TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2020

The Peer-Group Average　　　　　　　　　　　　　　　　　　　　　　　　　　**Unit：%**

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.09	r 13.90	14.00	13.82	13.99
2.Arithmetic mean	14.27	r 14.10	14.07	13.99	14.17
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	11.95	r 11.81	11.97	11.79	11.80
2.Arithmetic mean	12.21	r 12.00	12.08	11.86	11.78
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.17	11.12	11.26	11.06	11.17
2.Arithmetic mean	11.38	r 11.33	11.32	11.19	11.19
Liabilities / Equity (multiple)	12.34	12.21	12.06	12.36	12.37
Equity / Assets	7.55	7.71	7.73	7.60	7.66
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.26	0.26	0.23	0.26	0.30
2.Arithmetic mean	0.24	0.25	0.22	0.24	0.28
Loan loss provisions / NPLs	587.29	560.25	643.06	583.03	533.54
Expected losses of classified assets / Total provisions	74.24	72.66	73.72	72.65	71.58
【E】					
NIBT / Average equity					
1.Winsorized mean	7.19	9.40	8.46	8.04	7.73
2.Arithmetic mean	8.13	10.42	9.49	9.34	9.03
(NIBT + loan loss provisions) / Average equity	9.57	11.01	9.08	8.77	9.88
NIBT / Average assets					
1.Winsorized mean	0.53	0.69	0.62	0.60	0.60
2.Arithmetic mean	0.61	0.77	0.70	0.68	0.66
(NIBT + loan loss provisions) / Average assets	0.70	0.82	0.68	0.64	0.72
Net interest income / NIBT	194.34	r 140.76	160.04	171.77	178.60
NIBT / Net income	36.44	40.84	38.65	38.04	36.05
NIBT / Employees (in thousand of NT dollars)	1,671.75	r 2,210.24	r 1,934.86	1,838.04	1,699.45
【L】					
Liquidity coverage ratio	132.46	r 138.12	139.61	132.48	148.17
Net stable funding ratio	131.29	131.36	r 132.28	130.55	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.73	31.58	30.68	30.77	31.20
Loans / Deposits	73.14	73.24	72.63	73.75	72.26
Time deposits / Deposits	39.27	39.65	39.47	39.61	41.46
NCDs / Time deposits	1.90	2.90	2.09	3.35	2.73
Accumulated gap of assets and liabilities (180 days) / Equity	-74.21	-63.54	-72.95	-62.66	-80.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.81	104.30	104.31	105.16	104.49
Interest rate sensitivity gap / Equity	21.20	20.86	22.86	22.46	27.34
【G】					
Deposit growth rate	4.40	3.81	4.54	3.36	4.55
Loan growth rate	4.91	4.92	3.68	5.79	3.95
Investment growth rate	3.11	5.24	6.54	7.45	14.35
Guarantee growth rate	11.47	r 7.48	9.24	9.58	5.05

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

March 31, 2020

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

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	31.94	34.05	31.72	33.83	36.25
Tier 1 capital / Risk-weighted assets	30.59	32.69	30.37	32.47	34.86
Common equity Tier 1 / Risk-weighted assets	30.59	32.69	30.37	32.47	34.86
Liabilities / Equity (multiple)	3.11	2.78	3.16	2.82	2.94
Equity / Assets	24.36	26.42	24.03	26.20	25.38
【A】					
Non-performing loan ratio	0.01	0.01	-	0.01	0.12
Loan loss provisions / NPLs	16,990.91	24,800.00	86,050.00	22,316.67	848.48
【E】					
NIBT / Average equity	2.55	2.45	2.11	2.18	2.56
(NIBT + loan loss provisions) / Average equity	4.27	4.30	2.43	2.34	3.23
NIBT / Average assets	0.62	0.64	0.56	0.57	0.61
(NIBT + loan loss provisions) / Average assets	1.04	1.13	0.65	0.61	0.77
Net interest income / NIBT	182.65	177.16	207.79	198.81	175.43
NIBT / Net income	43.63	43.58	42.87	42.43	46.82
NIBT / Employees (in thousand of NT dollars)	3,775.86	3,381.97	3,004.26	2,938.60	3,021.83
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	106.91	106.67	104.02	100.56	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	78.20	71.49	100.66	102.13	60.58
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-9.86	-2.15	-27.12	-23.53	-16.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	166.28	166.18	164.83	164.90	163.03
Interest rate sensitivity gap / Equity	94.53	89.27	94.02	88.59	90.88
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	17.74	7.27	18.28	7.06	2.69
Investment growth rate	-9.80	-	-0.35	3.51	-0.22
Guarantee growth rate	-0.63	14.47	-5.88	17.63	15.71

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Bank of Taiwan

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.06	12.65	r 14.16	12.55	13.13
Tier 1 capital / Risk-weighted assets	13.02	10.62	r 12.39	10.50	10.86
Common equity Tier 1 / Risk-weighted assets	13.02	10.62	r 12.39	10.50	10.86
Liabilities / Equity (multiple)	13.01	15.01	12.54	15.27	16.08
Equity / Assets	7.14	6.25	7.39	6.15	5.85
【A】					
Non-performing loan ratio	0.18	0.23	0.18	0.21	0.29
Loan loss provisions / NPLs	887.69	641.85	912.72	715.09	497.70
【E】					
NIBT / Average equity	1.98	2.91	3.87	3.73	3.97
(NIBT + loan loss provisions) / Average equity	1.00	8.55	3.96	3.83	4.50
NIBT / Average assets	0.14	0.18	0.25	0.22	0.23
(NIBT + loan loss provisions) / Average assets	0.07	0.52	0.26	0.23	0.26
Net interest income / NIBT	379.55	276.39	204.29	225.71	228.77
NIBT / Net income	31.00	19.53	31.16	28.95	33.98
NIBT / Employees (in thousand of NT dollars)	989.01	1,202.22	1,716.45	1,515.55	1,479.18
【L】					
Liquidity coverage ratio	177.45	175.86	184.52	234.89	223.03
Net stable funding ratio	154.60	155.38	153.95	161.68	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.55	37.74	37.41	44.82	49.64
Loans / Deposits	70.42	70.00	68.52	64.50	58.81
Time deposits / Deposits	43.85	44.21	44.71	44.10	47.93
NCDs / Time deposits	0.05	0.05	0.05	0.05	0.19
Accumulated gap of assets and liabilities (180 days) / Equity	-28.19	8.78	-30.98	89.07	46.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	97.52	96.07	97.67	96.49	96.83
Interest rate sensitivity gap / Equity	-24.90	-46.02	-22.40	-41.96	-38.91
【G】					
Deposit growth rate	-0.37	1.98	-1.34	2.15	1.73
Loan growth rate	0.23	15.09	4.81	12.01	0.48
Investment growth rate	-3.64	-5.53	-2.83	-0.93	8.41
Guarantee growth rate	11.03	-8.07	-1.39	2.42	12.36

