TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2019

The Peer-Group Average

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.03	13.73	r 13.82	13.99	13.21
2.Arithmetic mean	14.14	14.19	13.99	14.17	13.33
Tier 1 capital / Risk-wighted assets					
1.Winsorized mean	11.82	11.69	r 11.78	11.80	10.99
2.Arithmetic mean	12.03	11.86	11.86	11.78	10.97
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.12	11.04	11.03	11.17	10.51
2.Arithmetic mean	11.36	11.25	11.19	11.19	10.50
Liabilities / Equity (multiple)	12.21	12.49	12.36	12.37	12.57
Equity / Assets	7.71	7.56	7.60	7.66	7.56
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.26	0.29	0.26	0.30	0.29
2.Arithmetic mean	0.25	0.28	0.24	0.28	0.27
Loan loss provisions / NPLs	560.25	520.46	583.03	533.54	528.19
Expected losses of classified assets / Total provisions	72.66	71.12	72.65	71.58	70.74
【E】					
NIBT / Average equity					
1.Winsorized mean	9.40	7.93	8.04	7.73	8.33
2.Arithmetic mean	10.42	9.69	9.34	9.03	9.23
(NIBT + loan loss provisions) / Average equity	11.01	9.92	8.77	9.88	10.74
NIBT / Average assets					
1.Winsorized mean	0.69	0.61	0.60	0.60	0.61
2.Arithmetic mean	0.77	0.71	0.68	0.66	0.66
(NIBT + loan loss provisions) / Average assets	0.82	0.77	0.64	0.72	0.75
Net interest income / NIBT	140.77	168.85	171.77	178.60	179.40
NIBT / Net income	40.84	38.37	38.04	36.05	37.76
NIBT / Employees (in thousand of NT dollars)	2,210.22	1,834.07	1,838.76	1,699.45	1,741.09
【L】					
Liquidity coverage ratio	137.96	r 139.07	132.48	148.17	135.11
Net stable funding ratio	131.36	131.01	130.55	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.58	31.54	30.77	31.20	29.46
Loans / Deposits	73.24	72.55	73.75	72.26	72.96
Time deposits / Deposits	39.65	40.43	39.61	41.46	40.79
NCDs / Time deposits	2.90	2.21	3.35	2.73	1.32
Accumulated gap of assets and liabilities (180 days) / Equity	-63.54	-82.47	-62.66	-80.59	-95.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	104.30	104.77	105.16	104.49	103.30
Interest rate sensitivity gap / Equity	20.86	27.48	22.46	27.34	20.11
【G】					
Deposit growth rate	3.81	5.78	3.36	4.55	3.32
Loan growth rate	4.92	5.74	5.79	3.95	2.82
Investment growth rate	5.24	8.68	7.45	14.35	11.82
Guarantee growth rate	6.65	6.27	8.88	5.05	-11.49

Notes:

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

March 31, 2019

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

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	34.05	36.00	33.83	36.25	31.96
Tier 1 capital / Risk-weighted assets	32.69	34.62	32.47	34.86	30.56
Common equity Tier 1 / Risk-weighted assets	32.69	34.62	32.47	34.86	30.56
Liabilities / Equity (multiple)	2.78	2.91	2.82	2.94	3.59
Equity / Assets	26.42	25.60	26.20	25.38	21.78
【A】					
Non-performing loan ratio	0.01	0.06	0.01	0.12	0.20
Loan loss provisions / NPLs	24,800.00	1,721.54	22,316.67	848.48	525.98
【E】					
NIBT / Average equity	2.45	2.30	2.18	2.56	2.31
(NIBT + loan loss provisions) / Average equity	4.30	3.19	2.34	3.23	3.81
NIBT / Average assets	0.64	0.59	0.57	0.61	0.48
(NIBT + loan loss provisions) / Average assets	1.13	0.81	0.61	0.77	0.79
Net interest income / NIBT	177.16	182.14	198.81	175.43	240.34
NIBT / Net income	43.58	44.80	42.43	46.82	37.49
NIBT / Employees (in thousand of NT dollars)	3,381.97	2,960.35	2,938.60	3,021.83	2,502.39
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	106.67	103.71	100.56	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	71.49	96.78	102.13	60.58	107.26
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-2.15	-27.05	-23.53	-16.62	-73.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	166.18	162.13	164.90	163.03	163.95
Interest rate sensitivity gap / Equity	89.27	90.47	88.59	90.88	102.15
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	7.27	2.03	7.06	2.69	3.03
Investment growth rate	-	3.28	3.51	-0.22	-3.55
Guarantee growth rate	14.47	21.57	17.63	15.71	16.55

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Bank of Taiwan | Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	12.65	13.29	12.55	13.13	12.04
Tier 1 capital / Risk-weighted assets	10.62	10.96	10.50	10.86	9.83
Common equity Tier 1 / Risk-weighted assets	10.62	10.96	10.50	10.86	9.83
Liabilities / Equity (multiple)	15.01	15.54	15.27	16.08	16.36
Equity / Assets	6.25	6.05	6.15	5.85	5.76
【A】					
Non-performing loan ratio	0.23	0.27	0.21	0.29	0.26
Loan loss provisions / NPLs	641.85	502.08	715.09	497.70	552.50
【E】					
NIBT / Average equity	2.91	3.11	3.73	3.97	7.23
(NIBT + loan loss provisions) / Average equity	8.55	3.04	3.83	4.50	9.62
NIBT / Average assets	0.18	0.18	0.22	0.23	0.40
(NIBT + loan loss provisions) / Average assets	0.52	0.18	0.23	0.26	0.53
Net interest income / NIBT	276.39	269.57	225.71	228.77	134.81
NIBT / Net income	19.53	31.91	28.95	33.98	43.41
NIBT / Employees (in thousand of NT dollars)	1,202.22	1,230.11	1,515.55	1,479.18	2,609.95
【L】					
Liquidity coverage ratio	175.86	181.42	234.89	223.03	190.48
Net stable funding ratio	155.38	168.45	161.68	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.74	47.46	44.82	49.64	47.90
Loans / Deposits	70.00	62.02	64.50	58.81	59.54
Time deposits / Deposits	44.21	48.00	44.10	47.93	49.47
NCDs / Time deposits	0.05	0.18	0.05	0.19	0.13
Accumulated gap of assets and liabilities (180 days) / Equity	8.78	33.61	89.07	46.40	269.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	96.07	96.46	96.49	96.83	95.41
Interest rate sensitivity gap / Equity	-46.02	-42.29	-41.96	-38.91	-57.47
【G】					
Deposit growth rate	1.98	2.30	2.15	1.73	0.95
Loan growth rate	15.09	3.37	12.01	0.48	-4.45
Investment growth rate	-5.53	10.74	-0.93	8.41	5.27
Guarantee growth rate	-8.07	13.05	2.42	12.36	-5.78

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

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

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	14.46	14.16	13.98	13.93	14.40
Tier 1 capital / Risk-weighted assets	12.73	12.43	12.39	12.11	12.57
Common equity Tier 1 / Risk-weighted assets	12.73	12.43	12.37	12.11	12.57
Liabilities / Equity (multiple)	11.64	11.98	12.15	12.30	11.25
Equity / Assets	7.91	7.70	7.60	7.52	8.16
【A】					
Non-performing loan ratio	0.18	0.21	0.17	0.17	0.20
Loan loss provisions / NPLs	766.98	627.68	784.90	764.25	652.11
【E】					
NIBT / Average equity	15.08	12.89	11.94	10.63	9.82
(NIBT + loan loss provisions) / Average equity	15.08	13.31	12.25	12.06	10.50
NIBT / Average assets	1.18	0.98	0.89	0.84	0.81
(NIBT + loan loss provisions) / Average assets	1.18	1.01	0.92	0.95	0.87
Net interest income / NIBT	77.40	94.86	99.99	103.31	105.46
NIBT / Net income	60.57	56.40	52.37	48.42	47.53
NIBT / Employees (in thousand of NT dollars)	4,227.32	3,431.25	3,239.45	2,748.02	2,506.28
【L】					
Liquidity coverage ratio	133.45	123.48	108.28	127.18	116.36
Net stable funding ratio	134.69	135.23	132.02	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.67	36.81	33.50	35.42	34.75
Loans / Deposits	68.33	67.65	69.56	65.89	67.94
Time deposits / Deposits	27.76	27.17	26.79	30.29	32.33
NCDs / Time deposits	7.31	4.67	7.85	12.69	7.08
Accumulated gap of assets and liabilities (180 days) / Equity	-58.40	-81.70	-97.79	-89.14	-75.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	109.74	120.63	112.65	112.02	113.26
Interest rate sensitivity gap / Equity	60.05	129.62	80.88	82.06	86.81
【G】					
Deposit growth rate	-1.16	8.41	-2.40	11.34	6.40
Loan growth rate	-0.17	7.00	3.00	7.96	-3.90
Investment growth rate	5.44	22.81	4.14	35.85	30.10
Guarantee growth rate	-7.34	-11.64	-5.28	-8.39	-7.09

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Bank of Kaohsiung

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	11.09	11.17	r 11.05	10.61	9.74
Tier 1 capital / Risk-weighted assets	8.69	8.24	8.51	8.45	7.25
Common equity Tier 1 / Risk-weighted assets	8.39	8.24	r 8.19	8.45	7.25
Liabilities / Equity (multiple)	16.78	17.80	17.59	17.58	19.57
Equity / Assets	5.62	5.32	5.38	5.38	4.86
【A】					
Non-performing loan ratio	0.81	0.77	0.81	0.51	0.45
Loan loss provisions / NPLs	154.31	160.19	147.93	258.64	253.62
【E】					
NIBT / Average equity	5.20	-2.26	3.43	3.57	5.62
(NIBT + loan loss provisions) / Average equity	9.85	13.52	4.50	8.32	9.61
NIBT / Average assets	0.29	-0.12	0.18	0.20	0.27
(NIBT + loan loss provisions) / Average assets	0.55	0.71	0.24	0.46	0.47
Net interest income / NIBT	360.53	-	537.22	514.20	365.12
NIBT / Net income	20.19	-8.81	13.98	15.06	20.88
NIBT / Employees (in thousand of NT dollars)	755.47	-318.87	479.41	526.71	749.46
【L】					
Liquidity coverage ratio	109.53	241.78	217.36	380.34	246.77
Net stable funding ratio	131.74	139.26	131.31	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	15.29	22.01	18.18	21.41	19.22
Loans / Deposits	83.26	75.83	82.12	77.54	78.66
Time deposits / Deposits	43.11	47.58	44.24	49.47	49.96
NCDs / Time deposits	0.49	0.44	0.47	0.44	0.50
Accumulated gap of assets and liabilities (180 days) / Equity	-77.80	-41.97	52.47	82.50	17.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	99.51	103.41	99.03	100.11	101.92
Interest rate sensitivity gap / Equity	-6.09	47.05	-12.65	1.58	29.84
【G】					
Deposit growth rate	-5.33	6.33	-2.84	1.88	-1.86
Loan growth rate	3.93	2.00	2.88	0.38	5.77
Investment growth rate	-1.51	13.33	6.47	-3.21	7.58
Guarantee growth rate	5.54	16.77	20.25	-0.07	-43.72

