

TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2019

The Peer-Group Average

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	13.72	13.48	13.82	13.99	13.21
2.Arithmetic mean	13.86	13.80	13.99	14.17	13.33
Tier 1 capital / Risk-wighted assets					
1.Winsorized mean	11.67	11.37	11.79	11.80	10.99
2.Arithmetic mean	11.82	11.61	11.86	11.78	10.97
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	10.93	10.68	11.06	11.17	10.51
2.Arithmetic mean	11.11	10.96	11.19	11.19	10.50
Liabilities / Equity (multiple)	12.42	12.59	12.36	12.37	12.57
Equity / Assets	7.54	7.47	7.60	7.66	7.56
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.26	0.27	0.26	0.30	0.29
2.Arithmetic mean	0.24	0.26	0.24	0.28	0.27
Loan loss provisions / NPLs	585.71	537.68	583.03	533.54	528.19
Expected losses of classified assets / Total provisions	73.24	72.40	72.65	71.58	70.74
【 E 】					
NIBT / Average equity					
1.Winsorized mean	8.65	8.61	8.04	7.73	8.33
2.Arithmetic mean	10.14	10.03	9.34	9.03	9.23
(NIBT + loan loss provisions) / Average equity	9.51	9.39	8.77	9.88	10.74
NIBT / Average assets					
1.Winsorized mean	0.66	0.66	0.60	0.60	0.61
2.Arithmetic mean	0.75	0.73	0.68	0.66	0.66
(NIBT + loan loss provisions) / Average assets	0.72	0.70	0.64	0.72	0.75
Net interest income / NIBT	147.44	155.70	171.77	178.60	179.40
NIBT / Net income	39.85	38.31	38.04	36.05	37.76
NIBT / Employees (in thousand of NT dollars)	2,171.22	1,924.72	1,838.76	1,699.45	1,741.09
【 L 】					
Liquidity coverage ratio	137.16	128.50	132.48	148.17	135.11
Net stable funding ratio	128.99	128.93	130.55	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.58	30.34	30.77	31.20	29.46
Loans / Deposits	73.61	73.71	73.75	72.26	72.96
Time deposits / Deposits	39.37	40.36	39.61	41.46	40.79
NCDs / Time deposits	1.64	2.66	3.35	2.73	1.32
Accumulated gap of assets and liabilities (180 days) / Equity	-77.81	-70.10	-62.66	-80.59	-95.21
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	104.10	103.63	105.16	104.49	103.30
Interest rate sensitivity gap / Equity	21.53	16.69	22.46	27.34	20.11
【 G 】					
Deposit growth rate	3.17	4.40	3.36	4.55	3.32
Loan growth rate	3.79	6.40	5.79	3.95	2.82
Investment growth rate	6.95	7.43	7.45	14.35	11.82
Guarantee growth rate	8.52	6.73	8.88	5.05	-11.49

Note:

1. "CAELSG" represents the Capital adequacy, Asset quality, Earnings, Liquidity, interest rates Sensitivity and Growth rates in major businesses.
2. The peer-group average, if not noted, is a winsorized mean based on an average of banks within the 25th and 75th percentile values for a given ratio. The values below first quartile (Q1) are substituted by Q1. The values above third quartile (Q3) are substituted by Q3.
3. Net income before tax (NIBT) is on a cumulative quarterly basis from the beginning of the year. The ratio of Earnings has been adjusted to an annualized rate.
4. Net stable funding ratio has been disclosed since March 2018.

5. "r" represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

The Export-Import Bank of the Republic of China

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	34.91	34.62	33.83	36.25	31.96
Tier 1 capital / Risk-weighted assets	33.55	33.26	32.47	34.86	30.56
Common equity Tier 1 / Risk-weighted assets	33.55	33.26	32.47	34.86	30.56
Liabilities / Equity (multiple)	2.69	2.78	2.82	2.94	3.59
Equity / Assets	27.06	26.47	26.20	25.38	21.78
【 A 】					
Non-performing loan ratio	0.05	0.01	0.01	0.12	0.20
Loan loss provisions / NPLs	2,976.79	21,466.67	22,316.67	848.48	525.98
【 E 】					
NIBT / Average equity	2.33	2.33	2.18	2.56	2.31
(NIBT + loan loss provisions) / Average equity	2.60	2.84	2.34	3.23	3.81
NIBT / Average assets	0.62	0.61	0.57	0.61	0.48
(NIBT + loan loss provisions) / Average assets	0.69	0.74	0.61	0.77	0.79
Net interest income / NIBT	185.54	185.82	198.81	175.43	240.34
NIBT / Net income	46.78	43.29	42.43	46.82	37.49
NIBT / Employees (in thousand of NT dollars)	3,296.45	3,080.06	2,938.60	3,021.83	2,502.39
【 L 】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	109.69	101.14	100.56	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	146.33	80.27	102.13	60.58	107.26
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-8.92	-31.16	-23.53	-16.62	-73.18
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	179.16	176.88	164.90	163.03	163.95
Interest rate sensitivity gap / Equity	97.74	99.60	88.59	90.88	102.15
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	6.12	4.55	7.06	2.69	3.03
Investment growth rate	0.07	3.37	3.51	-0.22	-3.55
Guarantee growth rate	2.42	8.38	17.63	15.71	16.55

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The Main Financial and Performance Ratios

September 30, 2019

Bank of Taiwan

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	14.33	12.82	12.55	13.13	12.04
Tier 1 capital / Risk-weighted assets	12.41	10.57	10.50	10.86	9.83
Common equity Tier 1 / Risk-weighted assets	12.41	10.57	10.50	10.86	9.83
Liabilities / Equity (multiple)	12.85	15.29	15.27	16.08	16.36
Equity / Assets	7.22	6.14	6.15	5.85	5.76
【 A 】					
Non-performing loan ratio	0.21	0.27	0.21	0.29	0.26
Loan loss provisions / NPLs	735.60	621.50	715.09	497.70	552.50
【 E 】					
NIBT / Average equity	4.27	3.48	3.73	3.97	7.23
(NIBT + loan loss provisions) / Average equity	5.37	5.78	3.83	4.50	9.62
NIBT / Average assets	0.27	0.21	0.22	0.23	0.40
(NIBT + loan loss provisions) / Average assets	0.34	0.35	0.23	0.26	0.53
Net interest income / NIBT	186.60	244.34	225.71	228.77	134.81
NIBT / Net income	31.06	25.87	28.95	33.98	43.41
NIBT / Employees (in thousand of NT dollars)	1,847.54	1,404.48	1,515.55	1,479.18	2,609.95
【 L 】					
Liquidity coverage ratio	173.69	213.24	234.89	223.03	190.48
Net stable funding ratio	151.22	162.92	161.68	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.86	50.10	44.82	49.64	47.90
Loans / Deposits	69.96	59.61	64.50	58.81	59.54
Time deposits / Deposits	44.40	44.29	44.10	47.93	49.47
NCDs / Time deposits	0.06	0.05	0.05	0.19	0.13
Accumulated gap of assets and liabilities (180 days) / Equity	-19.61	119.64	89.07	46.40	269.69
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	96.93	96.20	96.49	96.83	95.41
Interest rate sensitivity gap / Equity	-30.30	-44.82	-41.96	-38.91	-57.47
【 G 】					
Deposit growth rate	-1.15	3.05	2.15	1.73	0.95
Loan growth rate	16.02	4.09	12.01	0.48	-4.45
Investment growth rate	-11.50	11.14	-0.93	8.41	5.27
Guarantee growth rate	-2.49	1.86	2.42	12.36	-5.78

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Taipei Fubon Commercial Bank Co., Ltd.

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	14.33	13.38	13.98	13.93	14.40
Tier 1 capital / Risk-weighted assets	12.62	11.79	12.39	12.11	12.57
Common equity Tier 1 / Risk-weighted assets	12.10	11.79	12.37	12.11	12.57
Liabilities / Equity (multiple)	11.77	12.24	12.15	12.30	11.25
Equity / Assets	7.83	7.55	7.60	7.52	8.16
【 A 】					
Non-performing loan ratio	0.20	0.19	0.17	0.17	0.20
Loan loss provisions / NPLs	660.43	693.92	784.90	764.25	652.11
【 E 】					
NIBT / Average equity	13.71	13.22	11.94	10.63	9.82
(NIBT + loan loss provisions) / Average equity	13.79	13.24	12.25	12.06	10.50
NIBT / Average assets	1.06	0.98	0.89	0.84	0.81
(NIBT + loan loss provisions) / Average assets	1.07	0.98	0.92	0.95	0.87
Net interest income / NIBT	87.84	91.52	99.99	103.31	105.46
NIBT / Net income	55.45	56.20	52.37	48.42	47.53
NIBT / Employees (in thousand of NT dollars)	3,893.53	3,564.60	3,239.45	2,748.02	2,506.28
【 L 】					
Liquidity coverage ratio	117.74	120.60	108.28	127.18	116.36
Net stable funding ratio	127.51	128.86	132.02	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.43	32.64	33.50	35.42	34.75
Loans / Deposits	70.15	69.24	69.56	65.89	67.94
Time deposits / Deposits	29.88	29.57	26.79	30.29	32.33
NCDs / Time deposits	5.65	11.05	7.85	12.69	7.08
Accumulated gap of assets and liabilities (180 days) / Equity	-92.42	-105.16	-97.79	-89.14	-75.32
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	107.22	113.22	112.65	112.02	113.26
Interest rate sensitivity gap / Equity	47.42	86.11	80.88	82.06	86.81
【 G 】					
Deposit growth rate	4.27	2.99	-2.40	11.34	6.40
Loan growth rate	5.63	6.98	3.00	7.96	-3.90
Investment growth rate	3.21	8.51	4.14	35.85	30.10
Guarantee growth rate	11.51	-26.77	-5.28	-8.39	-7.09

