TABLE 7 (1)

The Main Financial and Performance Ratios

June 30, 2018

The Peer-Group Average Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	13.31	13.07	13.99	13.21	12.75
2.Arithmetic mean	13.65	13.31	14.17	13.33	12.93
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	11.18	10.86	11.80	10.99	10.38
2.Arithmetic mean	11.40	10.95	11.78	10.97	10.33
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	10.54	10.32	11.17	10.51	9.97
2.Arithmetic mean	10.77	10.41	11.19	10.50	10.03
Liabilities / Equity (multiple)	12.87	12.48	12.37	12.57	12.94
Equity / Assets	7.34	7.60	7.66	7.56	7.30
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.29	0.31	0.30	0.29	0.24
2.Arithmetic mean	0.28	0.30	0.28	0.27	0.24
Loan loss provisions / NPLs	529.63	471.06	533.54	528.19	601.43
Expected losses of classified assets / Teral provisions	71.73	R 71.64	71.58	70.74	72.20
【E】					
NIBT / Average equity					
1.Winsorized mean	8.54	8.75	7.73	8.33	9.73
2.Arithmetic mean	9.92	9.61	9.03	9.23	10.65
(NIBT + loan loss provisions) / Average equity	9.46	10.00	9.88	10.74	11.10
NIBT / Average assets					
1.Winsorized mean	0.66	0.66	0.60	0.61	0.68
2.Arithmetic mean	0.72	0.70	0.66	0.66	0.73
(NIBT + loan loss provisions) / Average assets	0.72	0.76	0.72	0.75	0.78
Net interest income / NIBT	163.15	164.94	178.60	179.40	172.22
NIBT / Net income	39.00	39.18	36.05	37.76	38.96
NIBT / Employees (in thousand of NT dollars)	1,939.46	1,812.94	1,699.45	1,741.09	1,800.44
【L】					
Liquidity coverage ratio	130.70	134.72	148.17	135.11	136.47
Net stable funding ratio	128.88	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.19	30.49	31.20	29.46	31.45
Loans / Deposits	73.55	73.17	72.26	72.96	73.68
Time deposits / Deposits	40.92	42.69	41.46	40.79	41.73
NCDs / Time deposits	3.31	1.66	2.73	1.32	1.07
Accumulated gap of assets and liabilities (180 days) / Equity	-88.71	-90.85	-80.59	-95.21	-89.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	104.46	102.95	104.49	103.30	103.73
Interest rate sensitivity gap / Equity	23.90	17.47	27.34	20.11	24.76
【G】					
Deposit growth rate	4.64	4.82	4.55	3.32	5.43
Loan growth rate	5.97	4.53	3.95	2.82	2.52
Investment growth rate	7.94	20.02	14.35	11.82	13.36
Guarantee growth rate	8.94	-9.94	5.05	-11.49	2.18

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, 2018

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

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	35.27	35.90	36.25	31.96	25.55
Tier 1 capital / Risk-weighted assets	33.90	34.51	34.86	30.56	24.22
Common equity Tier 1 / Risk-weighted assets	33.90	34.51	34.86	30.56	24.22
Liabilities / Equity (multiple)	2.73	3.01	2.94	3.59	4.34
Equity / Assets	26.79	24.92	25.38	21.78	18.74
【A】					
Non-performing loan ratio	0.06	0.06	0.12	0.20	0.59
Loan loss provisions / NPLs	1,900.00	1,666.67	848.48	525.98	179.76
【E】					
NIBT / Average equity	2.24	2.64	2.56	2.31	2.43
(NIBT + loan loss provisions) / Average equity	3.03	4.32	3.23	3.81	4.33
NIBT / Average assets	0.57	0.58	0.61	0.48	0.46
(NIBT + loan loss provisions) / Average assets	0.78	0.95	0.77	0.79	0.82
Net interest income / NIBT	192.47	182.01	175.43	240.34	255.14
NIBT / Net income	41.50	43.97	46.82	37.49	36.11
NIBT / Employees (in thousand of NT dollars)	2,912.28	2,968.33	3,021.83	2,502.39	2,281.69
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	99.53	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	113.22	44.24	60.58	107.26	92.61
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-31.62	-31.21	-16.62	-73.18	-59.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	163.42	168.17	163.03	163.95	140.90
Interest rate sensitivity gap / Equity	87.11	99.55	90.88	102.15	84.75
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	1.67	7.92	2.69	3.03	7.31
Investment growth rate	3.28	-0.02	-0.22	-3.55	19.95
Guarantee growth rate	28.08	4.30	15.71	16.55	-5.06

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Bank of Taiwan

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.99	12.36	13.13	12.04	11.19
Tier 1 capital / Risk-weighted assets	10.71	10.12	10.86	9.83	8.72
Common equity Tier 1 / Risk-weighted assets	10.71	10.12	10.86	9.83	8.72
Liabilities / Equity (multiple)	15.45	15.86	16.08	16.36	17.59
Equity / Assets	6.08	5.93	5.85	5.76	5.38
【A】					
Non-performing loan ratio	0.29	0.27	0.29	0.26	0.23
Loan loss provisions / NPLs	528.66	531.47	497.70	552.50	497.68
【E】					
NIBT / Average equity	3.31	3.42	3.97	7.23	4.11
(NIBT + loan loss provisions) / Average equity	4.63	3.94	4.50	9.62	5.43
NIBT / Average assets	0.20	0.20	0.23	0.40	0.22
(NIBT + loan loss provisions) / Average assets	0.28	0.23	0.26	0.53	0.29
Net interest income / NIBT	259.51	267.13	228.77	134.81	271.49
NIBT / Net income	29.60	31.81	33.98	43.41	29.91
NIBT / Employees (in thousand of NT dollars)	1,321.66	1,279.31	1,479.18	2,609.95	1,304.13
【L】					
Liquidity coverage ratio	233.75	209.32	223.03	190.48	168.57
Net stable funding ratio	171.98	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	51.03	48.26	49.64	47.90	44.97
Loans / Deposits	58.24	59.99	58.81	59.54	62.90
Time deposits / Deposits	47.19	49.30	47.93	49.47	49.93
NCDs / Time deposits	0.10	0.14	0.19	0.13	0.09
Accumulated gap of assets and liabilities (180 days) / Equity	62.57	64.07	46.40	269.69	-290.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	96.35	97.78	96.83	95.41	98.17
Interest rate sensitivity gap / Equity	-43.18	-26.97	-38.91	-57.47	-24.52
【G】					
Deposit growth rate	3.35	-0.49	1.73	0.95	8.05
Loan growth rate	0.33	3.11	0.48	-4.45	3.88
Investment growth rate	11.30	3.84	8.41	5.27	22.05
Guarantee growth rate	7.13	-1.06	12.36	-5.78	-3.82

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

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

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.02	13.25	13.93	14.40	13.44
Tier 1 capital / Risk-weighted assets	11.48	11.60	12.11	12.57	11.30
Common equity Tier 1 / Risk-weighted assets	11.48	11.60	12.11	12.57	11.30
Liabilities / Equity (multiple)	12.87	12.05	12.30	11.25	11.75
Equity / Assets	7.21	7.66	7.52	8.16	7.85
【A】					
Non-performing loan ratio	0.20	0.20	0.17	0.20	0.15
Loan loss provisions / NPLs	669.09	657.75	764.25	652.11	816.21
【E】					
NIBT / Average equity	13.43	11.23	10.63	9.82	12.69
(NIBT + loan loss provisions) / Average equity	13.83	12.34	12.06	10.50	12.53
NIBT / Average assets	1.00	0.91	0.84	0.81	1.00
(NIBT + loan loss provisions) / Average assets	1.03	1.00	0.95	0.87	0.98
Net interest income / NIBT	88.47	94.91	103.31	105.46	89.15
NIBT / Net income	56.26	50.74	48.42	47.53	53.87
NIBT / Employees (in thousand of NT dollars)	3,613.51	2,887.26	2,748.02	2,506.28	2,855.16
【L】					
Liquidity coverage ratio	113.93	113.77	127.18	116.36	106.79
Net stable funding ratio	128.89	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.79	35.94	35.42	34.75	32.09
Loans / Deposits	68.94	65.92	65.89	67.94	75.20
Time deposits / Deposits	29.27	32.64	30.29	32.33	31.27
NCDs / Time deposits	11.57	7.94	12.69	7.08	7.41
Accumulated gap of assets and liabilities (180 days) / Equity	-124.69	-108.58	-89.14	-75.32	-42.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	115.75	111.84	112.02	113.26	112.39
Interest rate sensitivity gap / Equity	104.08	82.07	82.06	86.81	81.21
【G】					
Deposit growth rate	3.29	10.92	11.34	6.40	12.64
Loan growth rate	8.01	-0.39	7.96	-3.90	3.42
Investment growth rate	10.80	32.90	35.85	30.10	13.32
Guarantee growth rate	-10.49	-17.33	-8.39	-7.09	-13.59

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Bank of Kaohsiung Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	10.96	11.03	10.61	9.74	10.11
Tier 1 capital / Risk-weighted assets	8.09	8.62	8.45	7.25	7.04
Common equity Tier 1 / Risk-weighted assets	8.09	8.62	8.45	7.25	7.04
Liabilities / Equity (multiple)	18.21	16.50	17.58	19.57	21.12
Equity / Assets	5.20	5.72	5.38	4.86	4.52
【A】					
Non-performing loan ratio	0.78	0.50	0.51	0.45	0.48
Loan loss provisions / NPLs	152.27	222.93	258.64	253.62	249.88
【E】					
NIBT / Average equity	2.15	6.07	3.57	5.62	5.54
(NIBT + loan loss provisions) / Average equity	3.57	8.14	8.32	9.61	9.44
NIBT / Average assets	0.11	0.33	0.20	0.27	0.24
(NIBT + loan loss provisions) / Average assets	0.19	0.44	0.46	0.47	0.41
Net interest income / NIBT	856.29	305.61	514.20	365.12	387.05
NIBT / Net income	8.42	24.95	15.06	20.88	19.64
NIBT / Employees (in thousand of NT dollars)	302.61	882.67	526.71	749.46	687.03
【L】					
Liquidity coverage ratio	156.19	184.37	380.34	246.77	388.77
Net stable funding ratio	135.04	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.23	19.91	21.41	19.22	28.84
Loans / Deposits	76.21	79.54	77.54	78.66	72.96
Time deposits / Deposits	48.23	48.25	49.47	49.96	54.81
NCDs / Time deposits	0.42	0.97	0.44	0.50	0.41
Accumulated gap of assets and liabilities (180 days) / Equity	-60.90	-66.17	82.50	17.34	48.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	100.47	101.08	100.11	101.92	102.19
Interest rate sensitivity gap / Equity	6.69	14.14	1.58	29.84	38.28
【G】					
Deposit growth rate	10.36	-3.45	1.88	-1.86	-3.02
Loan growth rate	5.68	-2.04	0.38	5.77	-9.08
Investment growth rate	11.12	-1.98	-3.21	7.58	28.22
Guarantee growth rate	2.81	-7.02	-0.07	-43.72	-6.21