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

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

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.82	14.46	14.12	13.98	13.93
Tier 1 capital / Risk-weighted assets	12.18	12.73	12.46	12.39	12.11
Common equity Tier 1 / Risk-weighted assets	11.72	12.73	11.97	12.37	12.11
Liabilities / Equity (multiple)	12.64	11.64	12.21	12.15	12.30
Equity / Assets	7.33	7.91	7.57	7.60	7.52
【A】					
Non-performing loan ratio	0.24	0.18	0.19	0.17	0.17
Loan loss provisions / NPLs	552.85	766.98	708.99	784.90	764.25
【E】					
NIBT / Average equity	9.44	15.08	12.16	11.94	10.63
(NIBT + loan loss provisions) / Average equity	11.16	15.08	12.58	12.25	12.06
NIBT / Average assets	0.72	1.18	0.95	0.89	0.84
(NIBT + loan loss provisions) / Average assets	0.85	1.18	0.98	0.92	0.95
Net interest income / NIBT	130.37	77.40	99.08	99.99	103.31
NIBT / Net income	45.09	60.57	51.66	52.37	48.42
NIBT / Employees (in thousand of NT dollars)	2,838.13	4,227.32	3,454.44	3,239.45	2,748.02
【L】					
Liquidity coverage ratio	118.65	133.45	134.73	108.28	127.18
Net stable funding ratio	125.26	134.69	130.86	132.02	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.25	33.67	29.55	33.50	35.42
Loans / Deposits	67.17	68.33	66.46	69.56	65.89
Time deposits / Deposits	27.17	27.76	27.39	26.79	30.29
NCDs / Time deposits	6.68	7.31	5.00	7.85	12.69
Accumulated gap of assets and liabilities (180 days) / Equity	-47.53	-58.40	-72.49	-97.79	-89.14
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	110.09	109.74	107.83	112.65	112.02
Interest rate sensitivity gap / Equity	66.81	60.05	49.70	80.88	82.06
【G】					
Deposit growth rate	13.80	-1.16	8.56	-2.40	11.34
Loan growth rate	11.85	-0.17	3.72	3.00	7.96
Investment growth rate	12.53	5.44	3.20	4.14	35.85
Guarantee growth rate	-12.40	-7.34	-18.33	-5.28	-8.39

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Bank of Kaohsiung | Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	12.15	11.09	r 12.11	11.05	10.61
Tier 1 capital / Risk-weighted assets	10.21	8.69	r 10.04	8.51	8.45
Common equity Tier 1 / Risk-weighted assets	9.01	8.39	r 8.99	8.19	8.45
Liabilities / Equity (multiple)	16.33	16.78	16.46	17.59	17.58
Equity / Assets	5.77	5.62	5.73	5.38	5.38
【A】					
Non-performing loan ratio	0.31	0.81	0.48	0.81	0.51
Loan loss provisions / NPLs	367.58	154.31	245.48	147.93	258.64
【E】					
NIBT / Average equity	6.42	5.20	5.91	3.43	3.57
(NIBT + loan loss provisions) / Average equity	10.69	9.85	6.71	4.50	8.32
NIBT / Average assets	0.38	0.29	0.33	0.18	0.20
(NIBT + loan loss provisions) / Average assets	0.63	0.55	0.38	0.24	0.46
Net interest income / NIBT	257.60	360.53	311.61	537.22	514.20
NIBT / Net income	25.08	20.19	23.85	13.98	15.06
NIBT / Employees (in thousand of NT dollars)	878.73	755.47	847.18	479.41	526.71
【L】					
Liquidity coverage ratio	123.57	109.53	184.92	217.36	380.34
Net stable funding ratio	134.00	131.74	137.58	131.31	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.37	15.29	20.16	18.18	21.41
Loans / Deposits	79.77	83.26	78.49	82.12	77.54
Time deposits / Deposits	41.42	43.11	41.49	44.24	49.47
NCDs / Time deposits	0.47	0.49	0.46	0.47	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	-58.49	-77.80	44.62	52.47	82.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	94.99	99.51	94.60	99.03	100.11
Interest rate sensitivity gap / Equity	-62.08	-6.09	-66.42	-12.65	1.58
【G】					
Deposit growth rate	0.88	-5.33	1.10	-2.84	1.88
Loan growth rate	-3.37	3.93	-3.39	2.88	0.38
Investment growth rate	6.85	-1.51	13.97	6.47	-3.21
Guarantee growth rate	20.26	5.54	12.26	20.25	-0.07

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Land Bank of Taiwan

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.27	12.20	r 12.75	12.10	12.33
Tier 1 capital / Risk-weighted assets	10.80	9.61	r 10.37	9.49	9.46
Common equity Tier 1 / Risk-weighted assets	9.20	8.69	r 8.80	8.55	8.48
Liabilities / Equity (multiple)	16.71	17.38	16.86	18.13	18.94
Equity / Assets	5.65	5.44	5.60	5.23	5.02
【A】					
Non-performing loan ratio	0.19	0.20	0.18	0.19	0.19
Loan loss provisions / NPLs	825.10	746.69	891.18	798.26	787.31
【E】					
NIBT / Average equity	8.27	8.48	8.40	8.34	8.71
(NIBT + loan loss provisions) / Average equity	9.14	8.74	8.85	9.13	9.04
NIBT / Average assets	0.43	0.42	0.43	0.41	0.42
(NIBT + loan loss provisions) / Average assets	0.48	0.44	0.45	0.44	0.44
Net interest income / NIBT	213.06	214.30	216.22	219.13	208.59
NIBT / Net income	43.66	42.75	41.54	37.61	41.04
NIBT / Employees (in thousand of NT dollars)	2,304.48	2,235.95	2,246.76	2,158.47	2,110.87
【L】					
Liquidity coverage ratio	92.98	102.32	103.07	109.28	99.25
Net stable funding ratio	109.23	113.37	111.13	115.22	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.92	27.45	26.04	28.17	27.19
Loans / Deposits	81.56	77.48	77.87	76.24	75.73
Time deposits / Deposits	48.94	51.36	48.73	51.24	53.63
NCDs / Time deposits	0.06	3.36	0.06	3.29	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-454.78	-415.34	-403.61	-396.79	-392.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.54	100.95	103.17	100.24	99.01
Interest rate sensitivity gap / Equity	47.87	13.43	43.36	3.60	-15.63
【G】					
Deposit growth rate	-2.42	-1.50	-1.26	1.11	6.80
Loan growth rate	2.67	3.93	1.11	4.67	5.97
Investment growth rate	-1.42	4.37	2.81	6.29	17.00
Guarantee growth rate	8.85	16.29	6.72	12.57	-5.18