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Bank of Kaohsiung

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	11.46	11.34	11.05	10.61	9.74
Tier 1 capital / Risk-weighted assets	9.24	8.71	8.51	8.45	7.25
Common equity Tier 1 / Risk-weighted assets	8.92	8.22	8.19	8.45	7.25
Liabilities / Equity (multiple)	16.52	17.72	17.59	17.58	19.57
Equity / Assets	5.71	5.34	5.38	5.38	4.86
【 A 】					
Non-performing loan ratio	0.52	0.89	0.81	0.51	0.45
Loan loss provisions / NPLs	226.53	133.92	147.93	258.64	253.62
【 E 】					
NIBT / Average equity	5.73	3.02	3.43	3.57	5.62
(NIBT + loan loss provisions) / Average equity	6.75	4.58	4.50	8.32	9.61
NIBT / Average assets	0.32	0.16	0.18	0.20	0.27
(NIBT + loan loss provisions) / Average assets	0.38	0.24	0.24	0.46	0.47
Net interest income / NIBT	323.91	610.90	537.22	514.20	365.12
NIBT / Net income	22.90	12.06	13.98	15.06	20.88
NIBT / Employees (in thousand of NT dollars)	805.79	422.09	479.41	526.71	749.46
【 L 】					
Liquidity coverage ratio	116.60	157.52	217.36	380.34	246.77
Net stable funding ratio	133.52	135.69	131.31	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.97	20.58	18.18	21.41	19.22
Loans / Deposits	80.74	78.93	82.12	77.54	78.66
Time deposits / Deposits	42.75	46.51	44.24	49.47	49.96
NCDs / Time deposits	0.48	0.44	0.47	0.44	0.50
Accumulated gap of assets and liabilities (180 days) / Equity	36.28	73.69	52.47	82.50	17.34
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	96.75	100.35	99.03	100.11	101.92
Interest rate sensitivity gap / Equity	-39.58	4.71	-12.65	1.58	29.84
【 G 】					
Deposit growth rate	-3.10	3.31	-2.84	1.88	-1.86
Loan growth rate	-0.91	2.88	2.88	0.38	5.77
Investment growth rate	6.04	11.91	6.47	-3.21	7.58
Guarantee growth rate	23.17	11.97	20.25	-0.07	-43.72

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Land Bank of Taiwan

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	12.38	12.45	12.10	12.33	11.58
Tier 1 capital / Risk-weighted assets	9.80	9.66	9.49	9.46	8.33
Common equity Tier 1 / Risk-weighted assets	8.89	8.71	8.55	8.48	7.66
Liabilities / Equity (multiple)	16.69	17.84	18.13	18.94	18.92
Equity / Assets	5.65	5.31	5.23	5.02	5.02
【 A 】					
Non-performing loan ratio	0.20	0.20	0.19	0.19	0.18
Loan loss provisions / NPLs	762.33	747.06	798.26	787.31	875.49
【 E 】					
NIBT / Average equity	8.94	9.44	8.34	8.71	9.94
(NIBT + loan loss provisions) / Average equity	9.85	10.72	9.13	9.04	11.31
NIBT / Average assets	0.45	0.46	0.41	0.42	0.48
(NIBT + loan loss provisions) / Average assets	0.50	0.52	0.44	0.44	0.54
Net interest income / NIBT	204.72	193.49	219.13	208.59	193.54
NIBT / Net income	43.39	41.39	37.61	41.04	44.10
NIBT / Employees (in thousand of NT dollars)	2,365.83	2,420.80	2,158.47	2,110.87	2,241.80
【 L 】					
Liquidity coverage ratio	95.14	100.12	109.28	99.25	90.36
Net stable funding ratio	108.90	116.62	115.22	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.31	26.99	28.17	27.19	26.35
Loans / Deposits	79.42	76.56	76.24	75.73	78.53
Time deposits / Deposits	49.51	53.11	51.24	53.63	51.41
NCDs / Time deposits	0.07	0.06	3.29	0.07	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-407.80	-394.48	-396.79	-392.08	-202.77
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	100.57	98.25	100.24	99.01	102.63
Interest rate sensitivity gap / Equity	7.81	-25.85	3.60	-15.63	40.32
【 G 】					
Deposit growth rate	-3.69	2.87	1.11	6.80	7.07
Loan growth rate	1.75	2.98	4.67	5.97	2.71
Investment growth rate	1.44	12.63	6.29	17.00	35.16
Guarantee growth rate	12.91	3.71	12.57	-5.18	-40.51

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Taiwan Cooperative Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.43	13.27	13.59	13.44	12.91
Tier 1 capital / Risk-weighted assets	10.88	10.32	10.74	10.32	9.60
Common equity Tier 1 / Risk-weighted assets	10.47	10.32	10.57	10.32	9.60
Liabilities / Equity (multiple)	14.43	14.71	14.67	14.94	15.52
Equity / Assets	6.48	6.36	6.38	6.27	6.05
【 A 】					
Non-performing loan ratio	0.32	0.34	0.28	0.34	0.37
Loan loss provisions / NPLs	383.04	354.71	448.39	366.35	321.27
【 E 】					
NIBT / Average equity	8.97	8.98	8.44	7.67	7.86
(NIBT + loan loss provisions) / Average equity	9.52	9.62	9.52	10.49	10.15
NIBT / Average assets	0.56	0.55	0.52	0.48	0.47
(NIBT + loan loss provisions) / Average assets	0.59	0.59	0.59	0.65	0.61
Net interest income / NIBT	180.63	188.10	199.63	217.02	215.89
NIBT / Net income	41.00	40.86	38.23	35.14	35.79
NIBT / Employees (in thousand of NT dollars)	2,257.32	2,148.50	2,029.22	1,826.48	1,791.94
【 L 】					
Liquidity coverage ratio	121.37	111.69	128.11	115.68	127.18
Net stable funding ratio	136.79	138.58	140.25	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.52	26.50	27.17	24.49	25.51
Loans / Deposits	76.75	76.65	76.08	76.85	77.13
Time deposits / Deposits	35.13	37.36	36.98	35.98	37.07
NCDs / Time deposits	4.58	3.99	4.79	1.31	0.17
Accumulated gap of assets and liabilities (180 days) / Equity	-76.53	-72.48	-26.38	-59.31	-79.36
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	99.30	100.07	98.99	100.96	102.48
Interest rate sensitivity gap / Equity	-7.62	0.77	-11.37	11.09	29.58
【 G 】					
Deposit growth rate	4.44	4.87	3.99	2.32	2.40
Loan growth rate	4.54	3.84	2.85	1.86	-0.64
Investment growth rate	11.41	4.09	6.57	3.70	8.68
Guarantee growth rate	17.63	-3.94	8.55	1.86	3.30

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

First Commercial Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.23	13.69	13.57	13.42	13.27
Tier 1 capital / Risk-weighted assets	11.31	11.67	11.58	11.25	10.95
Common equity Tier 1 / Risk-weighted assets	10.80	11.04	10.96	11.25	10.95
Liabilities / Equity (multiple)	12.62	12.74	12.86	12.29	11.95
Equity / Assets	7.34	7.28	7.22	7.53	7.72
【 A 】					
Non-performing loan ratio	0.26	0.35	0.32	0.38	0.20
Loan loss provisions / NPLs	497.50	342.88	389.61	358.55	625.14
【 E 】					
NIBT / Average equity	11.96	11.50	10.90	9.33	11.12
(NIBT + loan loss provisions) / Average equity	12.92	12.84	12.05	13.27	13.41
NIBT / Average assets	0.82	0.82	0.77	0.71	0.85
(NIBT + loan loss provisions) / Average assets	0.89	0.92	0.86	1.01	1.02
Net interest income / NIBT	116.56	132.15	138.73	163.81	135.45
NIBT / Net income	49.88	46.36	44.96	41.05	49.44
NIBT / Employees (in thousand of NT dollars)	2,975.50	2,859.41	2,699.90	2,347.73	2,754.03
【 L 】					
Liquidity coverage ratio	126.92	115.03	121.47	133.08	137.79
Net stable funding ratio	127.14	134.44	131.00	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.21	35.37	32.88	30.36	27.33
Loans / Deposits	77.45	76.58	78.71	79.28	79.04
Time deposits / Deposits	24.43	21.90	23.25	22.53	23.90
NCDs / Time deposits	2.09	2.85	5.00	2.46	2.88
Accumulated gap of assets and liabilities (180 days) / Equity	-121.20	-75.34	-111.88	-103.79	-116.22
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	112.35	112.55	112.93	113.20	107.05
Interest rate sensitivity gap / Equity	93.99	98.33	100.37	99.48	53.74
【 G 】					
Deposit growth rate	3.21	9.30	7.91	2.23	1.30
Loan growth rate	4.36	6.10	7.13	2.52	4.11
Investment growth rate	10.84	22.39	23.61	26.40	83.71
Guarantee growth rate	9.57	-7.32	2.33	-10.62	-11.38

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Hua Nan Commercial Bank, Ltd.

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	14.24	13.86	13.75	14.25	12.83
Tier 1 capital / Risk-weighted assets	11.91	11.25	11.14	11.23	9.78
Common equity Tier 1 / Risk-weighted assets	11.07	10.78	10.67	10.91	9.63
Liabilities / Equity (multiple)	12.48	13.33	13.32	13.45	14.47
Equity / Assets	7.42	6.98	6.98	6.92	6.46
【 A 】					
Non-performing loan ratio	0.14	0.18	0.15	0.34	0.27
Loan loss provisions / NPLs	845.21	679.44	853.60	354.76	431.56
【 E 】					
NIBT / Average equity	10.58	9.72	9.19	7.71	9.92
(NIBT + loan loss provisions) / Average equity	11.46	11.03	10.20	11.64	13.68
NIBT / Average assets	0.71	0.63	0.59	0.49	0.61
(NIBT + loan loss provisions) / Average assets	0.77	0.71	0.66	0.74	0.84
Net interest income / NIBT	129.35	155.92	163.21	202.90	168.78
NIBT / Net income	46.04	40.91	39.33	35.78	42.18
NIBT / Employees (in thousand of NT dollars)	2,485.43	2,222.87	2,109.25	1,776.23	2,190.19
【 L 】					
Liquidity coverage ratio	123.64	123.35	115.70	140.60	124.81
Net stable funding ratio	134.64	135.75	134.52	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.35	28.21	27.26	23.50	24.56
Loans / Deposits	76.43	75.78	76.15	75.75	77.27
Time deposits / Deposits	22.77	22.49	23.37	25.50	25.72
NCDs / Time deposits	2.40	0.85	5.45	8.30	2.75
Accumulated gap of assets and liabilities (180 days) / Equity	-2.14	10.44	8.05	33.64	95.21
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.59	98.68	97.33	100.85	102.28
Interest rate sensitivity gap / Equity	-13.24	-12.94	-26.85	8.33	24.43
【 G 】					
Deposit growth rate	1.33	2.58	2.12	2.29	7.51
Loan growth rate	2.19	-0.34	2.64	0.26	6.78
Investment growth rate	3.87	11.61	16.31	3.67	28.63
Guarantee growth rate	15.74	3.15	17.96	6.17	-3.11

