TABLE 7 (1)

The Main Financial and Performance Ratios

December 31, 2019

The Peer-Group Average Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.00	13.82	13.99	13.21	12.75
2.Arithmetic mean	14.07	13.99	14.17	13.33	12.93
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	11.97	11.79	11.80	10.99	10.38
2.Arithmetic mean	12.08	11.86	11.78	10.97	10.33
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.26	11.06	11.17	10.51	9.97
2.Arithmetic mean	11.32	11.19	11.19	10.50	10.03
Liabilities / Equity (multiple)	12.06	12.36	12.37	12.57	12.94
Equity / Assets	7.73	7.60	7.66	7.56	7.30
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.23	0.26	0.30	0.29	0.24
2.Arithmetic mean	0.22	0.24	0.28	0.27	0.24
Loan loss provisions / NPLs	643.06	583.03	533.54	528.19	601.43
Expected losses of classified assets / Total provisions	73.72	72.65	71.58	70.74	72.20
【E】					
NIBT / Average equity					
1.Winsorized mean	8.46	8.04	7.73	8.33	9.73
2.Arithmetic mean	9.49	9.34	9.03	9.23	10.65
(NIBT + loan loss provisions) / Average equity	9.08	8.77	9.88	10.74	11.10
NIBT / Average assets					
1.Winsorized mean	0.62	0.60	0.60	0.61	0.68
2.Arithmetic mean	0.70	0.68	0.66	0.66	0.73
(NIBT + loan loss provisions) / Average assets	0.68	0.64	0.72	0.75	0.78
Net interest income / NIBT	160.04	171.77	178.60	179.40	172.22
NIBT / Net income	38.65	38.04	36.05	37.76	38.96
NIBT / Employees (in thousand of NT dollars)	1,934.87	r 1,838.04	1,699.45	1,741.09	1,800.44
【L】					
Liquidity coverage ratio	139.61	132.48	148.17	135.11	136.47
Net stable funding ratio	132.52	130.55	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.68	30.77	31.20	29.46	31.45
Loans / Deposits	72.63	73.75	72.26	72.96	73.68
Time deposits / Deposits	39.47	39.61	41.46	40.79	41.73
NCDs / Time deposits	2.09	3.35	2.73	1.32	1.07
Accumulated gap of assets and liabilities (180 days) / Equity	-72.95	-62.66	-80.59	-95.21	-89.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	104.31	105.16	104.49	103.30	103.73
Interest rate sensitivity gap / Equity	22.86	22.46	27.34	20.11	24.76
【G】					
Deposit growth rate	4.54	3.36	4.55	3.32	5.43
Loan growth rate	3.68	5.79	3.95	2.82	2.52
Investment growth rate	6.54	7.45	14.35	11.82	13.36
Guarantee growth rate	9.24	r 9.58	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

December 31, 2019

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

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	31.72	33.83	36.25	31.96	25.55
Tier 1 capital / Risk-weighted assets	30.37	32.47	34.86	30.56	24.22
Common equity Tier 1 / Risk-weighted assets	30.37	32.47	34.86	30.56	24.22
Liabilities / Equity (multiple)	3.16	2.82	2.94	3.59	4.34
Equity / Assets	24.03	26.20	25.38	21.78	18.74
【A】					
Non-performing loan ratio	0.00	0.01	0.12	0.20	0.59
Loan loss provisions / NPLs	86,050.00	22,316.67	848.48	525.98	179.76
【E】					
NIBT / Average equity	2.11	2.18	2.56	2.31	2.43
(NIBT + loan loss provisions) / Average equity	2.43	2.34	3.23	3.81	4.33
NIBT / Average assets	0.56	0.57	0.61	0.48	0.46
(NIBT + loan loss provisions) / Average assets	0.65	0.61	0.77	0.79	0.82
Net interest income / NIBT	207.79	198.81	175.43	240.34	255.14
NIBT / Net income	42.87	42.43	46.82	37.49	36.11
NIBT / Employees (in thousand of NT dollars)	3,004.26	2,938.60	3,021.83	2,502.39	2,281.69
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	104.02	100.56	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	100.66	102.13	60.58	107.26	92.61
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-27.12	-23.53	-16.62	-73.18	-59.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	164.83	164.90	163.03	163.95	140.90
Interest rate sensitivity gap / Equity	94.02	88.59	90.88	102.15	84.75
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	18.28	7.06	2.69	3.03	7.31
Investment growth rate	-0.35	3.51	-0.22	-3.55	19.95
Guarantee growth rate	-5.88	17.63	15.71	16.55	-5.06

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Bank of Taiwan　　　　Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.19	12.55	13.13	12.04	11.19
Tier 1 capital / Risk-weighted assets	12.43	10.50	10.86	9.83	8.72
Common equity Tier 1 / Risk-weighted assets	12.43	10.50	10.86	9.83	8.72
Liabilities / Equity (multiple)	12.54	15.27	16.08	16.36	17.59
Equity / Assets	7.39	6.15	5.85	5.76	5.38
【A】					
Non-performing loan ratio	0.18	0.21	0.29	0.26	0.23
Loan loss provisions / NPLs	912.72	715.09	497.70	552.50	497.68
【E】					
NIBT / Average equity	3.87	3.73	3.97	7.23	4.11
(NIBT + loan loss provisions) / Average equity	3.96	3.83	4.50	9.62	5.43
NIBT / Average assets	0.25	0.22	0.23	0.40	0.22
(NIBT + loan loss provisions) / Average assets	0.26	0.23	0.26	0.53	0.29
Net interest income / NIBT	204.29	225.71	228.77	134.81	271.49
NIBT / Net income	31.16	28.95	33.98	43.41	29.91
NIBT / Employees (in thousand of NT dollars)	1,716.45	1,515.55	1,479.18	2,609.95	1,304.13
【L】					
Liquidity coverage ratio	184.52	234.89	223.03	190.48	168.57
Net stable funding ratio	153.95	161.68	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.41	44.82	49.64	47.90	44.97
Loans / Deposits	68.52	64.50	58.81	59.54	62.90
Time deposits / Deposits	44.71	44.10	47.93	49.47	49.93
NCDs / Time deposits	0.05	0.05	0.19	0.13	0.09
Accumulated gap of assets and liabilities (180 days) / Equity	-30.98	89.07	46.40	269.69	-290.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	97.67	96.49	96.83	95.41	98.17
Interest rate sensitivity gap / Equity	-22.40	-41.96	-38.91	-57.47	-24.52
【G】					
Deposit growth rate	-1.34	2.15	1.73	0.95	8.05
Loan growth rate	4.81	12.01	0.48	-4.45	3.88
Investment growth rate	-2.83	-0.93	8.41	5.27	22.05
Guarantee growth rate	-1.39	2.42	12.36	-5.78	-3.82

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Taipei Fubon Commercial Bank Co., Ltd.

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.12	13.98	13.93	14.40	13.44
Tier 1 capital / Risk-weighted assets	12.46	12.39	12.11	12.57	11.30
Common equity Tier 1 / Risk-weighted assets	11.97	12.37	12.11	12.57	11.30
Liabilities / Equity (multiple)	12.21	12.15	12.30	11.25	11.75
Equity / Assets	7.57	7.60	7.52	8.16	7.85
【A】					
Non-performing loan ratio	0.19	0.17	0.17	0.20	0.15
Loan loss provisions / NPLs	708.99	784.90	764.25	652.11	816.21
【E】					
NIBT / Average equity	12.16	11.94	10.63	9.82	12.69
(NIBT + loan loss provisions) / Average equity	12.58	12.25	12.06	10.50	12.53
NIBT / Average assets	0.95	0.89	0.84	0.81	1.00
(NIBT + loan loss provisions) / Average assets	0.98	0.92	0.95	0.87	0.98
Net interest income / NIBT	99.08	99.99	103.31	105.46	89.15
NIBT / Net income	51.66	52.37	48.42	47.53	53.87
NIBT / Employees (in thousand of NT dollars)	3,454.44	3,239.45	2,748.02	2,506.28	2,855.16
【L】					
Liquidity coverage ratio	134.73	108.28	127.18	116.36	106.79
Net stable funding ratio	130.86	132.02	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.55	33.50	35.42	34.75	32.09
Loans / Deposits	66.46	69.56	65.89	67.94	75.20
Time deposits / Deposits	27.39	26.79	30.29	32.33	31.27
NCDs / Time deposits	5.00	7.85	12.69	7.08	7.41
Accumulated gap of assets and liabilities (180 days) / Equity	-72.49	-97.79	-89.14	-75.32	-42.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	107.83	112.65	112.02	113.26	112.39
Interest rate sensitivity gap / Equity	49.70	80.88	82.06	86.81	81.21
【G】					
Deposit growth rate	8.56	-2.40	11.34	6.40	12.64
Loan growth rate	3.72	3.00	7.96	-3.90	3.42
Investment growth rate	3.20	4.14	35.85	30.10	13.32
Guarantee growth rate	-18.33	-5.28	-8.39	-7.09	-13.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Bank of Kaohsiung

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.08	11.05	10.61	9.74	10.11
Tier 1 capital / Risk-weighted assets	10.02	8.51	8.45	7.25	7.04
Common equity Tier 1 / Risk-weighted assets	8.97	8.19	8.45	7.25	7.04
Liabilities / Equity (multiple)	16.46	17.59	17.58	19.57	21.12
Equity / Assets	5.73	5.38	5.38	4.86	4.52
【A】					
Non-performing loan ratio	0.48	0.81	0.51	0.45	0.48
Loan loss provisions / NPLs	245.48	147.93	258.64	253.62	249.88
【E】					
NIBT / Average equity	5.91	3.43	3.57	5.62	5.54
(NIBT + loan loss provisions) / Average equity	6.71	4.50	8.32	9.61	9.44
NIBT / Average assets	0.33	0.18	0.20	0.27	0.24
(NIBT + loan loss provisions) / Average assets	0.38	0.24	0.46	0.47	0.41
Net interest income / NIBT	311.61	537.22	514.20	365.12	387.05
NIBT / Net income	23.85	13.98	15.06	20.88	19.64
NIBT / Employees (in thousand of NT dollars)	847.18	479.41	526.71	749.46	687.03
【L】					
Liquidity coverage ratio	184.92	217.36	380.34	246.77	388.77
Net stable funding ratio	137.58	131.31	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.16	18.18	21.41	19.22	28.84
Loans / Deposits	78.49	82.12	77.54	78.66	72.96
Time deposits / Deposits	41.49	44.24	49.47	49.96	54.81
NCDs / Time deposits	0.46	0.47	0.44	0.50	0.41
Accumulated gap of assets and liabilities (180 days) / Equity	44.62	52.47	82.50	17.34	48.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	94.60	99.03	100.11	101.92	102.19
Interest rate sensitivity gap / Equity	-66.42	-12.65	1.58	29.84	38.28
【G】					
Deposit growth rate	1.10	-2.84	1.88	-1.86	-3.02
Loan growth rate	-3.39	2.88	0.38	5.77	-9.08
Investment growth rate	13.97	6.47	-3.21	7.58	28.22
Guarantee growth rate	12.26	20.25	-0.07	-43.72	-6.21