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Land Bank of Taiwan

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	12.20	12.37	r 12.10	12.33	11.58
Tier 1 capital / Risk-weighted assets	9.61	9.50	9.49	9.46	8.33
Common equity Tier 1 / Risk-weighted assets	8.69	8.53	8.55	8.48	7.66
Liabilities / Equity (multiple)	17.38	18.31	18.13	18.94	18.92
Equity / Assets	5.44	5.18	5.23	5.02	5.02
【A】					
Non-performing loan ratio	0.20	0.19	0.19	0.19	0.18
Loan loss provisions / NPLs	746.69	744.24	798.26	787.31	875.49
【E】					
NIBT / Average equity	8.48	9.25	8.34	8.71	9.94
(NIBT + loan loss provisions) / Average equity	8.74	10.33	9.13	9.04	11.31
NIBT / Average assets	0.42	0.44	0.41	0.42	0.48
(NIBT + loan loss provisions) / Average assets	0.44	0.49	0.44	0.44	0.54
Net interest income / NIBT	214.30	197.69	219.13	208.59	193.54
NIBT / Net income	42.75	43.38	37.61	41.04	44.10
NIBT / Employees (in thousand of NT dollars)	2,235.95	2,282.20	2,158.47	2,110.87	2,241.80
【L】					
Liquidity coverage ratio	102.32	100.52	109.28	99.25	90.36
Net stable funding ratio	113.37	119.30	115.22	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.45	27.22	28.17	27.19	26.35
Loans / Deposits	77.48	75.96	76.24	75.73	78.53
Time deposits / Deposits	51.36	54.85	51.24	53.63	51.41
NCDs / Time deposits	3.36	0.06	3.29	0.07	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-415.34	-353.89	-396.79	-392.08	-202.77
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	100.95	99.94	100.24	99.01	102.63
Interest rate sensitivity gap / Equity	13.43	-0.94	3.60	-15.63	40.32
【G】					
Deposit growth rate	-1.50	5.83	1.11	6.80	7.07
Loan growth rate	3.93	4.29	4.67	5.97	2.71
Investment growth rate	4.37	24.32	6.29	17.00	35.16
Guarantee growth rate	16.29	-9.55	12.57	-5.18	-40.51

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Taiwan Cooperative Bank Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	13.32	13.37	13.59	13.44	12.91
Tier 1 capital / Risk-weighted assets	10.59	10.32	10.74	10.32	9.60
Common equity Tier 1 / Risk-weighted assets	10.43	10.32	10.57	10.32	9.60
Liabilities / Equity (multiple)	14.62	14.66	14.67	14.94	15.52
Equity / Assets	6.40	6.39	6.38	6.27	6.05
【A】					
Non-performing loan ratio	0.35	0.32	0.28	0.34	0.37
Loan loss provisions / NPLs	357.32	384.37	448.39	366.35	321.27
【E】					
NIBT / Average equity	8.19	8.14	8.44	7.67	7.86
(NIBT + loan loss provisions) / Average equity	11.81	11.76	9.52	10.49	10.15
NIBT / Average assets	0.51	0.51	0.52	0.48	0.47
(NIBT + loan loss provisions) / Average assets	0.73	0.74	0.59	0.65	0.61
Net interest income / NIBT	196.38	203.99	199.63	217.02	215.89
NIBT / Net income	37.60	35.84	38.23	35.14	35.79
NIBT / Employees (in thousand of NT dollars)	2,060.46	1,992.39	2,029.22	1,826.48	1,791.94
【L】					
Liquidity coverage ratio	119.76	104.43	128.11	115.68	127.18
Net stable funding ratio	137.94	137.72	140.25	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.57	26.29	27.17	24.49	25.51
Loans / Deposits	76.32	79.48	76.08	76.85	77.13
Time deposits / Deposits	36.88	36.19	36.98	35.98	37.07
NCDs / Time deposits	4.70	1.68	4.79	1.31	0.17
Accumulated gap of assets and liabilities (180 days) / Equity	-35.02	-53.40	-26.38	-59.31	-79.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	99.04	101.44	98.99	100.96	102.48
Interest rate sensitivity gap / Equity	-10.69	16.41	-11.37	11.09	29.58
【G】					
Deposit growth rate	6.83	3.81	3.99	2.32	2.40
Loan growth rate	2.50	6.61	2.85	1.86	-0.64
Investment growth rate	8.74	3.15	6.57	3.70	8.68
Guarantee growth rate	7.78	3.83	8.55	1.86	3.30

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

First Commercial Bank

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	13.68	13.58	13.57	13.42	13.27
Tier 1 capital / Risk-weighted assets	11.72	11.42	11.58	11.25	10.95
Common equity Tier 1 / Risk-weighted assets	11.13	11.42	10.96	11.25	10.95
Liabilities / Equity (multiple)	12.84	11.79	12.86	12.29	11.95
Equity / Assets	7.23	7.82	7.22	7.53	7.72
【A】					
Non-performing loan ratio	0.31	0.40	0.32	0.38	0.20
Loan loss provisions / NPLs	417.63	297.72	389.61	358.55	625.14
【E】					
NIBT / Average equity	11.38	10.59	10.90	9.33	11.12
(NIBT + loan loss provisions) / Average equity	15.12	14.39	12.05	13.27	13.41
NIBT / Average assets	0.79	0.80	0.77	0.71	0.85
(NIBT + loan loss provisions) / Average assets	1.05	1.08	0.86	1.01	1.02
Net interest income / NIBT	122.07	137.96	138.73	163.81	135.45
NIBT / Net income	47.08	46.23	44.96	41.05	49.44
NIBT / Employees (in thousand of NT dollars)	2,906.75	2,729.58	2,699.90	2,347.73	2,754.03
【L】					
Liquidity coverage ratio	115.73	129.50	121.47	133.08	137.79
Net stable funding ratio	130.34	136.74	131.00	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.80	31.68	32.88	30.36	27.33
Loans / Deposits	77.28	80.00	78.71	79.28	79.04
Time deposits / Deposits	23.23	22.12	23.25	22.53	23.90
NCDs / Time deposits	4.77	2.20	5.00	2.46	2.88
Accumulated gap of assets and liabilities (180 days) / Equity	-82.20	-101.00	-111.88	-103.79	-116.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	113.48	115.74	112.93	113.20	107.05
Interest rate sensitivity gap / Equity	103.69	113.65	100.37	99.48	53.74
【G】					
Deposit growth rate	10.17	4.48	7.91	2.23	1.30
Loan growth rate	6.41	3.85	7.13	2.52	4.11
Investment growth rate	39.32	15.89	23.61	26.40	83.71
Guarantee growth rate	3.65	-10.39	2.33	-10.62	-11.38

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Hua Nan Commercial Bank, Ltd. Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	14.23	14.18	13.75	14.25	12.83
Tier 1 capital / Risk-weighted assets	11.72	11.44	11.14	11.23	9.78
Common equity Tier 1 / Risk-weighted assets	11.27	10.92	10.67	10.91	9.63
Liabilities / Equity (multiple)	12.57	13.17	13.32	13.45	14.47
Equity / Assets	7.37	7.05	6.98	6.92	6.46
【A】					
Non-performing loan ratio	0.16	0.26	0.15	0.34	0.27
Loan loss provisions / NPLs	771.70	473.01	853.60	354.76	431.56
【E】					
NIBT / Average equity	10.54	7.66	9.19	7.71	9.92
(NIBT + loan loss provisions) / Average equity	13.18	11.46	10.20	11.64	13.68
NIBT / Average assets	0.70	0.50	0.59	0.49	0.61
(NIBT + loan loss provisions) / Average assets	0.87	0.75	0.66	0.74	0.84
Net interest income / NIBT	129.05	197.35	163.21	202.90	168.78
NIBT / Net income	45.55	35.67	39.33	35.78	42.18
NIBT / Employees (in thousand of NT dollars)	2,516.26	1,822.48	2,109.25	1,776.23	2,190.19
【L】					
Liquidity coverage ratio	128.42	134.55	115.70	140.60	124.81
Net stable funding ratio	135.10	137.20	134.52	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.92	26.09	27.26	23.50	24.56
Loans / Deposits	75.25	75.25	76.15	75.75	77.27
Time deposits / Deposits	23.56	26.09	23.37	25.50	25.72
NCDs / Time deposits	5.81	11.44	5.45	8.30	2.75
Accumulated gap of assets and liabilities (180 days) / Equity	23.86	42.20	8.05	33.64	95.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.02	98.82	97.33	100.85	102.28
Interest rate sensitivity gap / Equity	-18.96	-11.72	-26.85	8.33	24.43
【G】					
Deposit growth rate	1.30	1.94	2.12	2.29	7.51
Loan growth rate	1.77	-0.46	2.64	0.26	6.78
Investment growth rate	7.44	11.35	16.31	3.67	28.63
Guarantee growth rate	-100.00	7.50	-100.00	6.17	-3.11

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Chang Hwa Commercial Bank Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	14.27	13.81	14.11	13.56	12.01
Tier 1 capital / Risk-weighted assets	10.59	9.56	10.40	9.36	8.86
Common equity Tier 1 / Risk-weighted assets	10.02	9.46	9.79	9.22	8.69
Liabilities / Equity (multiple)	11.90	12.65	12.20	13.02	13.88
Equity / Assets	7.75	7.33	7.57	7.14	6.72
【A】					
Non-performing loan ratio	0.35	0.31	0.32	0.30	0.25
Loan loss provisions / NPLs	352.17	388.60	376.81	390.43	458.66
【E】					
NIBT / Average equity	9.49	9.98	9.84	10.15	10.49
(NIBT + loan loss provisions) / Average equity	11.54	11.58	10.37	12.33	12.01
NIBT / Average assets	0.69	0.70	0.69	0.69	0.70
(NIBT + loan loss provisions) / Average assets	0.83	0.82	0.73	0.84	0.80
Net interest income / NIBT	151.78	157.62	157.25	159.72	151.92
NIBT / Net income	46.57	46.80	44.58	46.06	45.44
NIBT / Employees (in thousand of NT dollars)	2,243.14	2,242.50	2,215.58	2,137.11	2,141.75
【L】					
Liquidity coverage ratio	125.94	119.60	146.84	107.13	95.47
Net stable funding ratio	138.02	137.67	137.63	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.33	18.71	18.70	18.27	15.01
Loans / Deposits	79.89	82.37	79.60	83.36	85.12
Time deposits / Deposits	26.63	27.54	26.47	27.65	28.39
NCDs / Time deposits	1.20	1.40	1.28	1.46	1.35
Accumulated gap of assets and liabilities (180 days) / Equity	-41.57	-124.29	-94.13	-148.73	-96.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	107.82	109.74	110.44	109.66	108.62
Interest rate sensitivity gap / Equity	61.25	80.12	82.82	82.00	76.92
【G】					
Deposit growth rate	-0.30	4.38	0.50	2.87	4.89
Loan growth rate	-3.35	1.95	-4.09	0.72	3.39
Investment growth rate	5.45	11.08	15.09	3.05	-0.97
Guarantee growth rate	4.15	-2.08	11.84	-8.14	28.09