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Chang Hwa Commercial Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.87	14.41	14.11	13.56	12.01
Tier 1 capital / Risk-weighted assets	10.53	10.28	10.40	9.36	8.86
Common equity Tier 1 / Risk-weighted assets	9.56	9.68	9.79	9.22	8.69
Liabilities / Equity (multiple)	12.25	12.48	12.20	13.02	13.88
Equity / Assets	7.54	7.42	7.57	7.14	6.72
【 A 】					
Non-performing loan ratio	0.36	0.30	0.32	0.30	0.25
Loan loss provisions / NPLs	338.33	405.39	376.81	390.43	458.66
【 E 】					
NIBT / Average equity	9.01	10.25	9.84	10.15	10.49
(NIBT + loan loss provisions) / Average equity	9.79	10.65	10.37	12.33	12.01
NIBT / Average assets	0.63	0.72	0.69	0.69	0.70
(NIBT + loan loss provisions) / Average assets	0.69	0.75	0.73	0.84	0.80
Net interest income / NIBT	160.97	151.85	157.25	159.72	151.92
NIBT / Net income	43.45	46.40	44.58	46.06	45.44
NIBT / Employees (in thousand of NT dollars)	2,095.12	2,300.89	2,215.58	2,137.11	2,141.75
【 L 】					
Liquidity coverage ratio	120.64	123.52	146.84	107.13	95.47
Net stable funding ratio	136.44	137.38	137.63	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.41	19.24	18.70	18.27	15.01
Loans / Deposits	82.72	82.30	79.60	83.36	85.12
Time deposits / Deposits	26.39	26.72	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	-64.07	-76.45	-94.13	-148.73	-96.96
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	111.15	109.89	110.44	109.66	108.62
Interest rate sensitivity gap / Equity	90.57	79.38	82.82	82.00	76.92
【 G 】					
Deposit growth rate	2.30	1.33	0.50	2.87	4.89
Loan growth rate	2.79	0.94	-4.09	0.72	3.39
Investment growth rate	13.47	5.21	15.09	3.05	-0.97
Guarantee growth rate	7.38	12.49	11.84	-8.14	28.09

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Mega International Commercial Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.87	13.47	13.86	14.30	14.32
Tier 1 capital / Risk-weighted assets	12.59	12.16	12.54	12.78	12.56
Common equity Tier 1 / Risk-weighted assets	12.59	12.16	12.54	12.78	12.56
Liabilities / Equity (multiple)	10.03	10.14	10.23	10.91	10.49
Equity / Assets	9.07	8.97	8.90	8.40	8.70
【 A 】					
Non-performing loan ratio	0.15	0.14	0.14	0.12	0.09
Loan loss provisions / NPLs	1,046.44	1,153.18	1,120.22	1,335.32	1,613.86
【 E 】					
NIBT / Average equity	10.55	10.76	9.84	9.61	9.01
(NIBT + loan loss provisions) / Average equity	10.72	10.38	10.71	11.17	10.47
NIBT / Average assets	0.92	0.93	0.85	0.83	0.77
(NIBT + loan loss provisions) / Average assets	0.93	0.89	0.92	0.96	0.89
Net interest income / NIBT	114.90	124.26	134.93	133.60	151.92
NIBT / Net income	53.62	54.42	51.31	49.77	51.03
NIBT / Employees (in thousand of NT dollars)	4,518.30	4,694.36	4,312.75	4,420.45	4,211.03
【 L 】					
Liquidity coverage ratio	113.68	103.00	112.72	110.69	93.53
Net stable funding ratio	113.97	112.38	113.53	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.04	27.65	29.47	30.29	27.11
Loans / Deposits	78.61	82.00	81.70	74.82	80.05
Time deposits / Deposits	22.92	24.12	24.10	26.30	25.20
NCDs / Time deposits	0.25	0.20	0.37	0.21	0.28
Accumulated gap of assets and liabilities (180 days) / Equity	-9.21	-22.25	-5.35	-29.20	-45.89
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	119.25	120.13	120.25	116.44	118.28
Interest rate sensitivity gap / Equity	80.65	85.63	87.03	79.38	83.85
【 G 】					
Deposit growth rate	2.60	-1.99	-3.04	10.03	-2.72
Loan growth rate	-1.68	9.86	5.81	2.82	-3.04
Investment growth rate	26.89	-11.07	-2.49	13.00	10.38
Guarantee growth rate	3.87	-5.06	-4.94	-6.46	-10.09

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Cathay United Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.96	14.39	14.99	15.89	14.19
Tier 1 capital / Risk-weighted assets	11.30	11.33	11.85	11.74	10.70
Common equity Tier 1 / Risk-weighted assets	9.75	9.65	10.13	9.67	9.45
Liabilities / Equity (multiple)	12.58	12.98	12.73	14.06	15.10
Equity / Assets	7.36	7.15	7.28	6.64	6.21
【 A 】					
Non-performing loan ratio	0.21	0.16	0.16	0.21	0.15
Loan loss provisions / NPLs	787.67	936.28	931.32	756.30	922.93
【 E 】					
NIBT / Average equity	13.56	14.81	12.51	13.24	12.57
(NIBT + loan loss provisions) / Average equity	14.05	15.42	13.90	15.72	14.45
NIBT / Average assets	1.00	1.02	0.87	0.84	0.79
(NIBT + loan loss provisions) / Average assets	1.03	1.06	0.97	1.00	0.91
Net interest income / NIBT	114.07	108.80	128.30	126.62	125.82
NIBT / Net income	45.99	46.65	41.08	41.26	38.78
NIBT / Employees (in thousand of NT dollars)	2,705.36	2,549.06	2,180.13	2,195.94	1,952.71
【 L 】					
Liquidity coverage ratio	188.76	200.32	157.51	215.71	198.14
Net stable funding ratio	135.68	126.98	128.16	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.72	33.30	34.22	36.39	31.05
Loans / Deposits	67.16	71.30	71.10	68.58	70.74
Time deposits / Deposits	26.64	27.03	26.57	27.93	29.45
NCDs / Time deposits	0.53	0.58	0.75	0.58	0.61
Accumulated gap of assets and liabilities (180 days) / Equity	-65.66	-41.41	-56.66	-63.84	-137.35
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	105.78	114.50	115.98	115.05	112.34
Interest rate sensitivity gap / Equity	48.36	122.15	132.32	135.41	124.80
【 G 】					
Deposit growth rate	4.59	4.77	5.75	3.10	7.90
Loan growth rate	-1.52	4.93	9.54	-0.09	27.27
Investment growth rate	22.63	-8.66	-2.89	13.54	-9.09
Guarantee growth rate	57.45	18.35	88.84	0.36	-30.57

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Citibank Taiwan Limited

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	15.14	14.85	15.74	16.49	14.45
Tier 1 capital / Risk-weighted assets	14.17	13.51	14.39	14.65	12.39
Common equity Tier 1 / Risk-weighted assets	14.17	13.51	14.39	14.65	12.39
Liabilities / Equity (multiple)	7.24	6.95	6.53	6.68	7.34
Equity / Assets	12.14	12.58	13.28	13.02	12.00
【 A 】					
Non-performing loan ratio	0.39	0.39	0.42	0.42	0.45
Loan loss provisions / NPLs	439.78	481.61	453.11	439.27	396.19
【 E 】					
NIBT / Average equity	15.13	12.39	12.83	12.92	10.74
(NIBT + loan loss provisions) / Average equity	15.60	13.08	13.26	14.80	13.33
NIBT / Average assets	1.95	1.58	1.63	1.56	1.22
(NIBT + loan loss provisions) / Average assets	2.01	1.66	1.69	1.78	1.51
Net interest income / NIBT	91.26	109.46	107.05	98.24	113.73
NIBT / Net income	51.39	42.60	43.96	42.48	36.63
NIBT / Employees (in thousand of NT dollars)	3,916.33	3,072.69	3,182.22	3,140.57	2,463.85
【 L 】					
Liquidity coverage ratio	130.10	117.64	121.85	151.73	157.66
Net stable funding ratio	146.31	144.87	150.33	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	56.03	61.38	62.07	59.82	61.63
Loans / Deposits	52.01	53.66	54.68	54.48	50.34
Time deposits / Deposits	12.78	14.58	14.80	13.53	13.78
NCDs / Time deposits	0.03	0.02	0.02	0.06	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	-38.10	-26.36	-35.16	-31.49	29.91
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	110.51	105.59	112.72	96.56	102.29
Interest rate sensitivity gap / Equity	28.12	15.68	33.28	-8.27	6.12
【 G 】					
Deposit growth rate	7.05	-5.53	4.36	-2.94	-4.46
Loan growth rate	3.75	3.63	4.69	5.02	8.90
Investment growth rate	-6.22	-2.50	-2.85	6.29	6.44
Guarantee growth rate	-9.16	-1.02	-2.11	13.50	-7.29

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

The Shanghai Commercial & Savings Bank, Ltd.

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.30	13.62	14.41	14.15	13.16
Tier 1 capital / Risk-weighted assets	12.30	12.31	13.61	12.89	12.80
Common equity Tier 1 / Risk-weighted assets	12.30	12.31	13.61	12.89	12.80
Liabilities / Equity (multiple)	8.22	8.28	8.09	8.10	7.62
Equity / Assets	10.85	10.77	11.01	10.99	11.60
【 A 】					
Non-performing loan ratio	0.24	0.26	0.25	0.32	0.28
Loan loss provisions / NPLs	536.13	523.97	539.11	451.33	550.72
【 E 】					
NIBT / Average equity	12.64	12.52	12.46	12.01	11.81
(NIBT + loan loss provisions) / Average equity	12.78	12.65	12.51	12.50	12.18
NIBT / Average assets	1.47	1.36	1.35	1.36	1.32
(NIBT + loan loss provisions) / Average assets	1.49	1.37	1.36	1.42	1.36
Net interest income / NIBT	74.38	81.56	81.09	80.15	79.06
NIBT / Net income	68.04	67.96	68.47	67.33	66.46
NIBT / Employees (in thousand of NT dollars)	6,539.51	6,160.14	6,203.01	5,908.72	5,604.61
【 L 】					
Liquidity coverage ratio	106.65	99.99	111.31	109.53	101.19
Net stable funding ratio	120.58	119.43	121.66	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.75	31.48	33.65	32.01	28.49
Loans / Deposits	76.62	75.51	75.71	74.96	74.59
Time deposits / Deposits	42.55	44.09	43.46	41.69	38.32
NCDs / Time deposits	7.68	5.36	5.44	1.81	1.50
Accumulated gap of assets and liabilities (180 days) / Equity	-137.72	-126.72	-107.93	-120.31	-93.41
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	106.84	107.33	106.61	110.41	109.48
Interest rate sensitivity gap / Equity	33.23	37.23	32.63	50.31	41.17
【 G 】					
Deposit growth rate	6.28	8.04	7.22	7.72	-1.14
Loan growth rate	7.77	6.93	8.14	8.16	0.96
Investment growth rate	7.16	9.52	12.29	6.22	-3.27
Guarantee growth rate	43.53	7.25	15.89	10.76	-6.81