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Land Bank of Taiwan Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.76	12.10	12.33	11.58	11.43
Tier 1 capital / Risk-weighted assets	10.38	9.49	9.46	8.33	7.47
Common equity Tier 1 / Risk-weighted assets	8.81	8.55	8.48	7.66	7.28
Liabilities / Equity (multiple)	16.86	18.13	18.94	18.92	18.63
Equity / Assets	5.60	5.23	5.02	5.02	5.10
【A】					
Non-performing loan ratio	0.18	0.19	0.19	0.18	0.19
Loan loss provisions / NPLs	891.18	798.26	787.31	875.49	818.28
【E】					
NIBT / Average equity	8.40	8.34	8.71	9.94	10.07
(NIBT + loan loss provisions) / Average equity	8.85	9.13	9.04	11.31	10.26
NIBT / Average assets	0.43	0.41	0.42	0.48	0.48
(NIBT + loan loss provisions) / Average assets	0.45	0.44	0.44	0.54	0.49
Net interest income / NIBT	216.22	219.13	208.59	193.54	199.06
NIBT / Net income	41.54	37.61	41.04	44.10	44.54
NIBT / Employees (in thousand of NT dollars)	2,246.76	2,158.47	2,110.87	2,241.80	2,129.62
【L】					
Liquidity coverage ratio	103.07	109.28	99.25	90.36	78.06
Net stable funding ratio	111.13	115.22	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.04	28.17	27.19	26.35	21.23
Loans / Deposits	77.87	76.24	75.73	78.53	81.81
Time deposits / Deposits	48.73	51.24	53.63	51.41	51.17
NCDs / Time deposits	0.06	3.29	0.07	0.07	0.09
Accumulated gap of assets and liabilities (180 days) / Equity	-403.61	-396.79	-392.08	-202.77	-298.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.17	100.24	99.01	102.63	102.70
Interest rate sensitivity gap / Equity	43.36	3.60	-15.63	40.32	40.63
【G】					
Deposit growth rate	-1.26	1.11	6.80	7.07	2.36
Loan growth rate	1.11	4.67	5.97	2.71	-7.52
Investment growth rate	2.81	6.29	17.00	35.16	32.96
Guarantee growth rate	6.72	12.57	-5.18	-40.51	-10.38

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Taiwan Cooperative Bank | Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.56	13.59	13.44	12.91	12.64
Tier 1 capital / Risk-weighted assets	11.14	10.74	10.32	9.60	9.32
Common equity Tier 1 / Risk-weighted assets	10.50	10.57	10.32	9.60	9.32
Liabilities / Equity (multiple)	14.45	14.67	14.94	15.52	15.68
Equity / Assets	6.47	6.38	6.27	6.05	6.00
【A】					
Non-performing loan ratio	0.25	0.28	0.34	0.37	0.34
Loan loss provisions / NPLs	498.73	448.39	366.35	321.27	312.31
【E】					
NIBT / Average equity	8.92	8.44	7.67	7.86	8.41
(NIBT + loan loss provisions) / Average equity	9.57	9.52	10.49	10.15	10.10
NIBT / Average assets	0.55	0.52	0.48	0.47	0.47
(NIBT + loan loss provisions) / Average assets	0.60	0.59	0.65	0.61	0.57
Net interest income / NIBT	180.71	199.63	217.02	215.89	212.44
NIBT / Net income	40.60	38.23	35.14	35.79	35.98
NIBT / Employees (in thousand of NT dollars)	2,201.89	2,029.22	1,826.48	1,791.94	1,712.69
【L】					
Liquidity coverage ratio	122.01	128.11	115.68	127.18	128.84
Net stable funding ratio	136.09	140.25	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.00	27.17	24.49	25.51	23.48
Loans / Deposits	76.25	76.08	76.85	77.13	79.20
Time deposits / Deposits	34.72	36.98	35.98	37.07	39.17
NCDs / Time deposits	4.30	4.79	1.31	0.17	0.36
Accumulated gap of assets and liabilities (180 days) / Equity	-71.79	-26.38	-59.31	-79.36	-61.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	99.05	98.99	100.96	102.48	104.09
Interest rate sensitivity gap / Equity	-10.38	-11.37	11.09	29.58	49.94
【G】					
Deposit growth rate	6.21	3.99	2.32	2.40	4.48
Loan growth rate	6.42	2.85	1.86	-0.64	6.33
Investment growth rate	8.72	6.57	3.70	8.68	1.10
Guarantee growth rate	15.71	8.55	1.86	3.30	5.14

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

First Commercial Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.00	13.57	13.42	13.27	13.67
Tier 1 capital / Risk-weighted assets	11.11	11.58	11.25	10.95	10.93
Common equity Tier 1 / Risk-weighted assets	10.63	10.96	11.25	10.95	10.93
Liabilities / Equity (multiple)	13.14	12.86	12.29	11.95	12.15
Equity / Assets	7.07	7.22	7.53	7.72	7.61
【A】					
Non-performing loan ratio	0.24	0.32	0.38	0.20	0.19
Loan loss provisions / NPLs	527.54	389.61	358.55	625.14	751.10
【E】					
NIBT / Average equity	11.29	10.90	9.33	11.12	12.03
(NIBT + loan loss provisions) / Average equity	12.28	12.05	13.27	13.41	13.88
NIBT / Average assets	0.78	0.77	0.71	0.85	0.82
(NIBT + loan loss provisions) / Average assets	0.85	0.86	1.01	1.02	0.94
Net interest income / NIBT	122.58	138.73	163.81	135.45	144.33
NIBT / Net income	48.03	44.96	41.05	49.44	49.81
NIBT / Employees (in thousand of NT dollars)	2,842.74	2,699.90	2,347.73	2,754.03	2,564.62
【L】					
Liquidity coverage ratio	133.59	121.47	133.08	137.79	156.57
Net stable funding ratio	129.37	131.00	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.93	32.88	30.36	27.33	27.71
Loans / Deposits	74.29	78.71	79.28	79.04	76.88
Time deposits / Deposits	24.01	23.25	22.53	23.90	24.62
NCDs / Time deposits	2.74	5.00	2.46	2.88	1.89
Accumulated gap of assets and liabilities (180 days) / Equity	-103.07	-111.88	-103.79	-116.22	-51.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	111.64	112.93	113.20	107.05	107.89
Interest rate sensitivity gap / Equity	93.42	100.37	99.48	53.74	61.09
【G】					
Deposit growth rate	10.32	7.91	2.23	1.30	6.77
Loan growth rate	4.09	7.13	2.52	4.11	-1.17
Investment growth rate	17.84	23.61	26.40	83.71	26.18
Guarantee growth rate	9.88	2.33	-10.62	-11.38	8.77

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Hua Nan Commercial Bank, Ltd. Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.88	13.75	14.25	12.83	13.28
Tier 1 capital / Risk-weighted assets	11.62	11.14	11.23	9.78	9.88
Common equity Tier 1 / Risk-weighted assets	10.88	10.67	10.91	9.63	9.69
Liabilities / Equity (multiple)	12.55	13.32	13.45	14.47	14.09
Equity / Assets	7.38	6.98	6.92	6.46	6.63
【A】					
Non-performing loan ratio	0.12	0.15	0.34	0.27	0.21
Loan loss provisions / NPLs	1,031.61	853.60	354.76	431.56	537.85
【E】					
NIBT / Average equity	9.63	9.19	7.71	9.92	10.89
(NIBT + loan loss provisions) / Average equity	10.42	10.20	11.64	13.68	12.60
NIBT / Average assets	0.65	0.59	0.49	0.61	0.65
(NIBT + loan loss provisions) / Average assets	0.70	0.66	0.74	0.84	0.76
Net interest income / NIBT	142.19	163.21	202.90	168.78	165.20
NIBT / Net income	43.46	39.33	35.78	42.18	45.20
NIBT / Employees (in thousand of NT dollars)	2,224.54	2,109.25	1,776.23	2,190.19	2,243.76
【L】					
Liquidity coverage ratio	115.55	115.70	140.60	124.81	153.53
Net stable funding ratio	135.31	134.52	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.76	27.26	23.50	24.56	22.68
Loans / Deposits	75.95	76.15	75.75	77.27	77.77
Time deposits / Deposits	22.78	23.37	25.50	25.72	26.97
NCDs / Time deposits	5.17	5.45	8.30	2.75	0.79
Accumulated gap of assets and liabilities (180 days) / Equity	9.13	8.05	33.64	95.21	62.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	97.72	97.33	100.85	102.28	98.58
Interest rate sensitivity gap / Equity	-21.82	-26.85	8.33	24.43	-15.03
【G】					
Deposit growth rate	3.14	2.12	2.29	7.51	4.96
Loan growth rate	2.86	2.64	0.26	6.78	0.07
Investment growth rate	1.90	16.31	3.67	28.63	2.34
Guarantee growth rate	4.85	17.96	6.17	-3.11	-10.34