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Mega International Commercial Bank

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	14.16	14.18	r 13.86	14.30	14.32
Tier 1 capital / Risk-weighted assets	12.85	12.80	r 12.54	12.78	12.56
Common equity Tier 1 / Risk-weighted assets	12.85	12.80	r 12.54	12.78	12.56
Liabilities / Equity (multiple)	9.93	10.17	10.23	10.91	10.49
Equity / Assets	9.15	8.95	8.90	8.40	8.70
【A】					
Non-performing loan ratio	0.19	0.11	0.14	0.12	0.09
Loan loss provisions / NPLs	884.66	1,473.14	1,120.22	1,335.32	1,613.86
【E】					
NIBT / Average equity	10.98	11.08	9.84	9.61	9.01
(NIBT + loan loss provisions) / Average equity	11.68	11.50	10.71	11.17	10.47
NIBT / Average assets	0.98	0.95	0.85	0.83	0.77
(NIBT + loan loss provisions) / Average assets	1.04	0.99	0.92	0.96	0.89
Net interest income / NIBT	112.90	115.99	134.93	133.60	151.92
NIBT / Net income	53.98	57.16	51.31	49.77	51.03
NIBT / Employees (in thousand of NT dollars)	4,866.48	4,987.84	4,312.75	4,420.45	4,211.03
【L】					
Liquidity coverage ratio	113.34	110.07	112.72	110.69	93.53
Net stable funding ratio	115.43	117.23	113.53	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.98	28.84	29.47	30.29	27.11
Loans / Deposits	77.88	76.39	81.70	74.82	80.05
Time deposits / Deposits	23.98	26.72	24.10	26.30	25.20
NCDs / Time deposits	0.44	0.21	0.37	0.21	0.28
Accumulated gap of assets and liabilities (180 days) / Equity	-0.58	-42.05	-5.35	-29.20	-45.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	118.61	115.05	120.25	116.44	118.28
Interest rate sensitivity gap / Equity	78.88	68.70	87.03	79.38	83.85
【G】					
Deposit growth rate	1.38	6.94	-3.04	10.03	-2.72
Loan growth rate	3.31	7.00	5.81	2.82	-3.04
Investment growth rate	4.42	9.68	-2.49	13.00	10.38
Guarantee growth rate	-3.52	-6.76	-4.94	-6.46	-10.09

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Cathay United Bank

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	15.15	15.50	14.99	15.89	14.19
Tier 1 capital / Risk-weighted assets	11.97	11.56	11.85	11.74	10.70
Common equity Tier 1 / Risk-weighted assets	10.28	9.61	10.13	9.67	9.45
Liabilities / Equity (multiple)	12.28	13.60	12.73	14.06	15.10
Equity / Assets	7.53	6.85	7.28	6.64	6.21
【A】					
Non-performing loan ratio	0.18	0.20	0.16	0.21	0.15
Loan loss provisions / NPLs	864.22	778.53	931.32	756.30	922.93
【E】					
NIBT / Average equity	13.77	14.46	12.51	13.24	12.57
(NIBT + loan loss provisions) / Average equity	15.78	15.71	13.90	15.72	14.45
NIBT / Average assets	1.02	0.98	0.87	0.84	0.79
(NIBT + loan loss provisions) / Average assets	1.17	1.06	0.97	1.00	0.91
Net interest income / NIBT	112.05	107.33	128.30	126.62	125.82
NIBT / Net income	44.48	47.66	41.08	41.26	38.78
NIBT / Employees (in thousand of NT dollars)	2,649.92	2,554.03	2,180.13	2,195.94	1,952.71
【L】					
Liquidity coverage ratio	161.94	181.54	157.51	215.71	198.14
Net stable funding ratio	130.52	124.43	128.16	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.17	34.68	34.22	36.39	31.05
Loans / Deposits	71.68	71.24	71.10	68.58	70.74
Time deposits / Deposits	26.72	27.63	26.57	27.93	29.45
NCDs / Time deposits	0.56	0.69	0.75	0.58	0.61
Accumulated gap of assets and liabilities (180 days) / Equity	9.23	-41.42	-56.66	-63.84	-137.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	113.48	115.10	115.98	115.05	112.34
Interest rate sensitivity gap / Equity	108.21	130.77	132.32	135.41	124.80
【G】					
Deposit growth rate	5.84	3.73	5.75	3.10	7.90
Loan growth rate	6.43	2.03	9.54	-0.09	27.27
Investment growth rate	-0.29	1.14	-2.89	13.54	-9.09
Guarantee growth rate	93.28	4.33	88.84	0.36	-30.57

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Citibank Taiwan Limited | Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	16.18	16.52	r 15.74	16.49	14.45
Tier 1 capital / Risk-weighted assets	15.18	15.13	r 14.39	14.65	12.39
Common equity Tier 1 / Risk-weighted assets	15.18	15.13	r 14.39	14.65	12.39
Liabilities / Equity (multiple)	6.42	6.85	6.53	6.68	7.34
Equity / Assets	13.47	12.73	13.28	13.02	12.00
【A】					
Non-performing loan ratio	0.36	0.37	0.42	0.42	0.45
Loan loss provisions / NPLs	510.27	512.90	453.11	439.27	396.19
【E】					
NIBT / Average equity	14.86	11.85	12.83	12.92	10.74
(NIBT + loan loss provisions) / Average equity	15.64	13.92	13.26	14.80	13.33
NIBT / Average assets	1.97	1.53	1.63	1.56	1.22
(NIBT + loan loss provisions) / Average assets	2.07	1.80	1.69	1.78	1.51
Net interest income / NIBT	91.66	107.25	107.05	98.24	113.73
NIBT / Net income	52.25	41.93	43.96	42.48	36.63
NIBT / Employees (in thousand of NT dollars)	3,865.51	2,964.18	3,182.22	3,140.57	2,463.85
【L】					
Liquidity coverage ratio	139.16	118.54	121.85	151.73	157.66
Net stable funding ratio	149.08	150.61	150.33	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	60.12	62.14	62.07	59.82	61.63
Loans / Deposits	53.09	50.99	54.68	54.48	50.34
Time deposits / Deposits	14.13	13.01	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	-30.62	-7.56	-35.16	-31.49	29.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	111.99	105.06	112.72	96.56	102.29
Interest rate sensitivity gap / Equity	30.09	12.63	33.28	-8.27	6.12
【G】					
Deposit growth rate	0.44	1.40	4.36	-2.94	-4.46
Loan growth rate	4.53	5.33	4.69	5.02	8.90
Investment growth rate	-9.87	-11.30	-2.85	6.29	6.44
Guarantee growth rate	9.79	8.67	-2.11	13.50	-7.29

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

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

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	14.15	14.31	14.41	14.15	13.16
Tier 1 capital / Risk-weighted assets	13.63	13.12	13.61	12.89	12.80
Common equity Tier 1 / Risk-weighted assets	13.63	13.12	13.61	12.89	12.80
Liabilities / Equity (multiple)	7.96	8.29	8.09	8.10	7.62
Equity / Assets	11.16	10.77	11.01	10.99	11.60
【A】					
Non-performing loan ratio	0.24	0.32	0.25	0.32	0.28
Loan loss provisions / NPLs	561.82	446.26	539.11	451.33	550.72
【E】					
NIBT / Average equity	11.80	11.39	12.46	12.01	11.81
(NIBT + loan loss provisions) / Average equity	12.14	11.66	12.51	12.50	12.18
NIBT / Average assets	1.30	1.24	1.35	1.36	1.32
(NIBT + loan loss provisions) / Average assets	1.34	1.27	1.36	1.42	1.36
Net interest income / NIBT	78.83	86.32	81.09	80.15	79.06
NIBT / Net income	68.19	66.38	68.47	67.33	66.46
NIBT / Employees (in thousand of NT dollars)	6,159.25	5,637.02	6,203.01	5,908.72	5,604.61
【L】					
Liquidity coverage ratio	119.26	132.42	111.31	109.53	101.19
Net stable funding ratio	121.29	122.65	121.66	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.98	31.52	33.65	32.01	28.49
Loans / Deposits	74.27	73.74	75.71	74.96	74.59
Time deposits / Deposits	44.43	44.64	43.46	41.69	38.32
NCDs / Time deposits	6.77	1.89	5.44	1.81	1.50
Accumulated gap of assets and liabilities (180 days) / Equity	-111.32	-109.72	-107.93	-120.31	-93.41
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.97	107.56	106.61	110.41	109.48
Interest rate sensitivity gap / Equity	19.42	38.69	32.63	50.31	41.17
【G】					
Deposit growth rate	6.90	12.25	7.22	7.72	-1.14
Loan growth rate	7.52	9.69	8.14	8.16	0.96
Investment growth rate	5.75	10.12	12.29	6.22	-3.27
Guarantee growth rate	22.09	12.88	15.89	10.76	-6.81

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Union Bank of Taiwan

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	13.97	14.48	r 14.32	15.70	13.47
Tier 1 capital / Risk-weighted assets	12.64	12.75	r 13.07	13.89	11.10
Common equity Tier 1 / Risk-weighted assets	9.45	9.24	r 9.66	10.06	10.53
Liabilities / Equity (multiple)	11.44	10.78	11.86	10.66	13.55
Equity / Assets	8.04	8.49	7.78	8.57	6.87
【A】					
Non-performing loan ratio	0.28	0.14	0.12	0.12	0.10
Loan loss provisions / NPLs	405.39	800.00	960.85	885.64	1,171.43
【E】					
NIBT / Average equity	6.70	5.97	6.64	8.57	9.04
(NIBT + loan loss provisions) / Average equity	8.33	7.10	6.80	9.85	10.36
NIBT / Average assets	0.54	0.50	0.56	0.61	0.62
(NIBT + loan loss provisions) / Average assets	0.67	0.60	0.57	0.70	0.71
Net interest income / NIBT	185.17	232.45	204.88	199.91	196.27
NIBT / Net income	30.22	29.37	31.77	32.44	33.27
NIBT / Employees (in thousand of NT dollars)	913.87	773.08	865.72	899.03	896.69
【L】					
Liquidity coverage ratio	174.58	117.45	290.88	186.47	141.90
Net stable funding ratio	127.50	130.81	132.85	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.04	19.32	28.35	20.65	20.79
Loans / Deposits	70.54	71.71	63.63	71.47	66.29
Time deposits / Deposits	45.90	44.37	47.80	44.45	46.76
NCDs / Time deposits	0.09	0.11	4.26	0.12	0.12
Accumulated gap of assets and liabilities (180 days) / Equity	-66.22	-27.62	-19.55	-24.84	20.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	95.83	94.58	95.68	97.07	88.08
Interest rate sensitivity gap / Equity	-39.42	-48.30	-42.87	-24.94	-125.23
【G】					
Deposit growth rate	10.47	4.11	14.42	4.01	2.41
Loan growth rate	9.61	12.62	2.69	12.11	1.29
Investment growth rate	7.64	36.62	13.33	31.04	21.26
Guarantee growth rate	13.28	13.94	6.48	34.41	-11.51