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Taiwan Cooperative Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.55	13.32	r 13.58	13.59	13.44
Tier 1 capital / Risk-weighted assets	11.06	10.59	r 11.16	10.74	10.32
Common equity Tier 1 / Risk-weighted assets	10.36	10.43	r 10.52	10.57	10.32
Liabilities / Equity (multiple)	14.66	14.62	14.45	14.67	14.94
Equity / Assets	6.39	6.40	6.47	6.38	6.27
【A】					
Non-performing loan ratio	0.32	0.35	0.25	0.28	0.34
Loan loss provisions / NPLs	373.80	357.32	498.73	448.39	366.35
【E】					
NIBT / Average equity	7.74	8.19	8.92	8.44	7.67
(NIBT + loan loss provisions) / Average equity	9.83	11.81	9.57	9.52	10.49
NIBT / Average assets	0.49	0.51	0.55	0.52	0.48
(NIBT + loan loss provisions) / Average assets	0.62	0.73	0.60	0.59	0.65
Net interest income / NIBT	200.93	196.38	180.71	199.63	217.02
NIBT / Net income	39.73	37.60	40.60	38.23	35.14
NIBT / Employees (in thousand of NT dollars)	2,010.53	2,060.46	2,201.89	2,029.22	1,826.48
【L】					
Liquidity coverage ratio	117.03	119.76	122.01	128.11	115.68
Net stable funding ratio	133.37	137.94	136.09	140.25	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.80	28.57	28.00	27.17	24.49
Loans / Deposits	75.95	76.32	76.25	76.08	76.85
Time deposits / Deposits	35.18	36.88	34.72	36.98	35.98
NCDs / Time deposits	4.30	4.70	4.30	4.79	1.31
Accumulated gap of assets and liabilities (180 days) / Equity	-96.86	-35.02	-71.79	-26.38	-59.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.68	99.04	99.05	98.99	100.96
Interest rate sensitivity gap / Equity	-14.59	-10.69	-10.38	-11.37	11.09
【G】					
Deposit growth rate	6.46	6.83	6.21	3.99	2.32
Loan growth rate	5.91	2.50	6.42	2.85	1.86
Investment growth rate	10.91	8.74	8.72	6.57	3.70
Guarantee growth rate	18.52	7.78	15.71	8.55	1.86

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

First Commercial Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.64	13.68	13.00	13.57	13.42
Tier 1 capital / Risk-weighted assets	11.72	11.72	11.11	11.58	11.25
Common equity Tier 1 / Risk-weighted assets	11.15	11.13	10.63	10.96	11.25
Liabilities / Equity (multiple)	13.36	12.84	13.14	12.86	12.29
Equity / Assets	6.96	7.23	7.07	7.22	7.53
【A】					
Non-performing loan ratio	0.23	0.31	0.24	0.32	0.38
Loan loss provisions / NPLs	525.71	417.63	527.54	389.61	358.55
【E】					
NIBT / Average equity	7.68	11.38	11.29	10.90	9.33
(NIBT + loan loss provisions) / Average equity	10.82	15.12	12.28	12.05	13.27
NIBT / Average assets	0.51	0.79	0.78	0.77	0.71
(NIBT + loan loss provisions) / Average assets	0.72	1.05	0.85	0.86	1.01
Net interest income / NIBT	175.70	122.07	122.58	138.73	163.81
NIBT / Net income	40.74	47.08	48.03	44.96	41.05
NIBT / Employees (in thousand of NT dollars)	1,980.86	2,906.75	2,842.74	2,699.90	2,347.73
【L】					
Liquidity coverage ratio	117.96	115.73	133.59	121.47	133.08
Net stable funding ratio	131.81	130.34	129.37	131.00	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.94	35.80	37.93	32.88	30.36
Loans / Deposits	76.56	77.28	74.29	78.71	79.28
Time deposits / Deposits	24.08	23.23	24.01	23.25	22.53
NCDs / Time deposits	2.21	4.77	2.74	5.00	2.46
Accumulated gap of assets and liabilities (180 days) / Equity	-104.09	-82.20	-103.07	-111.88	-103.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	113.15	113.48	111.64	112.93	113.20
Interest rate sensitivity gap / Equity	106.31	103.69	93.42	100.37	99.48
【G】					
Deposit growth rate	6.30	10.17	10.32	7.91	2.23
Loan growth rate	5.29	6.41	4.09	7.13	2.52
Investment growth rate	3.97	39.32	17.84	23.61	26.40
Guarantee growth rate	18.01	3.65	9.88	2.33	-10.62

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Hua Nan Commercial Bank, Ltd. Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.88	14.23	13.88	13.75	14.25
Tier 1 capital / Risk-weighted assets	12.43	11.72	r 11.63	11.14	11.23
Common equity Tier 1 / Risk-weighted assets	11.15	11.27	r 10.89	10.67	10.91
Liabilities / Equity (multiple)	13.06	12.57	12.55	13.32	13.45
Equity / Assets	7.11	7.37	7.38	6.98	6.92
【A】					
Non-performing loan ratio	0.13	0.16	0.12	0.15	0.34
Loan loss provisions / NPLs	948.33	771.70	1,031.61	853.60	354.76
【E】					
NIBT / Average equity	8.60	10.54	9.63	9.19	7.71
(NIBT + loan loss provisions) / Average equity	10.59	13.18	10.42	10.20	11.64
NIBT / Average assets	0.59	0.70	0.65	0.59	0.49
(NIBT + loan loss provisions) / Average assets	0.73	0.87	0.70	0.66	0.74
Net interest income / NIBT	155.48	129.05	142.19	163.21	202.90
NIBT / Net income	44.45	45.55	43.46	39.33	35.78
NIBT / Employees (in thousand of NT dollars)	2,067.78	2,516.26	2,224.54	2,109.25	1,776.23
【L】					
Liquidity coverage ratio	121.45	128.42	115.55	115.70	140.60
Net stable funding ratio	135.76	135.10	135.31	134.52	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.42	28.92	26.76	27.26	23.50
Loans / Deposits	75.10	75.25	75.95	76.15	75.75
Time deposits / Deposits	23.35	23.56	22.78	23.37	25.50
NCDs / Time deposits	6.64	5.81	5.17	5.45	8.30
Accumulated gap of assets and liabilities (180 days) / Equity	59.16	23.86	9.13	8.05	33.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.55	98.02	97.72	97.33	100.85
Interest rate sensitivity gap / Equity	-14.53	-18.96	-21.82	-26.85	8.33
【G】					
Deposit growth rate	6.33	1.30	3.14	2.12	2.29
Loan growth rate	5.61	1.77	2.86	2.64	0.26
Investment growth rate	5.74	7.44	1.90	16.31	3.67
Guarantee growth rate	18.35	r 16.75	4.85	17.96	6.17