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Chang Hwa Commercial Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.96	14.11	13.56	12.01	11.73
Tier 1 capital / Risk-weighted assets	10.63	10.40	9.36	8.86	8.81
Common equity Tier 1 / Risk-weighted assets	9.67	9.79	9.22	8.69	8.62
Liabilities / Equity (multiple)	12.10	12.20	13.02	13.88	14.09
Equity / Assets	7.63	7.57	7.14	6.72	6.63
【A】					
Non-performing loan ratio	0.34	0.32	0.30	0.25	0.21
Loan loss provisions / NPLs	351.97	376.81	390.43	458.66	568.86
【E】					
NIBT / Average equity	8.72	9.84	10.15	10.49	11.07
(NIBT + loan loss provisions) / Average equity	9.09	10.37	12.33	12.01	12.93
NIBT / Average assets	0.61	0.69	0.69	0.70	0.69
(NIBT + loan loss provisions) / Average assets	0.64	0.73	0.84	0.80	0.81
Net interest income / NIBT	163.38	157.25	159.72	151.92	150.44
NIBT / Net income	42.60	44.58	46.06	45.44	46.39
NIBT / Employees (in thousand of NT dollars)	2,038.64	2,215.58	2,137.11	2,141.75	2,104.07
【L】					
Liquidity coverage ratio	125.42	146.84	107.13	95.47	91.05
Net stable funding ratio	138.02	137.63	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.96	18.70	18.27	15.01	18.47
Loans / Deposits	81.43	79.60	83.36	85.12	86.31
Time deposits / Deposits	25.93	26.47	27.65	28.39	30.40
NCDs / Time deposits	1.36	1.28	1.46	1.35	1.61
Accumulated gap of assets and liabilities (180 days) / Equity	-86.31	-94.13	-148.73	-96.96	-127.91
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	112.36	110.44	109.66	108.62	110.02
Interest rate sensitivity gap / Equity	100.09	82.82	82.00	76.92	92.07
【G】					
Deposit growth rate	4.62	0.50	2.87	4.89	6.53
Loan growth rate	7.00	-4.09	0.72	3.39	5.03
Investment growth rate	7.24	15.09	3.05	-0.97	15.75
Guarantee growth rate	15.22	11.84	-8.14	28.09	10.49

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Mega International Commercial Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.93	13.86	14.30	14.32	13.16
Tier 1 capital / Risk-weighted assets	12.67	12.54	12.78	12.56	11.23
Common equity Tier 1 / Risk-weighted assets	12.67	12.54	12.78	12.56	11.23
Liabilities / Equity (multiple)	10.36	10.23	10.91	10.49	11.05
Equity / Assets	8.81	8.90	8.40	8.70	8.30
【A】					
Non-performing loan ratio	0.14	0.14	0.12	0.09	0.08
Loan loss provisions / NPLs	1,120.24	1,120.22	1,335.32	1,613.86	1,723.34
【E】					
NIBT / Average equity	10.05	9.84	9.61	9.01	13.49
(NIBT + loan loss provisions) / Average equity	10.18	10.71	11.17	10.47	13.49
NIBT / Average assets	0.87	0.85	0.83	0.77	0.99
(NIBT + loan loss provisions) / Average assets	0.88	0.92	0.96	0.89	0.99
Net interest income / NIBT	118.08	134.93	133.60	151.92	116.84
NIBT / Net income	52.03	51.31	49.77	51.03	60.98
NIBT / Employees (in thousand of NT dollars)	4,187.37	4,312.75	4,420.45	4,211.03	5,545.19
【L】					
Liquidity coverage ratio	111.66	112.72	110.69	93.53	70.76
Net stable funding ratio	114.86	113.53	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.87	29.47	30.29	27.11	22.66
Loans / Deposits	77.21	81.70	74.82	80.05	80.32
Time deposits / Deposits	22.84	24.10	26.30	25.20	26.74
NCDs / Time deposits	0.15	0.37	0.21	0.28	0.32
Accumulated gap of assets and liabilities (180 days) / Equity	-4.02	-5.35	-29.20	-45.89	-91.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	118.18	120.25	116.44	118.28	114.64
Interest rate sensitivity gap / Equity	78.65	87.03	79.38	83.85	67.80
【G】					
Deposit growth rate	6.16	-3.04	10.03	-2.72	9.55
Loan growth rate	0.29	5.81	2.82	-3.04	2.52
Investment growth rate	20.38	-2.49	13.00	10.38	18.86
Guarantee growth rate	-7.16	-4.94	-6.46	-10.09	-5.18

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Cathay United Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.09	14.99	15.89	14.19	16.39
Tier 1 capital / Risk-weighted assets	12.30	11.85	11.74	10.70	11.99
Common equity Tier 1 / Risk-weighted assets	10.73	10.13	9.67	9.45	10.51
Liabilities / Equity (multiple)	11.67	12.73	14.06	15.10	14.30
Equity / Assets	7.89	7.28	6.64	6.21	6.54
【A】					
Non-performing loan ratio	0.15	0.16	0.21	0.15	0.14
Loan loss provisions / NPLs	1,136.12	931.32	756.30	922.93	1,083.30
【E】					
NIBT / Average equity	11.88	12.51	13.24	12.57	14.59
(NIBT + loan loss provisions) / Average equity	12.55	13.90	15.72	14.45	15.25
NIBT / Average assets	0.88	0.87	0.84	0.79	0.92
(NIBT + loan loss provisions) / Average assets	0.93	0.97	1.00	0.91	0.97
Net interest income / NIBT	129.03	128.30	126.62	125.82	121.08
NIBT / Net income	42.09	41.08	41.26	38.78	44.92
NIBT / Employees (in thousand of NT dollars)	2,390.01	2,180.13	2,195.94	1,952.71	2,351.87
【L】					
Liquidity coverage ratio	168.48	157.51	215.71	198.14	255.92
Net stable funding ratio	140.29	128.16	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.59	34.22	36.39	31.05	41.93
Loans / Deposits	66.03	71.10	68.58	70.74	59.89
Time deposits / Deposits	26.00	26.57	27.93	29.45	31.70
NCDs / Time deposits	0.50	0.75	0.58	0.61	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	-112.25	-56.66	-63.84	-137.35	70.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	110.62	115.98	115.05	112.34	111.14
Interest rate sensitivity gap / Equity	83.08	132.32	135.41	124.80	110.18
【G】					
Deposit growth rate	4.73	5.75	3.10	7.90	8.00
Loan growth rate	-2.79	9.54	-0.09	27.27	0.43
Investment growth rate	21.51	-2.89	13.54	-9.09	27.71
Guarantee growth rate	-4.26	88.84	0.36	-30.57	-15.04

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Citibank Taiwan Limited Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.58	15.74	16.49	14.45	15.22
Tier 1 capital / Risk-weighted assets	14.61	14.39	14.65	12.39	12.60
Common equity Tier 1 / Risk-weighted assets	14.61	14.39	14.65	12.39	12.60
Liabilities / Equity (multiple)	6.63	6.53	6.68	7.34	7.27
Equity / Assets	13.10	13.28	13.02	12.00	12.08
【A】					
Non-performing loan ratio	0.45	0.42	0.42	0.45	0.41
Loan loss provisions / NPLs	398.76	453.11	439.27	396.19	390.15
【E】					
NIBT / Average equity	14.13	12.83	12.92	10.74	9.19
(NIBT + loan loss provisions) / Average equity	14.55	13.26	14.80	13.33	11.12
NIBT / Average assets	1.82	1.63	1.56	1.22	1.08
(NIBT + loan loss provisions) / Average assets	1.87	1.69	1.78	1.51	1.31
Net interest income / NIBT	95.59	107.05	98.24	113.73	126.14
NIBT / Net income	49.06	43.96	42.48	36.63	32.93
NIBT / Employees (in thousand of NT dollars)	3,668.00	3,182.22	3,140.57	2,463.85	2,028.25
【L】					
Liquidity coverage ratio	148.48	121.85	151.73	157.66	243.12
Net stable funding ratio	149.90	150.33	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	61.37	62.07	59.82	61.63	56.90
Loans / Deposits	50.70	54.68	54.48	50.34	44.17
Time deposits / Deposits	12.32	14.80	13.53	13.78	12.42
NCDs / Time deposits	0.03	0.02	0.06	0.04	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-9.20	-35.16	-31.49	29.91	60.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	114.18	112.72	96.56	102.29	108.17
Interest rate sensitivity gap / Equity	35.37	33.28	-8.27	6.12	20.49
【G】					
Deposit growth rate	6.35	4.36	-2.94	-4.46	7.58
Loan growth rate	-1.39	4.69	5.02	8.90	5.71
Investment growth rate	-11.13	-2.85	6.29	6.44	-0.51
Guarantee growth rate	-6.45	-2.11	13.50	-7.29	7.11

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

The Shanghai Commercial & Savings Bank, Ltd.

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.56	14.41	14.15	13.16	13.89
Tier 1 capital / Risk-weighted assets	13.82	13.61	12.89	12.80	12.65
Common equity Tier 1 / Risk-weighted assets	13.82	13.61	12.89	12.80	12.65
Liabilities / Equity (multiple)	7.42	8.09	8.10	7.62	7.87
Equity / Assets	11.87	11.01	10.99	11.60	11.27
【A】					
Non-performing loan ratio	0.20	0.25	0.32	0.28	0.26
Loan loss provisions / NPLs	640.98	539.11	451.33	550.72	590.50
【E】					
NIBT / Average equity	11.96	12.46	12.01	11.81	12.31
(NIBT + loan loss provisions) / Average equity	12.06	12.51	12.50	12.18	12.83
NIBT / Average assets	1.39	1.35	1.36	1.32	1.32
(NIBT + loan loss provisions) / Average assets	1.40	1.36	1.42	1.36	1.38
Net interest income / NIBT	76.92	81.09	80.15	79.06	80.32
NIBT / Net income	67.35	68.47	67.33	66.46	65.90
NIBT / Employees (in thousand of NT dollars)	6,312.62	6,203.01	5,908.72	5,604.61	5,388.13
【L】					
Liquidity coverage ratio	119.35	111.31	109.53	101.19	104.50
Net stable funding ratio	124.71	121.66	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.90	33.65	32.01	28.49	35.15
Loans / Deposits	73.94	75.71	74.96	74.59	72.99
Time deposits / Deposits	43.25	43.46	41.69	38.32	40.24
NCDs / Time deposits	5.99	5.44	1.81	1.50	1.08
Accumulated gap of assets and liabilities (180 days) / Equity	-94.98	-107.93	-120.31	-93.41	-54.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	109.38	106.61	110.41	109.48	113.52
Interest rate sensitivity gap / Equity	41.98	32.63	50.31	41.17	62.51
【G】					
Deposit growth rate	8.43	7.22	7.72	-1.14	2.92
Loan growth rate	5.83	8.14	8.16	0.96	-0.23
Investment growth rate	6.93	12.29	6.22	-3.27	10.98
Guarantee growth rate	43.93	15.89	10.76	-6.81	-1.95