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Far Eastern International Bank Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	13.14	13.50	r 13.33	14.35	13.14
Tier 1 capital / Risk-weighted assets	11.02	10.47	r 11.07	11.06	9.52
Common equity Tier 1 / Risk-weighted assets	10.55	10.47	r 10.51	11.06	9.52
Liabilities / Equity (multiple)	12.70	12.75	13.07	12.51	12.82
Equity / Assets	7.30	7.27	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	638.94	517.97	574.01	479.00	726.26
【E】					
NIBT / Average equity	12.12	7.30	9.34	7.94	9.23
(NIBT + loan loss provisions) / Average equity	12.55	6.70	9.59	7.58	10.24
NIBT / Average assets	0.88	0.53	0.67	0.57	0.68
(NIBT + loan loss provisions) / Average assets	0.91	0.49	0.69	0.55	0.76
Net interest income / NIBT	98.31	173.20	139.73	163.70	155.48
NIBT / Net income	44.46	31.49	37.00	32.26	35.42
NIBT / Employees (in thousand of NT dollars)	2,221.50	1,255.16	1,656.57	1,345.74	1,512.62
【L】					
Liquidity coverage ratio	115.77	103.54	110.28	110.90	82.72
Net stable funding ratio	119.10	118.94	114.49	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.65	31.08	30.30	31.72	28.20
Loans / Deposits	74.72	74.91	75.68	75.36	79.61
Time deposits / Deposits	59.03	58.28	57.28	56.74	58.10
NCDs / Time deposits	1.67	1.68	2.15	2.48	6.62
Accumulated gap of assets and liabilities (180 days) / Equity	-127.94	-117.57	-175.87	-167.96	-205.76
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	104.37	110.16	108.33	110.25	113.73
Interest rate sensitivity gap / Equity	40.16	93.15	75.95	90.90	117.56
【G】					
Deposit growth rate	5.94	-0.09	8.05	3.38	-0.58
Loan growth rate	5.41	3.08	8.14	-1.40	6.62
Investment growth rate	9.57	12.21	10.20	22.26	65.82
Guarantee growth rate	2.35	41.85	12.67	8.06	-6.48

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Yuanta Commercial Bank

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	15.75	15.50	15.39	14.45	13.06
Tier 1 capital / Risk-weighted assets	13.00	12.51	12.52	11.26	9.75
Common equity Tier 1 / Risk-weighted assets	12.37	11.87	11.91	10.27	8.82
Liabilities / Equity (multiple)	9.75	10.40	10.06	12.89	13.83
Equity / Assets	9.30	8.77	9.04	7.20	6.74
【A】					
Non-performing loan ratio	0.20	0.26	0.21	0.22	0.19
Loan loss provisions / NPLs	824.28	667.96	761.88	597.56	708.88
【E】					
NIBT / Average equity	10.19	8.96	8.75	12.34	11.16
(NIBT + loan loss provisions) / Average equity	11.39	9.92	9.09	13.38	12.84
NIBT / Average assets	0.94	0.78	0.77	0.86	0.76
(NIBT + loan loss provisions) / Average assets	1.05	0.86	0.80	0.93	0.87
Net interest income / NIBT	108.90	131.60	135.08	119.45	133.71
NIBT / Net income	52.71	46.92	46.35	50.53	46.16
NIBT / Employees (in thousand of NT dollars)	2,612.46	2,290.97	2,236.75	2,753.70	2,335.79
【L】					
Liquidity coverage ratio	178.39	166.70	139.46	161.82	114.06
Net stable funding ratio	139.56	135.77	133.79	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.80	38.40	34.78	35.82	33.13
Loans / Deposits	68.73	67.26	69.21	65.88	69.53
Time deposits / Deposits	44.47	45.15	45.85	39.66	39.67
NCDs / Time deposits	3.18	10.71	9.25	14.76	11.70
Accumulated gap of assets and liabilities (180 days) / Equity	-20.92	-104.21	-55.06	-114.56	-135.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	85.69	86.37	84.86	84.08	87.01
Interest rate sensitivity gap / Equity	-108.87	-107.73	-117.04	-155.28	-131.45
【G】					
Deposit growth rate	0.33	45.71	44.50	2.67	7.47
Loan growth rate	2.50	46.73	51.56	-2.74	2.56
Investment growth rate	-5.63	53.75	47.92	28.33	12.92
Guarantee growth rate	-41.51	-2.56	-7.32	-31.67	-21.61

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Bank SinoPac Co., Ltd.

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	14.04	14.38	13.87	14.51	12.58
Tier 1 capital / Risk-weighted assets	12.55	13.05	12.64	13.04	11.58
Common equity Tier 1 / Risk-weighted assets	11.87	12.60	12.16	12.54	11.58
Liabilities / Equity (multiple)	11.12	11.02	10.81	10.54	11.44
Equity / Assets	8.25	8.32	8.47	8.67	8.04
【A】					
Non-performing loan ratio	0.23	0.28	0.25	0.28	0.36
Loan loss provisions / NPLs	578.40	496.86	561.14	499.76	396.48
【E】					
NIBT / Average equity	10.77	7.77	8.56	7.09	6.63
(NIBT + loan loss provisions) / Average equity	12.74	7.92	8.96	8.20	8.42
NIBT / Average assets	0.90	0.66	0.72	0.58	0.53
(NIBT + loan loss provisions) / Average assets	1.06	0.68	0.75	0.67	0.67
Net interest income / NIBT	98.50	141.14	130.44	157.30	172.40
NIBT / Net income	48.89	44.73	45.39	39.40	35.56
NIBT / Employees (in thousand of NT dollars)	2,713.85	1,860.91	2,133.48	1,656.51	1,388.09
【L】					
Liquidity coverage ratio	122.13	171.39	115.00	134.93	142.27
Net stable funding ratio	131.29	132.30	130.64	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.51	26.58	26.97	25.98	29.61
Loans / Deposits	77.02	73.68	77.67	76.00	71.19
Time deposits / Deposits	34.11	37.57	34.10	36.50	38.95
NCDs / Time deposits	6.43	5.98	6.29	6.23	8.18
Accumulated gap of assets and liabilities (180 days) / Equity	-6.48	-30.40	-4.40	-30.73	-77.77
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	116.62	112.43	117.37	111.38	111.15
Interest rate sensitivity gap / Equity	108.67	82.69	111.11	74.54	80.41
【G】					
Deposit growth rate	9.33	-2.21	3.84	-6.31	7.93
Loan growth rate	14.24	-3.67	6.06	-0.33	1.40
Investment growth rate	-2.10	-2.61	-1.43	-8.67	16.36
Guarantee growth rate	-18.87	31.20	-11.40	15.88	-6.51

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

E.Sun Commercial Bank, Ltd. Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	15.20	15.88	r 15.13	15.01	13.71
Tier 1 capital / Risk-weighted assets	12.15	12.44	r 12.00	11.77	10.28
Common equity Tier 1 / Risk-weighted assets	10.75	10.88	r 10.56	10.64	9.19
Liabilities / Equity (multiple)	13.06	12.64	13.09	12.81	13.64
Equity / Assets	7.11	7.33	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	659.38	489.10	523.76	513.89	629.67
【E】					
NIBT / Average equity	14.69	14.40	13.23	12.55	12.82
(NIBT + loan loss provisions) / Average equity	16.06	16.35	13.90	14.61	15.24
NIBT / Average assets	1.03	1.06	0.95	0.88	0.86
(NIBT + loan loss provisions) / Average assets	1.13	1.20	1.00	1.02	1.02
Net interest income / NIBT	75.76	89.63	93.02	110.99	112.25
NIBT / Net income	47.12	46.74	43.12	40.25	40.80
NIBT / Employees (in thousand of NT dollars)	2,852.65	2,608.99	2,424.54	2,052.02	1,892.77
【L】					
Liquidity coverage ratio	132.76	133.48	132.55	129.10	111.02
Net stable funding ratio	130.59	131.76	132.00	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.94	29.94	29.02	30.14	24.99
Loans / Deposits	70.49	71.11	71.22	71.04	72.09
Time deposits / Deposits	26.06	24.91	25.62	25.19	26.90
NCDs / Time deposits	1.28	0.58	2.36	0.44	1.69
Accumulated gap of assets and liabilities (180 days) / Equity	-25.42	50.97	-24.08	43.55	125.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	115.60	113.51	118.25	113.19	108.62
Interest rate sensitivity gap / Equity	122.69	105.75	142.48	104.85	77.20
【G】					
Deposit growth rate	10.50	11.60	9.77	9.90	6.60
Loan growth rate	9.51	8.37	10.02	8.28	8.62
Investment growth rate	18.19	13.53	12.31	14.36	7.81
Guarantee growth rate	75.14	-0.96	73.32	-2.97	-21.20

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

KGI Bank

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.07	12.66	13.39	14.18	13.23
Tier 1 capital / Risk-weighted assets	11.99	12.27	r 12.27	13.99	13.22
Common equity Tier 1 / Risk-weighted assets	11.45	12.27	11.69	13.99	13.22
Liabilities / Equity (multiple)	10.31	9.89	10.64	8.56	8.64
Equity / Assets	8.84	9.18	8.59	10.46	10.38
【 A 】					
Non-performing loan ratio	0.15	0.21	0.17	0.21	0.34
Loan loss provisions / NPLs	837.81	618.24	755.23	626.84	397.45
【 E 】					
NIBT / Average equity	7.50	4.25	4.91	8.41	8.15
(NIBT + loan loss provisions) / Average equity	7.69	5.78	4.96	10.16	9.01
NIBT / Average assets	0.64	0.42	0.44	0.90	0.91
(NIBT + loan loss provisions) / Average assets	0.66	0.57	0.44	1.08	1.01
Net interest income / NIBT	147.22	274.65	244.53	124.33	115.53
NIBT / Net income	42.57	28.97	32.76	45.77	46.85
NIBT / Employees (in thousand of NT dollars)	1,729.60	994.55	1,114.08	1,968.64	1,958.20
【 L 】					
Liquidity coverage ratio	111.18	r 93.69	104.55	93.36	85.35
Net stable funding ratio	111.54	115.19	111.38	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	42.16	36.87	37.67	36.01	32.84
Loans / Deposits	77.97	77.18	80.65	78.88	74.28
Time deposits / Deposits	47.13	48.31	46.99	47.30	51.32
NCDs / Time deposits	6.45	10.74	8.69	12.64	1.08
Accumulated gap of assets and liabilities (180 days) / Equity	-132.44	-84.80	-87.07	-108.04	-205.03
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	112.79	102.06	104.67	106.30	82.08
Interest rate sensitivity gap / Equity	61.72	10.06	23.71	27.00	-86.35
【 G 】					
Deposit growth rate	8.17	17.36	12.00	9.68	-3.10
Loan growth rate	9.17	17.43	14.29	16.34	15.82
Investment growth rate	6.06	9.25	23.15	0.33	37.62
Guarantee growth rate	75.31	7.61	39.51	-3.33	-6.70