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Union Bank of Taiwan

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.82	13.50	14.32	15.70	13.47
Tier 1 capital / Risk-weighted assets	12.07	12.03	13.07	13.89	11.10
Common equity Tier 1 / Risk-weighted assets	9.16	8.85	9.66	10.06	10.53
Liabilities / Equity (multiple)	11.61	11.10	11.86	10.66	13.55
Equity / Assets	7.93	8.27	7.78	8.57	6.87
【 A 】					
Non-performing loan ratio	0.15	0.13	0.12	0.12	0.10
Loan loss provisions / NPLs	768.47	863.04	960.85	885.64	1,171.43
【 E 】					
NIBT / Average equity	7.29	7.47	6.64	8.57	9.04
(NIBT + loan loss provisions) / Average equity	7.72	7.92	6.80	9.85	10.36
NIBT / Average assets	0.58	0.63	0.56	0.61	0.62
(NIBT + loan loss provisions) / Average assets	0.62	0.67	0.57	0.70	0.71
Net interest income / NIBT	165.79	185.05	204.88	199.91	196.27
NIBT / Net income	33.46	33.88	31.77	32.44	33.27
NIBT / Employees (in thousand of NT dollars)	990.90	980.31	865.72	899.03	896.69
【 L 】					
Liquidity coverage ratio	240.45	182.05	290.88	186.47	141.90
Net stable funding ratio	127.67	130.33	132.85	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.53	21.12	28.35	20.65	20.79
Loans / Deposits	69.44	70.19	63.63	71.47	66.29
Time deposits / Deposits	45.12	45.34	47.80	44.45	46.76
NCDs / Time deposits	0.12	1.93	4.26	0.12	0.12
Accumulated gap of assets and liabilities (180 days) / Equity	-26.92	-30.89	-19.55	-24.84	20.04
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	97.39	95.68	95.68	97.07	88.08
Interest rate sensitivity gap / Equity	-25.04	-39.36	-42.87	-24.94	-125.23
【 G 】					
Deposit growth rate	10.40	6.97	14.42	4.01	2.41
Loan growth rate	10.13	11.04	2.69	12.11	1.29
Investment growth rate	12.97	13.71	13.33	31.04	21.26
Guarantee growth rate	3.62	20.46	6.48	34.41	-11.51

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Far Eastern International Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.45	12.83	13.33	14.35	13.14
Tier 1 capital / Risk-weighted assets	10.73	10.45	11.07	11.06	9.52
Common equity Tier 1 / Risk-weighted assets	10.28	9.92	10.51	11.06	9.52
Liabilities / Equity (multiple)	12.63	13.41	13.07	12.51	12.82
Equity / Assets	7.33	6.94	7.11	7.40	7.24
【 A 】					
Non-performing loan ratio	0.27	0.24	0.24	0.29	0.19
Loan loss provisions / NPLs	513.94	531.74	574.01	479.00	726.26
【 E 】					
NIBT / Average equity	10.03	9.48	9.34	7.94	9.23
(NIBT + loan loss provisions) / Average equity	10.59	9.93	9.59	7.58	10.24
NIBT / Average assets	0.74	0.68	0.67	0.57	0.68
(NIBT + loan loss provisions) / Average assets	0.78	0.71	0.69	0.55	0.76
Net interest income / NIBT	115.08	137.29	139.73	163.70	155.48
NIBT / Net income	40.61	37.16	37.00	32.26	35.42
NIBT / Employees (in thousand of NT dollars)	1,897.44	1,670.08	1,656.57	1,345.74	1,512.62
【 L 】					
Liquidity coverage ratio	107.88	110.03	110.28	110.90	82.72
Net stable funding ratio	118.09	114.78	114.49	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.19	27.15	30.30	31.72	28.20
Loans / Deposits	77.36	76.15	75.68	75.36	79.61
Time deposits / Deposits	57.93	55.14	57.28	56.74	58.10
NCDs / Time deposits	0.76	0.74	2.15	2.48	6.62
Accumulated gap of assets and liabilities (180 days) / Equity	-243.12	-183.25	-175.87	-167.96	-205.76
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	107.69	103.85	108.33	110.25	113.73
Interest rate sensitivity gap / Equity	68.19	35.95	75.95	90.90	117.56
【 G 】					
Deposit growth rate	-0.30	12.78	8.05	3.38	-0.58
Loan growth rate	1.27	8.10	8.14	-1.40	6.62
Investment growth rate	15.41	10.54	10.20	22.26	65.82
Guarantee growth rate	-2.63	37.35	12.67	8.06	-6.48

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Yuanta Commercial Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	15.64	r 15.31	15.39	14.45	13.06
Tier 1 capital / Risk-weighted assets	13.07	r 12.48	12.52	11.26	9.75
Common equity Tier 1 / Risk-weighted assets	12.44	r 11.85	11.91	10.27	8.82
Liabilities / Equity (multiple)	9.89	10.14	10.06	12.89	13.83
Equity / Assets	9.18	8.98	9.04	7.20	6.74
【 A 】					
Non-performing loan ratio	0.14	0.22	0.21	0.22	0.19
Loan loss provisions / NPLs	1,151.80	722.57	761.88	597.56	708.88
【 E 】					
NIBT / Average equity	10.44	10.39	8.75	12.34	11.16
(NIBT + loan loss provisions) / Average equity	11.19	10.89	9.09	13.38	12.84
NIBT / Average assets	0.96	0.91	0.77	0.86	0.76
(NIBT + loan loss provisions) / Average assets	1.03	0.95	0.80	0.93	0.87
Net interest income / NIBT	104.88	114.63	135.08	119.45	133.71
NIBT / Net income	52.18	50.42	46.35	50.53	46.16
NIBT / Employees (in thousand of NT dollars)	2,828.15	2,644.31	2,236.75	2,753.70	2,335.79
【 L 】					
Liquidity coverage ratio	190.65	142.57	139.46	161.82	114.06
Net stable funding ratio	141.22	133.33	133.79	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.33	36.64	34.78	35.82	33.13
Loans / Deposits	67.28	67.87	69.21	65.88	69.53
Time deposits / Deposits	42.21	45.29	45.85	39.66	39.67
NCDs / Time deposits	2.63	8.79	9.25	14.76	11.70
Accumulated gap of assets and liabilities (180 days) / Equity	-11.21	-61.42	-55.06	-114.56	-135.62
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	85.11	84.58	84.86	84.08	87.01
Interest rate sensitivity gap / Equity	-114.83	-120.17	-117.04	-155.28	-131.45
【 G 】					
Deposit growth rate	4.26	42.78	44.50	2.67	7.47
Loan growth rate	3.32	45.64	51.56	-2.74	2.56
Investment growth rate	0.61	52.99	47.92	28.33	12.92
Guarantee growth rate	-6.80	-23.20	-7.32	-31.67	-21.61

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Bank SinoPac Co., Ltd.

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.16	13.89	13.87	14.51	12.58
Tier 1 capital / Risk-weighted assets	11.46	12.59	12.64	13.04	11.58
Common equity Tier 1 / Risk-weighted assets	10.70	12.10	12.16	12.54	11.58
Liabilities / Equity (multiple)	11.92	10.74	10.81	10.54	11.44
Equity / Assets	7.74	8.52	8.47	8.67	8.04
【 A 】					
Non-performing loan ratio	0.22	0.26	0.25	0.28	0.36
Loan loss provisions / NPLs	618.65	531.93	561.14	499.76	396.48
【 E 】					
NIBT / Average equity	9.22	9.14	8.56	7.09	6.63
(NIBT + loan loss provisions) / Average equity	9.79	9.48	8.96	8.20	8.42
NIBT / Average assets	0.74	0.77	0.72	0.58	0.53
(NIBT + loan loss provisions) / Average assets	0.78	0.80	0.75	0.67	0.67
Net interest income / NIBT	116.02	121.92	130.44	157.30	172.40
NIBT / Net income	44.70	47.48	45.39	39.40	35.56
NIBT / Employees (in thousand of NT dollars)	2,227.27	2,273.21	2,133.48	1,656.51	1,388.09
【 L 】					
Liquidity coverage ratio	123.54	105.87	115.00	134.93	142.27
Net stable funding ratio	130.50	130.13	130.64	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.63	27.28	26.97	25.98	29.61
Loans / Deposits	75.80	78.03	77.67	76.00	71.19
Time deposits / Deposits	32.75	35.51	34.10	36.50	38.95
NCDs / Time deposits	3.32	5.78	6.29	6.23	8.18
Accumulated gap of assets and liabilities (180 days) / Equity	-59.98	-8.35	-4.40	-30.73	-77.77
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	117.14	115.36	117.37	111.38	111.15
Interest rate sensitivity gap / Equity	117.88	99.99	111.11	74.54	80.41
【 G 】					
Deposit growth rate	18.57	-1.09	3.84	-6.31	7.93
Loan growth rate	15.99	1.83	6.06	-0.33	1.40
Investment growth rate	14.02	-7.61	-1.43	-8.67	16.36
Guarantee growth rate	22.77	-2.97	-11.40	15.88	-6.51

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

E.Sun Commercial Bank, Ltd.

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	14.52	15.19	15.13	15.01	13.71
Tier 1 capital / Risk-weighted assets	11.71	12.05	12.00	11.77	10.28
Common equity Tier 1 / Risk-weighted assets	10.38	10.57	10.56	10.64	9.19
Liabilities / Equity (multiple)	13.43	12.79	13.09	12.81	13.64
Equity / Assets	6.93	7.25	7.10	7.24	6.83
【 A 】					
Non-performing loan ratio	0.19	0.24	0.23	0.23	0.19
Loan loss provisions / NPLs	612.14	500.97	523.76	513.89	629.67
【 E 】					
NIBT / Average equity	14.45	14.06	13.23	12.55	12.82
(NIBT + loan loss provisions) / Average equity	14.81	14.85	13.90	14.61	15.24
NIBT / Average assets	1.01	1.01	0.95	0.88	0.86
(NIBT + loan loss provisions) / Average assets	1.04	1.07	1.00	1.02	1.02
Net interest income / NIBT	77.67	89.02	93.02	110.99	112.25
NIBT / Net income	45.64	45.06	43.12	40.25	40.80
NIBT / Employees (in thousand of NT dollars)	2,746.76	2,549.72	2,424.54	2,052.02	1,892.77
【 L 】					
Liquidity coverage ratio	124.56	124.24	132.55	129.10	111.02
Net stable funding ratio	130.33	132.71	132.00	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.82	27.63	29.02	30.14	24.99
Loans / Deposits	70.46	73.01	71.22	71.04	72.09
Time deposits / Deposits	24.87	25.02	25.62	25.19	26.90
NCDs / Time deposits	1.97	2.21	2.36	0.44	1.69
Accumulated gap of assets and liabilities (180 days) / Equity	-56.97	-2.14	-24.08	43.55	125.34
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	116.30	114.64	118.25	113.19	108.62
Interest rate sensitivity gap / Equity	126.61	113.87	142.48	104.85	77.20
【 G 】					
Deposit growth rate	12.79	6.22	9.77	9.90	6.60
Loan growth rate	8.82	7.88	10.02	8.28	8.62
Investment growth rate	18.00	6.38	12.31	14.36	7.81
Guarantee growth rate	31.40	45.68	73.32	-2.97	-21.20