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Union Bank of Taiwan

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.69	14.32	15.70	13.47	13.19
Tier 1 capital / Risk-weighted assets	13.01	13.07	13.89	11.10	10.35
Common equity Tier 1 / Risk-weighted assets	9.94	9.66	10.06	10.53	10.35
Liabilities / Equity (multiple)	11.33	11.86	10.66	13.55	13.42
Equity / Assets	8.11	7.78	8.57	6.87	6.93
【A】					
Non-performing loan ratio	0.15	0.12	0.12	0.10	0.05
Loan loss provisions / NPLs	738.50	960.85	885.64	1,171.43	1,840.13
【E】					
NIBT / Average equity	7.33	6.64	8.57	9.04	11.02
(NIBT + loan loss provisions) / Average equity	7.36	6.80	9.85	10.36	12.31
NIBT / Average assets	0.58	0.56	0.61	0.62	0.74
(NIBT + loan loss provisions) / Average assets	0.59	0.57	0.70	0.71	0.82
Net interest income / NIBT	165.67	204.88	199.91	196.27	165.64
NIBT / Net income	33.87	31.77	32.44	33.27	38.86
NIBT / Employees (in thousand of NT dollars)	991.20	865.72	899.03	896.69	1,046.87
【L】					
Liquidity coverage ratio	158.85	290.88	186.47	141.90	274.78
Net stable funding ratio	126.72	132.85	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.13	28.35	20.65	20.79	20.69
Loans / Deposits	72.46	63.63	71.47	66.29	67.00
Time deposits / Deposits	44.33	47.80	44.45	46.76	49.65
NCDs / Time deposits	0.10	4.26	0.12	0.12	0.13
Accumulated gap of assets and liabilities (180 days) / Equity	-50.03	-19.55	-24.84	20.04	22.58
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	96.35	95.68	97.07	88.08	94.12
Interest rate sensitivity gap / Equity	-34.27	-42.87	-24.94	-125.23	-63.15
【G】					
Deposit growth rate	3.79	14.42	4.01	2.41	6.42
Loan growth rate	18.14	2.69	12.11	1.29	8.99
Investment growth rate	7.81	13.33	31.04	21.26	10.91
Guarantee growth rate	4.42	6.48	34.41	-11.51	-12.00

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Far Eastern International Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.58	13.33	14.35	13.14	12.64
Tier 1 capital / Risk-weighted assets	10.98	11.07	11.06	9.52	9.32
Common equity Tier 1 / Risk-weighted assets	10.52	10.51	11.06	9.52	9.32
Liabilities / Equity (multiple)	12.89	13.07	12.51	12.82	13.01
Equity / Assets	7.20	7.11	7.40	7.24	7.14
【A】					
Non-performing loan ratio	0.28	0.24	0.29	0.19	0.25
Loan loss provisions / NPLs	510.29	574.01	479.00	726.26	541.85
【E】					
NIBT / Average equity	9.09	9.34	7.94	9.23	12.10
(NIBT + loan loss provisions) / Average equity	9.21	9.59	7.58	10.24	12.19
NIBT / Average assets	0.67	0.67	0.57	0.68	0.87
(NIBT + loan loss provisions) / Average assets	0.68	0.69	0.55	0.76	0.87
Net interest income / NIBT	127.64	139.73	163.70	155.48	125.49
NIBT / Net income	37.36	37.00	32.26	35.42	42.55
NIBT / Employees (in thousand of NT dollars)	1,676.18	1,656.57	1,345.74	1,512.62	1,854.45
【L】					
Liquidity coverage ratio	124.91	110.28	110.90	82.72	86.25
Net stable funding ratio	120.49	114.49	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.17	30.30	31.72	28.20	30.19
Loans / Deposits	72.57	75.68	75.36	79.61	74.90
Time deposits / Deposits	58.37	57.28	56.74	58.10	58.88
NCDs / Time deposits	0.62	2.15	2.48	6.62	3.95
Accumulated gap of assets and liabilities (180 days) / Equity	-204.24	-175.87	-167.96	-205.76	-109.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.02	108.33	110.25	113.73	111.55
Interest rate sensitivity gap / Equity	28.20	75.95	90.90	117.56	105.33
【G】					
Deposit growth rate	5.96	8.05	3.38	-0.58	7.08
Loan growth rate	1.37	8.14	-1.40	6.62	4.53
Investment growth rate	12.50	10.20	22.26	65.82	20.72
Guarantee growth rate	28.34	12.67	8.06	-6.48	12.90

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Yuanta Commercial Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.57	15.39	14.45	13.06	12.80
Tier 1 capital / Risk-weighted assets	13.12	12.52	11.26	9.75	9.41
Common equity Tier 1 / Risk-weighted assets	12.50	11.91	10.27	8.82	8.33
Liabilities / Equity (multiple)	9.92	10.06	12.89	13.83	14.20
Equity / Assets	9.16	9.04	7.20	6.74	6.58
【A】					
Non-performing loan ratio	0.15	0.21	0.22	0.19	0.18
Loan loss provisions / NPLs	1,121.41	761.88	597.56	708.88	720.36
【E】					
NIBT / Average equity	9.62	8.75	12.34	11.16	10.69
(NIBT + loan loss provisions) / Average equity	10.78	9.09	13.38	12.84	12.21
NIBT / Average assets	0.89	0.77	0.86	0.76	0.72
(NIBT + loan loss provisions) / Average assets	1.00	0.80	0.93	0.87	0.83
Net interest income / NIBT	113.21	135.08	119.45	133.71	136.43
NIBT / Net income	50.03	46.35	50.53	46.16	44.04
NIBT / Employees (in thousand of NT dollars)	2,623.63	2,236.75	2,753.70	2,335.79	2,042.48
【L】					
Liquidity coverage ratio	200.03	139.46	161.82	114.06	91.14
Net stable funding ratio	144.85	133.79	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.02	34.78	35.82	33.13	32.58
Loans / Deposits	66.20	69.21	65.88	69.53	72.82
Time deposits / Deposits	41.83	45.85	39.66	39.67	37.36
NCDs / Time deposits	5.18	9.25	14.76	11.70	10.36
Accumulated gap of assets and liabilities (180 days) / Equity	11.50	-55.06	-114.56	-135.62	-159.48
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	85.53	84.86	84.08	87.01	93.19
Interest rate sensitivity gap / Equity	-113.98	-117.04	-155.28	-131.45	-65.28
【G】					
Deposit growth rate	7.12	44.50	2.67	7.47	14.00
Loan growth rate	2.41	51.56	-2.74	2.56	7.44
Investment growth rate	7.46	47.92	28.33	12.92	69.64
Guarantee growth rate	-16.20	-7.32	-31.67	-21.61	-1.22

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Bank SinoPac Co., Ltd. Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.00	13.87	14.51	12.58	11.96
Tier 1 capital / Risk-weighted assets	12.26	12.64	13.04	11.58	10.35
Common equity Tier 1 / Risk-weighted assets	11.47	12.16	12.54	11.58	10.35
Liabilities / Equity (multiple)	11.69	10.81	10.54	11.44	12.01
Equity / Assets	7.88	8.47	8.67	8.04	7.68
【A】					
Non-performing loan ratio	0.21	0.25	0.28	0.36	0.25
Loan loss provisions / NPLs	638.56	561.14	499.76	396.48	537.47
【E】					
NIBT / Average equity	8.86	8.56	7.09	6.63	9.80
(NIBT + loan loss provisions) / Average equity	8.76	8.96	8.20	8.42	8.88
NIBT / Average assets	0.70	0.72	0.58	0.53	0.71
(NIBT + loan loss provisions) / Average assets	0.69	0.75	0.67	0.67	0.64
Net interest income / NIBT	121.88	130.44	157.30	172.40	138.35
NIBT / Net income	44.55	45.39	39.40	35.56	44.23
NIBT / Employees (in thousand of NT dollars)	2,033.55	2,133.48	1,656.51	1,388.09	1,801.33
【L】					
Liquidity coverage ratio	161.12	115.00	134.93	142.27	131.11
Net stable funding ratio	135.59	130.64	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.74	26.97	25.98	29.61	31.41
Loans / Deposits	72.00	77.67	76.00	71.19	75.87
Time deposits / Deposits	32.79	34.10	36.50	38.95	39.46
NCDs / Time deposits	2.50	6.29	6.23	8.18	2.25
Accumulated gap of assets and liabilities (180 days) / Equity	-33.23	-4.40	-30.73	-77.77	-29.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	116.24	117.37	111.38	111.15	106.92
Interest rate sensitivity gap / Equity	111.09	111.11	74.54	80.41	53.11
【G】					
Deposit growth rate	15.79	3.84	-6.31	7.93	2.83
Loan growth rate	8.08	6.06	-0.33	1.40	10.51
Investment growth rate	21.59	-1.43	-8.67	16.36	9.32
Guarantee growth rate	22.40	-11.40	15.88	-6.51	-2.72

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

E.Sun Commercial Bank, Ltd. Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.64	15.13	15.01	13.71	12.95
Tier 1 capital / Risk-weighted assets	11.82	12.00	11.77	10.28	9.31
Common equity Tier 1 / Risk-weighted assets	10.50	10.56	10.64	9.19	9.15
Liabilities / Equity (multiple)	13.22	13.09	12.81	13.64	14.00
Equity / Assets	7.03	7.10	7.24	6.83	6.67
【A】					
Non-performing loan ratio	0.19	0.23	0.23	0.19	0.13
Loan loss provisions / NPLs	640.26	523.76	513.89	629.67	931.36
【E】					
NIBT / Average equity	13.87	13.23	12.55	12.82	12.46
(NIBT + loan loss provisions) / Average equity	14.18	13.90	14.61	15.24	16.14
NIBT / Average assets	0.97	0.95	0.88	0.86	0.83
(NIBT + loan loss provisions) / Average assets	0.99	1.00	1.02	1.02	1.07
Net interest income / NIBT	80.24	93.02	110.99	112.25	120.51
NIBT / Net income	44.17	43.12	40.25	40.80	38.96
NIBT / Employees (in thousand of NT dollars)	2,597.05	2,424.54	2,052.02	1,892.77	1,859.86
【L】					
Liquidity coverage ratio	125.06	132.55	129.10	111.02	129.28
Net stable funding ratio	139.30	132.00	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.55	29.02	30.14	24.99	27.71
Loans / Deposits	69.83	71.22	71.04	72.09	70.73
Time deposits / Deposits	24.02	25.62	25.19	26.90	29.27
NCDs / Time deposits	2.09	2.36	0.44	1.69	0.33
Accumulated gap of assets and liabilities (180 days) / Equity	-78.07	-24.08	43.55	125.34	153.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	120.25	118.25	113.19	108.62	104.96
Interest rate sensitivity gap / Equity	153.52	142.48	104.85	77.20	46.56
【G】					
Deposit growth rate	10.01	9.77	9.90	6.60	13.22
Loan growth rate	7.83	10.02	8.28	8.62	9.43
Investment growth rate	10.76	12.31	14.36	7.81	26.89
Guarantee growth rate	20.54	73.32	-2.97	-21.20	1.40