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Taishin International Bank

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	14.69	14.19	r 14.72	14.23	14.21
Tier 1 capital / Risk-weighted assets	11.74	10.91	r 11.67	10.91	10.64
Common equity Tier 1 / Risk-weighted assets	9.48	8.81	r 9.64	8.74	8.42
Liabilities / Equity (multiple)	11.65	12.33	11.35	11.97	11.84
Equity / Assets	7.90	7.50	8.10	7.71	7.79
【A】					
Non-performing loan ratio	0.16	0.25	0.18	0.22	0.26
Loan loss provisions / NPLs	821.72	527.61	758.18	578.43	548.56
【E】					
NIBT / Average equity	11.89	9.99	8.99	10.00	11.48
(NIBT + loan loss provisions) / Average equity	12.13	11.82	9.39	11.23	15.04
NIBT / Average assets	0.91	0.74	0.66	0.76	0.72
(NIBT + loan loss provisions) / Average assets	0.93	0.88	0.69	0.85	0.94
Net interest income / NIBT	103.96	141.29	156.57	144.77	155.16
NIBT / Net income	44.80	37.39	34.38	37.75	34.94
NIBT / Employees (in thousand of NT dollars)	2,278.05	1,719.34	1,557.96	1,665.40	1,544.04
【L】					
Liquidity coverage ratio	161.39	124.90	130.61	111.87	119.34
Net stable funding ratio	125.53	121.82	122.79	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.12	26.05	25.98	25.54	24.77
Loans / Deposits	76.95	79.87	80.07	79.67	78.21
Time deposits / Deposits	34.62	38.39	36.48	40.28	42.15
NCDs / Time deposits	1.95	0.84	1.82	1.23	2.70
Accumulated gap of assets and liabilities (180 days) / Equity	68.78	23.42	21.28	9.05	-50.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	157.57	149.39	153.48	149.95	184.13
Interest rate sensitivity gap / Equity	284.73	275.54	262.63	286.38	241.38
【G】					
Deposit growth rate	9.19	10.44	5.78	7.53	6.65
Loan growth rate	4.98	8.34	6.13	9.19	5.16
Investment growth rate	11.32	6.17	7.00	9.29	-2.46
Guarantee growth rate	1.03	13.38	-8.03	21.80	4.64

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Jih Sun International Bank Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	14.13	14.75	14.33	15.05	13.01
Tier 1 capital / Risk-weighted assets	13.26	13.55	13.20	13.46	11.08
Common equity Tier 1 / Risk-weighted assets	13.26	13.55	13.20	13.46	11.08
Liabilities / Equity (multiple)	10.40	10.20	10.42	10.42	11.21
Equity / Assets	8.77	8.93	8.75	8.76	8.19
【A】					
Non-performing loan ratio	0.28	0.28	0.26	0.45	0.23
Loan loss provisions / NPLs	471.49	464.97	498.31	302.06	566.57
【E】					
NIBT / Average equity	4.33	4.62	5.02	5.32	3.86
(NIBT + loan loss provisions) / Average equity	5.33	5.41	4.74	6.20	5.35
NIBT / Average assets	0.38	0.41	0.44	0.46	0.33
(NIBT + loan loss provisions) / Average assets	0.46	0.48	0.41	0.53	0.46
Net interest income / NIBT	295.28	280.74	266.07	230.10	288.09
NIBT / Net income	24.95	25.00	27.08	26.64	19.40
NIBT / Employees (in thousand of NT dollars)	630.58	652.84	721.28	718.77	520.56
【L】					
Liquidity coverage ratio	138.91	149.65	135.72	137.23	134.93
Net stable funding ratio	131.14	132.33	129.95	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.79	28.47	27.08	27.46	30.84
Loans / Deposits	78.18	80.62	79.93	78.70	79.82
Time deposits / Deposits	37.02	34.56	37.61	34.56	36.17
NCDs / Time deposits	0.25	1.75	1.61	3.28	0.29
Accumulated gap of assets and liabilities (180 days) / Equity	23.16	21.99	-13.43	45.31	5.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	97.58	98.42	98.20	100.52	97.37
Interest rate sensitivity gap / Equity	-20.19	-12.98	-15.20	4.35	-23.35
【G】					
Deposit growth rate	7.98	3.74	3.20	4.48	-0.02
Loan growth rate	4.34	6.34	4.40	2.81	5.07
Investment growth rate	4.80	-0.02	5.13	1.35	19.56
Guarantee growth rate	9.66	140.15	28.82	113.63	-8.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

EnTie Commercial Bank Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	14.19	13.79	14.13	13.49	13.32
Tier 1 capital / Risk-weighted assets	14.19	13.79	14.13	13.49	13.32
Common equity Tier 1 / Risk-weighted assets	14.19	13.79	14.13	13.49	12.75
Liabilities / Equity (multiple)	8.24	8.50	8.35	8.61	8.99
Equity / Assets	10.83	10.53	10.69	10.40	10.01
【A】					
Non-performing loan ratio	0.84	0.96	0.77	0.62	0.90
Loan loss provisions / NPLs	183.00	160.61	186.05	229.58	158.11
【E】					
NIBT / Average equity	7.91	7.42	8.51	8.49	5.56
(NIBT + loan loss provisions) / Average equity	9.70	9.38	8.64	10.49	9.07
NIBT / Average assets	0.85	0.79	0.91	0.87	0.56
(NIBT + loan loss provisions) / Average assets	1.05	1.00	0.93	1.08	0.92
Net interest income / NIBT	136.77	152.40	133.35	149.70	211.12
NIBT / Net income	42.05	38.36	44.40	42.45	27.13
NIBT / Employees (in thousand of NT dollars)	1,785.19	1,579.63	1,879.79	1,750.97	1,008.26
【L】					
Liquidity coverage ratio	127.42	122.18	115.27	133.62	153.97
Net stable funding ratio	133.87	135.25	133.91	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.01	35.35	35.64	37.65	35.12
Loans / Deposits	73.93	71.24	73.33	70.21	73.32
Time deposits / Deposits	57.65	55.04	56.74	55.89	53.85
NCDs / Time deposits	1.44	4.11	1.19	2.66	1.17
Accumulated gap of assets and liabilities (180 days) / Equity	-115.83	-151.43	-145.83	-140.33	-82.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	106.26	108.06	106.23	105.83	102.64
Interest rate sensitivity gap / Equity	38.26	50.92	38.97	38.69	18.65
【G】					
Deposit growth rate	-0.55	6.17	0.32	5.99	-0.15
Loan growth rate	3.21	3.55	4.25	0.51	1.12
Investment growth rate	7.10	-3.75	4.27	8.35	40.21
Guarantee growth rate	118.04	-23.52	28.90	-6.09	-34.64

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

CTBC Bank Co., Ltd. Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	15.44	16.28	15.16	16.18	15.17
Tier 1 capital / Risk-weighted assets	15.44	16.28	15.16	16.18	14.85
Common equity Tier 1 / Risk-weighted assets	15.26	15.76	14.89	15.56	13.98
Liabilities / Equity (multiple)	9.80	9.44	9.72	9.63	9.73
Equity / Assets	9.26	9.58	9.33	9.41	9.32
【A】					
Non-performing loan ratio	0.23	0.21	0.22	0.21	0.33
Loan loss provisions / NPLs	615.56	654.69	625.30	654.26	439.17
【E】					
NIBT / Average equity	13.10	14.16	11.84	12.62	10.71
(NIBT + loan loss provisions) / Average equity	15.10	15.12	12.37	13.74	12.43
NIBT / Average assets	1.20	1.32	1.08	1.18	0.99
(NIBT + loan loss provisions) / Average assets	1.38	1.41	1.13	1.29	1.15
Net interest income / NIBT	96.85	86.94	108.47	97.61	115.59
NIBT / Net income	44.60	48.17	42.89	43.75	38.07
NIBT / Employees (in thousand of NT dollars)	3,431.03	3,637.08	2,972.48	3,039.95	2,435.21
【L】					
Liquidity coverage ratio	130.13	133.93	113.57	122.70	120.40
Net stable funding ratio	134.16	142.55	134.58	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.99	37.55	31.42	34.59	33.59
Loans / Deposits	67.01	68.00	69.71	67.50	70.19
Time deposits / Deposits	28.39	26.97	27.01	27.53	27.77
NCDs / Time deposits	0.92	0.53	0.97	1.14	0.74
Accumulated gap of assets and liabilities (180 days) / Equity	-28.46	-31.15	-21.13	-13.50	-41.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	111.70	118.36	111.98	114.77	115.09
Interest rate sensitivity gap / Equity	67.43	100.81	67.37	84.14	85.91
【G】					
Deposit growth rate	9.23	9.69	5.85	10.54	1.96
Loan growth rate	7.61	8.98	9.29	6.29	0.72
Investment growth rate	13.80	8.30	3.12	19.12	32.74
Guarantee growth rate	18.76	-0.85	-1.17	16.44	-8.17