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Land Bank of Taiwan

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.34	11.97	12.33	11.58	11.43
Tier 1 capital / Risk-weighted assets	9.55	8.85	9.46	8.33	7.47
Common equity Tier 1 / Risk-weighted assets	8.60	7.90	8.48	7.66	7.28
Liabilities / Equity (multiple)	18.25	18.65	18.94	18.92	18.63
Equity / Assets	5.20	5.09	5.02	5.02	5.10
【A】					
Non-performing loan ratio	0.21	0.18	0.19	0.18	0.19
Loan loss provisions / NPLs	679.14	846.48	787.31	875.49	818.28
【E】					
NIBT / Average equity	9.57	9.61	8.71	9.94	10.07
(NIBT + loan loss provisions) / Average equity	10.22	9.44	9.04	11.31	10.26
NIBT / Average assets	0.46	0.47	0.42	0.48	0.48
(NIBT + loan loss provisions) / Average assets	0.49	0.46	0.44	0.54	0.49
Net interest income / NIBT	191.54	190.12	208.59	193.54	199.06
NIBT / Net income	43.94	44.98	41.04	44.10	44.54
NIBT / Employees (in thousand of NT dollars)	2,415.52	2,260.95	2,110.87	2,241.80	2,129.62
【L】					
Liquidity coverage ratio	97.32	90.15	99.25	90.36	78.06
Net stable funding ratio	118.45	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.94	25.53	27.19	26.35	21.23
Loans / Deposits	76.24	78.20	75.73	78.53	81.81
Time deposits / Deposits	54.06	54.29	53.63	51.41	51.17
NCDs / Time deposits	0.06	0.07	0.07	0.07	0.09
Accumulated gap of assets and liabilities (180 days) / Equity	-372.11	-313.75	-392.08	-202.77	-298.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	98.22	101.63	99.01	102.63	102.70
Interest rate sensitivity gap / Equity	-27.09	24.96	-15.63	40.32	40.63
【G】					
Deposit growth rate	4.24	7.07	6.80	7.07	2.36
Loan growth rate	5.18	6.13	5.97	2.71	-7.52
Investment growth rate	18.39	15.06	17.00	35.16	32.96
Guarantee growth rate	4.27	-26.62	-5.18	-40.51	-10.38

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Taiwan Cooperative Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.98	12.78	13.44	12.91	12.64
Tier 1 capital / Risk-weighted assets	10.05	9.79	10.32	9.60	9.32
Common equity Tier 1 / Risk-weighted assets	10.05	9.79	10.32	9.60	9.32
Liabilities / Equity (multiple)	15.22	15.00	14.94	15.52	15.68
Equity / Assets	6.16	6.25	6.27	6.05	6.00
【A】					
Non-performing loan ratio	0.35	0.41	0.34	0.37	0.34
Loan loss provisions / NPLs	334.71	287.29	366.35	321.27	312.31
【E】					
NIBT / Average equity	8.53	7.98	7.67	7.86	8.41
(NIBT + loan loss provisions) / Average equity	8.84	10.13	10.49	10.15	10.10
NIBT / Average assets	0.53	0.50	0.48	0.47	0.47
(NIBT + loan loss provisions) / Average assets	0.55	0.63	0.65	0.61	0.57
Net interest income / NIBT	195.96	207.02	217.02	215.89	212.44
NIBT / Net income	39.92	37.84	35.14	35.79	35.98
NIBT / Employees (in thousand of NT dollars)	2,071.37	1,902.68	1,826.48	1,791.94	1,712.69
【L】					
Liquidity coverage ratio	110.96	117.96	115.68	127.18	128.84
Net stable funding ratio	136.45	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.35	24.98	24.49	25.51	23.48
Loans / Deposits	77.82	77.38	76.85	77.13	79.20
Time deposits / Deposits	37.09	37.36	35.98	37.07	39.17
NCDs / Time deposits	4.69	0.74	1.31	0.17	0.36
Accumulated gap of assets and liabilities (180 days) / Equity	-85.93	-87.19	-59.31	-79.36	-61.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	100.27	100.30	100.96	102.48	104.09
Interest rate sensitivity gap / Equity	3.13	3.48	11.09	29.58	49.94
【G】					
Deposit growth rate	5.98	-1.18	2.32	2.40	4.48
Loan growth rate	6.46	0.41	1.86	-0.64	6.33
Investment growth rate	1.72	9.06	3.70	8.68	1.10
Guarantee growth rate	-1.95	3.02	1.86	3.30	5.14

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

First Commercial Bank Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.21	12.82	13.42	13.27	13.67
Tier 1 capital / Risk-weighted assets	11.08	10.64	11.25	10.95	10.93
Common equity Tier 1 / Risk-weighted assets	10.87	10.64	11.25	10.95	10.93
Liabilities / Equity (multiple)	13.09	12.25	12.29	11.95	12.15
Equity / Assets	7.09	7.55	7.53	7.72	7.61
【A】					
Non-performing loan ratio	0.37	0.24	0.38	0.20	0.19
Loan loss provisions / NPLs	321.53	498.42	358.55	625.14	751.10
【E】					
NIBT / Average equity	11.17	11.57	9.33	11.12	12.03
(NIBT + loan loss provisions) / Average equity	13.32	13.83	13.27	13.41	13.88
NIBT / Average assets	0.81	0.89	0.71	0.85	0.82
(NIBT + loan loss provisions) / Average assets	0.97	1.07	1.01	1.02	0.94
Net interest income / NIBT	135.56	129.95	163.81	135.45	144.33
NIBT / Net income	46.34	52.76	41.05	49.44	49.81
NIBT / Employees (in thousand of NT dollars)	2,806.45	2,935.50	2,347.73	2,754.03	2,564.62
【L】					
Liquidity coverage ratio	124.67	133.93	133.08	137.79	156.57
Net stable funding ratio	134.71	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.55	28.75	30.36	27.33	27.71
Loans / Deposits	76.62	79.92	79.28	79.04	76.88
Time deposits / Deposits	21.92	23.34	22.53	23.90	24.62
NCDs / Time deposits	2.27	1.92	2.46	2.88	1.89
Accumulated gap of assets and liabilities (180 days) / Equity	-62.98	-138.72	-103.79	-116.22	-51.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	113.61	111.68	113.20	107.05	107.89
Interest rate sensitivity gap / Equity	108.16	89.10	99.48	53.74	61.09
【G】					
Deposit growth rate	9.68	2.24	2.23	1.30	6.77
Loan growth rate	5.14	4.00	2.52	4.11	-1.17
Investment growth rate	27.88	87.11	26.40	83.71	26.18
Guarantee growth rate	-13.16	-11.89	-10.62	-11.38	8.77

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Hua Nan Commercial Bank, Ltd.

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【 C 】					
Regulatory capital / Risk-weighted assets	13.59	12.38	14.25	12.83	13.28
Tier 1 capital / Risk-weighted assets	10.97	9.63	11.23	9.78	9.88
Common equity Tier 1 / Risk-weighted assets	10.50	9.33	10.91	9.63	9.69
Liabilities / Equity (multiple)	13.54	14.50	13.45	14.47	14.09
Equity / Assets	6.88	6.45	6.92	6.46	6.63
【 A 】					
Non-performing loan ratio	0.19	0.36	0.34	0.27	0.21
Loan loss provisions / NPLs	637.32	324.11	354.76	431.56	537.85
【 E 】					
NIBT / Average equity	9.03	7.94	7.71	9.92	10.89
(NIBT + loan loss provisions) / Average equity	10.40	11.72	11.64	13.68	12.60
NIBT / Average assets	0.59	0.50	0.49	0.61	0.65
(NIBT + loan loss provisions) / Average assets	0.68	0.74	0.74	0.84	0.76
Net interest income / NIBT	168.29	196.63	202.90	168.78	165.20
NIBT / Net income	39.54	38.07	35.78	42.18	45.20
NIBT / Employees (in thousand of NT dollars)	2,167.15	1,816.16	1,776.23	2,190.19	2,243.76
【 L 】					
Liquidity coverage ratio	126.06	126.69	140.60	124.81	153.53
Net stable funding ratio	134.44	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.09	23.05	23.50	24.56	22.68
Loans / Deposits	75.56	76.31	75.75	77.27	77.77
Time deposits / Deposits	25.29	25.50	25.50	25.72	26.97
NCDs / Time deposits	10.45	2.91	8.30	2.75	0.79
Accumulated gap of assets and liabilities (180 days) / Equity	19.42	41.97	33.64	95.21	62.02
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	98.83	98.70	100.85	102.28	98.58
Interest rate sensitivity gap / Equity	-11.76	-13.99	8.33	24.43	-15.03
【 G 】					
Deposit growth rate	2.35	2.56	2.29	7.51	4.96
Loan growth rate	1.33	3.99	0.26	6.78	0.07
Investment growth rate	16.16	-2.70	3.67	28.63	2.34
Guarantee growth rate	6.40	-2.71	6.17	-3.11	-10.34

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Chang Hwa Commercial Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.16	12.75	13.56	12.01	11.73
Tier 1 capital / Risk-weighted assets	10.02	8.97	9.36	8.86	8.81
Common equity Tier 1 / Risk-weighted assets	9.42	8.84	9.22	8.69	8.62
Liabilities / Equity (multiple)	12.88	13.38	13.02	13.88	14.09
Equity / Assets	7.20	6.95	7.14	6.72	6.63
【A】					
Non-performing loan ratio	0.40	0.32	0.30	0.25	0.21
Loan loss provisions / NPLs	302.77	367.20	390.43	458.66	568.86
【E】					
NIBT / Average equity	9.96	10.26	10.15	10.49	11.07
(NIBT + loan loss provisions) / Average equity	10.89	11.84	12.33	12.01	12.93
NIBT / Average assets	0.71	0.69	0.69	0.70	0.69
(NIBT + loan loss provisions) / Average assets	0.77	0.80	0.84	0.80	0.81
Net interest income / NIBT	154.87	155.98	159.72	151.92	150.44
NIBT / Net income	45.52	46.97	46.06	45.44	46.39
NIBT / Employees (in thousand of NT dollars)	2,284.01	2,197.74	2,137.11	2,141.75	2,104.07
【L】					
Liquidity coverage ratio	126.64	114.41	107.13	95.47	91.05
Net stable funding ratio	138.34	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.41	16.73	18.27	15.01	18.47
Loans / Deposits	82.81	83.25	83.36	85.12	86.31
Time deposits / Deposits	27.20	29.18	27.65	28.39	30.40
NCDs / Time deposits	1.38	2.51	1.46	1.35	1.61
Accumulated gap of assets and liabilities (180 days) / Equity	-98.58	-98.09	-148.73	-96.96	-127.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	110.78	107.39	109.66	108.62	110.02
Interest rate sensitivity gap / Equity	90.39	64.61	82.00	76.92	92.07
【G】					
Deposit growth rate	2.83	4.85	2.87	4.89	6.53
Loan growth rate	2.24	0.37	0.72	3.39	5.03
Investment growth rate	13.10	4.19	3.05	-0.97	15.75
Guarantee growth rate	1.33	3.26	-8.14	28.09	10.49