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

KGI Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.38	13.39	14.18	13.23	14.96
Tier 1 capital / Risk-weighted assets	13.50	12.27	13.99	13.22	14.91
Common equity Tier 1 / Risk-weighted assets	12.92	11.69	13.99	13.22	14.91
Liabilities / Equity (multiple)	9.32	10.64	8.56	8.64	8.36
Equity / Assets	9.69	8.59	10.46	10.38	10.68
【A】					
Non-performing loan ratio	0.17	0.17	0.21	0.34	0.34
Loan loss provisions / NPLs	736.63	755.23	626.84	397.45	413.26
【E】					
NIBT / Average equity	7.69	4.91	8.41	8.15	10.41
(NIBT + loan loss provisions) / Average equity	8.47	4.96	10.16	9.01	9.14
NIBT / Average assets	0.71	0.44	0.90	0.91	1.14
(NIBT + loan loss provisions) / Average assets	0.78	0.44	1.08	1.01	1.01
Net interest income / NIBT	142.83	244.53	124.33	115.53	128.95
NIBT / Net income	41.90	32.76	45.77	46.85	52.24
NIBT / Employees (in thousand of NT dollars)	1,844.20	1,114.08	1,968.64	1,958.20	2,025.60
【L】					
Liquidity coverage ratio	111.19	104.55	93.36	85.35	95.03
Net stable funding ratio	112.65	111.38	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	40.43	37.67	36.01	32.84	44.26
Loans / Deposits	82.36	80.65	78.88	74.28	62.15
Time deposits / Deposits	44.83	46.99	47.30	51.32	51.18
NCDs / Time deposits	5.50	8.69	12.64	1.08	0.06
Accumulated gap of assets and liabilities (180 days) / Equity	-192.53	-87.07	-108.04	-205.03	-195.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	122.32	104.67	106.30	82.08	111.86
Interest rate sensitivity gap / Equity	102.06	23.71	27.00	-86.35	48.38
【G】					
Deposit growth rate	-0.10	12.00	9.68	-3.10	157.80
Loan growth rate	2.02	14.29	16.34	15.82	118.52
Investment growth rate	-9.74	23.15	0.33	37.62	237.83
Guarantee growth rate	54.26	39.51	-3.33	-6.70	956.16

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Taishin International Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.40	14.72	14.23	14.21	12.49
Tier 1 capital / Risk-weighted assets	11.60	11.67	10.91	10.64	8.44
Common equity Tier 1 / Risk-weighted assets	9.79	9.64	8.74	8.42	7.88
Liabilities / Equity (multiple)	11.74	11.35	11.97	11.84	15.96
Equity / Assets	7.85	8.10	7.71	7.79	5.90
【A】					
Non-performing loan ratio	0.17	0.18	0.22	0.26	0.13
Loan loss provisions / NPLs	814.28	758.18	578.43	548.56	1,051.76
【E】					
NIBT / Average equity	9.03	8.99	10.00	11.48	13.44
(NIBT + loan loss provisions) / Average equity	9.79	9.39	11.23	15.04	16.03
NIBT / Average assets	0.69	0.66	0.76	0.72	0.77
(NIBT + loan loss provisions) / Average assets	0.75	0.69	0.85	0.94	0.92
Net interest income / NIBT	136.91	156.57	144.77	155.16	146.62
NIBT / Net income	35.89	34.38	37.75	34.94	37.35
NIBT / Employees (in thousand of NT dollars)	1,766.47	1,557.96	1,665.40	1,544.04	1,677.87
【L】					
Liquidity coverage ratio	111.29	130.61	111.87	119.34	114.29
Net stable funding ratio	125.68	122.79	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.27	25.98	25.54	24.77	24.52
Loans / Deposits	79.03	80.07	79.67	78.21	79.07
Time deposits / Deposits	29.76	36.48	40.28	42.15	41.32
NCDs / Time deposits	0.26	1.82	1.23	2.70	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	85.01	21.28	9.05	-50.26	-158.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	149.28	153.48	149.95	184.13	124.42
Interest rate sensitivity gap / Equity	232.30	262.63	286.38	241.38	276.40
【G】					
Deposit growth rate	13.64	5.78	7.53	6.65	7.00
Loan growth rate	11.90	6.13	9.19	5.16	3.69
Investment growth rate	20.94	7.00	9.29	-2.46	22.05
Guarantee growth rate	6.26	-8.03	21.80	4.64	14.10

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Jih Sun International Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.00	14.33	15.05	13.01	13.64
Tier 1 capital / Risk-weighted assets	12.92	13.20	13.46	11.08	11.38
Common equity Tier 1 / Risk-weighted assets	12.92	13.20	13.46	11.08	11.38
Liabilities / Equity (multiple)	10.64	10.42	10.42	11.21	10.49
Equity / Assets	8.59	8.75	8.76	8.19	8.70
【A】					
Non-performing loan ratio	0.15	0.26	0.45	0.23	0.21
Loan loss provisions / NPLs	841.27	498.31	302.06	566.57	593.45
【E】					
NIBT / Average equity	5.22	5.02	5.32	3.86	6.51
(NIBT + loan loss provisions) / Average equity	5.34	4.74	6.20	5.35	7.38
NIBT / Average assets	0.45	0.44	0.46	0.33	0.54
(NIBT + loan loss provisions) / Average assets	0.46	0.41	0.53	0.46	0.61
Net interest income / NIBT	241.44	266.07	230.10	288.09	168.77
NIBT / Net income	27.66	27.08	26.64	19.40	30.67
NIBT / Employees (in thousand of NT dollars)	763.92	721.28	718.77	520.56	819.42
【L】					
Liquidity coverage ratio	163.31	135.72	137.23	134.93	176.15
Net stable funding ratio	142.43	129.95	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.21	27.08	27.46	30.84	30.00
Loans / Deposits	74.23	79.93	78.70	79.82	75.95
Time deposits / Deposits	33.75	37.61	34.56	36.17	40.96
NCDs / Time deposits	4.92	1.61	3.28	0.29	1.26
Accumulated gap of assets and liabilities (180 days) / Equity	12.04	-13.43	45.31	5.73	22.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	97.88	98.20	100.52	97.37	98.77
Interest rate sensitivity gap / Equity	-18.25	-15.20	4.35	-23.35	-10.19
【G】					
Deposit growth rate	13.19	3.20	4.48	-0.02	1.16
Loan growth rate	5.13	4.40	2.81	5.07	-2.88
Investment growth rate	-3.55	5.13	1.35	19.56	19.22
Guarantee growth rate	32.18	28.82	113.63	-8.46	-32.18

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

EnTie Commercial Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.33	14.13	13.49	13.32	13.19
Tier 1 capital / Risk-weighted assets	14.33	14.13	13.49	13.32	12.41
Common equity Tier 1 / Risk-weighted assets	14.33	14.13	13.49	12.75	11.72
Liabilities / Equity (multiple)	8.09	8.35	8.61	8.99	9.55
Equity / Assets	11.00	10.69	10.40	10.01	9.48
【A】					
Non-performing loan ratio	0.91	0.77	0.62	0.90	0.98
Loan loss provisions / NPLs	190.96	186.05	229.58	158.11	149.27
【E】					
NIBT / Average equity	7.33	8.51	8.49	5.56	14.11
(NIBT + loan loss provisions) / Average equity	8.55	8.64	10.49	9.07	15.31
NIBT / Average assets	0.79	0.91	0.87	0.56	1.24
(NIBT + loan loss provisions) / Average assets	0.92	0.93	1.08	0.92	1.35
Net interest income / NIBT	148.94	133.35	149.70	211.12	103.76
NIBT / Net income	38.33	44.40	42.45	27.13	52.62
NIBT / Employees (in thousand of NT dollars)	1,651.88	1,879.79	1,750.97	1,008.26	2,293.99
【L】					
Liquidity coverage ratio	132.73	115.27	133.62	153.97	123.23
Net stable funding ratio	122.05	133.91	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.10	35.64	37.65	35.12	34.63
Loans / Deposits	77.98	73.33	70.21	73.32	72.39
Time deposits / Deposits	55.68	56.74	55.89	53.85	53.27
NCDs / Time deposits	0.61	1.19	2.66	1.17	1.78
Accumulated gap of assets and liabilities (180 days) / Equity	-145.49	-145.83	-140.33	-82.91	-100.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	107.57	106.23	105.83	102.64	102.55
Interest rate sensitivity gap / Equity	45.50	38.97	38.69	18.65	16.89
【G】					
Deposit growth rate	-1.23	0.32	5.99	-0.15	-5.37
Loan growth rate	5.03	4.25	0.51	1.12	-5.58
Investment growth rate	-16.77	4.27	8.35	40.21	3.91
Guarantee growth rate	90.75	28.90	-6.09	-34.64	13.61

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

CTBC Bank Co., Ltd. Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.17	15.16	16.18	15.17	13.70
Tier 1 capital / Risk-weighted assets	14.17	15.16	16.18	14.85	13.32
Common equity Tier 1 / Risk-weighted assets	14.17	14.89	15.56	13.98	12.43
Liabilities / Equity (multiple)	10.21	9.72	9.63	9.73	10.47
Equity / Assets	8.92	9.33	9.41	9.32	8.72
【A】					
Non-performing loan ratio	0.17	0.22	0.21	0.33	0.29
Loan loss provisions / NPLs	835.43	625.30	654.26	439.17	444.83
【E】					
NIBT / Average equity	12.28	11.84	12.62	10.71	17.70
(NIBT + loan loss provisions) / Average equity	12.81	12.37	13.74	12.43	18.33
NIBT / Average assets	1.09	1.08	1.18	0.99	1.48
(NIBT + loan loss provisions) / Average assets	1.13	1.13	1.29	1.15	1.53
Net interest income / NIBT	106.02	108.47	97.61	115.59	74.55
NIBT / Net income	43.23	42.89	43.75	38.07	48.90
NIBT / Employees (in thousand of NT dollars)	3,147.47	2,972.48	3,039.95	2,435.21	3,569.57
【L】					
Liquidity coverage ratio	126.03	113.57	122.70	120.40	101.91
Net stable funding ratio	132.64	134.58	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.80	31.42	34.59	33.59	23.24
Loans / Deposits	67.35	69.71	67.50	70.19	71.03
Time deposits / Deposits	28.41	27.01	27.53	27.77	29.59
NCDs / Time deposits	0.98	0.97	1.14	0.74	0.30
Accumulated gap of assets and liabilities (180 days) / Equity	-47.06	-21.13	-13.50	-41.04	-48.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	106.59	111.98	114.77	115.09	101.39
Interest rate sensitivity gap / Equity	39.53	67.37	84.14	85.91	8.63
【G】					
Deposit growth rate	10.06	5.85	10.54	1.96	14.43
Loan growth rate	6.32	9.29	6.29	0.72	11.20
Investment growth rate	16.02	3.12	19.12	32.74	13.10
Guarantee growth rate	18.45	-1.17	16.44	-8.17	26.93