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

HSBC Bank (Taiwan) Limited

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	15.60	14.22	14.75	14.90	14.48
Tier 1 capital / Risk-weighted assets	14.53	13.15	13.68	13.83	13.45
Common equity Tier 1 / Risk-weighted assets	14.53	13.15	13.68	13.83	13.45
Liabilities / Equity (multiple)	13.62	14.84	14.14	13.72	13.03
Equity / Assets	6.84	6.31	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	2,064.84	1,705.74	2,265.70	1,620.77	2,689.38
【E】					
NIBT / Average equity	14.10	17.40	12.18	10.46	8.83
(NIBT + loan loss provisions) / Average equity	13.11	19.27	12.40	11.26	8.83
NIBT / Average assets	0.94	1.14	0.78	0.72	0.61
(NIBT + loan loss provisions) / Average assets	0.88	1.26	0.79	0.77	0.62
Net interest income / NIBT	-10.19	24.44	16.96	50.19	83.72
NIBT / Net income	52.99	52.69	45.12	41.64	39.09
NIBT / Employees (in thousand of NT dollars)	3,529.07	4,183.06	2,954.37	2,500.49	2,131.75
【L】					
Liquidity coverage ratio	178.14	127.46	149.32	122.12	128.35
Net stable funding ratio	141.91	122.22	142.05	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	126.90	111.00	117.21	115.98	116.91
Loans / Deposits	61.66	55.50	61.82	55.34	57.41
Time deposits / Deposits	29.66	30.13	31.00	29.89	32.09
NCDs / Time deposits	1.93	0.39	5.39	0.53	0.35
Accumulated gap of assets and liabilities (180 days) / Equity	-203.56	-294.17	-190.12	-220.12	-223.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	201.03	174.39	191.36	179.46	181.41
Interest rate sensitivity gap / Equity	511.33	461.60	505.80	453.79	432.13
【G】					
Deposit growth rate	-5.85	21.80	4.20	13.78	4.03
Loan growth rate	5.05	20.46	16.41	9.66	-7.47
Investment growth rate	-2.46	-0.69	6.06	2.29	-6.89
Guarantee growth rate	-2.36	24.00	16.38	9.51	-21.56

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Shin Kong Commercial Bank

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	14.38	13.60	14.38	13.06	12.69
Tier 1 capital / Risk-weighted assets	11.54	10.96	11.51	10.44	9.86
Common equity Tier 1 / Risk-weighted assets	10.50	9.79	10.39	9.69	9.05
Liabilities / Equity (multiple)	13.73	14.50	13.64	14.49	14.93
Equity / Assets	6.79	6.45	6.83	6.45	6.28
【A】					
Non-performing loan ratio	0.22	0.24	0.23	0.24	0.26
Loan loss provisions / NPLs	599.84	555.04	570.52	488.17	491.66
【E】					
NIBT / Average equity	9.68	11.12	11.54	9.67	11.81
(NIBT + loan loss provisions) / Average equity	12.19	15.47	12.23	11.61	13.10
NIBT / Average assets	0.65	0.69	0.74	0.62	0.72
(NIBT + loan loss provisions) / Average assets	0.82	0.96	0.78	0.75	0.80
Net interest income / NIBT	199.10	201.60	189.67	229.80	194.66
NIBT / Net income	36.69	37.10	38.91	31.71	37.46
NIBT / Employees (in thousand of NT dollars)	1,537.64	1,521.99	1,666.58	1,289.80	1,461.66
【L】					
Liquidity coverage ratio	154.44	140.59	121.79	135.59	135.68
Net stable funding ratio	122.53	127.81	120.62	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.82	24.03	21.92	19.08	20.07
Loans / Deposits	75.19	73.57	76.31	74.92	73.82
Time deposits / Deposits	51.79	52.87	51.13	50.89	51.18
NCDs / Time deposits	0.65	1.41	0.88	3.39	2.59
Accumulated gap of assets and liabilities (180 days) / Equity	-53.88	-172.83	-62.00	-157.92	-102.43
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	89.99	90.91	91.00	91.59	87.79
Interest rate sensitivity gap / Equity	-104.89	-105.09	-94.40	-96.41	-142.94
【G】					
Deposit growth rate	5.39	10.23	4.12	3.68	1.07
Loan growth rate	7.68	4.51	6.04	5.21	4.43
Investment growth rate	6.65	17.04	7.22	34.03	57.72
Guarantee growth rate	-24.22	-6.05	-29.76	21.34	-18.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Sunny Bank, Ltd.

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	11.92	12.22	r 12.11	12.70	11.36
Tier 1 capital / Risk-weighted assets	9.87	9.46	r 9.76	9.59	8.23
Common equity Tier 1 / Risk-weighted assets	8.80	8.54	r 8.65	8.68	7.91
Liabilities / Equity (multiple)	14.70	15.79	14.69	15.55	15.60
Equity / Assets	6.37	5.96	6.38	6.04	6.02
【A】					
Non-performing loan ratio	0.22	0.17	0.18	0.12	0.09
Loan loss provisions / NPLs	538.43	679.84	659.09	1,044.51	1,330.90
【E】					
NIBT / Average equity	13.34	12.56	11.63	8.87	12.27
(NIBT + loan loss provisions) / Average equity	12.61	11.66	12.22	13.71	14.49
NIBT / Average assets	0.86	0.77	0.66	0.54	0.71
(NIBT + loan loss provisions) / Average assets	0.82	0.71	0.70	0.83	0.84
Net interest income / NIBT	133.33	147.45	172.99	211.07	162.65
NIBT / Net income	56.31	52.65	44.89	35.84	44.39
NIBT / Employees (in thousand of NT dollars)	2,051.54	1,772.31	1,578.65	1,167.97	1,409.78
【L】					
Liquidity coverage ratio	135.18	143.91	141.89	154.73	176.51
Net stable funding ratio	130.83	129.80	130.28	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.32	22.79	24.43	24.44	24.71
Loans / Deposits	75.82	76.51	75.91	76.67	76.13
Time deposits / Deposits	59.51	60.10	59.32	59.73	60.66
NCDs / Time deposits	7.15	8.24	7.47	8.94	6.17
Accumulated gap of assets and liabilities (180 days) / Equity	-219.49	-227.81	-220.25	-186.17	-140.65
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	90.49	90.47	92.37	93.68	92.73
Interest rate sensitivity gap / Equity	-119.25	-129.54	-95.47	-84.20	-98.14
【G】					
Deposit growth rate	7.40	12.11	9.66	9.18	8.11
Loan growth rate	6.42	13.03	8.53	9.92	9.52
Investment growth rate	4.13	8.62	4.71	16.35	10.24
Guarantee growth rate	5.61	17.26	38.34	0.93	-9.91

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Bank of Panhsin Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	11.16	11.17	11.48	11.59	9.97
Tier 1 capital / Risk-weighted assets	9.12	8.73	9.30	9.04	8.15
Common equity Tier 1 / Risk-weighted assets	8.01	7.59	8.16	7.85	7.12
Liabilities / Equity (multiple)	14.73	15.56	14.86	15.66	16.39
Equity / Assets	6.36	6.04	6.31	6.00	5.75
【A】					
Non-performing loan ratio	0.86	1.15	0.85	0.80	0.84
Loan loss provisions / NPLs	147.73	109.01	145.37	154.87	148.97
【E】					
NIBT / Average equity	3.35	0.81	3.09	2.00	3.35
(NIBT + loan loss provisions) / Average equity	6.00	4.60	5.52	6.27	8.16
NIBT / Average assets	0.21	0.05	0.19	0.12	0.21
(NIBT + loan loss provisions) / Average assets	0.38	0.28	0.33	0.37	0.50
Net interest income / NIBT	451.94	1,872.41	508.46	791.88	490.85
NIBT / Net income	14.86	3.60	12.49	8.38	12.61
NIBT / Employees (in thousand of NT dollars)	365.18	82.04	317.54	194.54	313.95
【L】					
Liquidity coverage ratio	201.37	260.31	222.42	304.12	437.38
Net stable funding ratio	151.97	159.01	155.24	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.71	25.62	26.67	26.83	26.19
Loans / Deposits	74.09	70.23	71.67	68.68	67.16
Time deposits / Deposits	54.82	57.71	54.34	55.59	57.20
NCDs / Time deposits	0.36	0.55	0.37	0.53	0.68
Accumulated gap of assets and liabilities (180 days) / Equity	-50.93	-26.00	-44.95	52.15	-46.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	96.49	95.13	97.43	95.69	94.19
Interest rate sensitivity gap / Equity	-43.64	-64.95	-32.04	-57.06	-81.73
【G】					
Deposit growth rate	1.87	5.49	1.50	2.43	10.95
Loan growth rate	7.47	5.49	5.91	4.74	4.79
Investment growth rate	15.10	24.43	19.00	155.48	-12.00
Guarantee growth rate	-17.35	-12.40	-1.45	-23.20	0.29

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Taiwan Business Bank Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	12.92	12.45	r 12.70	12.27	11.91
Tier 1 capital / Risk-weighted assets	9.44	9.59	r 9.60	9.51	9.59
Common equity Tier 1 / Risk-weighted assets	8.15	8.13	r 8.21	7.98	7.91
Liabilities / Equity (multiple)	18.16	19.24	18.05	20.11	20.14
Equity / Assets	5.22	4.94	5.25	4.74	4.73
【A】					
Non-performing loan ratio	0.35	0.35	0.30	0.33	0.43
Loan loss provisions / NPLs	325.01	344.83	394.13	327.65	277.65
【E】					
NIBT / Average equity	11.98	10.74	11.19	7.73	9.01
(NIBT + loan loss provisions) / Average equity	15.03	20.35	12.13	11.33	14.52
NIBT / Average assets	0.60	0.50	0.55	0.37	0.42
(NIBT + loan loss provisions) / Average assets	0.75	0.95	0.59	0.54	0.68
Net interest income / NIBT	163.82	202.88	188.49	267.90	236.53
NIBT / Net income	41.92	36.84	40.01	27.78	30.95
NIBT / Employees (in thousand of NT dollars)	1,970.39	1,704.92	1,809.79	1,187.82	1,334.11
【L】					
Liquidity coverage ratio	117.67	92.72	120.63	92.54	89.93
Net stable funding ratio	125.52	130.85	130.31	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.53	19.44	22.29	18.08	18.29
Loans / Deposits	79.11	80.26	79.57	81.87	81.93
Time deposits / Deposits	37.04	36.92	36.61	37.03	36.24
NCDs / Time deposits	0.29	0.12	1.64	0.14	0.75
Accumulated gap of assets and liabilities (180 days) / Equity	-60.55	-0.62	-39.62	-27.64	118.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.45	99.63	99.22	100.39	99.47
Interest rate sensitivity gap / Equity	-21.14	-5.49	-10.37	5.97	-8.13
【G】					
Deposit growth rate	1.70	7.00	-0.36	4.96	1.76
Loan growth rate	0.14	6.87	-3.21	6.26	3.81
Investment growth rate	28.50	3.61	24.15	1.28	13.20
Guarantee growth rate	31.22	8.25	21.88	2.70	60.70