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Chang Hwa Commercial Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.63	14.27	13.96	14.11	13.56
Tier 1 capital / Risk-weighted assets	10.71	10.59	10.63	10.40	9.36
Common equity Tier 1 / Risk-weighted assets	9.78	10.02	9.67	9.79	9.22
Liabilities / Equity (multiple)	12.48	11.90	12.10	12.20	13.02
Equity / Assets	7.42	7.75	7.63	7.57	7.14
【A】					
Non-performing loan ratio	0.31	0.35	0.34	0.32	0.30
Loan loss provisions / NPLs	380.18	352.17	351.97	376.81	390.43
【E】					
NIBT / Average equity	7.71	9.49	8.72	9.84	10.15
(NIBT + loan loss provisions) / Average equity	10.35	11.54	9.09	10.37	12.33
NIBT / Average assets	0.54	0.69	0.61	0.69	0.69
(NIBT + loan loss provisions) / Average assets	0.72	0.83	0.64	0.73	0.84
Net interest income / NIBT	162.25	151.78	163.38	157.25	159.72
NIBT / Net income	41.62	46.57	42.60	44.58	46.06
NIBT / Employees (in thousand of NT dollars)	1,847.27	2,243.14	2,038.64	2,215.58	2,137.11
【L】					
Liquidity coverage ratio	114.86	125.94	125.42	146.84	107.13
Net stable funding ratio	133.84	138.02	138.02	137.63	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.78	18.33	19.96	18.70	18.27
Loans / Deposits	81.98	79.89	81.43	79.60	83.36
Time deposits / Deposits	25.26	26.63	25.93	26.47	27.65
NCDs / Time deposits	0.89	1.20	1.36	1.28	1.46
Accumulated gap of assets and liabilities (180 days) / Equity	-62.56	-41.57	-86.31	-94.13	-148.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	112.56	107.82	112.36	110.44	109.66
Interest rate sensitivity gap / Equity	106.27	61.25	100.09	82.82	82.00
【G】					
Deposit growth rate	7.29	-0.30	4.62	0.50	2.87
Loan growth rate	10.08	-3.35	7.00	-4.09	0.72
Investment growth rate	12.73	5.45	7.24	15.09	3.05
Guarantee growth rate	23.95	4.15	15.22	11.84	-8.14

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Mega International Commercial Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.05	14.16	r 13.92	13.86	14.30
Tier 1 capital / Risk-weighted assets	12.63	12.85	r 12.66	12.54	12.78
Common equity Tier 1 / Risk-weighted assets	12.63	12.85	r 12.66	12.54	12.78
Liabilities / Equity (multiple)	10.16	9.93	10.36	10.23	10.91
Equity / Assets	8.96	9.15	8.81	8.90	8.40
【A】					
Non-performing loan ratio	0.29	0.19	0.14	0.14	0.12
Loan loss provisions / NPLs	560.99	884.66	1,120.24	1,120.22	1,335.32
【E】					
NIBT / Average equity	2.09	10.98	10.05	9.84	9.61
(NIBT + loan loss provisions) / Average equity	3.62	11.68	10.18	10.71	11.17
NIBT / Average assets	0.18	0.98	0.87	0.85	0.83
(NIBT + loan loss provisions) / Average assets	0.31	1.04	0.88	0.92	0.96
Net interest income / NIBT	519.14	112.90	118.08	134.93	133.60
NIBT / Net income	18.29	53.98	52.03	51.31	49.77
NIBT / Employees (in thousand of NT dollars)	893.23	4,866.48	4,187.37	4,312.75	4,420.45
【L】					
Liquidity coverage ratio	111.65	113.34	111.66	112.72	110.69
Net stable funding ratio	114.58	115.43	114.86	113.53	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.59	30.98	29.87	29.47	30.29
Loans / Deposits	78.55	77.88	77.21	81.70	74.82
Time deposits / Deposits	27.49	23.98	22.84	24.10	26.30
NCDs / Time deposits	0.13	0.44	0.15	0.37	0.21
Accumulated gap of assets and liabilities (180 days) / Equity	-11.51	-0.58	-4.02	-5.35	-29.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	114.39	118.61	118.18	120.25	116.44
Interest rate sensitivity gap / Equity	66.92	78.88	78.65	87.03	79.38
【G】					
Deposit growth rate	1.52	1.38	6.16	-3.04	10.03
Loan growth rate	2.36	3.31	0.29	5.81	2.82
Investment growth rate	22.46	4.42	20.38	-2.49	13.00
Guarantee growth rate	-10.17	-3.52	-7.16	-4.94	-6.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Cathay United Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	16.03	r 14.58	15.09	14.99	15.89
Tier 1 capital / Risk-weighted assets	13.09	r 11.52	12.30	11.85	11.74
Common equity Tier 1 / Risk-weighted assets	11.45	r 9.90	10.73	10.13	9.67
Liabilities / Equity (multiple)	11.89	12.28	11.67	12.73	14.06
Equity / Assets	7.76	7.53	7.89	7.28	6.64
【A】					
Non-performing loan ratio	0.15	0.18	0.15	0.16	0.21
Loan loss provisions / NPLs	1,189.84	864.22	1,136.12	931.32	756.30
【E】					
NIBT / Average equity	14.78	13.77	11.88	12.51	13.24
(NIBT + loan loss provisions) / Average equity	15.76	15.78	12.55	13.90	15.72
NIBT / Average assets	1.14	1.02	0.88	0.87	0.84
(NIBT + loan loss provisions) / Average assets	1.22	1.17	0.93	0.97	1.00
Net interest income / NIBT	94.98	112.05	129.03	128.30	126.62
NIBT / Net income	51.19	44.48	42.09	41.08	41.26
NIBT / Employees (in thousand of NT dollars)	3,259.09	2,649.92	2,390.01	2,180.13	2,195.94
【L】					
Liquidity coverage ratio	185.54	161.94	168.48	157.51	215.71
Net stable funding ratio	146.59	130.52	140.29	128.16	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	39.44	31.17	36.59	34.22	36.39
Loans / Deposits	63.60	71.68	66.03	71.10	68.58
Time deposits / Deposits	24.93	26.72	26.00	26.57	27.93
NCDs / Time deposits	0.49	0.56	0.50	0.75	0.58
Accumulated gap of assets and liabilities (180 days) / Equity	-35.07	9.23	-112.25	-56.66	-63.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	110.93	113.48	110.62	115.98	115.05
Interest rate sensitivity gap / Equity	86.19	108.21	83.08	132.32	135.41
【G】					
Deposit growth rate	6.81	5.84	4.73	5.75	3.10
Loan growth rate	-5.30	6.43	-2.79	9.54	-0.09
Investment growth rate	23.30	-0.29	21.51	-2.89	13.54
Guarantee growth rate	-6.90	93.28	-4.26	88.84	0.36

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Citibank Taiwan Limited

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	16.43	16.18	r 15.59	15.74	16.49
Tier 1 capital / Risk-weighted assets	14.73	15.18	r 14.62	14.39	14.65
Common equity Tier 1 / Risk-weighted assets	14.73	15.18	r 14.62	14.39	14.65
Liabilities / Equity (multiple)	7.44	6.42	6.63	6.53	6.68
Equity / Assets	11.84	13.47	13.10	13.28	13.02
【A】					
Non-performing loan ratio	0.42	0.36	0.45	0.42	0.42
Loan loss provisions / NPLs	425.32	510.27	398.76	453.11	439.27
【E】					
NIBT / Average equity	13.21	14.86	14.13	12.83	12.92
(NIBT + loan loss provisions) / Average equity	14.56	15.64	14.55	13.26	14.80
NIBT / Average assets	1.63	1.97	1.82	1.63	1.56
(NIBT + loan loss provisions) / Average assets	1.79	2.07	1.87	1.69	1.78
Net interest income / NIBT	93.62	91.66	95.59	107.05	98.24
NIBT / Net income	47.69	52.25	49.06	43.96	42.48
NIBT / Employees (in thousand of NT dollars)	3,463.36	3,865.51	3,668.00	3,182.22	3,140.57
【L】					
Liquidity coverage ratio	155.05	139.16	148.48	121.85	151.73
Net stable funding ratio	149.21	149.08	149.90	150.33	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	63.03	60.12	61.37	62.07	59.82
Loans / Deposits	47.11	53.09	50.70	54.68	54.48
Time deposits / Deposits	11.60	14.13	12.32	14.80	13.53
NCDs / Time deposits	0.03	0.02	0.03	0.02	0.06
Accumulated gap of assets and liabilities (180 days) / Equity	2.03	-30.62	-9.20	-35.16	-31.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	106.94	111.99	114.18	112.72	96.56
Interest rate sensitivity gap / Equity	19.19	30.09	35.37	33.28	-8.27
【G】					
Deposit growth rate	11.84	0.44	6.35	4.36	-2.94
Loan growth rate	-0.77	4.53	-1.39	4.69	5.02
Investment growth rate	-4.48	-9.87	-11.13	-2.85	6.29
Guarantee growth rate	-3.24	9.79	-6.45	-2.11	13.50