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Mega International Commercial Bank Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.29	13.93	14.30	14.32	13.16
Tier 1 capital / Risk-weighted assets	11.99	12.33	12.78	12.56	11.23
Common equity Tier 1 / Risk-weighted assets	11.99	12.33	12.78	12.56	11.23
Liabilities / Equity (multiple)	10.57	10.72	10.91	10.49	11.05
Equity / Assets	8.64	8.53	8.40	8.70	8.30
【A】					
Non-performing loan ratio	0.16	0.19	0.12	0.09	0.08
Loan loss provisions / NPLs	1,000.17	869.33	1,335.32	1,613.86	1,723.34
【E】					
NIBT / Average equity	10.83	10.55	9.61	9.01	13.49
(NIBT + loan loss provisions) / Average equity	11.20	11.36	11.17	10.47	13.49
NIBT / Average assets	0.93	0.93	0.83	0.77	0.99
(NIBT + loan loss provisions) / Average assets	0.96	1.01	0.96	0.89	0.99
Net interest income / NIBT	122.44	120.22	133.60	151.92	116.84
NIBT / Net income	55.72	55.73	49.77	51.03	60.98
NIBT / Employees (in thousand of NT dollars)	4,714.40	5,004.02	4,420.45	4,211.03	5,545.19
【L】					
Liquidity coverage ratio	110.69	108.30	110.69	93.53	70.76
Net stable funding ratio	115.22	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.69	31.23	30.29	27.11	22.66
Loans / Deposits	77.73	72.94	74.82	80.05	80.32
Time deposits / Deposits	27.46	28.55	26.30	25.20	26.74
NCDs / Time deposits	0.18	0.22	0.21	0.28	0.32
Accumulated gap of assets and liabilities (180 days) / Equity	-32.46	-53.44	-29.20	-45.89	-91.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	113.12	115.41	116.44	118.28	114.64
Interest rate sensitivity gap / Equity	63.59	77.64	79.38	83.85	67.80
【G】					
Deposit growth rate	2.11	5.22	10.03	-2.72	9.55
Loan growth rate	8.73	-2.27	2.82	-3.04	2.52
Investment growth rate	-2.34	22.42	13.00	10.38	18.86
Guarantee growth rate	-5.67	-12.79	-6.46	-10.09	-5.18

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Cathay United Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.76	14.82	15.89	14.19	16.39
Tier 1 capital / Risk-weighted assets	11.26	10.83	11.74	10.70	11.99
Common equity Tier 1 / Risk-weighted assets	9.38	8.82	9.67	9.45	10.51
Liabilities / Equity (multiple)	13.48	14.12	14.06	15.10	14.30
Equity / Assets	6.91	6.61	6.64	6.21	6.54
【A】					
Non-performing loan ratio	0.20	0.18	0.21	0.15	0.14
Loan loss provisions / NPLs	788.64	824.49	756.30	922.93	1,083.30
【E】					
NIBT / Average equity	14.07	15.23	13.24	12.57	14.59
(NIBT + loan loss provisions) / Average equity	14.62	17.34	15.72	14.45	15.25
NIBT / Average assets	0.96	0.93	0.84	0.79	0.92
(NIBT + loan loss provisions) / Average assets	0.99	1.06	1.00	0.91	0.97
Net interest income / NIBT	113.08	113.04	126.62	125.82	121.08
NIBT / Net income	46.45	46.52	41.26	38.78	44.92
NIBT / Employees (in thousand of NT dollars)	2,588.36	2,418.51	2,195.94	1,952.71	2,351.87
【L】					
Liquidity coverage ratio	175.99	176.43	215.71	198.14	255.92
Net stable funding ratio	125.02	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.78	32.74	36.39	31.05	41.93
Loans / Deposits	70.84	69.24	68.58	70.74	59.89
Time deposits / Deposits	27.19	28.73	27.93	29.45	31.70
NCDs / Time deposits	0.58	0.59	0.58	0.61	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	-60.71	-14.99	-63.84	-137.35	70.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	112.15	113.44	115.05	112.34	111.14
Interest rate sensitivity gap / Equity	103.00	123.54	135.41	124.80	110.18
【G】					
Deposit growth rate	4.42	5.54	3.10	7.90	8.00
Loan growth rate	6.77	11.27	-0.09	27.27	0.43
Investment growth rate	-1.59	-4.20	13.54	-9.09	27.71
Guarantee growth rate	21.21	-11.92	0.36	-30.57	-15.04

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Citibank Taiwan Limited Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.33	14.69	16.49	14.45	15.22
Tier 1 capital / Risk-weighted assets	12.98	12.91	14.65	12.39	12.60
Common equity Tier 1 / Risk-weighted assets	12.98	12.91	14.65	12.39	12.60
Liabilities / Equity (multiple)	7.24	7.21	6.68	7.34	7.27
Equity / Assets	12.14	12.18	13.02	12.00	12.08
【A】					
Non-performing loan ratio	0.40	0.44	0.42	0.45	0.41
Loan loss provisions / NPLs	471.30	413.57	439.27	396.19	390.15
【E】					
NIBT / Average equity	12.59	12.39	12.92	10.74	9.19
(NIBT + loan loss provisions) / Average equity	13.38	14.39	14.80	13.33	11.12
NIBT / Average assets	1.63	1.49	1.56	1.22	1.08
(NIBT + loan loss provisions) / Average assets	1.73	1.73	1.78	1.51	1.31
Net interest income / NIBT	104.90	98.41	98.24	113.73	126.14
NIBT / Net income	43.66	42.33	42.48	36.63	32.93
NIBT / Employees (in thousand of NT dollars)	3,121.01	2,978.36	3,140.57	2,463.85	2,028.25
【L】					
Liquidity coverage ratio	137.98	158.24	151.73	157.66	243.12
Net stable funding ratio	144.58	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	61.00	58.01	59.82	61.63	56.90
Loans / Deposits	53.33	50.72	54.48	50.34	44.17
Time deposits / Deposits	12.91	14.44	13.53	13.78	12.42
NCDs / Time deposits	0.03	0.10	0.06	0.04	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-36.99	-30.40	-31.49	29.91	60.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	111.47	100.81	96.56	102.29	108.17
Interest rate sensitivity gap / Equity	29.30	2.16	-8.27	6.12	20.49
【G】					
Deposit growth rate	-1.42	-2.18	-2.94	-4.46	7.58
Loan growth rate	3.59	8.39	5.02	8.90	5.71
Investment growth rate	-18.50	14.14	6.29	6.44	-0.51
Guarantee growth rate	2.39	17.50	13.50	-7.29	7.11

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

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

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.83	13.08	14.15	13.16	13.89
Tier 1 capital / Risk-weighted assets	12.30	12.05	12.89	12.80	12.65
Common equity Tier 1 / Risk-weighted assets	12.30	12.05	12.89	12.80	12.65
Liabilities / Equity (multiple)	8.34	7.98	8.10	7.62	7.87
Equity / Assets	10.71	11.14	10.99	11.60	11.27
【A】					
Non-performing loan ratio	0.27	0.34	0.32	0.28	0.26
Loan loss provisions / NPLs	506.98	434.05	451.33	550.72	590.50
【E】					
NIBT / Average equity	12.42	11.99	12.01	11.81	12.31
(NIBT + loan loss provisions) / Average equity	12.66	12.42	12.50	12.18	12.83
NIBT / Average assets	1.35	1.39	1.36	1.32	1.32
(NIBT + loan loss provisions) / Average assets	1.38	1.44	1.42	1.36	1.38
Net interest income / NIBT	81.81	79.31	80.15	79.06	80.32
NIBT / Net income	67.99	67.70	67.33	66.46	65.90
NIBT / Employees (in thousand of NT dollars)	6,155.08	5,891.61	5,908.72	5,604.61	5,388.13
【L】					
Liquidity coverage ratio	99.73	100.32	109.53	101.19	104.50
Net stable funding ratio	118.20	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.53	30.19	32.01	28.49	35.15
Loans / Deposits	76.88	75.10	74.96	74.59	72.99
Time deposits / Deposits	42.38	41.34	41.69	38.32	40.24
NCDs / Time deposits	2.44	1.99	1.81	1.50	1.08
Accumulated gap of assets and liabilities (180 days) / Equity	-139.35	-135.12	-120.31	-93.41	-54.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	108.48	106.30	110.41	109.48	113.52
Interest rate sensitivity gap / Equity	42.08	30.01	50.31	41.17	62.51
【G】					
Deposit growth rate	6.00	4.97	7.72	-1.14	2.92
Loan growth rate	8.35	10.07	8.16	0.96	-0.23
Investment growth rate	5.99	-8.53	6.22	-3.27	10.98
Guarantee growth rate	12.69	4.60	10.76	-6.81	-1.95

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Union Bank of Taiwan

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.92	12.76	15.70	13.47	13.19
Tier 1 capital / Risk-weighted assets	12.30	10.68	13.89	11.10	10.35
Common equity Tier 1 / Risk-weighted assets	8.93	9.98	10.06	10.53	10.35
Liabilities / Equity (multiple)	10.74	13.69	10.66	13.55	13.42
Equity / Assets	8.52	6.81	8.57	6.87	6.93
【A】					
Non-performing loan ratio	0.13	0.19	0.12	0.10	0.05
Loan loss provisions / NPLs	829.35	616.70	885.64	1,171.43	1,840.13
【E】					
NIBT / Average equity	7.05	8.43	8.57	9.04	11.02
(NIBT + loan loss provisions) / Average equity	7.70	9.66	9.85	10.36	12.31
NIBT / Average assets	0.59	0.58	0.61	0.62	0.74
(NIBT + loan loss provisions) / Average assets	0.65	0.66	0.70	0.71	0.82
Net interest income / NIBT	197.43	213.26	199.91	196.27	165.64
NIBT / Net income	32.14	31.99	32.44	33.27	38.86
NIBT / Employees (in thousand of NT dollars)	915.22	856.75	899.03	896.69	1,046.87
【L】					
Liquidity coverage ratio	109.82	134.44	186.47	141.90	274.78
Net stable funding ratio	130.27	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.54	21.49	20.65	20.79	20.69
Loans / Deposits	71.64	66.38	71.47	66.29	67.00
Time deposits / Deposits	44.19	45.72	44.45	46.76	49.65
NCDs / Time deposits	0.11	0.12	0.12	0.12	0.13
Accumulated gap of assets and liabilities (180 days) / Equity	-40.56	-20.88	-24.84	20.04	22.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	96.99	92.84	97.07	88.08	94.12
Interest rate sensitivity gap / Equity	-26.11	-77.45	-24.94	-125.23	-63.15
【G】					
Deposit growth rate	4.32	4.08	4.01	2.41	6.42
Loan growth rate	12.54	5.84	12.11	1.29	8.99
Investment growth rate	46.13	2.17	31.04	21.26	10.91
Guarantee growth rate	22.26	-4.57	34.41	-11.51	-12.00