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Standard Chartered Bank (Taiwan) Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	15.72	16.52	15.80	16.19	15.11
Tier 1 capital / Risk-weighted assets	12.77	13.47	12.78	13.08	11.90
Common equity Tier 1 / Risk-weighted assets	12.77	13.47	12.78	13.08	11.90
Liabilities / Equity (multiple)	13.26	13.06	12.88	13.83	13.77
Equity / Assets	7.01	7.11	7.21	6.74	6.77
【A】					
Non-performing loan ratio	0.24	0.28	0.23	0.37	0.63
Loan loss provisions / NPLs	720.71	612.37	733.94	479.92	304.39
【E】					
NIBT / Average equity	10.17	9.24	6.26	5.99	1.57
(NIBT + loan loss provisions) / Average equity	12.23	10.44	6.70	8.38	4.04
NIBT / Average assets	0.72	0.65	0.45	0.42	0.11
(NIBT + loan loss provisions) / Average assets	0.86	0.74	0.48	0.59	0.28
Net interest income / NIBT	78.50	114.10	144.41	205.88	907.96
NIBT / Net income	33.54	29.27	21.02	19.22	5.64
NIBT / Employees (in thousand of NT dollars)	1,534.79	1,330.73	938.82	832.37	216.06
【L】					
Liquidity coverage ratio	249.76	291.16	278.61	200.89	233.02
Net stable funding ratio	154.86	161.39	154.38	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	64.25	75.15	69.29	75.58	59.57
Loans / Deposits	52.15	58.97	55.28	52.87	55.20
Time deposits / Deposits	15.72	15.83	15.25	15.59	14.80
NCDs / Time deposits	13.17	14.54	16.94	7.51	0.28
Accumulated gap of assets and liabilities (180 days) / Equity	-144.25	-120.21	-35.36	-87.21	-168.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	140.79	149.85	154.72	146.36	116.14
Interest rate sensitivity gap / Equity	277.43	328.92	356.23	327.69	119.93
【G】					
Deposit growth rate	17.57	-0.69	1.05	2.59	-1.11
Loan growth rate	3.85	1.73	5.51	-1.81	-11.56
Investment growth rate	9.49	-7.21	-6.69	11.36	-11.81
Guarantee growth rate	41.25	-15.34	32.98	20.60	-3.42

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Taichung Commercial Bank Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	12.75	12.32	12.35	12.01	10.25
Tier 1 capital / Risk-weighted assets	12.04	11.22	11.65	10.98	9.09
Common equity Tier 1 / Risk-weighted assets	9.92	9.49	9.54	9.25	8.68
Liabilities / Equity (multiple)	12.96	13.74	13.32	14.13	14.06
Equity / Assets	7.16	6.78	6.98	6.61	6.64
【A】					
Non-performing loan ratio	0.35	0.43	0.45	0.42	0.58
Loan loss provisions / NPLs	405.21	334.19	317.96	343.72	248.98
【E】					
NIBT / Average equity	9.74	8.35	10.31	10.13	9.97
(NIBT + loan loss provisions) / Average equity	13.27	9.61	11.04	12.86	12.85
NIBT / Average assets	0.69	0.56	0.69	0.67	0.69
(NIBT + loan loss provisions) / Average assets	0.94	0.64	0.74	0.85	0.88
Net interest income / NIBT	167.32	206.13	170.32	181.25	181.61
NIBT / Net income	42.18	37.47	43.53	41.60	42.09
NIBT / Employees (in thousand of NT dollars)	1,958.33	1,631.41	1,964.80	1,919.25	1,790.28
【L】					
Liquidity coverage ratio	157.61	130.06	137.84	127.68	133.16
Net stable funding ratio	137.50	136.76	139.53	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.57	25.51	23.01	24.80	22.65
Loans / Deposits	77.42	75.89	77.70	76.79	79.36
Time deposits / Deposits	48.19	49.23	49.21	49.44	48.57
NCDs / Time deposits	2.54	3.34	3.89	4.64	1.95
Accumulated gap of assets and liabilities (180 days) / Equity	-53.72	-89.94	-70.62	-114.92	-83.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	91.12	90.56	90.69	91.98	91.78
Interest rate sensitivity gap / Equity	-98.08	-111.58	-105.72	-95.80	-99.08
【G】					
Deposit growth rate	2.52	2.74	3.87	4.81	6.85
Loan growth rate	4.58	-0.27	5.11	1.37	8.47
Investment growth rate	-0.80	11.94	4.49	84.20	17.89
Guarantee growth rate	-11.13	22.20	-1.91	27.66	19.40

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

King's Town Bank Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	15.60	15.49	14.04	15.57	15.73
Tier 1 capital / Risk-weighted assets	15.29	15.26	13.95	15.17	15.31
Common equity Tier 1 / Risk-weighted assets	15.29	15.26	13.95	15.17	15.31
Liabilities / Equity (multiple)	6.30	6.24	6.94	6.31	6.44
Equity / Assets	13.69	13.82	12.60	13.68	13.44
【A】					
Non-performing loan ratio	0.03	0.04	0.02	0.02	0.02
Loan loss provisions / NPLs	5,859.52	4,253.70	6,762.86	6,394.29	6,736.67
【E】					
NIBT / Average equity	21.19	15.69	9.58	19.58	18.92
(NIBT + loan loss provisions) / Average equity	22.49	16.33	14.23	22.07	19.67
NIBT / Average assets	2.77	2.11	1.26	2.52	2.30
(NIBT + loan loss provisions) / Average assets	2.94	2.19	1.87	2.84	2.39
Net interest income / NIBT	59.27	84.20	139.57	74.08	88.87
NIBT / Net income	76.88	74.17	51.27	72.05	74.72
NIBT / Employees (in thousand of NT dollars)	8,299.26	6,091.59	3,677.86	6,903.99	6,094.34
【L】					
Liquidity coverage ratio	164.58	175.23	154.46	179.53	272.05
Net stable funding ratio	124.29	123.68	121.76	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.73	27.16	24.34	28.46	29.29
Loans / Deposits	81.93	82.59	81.92	80.34	72.63
Time deposits / Deposits	38.98	40.47	39.30	40.68	41.21
NCDs / Time deposits	6.35	3.95	8.62	4.48	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	37.09	-10.83	17.75	-32.19	-23.03
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	97.07	91.49	96.76	92.48	98.16
Interest rate sensitivity gap / Equity	-14.19	-41.33	-17.15	-36.41	-9.04
【G】					
Deposit growth rate	4.09	1.24	4.42	3.95	2.55
Loan growth rate	3.25	15.87	6.48	14.98	0.57
Investment growth rate	5.86	7.66	2.07	36.78	7.46
Guarantee growth rate	36.57	-23.53	24.22	-18.62	39.67

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Hwatai Bank

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	12.02	12.59	r 12.28	12.95	12.25
Tier 1 capital / Risk-weighted assets	10.30	10.48	r 10.56	10.77	9.78
Common equity Tier 1 / Risk-weighted assets	10.30	10.48	r 10.56	10.77	9.78
Liabilities / Equity (multiple)	13.69	13.92	13.65	13.97	14.42
Equity / Assets	6.81	6.70	6.83	6.68	6.48
【A】					
Non-performing loan ratio	0.83	1.71	1.24	1.80	1.18
Loan loss provisions / NPLs	181.86	96.70	116.55	103.75	123.53
【E】					
NIBT / Average equity	3.19	0.51	0.68	-12.56	0.56
(NIBT + loan loss provisions) / Average equity	6.75	4.09	3.26	5.46	7.25
NIBT / Average assets	0.21	0.03	0.05	-0.84	0.04
(NIBT + loan loss provisions) / Average assets	0.45	0.27	0.22	0.37	0.45
Net interest income / NIBT	494.74	3,200.00	2,379.69	-	3,474.00
NIBT / Net income	15.32	2.69	3.31	-55.09	2.03
NIBT / Employees (in thousand of NT dollars)	358.07	56.80	74.77	-1,365.99	56.75
【L】					
Liquidity coverage ratio	233.91	r 332.32	191.59	559.61	409.79
Net stable funding ratio	129.04	126.83	127.85	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.34	35.82	30.13	34.45	32.03
Loans / Deposits	70.54	64.03	71.67	65.19	66.76
Time deposits / Deposits	55.47	57.20	55.28	57.30	54.94
NCDs / Time deposits	3.66	3.29	3.03	3.38	2.17
Accumulated gap of assets and liabilities (180 days) / Equity	-77.35	-72.70	-86.21	-57.32	-161.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	94.08	94.37	95.06	95.76	98.30
Interest rate sensitivity gap / Equity	-70.67	-67.59	-59.50	-51.25	-20.58
【G】					
Deposit growth rate	-1.13	-3.34	-2.21	-3.44	13.44
Loan growth rate	8.92	-8.29	7.52	-5.72	-3.27
Investment growth rate	5.08	8.57	16.40	3.65	6.73
Guarantee growth rate	-5.77	41.30	-5.36	36.65	-54.63

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Cota Bank　　Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	13.12	12.07	12.91	12.07	10.33
Tier 1 capital / Risk-weighted assets	10.07	9.22	9.86	9.20	7.31
Common equity Tier 1 / Risk-weighted assets	9.55	9.22	9.36	9.20	7.31
Liabilities / Equity (multiple)	14.20	14.21	14.24	14.52	17.05
Equity / Assets	6.58	6.58	6.56	6.44	5.54
【A】					
Non-performing loan ratio	0.59	0.44	0.50	0.24	0.22
Loan loss provisions / NPLs	258.82	366.21	295.69	663.93	772.83
【E】					
NIBT / Average equity	8.71	7.99	8.53	11.52	10.31
(NIBT + loan loss provisions) / Average equity	9.84	8.41	8.78	13.49	11.94
NIBT / Average assets	0.57	0.52	0.56	0.68	0.58
(NIBT + loan loss provisions) / Average assets	0.65	0.55	0.57	0.80	0.67
Net interest income / NIBT	270.17	301.93	286.22	235.97	280.49
NIBT / Net income	31.65	30.13	31.09	35.26	31.85
NIBT / Employees (in thousand of NT dollars)	857.66	725.68	811.54	931.58	758.19
【L】					
Liquidity coverage ratio	586.53	350.12	371.77	319.09	253.95
Net stable funding ratio	136.61	135.85	136.51	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.90	21.39	23.24	19.29	16.90
Loans / Deposits	76.23	79.92	77.99	80.82	81.52
Time deposits / Deposits	58.07	58.37	57.33	58.10	59.01
NCDs / Time deposits	10.74	11.61	10.26	10.18	4.78
Accumulated gap of assets and liabilities (180 days) / Equity	-245.34	-259.75	-277.59	-291.17	-278.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	86.44	87.07	86.29	88.12	85.99
Interest rate sensitivity gap / Equity	-180.92	-172.60	-183.02	-160.92	-219.95
【G】					
Deposit growth rate	4.91	3.34	3.67	3.27	3.68
Loan growth rate	0.06	-0.30	0.03	2.38	6.33
Investment growth rate	15.21	-4.80	13.91	84.55	15.41
Guarantee growth rate	-18.52	5.02	-12.26	-3.99	72.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