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

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

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.22	14.15	14.56	14.41	14.15
Tier 1 capital / Risk-weighted assets	13.76	13.63	13.82	13.61	12.89
Common equity Tier 1 / Risk-weighted assets	13.76	13.63	13.82	13.61	12.89
Liabilities / Equity (multiple)	7.50	7.96	7.42	8.09	8.10
Equity / Assets	11.76	11.16	11.87	11.01	10.99
【A】					
Non-performing loan ratio	0.20	0.24	0.20	0.25	0.32
Loan loss provisions / NPLs	628.68	561.82	640.98	539.11	451.33
【E】					
NIBT / Average equity	10.51	11.80	11.96	12.46	12.01
(NIBT + loan loss provisions) / Average equity	10.69	12.14	12.06	12.51	12.50
NIBT / Average assets	1.25	1.30	1.39	1.35	1.36
(NIBT + loan loss provisions) / Average assets	1.27	1.34	1.40	1.36	1.42
Net interest income / NIBT	78.50	78.83	76.92	81.09	80.15
NIBT / Net income	67.84	68.19	67.35	68.47	67.33
NIBT / Employees (in thousand of NT dollars)	6,150.21	6,159.25	6,312.62	6,203.01	5,908.72
【L】					
Liquidity coverage ratio	115.73	119.26	119.35	111.31	109.53
Net stable funding ratio	122.71	121.29	124.71	121.66	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.80	34.98	32.90	33.65	32.01
Loans / Deposits	75.28	74.27	73.94	75.71	74.96
Time deposits / Deposits	43.58	44.43	43.25	43.46	41.69
NCDs / Time deposits	4.34	6.77	5.99	5.44	1.81
Accumulated gap of assets and liabilities (180 days) / Equity	-96.27	-111.32	-94.98	-107.93	-120.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	110.35	103.97	109.38	106.61	110.41
Interest rate sensitivity gap / Equity	46.46	19.42	41.98	32.63	50.31
【G】					
Deposit growth rate	6.41	6.90	8.43	7.22	7.72
Loan growth rate	7.79	7.52	5.83	8.14	8.16
Investment growth rate	6.75	5.75	6.93	12.29	6.22
Guarantee growth rate	44.12	22.09	43.93	15.89	10.76

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Union Bank of Taiwan

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.32	13.97	r 14.70	14.32	15.70
Tier 1 capital / Risk-weighted assets	12.53	12.64	13.01	13.07	13.89
Common equity Tier 1 / Risk-weighted assets	9.45	9.45	9.94	9.66	10.06
Liabilities / Equity (multiple)	12.20	11.44	11.33	11.86	10.66
Equity / Assets	7.58	8.04	8.11	7.78	8.57
【A】					
Non-performing loan ratio	0.17	0.28	0.15	0.12	0.12
Loan loss provisions / NPLs	654.36	405.39	738.50	960.85	885.64
【E】					
NIBT / Average equity	3.36	6.70	7.33	6.64	8.57
(NIBT + loan loss provisions) / Average equity	4.76	8.33	7.36	6.80	9.85
NIBT / Average assets	0.26	0.54	0.58	0.56	0.61
(NIBT + loan loss provisions) / Average assets	0.37	0.67	0.59	0.57	0.70
Net interest income / NIBT	385.23	185.17	165.67	204.88	199.91
NIBT / Net income	19.46	30.22	33.87	31.77	32.44
NIBT / Employees (in thousand of NT dollars)	478.91	913.87	991.20	865.72	899.03
【L】					
Liquidity coverage ratio	152.70	174.58	158.85	290.88	186.47
Net stable funding ratio	124.95	127.50	126.72	132.85	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.83	25.04	27.13	28.35	20.65
Loans / Deposits	71.59	70.54	72.46	63.63	71.47
Time deposits / Deposits	44.03	45.90	44.33	47.80	44.45
NCDs / Time deposits	0.10	0.09	0.10	4.26	0.12
Accumulated gap of assets and liabilities (180 days) / Equity	-85.81	-66.22	-50.03	-19.55	-24.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	95.49	95.83	96.35	95.68	97.07
Interest rate sensitivity gap / Equity	-45.48	-39.42	-34.27	-42.87	-24.94
【G】					
Deposit growth rate	8.64	10.47	3.79	14.42	4.01
Loan growth rate	10.16	9.61	18.14	2.69	12.11
Investment growth rate	4.48	7.64	7.81	13.33	31.04
Guarantee growth rate	0.91	13.28	4.42	6.48	34.41

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Far Eastern International Bank Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.25	13.14	r 13.60	13.33	14.35
Tier 1 capital / Risk-weighted assets	10.70	11.02	r 10.99	11.07	11.06
Common equity Tier 1 / Risk-weighted assets	10.25	10.55	r 10.53	10.51	11.06
Liabilities / Equity (multiple)	13.31	12.70	12.89	13.07	12.51
Equity / Assets	6.99	7.30	7.20	7.11	7.40
【A】					
Non-performing loan ratio	0.31	0.21	0.28	0.24	0.29
Loan loss provisions / NPLs	423.73	638.94	510.29	574.01	479.00
【E】					
NIBT / Average equity	3.25	12.12	9.09	9.34	7.94
(NIBT + loan loss provisions) / Average equity	1.43	12.55	9.21	9.59	7.58
NIBT / Average assets	0.23	0.88	0.67	0.67	0.57
(NIBT + loan loss provisions) / Average assets	0.10	0.91	0.68	0.69	0.55
Net interest income / NIBT	385.45	98.31	127.64	139.73	163.70
NIBT / Net income	17.43	44.46	37.36	37.00	32.26
NIBT / Employees (in thousand of NT dollars)	596.45	2,221.50	1,676.18	1,656.57	1,345.74
【L】					
Liquidity coverage ratio	118.99	115.77	124.91	110.28	110.90
Net stable funding ratio	119.87	119.10	120.49	114.49	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.79	31.65	31.17	30.30	31.72
Loans / Deposits	74.58	74.72	72.57	75.68	75.36
Time deposits / Deposits	56.92	59.03	58.37	57.28	56.74
NCDs / Time deposits	0.54	1.67	0.62	2.15	2.48
Accumulated gap of assets and liabilities (180 days) / Equity	-172.07	-127.94	-204.24	-175.87	-167.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.29	104.37	103.02	108.33	110.25
Interest rate sensitivity gap / Equity	30.96	40.16	28.20	75.95	90.90
【G】					
Deposit growth rate	5.57	5.94	5.96	8.05	3.38
Loan growth rate	5.15	5.41	1.37	8.14	-1.40
Investment growth rate	3.26	9.57	12.50	10.20	22.26
Guarantee growth rate	-2.55	2.35	28.34	12.67	8.06