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Far Eastern International Bank | Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.40	13.54	14.35	13.14	12.64
Tier 1 capital / Risk-weighted assets	9.68	9.88	11.06	9.52	9.32
Common equity Tier 1 / Risk-weighted assets	9.68	9.88	11.06	9.52	9.32
Liabilities / Equity (multiple)	13.16	12.85	12.51	12.82	13.01
Equity / Assets	7.06	7.22	7.40	7.24	7.14
【A】					
Non-performing loan ratio	0.25	0.28	0.29	0.19	0.25
Loan loss provisions / NPLs	521.03	507.23	479.00	726.26	541.85
【E】					
NIBT / Average equity	8.66	9.16	7.94	9.23	12.10
(NIBT + loan loss provisions) / Average equity	9.58	8.57	7.58	10.24	12.19
NIBT / Average assets	0.63	0.65	0.57	0.68	0.87
(NIBT + loan loss provisions) / Average assets	0.70	0.61	0.55	0.76	0.87
Net interest income / NIBT	145.19	140.59	163.70	155.48	125.49
NIBT / Net income	35.24	37.26	32.26	35.42	42.55
NIBT / Employees (in thousand of NT dollars)	1,503.44	1,531.66	1,345.74	1,512.62	1,854.45
【L】					
Liquidity coverage ratio	103.54	107.40	110.90	82.72	86.25
Net stable funding ratio	113.88	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.68	34.06	31.72	28.20	30.19
Loans / Deposits	77.11	74.74	75.36	79.61	74.90
Time deposits / Deposits	58.76	59.49	56.74	58.10	58.88
NCDs / Time deposits	1.75	2.38	2.48	6.62	3.95
Accumulated gap of assets and liabilities (180 days) / Equity	-156.19	-201.93	-167.96	-205.76	-109.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	105.25	111.39	110.25	113.73	111.55
Interest rate sensitivity gap / Equity	50.00	103.63	90.90	117.56	105.33
【G】					
Deposit growth rate	5.89	5.98	3.38	-0.58	7.08
Loan growth rate	8.94	4.93	-1.40	6.62	4.53
Investment growth rate	8.23	68.61	22.26	65.82	20.72
Guarantee growth rate	55.36	-25.30	8.06	-6.48	12.90

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Yuanta Commercial Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.68	13.28	14.45	13.06	12.80
Tier 1 capital / Risk-weighted assets	11.83	10.03	11.26	9.75	9.41
Common equity Tier 1 / Risk-weighted assets	11.21	9.07	10.27	8.82	8.33
Liabilities / Equity (multiple)	10.62	13.84	12.89	13.83	14.20
Equity / Assets	8.60	6.74	7.20	6.74	6.58
【A】					
Non-performing loan ratio	0.23	0.24	0.22	0.19	0.18
Loan loss provisions / NPLs	716.44	539.13	597.56	708.88	720.36
【E】					
NIBT / Average equity	10.15	11.71	12.34	11.16	10.69
(NIBT + loan loss provisions) / Average equity	9.81	12.72	13.38	12.84	12.21
NIBT / Average assets	0.89	0.80	0.86	0.76	0.72
(NIBT + loan loss provisions) / Average assets	0.86	0.87	0.93	0.87	0.83
Net interest income / NIBT	116.48	124.84	119.45	133.71	136.43
NIBT / Net income	49.67	50.48	50.53	46.16	44.04
NIBT / Employees (in thousand of NT dollars)	2,584.71	2,563.12	2,753.70	2,335.79	2,042.48
【L】					
Liquidity coverage ratio	143.36	140.16	161.82	114.06	91.14
Net stable funding ratio	131.08	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.23	35.84	35.82	33.13	32.58
Loans / Deposits	67.25	65.12	65.88	69.53	72.82
Time deposits / Deposits	47.40	40.54	39.66	39.67	37.36
NCDs / Time deposits	12.85	12.62	14.76	11.70	10.36
Accumulated gap of assets and liabilities (180 days) / Equity	-90.40	-148.25	-114.56	-135.62	-159.48
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	84.07	85.07	84.08	87.01	93.19
Interest rate sensitivity gap / Equity	-129.19	-154.52	-155.28	-131.45	-65.28
【G】					
Deposit growth rate	44.29	8.09	2.67	7.47	14.00
Loan growth rate	48.78	0.88	-2.74	2.56	7.44
Investment growth rate	47.18	49.57	28.33	12.92	69.64
Guarantee growth rate	-10.69	-30.15	-31.67	-21.61	-1.22

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Bank SinoPac Company Limited

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.84	13.14	14.51	12.58	11.96
Tier 1 capital / Risk-weighted assets	12.36	11.89	13.04	11.58	10.35
Common equity Tier 1 / Risk-weighted assets	11.86	11.66	12.54	11.58	10.35
Liabilities / Equity (multiple)	11.15	11.55	10.54	11.44	12.01
Equity / Assets	8.23	7.97	8.67	8.04	7.68
【A】					
Non-performing loan ratio	0.27	0.34	0.28	0.36	0.25
Loan loss provisions / NPLs	525.06	400.92	499.76	396.48	537.47
【E】					
NIBT / Average equity	8.55	8.45	7.09	6.63	9.80
(NIBT + loan loss provisions) / Average equity	8.98	9.26	8.20	8.42	8.88
NIBT / Average assets	0.73	0.68	0.58	0.53	0.71
(NIBT + loan loss provisions) / Average assets	0.77	0.75	0.67	0.67	0.64
Net interest income / NIBT	128.47	129.15	157.30	172.40	138.35
NIBT / Net income	46.74	44.22	39.40	35.56	44.23
NIBT / Employees (in thousand of NT dollars)	2,067.08	1,876.21	1,656.51	1,388.09	1,801.33
【L】					
Liquidity coverage ratio	116.61	134.42	134.93	142.27	131.11
Net stable funding ratio	129.58	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.85	25.91	25.98	29.61	31.41
Loans / Deposits	77.20	74.65	76.00	71.19	75.87
Time deposits / Deposits	35.95	40.11	36.50	38.95	39.46
NCDs / Time deposits	6.79	9.11	6.23	8.18	2.25
Accumulated gap of assets and liabilities (180 days) / Equity	-34.90	-42.85	-30.73	-77.77	-29.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	113.95	110.37	111.38	111.15	106.92
Interest rate sensitivity gap / Equity	93.31	73.62	74.54	80.41	53.11
【G】					
Deposit growth rate	-4.87	2.78	-6.31	7.93	2.83
Loan growth rate	-1.68	5.78	-0.33	1.40	10.51
Investment growth rate	-4.07	7.50	-8.67	16.36	9.32
Guarantee growth rate	10.43	-14.43	15.88	-6.51	-2.72

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

E.Sun Commercial Bank, Ltd. Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.24	14.47	15.01	13.71	12.95
Tier 1 capital / Risk-weighted assets	11.97	11.15	11.77	10.28	9.31
Common equity Tier 1 / Risk-weighted assets	10.46	10.01	10.64	9.19	9.15
Liabilities / Equity (multiple)	13.08	12.97	12.81	13.64	14.00
Equity / Assets	7.10	7.16	7.24	6.83	6.67
【A】					
Non-performing loan ratio	0.24	0.21	0.23	0.19	0.13
Loan loss provisions / NPLs	495.63	556.76	513.89	629.67	931.36
【E】					
NIBT / Average equity	14.08	13.44	12.55	12.82	12.46
(NIBT + loan loss provisions) / Average equity	15.12	15.52	14.61	15.24	16.14
NIBT / Average assets	1.02	0.92	0.88	0.86	0.83
(NIBT + loan loss provisions) / Average assets	1.09	1.06	1.02	1.02	1.07
Net interest income / NIBT	89.40	107.11	110.99	112.25	120.51
NIBT / Net income	45.34	41.99	40.25	40.80	38.96
NIBT / Employees (in thousand of NT dollars)	2,594.77	2,143.84	2,052.02	1,892.77	1,859.86
【L】					
Liquidity coverage ratio	110.26	126.35	129.10	111.02	129.28
Net stable funding ratio	131.67	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.77	26.73	30.14	24.99	27.71
Loans / Deposits	72.38	71.65	71.04	72.09	70.73
Time deposits / Deposits	24.67	26.35	25.19	26.90	29.27
NCDs / Time deposits	0.59	0.62	0.44	1.69	0.33
Accumulated gap of assets and liabilities (180 days) / Equity	1.25	39.29	43.55	125.34	153.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	114.56	111.02	113.19	108.62	104.96
Interest rate sensitivity gap / Equity	115.98	90.93	104.85	77.20	46.56
【G】					
Deposit growth rate	6.01	9.82	9.90	6.60	13.22
Loan growth rate	7.04	13.21	8.28	8.62	9.43
Investment growth rate	10.95	-0.27	14.36	7.81	26.89
Guarantee growth rate	52.11	-7.11	-2.97	-21.20	1.40