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

KGI Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	14.67	11.63	13.39	14.18	13.23
Tier 1 capital / Risk-weighted assets	12.84	11.22	12.27	13.99	13.22
Common equity Tier 1 / Risk-weighted assets	12.28	11.22	11.69	13.99	13.22
Liabilities / Equity (multiple)	9.85	11.14	10.64	8.56	8.64
Equity / Assets	9.22	8.24	8.59	10.46	10.38
【 A 】					
Non-performing loan ratio	0.15	0.18	0.17	0.21	0.34
Loan loss provisions / NPLs	875.77	688.48	755.23	626.84	397.45
【 E 】					
NIBT / Average equity	8.28	7.10	4.91	8.41	8.15
(NIBT + loan loss provisions) / Average equity	8.26	7.23	4.96	10.16	9.01
NIBT / Average assets	0.73	0.64	0.44	0.90	0.91
(NIBT + loan loss provisions) / Average assets	0.73	0.65	0.44	1.08	1.01
Net interest income / NIBT	132.24	171.00	244.53	124.33	115.53
NIBT / Net income	45.28	41.70	32.76	45.77	46.85
NIBT / Employees (in thousand of NT dollars)	1,941.58	1,613.84	1,114.08	1,968.64	1,958.20
【 L 】					
Liquidity coverage ratio	108.24	100.41	104.55	93.36	85.35
Net stable funding ratio	107.63	113.86	111.38	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	39.25	35.46	37.67	36.01	32.84
Loans / Deposits	84.49	76.78	80.65	78.88	74.28
Time deposits / Deposits	47.89	48.25	46.99	47.30	51.32
NCDs / Time deposits	4.81	10.20	8.69	12.64	1.08
Accumulated gap of assets and liabilities (180 days) / Equity	-95.24	-31.93	-87.07	-108.04	-205.03
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	118.29	104.69	104.67	106.30	82.08
Interest rate sensitivity gap / Equity	85.50	25.17	23.71	27.00	-86.35
【 G 】					
Deposit growth rate	-3.81	20.88	12.00	9.68	-3.10
Loan growth rate	5.85	13.81	14.29	16.34	15.82
Investment growth rate	-3.25	17.49	23.15	0.33	37.62
Guarantee growth rate	50.74	11.67	39.51	-3.33	-6.70

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Taishin International Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	14.13	13.96	14.72	14.23	14.21
Tier 1 capital / Risk-weighted assets	11.30	10.84	11.67	10.91	10.64
Common equity Tier 1 / Risk-weighted assets	9.52	8.88	9.64	8.74	8.42
Liabilities / Equity (multiple)	11.80	12.10	11.35	11.97	11.84
Equity / Assets	7.81	7.64	8.10	7.71	7.79
【 A 】					
Non-performing loan ratio	0.17	0.19	0.18	0.22	0.26
Loan loss provisions / NPLs	801.36	676.52	758.18	578.43	548.56
【 E 】					
NIBT / Average equity	10.26	10.39	8.99	10.00	11.48
(NIBT + loan loss provisions) / Average equity	11.29	10.97	9.39	11.23	15.04
NIBT / Average assets	0.78	0.76	0.66	0.76	0.72
(NIBT + loan loss provisions) / Average assets	0.86	0.80	0.69	0.85	0.94
Net interest income / NIBT	119.89	137.28	156.57	144.77	155.16
NIBT / Net income	39.81	38.09	34.38	37.75	34.94
NIBT / Employees (in thousand of NT dollars)	2,059.86	1,770.76	1,557.96	1,665.40	1,544.04
【 L 】					
Liquidity coverage ratio	119.23	117.74	130.61	111.87	119.34
Net stable funding ratio	121.04	118.49	122.79	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.14	23.69	25.98	25.54	24.77
Loans / Deposits	78.50	81.70	80.07	79.67	78.21
Time deposits / Deposits	31.42	36.48	36.48	40.28	42.15
NCDs / Time deposits	0.99	1.56	1.82	1.23	2.70
Accumulated gap of assets and liabilities (180 days) / Equity	19.51	-7.67	21.28	9.05	-50.26
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	144.89	156.01	153.48	149.95	184.13
Interest rate sensitivity gap / Equity	215.62	280.21	262.63	286.38	241.38
【 G 】					
Deposit growth rate	12.33	6.54	5.78	7.53	6.65
Loan growth rate	7.70	7.53	6.13	9.19	5.16
Investment growth rate	24.95	6.91	7.00	9.29	-2.46
Guarantee growth rate	-7.28	-15.58	-8.03	21.80	4.64

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Jih Sun International Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.58	13.38	14.33	15.05	13.01
Tier 1 capital / Risk-weighted assets	12.80	12.51	13.20	13.46	11.08
Common equity Tier 1 / Risk-weighted assets	12.80	12.51	13.20	13.46	11.08
Liabilities / Equity (multiple)	10.61	10.69	10.42	10.42	11.21
Equity / Assets	8.62	8.56	8.75	8.76	8.19
【 A 】					
Non-performing loan ratio	0.17	0.25	0.26	0.45	0.23
Loan loss provisions / NPLs	761.01	521.98	498.31	302.06	566.57
【 E 】					
NIBT / Average equity	5.99	4.91	5.02	5.32	3.86
(NIBT + loan loss provisions) / Average equity	6.07	5.40	4.74	6.20	5.35
NIBT / Average assets	0.52	0.43	0.44	0.46	0.33
(NIBT + loan loss provisions) / Average assets	0.52	0.47	0.41	0.53	0.46
Net interest income / NIBT	211.82	271.78	266.07	230.10	288.09
NIBT / Net income	31.16	25.70	27.08	26.64	19.40
NIBT / Employees (in thousand of NT dollars)	878.36	703.38	721.28	718.77	520.56
【 L 】					
Liquidity coverage ratio	185.60	124.78	135.72	137.23	134.93
Net stable funding ratio	141.59	126.86	129.95	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.69	28.18	27.08	27.46	30.84
Loans / Deposits	76.13	81.85	79.93	78.70	79.82
Time deposits / Deposits	33.19	36.81	37.61	34.56	36.17
NCDs / Time deposits	0.28	3.66	1.61	3.28	0.29
Accumulated gap of assets and liabilities (180 days) / Equity	10.22	-11.32	-13.43	45.31	5.73
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.74	98.52	98.20	100.52	97.37
Interest rate sensitivity gap / Equity	-10.75	-12.84	-15.20	4.35	-23.35
【 G 】					
Deposit growth rate	9.03	8.48	3.20	4.48	-0.02
Loan growth rate	1.20	9.68	4.40	2.81	5.07
Investment growth rate	-3.74	-0.51	5.13	1.35	19.56
Guarantee growth rate	9.75	6.95	28.82	113.63	-8.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

EnTie Commercial Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.70	13.30	14.13	13.49	13.32
Tier 1 capital / Risk-weighted assets	13.70	13.30	14.13	13.49	13.32
Common equity Tier 1 / Risk-weighted assets	13.70	13.30	14.13	13.49	12.75
Liabilities / Equity (multiple)	8.28	8.62	8.35	8.61	8.99
Equity / Assets	10.78	10.39	10.69	10.40	10.01
【 A 】					
Non-performing loan ratio	0.72	0.73	0.77	0.62	0.90
Loan loss provisions / NPLs	216.94	190.84	186.05	229.58	158.11
【 E 】					
NIBT / Average equity	7.59	7.59	8.51	8.49	5.56
(NIBT + loan loss provisions) / Average equity	8.60	7.62	8.64	10.49	9.07
NIBT / Average assets	0.81	0.82	0.91	0.87	0.56
(NIBT + loan loss provisions) / Average assets	0.92	0.83	0.93	1.08	0.92
Net interest income / NIBT	144.13	149.53	133.35	149.70	211.12
NIBT / Net income	40.14	40.48	44.40	42.45	27.13
NIBT / Employees (in thousand of NT dollars)	1,706.77	1,710.09	1,879.79	1,750.97	1,008.26
【 L 】					
Liquidity coverage ratio	136.95	112.61	115.27	133.62	153.97
Net stable funding ratio	120.60	133.94	133.91	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.91	36.70	35.64	37.65	35.12
Loans / Deposits	79.42	73.14	73.33	70.21	73.32
Time deposits / Deposits	55.31	56.56	56.74	55.89	53.85
NCDs / Time deposits	0.62	1.91	1.19	2.66	1.17
Accumulated gap of assets and liabilities (180 days) / Equity	-134.59	-86.01	-145.83	-140.33	-82.91
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	107.50	107.74	106.23	105.83	102.64
Interest rate sensitivity gap / Equity	45.32	49.20	38.97	38.69	18.65
【 G 】					
Deposit growth rate	-2.49	-0.53	0.32	5.99	-0.15
Loan growth rate	5.88	3.58	4.25	0.51	1.12
Investment growth rate	-14.57	7.24	4.27	8.35	40.21
Guarantee growth rate	52.70	38.25	28.90	-6.09	-34.64

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

CTBC Bank Co., Ltd.