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Yuanta Commercial Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.64	15.75	15.57	15.39	14.45
Tier 1 capital / Risk-weighted assets	13.21	13.00	13.12	12.52	11.26
Common equity Tier 1 / Risk-weighted assets	12.54	12.37	12.50	11.91	10.27
Liabilities / Equity (multiple)	10.12	9.75	9.92	10.06	12.89
Equity / Assets	8.99	9.30	9.16	9.04	7.20
【A】					
Non-performing loan ratio	0.15	0.20	0.15	0.21	0.22
Loan loss provisions / NPLs	1,032.76	824.28	1,121.41	761.88	597.56
【E】					
NIBT / Average equity	7.53	10.19	9.62	8.75	12.34
(NIBT + loan loss provisions) / Average equity	10.04	11.39	10.78	9.09	13.38
NIBT / Average assets	0.69	0.94	0.89	0.77	0.86
(NIBT + loan loss provisions) / Average assets	0.91	1.05	1.00	0.80	0.93
Net interest income / NIBT	134.56	108.90	113.21	135.08	119.45
NIBT / Net income	43.66	52.71	50.03	46.35	50.53
NIBT / Employees (in thousand of NT dollars)	2,089.35	2,612.46	2,623.63	2,236.75	2,753.70
【L】					
Liquidity coverage ratio	196.88	178.39	200.03	139.46	161.82
Net stable funding ratio	144.70	139.56	144.85	133.79	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.67	33.80	34.02	34.78	35.82
Loans / Deposits	65.67	68.73	66.20	69.21	65.88
Time deposits / Deposits	41.40	44.47	41.83	45.85	39.66
NCDs / Time deposits	4.35	3.18	5.18	9.25	14.76
Accumulated gap of assets and liabilities (180 days) / Equity	0.64	-20.92	11.50	-55.06	-114.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	83.55	85.69	85.53	84.86	84.08
Interest rate sensitivity gap / Equity	-133.25	-108.87	-113.98	-117.04	-155.28
【G】					
Deposit growth rate	8.36	0.33	7.12	44.50	2.67
Loan growth rate	3.48	2.50	2.41	51.56	-2.74
Investment growth rate	10.76	-5.63	7.46	47.92	28.33
Guarantee growth rate	8.04	-41.51	-16.20	-7.32	-31.67

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Bank SinoPac Co., Ltd. Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.87	14.04	14.00	13.87	14.51
Tier 1 capital / Risk-weighted assets	11.76	12.55	12.26	12.64	13.04
Common equity Tier 1 / Risk-weighted assets	10.76	11.87	11.47	12.16	12.54
Liabilities / Equity (multiple)	12.59	11.12	11.69	10.81	10.54
Equity / Assets	7.36	8.25	7.88	8.47	8.67
【A】					
Non-performing loan ratio	0.19	0.23	0.21	0.25	0.28
Loan loss provisions / NPLs	681.89	578.40	638.56	561.14	499.76
【E】					
NIBT / Average equity	9.26	10.77	8.86	8.56	7.09
(NIBT + loan loss provisions) / Average equity	11.24	12.74	8.76	8.96	8.20
NIBT / Average assets	0.69	0.90	0.70	0.72	0.58
(NIBT + loan loss provisions) / Average assets	0.84	1.06	0.69	0.75	0.67
Net interest income / NIBT	123.44	98.50	121.88	130.44	157.30
NIBT / Net income	42.73	48.89	44.55	45.39	39.40
NIBT / Employees (in thousand of NT dollars)	2,176.95	2,713.85	2,033.55	2,133.48	1,656.51
【L】					
Liquidity coverage ratio	123.55	122.13	161.12	115.00	134.93
Net stable funding ratio	127.30	131.29	135.59	130.64	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.72	30.51	32.74	26.97	25.98
Loans / Deposits	73.17	77.02	72.00	77.67	76.00
Time deposits / Deposits	32.21	34.11	32.79	34.10	36.50
NCDs / Time deposits	1.57	6.43	2.50	6.29	6.23
Accumulated gap of assets and liabilities (180 days) / Equity	-37.46	-6.48	-33.23	-4.40	-30.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	111.83	116.62	116.24	117.37	111.38
Interest rate sensitivity gap / Equity	86.19	108.67	111.09	111.11	74.54
【G】					
Deposit growth rate	13.61	9.33	15.79	3.84	-6.31
Loan growth rate	8.64	14.24	8.08	6.06	-0.33
Investment growth rate	23.73	-2.10	21.59	-1.43	-8.67
Guarantee growth rate	32.93	-18.87	22.40	-11.40	15.88

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

E.Sun Commercial Bank, Ltd. Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.78	15.20	r 14.62	15.13	15.01
Tier 1 capital / Risk-weighted assets	12.15	12.15	r 11.81	12.00	11.77
Common equity Tier 1 / Risk-weighted assets	10.58	10.75	r 10.49	10.56	10.64
Liabilities / Equity (multiple)	13.51	13.06	13.22	13.09	12.81
Equity / Assets	6.89	7.11	7.03	7.10	7.24
【A】					
Non-performing loan ratio	0.19	0.18	0.19	0.23	0.23
Loan loss provisions / NPLs	615.45	659.38	640.26	523.76	513.89
【E】					
NIBT / Average equity	13.51	14.69	13.87	13.23	12.55
(NIBT + loan loss provisions) / Average equity	14.82	16.06	14.18	13.90	14.61
NIBT / Average assets	0.94	1.03	0.97	0.95	0.88
(NIBT + loan loss provisions) / Average assets	1.03	1.13	0.99	1.00	1.02
Net interest income / NIBT	78.96	75.76	80.24	93.02	110.99
NIBT / Net income	43.13	47.12	44.17	43.12	40.25
NIBT / Employees (in thousand of NT dollars)	2,649.39	2,852.65	2,597.05	2,424.54	2,052.02
【L】					
Liquidity coverage ratio	135.45	132.76	125.06	132.55	129.10
Net stable funding ratio	130.15	130.59	r 130.57	132.00	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.09	31.94	30.55	29.02	30.14
Loans / Deposits	70.16	70.49	69.83	71.22	71.04
Time deposits / Deposits	23.19	26.06	24.02	25.62	25.19
NCDs / Time deposits	1.90	1.28	2.09	2.36	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	-58.62	-25.42	-78.07	-24.08	43.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	124.09	115.60	120.25	118.25	113.19
Interest rate sensitivity gap / Equity	181.22	122.69	153.52	142.48	104.85
【G】					
Deposit growth rate	9.64	10.50	10.01	9.77	9.90
Loan growth rate	9.10	9.51	7.83	10.02	8.28
Investment growth rate	8.15	18.19	10.76	12.31	14.36
Guarantee growth rate	16.64	75.14	20.54	73.32	-2.97