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

KGI Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.59	12.89	14.18	13.23	14.96
Tier 1 capital / Risk-weighted assets	11.19	12.80	13.99	13.22	14.91
Common equity Tier 1 / Risk-weighted assets	11.19	12.80	13.99	13.22	14.91
Liabilities / Equity (multiple)	11.11	8.87	8.56	8.64	8.36
Equity / Assets	8.26	10.14	10.46	10.38	10.68
【A】					
Non-performing loan ratio	0.20	0.28	0.21	0.34	0.34
Loan loss provisions / NPLs	643.85	482.48	626.84	397.45	413.26
【E】					
NIBT / Average equity	5.62	6.97	8.41	8.15	10.41
(NIBT + loan loss provisions) / Average equity	5.80	8.90	10.16	9.01	9.14
NIBT / Average assets	0.53	0.75	0.90	0.91	1.14
(NIBT + loan loss provisions) / Average assets	0.54	0.96	1.08	1.01	1.01
Net interest income / NIBT	213.57	142.09	124.33	115.53	128.95
NIBT / Net income	36.27	41.90	45.77	46.85	52.24
NIBT / Employees (in thousand of NT dollars)	1,309.48	1,687.50	1,968.64	1,958.20	2,025.60
【L】					
Liquidity coverage ratio	96.24	91.54	93.36	85.35	95.03
Net stable funding ratio	109.05	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.40	34.32	36.01	32.84	44.26
Loans / Deposits	78.72	79.20	78.88	74.28	62.15
Time deposits / Deposits	47.17	45.09	47.30	51.32	51.18
NCDs / Time deposits	13.43	2.61	12.64	1.08	0.06
Accumulated gap of assets and liabilities (180 days) / Equity	-81.28	-71.75	-108.04	-205.03	-195.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	103.90	91.56	106.30	82.08	111.86
Interest rate sensitivity gap / Equity	19.99	-38.96	27.00	-86.35	48.38
【G】					
Deposit growth rate	20.56	8.14	9.68	-3.10	157.80
Loan growth rate	19.53	18.57	16.34	15.82	118.52
Investment growth rate	0.03	49.32	0.33	37.62	237.83
Guarantee growth rate	20.67	-5.37	-3.33	-6.70	956.16

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Taishin International Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.74	13.56	14.23	14.21	12.49
Tier 1 capital / Risk-weighted assets	10.54	10.16	10.91	10.64	8.44
Common equity Tier 1 / Risk-weighted assets	8.50	8.05	8.74	8.42	7.88
Liabilities / Equity (multiple)	12.64	12.44	11.97	11.84	15.96
Equity / Assets	7.33	7.44	7.71	7.79	5.90
【A】					
Non-performing loan ratio	0.25	0.27	0.22	0.26	0.13
Loan loss provisions / NPLs	529.67	505.98	578.43	548.56	1,051.76
【E】					
NIBT / Average equity	10.47	10.75	10.00	11.48	13.44
(NIBT + loan loss provisions) / Average equity	11.15	12.18	11.23	15.04	16.03
NIBT / Average assets	0.77	0.82	0.76	0.72	0.77
(NIBT + loan loss provisions) / Average assets	0.82	0.93	0.85	0.94	0.92
Net interest income / NIBT	135.04	132.08	144.77	155.16	146.62
NIBT / Net income	38.76	41.99	37.75	34.94	37.35
NIBT / Employees (in thousand of NT dollars)	1,838.02	1,848.04	1,665.40	1,544.04	1,677.87
【L】					
Liquidity coverage ratio	133.58	111.08	111.87	119.34	114.29
Net stable funding ratio	119.73	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.25	25.42	25.54	24.77	24.52
Loans / Deposits	80.98	80.31	79.67	78.21	79.07
Time deposits / Deposits	37.91	42.37	40.28	42.15	41.32
NCDs / Time deposits	0.18	2.88	1.23	2.70	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	-34.96	-32.30	9.05	-50.26	-158.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	143.66	166.51	149.95	184.13	124.42
Interest rate sensitivity gap / Equity	239.18	266.95	286.38	241.38	276.40
【G】					
Deposit growth rate	6.27	8.48	7.53	6.65	7.00
Loan growth rate	6.81	8.21	9.19	5.16	3.69
Investment growth rate	0.51	2.24	9.29	-2.46	22.05
Guarantee growth rate	7.62	15.64	21.80	4.64	14.10

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Jih Sun International Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.51	13.61	15.05	13.01	13.64
Tier 1 capital / Risk-weighted assets	12.62	12.19	13.46	11.08	11.38
Common equity Tier 1 / Risk-weighted assets	12.62	12.19	13.46	11.08	11.38
Liabilities / Equity (multiple)	10.52	10.41	10.42	11.21	10.49
Equity / Assets	8.68	8.77	8.76	8.19	8.70
【A】					
Non-performing loan ratio	0.28	0.43	0.45	0.23	0.21
Loan loss provisions / NPLs	464.33	299.52	302.06	566.57	593.45
【E】					
NIBT / Average equity	5.15	5.94	5.32	3.86	6.51
(NIBT + loan loss provisions) / Average equity	5.61	5.68	6.20	5.35	7.38
NIBT / Average assets	0.45	0.50	0.46	0.33	0.54
(NIBT + loan loss provisions) / Average assets	0.49	0.48	0.53	0.46	0.61
Net interest income / NIBT	255.45	210.45	230.10	288.09	168.77
NIBT / Net income	27.06	30.29	26.64	19.40	30.67
NIBT / Employees (in thousand of NT dollars)	735.05	798.89	718.77	520.56	819.42
【L】					
Liquidity coverage ratio	134.46	172.49	137.23	134.93	176.15
Net stable funding ratio	125.42	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.01	28.79	27.46	30.84	30.00
Loans / Deposits	81.77	78.20	78.70	79.82	75.95
Time deposits / Deposits	36.15	35.28	34.56	36.17	40.96
NCDs / Time deposits	5.11	0.25	3.28	0.29	1.26
Accumulated gap of assets and liabilities (180 days) / Equity	-24.37	1.09	45.31	5.73	22.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	99.35	98.37	100.52	97.37	98.77
Interest rate sensitivity gap / Equity	-5.56	-13.74	4.35	-23.35	-10.19
【G】					
Deposit growth rate	6.50	-0.37	4.48	-0.02	1.16
Loan growth rate	10.80	4.49	2.81	5.07	-2.88
Investment growth rate	2.88	8.71	1.35	19.56	19.22
Guarantee growth rate	1.50	206.25	113.63	-8.46	-32.18

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

EnTie Commercial Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.27	12.10	13.49	13.32	13.19
Tier 1 capital / Risk-weighted assets	13.27	12.10	13.49	13.32	12.41
Common equity Tier 1 / Risk-weighted assets	13.27	12.10	13.49	12.75	11.72
Liabilities / Equity (multiple)	8.73	9.21	8.61	8.99	9.55
Equity / Assets	10.28	9.79	10.40	10.01	9.48
【A】					
Non-performing loan ratio	0.83	0.80	0.62	0.90	0.98
Loan loss provisions / NPLs	186.11	176.44	229.58	158.11	149.27
【E】					
NIBT / Average equity	7.15	5.50	8.49	5.56	14.11
(NIBT + loan loss provisions) / Average equity	9.22	7.73	10.49	9.07	15.31
NIBT / Average assets	0.80	0.58	0.87	0.56	1.24
(NIBT + loan loss provisions) / Average assets	1.03	0.81	1.08	0.92	1.35
Net interest income / NIBT	154.99	183.13	149.70	211.12	103.76
NIBT / Net income	37.78	31.74	42.45	27.13	52.62
NIBT / Employees (in thousand of NT dollars)	1,647.29	1,127.71	1,750.97	1,008.26	2,293.99
【L】					
Liquidity coverage ratio	122.60	128.99	133.62	153.97	123.23
Net stable funding ratio	132.59	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.36	36.01	37.65	35.12	34.63
Loans / Deposits	73.48	73.91	70.21	73.32	72.39
Time deposits / Deposits	56.53	57.17	55.89	53.85	53.27
NCDs / Time deposits	4.33	1.50	2.66	1.17	1.78
Accumulated gap of assets and liabilities (180 days) / Equity	-81.59	-62.47	-140.33	-82.91	-100.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	106.92	102.14	105.83	102.64	102.55
Interest rate sensitivity gap / Equity	44.29	15.39	38.69	18.65	16.89
【G】					
Deposit growth rate	4.34	4.01	5.99	-0.15	-5.37
Loan growth rate	2.47	3.87	0.51	1.12	-5.58
Investment growth rate	8.69	54.07	8.35	40.21	3.91
Guarantee growth rate	-11.00	-32.08	-6.09	-34.64	13.61

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

CTBC Bank Co., Ltd. Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.32	15.37	16.18	15.17	13.70
Tier 1 capital / Risk-weighted assets	15.32	15.14	16.18	14.85	13.32
Common equity Tier 1 / Risk-weighted assets	14.91	14.30	15.56	13.98	12.43
Liabilities / Equity (multiple)	9.90	9.68	9.63	9.73	10.47
Equity / Assets	9.17	9.37	9.41	9.32	8.72
【A】					
Non-performing loan ratio	0.20	0.25	0.21	0.33	0.29
Loan loss provisions / NPLs	692.52	538.36	654.26	439.17	444.83
【E】					
NIBT / Average equity	12.55	12.85	12.62	10.71	17.70
(NIBT + loan loss provisions) / Average equity	13.89	13.81	13.74	12.43	18.33
NIBT / Average assets	1.16	1.19	1.18	0.99	1.48
(NIBT + loan loss provisions) / Average assets	1.29	1.28	1.29	1.15	1.53
Net interest income / NIBT	98.90	93.75	97.61	115.59	74.55
NIBT / Net income	44.27	43.51	43.75	38.07	48.90
NIBT / Employees (in thousand of NT dollars)	3,230.91	3,039.94	3,039.95	2,435.21	3,569.57
【L】					
Liquidity coverage ratio	124.48	112.43	122.70	120.40	101.91
Net stable funding ratio	136.88	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.80	35.38	34.59	33.59	23.24
Loans / Deposits	68.30	69.45	67.50	70.19	71.03
Time deposits / Deposits	26.22	28.84	27.53	27.77	29.59
NCDs / Time deposits	0.60	0.89	1.14	0.74	0.30
Accumulated gap of assets and liabilities (180 days) / Equity	-35.66	-69.26	-13.50	-41.04	-48.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	113.24	113.75	114.77	115.09	101.39
Interest rate sensitivity gap / Equity	75.63	79.85	84.14	85.91	8.63
【G】					
Deposit growth rate	7.88	9.56	10.54	1.96	14.43
Loan growth rate	6.06	3.50	6.29	0.72	11.20
Investment growth rate	13.85	28.03	19.12	32.74	13.10
Guarantee growth rate	-3.99	8.48	16.44	-8.17	26.93