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.76	15.32	15.16	16.18	15.17
Tier 1 capital / Risk-weighted assets	13.76	15.32	15.16	16.18	14.85
Common equity Tier 1 / Risk-weighted assets	13.76	14.95	14.89	15.56	13.98
Liabilities / Equity (multiple)	10.66	10.06	9.72	9.63	9.73
Equity / Assets	8.58	9.04	9.33	9.41	9.32
【 A 】					
Non-performing loan ratio	0.23	0.20	0.22	0.21	0.33
Loan loss provisions / NPLs	607.93	701.51	625.30	654.26	439.17
【 E 】					
NIBT / Average equity	13.07	11.94	11.84	12.62	10.71
(NIBT + loan loss provisions) / Average equity	13.38	12.47	12.37	13.74	12.43
NIBT / Average assets	1.17	1.09	1.08	1.18	0.99
(NIBT + loan loss provisions) / Average assets	1.19	1.14	1.13	1.29	1.15
Net interest income / NIBT	99.36	105.88	108.47	97.61	115.59
NIBT / Net income	44.95	42.32	42.89	43.75	38.07
NIBT / Employees (in thousand of NT dollars)	3,339.97	2,985.70	2,972.48	3,039.95	2,435.21
【 L 】					
Liquidity coverage ratio	129.15	119.17	113.57	122.70	120.40
Net stable funding ratio	130.44	134.91	134.58	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.06	34.19	31.42	34.59	33.59
Loans / Deposits	66.38	67.64	69.71	67.50	70.19
Time deposits / Deposits	28.36	26.38	27.01	27.53	27.77
NCDs / Time deposits	1.01	0.78	0.97	1.14	0.74
Accumulated gap of assets and liabilities (180 days) / Equity	-17.01	-25.61	-21.13	-13.50	-41.04
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	105.39	111.12	111.98	114.77	115.09
Interest rate sensitivity gap / Equity	33.29	64.71	67.37	84.14	85.91
【 G 】					
Deposit growth rate	11.41	8.93	5.85	10.54	1.96
Loan growth rate	9.34	6.40	9.29	6.29	0.72
Investment growth rate	18.93	10.07	3.12	19.12	32.74
Guarantee growth rate	7.49	11.55	-1.17	16.44	-8.17

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

HSBC Bank (Taiwan) Limited

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.15	14.65	14.75	14.90	14.48
Tier 1 capital / Risk-weighted assets	12.09	13.58	13.68	13.83	13.45
Common equity Tier 1 / Risk-weighted assets	12.09	13.58	13.68	13.83	13.45
Liabilities / Equity (multiple)	14.69	14.46	14.14	13.72	13.03
Equity / Assets	6.37	6.47	6.61	6.79	7.13
【 A 】					
Non-performing loan ratio	0.04	0.07	0.06	0.08	0.05
Loan loss provisions / NPLs	3,058.91	1,810.48	2,265.70	1,620.77	2,689.38
【 E 】					
NIBT / Average equity	8.97	14.13	12.18	10.46	8.83
(NIBT + loan loss provisions) / Average equity	9.70	14.41	12.40	11.26	8.83
NIBT / Average assets	0.60	0.90	0.78	0.72	0.61
(NIBT + loan loss provisions) / Average assets	0.65	0.92	0.79	0.77	0.62
Net interest income / NIBT	-10.53	20.18	16.96	50.19	83.72
NIBT / Net income	36.69	48.90	45.12	41.64	39.09
NIBT / Employees (in thousand of NT dollars)	2,259.90	3,410.72	2,954.37	2,500.49	2,131.75
【 L 】					
Liquidity coverage ratio	152.43	176.98	149.32	122.12	128.35
Net stable funding ratio	118.98	149.41	142.05	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	106.69	120.28	117.21	115.98	116.91
Loans / Deposits	64.30	59.01	61.82	55.34	57.41
Time deposits / Deposits	28.01	28.73	31.00	29.89	32.09
NCDs / Time deposits	2.71	0.97	5.39	0.53	0.35
Accumulated gap of assets and liabilities (180 days) / Equity	-130.01	-214.61	-190.12	-220.12	-223.70
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	194.95	199.55	191.36	179.46	181.41
Interest rate sensitivity gap / Equity	515.60	538.55	505.80	453.79	432.13
【 G 】					
Deposit growth rate	-6.71	6.23	4.20	13.78	4.03
Loan growth rate	5.45	18.05	16.41	9.66	-7.47
Investment growth rate	-17.39	6.38	6.06	2.29	-6.89
Guarantee growth rate	45.88	18.85	16.38	9.51	-21.56

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Shin Kong Commercial Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	14.54	13.79	14.38	13.06	12.69
Tier 1 capital / Risk-weighted assets	11.76	10.78	11.51	10.44	9.86
Common equity Tier 1 / Risk-weighted assets	10.42	9.66	10.39	9.69	9.05
Liabilities / Equity (multiple)	13.71	14.53	13.64	14.49	14.93
Equity / Assets	6.80	6.44	6.83	6.45	6.28
【 A 】					
Non-performing loan ratio	0.20	0.24	0.23	0.24	0.26
Loan loss provisions / NPLs	635.26	565.16	570.52	488.17	491.66
【 E 】					
NIBT / Average equity	10.83	11.70	11.54	9.67	11.81
(NIBT + loan loss provisions) / Average equity	11.56	12.59	12.23	11.61	13.10
NIBT / Average assets	0.73	0.73	0.74	0.62	0.72
(NIBT + loan loss provisions) / Average assets	0.78	0.79	0.78	0.75	0.80
Net interest income / NIBT	177.76	191.08	189.67	229.80	194.66
NIBT / Net income	39.83	38.56	38.91	31.71	37.46
NIBT / Employees (in thousand of NT dollars)	1,744.13	1,650.98	1,666.58	1,289.80	1,461.66
【 L 】					
Liquidity coverage ratio	127.77	118.21	121.79	135.59	135.68
Net stable funding ratio	122.16	120.16	120.62	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.38	22.36	21.92	19.08	20.07
Loans / Deposits	74.04	76.10	76.31	74.92	73.82
Time deposits / Deposits	50.11	51.59	51.13	50.89	51.18
NCDs / Time deposits	0.04	1.05	0.88	3.39	2.59
Accumulated gap of assets and liabilities (180 days) / Equity	-136.17	-119.56	-62.00	-157.92	-102.43
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	85.82	91.75	91.00	91.59	87.79
Interest rate sensitivity gap / Equity	-149.95	-92.36	-94.40	-96.41	-142.94
【 G 】					
Deposit growth rate	7.72	5.65	4.12	3.68	1.07
Loan growth rate	4.80	6.34	6.04	5.21	4.43
Investment growth rate	20.11	8.03	7.22	34.03	57.72
Guarantee growth rate	1.48	-30.08	-29.76	21.34	-18.34

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Sunny Bank, Ltd.

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	11.68	12.04	12.11	12.70	11.36
Tier 1 capital / Risk-weighted assets	10.01	9.67	9.76	9.59	8.23
Common equity Tier 1 / Risk-weighted assets	8.82	8.66	8.65	8.68	7.91
Liabilities / Equity (multiple)	14.51	15.04	14.69	15.55	15.60
Equity / Assets	6.45	6.24	6.38	6.04	6.02
【 A 】					
Non-performing loan ratio	0.45	0.23	0.18	0.12	0.09
Loan loss provisions / NPLs	264.36	506.88	659.09	1,044.51	1,330.90
【 E 】					
NIBT / Average equity	12.06	12.98	11.63	8.87	12.27
(NIBT + loan loss provisions) / Average equity	12.17	13.65	12.22	13.71	14.49
NIBT / Average assets	0.77	0.71	0.66	0.54	0.71
(NIBT + loan loss provisions) / Average assets	0.77	0.75	0.70	0.83	0.84
Net interest income / NIBT	146.81	159.52	172.99	211.07	162.65
NIBT / Net income	51.34	48.13	44.89	35.84	44.39
NIBT / Employees (in thousand of NT dollars)	1,790.62	1,690.84	1,578.65	1,167.97	1,409.78
【 L 】					
Liquidity coverage ratio	116.06	124.52	141.89	154.73	176.51
Net stable funding ratio	129.09	127.53	130.28	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.50	21.57	24.43	24.44	24.71
Loans / Deposits	74.67	79.07	75.91	76.67	76.13
Time deposits / Deposits	59.96	59.71	59.32	59.73	60.66
NCDs / Time deposits	7.31	7.77	7.47	8.94	6.17
Accumulated gap of assets and liabilities (180 days) / Equity	-259.45	-269.09	-220.25	-186.17	-140.65
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	89.84	91.83	92.37	93.68	92.73
Interest rate sensitivity gap / Equity	-125.82	-105.32	-95.47	-84.20	-98.14
【 G 】					
Deposit growth rate	12.02	8.68	9.66	9.18	8.11
Loan growth rate	5.76	13.49	8.53	9.92	9.52
Investment growth rate	9.43	6.43	4.71	16.35	10.24
Guarantee growth rate	-3.83	35.98	38.34	0.93	-9.91

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Bank of Panhsin

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	11.29	10.95	11.48	11.59	9.97
Tier 1 capital / Risk-weighted assets	9.27	8.91	9.30	9.04	8.15
Common equity Tier 1 / Risk-weighted assets	8.19	7.77	8.16	7.85	7.12
Liabilities / Equity (multiple)	14.54	15.45	14.86	15.66	16.39
Equity / Assets	6.43	6.08	6.31	6.00	5.75
【 A 】					
Non-performing loan ratio	0.39	1.21	0.85	0.80	0.84
Loan loss provisions / NPLs	322.42	104.18	145.37	154.87	148.97
【 E 】					
NIBT / Average equity	6.09	3.19	3.09	2.00	3.35
(NIBT + loan loss provisions) / Average equity	6.93	3.88	5.52	6.27	8.16
NIBT / Average assets	0.39	0.19	0.19	0.12	0.21
(NIBT + loan loss provisions) / Average assets	0.44	0.23	0.33	0.37	0.50
Net interest income / NIBT	258.01	489.02	508.46	791.88	490.85
NIBT / Net income	24.76	13.41	12.49	8.38	12.61
NIBT / Employees (in thousand of NT dollars)	669.96	322.39	317.54	194.54	313.95
【 L 】					
Liquidity coverage ratio	179.22	222.85	222.42	304.12	437.38
Net stable funding ratio	149.43	153.42	155.24	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.98	28.16	26.67	26.83	26.19
Loans / Deposits	73.58	71.97	71.67	68.68	67.16
Time deposits / Deposits	53.43	56.02	54.34	55.59	57.20
NCDs / Time deposits	0.34	0.56	0.37	0.53	0.68
Accumulated gap of assets and liabilities (180 days) / Equity	-55.38	-52.86	-44.95	52.15	-46.73
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	96.17	96.06	97.43	95.69	94.19
Interest rate sensitivity gap / Equity	-47.92	-51.32	-32.04	-57.06	-81.73
【 G 】					
Deposit growth rate	3.72	2.40	1.50	2.43	10.95
Loan growth rate	6.04	7.85	5.91	4.74	4.79
Investment growth rate	2.40	19.13	19.00	155.48	-12.00
Guarantee growth rate	1.88	-13.95	-1.45	-23.20	0.29