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

KGI Bank　　Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.63	13.07	15.38	13.39	14.18
Tier 1 capital / Risk-weighted assets	11.58	11.99	13.50	12.27	13.99
Common equity Tier 1 / Risk-weighted assets	11.04	11.45	12.92	11.69	13.99
Liabilities / Equity (multiple)	11.55	10.31	9.32	10.64	8.56
Equity / Assets	7.97	8.84	9.69	8.59	10.46
【A】					
Non-performing loan ratio	0.17	0.15	0.17	0.17	0.21
Loan loss provisions / NPLs	743.53	837.81	736.63	755.23	626.84
【E】					
NIBT / Average equity	4.15	7.50	7.69	4.91	8.41
(NIBT + loan loss provisions) / Average equity	4.34	7.69	8.47	4.96	10.16
NIBT / Average assets	0.41	0.64	0.71	0.44	0.90
(NIBT + loan loss provisions) / Average assets	0.43	0.66	0.78	0.44	1.08
Net interest income / NIBT	269.78	147.22	142.83	244.53	124.33
NIBT / Net income	31.79	42.57	41.90	32.76	45.77
NIBT / Employees (in thousand of NT dollars)	1,077.04	1,729.60	1,844.20	1,114.08	1,968.64
【L】					
Liquidity coverage ratio	106.41	111.18	111.19	104.55	93.36
Net stable funding ratio	114.09	111.54	112.65	111.38	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	41.04	42.16	40.43	37.67	36.01
Loans / Deposits	79.00	77.97	82.36	80.65	78.88
Time deposits / Deposits	44.35	47.13	44.83	46.99	47.30
NCDs / Time deposits	7.12	6.45	5.50	8.69	12.64
Accumulated gap of assets and liabilities (180 days) / Equity	-162.43	-132.44	-192.53	-87.07	-108.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	125.42	112.79	122.32	104.67	106.30
Interest rate sensitivity gap / Equity	127.65	61.72	102.06	23.71	27.00
【G】					
Deposit growth rate	2.95	8.17	-0.10	12.00	9.68
Loan growth rate	4.30	9.17	2.02	14.29	16.34
Investment growth rate	-4.31	6.06	-9.74	23.15	0.33
Guarantee growth rate	-3.75	75.31	54.26	39.51	-3.33

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Taishin International Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.93	14.69	14.40	14.72	14.23
Tier 1 capital / Risk-weighted assets	11.29	11.74	11.60	11.67	10.91
Common equity Tier 1 / Risk-weighted assets	9.52	9.48	9.79	9.64	8.74
Liabilities / Equity (multiple)	12.57	11.65	11.74	11.35	11.97
Equity / Assets	7.37	7.90	7.85	8.10	7.71
【A】					
Non-performing loan ratio	0.20	0.16	0.17	0.18	0.22
Loan loss provisions / NPLs	700.65	821.72	814.28	758.18	578.43
【E】					
NIBT / Average equity	8.26	11.89	9.03	8.99	10.00
(NIBT + loan loss provisions) / Average equity	10.80	12.13	9.79	9.39	11.23
NIBT / Average assets	0.61	0.91	0.69	0.66	0.76
(NIBT + loan loss provisions) / Average assets	0.79	0.93	0.75	0.69	0.85
Net interest income / NIBT	154.23	103.96	136.91	156.57	144.77
NIBT / Net income	34.94	44.80	35.89	34.38	37.75
NIBT / Employees (in thousand of NT dollars)	1,705.76	2,278.05	1,766.47	1,557.96	1,665.40
【L】					
Liquidity coverage ratio	115.94	161.39	111.29	130.61	111.87
Net stable funding ratio	127.17	125.53	125.68	122.79	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.00	30.12	25.27	25.98	25.54
Loans / Deposits	79.50	76.95	79.03	80.07	79.67
Time deposits / Deposits	28.26	34.62	29.76	36.48	40.28
NCDs / Time deposits	0.11	1.95	0.26	1.82	1.23
Accumulated gap of assets and liabilities (180 days) / Equity	85.99	68.78	85.01	21.28	9.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	171.60	157.57	149.28	153.48	149.95
Interest rate sensitivity gap / Equity	336.29	284.73	232.30	262.63	286.38
【G】					
Deposit growth rate	11.78	9.19	13.64	5.78	7.53
Loan growth rate	15.26	4.98	11.90	6.13	9.19
Investment growth rate	9.75	11.32	20.94	7.00	9.29
Guarantee growth rate	-8.61	1.03	6.26	-8.03	21.80

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Jih Sun International Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.37	14.13	14.00	14.33	15.05
Tier 1 capital / Risk-weighted assets	12.89	13.26	12.92	13.20	13.46
Common equity Tier 1 / Risk-weighted assets	12.89	13.26	12.92	13.20	13.46
Liabilities / Equity (multiple)	10.70	10.40	10.64	10.42	10.42
Equity / Assets	8.54	8.77	8.59	8.75	8.76
【A】					
Non-performing loan ratio	0.14	0.28	0.15	0.26	0.45
Loan loss provisions / NPLs	876.83	471.49	841.27	498.31	302.06
【E】					
NIBT / Average equity	4.46	4.33	5.22	5.02	5.32
(NIBT + loan loss provisions) / Average equity	5.06	5.33	5.34	4.74	6.20
NIBT / Average assets	0.38	0.38	0.45	0.44	0.46
(NIBT + loan loss provisions) / Average assets	0.43	0.46	0.46	0.41	0.53
Net interest income / NIBT	272.51	295.28	241.44	266.07	230.10
NIBT / Net income	25.33	24.95	27.66	27.08	26.64
NIBT / Employees (in thousand of NT dollars)	674.73	630.58	763.92	721.28	718.77
【L】					
Liquidity coverage ratio	204.95	138.91	163.31	135.72	137.23
Net stable funding ratio	139.25	131.14	142.43	129.95	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.81	28.79	26.21	27.08	27.46
Loans / Deposits	74.53	78.18	74.23	79.93	78.70
Time deposits / Deposits	32.72	37.02	33.75	37.61	34.56
NCDs / Time deposits	0.25	0.25	4.92	1.61	3.28
Accumulated gap of assets and liabilities (180 days) / Equity	16.73	23.16	12.04	-13.43	45.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.86	97.58	97.88	98.20	100.52
Interest rate sensitivity gap / Equity	-9.92	-20.19	-18.25	-15.20	4.35
【G】					
Deposit growth rate	10.21	7.98	13.19	3.20	4.48
Loan growth rate	5.36	4.34	5.13	4.40	2.81
Investment growth rate	-5.68	4.80	-3.55	5.13	1.35
Guarantee growth rate	40.44	9.66	32.18	28.82	113.63