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

HSBC Bank (Taiwan) Limited

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.22	14.75	14.90	14.48	13.12
Tier 1 capital / Risk-weighted assets	13.19	13.68	13.83	13.45	12.13
Common equity Tier 1 / Risk-weighted assets	13.19	13.68	13.83	13.45	12.13
Liabilities / Equity (multiple)	13.39	14.14	13.72	13.03	14.45
Equity / Assets	6.95	6.61	6.79	7.13	6.47
【A】					
Non-performing loan ratio	0.04	0.06	0.08	0.05	0.05
Loan loss provisions / NPLs	3,364.55	2,265.70	1,620.77	2,689.38	2,450.78
【E】					
NIBT / Average equity	9.12	12.18	10.46	8.83	8.93
(NIBT + loan loss provisions) / Average equity	8.71	12.40	11.26	8.83	8.47
NIBT / Average assets	0.61	0.78	0.72	0.61	0.57
(NIBT + loan loss provisions) / Average assets	0.59	0.79	0.77	0.62	0.54
Net interest income / NIBT	-0.80	16.96	50.19	83.72	115.21
NIBT / Net income	38.41	45.12	41.64	39.09	35.05
NIBT / Employees (in thousand of NT dollars)	2,290.29	2,954.37	2,500.49	2,131.75	1,998.61
【L】					
Liquidity coverage ratio	154.20	149.32	122.12	128.35	141.97
Net stable funding ratio	127.33	142.05	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	98.01	117.21	115.98	116.91	115.71
Loans / Deposits	60.65	61.82	55.34	57.41	64.55
Time deposits / Deposits	31.32	31.00	29.89	32.09	29.52
NCDs / Time deposits	1.31	5.39	0.53	0.35	0.59
Accumulated gap of assets and liabilities (180 days) / Equity	-102.76	-190.12	-220.12	-223.70	-403.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	189.62	191.36	179.46	181.41	188.45
Interest rate sensitivity gap / Equity	494.13	505.80	453.79	432.13	489.82
【G】					
Deposit growth rate	-6.97	4.20	13.78	4.03	-15.80
Loan growth rate	-5.28	16.41	9.66	-7.47	-11.84
Investment growth rate	-18.70	6.06	2.29	-6.89	-3.08
Guarantee growth rate	15.27	16.38	9.51	-21.56	-1.65

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Shin Kong Commercial Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.41	14.38	13.06	12.69	11.76
Tier 1 capital / Risk-weighted assets	11.80	11.51	10.44	9.86	9.37
Common equity Tier 1 / Risk-weighted assets	10.48	10.39	9.69	9.05	8.49
Liabilities / Equity (multiple)	13.45	13.64	14.49	14.93	16.23
Equity / Assets	6.92	6.83	6.45	6.28	5.80
【A】					
Non-performing loan ratio	0.20	0.23	0.24	0.26	0.19
Loan loss provisions / NPLs	636.50	570.52	488.17	491.66	697.86
【E】					
NIBT / Average equity	10.88	11.54	9.67	11.81	14.01
(NIBT + loan loss provisions) / Average equity	11.26	12.23	11.61	13.10	16.58
NIBT / Average assets	0.74	0.74	0.62	0.72	0.77
(NIBT + loan loss provisions) / Average assets	0.77	0.78	0.75	0.80	0.91
Net interest income / NIBT	175.21	189.67	229.80	194.66	175.23
NIBT / Net income	40.51	38.91	31.71	37.46	38.65
NIBT / Employees (in thousand of NT dollars)	1,747.39	1,666.58	1,289.80	1,461.66	1,561.25
【L】					
Liquidity coverage ratio	147.16	121.79	135.59	135.68	127.21
Net stable funding ratio	122.75	120.62	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.10	21.92	19.08	20.07	25.17
Loans / Deposits	74.19	76.31	74.92	73.82	71.45
Time deposits / Deposits	51.62	51.13	50.89	51.18	49.65
NCDs / Time deposits	0.03	0.88	3.39	2.59	0.47
Accumulated gap of assets and liabilities (180 days) / Equity	-70.55	-62.00	-157.92	-102.43	-62.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	84.42	91.00	91.59	87.79	93.96
Interest rate sensitivity gap / Equity	-164.11	-94.40	-96.41	-142.94	-75.46
【G】					
Deposit growth rate	9.88	4.12	3.68	1.07	5.57
Loan growth rate	6.84	6.04	5.21	4.43	1.00
Investment growth rate	11.35	7.22	34.03	57.72	3.56
Guarantee growth rate	-1.39	-29.76	21.34	-18.34	14.34

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Sunny Bank, Ltd.

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.58	12.11	12.70	11.36	11.11
Tier 1 capital / Risk-weighted assets	9.87	9.76	9.59	8.23	7.92
Common equity Tier 1 / Risk-weighted assets	8.53	8.65	8.68	7.91	7.74
Liabilities / Equity (multiple)	14.92	14.69	15.55	15.60	16.21
Equity / Assets	6.28	6.38	6.04	6.02	5.81
【A】					
Non-performing loan ratio	0.28	0.18	0.12	0.09	0.07
Loan loss provisions / NPLs	440.46	659.09	1,044.51	1,330.90	1,705.71
【E】					
NIBT / Average equity	8.60	11.63	8.87	12.27	12.22
(NIBT + loan loss provisions) / Average equity	11.29	12.22	13.71	14.49	13.70
NIBT / Average assets	0.55	0.66	0.54	0.71	0.69
(NIBT + loan loss provisions) / Average assets	0.72	0.70	0.83	0.84	0.78
Net interest income / NIBT	203.63	172.99	211.07	162.65	173.73
NIBT / Net income	37.49	44.89	35.84	44.39	41.18
NIBT / Employees (in thousand of NT dollars)	1,293.70	1,578.65	1,167.97	1,409.78	1,256.11
【L】					
Liquidity coverage ratio	120.18	141.89	154.73	176.51	194.71
Net stable funding ratio	128.37	130.28	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.16	24.43	24.44	24.71	24.83
Loans / Deposits	74.79	75.91	76.67	76.13	75.13
Time deposits / Deposits	59.34	59.32	59.73	60.66	60.12
NCDs / Time deposits	7.41	7.47	8.94	6.17	5.29
Accumulated gap of assets and liabilities (180 days) / Equity	-265.44	-220.25	-186.17	-140.65	-98.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	89.34	92.37	93.68	92.73	96.63
Interest rate sensitivity gap / Equity	-136.89	-95.47	-84.20	-98.14	-47.38
【G】					
Deposit growth rate	11.14	9.66	9.18	8.11	11.33
Loan growth rate	9.47	8.53	9.92	9.52	10.64
Investment growth rate	7.71	4.71	16.35	10.24	18.34
Guarantee growth rate	-7.79	38.34	0.93	-9.91	30.04

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Bank of Panhsin

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	11.41	11.48	11.59	9.97	9.77
Tier 1 capital / Risk-weighted assets	9.36	9.30	9.04	8.15	7.26
Common equity Tier 1 / Risk-weighted assets	8.31	8.16	7.85	7.12	7.26
Liabilities / Equity (multiple)	14.33	14.86	15.66	16.39	14.84
Equity / Assets	6.52	6.31	6.00	5.75	6.31
【A】					
Non-performing loan ratio	0.32	0.85	0.80	0.84	0.72
Loan loss provisions / NPLs	375.79	145.37	154.87	148.97	172.31
【E】					
NIBT / Average equity	6.45	3.09	2.00	3.35	7.31
(NIBT + loan loss provisions) / Average equity	7.13	5.52	6.27	8.16	10.32
NIBT / Average assets	0.41	0.19	0.12	0.21	0.43
(NIBT + loan loss provisions) / Average assets	0.45	0.33	0.37	0.50	0.61
Net interest income / NIBT	243.58	508.46	791.88	490.85	270.37
NIBT / Net income	26.22	12.49	8.38	12.61	23.65
NIBT / Employees (in thousand of NT dollars)	714.18	317.54	194.54	313.95	612.47
【L】					
Liquidity coverage ratio	156.24	222.42	304.12	437.38	248.88
Net stable funding ratio	143.22	155.24	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.60	26.67	26.83	26.19	26.37
Loans / Deposits	76.54	71.67	68.68	67.16	71.08
Time deposits / Deposits	52.11	54.34	55.59	57.20	53.20
NCDs / Time deposits	0.35	0.37	0.53	0.68	0.59
Accumulated gap of assets and liabilities (180 days) / Equity	-78.61	-44.95	52.15	-46.73	-95.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	95.25	97.43	95.69	94.19	95.43
Interest rate sensitivity gap / Equity	-57.79	-32.04	-57.06	-81.73	-57.75
【G】					
Deposit growth rate	1.82	1.50	2.43	10.95	2.11
Loan growth rate	8.73	5.91	4.74	4.79	2.30
Investment growth rate	-3.38	19.00	155.48	-12.00	-14.28
Guarantee growth rate	19.79	-1.45	-23.20	0.29	-7.34

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Taiwan Business Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.65	12.70	12.27	11.91	11.24
Tier 1 capital / Risk-weighted assets	9.59	9.60	9.51	9.59	8.84
Common equity Tier 1 / Risk-weighted assets	8.39	8.21	7.98	7.91	7.98
Liabilities / Equity (multiple)	17.30	18.05	20.11	20.14	20.41
Equity / Assets	5.47	5.25	4.74	4.73	4.67
【A】					
Non-performing loan ratio	0.32	0.30	0.33	0.43	0.48
Loan loss provisions / NPLs	367.72	394.13	327.65	277.65	231.21
【E】					
NIBT / Average equity	9.03	11.19	7.73	9.01	9.37
(NIBT + loan loss provisions) / Average equity	10.72	12.13	11.33	14.52	12.94
NIBT / Average assets	0.46	0.55	0.37	0.42	0.43
(NIBT + loan loss provisions) / Average assets	0.55	0.59	0.54	0.68	0.59
Net interest income / NIBT	211.58	188.49	267.90	236.53	249.81
NIBT / Net income	34.93	40.01	27.78	30.95	31.01
NIBT / Employees (in thousand of NT dollars)	1,525.52	r 1,782.37	1,187.82	1,334.11	1,262.54
【L】					
Liquidity coverage ratio	133.46	120.63	92.54	89.93	118.49
Net stable funding ratio	130.16	130.31	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.01	22.29	18.08	18.29	17.76
Loans / Deposits	76.21	79.57	81.87	81.93	80.24
Time deposits / Deposits	37.45	36.61	37.03	36.24	39.69
NCDs / Time deposits	0.90	1.64	0.14	0.75	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	34.53	-39.62	-27.64	118.93	146.85
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	97.84	99.22	100.39	99.47	102.10
Interest rate sensitivity gap / Equity	-29.01	-10.37	5.97	-8.13	33.32
【G】					
Deposit growth rate	9.47	-0.36	4.96	1.76	6.96
Loan growth rate	5.35	-3.21	6.26	3.81	0.65
Investment growth rate	13.91	24.15	1.28	13.20	8.73
Guarantee growth rate	0.21	21.88	2.70	60.70	0.61