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Taiwan Business Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	12.94	13.02	12.70	12.27	11.91
Tier 1 capital / Risk-weighted assets	9.65	9.69	9.60	9.51	9.59
Common equity Tier 1 / Risk-weighted assets	8.41	8.27	8.21	7.98	7.91
Liabilities / Equity (multiple)	17.09	18.36	18.05	20.11	20.14
Equity / Assets	5.53	5.17	5.25	4.74	4.73
【 A 】					
Non-performing loan ratio	0.30	0.34	0.30	0.33	0.43
Loan loss provisions / NPLs	369.59	346.67	394.13	327.65	277.65
【 E 】					
NIBT / Average equity	9.86	11.81	11.19	7.73	9.01
(NIBT + loan loss provisions) / Average equity	10.90	12.71	12.13	11.33	14.52
NIBT / Average assets	0.49	0.57	0.55	0.37	0.42
(NIBT + loan loss provisions) / Average assets	0.55	0.61	0.59	0.54	0.68
Net interest income / NIBT	197.54	180.99	188.49	267.90	236.53
NIBT / Net income	36.29	41.24	40.01	27.78	30.95
NIBT / Employees (in thousand of NT dollars)	1,638.94	1,936.34	1,809.79	1,187.82	1,334.11
【 L 】					
Liquidity coverage ratio	116.78	121.52	120.63	92.54	89.93
Net stable funding ratio	126.51	130.25	130.31	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.27	23.42	22.29	18.08	18.29
Loans / Deposits	79.96	78.75	79.57	81.87	81.93
Time deposits / Deposits	37.16	36.66	36.61	37.03	36.24
NCDs / Time deposits	0.88	0.47	1.64	0.14	0.75
Accumulated gap of assets and liabilities (180 days) / Equity	13.89	-4.64	-39.62	-27.64	118.93
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.64	98.99	99.22	100.39	99.47
Interest rate sensitivity gap / Equity	-17.81	-13.83	-10.37	5.97	-8.13
【 G 】					
Deposit growth rate	2.67	4.75	-0.36	4.96	1.76
Loan growth rate	5.06	-1.97	-3.21	6.26	3.81
Investment growth rate	12.70	23.08	24.15	1.28	13.20
Guarantee growth rate	11.05	0.88	21.88	2.70	60.70

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Standard Chartered Bank (Taiwan)

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	15.51	r 15.97	15.90	16.19	15.11
Tier 1 capital / Risk-weighted assets	12.57	r 12.93	12.89	13.08	11.90
Common equity Tier 1 / Risk-weighted assets	12.57	r 12.93	12.89	13.08	11.90
Liabilities / Equity (multiple)	12.89	12.95	12.88	13.83	13.77
Equity / Assets	7.20	7.17	7.21	6.74	6.77
【 A 】					
Non-performing loan ratio	0.15	0.24	0.23	0.37	0.63
Loan loss provisions / NPLs	1,093.06	711.53	733.94	479.92	304.39
【 E 】					
NIBT / Average equity	7.89	7.91	6.26	5.99	1.57
(NIBT + loan loss provisions) / Average equity	8.46	8.45	6.70	8.38	4.04
NIBT / Average assets	0.56	0.56	0.45	0.42	0.11
(NIBT + loan loss provisions) / Average assets	0.60	0.60	0.48	0.59	0.28
Net interest income / NIBT	116.41	118.38	144.41	205.88	907.96
NIBT / Net income	26.40	25.89	21.02	19.22	5.64
NIBT / Employees (in thousand of NT dollars)	1,199.07	1,183.55	938.82	832.37	216.06
【 L 】					
Liquidity coverage ratio	189.01	262.82	278.61	200.89	233.02
Net stable funding ratio	140.16	160.92	154.38	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	61.87	68.89	69.29	75.58	59.57
Loans / Deposits	55.87	56.38	55.28	52.87	55.20
Time deposits / Deposits	14.28	14.66	15.25	15.59	14.80
NCDs / Time deposits	9.96	13.25	16.94	7.51	0.28
Accumulated gap of assets and liabilities (180 days) / Equity	-144.13	-34.00	-35.36	-87.21	-168.38
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	133.59	148.55	154.72	146.36	116.14
Interest rate sensitivity gap / Equity	213.51	310.25	356.23	327.69	119.93
【 G 】					
Deposit growth rate	4.39	0.79	1.05	2.59	-1.11
Loan growth rate	3.43	3.78	5.51	-1.81	-11.56
Investment growth rate	3.94	-8.43	-6.69	11.36	-11.81
Guarantee growth rate	-7.64	26.32	32.98	20.60	-3.42

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Taichung Commercial Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.17	12.01	12.35	12.01	10.25
Tier 1 capital / Risk-weighted assets	12.56	11.03	11.65	10.98	9.09
Common equity Tier 1 / Risk-weighted assets	10.38	9.18	9.54	9.25	8.68
Liabilities / Equity (multiple)	12.49	13.86	13.32	14.13	14.06
Equity / Assets	7.41	6.73	6.98	6.61	6.64
【 A 】					
Non-performing loan ratio	0.40	0.54	0.45	0.42	0.58
Loan loss provisions / NPLs	391.62	270.87	317.96	343.72	248.98
【 E 】					
NIBT / Average equity	9.85	10.25	10.31	10.13	9.97
(NIBT + loan loss provisions) / Average equity	10.83	11.31	11.04	12.86	12.85
NIBT / Average assets	0.72	0.68	0.69	0.67	0.69
(NIBT + loan loss provisions) / Average assets	0.79	0.75	0.74	0.85	0.88
Net interest income / NIBT	160.86	171.47	170.32	181.25	181.61
NIBT / Net income	44.11	43.06	43.53	41.60	42.09
NIBT / Employees (in thousand of NT dollars)	1,888.98	1,956.17	1,964.80	1,919.25	1,790.28
【 L 】					
Liquidity coverage ratio	150.62	113.15	137.84	127.68	133.16
Net stable funding ratio	134.80	134.02	139.53	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.44	23.67	23.01	24.80	22.65
Loans / Deposits	76.44	79.04	77.70	76.79	79.36
Time deposits / Deposits	46.47	49.57	49.21	49.44	48.57
NCDs / Time deposits	1.38	3.26	3.89	4.64	1.95
Accumulated gap of assets and liabilities (180 days) / Equity	-90.74	-135.50	-70.62	-114.92	-83.53
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	90.96	90.78	90.69	91.98	91.78
Interest rate sensitivity gap / Equity	-95.58	-108.05	-105.72	-95.80	-99.08
【 G 】					
Deposit growth rate	0.48	3.00	3.87	4.81	6.85
Loan growth rate	-2.83	4.17	5.11	1.37	8.47
Investment growth rate	4.58	7.64	4.49	84.20	17.89
Guarantee growth rate	-6.39	-15.20	-1.91	27.66	19.40

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

King's Town Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	14.70	15.05	14.04	15.57	15.73
Tier 1 capital / Risk-weighted assets	14.38	14.84	13.95	15.17	15.31
Common equity Tier 1 / Risk-weighted assets	14.38	14.84	13.95	15.17	15.31
Liabilities / Equity (multiple)	6.13	6.53	6.94	6.31	6.44
Equity / Assets	14.03	13.28	12.60	13.68	13.44
【 A 】					
Non-performing loan ratio	0.03	0.02	0.02	0.02	0.02
Loan loss provisions / NPLs	4,984.44	6,905.71	6,762.86	6,394.29	6,736.67
【 E 】					
NIBT / Average equity	8.18	15.90	9.58	19.58	18.92
(NIBT + loan loss provisions) / Average equity	17.72	16.22	14.23	22.07	19.67
NIBT / Average assets	1.08	2.10	1.26	2.52	2.30
(NIBT + loan loss provisions) / Average assets	2.35	2.14	1.87	2.84	2.39
Net interest income / NIBT	149.93	84.45	139.57	74.08	88.87
NIBT / Net income	36.94	77.64	51.27	72.05	74.72
NIBT / Employees (in thousand of NT dollars)	3,193.02	6,063.66	3,677.86	6,903.99	6,094.34
【 L 】					
Liquidity coverage ratio	170.30	137.01	154.46	179.53	272.05
Net stable funding ratio	121.93	119.87	121.76	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.85	25.05	24.34	28.46	29.29
Loans / Deposits	82.85	88.33	81.92	80.34	72.63
Time deposits / Deposits	37.03	40.06	39.30	40.68	41.21
NCDs / Time deposits	1.29	6.25	8.62	4.48	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	39.53	-22.83	17.75	-32.19	-23.03
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	92.94	95.19	96.76	92.48	98.16
Interest rate sensitivity gap / Equity	-33.32	-24.09	-17.15	-36.41	-9.04
【 G 】					
Deposit growth rate	2.94	0.78	4.42	3.95	2.55
Loan growth rate	-3.45	13.00	6.48	14.98	0.57
Investment growth rate	5.16	-1.77	2.07	36.78	7.46
Guarantee growth rate	9.48	54.50	24.22	-18.62	39.67

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Hwatai Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	12.04	12.55	12.28	12.95	12.25
Tier 1 capital / Risk-weighted assets	10.47	10.56	10.56	10.77	9.78
Common equity Tier 1 / Risk-weighted assets	10.47	10.56	10.56	10.77	9.78
Liabilities / Equity (multiple)	13.40	14.00	13.65	13.97	14.42
Equity / Assets	6.95	6.67	6.83	6.68	6.48
【 A 】					
Non-performing loan ratio	0.69	2.21	1.24	1.80	1.18
Loan loss provisions / NPLs	206.61	72.25	116.55	103.75	123.53
【 E 】					
NIBT / Average equity	3.15	0.59	0.68	-12.56	0.56
(NIBT + loan loss provisions) / Average equity	4.76	1.98	3.26	5.46	7.25
NIBT / Average assets	0.21	0.04	0.05	-0.84	0.04
(NIBT + loan loss provisions) / Average assets	0.32	0.13	0.22	0.37	0.45
Net interest income / NIBT	482.10	2,697.62	2,379.69	-	3,474.00
NIBT / Net income	15.67	2.95	3.31	-55.09	2.03
NIBT / Employees (in thousand of NT dollars)	372.81	66.19	74.77	-1,365.99	56.75
【 L 】					
Liquidity coverage ratio	281.45	250.41	191.59	559.61	409.79
Net stable funding ratio	149.17	126.02	127.85	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.21	32.52	30.13	34.45	32.03
Loans / Deposits	69.15	68.16	71.67	65.19	66.76
Time deposits / Deposits	56.53	56.85	55.28	57.30	54.94
NCDs / Time deposits	3.01	3.61	3.03	3.38	2.17
Accumulated gap of assets and liabilities (180 days) / Equity	-154.61	-84.20	-86.21	-57.32	-161.55
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	95.70	94.86	95.06	95.76	98.30
Interest rate sensitivity gap / Equity	-50.25	-62.15	-59.50	-51.25	-20.58
【 G 】					
Deposit growth rate	-0.54	-3.40	-2.21	-3.44	13.44
Loan growth rate	0.90	-0.23	7.52	-5.72	-3.27
Investment growth rate	-	16.68	16.40	3.65	6.73
Guarantee growth rate	-5.86	61.54	-5.36	36.65	-54.63