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

HSBC Bank (Taiwan) Limited

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.52	12.84	14.90	14.48	13.12
Tier 1 capital / Risk-weighted assets	12.44	11.88	13.83	13.45	12.13
Common equity Tier 1 / Risk-weighted assets	12.44	11.88	13.83	13.45	12.13
Liabilities / Equity (multiple)	15.76	14.07	13.72	13.03	14.45
Equity / Assets	5.97	6.63	6.79	7.13	6.47
【A】					
Non-performing loan ratio	0.08	0.06	0.08	0.05	0.05
Loan loss provisions / NPLs	1,750.47	2,112.33	1,620.77	2,689.38	2,450.78
【E】					
NIBT / Average equity	15.32	13.09	10.46	8.83	8.93
(NIBT + loan loss provisions) / Average equity	15.88	13.46	11.26	8.83	8.47
NIBT / Average assets	0.97	0.92	0.72	0.61	0.57
(NIBT + loan loss provisions) / Average assets	1.01	0.95	0.77	0.62	0.54
Net interest income / NIBT	23.33	41.47	50.19	83.72	115.21
NIBT / Net income	50.20	49.92	41.64	39.09	35.05
NIBT / Employees (in thousand of NT dollars)	3,747.66	3,322.61	2,500.49	2,131.75	1,998.61
【L】					
Liquidity coverage ratio	158.06	156.68	122.12	128.35	141.97
Net stable funding ratio	135.79	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	111.27	131.67	115.98	116.91	115.71
Loans / Deposits	51.39	57.05	55.34	57.41	64.55
Time deposits / Deposits	31.05	26.12	29.89	32.09	29.52
NCDs / Time deposits	0.49	0.24	0.53	0.35	0.59
Accumulated gap of assets and liabilities (180 days) / Equity	-170.85	-157.16	-220.12	-223.70	-403.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	168.65	203.78	179.46	181.41	188.45
Interest rate sensitivity gap / Equity	442.32	517.63	453.79	432.13	489.82
【G】					
Deposit growth rate	32.81	0.34	13.78	4.03	-15.80
Loan growth rate	19.63	6.36	9.66	-7.47	-11.84
Investment growth rate	11.10	1.16	2.29	-6.89	-3.08
Guarantee growth rate	23.80	-12.87	9.51	-21.56	-1.65

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Shin Kong Commercial Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.72	12.64	13.06	12.69	11.76
Tier 1 capital / Risk-weighted assets	10.66	9.90	10.44	9.86	9.37
Common equity Tier 1 / Risk-weighted assets	9.52	9.17	9.69	9.05	8.49
Liabilities / Equity (multiple)	14.75	14.40	14.49	14.93	16.23
Equity / Assets	6.35	6.49	6.45	6.28	5.80
【A】					
Non-performing loan ratio	0.24	0.26	0.24	0.26	0.19
Loan loss provisions / NPLs	562.47	478.08	488.17	491.66	697.86
【E】					
NIBT / Average equity	11.53	9.61	9.67	11.81	14.01
(NIBT + loan loss provisions) / Average equity	12.81	11.60	11.61	13.10	16.58
NIBT / Average assets	0.72	0.62	0.62	0.72	0.77
(NIBT + loan loss provisions) / Average assets	0.80	0.74	0.75	0.80	0.91
Net interest income / NIBT	195.14	231.52	229.80	194.66	175.23
NIBT / Net income	37.93	31.71	31.71	37.46	38.65
NIBT / Employees (in thousand of NT dollars)	1,592.47	1,258.81	1,289.80	1,461.66	1,561.25
【L】					
Liquidity coverage ratio	132.99	120.19	135.59	135.68	127.21
Net stable funding ratio	125.42	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.32	19.31	19.08	20.07	25.17
Loans / Deposits	75.25	75.37	74.92	73.82	71.45
Time deposits / Deposits	52.50	51.82	50.89	51.18	49.65
NCDs / Time deposits	1.38	3.22	3.39	2.59	0.47
Accumulated gap of assets and liabilities (180 days) / Equity	-170.30	-193.74	-157.92	-102.43	-62.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	91.28	92.00	91.59	87.79	93.96
Interest rate sensitivity gap / Equity	-99.77	-90.97	-96.41	-142.94	-75.46
【G】					
Deposit growth rate	6.08	6.53	3.68	1.07	5.57
Loan growth rate	5.90	5.92	5.21	4.43	1.00
Investment growth rate	7.07	67.67	34.03	57.72	3.56
Guarantee growth rate	-8.05	-14.46	21.34	-18.34	14.34

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Sunny Bank, Ltd. Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.64	11.38	12.70	11.36	11.11
Tier 1 capital / Risk-weighted assets	9.10	8.35	9.59	8.23	7.92
Common equity Tier 1 / Risk-weighted assets	8.24	7.77	8.68	7.91	7.74
Liabilities / Equity (multiple)	15.88	15.74	15.55	15.60	16.21
Equity / Assets	5.92	5.97	6.04	6.02	5.81
【A】					
Non-performing loan ratio	0.19	0.27	0.12	0.09	0.07
Loan loss provisions / NPLs	621.88	436.58	1,044.51	1,330.90	1,705.71
【E】					
NIBT / Average equity	14.49	11.74	8.87	12.27	12.22
(NIBT + loan loss provisions) / Average equity	14.91	14.26	13.71	14.49	13.70
NIBT / Average assets	0.76	0.71	0.54	0.71	0.69
(NIBT + loan loss provisions) / Average assets	0.78	0.86	0.83	0.84	0.78
Net interest income / NIBT	148.82	159.64	211.07	162.65	173.73
NIBT / Net income	51.02	47.20	35.84	44.39	41.18
NIBT / Employees (in thousand of NT dollars)	1,787.69	1,509.16	1,167.97	1,409.78	1,256.11
【L】					
Liquidity coverage ratio	138.34	162.06	154.73	176.51	194.71
Net stable funding ratio	128.01	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.64	25.32	24.44	24.71	24.83
Loans / Deposits	76.40	76.32	76.67	76.13	75.13
Time deposits / Deposits	60.91	60.90	59.73	60.66	60.12
NCDs / Time deposits	8.02	8.71	8.94	6.17	5.29
Accumulated gap of assets and liabilities (180 days) / Equity	-275.52	-225.75	-186.17	-140.65	-98.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	90.44	93.01	93.68	92.73	96.63
Interest rate sensitivity gap / Equity	-130.96	-95.04	-84.20	-98.14	-47.38
【G】					
Deposit growth rate	11.72	8.24	9.18	8.11	11.33
Loan growth rate	11.80	9.22	9.92	9.52	10.64
Investment growth rate	12.50	12.15	16.35	10.24	18.34
Guarantee growth rate	41.91	-7.47	0.93	-9.91	30.04

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Bank of Panhsin Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	10.74	10.03	11.59	9.97	9.77
Tier 1 capital / Risk-weighted assets	8.71	8.22	9.04	8.15	7.26
Common equity Tier 1 / Risk-weighted assets	7.58	7.13	7.85	7.12	7.26
Liabilities / Equity (multiple)	15.89	16.21	15.66	16.39	14.84
Equity / Assets	5.92	5.81	6.00	5.75	6.31
【A】					
Non-performing loan ratio	1.28	1.30	0.80	0.84	0.72
Loan loss provisions / NPLs	100.93	100.21	154.87	148.97	172.31
【E】					
NIBT / Average equity	2.52	1.98	2.00	3.35	7.31
(NIBT + loan loss provisions) / Average equity	3.86	5.13	6.27	8.16	10.32
NIBT / Average assets	0.15	0.12	0.12	0.21	0.43
(NIBT + loan loss provisions) / Average assets	0.23	0.30	0.37	0.50	0.61
Net interest income / NIBT	613.26	797.73	791.88	490.85	270.37
NIBT / Net income	10.63	8.43	8.38	12.61	23.65
NIBT / Employees (in thousand of NT dollars)	252.97	189.11	194.54	313.95	612.47
【L】					
Liquidity coverage ratio	248.69	265.85	304.12	437.38	248.88
Net stable funding ratio	155.87	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.20	25.80	26.83	26.19	26.37
Loans / Deposits	70.12	69.38	68.68	67.16	71.08
Time deposits / Deposits	56.69	57.80	55.59	57.20	53.20
NCDs / Time deposits	0.55	0.64	0.53	0.68	0.59
Accumulated gap of assets and liabilities (180 days) / Equity	-49.69	1.45	52.15	-46.73	-95.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	95.35	95.01	95.69	94.19	95.43
Interest rate sensitivity gap / Equity	-62.08	-69.83	-57.06	-81.73	-57.75
【G】					
Deposit growth rate	3.06	8.11	2.43	10.95	2.11
Loan growth rate	4.16	2.68	4.74	4.79	2.30
Investment growth rate	20.85	131.03	155.48	-12.00	-14.28
Guarantee growth rate	7.46	-28.83	-23.20	0.29	-7.34

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Taiwan Business Bank　　　　Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.46	12.57	12.27	11.91	11.24
Tier 1 capital / Risk-weighted assets	9.61	9.57	9.51	9.59	8.84
Common equity Tier 1 / Risk-weighted assets	8.17	7.99	7.98	7.91	7.98
Liabilities / Equity (multiple)	18.72	19.81	20.11	20.14	20.41
Equity / Assets	5.07	4.81	4.74	4.73	4.67
【A】					
Non-performing loan ratio	0.33	0.38	0.33	0.43	0.48
Loan loss provisions / NPLs	350.83	296.66	327.65	277.65	231.21
【E】					
NIBT / Average equity	11.85	9.45	7.73	9.01	9.37
(NIBT + loan loss provisions) / Average equity	12.71	12.52	11.33	14.52	12.94
NIBT / Average assets	0.56	0.45	0.37	0.42	0.43
(NIBT + loan loss provisions) / Average assets	0.61	0.59	0.54	0.68	0.59
Net interest income / NIBT	185.02	218.50	267.90	236.53	249.81
NIBT / Net income	40.41	33.94	27.78	30.95	31.01
NIBT / Employees (in thousand of NT dollars)	1,920.08	1,439.40	1,187.82	1,334.11	1,262.54
【L】					
Liquidity coverage ratio	103.35	97.64	92.54	89.93	118.49
Net stable funding ratio	130.63	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.03	18.70	18.08	18.29	17.76
Loans / Deposits	79.70	81.87	81.87	81.93	80.24
Time deposits / Deposits	37.36	36.88	37.03	36.24	39.69
NCDs / Time deposits	0.29	0.58	0.14	0.75	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	-13.71	14.53	-27.64	118.93	146.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	99.08	100.09	100.39	99.47	102.10
Interest rate sensitivity gap / Equity	-13.08	1.38	5.97	-8.13	33.32
【G】					
Deposit growth rate	4.86	3.37	4.96	1.76	6.96
Loan growth rate	2.97	4.32	6.26	3.81	0.65
Investment growth rate	13.30	-4.88	1.28	13.20	8.73
Guarantee growth rate	-9.58	65.38	2.70	60.70	0.61