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Standard Chartered Bank (Taiwan) Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.86	15.90	16.19	15.11	14.20
Tier 1 capital / Risk-weighted assets	13.30	12.89	13.08	11.90	11.14
Common equity Tier 1 / Risk-weighted assets	13.30	12.89	13.08	11.90	11.14
Liabilities / Equity (multiple)	12.54	12.88	13.83	13.77	14.44
Equity / Assets	7.39	7.21	6.74	6.77	6.48
【A】					
Non-performing loan ratio	0.14	0.23	0.37	0.63	0.35
Loan loss provisions / NPLs	1,179.50	733.94	479.92	304.39	463.04
【E】					
NIBT / Average equity	7.25	6.26	5.99	1.57	3.68
(NIBT + loan loss provisions) / Average equity	7.50	6.70	8.38	4.04	7.08
NIBT / Average assets	0.52	0.45	0.42	0.11	0.23
(NIBT + loan loss provisions) / Average assets	0.54	0.48	0.59	0.28	0.45
Net interest income / NIBT	129.45	144.41	205.88	907.96	430.50
NIBT / Net income	24.32	21.02	19.22	5.64	12.23
NIBT / Employees (in thousand of NT dollars)	1,104.69	938.82	832.37	216.06	494.48
【L】					
Liquidity coverage ratio	187.59	278.61	200.89	233.02	145.91
Net stable funding ratio	142.14	154.38	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	55.59	69.29	75.58	59.57	58.92
Loans / Deposits	55.79	55.28	52.87	55.20	61.72
Time deposits / Deposits	15.62	15.25	15.59	14.80	22.51
NCDs / Time deposits	11.08	16.94	7.51	0.28	13.36
Accumulated gap of assets and liabilities (180 days) / Equity	-148.31	-35.36	-87.21	-168.38	-236.74
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	131.88	154.72	146.36	116.14	119.91
Interest rate sensitivity gap / Equity	206.59	356.23	327.69	119.93	161.66
【G】					
Deposit growth rate	0.69	1.05	2.59	-1.11	-16.77
Loan growth rate	1.63	5.51	-1.81	-11.56	-9.88
Investment growth rate	-5.17	-6.69	11.36	-11.81	-13.19
Guarantee growth rate	-14.62	32.98	20.60	-3.42	-59.31

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Taichung Commercial Bank | Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.23	12.35	12.01	10.25	11.15
Tier 1 capital / Risk-weighted assets	12.64	11.65	10.98	9.09	9.49
Common equity Tier 1 / Risk-weighted assets	10.49	9.54	9.25	8.68	9.39
Liabilities / Equity (multiple)	12.17	13.32	14.13	14.06	13.13
Equity / Assets	7.59	6.98	6.61	6.64	7.08
【A】					
Non-performing loan ratio	0.31	0.45	0.42	0.58	0.33
Loan loss provisions / NPLs	475.69	317.96	343.72	248.98	475.70
【E】					
NIBT / Average equity	10.17	10.31	10.13	9.97	10.83
(NIBT + loan loss provisions) / Average equity	10.54	11.04	12.86	12.85	15.32
NIBT / Average assets	0.75	0.69	0.67	0.69	0.74
(NIBT + loan loss provisions) / Average assets	0.77	0.74	0.85	0.88	1.05
Net interest income / NIBT	154.95	170.32	181.25	181.61	174.75
NIBT / Net income	45.91	43.53	41.60	42.09	44.08
NIBT / Employees (in thousand of NT dollars)	1,938.31	1,964.80	1,919.25	1,790.28	1,857.08
【L】					
Liquidity coverage ratio	155.76	137.84	127.68	133.16	204.64
Net stable funding ratio	140.12	139.53	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.28	23.01	24.80	22.65	25.15
Loans / Deposits	75.38	77.70	76.79	79.36	78.15
Time deposits / Deposits	46.11	49.21	49.44	48.57	44.38
NCDs / Time deposits	0.68	3.89	4.64	1.95	1.74
Accumulated gap of assets and liabilities (180 days) / Equity	-30.34	-70.62	-114.92	-83.53	-160.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	89.45	90.69	91.98	91.78	95.80
Interest rate sensitivity gap / Equity	-110.36	-105.72	-95.80	-99.08	-47.80
【G】					
Deposit growth rate	-0.77	3.87	4.81	6.85	10.78
Loan growth rate	-3.75	5.11	1.37	8.47	1.93
Investment growth rate	5.72	4.49	84.20	17.89	73.20
Guarantee growth rate	-10.09	-1.91	27.66	19.40	9.34

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

King's Town Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	15.06	14.04	15.57	15.73	14.40
Tier 1 capital / Risk-weighted assets	14.71	13.95	15.17	15.31	14.12
Common equity Tier 1 / Risk-weighted assets	14.71	13.95	15.17	15.31	14.12
Liabilities / Equity (multiple)	5.83	6.94	6.31	6.44	7.35
Equity / Assets	14.64	12.60	13.68	13.44	11.97
【A】					
Non-performing loan ratio	0.01	0.02	0.02	0.02	0.03
Loan loss provisions / NPLs	9,860.87	6,762.86	6,394.29	6,736.67	5,044.74
【E】					
NIBT / Average equity	10.35	9.58	19.58	18.92	15.98
(NIBT + loan loss provisions) / Average equity	10.47	14.23	22.07	19.67	16.96
NIBT / Average assets	1.37	1.26	2.52	2.30	1.84
(NIBT + loan loss provisions) / Average assets	1.38	1.87	2.84	2.39	1.95
Net interest income / NIBT	119.68	139.57	74.08	88.87	115.32
NIBT / Net income	46.47	51.27	72.05	74.72	72.99
NIBT / Employees (in thousand of NT dollars)	3,973.14	3,677.86	6,903.99	6,094.34	4,920.58
【L】					
Liquidity coverage ratio	182.76	154.46	179.53	272.05	174.49
Net stable funding ratio	130.62	121.76	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.26	24.34	28.46	29.29	29.19
Loans / Deposits	82.17	81.92	80.34	72.63	74.06
Time deposits / Deposits	36.28	39.30	40.68	41.21	43.24
NCDs / Time deposits	0.56	8.62	4.48	0.07	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	37.09	17.75	-32.19	-23.03	-0.25
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	93.87	96.76	92.48	98.16	96.19
Interest rate sensitivity gap / Equity	-27.93	-17.15	-36.41	-9.04	-21.55
【G】					
Deposit growth rate	1.64	4.42	3.95	2.55	6.42
Loan growth rate	1.95	6.48	14.98	0.57	1.70
Investment growth rate	0.76	2.07	36.78	7.46	6.34
Guarantee growth rate	10.33	24.22	-18.62	39.67	21.20

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Hwatai Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.11	12.28	12.95	12.25	11.28
Tier 1 capital / Risk-weighted assets	10.62	10.56	10.77	9.78	8.82
Common equity Tier 1 / Risk-weighted assets	10.62	10.56	10.77	9.78	8.82
Liabilities / Equity (multiple)	13.33	13.65	13.97	14.42	14.39
Equity / Assets	6.98	6.83	6.68	6.48	6.50
【A】					
Non-performing loan ratio	0.48	1.24	1.80	1.18	0.38
Loan loss provisions / NPLs	324.94	116.55	103.75	123.53	314.08
【E】					
NIBT / Average equity	3.11	0.68	-12.56	0.56	8.99
(NIBT + loan loss provisions) / Average equity	6.58	3.26	5.46	7.25	12.22
NIBT / Average assets	0.21	0.05	-0.84	0.04	0.57
(NIBT + loan loss provisions) / Average assets	0.45	0.22	0.37	0.45	0.78
Net interest income / NIBT	482.84	2,379.69	-	3,474.00	239.89
NIBT / Net income	15.75	3.31	-55.09	2.03	28.79
NIBT / Employees (in thousand of NT dollars)	377.33	74.77	-1,365.99	56.75	829.11
【L】					
Liquidity coverage ratio	211.83	191.59	559.61	409.79	178.80
Net stable funding ratio	156.08	127.85	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.67	30.13	34.45	32.03	27.49
Loans / Deposits	69.31	71.67	65.19	66.76	78.30
Time deposits / Deposits	54.26	55.28	57.30	54.94	54.53
NCDs / Time deposits	3.19	3.03	3.38	2.17	6.03
Accumulated gap of assets and liabilities (180 days) / Equity	-62.51	-86.21	-57.32	-161.55	-61.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	96.65	95.06	95.76	98.30	104.11
Interest rate sensitivity gap / Equity	-39.68	-59.50	-51.25	-20.58	48.93
【G】					
Deposit growth rate	2.07	-2.21	-3.44	13.44	6.52
Loan growth rate	-1.29	7.52	-5.72	-3.27	9.44
Investment growth rate	-1.13	16.40	3.65	6.73	138.54
Guarantee growth rate	0.00	-5.36	36.65	-54.63	-6.24