O-Bank Co., Ltd. Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	13.62	13.22	13.69	13.71	14.80
Tier 1 capital / Risk-weighted assets	11.76	10.67	11.56	10.97	12.09
Common equity Tier 1 / Risk-weighted assets	11.47	10.67	11.21	10.97	12.09
Liabilities / Equity (multiple)	9.39	9.77	9.44	9.08	8.03
Equity / Assets	9.62	9.28	9.58	9.92	11.08
【A】					
Non-performing loan ratio	0.23	0.08	0.01	0.25	0.02
Loan loss provisions / NPLs	677.13	1,817.05	9,848.15	582.17	7,767.86
【E】					
NIBT / Average equity	6.88	3.29	3.88	4.15	6.24
(NIBT + loan loss provisions) / Average equity	8.29	5.76	4.54	5.67	7.46
NIBT / Average assets	0.66	0.32	0.36	0.45	0.71
(NIBT + loan loss provisions) / Average assets	0.80	0.57	0.42	0.61	0.85
Net interest income / NIBT	88.55	213.87	191.83	161.22	112.27
NIBT / Net income	37.47	23.49	24.07	27.30	42.71
NIBT / Employees (in thousand of NT dollars)	2,430.43	1,053.10	1,254.69	1,474.13	2,524.46
【L】					
Liquidity coverage ratio	90.40	r 78.92	90.18	84.62	71.27
Net stable funding ratio	96.92	77.56	97.07	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	39.37	42.10	45.61	37.36	42.84
Loans / Deposits	70.17	85.34	75.71	90.25	89.06
Time deposits / Deposits	53.11	51.19	51.40	57.52	56.31
NCDs / Time deposits	16.79	36.50	13.51	45.51	25.18
Accumulated gap of assets and liabilities (180 days) / Equity	-80.10	-160.11	-99.28	-152.83	-193.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	99.34	107.74	97.44	107.34	104.82
Interest rate sensitivity gap / Equity	-3.56	42.96	-13.33	37.76	20.32
【G】					
Deposit growth rate	30.66	18.60	31.39	11.55	5.45
Loan growth rate	7.44	15.44	10.22	13.05	12.81
Investment growth rate	22.94	19.88	7.49	19.10	-3.35
Guarantee growth rate	41.32	97.53	68.91	77.49	-17.03

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Agricultural Bank of Taiwan　　　　Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.86	13.54	13.03	13.64	11.95
Tier 1 capital / Risk-weighted assets	10.07	9.61	9.35	9.54	8.14
Common equity Tier 1 / Risk-weighted assets	10.07	9.61	9.35	9.54	8.14
Liabilities / Equity (multiple)	25.60	26.37	26.68	25.97	26.45
Equity / Assets	3.76	3.65	3.61	3.71	3.64
【 A 】					
Non-performing loan ratio	0.47	0.44	0.39	0.52	0.43
Loan loss provisions / NPLs	405.81	377.43	446.01	338.62	543.19
【 E 】					
NIBT / Average equity	6.64	0.77	3.97	3.86	6.54
(NIBT + loan loss provisions) / Average equity	10.41	0.60	4.68	6.37	13.41
NIBT / Average assets	0.24	0.03	0.15	0.14	0.23
(NIBT + loan loss provisions) / Average assets	0.38	0.02	0.18	0.23	0.47
Net interest income / NIBT	88.58	943.10	176.19	323.81	208.69
NIBT / Net income	46.20	23.02	47.31	41.60	39.33
NIBT / Employees (in thousand of NT dollars)	5,453.55	633.88	3,316.94	2,991.78	4,947.95
【 L 】					
Liquidity coverage ratio	111.87	111.17	95.20	111.16	100.63
Net stable funding ratio	171.42	173.79	151.76	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	54.25	52.80	50.99	52.16	48.46
Loans / Deposits	34.33	32.56	35.74	31.27	30.13
Time deposits / Deposits	97.60	97.15	97.83	98.09	99.04
NCDs / Time deposits	0.75	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-238.37	-280.77	-557.67	-445.56	-752.23
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	77.55	78.67	79.06	76.65	73.56
Interest rate sensitivity gap / Equity	-524.75	-515.10	-513.06	-568.98	-670.03
【 G 】					
Deposit growth rate	-2.50	-0.66	-4.50	0.74	2.35
Loan growth rate	2.80	9.82	9.17	4.53	-5.05
Investment growth rate	1.75	-3.28	1.29	38.76	27.98
Guarantee growth rate	-9.55	11.54	-6.76	16.89	-22.08

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

Taipei Star Bank

Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	13.41	12.34	r 13.17	12.53	11.22
Tier 1 capital / Risk-weighted assets	9.86	8.69	r 9.66	8.81	8.56
Common equity Tier 1 / Risk-weighted assets	9.19	8.69	r 9.07	8.81	8.56
Liabilities / Equity (multiple)	15.37	15.49	15.10	15.46	14.32
Equity / Assets	6.11	6.06	6.21	6.07	6.53
【A】					
Non-performing loan ratio	0.26	0.14	0.30	0.14	0.22
Loan loss provisions / NPLs	452.00	833.33	393.01	887.69	541.41
【E】					
NIBT / Average equity	3.63	2.48	4.16	4.14	4.05
(NIBT + loan loss provisions) / Average equity	3.86	2.41	3.84	4.90	5.35
NIBT / Average assets	0.22	0.15	0.25	0.26	0.27
(NIBT + loan loss provisions) / Average assets	0.23	0.14	0.23	0.31	0.35
Net interest income / NIBT	397.96	524.24	332.13	311.98	334.93
NIBT / Net income	19.84	16.26	24.02	23.23	22.00
NIBT / Employees (in thousand of NT dollars)	423.33	282.66	463.31	458.77	465.48
【L】					
Liquidity coverage ratio	131.79	132.02	149.20	152.51	128.22
Net stable funding ratio	114.67	114.15	113.11	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.38	32.85	32.28	30.75	25.38
Loans / Deposits	68.50	69.68	69.21	68.38	69.85
Time deposits / Deposits	63.67	65.84	64.33	66.25	64.28
NCDs / Time deposits	11.47	18.29	14.08	17.61	14.74
Accumulated gap of assets and liabilities (180 days) / Equity	-289.48	-184.02	-280.38	-159.20	-206.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	86.78	89.06	87.17	90.30	92.12
Interest rate sensitivity gap / Equity	-182.19	-153.08	-172.50	-134.03	-102.57
【G】					
Deposit growth rate	0.22	9.46	0.84	6.80	2.87
Loan growth rate	-1.47	5.82	2.06	4.54	0.53
Investment growth rate	3.06	10.66	2.82	13.21	59.21
Guarantee growth rate	-38.12	173.90	-19.97	19.75	-52.28

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

DBS Bank (Taiwan) , Ltd. Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	12.05	11.45	r 12.76	11.67	13.13
Tier 1 capital / Risk-weighted assets	10.98	11.44	r 11.63	11.67	13.13
Common equity Tier 1 / Risk-weighted assets	8.21	8.53	r 8.66	8.68	9.80
Liabilities / Equity (multiple)	13.43	13.66	12.93	13.01	10.27
Equity / Assets	6.93	6.82	7.18	7.14	8.87
【A】					
Non-performing loan ratio	0.53	0.65	0.56	0.74	0.93
Loan loss provisions / NPLs	253.03	209.06	246.38	189.62	167.28
【E】					
NIBT / Average equity	2.33	4.08	3.56	2.19	0.90
(NIBT + loan loss provisions) / Average equity	6.34	9.32	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	0.44	0.65	0.30	0.46	0.26
Net interest income / NIBT	656.54	380.72	468.48	546.48	1,292.73
NIBT / Net income	8.33	13.82	11.87	9.92	4.57
NIBT / Employees (in thousand of NT dollars)	313.63	555.88	474.72	302.12	178.07
【L】					
Liquidity coverage ratio	142.66	r 133.34	130.60	206.36	193.42
Net stable funding ratio	133.53	142.24	134.39	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.00	35.23	29.41	35.66	44.05
Loans / Deposits	69.94	64.34	65.27	70.29	67.67
Time deposits / Deposits	48.40	47.99	48.27	46.86	51.55
NCDs / Time deposits	1.32	2.97	2.08	3.37	-
Accumulated gap of assets and liabilities (180 days) / Equity	-372.45	-253.48	-342.30	-262.78	-151.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	112.97	119.11	117.57	123.55	117.78
Interest rate sensitivity gap / Equity	95.41	146.13	124.13	161.43	105.44
【G】					
Deposit growth rate	-7.15	49.87	4.84	28.16	12.21
Loan growth rate	0.86	32.90	-2.78	33.01	-1.40
Investment growth rate	-5.14	18.08	-7.20	11.96	-33.04
Guarantee growth rate	19.16	5.97	10.91	-18.06	-23.60

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2019

ANZ Bank (Taiwan) Limited Unit：%

Items	31/03/19	31/03/18	31/12/18	31/12/17	31/12/16
【C】					
Regulatory capital / Risk-weighted assets	33.90	33.95	r 29.58	35.70	19.55
Tier 1 capital / Risk-weighted assets	32.84	33.04	r 28.63	34.68	18.64
Common equity Tier 1 / Risk-weighted assets	32.84	33.04	r 28.63	34.68	18.64
Liabilities / Equity (multiple)	4.26	4.39	4.38	3.82	7.15
Equity / Assets	19.01	18.56	18.60	20.75	12.27
【A】					
Non-performing loan ratio	0.65	0.60	0.58	0.61	0.54
Loan loss provisions / NPLs	290.44	353.23	263.70	473.16	357.20
【E】					
NIBT / Average equity	1.03	2.82	0.33	2.59	3.52
(NIBT + loan loss provisions) / Average equity	1.03	-0.91	0.33	-0.05	2.87
NIBT / Average assets	0.20	0.57	0.06	0.36	0.38
(NIBT + loan loss provisions) / Average assets	0.20	-0.18	0.06	-0.01	0.31
Net interest income / NIBT	-239.39	2.73	-394.12	252.90	239.23
NIBT / Net income	12.31	67.03	8.53	15.02	18.93
NIBT / Employees (in thousand of NT dollars)	1,725.49	3,088.61	521.47	667.66	824.28
【L】					
Liquidity coverage ratio	145.88	265.40	273.01	309.67	221.74
Net stable funding ratio	150.89	131.68	148.61	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	719.69	676.94	676.72	200.91	101.60
Loans / Deposits	34.51	53.91	41.20	56.44	67.51
Time deposits / Deposits	4.47	8.61	6.02	13.76	14.54
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	62.81	-74.76	142.13	1.50	-153.72
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	1,031.93	645.85	880.96	637.01	346.70
Interest rate sensitivity gap / Equity	290.05	248.24	283.50	227.21	311.16
【G】					
Deposit growth rate	6.02	-50.87	0.94	-60.15	-24.86
Loan growth rate	-32.14	-63.90	-26.33	-66.68	-26.35
Investment growth rate	16.43	6.29	10.34	8.77	-11.07
Guarantee growth rate	141.71	-23.70	111.55	-20.78	-30.29