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Standard Chartered Bank (Taiwan) Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.80	15.55	16.19	15.11	14.20
Tier 1 capital / Risk-weighted assets	12.77	12.45	13.08	11.90	11.14
Common equity Tier 1 / Risk-weighted assets	12.77	12.45	13.08	11.90	11.14
Liabilities / Equity (multiple)	12.76	13.51	13.83	13.77	14.44
Equity / Assets	7.27	6.89	6.74	6.77	6.48
【A】					
Non-performing loan ratio	0.28	0.37	0.37	0.63	0.35
Loan loss provisions / NPLs	607.10	508.34	479.92	304.39	463.04
【E】					
NIBT / Average equity	8.57	7.05	5.99	1.57	3.68
(NIBT + loan loss provisions) / Average equity	9.49	10.26	8.38	4.04	7.08
NIBT / Average assets	0.61	0.50	0.42	0.11	0.23
(NIBT + loan loss provisions) / Average assets	0.68	0.73	0.59	0.28	0.45
Net interest income / NIBT	114.99	176.85	205.88	907.96	430.50
NIBT / Net income	27.36	21.33	19.22	5.64	12.23
NIBT / Employees (in thousand of NT dollars)	1,280.51	948.56	832.37	216.06	494.48
【L】					
Liquidity coverage ratio	223.92	175.28	200.89	233.02	145.91
Net stable funding ratio	155.29	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	71.15	72.96	75.58	59.57	58.92
Loans / Deposits	59.36	55.56	52.87	55.20	61.72
Time deposits / Deposits	15.76	13.41	15.59	14.80	22.51
NCDs / Time deposits	15.10	0.29	7.51	0.28	13.36
Accumulated gap of assets and liabilities (180 days) / Equity	-219.42	-104.06	-87.21	-168.38	-236.74
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	155.61	142.91	146.36	116.14	119.91
Interest rate sensitivity gap / Equity	335.52	280.32	327.69	119.93	161.66
【G】					
Deposit growth rate	-0.99	-3.51	2.59	-1.11	-16.77
Loan growth rate	5.63	-5.38	-1.81	-11.56	-9.88
Investment growth rate	-0.70	7.81	11.36	-11.81	-13.19
Guarantee growth rate	7.00	0.81	20.60	-3.42	-59.31

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Taichung Commercial Bank　　Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.75	10.49	12.01	10.25	11.15
Tier 1 capital / Risk-weighted assets	10.82	9.27	10.98	9.09	9.49
Common equity Tier 1 / Risk-weighted assets	8.96	8.54	9.25	8.68	9.39
Liabilities / Equity (multiple)	14.30	14.31	14.13	14.06	13.13
Equity / Assets	6.54	6.53	6.61	6.64	7.08
【A】					
Non-performing loan ratio	0.37	0.42	0.42	0.58	0.33
Loan loss provisions / NPLs	378.19	344.27	343.72	248.98	475.70
【E】					
NIBT / Average equity	9.63	9.65	10.13	9.97	10.83
(NIBT + loan loss provisions) / Average equity	11.23	12.25	12.86	12.85	15.32
NIBT / Average assets	0.64	0.64	0.67	0.69	0.74
(NIBT + loan loss provisions) / Average assets	0.75	0.81	0.85	0.88	1.05
Net interest income / NIBT	180.68	190.80	181.25	181.61	174.75
NIBT / Net income	41.45	42.25	41.60	42.09	44.08
NIBT / Employees (in thousand of NT dollars)	1,905.91	1,811.83	1,919.25	1,790.28	1,857.08
【L】					
Liquidity coverage ratio	128.11	114.61	127.68	133.16	204.64
Net stable funding ratio	133.74	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.16	24.03	24.80	22.65	25.15
Loans / Deposits	77.07	77.42	76.79	79.36	78.15
Time deposits / Deposits	50.33	50.00	49.44	48.57	44.38
NCDs / Time deposits	5.21	3.76	4.64	1.95	1.74
Accumulated gap of assets and liabilities (180 days) / Equity	-145.47	-182.90	-114.92	-83.53	-160.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	90.26	93.14	91.98	91.78	95.80
Interest rate sensitivity gap / Equity	-117.70	-84.24	-95.80	-99.08	-47.80
【G】					
Deposit growth rate	3.90	8.78	4.81	6.85	10.78
Loan growth rate	3.40	6.14	1.37	8.47	1.93
Investment growth rate	14.57	73.89	84.20	17.89	73.20
Guarantee growth rate	2.30	44.30	27.66	19.40	9.34

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

King's Town Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.77	15.31	15.57	15.73	14.40
Tier 1 capital / Risk-weighted assets	14.60	14.72	15.17	15.31	14.12
Common equity Tier 1 / Risk-weighted assets	14.60	14.72	15.17	15.31	14.12
Liabilities / Equity (multiple)	6.61	6.21	6.31	6.44	7.35
Equity / Assets	13.15	13.87	13.68	13.44	11.97
【A】					
Non-performing loan ratio	0.02	0.03	0.02	0.02	0.03
Loan loss provisions / NPLs	6,752.78	5,651.28	6,394.29	6,736.67	5,044.74
【E】					
NIBT / Average equity	15.66	20.30	19.58	18.92	15.98
(NIBT + loan loss provisions) / Average equity	16.41	21.44	22.07	19.67	16.96
NIBT / Average assets	2.08	2.64	2.52	2.30	1.84
(NIBT + loan loss provisions) / Average assets	2.18	2.79	2.84	2.39	1.95
Net interest income / NIBT	84.77	72.20	74.08	88.87	115.32
NIBT / Net income	77.37	75.64	72.05	74.72	72.99
NIBT / Employees (in thousand of NT dollars)	6,116.13	6,947.59	6,903.99	6,094.34	4,920.58
【L】					
Liquidity coverage ratio	131.12	178.94	179.53	272.05	174.49
Net stable funding ratio	118.56	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.45	29.53	28.46	29.29	29.19
Loans / Deposits	86.22	76.46	80.34	72.63	74.06
Time deposits / Deposits	41.14	40.69	40.68	41.21	43.24
NCDs / Time deposits	8.05	0.07	4.48	0.07	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-35.84	-47.04	-32.19	-23.03	-0.25
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	92.31	93.49	92.48	98.16	96.19
Interest rate sensitivity gap / Equity	-39.29	-31.15	-36.41	-9.04	-21.55
【G】					
Deposit growth rate	4.65	2.88	3.95	2.55	6.42
Loan growth rate	18.02	3.47	14.98	0.57	1.70
Investment growth rate	2.02	37.95	36.78	7.46	6.34
Guarantee growth rate	28.65	-26.46	-18.62	39.67	21.20

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Hwatai Bank Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.85	11.93	12.95	12.25	11.28
Tier 1 capital / Risk-weighted assets	10.72	9.49	10.77	9.78	8.82
Common equity Tier 1 / Risk-weighted assets	10.72	9.49	10.77	9.78	8.82
Liabilities / Equity (multiple)	13.86	14.36	13.97	14.42	14.39
Equity / Assets	6.73	6.51	6.68	6.48	6.50
【A】					
Non-performing loan ratio	1.70	2.36	1.80	1.18	0.38
Loan loss provisions / NPLs	101.39	63.68	103.75	123.53	314.08
【E】					
NIBT / Average equity	0.53	0.84	-12.56	0.56	8.99
(NIBT + loan loss provisions) / Average equity	5.84	5.53	5.46	7.25	12.22
NIBT / Average assets	0.04	0.05	-0.84	0.04	0.57
(NIBT + loan loss provisions) / Average assets	0.39	0.36	0.37	0.45	0.78
Net interest income / NIBT	3,060.00	2,130.00	-	3,474.00	239.89
NIBT / Net income	2.59	3.46	-55.09	2.03	28.79
NIBT / Employees (in thousand of NT dollars)	60.10	86.67	-1,365.99	56.75	829.11
【L】					
Liquidity coverage ratio	254.46	291.87	559.61	409.79	178.80
Net stable funding ratio	127.46	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.29	32.31	34.45	32.03	27.49
Loans / Deposits	68.39	66.89	65.19	66.76	78.30
Time deposits / Deposits	57.32	57.54	57.30	54.94	54.53
NCDs / Time deposits	3.29	2.74	3.38	2.17	6.03
Accumulated gap of assets and liabilities (180 days) / Equity	-82.33	-146.59	-57.32	-161.55	-61.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	95.52	95.52	95.76	98.30	104.11
Interest rate sensitivity gap / Equity	-54.00	-54.63	-51.25	-20.58	48.93
【G】					
Deposit growth rate	-4.61	9.62	-3.44	13.44	6.52
Loan growth rate	-2.46	-6.35	-5.72	-3.27	9.44
Investment growth rate	5.33	15.95	3.65	6.73	138.54
Guarantee growth rate	77.72	-29.50	36.65	-54.63	-6.24

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Cota Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.48	10.37	12.07	10.33	10.20
Tier 1 capital / Risk-weighted assets	9.64	7.58	9.20	7.31	8.33
Common equity Tier 1 / Risk-weighted assets	9.13	7.58	9.20	7.31	8.33
Liabilities / Equity (multiple)	14.41	16.73	14.52	17.05	17.40
Equity / Assets	6.49	5.64	6.44	5.54	5.43
【A】					
Non-performing loan ratio	0.50	0.23	0.24	0.22	0.21
Loan loss provisions / NPLs	314.98	703.76	663.93	772.83	957.83
【E】					
NIBT / Average equity	8.81	14.92	11.52	10.31	11.70
(NIBT + loan loss provisions) / Average equity	9.38	16.25	13.49	11.94	13.83
NIBT / Average assets	0.58	0.84	0.68	0.58	0.58
(NIBT + loan loss provisions) / Average assets	0.61	0.92	0.80	0.67	0.69
Net interest income / NIBT	277.17	191.58	235.97	280.49	282.06
NIBT / Net income	31.44	40.33	35.26	31.85	28.90
NIBT / Employees (in thousand of NT dollars)	829.58	1,145.61	931.58	758.19	730.09
【L】					
Liquidity coverage ratio	366.06	309.30	319.09	253.95	254.83
Net stable funding ratio	135.02	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.36	16.73	19.29	16.90	17.87
Loans / Deposits	80.46	81.89	80.82	81.52	79.49
Time deposits / Deposits	58.83	58.88	58.10	59.01	59.91
NCDs / Time deposits	12.38	7.76	10.18	4.78	0.14
Accumulated gap of assets and liabilities (180 days) / Equity	-314.10	-359.74	-291.17	-278.53	-228.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	86.65	86.18	88.12	85.99	87.70
Interest rate sensitivity gap / Equity	-179.51	-215.76	-160.92	-219.95	-197.53
【G】					
Deposit growth rate	1.94	7.14	3.27	3.68	4.40
Loan growth rate	0.16	7.25	2.38	6.33	3.57
Investment growth rate	2.69	92.13	84.55	15.41	-0.27
Guarantee growth rate	-4.98	53.06	-3.99	72.34	-33.83

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

O-Bank Co., Ltd.