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Cota Bank

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	13.22	12.91	12.07	10.33	10.20
Tier 1 capital / Risk-weighted assets	10.48	9.86	9.20	7.31	8.33
Common equity Tier 1 / Risk-weighted assets	9.97	9.36	9.20	7.31	8.33
Liabilities / Equity (multiple)	13.79	14.24	14.52	17.05	17.40
Equity / Assets	6.76	6.56	6.44	5.54	5.43
【A】					
Non-performing loan ratio	0.44	0.50	0.24	0.22	0.21
Loan loss provisions / NPLs	323.78	295.69	663.93	772.83	957.83
【E】					
NIBT / Average equity	8.30	8.53	11.52	10.31	11.70
(NIBT + loan loss provisions) / Average equity	8.69	8.78	13.49	11.94	13.83
NIBT / Average assets	0.55	0.56	0.68	0.58	0.58
(NIBT + loan loss provisions) / Average assets	0.57	0.57	0.80	0.67	0.69
Net interest income / NIBT	275.38	286.22	235.97	280.49	282.06
NIBT / Net income	30.66	31.09	35.26	31.85	28.90
NIBT / Employees (in thousand of NT dollars)	833.63	811.54	931.58	758.19	730.09
【L】					
Liquidity coverage ratio	462.51	371.77	319.09	253.95	254.83
Net stable funding ratio	141.54	136.51	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.15	23.24	19.29	16.90	17.87
Loans / Deposits	73.61	77.99	80.82	81.52	79.49
Time deposits / Deposits	57.26	57.33	58.10	59.01	59.91
NCDs / Time deposits	7.11	10.26	10.18	4.78	0.14
Accumulated gap of assets and liabilities (180 days) / Equity	-203.84	-277.59	-291.17	-278.53	-228.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	84.80	86.29	88.12	85.99	87.70
Interest rate sensitivity gap / Equity	-196.67	-183.02	-160.92	-219.95	-197.53
【G】					
Deposit growth rate	2.65	3.67	3.27	3.68	4.40
Loan growth rate	-3.13	0.03	2.38	6.33	3.57
Investment growth rate	22.41	13.91	84.55	15.41	-0.27
Guarantee growth rate	4.35	-12.26	-3.99	72.34	-33.83

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

O-Bank Co., Ltd.

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.00	13.69	13.71	14.80	14.12
Tier 1 capital / Risk-weighted assets	12.02	11.56	10.97	12.09	12.43
Common equity Tier 1 / Risk-weighted assets	11.72	11.21	10.97	12.09	12.43
Liabilities / Equity (multiple)	9.08	9.44	9.08	8.03	7.43
Equity / Assets	9.92	9.58	9.92	11.08	11.87
【A】					
Non-performing loan ratio	0.75	0.01	0.25	0.02	0.28
Loan loss provisions / NPLs	183.02	9,848.15	582.17	7,767.86	610.06
【E】					
NIBT / Average equity	3.65	3.88	4.15	6.24	6.89
(NIBT + loan loss provisions) / Average equity	4.86	4.54	5.67	7.46	7.24
NIBT / Average assets	0.36	0.36	0.45	0.71	0.84
(NIBT + loan loss provisions) / Average assets	0.48	0.42	0.61	0.85	0.88
Net interest income / NIBT	161.60	191.83	161.22	112.27	86.63
NIBT / Net income	22.84	24.07	27.30	42.71	53.06
NIBT / Employees (in thousand of NT dollars)	1,217.09	1,254.69	1,474.13	2,524.46	4,416.30
【L】					
Liquidity coverage ratio	104.02	90.18	84.62	71.27	74.70
Net stable funding ratio	106.43	97.07	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	45.89	45.61	37.36	42.84	45.86
Loans / Deposits	70.40	75.71	90.25	89.06	83.25
Time deposits / Deposits	52.81	51.40	57.52	56.31	61.54
NCDs / Time deposits	9.10	13.51	45.51	25.18	33.79
Accumulated gap of assets and liabilities (180 days) / Equity	-8.14	-99.28	-152.83	-193.00	-176.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	116.01	97.44	107.34	104.82	103.55
Interest rate sensitivity gap / Equity	89.54	-13.33	37.76	20.32	14.12
【G】					
Deposit growth rate	1.30	31.39	11.55	5.45	10.15
Loan growth rate	-3.10	10.22	13.05	12.81	9.51
Investment growth rate	11.82	7.49	19.10	-3.35	19.46
Guarantee growth rate	31.24	68.91	77.49	-17.03	28.46

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Agricultural Bank of Taiwan　　　　Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.07	13.03	13.64	11.95	12.16
Tier 1 capital / Risk-weighted assets	10.12	9.35	9.54	8.14	8.02
Common equity Tier 1 / Risk-weighted assets	10.12	9.35	9.54	8.14	8.02
Liabilities / Equity (multiple)	23.83	26.68	25.97	26.45	27.24
Equity / Assets	4.03	3.61	3.71	3.64	3.54
【A】					
Non-performing loan ratio	0.30	0.39	0.52	0.43	0.72
Loan loss provisions / NPLs	543.27	446.01	338.62	543.19	254.53
【E】					
NIBT / Average equity	4.64	3.97	3.86	6.54	3.88
(NIBT + loan loss provisions) / Average equity	5.30	4.68	6.37	13.41	8.13
NIBT / Average assets	0.17	0.15	0.14	0.23	0.13
(NIBT + loan loss provisions) / Average assets	0.19	0.18	0.23	0.47	0.27
Net interest income / NIBT	135.84	176.19	323.81	208.69	270.68
NIBT / Net income	41.67	47.31	41.60	39.33	34.14
NIBT / Employees (in thousand of NT dollars)	3,704.92	3,316.94	2,991.78	4,947.95	3,643.88
【L】					
Liquidity coverage ratio	106.99	95.20	111.16	100.63	141.24
Net stable funding ratio	151.68	151.76	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	54.83	50.99	52.16	48.46	52.60
Loans / Deposits	40.55	35.74	31.27	30.13	32.48
Time deposits / Deposits	94.88	97.83	98.09	99.04	98.92
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-585.10	-557.67	-445.56	-752.23	-552.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	84.42	79.06	76.65	73.56	81.09
Interest rate sensitivity gap / Equity	-326.75	-513.06	-568.98	-670.03	-499.55
【G】					
Deposit growth rate	2.37	-4.50	0.74	2.35	-0.61
Loan growth rate	16.15	9.17	4.53	-5.05	-5.36
Investment growth rate	-7.31	1.29	38.76	27.98	2.57
Guarantee growth rate	7.96	-6.76	16.89	-22.08	-3.41

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

Taipei Star Bank | Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	12.34	13.17	12.53	11.22	10.24
Tier 1 capital / Risk-weighted assets	9.47	9.66	8.81	8.56	8.59
Common equity Tier 1 / Risk-weighted assets	8.46	9.07	8.81	8.56	8.59
Liabilities / Equity (multiple)	15.59	15.10	15.46	14.32	14.13
Equity / Assets	6.03	6.21	6.07	6.53	6.61
【A】					
Non-performing loan ratio	0.17	0.30	0.14	0.22	0.14
Loan loss provisions / NPLs	666.28	393.01	887.69	541.41	741.27
【E】					
NIBT / Average equity	4.36	4.16	4.14	4.05	3.75
(NIBT + loan loss provisions) / Average equity	4.27	3.84	4.90	5.35	3.72
NIBT / Average assets	0.26	0.25	0.26	0.27	0.25
(NIBT + loan loss provisions) / Average assets	0.25	0.23	0.31	0.35	0.24
Net interest income / NIBT	346.22	332.13	311.98	334.93	357.29
NIBT / Net income	21.76	24.02	23.23	22.00	22.27
NIBT / Employees (in thousand of NT dollars)	505.31	463.31	458.77	465.48	442.40
【L】					
Liquidity coverage ratio	146.50	149.20	152.51	128.22	126.69
Net stable funding ratio	115.00	113.11	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.75	32.28	30.75	25.38	29.57
Loans / Deposits	70.29	69.21	68.38	69.85	71.48
Time deposits / Deposits	62.68	64.33	66.25	64.28	65.14
NCDs / Time deposits	2.49	14.08	17.61	14.74	16.06
Accumulated gap of assets and liabilities (180 days) / Equity	-236.93	-280.38	-159.20	-206.29	-169.69
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	86.53	87.17	90.30	92.12	93.18
Interest rate sensitivity gap / Equity	-186.46	-172.50	-134.03	-102.57	-88.73
【G】					
Deposit growth rate	3.13	0.84	6.80	2.87	2.80
Loan growth rate	4.74	2.06	4.54	0.53	4.66
Investment growth rate	7.97	2.82	13.21	59.21	37.80
Guarantee growth rate	93.71	-19.97	19.75	-52.28	177.69

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2019

DBS Bank (Taiwan) , Ltd.

Unit：%

Items	31/12/19	31/12/18	31/12/17	31/12/16	31/12/15
【C】					
Regulatory capital / Risk-weighted assets	14.78	12.76	11.67	13.13	13.41
Tier 1 capital / Risk-weighted assets	12.65	11.63	11.67	13.13	13.39
Common equity Tier 1 / Risk-weighted assets	9.67	8.66	8.68	9.80	10.00
Liabilities / Equity (multiple)	11.00	12.93	13.01	10.27	10.52
Equity / Assets	8.33	7.18	7.14	8.87	8.68
【A】					
Non-performing loan ratio	0.59	0.56	0.74	0.93	0.81
Loan loss provisions / NPLs	235.58	246.38	189.62	167.28	188.22
【E】					
NIBT / Average equity	1.55	3.56	2.19	0.90	1.10
(NIBT + loan loss provisions) / Average equity	1.70	4.25	5.53	3.06	4.53
NIBT / Average assets	0.12	0.25	0.18	0.08	0.09
(NIBT + loan loss provisions) / Average assets	0.13	0.30	0.46	0.26	0.38
Net interest income / NIBT	966.79	468.48	546.48	1,292.73	1,046.13
NIBT / Net income	5.63	11.87	9.92	4.57	5.30
NIBT / Employees (in thousand of NT dollars)	223.68	474.72	302.12	178.07	207.49
【L】					
Liquidity coverage ratio	127.45	130.60	206.36	193.42	130.79
Net stable funding ratio	129.34	134.39	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.65	29.41	35.66	44.05	54.16
Loans / Deposits	70.22	65.27	70.29	67.67	76.98
Time deposits / Deposits	50.52	48.27	46.86	51.55	55.78
NCDs / Time deposits	-	2.08	3.37	-	2.72
Accumulated gap of assets and liabilities (180 days) / Equity	-353.36	-342.30	-262.78	-151.22	-110.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	109.71	117.57	123.55	117.78	85.48
Interest rate sensitivity gap / Equity	65.85	124.13	161.43	105.44	-71.55
【G】					
Deposit growth rate	-8.77	4.84	28.16	12.21	10.91
Loan growth rate	-1.85	-2.78	33.01	-1.40	-0.76
Investment growth rate	14.89	-7.20	11.96	-33.04	16.22
Guarantee growth rate	60.81	10.91	-18.06	-23.60	31.79