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Cota Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.07	12.63	12.91	12.07	10.33
Tier 1 capital / Risk-weighted assets	10.04	9.78	9.86	9.20	7.31
Common equity Tier 1 / Risk-weighted assets	9.54	9.27	9.36	9.20	7.31
Liabilities / Equity (multiple)	14.29	14.33	14.24	14.52	17.05
Equity / Assets	6.54	6.52	6.56	6.44	5.54
【 A 】					
Non-performing loan ratio	0.45	0.47	0.50	0.24	0.22
Loan loss provisions / NPLs	297.68	323.40	295.69	663.93	772.83
【 E 】					
NIBT / Average equity	8.05	8.95	8.53	11.52	10.31
(NIBT + loan loss provisions) / Average equity	8.32	9.13	8.78	13.49	11.94
NIBT / Average assets	0.53	0.58	0.56	0.68	0.58
(NIBT + loan loss provisions) / Average assets	0.55	0.59	0.57	0.80	0.67
Net interest income / NIBT	286.51	273.15	286.22	235.97	280.49
NIBT / Net income	30.29	32.23	31.09	35.26	31.85
NIBT / Employees (in thousand of NT dollars)	799.04	846.41	811.54	931.58	758.19
【 L 】					
Liquidity coverage ratio	442.77	370.73	371.77	319.09	253.95
Net stable funding ratio	137.00	135.59	136.51	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.35	22.21	23.24	19.29	16.90
Loans / Deposits	74.57	78.73	77.99	80.82	81.52
Time deposits / Deposits	58.71	58.75	57.33	58.10	59.01
NCDs / Time deposits	10.17	12.25	10.26	10.18	4.78
Accumulated gap of assets and liabilities (180 days) / Equity	-244.84	-313.15	-277.59	-291.17	-278.53
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	86.37	86.52	86.29	88.12	85.99
Interest rate sensitivity gap / Equity	-182.29	-181.21	-183.02	-160.92	-219.95
【 G 】					
Deposit growth rate	3.80	5.22	3.67	3.27	3.68
Loan growth rate	-1.71	-0.10	0.03	2.38	6.33
Investment growth rate	29.91	8.09	13.91	84.55	15.41
Guarantee growth rate	0.93	-8.53	-12.26	-3.99	72.34

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

O-Bank Co., Ltd.

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	14.29	12.35	13.69	13.71	14.80
Tier 1 capital / Risk-weighted assets	12.15	10.18	11.56	10.97	12.09
Common equity Tier 1 / Risk-weighted assets	11.87	10.18	11.21	10.97	12.09
Liabilities / Equity (multiple)	8.79	10.50	9.44	9.08	8.03
Equity / Assets	10.21	8.69	9.58	9.92	11.08
【 A 】					
Non-performing loan ratio	0.70	0.01	0.01	0.25	0.02
Loan loss provisions / NPLs	205.15	10,272.00	9,848.15	582.17	7,767.86
【 E 】					
NIBT / Average equity	4.94	4.31	3.88	4.15	6.24
(NIBT + loan loss provisions) / Average equity	5.04	4.73	4.54	5.67	7.46
NIBT / Average assets	0.49	0.40	0.36	0.45	0.71
(NIBT + loan loss provisions) / Average assets	0.50	0.44	0.42	0.61	0.85
Net interest income / NIBT	122.49	173.94	191.83	161.22	112.27
NIBT / Net income	29.57	26.78	24.07	27.30	42.71
NIBT / Employees (in thousand of NT dollars)	1,644.22	1,381.84	1,254.69	1,474.13	2,524.46
【 L 】					
Liquidity coverage ratio	90.57	94.44	90.18	84.62	71.27
Net stable funding ratio	104.06	89.11	97.07	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.39	45.43	45.61	37.36	42.84
Loans / Deposits	74.12	78.15	75.71	90.25	89.06
Time deposits / Deposits	51.67	56.06	51.40	57.52	56.31
NCDs / Time deposits	14.52	21.16	13.51	45.51	25.18
Accumulated gap of assets and liabilities (180 days) / Equity	-68.14	-133.70	-99.28	-152.83	-193.00
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	116.49	91.57	97.44	107.34	104.82
Interest rate sensitivity gap / Equity	83.02	-52.07	-13.33	37.76	20.32
【 G 】					
Deposit growth rate	1.63	28.84	31.39	11.55	5.45
Loan growth rate	-0.75	11.59	10.22	13.05	12.81
Investment growth rate	-0.12	1.20	7.49	19.10	-3.35
Guarantee growth rate	47.10	129.15	68.91	77.49	-17.03

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Agricultural Bank of Taiwan

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.80	13.65	13.03	13.64	11.95
Tier 1 capital / Risk-weighted assets	9.91	9.66	9.35	9.54	8.14
Common equity Tier 1 / Risk-weighted assets	9.91	9.66	9.35	9.54	8.14
Liabilities / Equity (multiple)	24.49	26.98	26.68	25.97	26.45
Equity / Assets	3.92	3.57	3.61	3.71	3.64
【 A 】					
Non-performing loan ratio	0.35	0.40	0.39	0.52	0.43
Loan loss provisions / NPLs	487.80	422.00	446.01	338.62	543.19
【 E 】					
NIBT / Average equity	5.70	1.92	3.97	3.86	6.54
(NIBT + loan loss provisions) / Average equity	6.05	2.39	4.68	6.37	13.41
NIBT / Average assets	0.21	0.07	0.15	0.14	0.23
(NIBT + loan loss provisions) / Average assets	0.22	0.09	0.18	0.23	0.47
Net interest income / NIBT	109.43	366.97	176.19	323.81	208.69
NIBT / Net income	47.35	34.67	47.31	41.60	39.33
NIBT / Employees (in thousand of NT dollars)	4,557.38	1,610.20	3,316.94	2,991.78	4,947.95
【 L 】					
Liquidity coverage ratio	110.67	106.46	95.20	111.16	100.63
Net stable funding ratio	150.62	156.99	151.76	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	53.63	52.25	50.99	52.16	48.46
Loans / Deposits	37.46	34.07	35.74	31.27	30.13
Time deposits / Deposits	95.55	97.59	97.83	98.09	99.04
NCDs / Time deposits	1.13	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-464.82	-507.74	-557.67	-445.56	-752.23
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	80.33	76.68	79.06	76.65	73.56
Interest rate sensitivity gap / Equity	-432.81	-579.01	-513.06	-568.98	-670.03
【 G 】					
Deposit growth rate	1.91	-4.20	-4.50	0.74	2.35
Loan growth rate	12.04	9.11	9.17	4.53	-5.05
Investment growth rate	-5.43	5.27	1.29	38.76	27.98
Guarantee growth rate	1.44	-4.38	-6.76	16.89	-22.08

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

Taipei Star Bank

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	12.30	11.82	13.17	12.53	11.22
Tier 1 capital / Risk-weighted assets	9.41	8.52	9.66	8.81	8.56
Common equity Tier 1 / Risk-weighted assets	8.40	8.20	9.07	8.81	8.56
Liabilities / Equity (multiple)	15.90	15.57	15.10	15.46	14.32
Equity / Assets	5.92	6.04	6.21	6.07	6.53
【 A 】					
Non-performing loan ratio	0.17	0.26	0.30	0.14	0.22
Loan loss provisions / NPLs	686.90	441.98	393.01	887.69	541.41
【 E 】					
NIBT / Average equity	3.88	3.77	4.16	4.14	4.05
(NIBT + loan loss provisions) / Average equity	4.17	3.77	3.84	4.90	5.35
NIBT / Average assets	0.23	0.22	0.25	0.26	0.27
(NIBT + loan loss provisions) / Average assets	0.25	0.22	0.23	0.31	0.35
Net interest income / NIBT	381.01	362.67	332.13	311.98	334.93
NIBT / Net income	20.23	22.03	24.02	23.23	22.00
NIBT / Employees (in thousand of NT dollars)	447.28	419.29	463.31	458.77	465.48
【 L 】					
Liquidity coverage ratio	163.35	113.98	149.20	152.51	128.22
Net stable funding ratio	120.32	109.43	113.11	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.84	32.09	32.28	30.75	25.38
Loans / Deposits	68.29	71.50	69.21	68.38	69.85
Time deposits / Deposits	63.64	63.95	64.33	66.25	64.28
NCDs / Time deposits	3.03	17.31	14.08	17.61	14.74
Accumulated gap of assets and liabilities (180 days) / Equity	-192.23	-268.10	-280.38	-159.20	-206.29
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	86.17	87.57	87.17	90.30	92.12
Interest rate sensitivity gap / Equity	-194.95	-173.28	-172.50	-134.03	-102.57
【 G 】					
Deposit growth rate	5.79	6.01	0.84	6.80	2.87
Loan growth rate	1.04	8.27	2.06	4.54	0.53
Investment growth rate	7.20	2.67	2.82	13.21	59.21
Guarantee growth rate	-35.61	21.19	-19.97	19.75	-52.28

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2019

DBS Bank (Taiwan), Ltd.

Unit : %

Items	30/09/19	30/09/18	31/12/18	31/12/17	31/12/16
【 C 】					
Regulatory capital / Risk-weighted assets	13.24	11.48	12.76	11.67	13.13
Tier 1 capital / Risk-weighted assets	12.12	11.48	11.63	11.67	13.13
Common equity Tier 1 / Risk-weighted assets	9.24	8.51	8.66	8.68	9.80
Liabilities / Equity (multiple)	11.66	12.84	12.93	13.01	10.27
Equity / Assets	7.90	7.22	7.18	7.14	8.87
【 A 】					
Non-performing loan ratio	0.59	0.60	0.56	0.74	0.93
Loan loss provisions / NPLs	234.43	224.65	246.38	189.62	167.28
【 E 】					
NIBT / Average equity	0.68	2.85	3.56	2.19	0.90
(NIBT + loan loss provisions) / Average equity	1.71	3.01	4.25	5.53	3.06
NIBT / Average assets	0.05	0.20	0.25	0.18	0.08
(NIBT + loan loss provisions) / Average assets	0.13	0.21	0.30	0.46	0.26
Net interest income / NIBT	2,206.43	571.65	468.48	546.48	1,292.73
NIBT / Net income	2.48	9.45	11.87	9.92	4.57
NIBT / Employees (in thousand of NT dollars)	94.33	380.87	474.72	302.12	178.07
【 L 】					
Liquidity coverage ratio	121.16	121.44	130.60	206.36	193.42
Net stable funding ratio	129.36	121.53	134.39	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.30	24.68	29.41	35.66	44.05
Loans / Deposits	71.05	66.50	65.27	70.29	67.67
Time deposits / Deposits	49.78	52.38	48.27	46.86	51.55
NCDs / Time deposits	1.07	0.97	2.08	3.37	-
Accumulated gap of assets and liabilities (180 days) / Equity	-318.65	-274.32	-342.30	-262.78	-151.22
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	112.87	108.15	117.57	123.55	117.78
Interest rate sensitivity gap / Equity	87.41	61.44	124.13	161.43	105.44
【 G 】					
Deposit growth rate	-4.38	41.85	4.84	28.16	12.21
Loan growth rate	2.15	12.56	-2.78	33.01	-1.40
Investment growth rate	23.05	-8.85	-7.20	11.96	-33.04
Guarantee growth rate	50.04	-8.10	10.91	-18.06	-23.60