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.76	13.10	13.71	14.80	14.12
Tier 1 capital / Risk-weighted assets	10.36	11.13	10.97	12.09	12.43
Common equity Tier 1 / Risk-weighted assets	10.36	11.13	10.97	12.09	12.43
Liabilities / Equity (multiple)	10.09	8.45	9.08	8.03	7.43
Equity / Assets	9.02	10.58	9.92	11.08	11.87
【A】					
Non-performing loan ratio	0.08	0.36	0.25	0.02	0.28
Loan loss provisions / NPLs	1,835.56	410.97	582.17	7,767.86	610.06
【E】					
NIBT / Average equity	4.55	5.74	4.15	6.24	6.89
(NIBT + loan loss provisions) / Average equity	5.47	6.75	5.67	7.46	7.24
NIBT / Average assets	0.44	0.66	0.45	0.71	0.84
(NIBT + loan loss provisions) / Average assets	0.53	0.77	0.61	0.85	0.88
Net interest income / NIBT	165.71	111.40	161.22	112.27	86.63
NIBT / Net income	28.31	36.89	27.30	42.71	53.06
NIBT / Employees (in thousand of NT dollars)	1,461.37	2,201.81	1,474.13	2,524.46	4,416.30
【L】					
Liquidity coverage ratio	86.21	68.89	84.62	71.27	74.70
Net stable funding ratio	83.52	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	40.27	39.60	37.36	42.84	45.86
Loans / Deposits	84.51	90.53	90.25	89.06	83.25
Time deposits / Deposits	55.52	59.45	57.52	56.31	61.54
NCDs / Time deposits	29.48	41.23	45.51	25.18	33.79
Accumulated gap of assets and liabilities (180 days) / Equity	-131.04	-138.74	-152.83	-193.00	-176.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	103.12	115.19	107.34	104.82	103.55
Interest rate sensitivity gap / Equity	17.56	67.38	37.76	20.32	14.12
【G】					
Deposit growth rate	24.30	7.91	11.55	5.45	10.15
Loan growth rate	16.02	15.89	13.05	12.81	9.51
Investment growth rate	12.42	-7.96	19.10	-3.35	19.46
Guarantee growth rate	94.58	-10.78	77.49	-17.03	28.46

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Agricultural Bank of Taiwan | Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.05	12.37	13.64	11.95	12.16
Tier 1 capital / Risk-weighted assets	9.24	8.47	9.54	8.14	8.02
Common equity Tier 1 / Risk-weighted assets	9.24	8.47	9.54	8.14	8.02
Liabilities / Equity (multiple)	27.53	26.31	25.97	26.45	27.24
Equity / Assets	3.51	3.66	3.71	3.64	3.54
【A】					
Non-performing loan ratio	0.41	0.38	0.52	0.43	0.72
Loan loss provisions / NPLs	418.07	536.95	338.62	543.19	254.53
【E】					
NIBT / Average equity	0.31	2.92	3.86	6.54	3.88
(NIBT + loan loss provisions) / Average equity	0.64	4.31	6.37	13.41	8.13
NIBT / Average assets	0.01	0.11	0.14	0.23	0.13
(NIBT + loan loss provisions) / Average assets	0.02	0.16	0.23	0.47	0.27
Net interest income / NIBT	2,272.92	440.34	323.81	208.69	270.68
NIBT / Net income	8.44	36.48	41.60	39.33	34.14
NIBT / Employees (in thousand of NT dollars)	262.30	2,306.41	2,991.78	4,947.95	3,643.88
【L】					
Liquidity coverage ratio	130.94	131.77	111.16	100.63	141.24
Net stable funding ratio	162.72	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	52.25	48.90	52.16	48.46	52.60
Loans / Deposits	33.17	30.39	31.27	30.13	32.48
Time deposits / Deposits	97.75	98.79	98.09	99.04	98.92
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-279.84	-405.13	-445.56	-752.23	-552.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	77.13	75.22	76.65	73.56	81.09
Interest rate sensitivity gap / Equity	-569.72	-619.96	-568.98	-670.03	-499.55
【G】					
Deposit growth rate	-2.50	1.17	0.74	2.35	-0.61
Loan growth rate	6.40	0.91	4.53	-5.05	-5.36
Investment growth rate	6.75	55.15	38.76	27.98	2.57
Guarantee growth rate	3.96	-4.82	16.89	-22.08	-3.41

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

Taipei Star Bank

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.85	11.43	12.53	11.22	10.24
Tier 1 capital / Risk-weighted assets	8.43	8.28	8.81	8.56	8.59
Common equity Tier 1 / Risk-weighted assets	8.43	8.28	8.81	8.56	8.59
Liabilities / Equity (multiple)	15.57	14.23	15.46	14.32	14.13
Equity / Assets	6.03	6.57	6.07	6.53	6.61
【A】					
Non-performing loan ratio	0.13	0.09	0.14	0.22	0.14
Loan loss provisions / NPLs	917.46	1,302.38	887.69	541.41	741.27
【E】					
NIBT / Average equity	3.53	2.19	4.14	4.05	3.75
(NIBT + loan loss provisions) / Average equity	3.68	2.57	4.90	5.35	3.72
NIBT / Average assets	0.21	0.14	0.26	0.27	0.25
(NIBT + loan loss provisions) / Average assets	0.22	0.17	0.31	0.35	0.24
Net interest income / NIBT	379.79	591.23	311.98	334.93	357.29
NIBT / Net income	21.36	14.65	23.23	22.00	22.27
NIBT / Employees (in thousand of NT dollars)	403.43	252.21	458.77	465.48	442.40
【L】					
Liquidity coverage ratio	120.96	126.68	152.51	128.22	126.69
Net stable funding ratio	109.53	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.04	24.82	30.75	25.38	29.57
Loans / Deposits	69.73	71.19	68.38	69.85	71.48
Time deposits / Deposits	64.43	64.84	66.25	64.28	65.14
NCDs / Time deposits	17.59	15.81	17.61	14.74	16.06
Accumulated gap of assets and liabilities (180 days) / Equity	-244.93	-112.51	-159.20	-206.29	-169.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	87.31	89.39	90.30	92.12	93.18
Interest rate sensitivity gap / Equity	-177.57	-136.40	-134.03	-102.57	-88.73
【G】					
Deposit growth rate	6.70	4.54	6.80	2.87	2.80
Loan growth rate	4.51	5.67	4.54	0.53	4.66
Investment growth rate	12.40	5.23	13.21	59.21	37.80
Guarantee growth rate	102.89	-43.04	19.75	-52.28	177.69

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

DBS Bank (Taiwan) , Ltd. Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	10.99	13.35	11.67	13.13	13.41
Tier 1 capital / Risk-weighted assets	10.99	13.35	11.67	13.13	13.39
Common equity Tier 1 / Risk-weighted assets	8.16	9.94	8.68	9.80	10.00
Liabilities / Equity (multiple)	12.85	9.93	13.01	10.27	10.52
Equity / Assets	7.22	9.15	7.14	8.87	8.68
【A】					
Non-performing loan ratio	0.57	0.72	0.74	0.93	0.81
Loan loss provisions / NPLs	230.49	192.60	189.62	167.28	188.22
【E】					
NIBT / Average equity	4.06	2.33	2.19	0.90	1.10
(NIBT + loan loss provisions) / Average equity	5.57	6.29	5.53	3.06	4.53
NIBT / Average assets	0.29	0.20	0.18	0.08	0.09
(NIBT + loan loss provisions) / Average assets	0.39	0.53	0.46	0.26	0.38
Net interest income / NIBT	384.94	494.35	546.48	1,292.73	1,046.13
NIBT / Net income	13.77	11.18	9.92	4.57	5.30
NIBT / Employees (in thousand of NT dollars)	556.11	478.76	302.12	178.07	207.49
【L】					
Liquidity coverage ratio	168.75	147.95	300.46	193.42	130.79
Net stable funding ratio	135.74	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.47	38.66	35.66	44.05	54.16
Loans / Deposits	72.04	77.92	70.29	67.67	76.98
Time deposits / Deposits	49.67	57.14	46.86	51.55	55.78
NCDs / Time deposits	0.78	-	3.37	-	2.72
Accumulated gap of assets and liabilities (180 days) / Equity	-309.73	-220.91	-262.78	-151.22	-110.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	115.95	109.90	123.55	117.78	85.48
Interest rate sensitivity gap / Equity	117.25	62.39	161.43	105.44	-71.55
【G】					
Deposit growth rate	39.15	5.36	28.16	12.21	10.91
Loan growth rate	28.38	8.42	33.01	-1.40	-0.76
Investment growth rate	-14.57	-16.49	11.96	-33.04	16.22
Guarantee growth rate	11.61	-44.51	-18.06	-23.60	31.79

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2018

ANZ Bank (Taiwan) Limited

Unit：%

Items	30/06/18	30/06/17	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	29.63	22.28	35.70	19.55	11.94
Tier 1 capital / Risk-weighted assets	28.77	21.34	34.68	18.64	11.40
Common equity Tier 1 / Risk-weighted assets	28.77	21.34	34.68	18.64	11.40
Liabilities / Equity (multiple)	4.21	6.19	3.82	7.15	12.12
Equity / Assets	19.20	13.90	20.75	12.27	7.62
【A】					
Non-performing loan ratio	0.52	0.77	0.61	0.54	0.14
Loan loss provisions / NPLs	432.84	275.69	473.16	357.20	1,124.43
【E】					
NIBT / Average equity	2.26	-1.38	2.59	3.52	6.84
(NIBT + loan loss provisions) / Average equity	2.12	-2.23	-0.05	2.87	4.04
NIBT / Average assets	0.45	-0.18	0.36	0.38	0.58
(NIBT + loan loss provisions) / Average assets	0.42	-0.29	-0.01	0.31	0.34
Net interest income / NIBT	-27.55	-	252.90	239.23	147.36
NIBT / Net income	46.82	-9.16	15.02	18.93	30.75
NIBT / Employees (in thousand of NT dollars)	2,481.01	-357.00	667.66	824.28	1,252.94
【L】					
Liquidity coverage ratio	359.77	150.25	309.67	221.74	169.42
Net stable funding ratio	123.67	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	840.73	111.82	200.91	101.60	106.37
Loans / Deposits	65.41	67.91	56.44	67.51	68.88
Time deposits / Deposits	9.65	18.81	13.76	14.54	11.26
NCDs / Time deposits	-	11.33	-	-	35.94
Accumulated gap of assets and liabilities (180 days) / Equity	-44.06	-99.90	1.50	-153.72	-130.37
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitvity liabilities	1,103.79	348.27	637.01	346.70	349.23
Interest rate sensitivity gap / Equity	271.16	305.82	227.21	311.16	338.72
【G】					
Deposit growth rate	-66.72	-20.33	-60.15	-24.86	5.57
Loan growth rate	-67.95	-28.30	-66.68	-26.35	-20.01
Investment growth rate	7.02	7.07	8.77	-11.07	5.45
Guarantee growth rate	5.85	-24.40	-20.78	-30.29	-16.97