30 | 2,272.92 | 176.19 | 323.81 | 208.69 |
| NIBT / Net income | 48.63 | 8.44 | 47.31 | 41.60 | 39.33 |
| NIBT / Employees (in thousand of NT dollars) | 5,218.58 | 262.30 | 3,316.94 | 2,991.78 | 4,947.95 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 126.64 | 130.94 | 95.20 | 111.16 | 100.63 |
| Net stable funding ratio | 165.23 | 162.72 | 151.76 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 54.13 | 52.25 | 50.99 | 52.16 | 48.46 |
| Loans / Deposits | 36.26 | 33.17 | 35.74 | 31.27 | 30.13 |
| Time deposits / Deposits | 97.02 | 97.75 | 97.83 | 98.09 | 99.04 |
| NCDs / Time deposits | - | - | - | - | - |
| Accumulated gap of assets and liabilities (180 days) / Equity | -201.92 | -279.84 | -557.67 | -445.56 | -752.23 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 79.67 | 77.13 | 79.06 | 76.65 | 73.56 |
| Interest rate sensitivity gap / Equity | -453.02 | -569.72 | -513.06 | -568.98 | -670.03 |
| 【G】 | | | | | |
| Deposit growth rate | -1.18 | -2.50 | -4.50 | 0.74 | 2.35 |
| Loan growth rate | 8.03 | 6.40 | 9.17 | 4.53 | -5.05 |
| Investment growth rate | -5.38 | 6.75 | 1.29 | 38.76 | 27.98 |
| Guarantee growth rate | -10.67 | 3.96 | -6.76 | 16.89 | -22.08 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

Taipei Star Bank Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 12.84 | 11.85 | 13.17 | 12.53 | 11.22 |
| Tier 1 capital / Risk-weighted assets | 9.75 | 8.43 | 9.66 | 8.81 | 8.56 |
| Common equity Tier 1 / Risk-weighted assets | 8.70 | 8.43 | 9.07 | 8.81 | 8.56 |
| Liabilities / Equity (multiple) | 15.06 | 15.57 | 15.10 | 15.46 | 14.32 |
| Equity / Assets | 6.23 | 6.03 | 6.21 | 6.07 | 6.53 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.18 | 0.13 | 0.30 | 0.14 | 0.22 |
| Loan loss provisions / NPLs | 642.05 | 917.46 | 393.01 | 887.69 | 541.41 |
| 【E】 | | | | | |
| NIBT / Average equity | 3.76 | 3.53 | 4.16 | 4.14 | 4.05 |
| (NIBT + loan loss provisions) / Average equity | 3.80 | 3.68 | 3.84 | 4.90 | 5.35 |
| NIBT / Average assets | 0.23 | 0.21 | 0.25 | 0.26 | 0.27 |
| (NIBT + loan loss provisions) / Average assets | 0.23 | 0.22 | 0.23 | 0.31 | 0.35 |
| Net interest income / NIBT | 393.14 | 379.79 | 332.13 | 311.98 | 334.93 |
| NIBT / Net income | 20.16 | 21.36 | 24.02 | 23.23 | 22.00 |
| NIBT / Employees (in thousand of NT dollars) | 432.20 | 403.43 | 463.31 | 458.77 | 465.48 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 143.55 | 120.96 | 149.20 | 152.51 | 128.22 |
| Net stable funding ratio | 115.18 | 109.53 | 113.11 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 29.75 | 31.04 | 32.28 | 30.75 | 25.38 |
| Loans / Deposits | 69.67 | 69.73 | 69.21 | 68.38 | 69.85 |
| Time deposits / Deposits | 63.60 | 64.43 | 64.33 | 66.25 | 64.28 |
| NCDs / Time deposits | 7.41 | 17.59 | 14.08 | 17.61 | 14.74 |
| Accumulated gap of assets and liabilities (180 days) / Equity | -270.10 | -244.93 | -280.38 | -159.20 | -206.29 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 86.90 | 87.31 | 87.17 | 90.30 | 92.12 |
| Interest rate sensitivity gap / Equity | -173.58 | -177.57 | -172.50 | -134.03 | -102.57 |
| 【G】 | | | | | |
| Deposit growth rate | 1.59 | 6.70 | 0.84 | 6.80 | 2.87 |
| Loan growth rate | 1.51 | 4.51 | 2.06 | 4.54 | 0.53 |
| Investment growth rate | 2.18 | 12.40 | 2.82 | 13.21 | 59.21 |
| Guarantee growth rate | 11.73 | 102.89 | -19.97 | 19.75 | -52.28 |

TABLE 7 (2)

# The Main Financial and Performance Ratios

June 30, 2019

DBS Bank (Taiwan) , Ltd. Unit：%

| Items | 30/06/19 | 30/06/18 | 31/12/18 | 31/12/17 | 31/12/16 |
|---|---|---|---|---|---|
| 【C】 | | | | | |
| Regulatory capital / Risk-weighted assets | 13.03 | 10.99 | 12.76 | 11.67 | 13.13 |
| Tier 1 capital / Risk-weighted assets | 11.93 | 10.99 | 11.63 | 11.67 | 13.13 |
| Common equity Tier 1 / Risk-weighted assets | 9.10 | 8.16 | 8.66 | 8.68 | 9.80 |
| Liabilities / Equity (multiple) | 11.39 | 12.85 | 12.93 | 13.01 | 10.27 |
| Equity / Assets | 8.07 | 7.22 | 7.18 | 7.14 | 8.87 |
| 【A】 | | | | | |
| Non-performing loan ratio | 0.53 | 0.57 | 0.56 | 0.74 | 0.93 |
| Loan loss provisions / NPLs | 258.14 | 230.49 | 246.38 | 189.62 | 167.28 |
| 【E】 | | | | | |
| NIBT / Average equity | 2.26 | 4.06 | 3.56 | 2.19 | 0.90 |
| (NIBT + loan loss provisions) / Average equity | 3.14 | 5.57 | 4.25 | 5.53 | 3.06 |
| NIBT / Average assets | 0.16 | 0.29 | 0.25 | 0.18 | 0.08 |
| (NIBT + loan loss provisions) / Average assets | 0.22 | 0.39 | 0.30 | 0.46 | 0.26 |
| Net interest income / NIBT | 673.80 | 384.94 | 468.48 | 546.48 | 1,292.73 |
| NIBT / Net income | 8.13 | 13.77 | 11.87 | 9.92 | 4.57 |
| NIBT / Employees (in thousand of NT dollars) | 313.23 | 556.11 | 474.72 | 302.12 | 178.07 |
| 【L】 | | | | | |
| Liquidity coverage ratio | 137.73 | r 122.45 | 130.60 | 206.36 | 193.42 |
| Net stable funding ratio | 136.12 | 135.74 | 134.39 | - | - |
| Liquidity reserve ratio (average daily data in the last month of each quarter) | 31.03 | 27.47 | 29.41 | 35.66 | 44.05 |
| Loans / Deposits | 74.54 | 72.04 | 65.27 | 70.29 | 67.67 |
| Time deposits / Deposits | 46.32 | 49.67 | 48.27 | 46.86 | 51.55 |
| NCDs / Time deposits | - | 0.78 | 2.08 | 3.37 | - |
| Accumulated gap of assets and liabilities (180 days) / Equity | -326.53 | -309.73 | -342.30 | -262.78 | -151.22 |
| 【S】(Interest rate sensitivity less than 1 year) | | | | | |
| Interest rate sensitivity assets / interest rate sensitivity liabilities | 123.15 | 115.95 | 117.57 | 123.55 | 117.78 |
| Interest rate sensitivity gap / Equity | 144.67 | 117.25 | 124.13 | 161.43 | 105.44 |
| 【G】 | | | | | |
| Deposit growth rate | -7.53 | 39.15 | 4.84 | 28.16 | 12.21 |
| Loan growth rate | -4.35 | 28.38 | -2.78 | 33.01 | -1.40 |
| Investment growth rate | 23.49 | -14.57 | -7.20 | 11.96 | -33.04 |
| Guarantee growth rate | 44.08 | 11.61 | 10.91 | -18.06 | -23.60 |