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

EnTie Commercial Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	16.21	14.19	14.33	14.13	13.49
Tier 1 capital / Risk-weighted assets	14.99	14.19	14.33	14.13	13.49
Common equity Tier 1 / Risk-weighted assets	14.99	14.19	14.33	14.13	13.49
Liabilities / Equity (multiple)	8.07	8.24	8.09	8.35	8.61
Equity / Assets	11.03	10.83	11.00	10.69	10.40
【A】					
Non-performing loan ratio	0.61	0.84	0.91	0.77	0.62
Loan loss provisions / NPLs	236.96	183.00	190.96	186.05	229.58
【E】					
NIBT / Average equity	10.01	7.91	7.33	8.51	8.49
(NIBT + loan loss provisions) / Average equity	9.71	9.70	8.55	8.64	10.49
NIBT / Average assets	1.11	0.85	0.79	0.91	0.87
(NIBT + loan loss provisions) / Average assets	1.08	1.05	0.92	0.93	1.08
Net interest income / NIBT	108.29	136.77	148.94	133.35	149.70
NIBT / Net income	57.18	42.05	38.33	44.40	42.45
NIBT / Employees (in thousand of NT dollars)	2,301.08	1,785.19	1,651.88	1,879.79	1,750.97
【L】					
Liquidity coverage ratio	137.35	127.42	132.73	115.27	133.62
Net stable funding ratio	123.05	133.87	122.05	133.91	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.75	35.01	31.10	35.64	37.65
Loans / Deposits	76.80	73.93	77.98	73.33	70.21
Time deposits / Deposits	54.91	57.65	55.68	56.74	55.89
NCDs / Time deposits	0.62	1.44	0.61	1.19	2.66
Accumulated gap of assets and liabilities (180 days) / Equity	-151.58	-115.83	-145.49	-145.83	-140.33
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	107.86	106.26	107.57	106.23	105.83
Interest rate sensitivity gap / Equity	46.85	38.26	45.50	38.97	38.69
【G】					
Deposit growth rate	-1.18	-0.55	-1.23	0.32	5.99
Loan growth rate	2.62	3.21	5.03	4.25	0.51
Investment growth rate	-7.91	7.10	-16.77	4.27	8.35
Guarantee growth rate	19.80	118.04	90.75	28.90	-6.09

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

CTBC Bank Co., Ltd. Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.14	15.44	14.17	15.16	16.18
Tier 1 capital / Risk-weighted assets	14.14	15.44	14.17	15.16	16.18
Common equity Tier 1 / Risk-weighted assets	14.02	15.26	14.17	14.89	15.56
Liabilities / Equity (multiple)	10.55	9.80	10.21	9.72	9.63
Equity / Assets	8.66	9.26	8.92	9.33	9.41
【A】					
Non-performing loan ratio	0.28	0.23	0.17	0.22	0.21
Loan loss provisions / NPLs	516.94	615.56	835.43	625.30	654.26
【E】					
NIBT / Average equity	13.53	13.10	12.28	11.84	12.62
(NIBT + loan loss provisions) / Average equity	15.22	15.10	12.81	12.37	13.74
NIBT / Average assets	1.16	1.20	1.09	1.08	1.18
(NIBT + loan loss provisions) / Average assets	1.31	1.38	1.13	1.13	1.29
Net interest income / NIBT	98.41	96.85	106.02	108.47	97.61
NIBT / Net income	49.11	44.60	43.23	42.89	43.75
NIBT / Employees (in thousand of NT dollars)	3,540.54	3,431.03	3,147.47	2,972.48	3,039.95
【L】					
Liquidity coverage ratio	122.70	r 136.13	126.03	113.57	122.70
Net stable funding ratio	133.04	134.16	132.64	134.58	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.79	34.99	27.80	31.42	34.59
Loans / Deposits	68.08	67.01	67.35	69.71	67.50
Time deposits / Deposits	27.92	28.39	28.41	27.01	27.53
NCDs / Time deposits	0.61	0.92	0.98	0.97	1.14
Accumulated gap of assets and liabilities (180 days) / Equity	-33.03	-28.46	-47.06	-21.13	-13.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	105.23	111.70	106.59	111.98	114.77
Interest rate sensitivity gap / Equity	32.24	67.43	39.53	67.37	84.14
【G】					
Deposit growth rate	6.61	9.23	10.06	5.85	10.54
Loan growth rate	8.32	7.61	6.32	9.29	6.29
Investment growth rate	3.02	13.80	16.02	3.12	19.12
Guarantee growth rate	12.26	18.76	18.45	-1.17	16.44

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

HSBC Bank (Taiwan) Limited

Unit：%

Items	31/03/20		31/03/19	31/12/19	31/12/18	31/12/17
【C】						
Regulatory capital / Risk-weighted assets	14.88	r	15.32	14.22	14.75	14.90
Tier 1 capital / Risk-weighted assets	13.80	r	14.28	13.19	13.68	13.83
Common equity Tier 1 / Risk-weighted assets	13.80	r	14.28	13.19	13.68	13.83
Liabilities / Equity (multiple)	12.95		13.62	13.39	14.14	13.72
Equity / Assets	7.17		6.84	6.95	6.61	6.79
【A】						
Non-performing loan ratio	0.04		0.06	0.04	0.06	0.08
Loan loss provisions / NPLs	3,030.08		2,064.84	3,364.55	2,265.70	1,620.77
【E】						
NIBT / Average equity	9.45		14.10	9.12	12.18	10.46
(NIBT + loan loss provisions) / Average equity	9.70		13.11	8.71	12.40	11.26
NIBT / Average assets	0.68		0.94	0.61	0.78	0.72
(NIBT + loan loss provisions) / Average assets	0.70		0.88	0.59	0.79	0.77
Net interest income / NIBT	40.21		-10.19	-0.80	16.96	50.19
NIBT / Net income	40.61		52.99	38.41	45.12	41.64
NIBT / Employees (in thousand of NT dollars)	2,374.51		3,529.07	2,290.29	2,954.37	2,500.49
【L】						
Liquidity coverage ratio	150.44	r	178.21	154.20	149.32	122.12
Net stable funding ratio	128.67	r	142.22	127.33	142.05	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	91.64		126.90	98.01	117.21	115.98
Loans / Deposits	61.85		61.66	60.65	61.82	55.34
Time deposits / Deposits	27.10		29.66	31.32	31.00	29.89
NCDs / Time deposits	3.85		1.93	1.31	5.39	0.53
Accumulated gap of assets and liabilities (180 days) / Equity	-153.29		-203.56	-102.76	-190.12	-220.12
【S】(Interest rate sensitivity less than 1 year)						
Interest rate sensitivity assets / interest rate sensitivity liabilities	175.31		201.03	189.62	191.36	179.46
Interest rate sensitivity gap / Equity	401.50		511.33	494.13	505.80	453.79
【G】						
Deposit growth rate	-4.74		-5.85	-6.97	4.20	13.78
Loan growth rate	-1.18		5.05	-5.28	16.41	9.66
Investment growth rate	-34.83		-2.46	-18.70	6.06	2.29
Guarantee growth rate	62.18		-2.36	15.27	16.38	9.51

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Shin Kong Commercial Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.32	14.38	14.41	14.38	13.06
Tier 1 capital / Risk-weighted assets	11.90	11.54	r 11.81	11.51	10.44
Common equity Tier 1 / Risk-weighted assets	10.62	10.50	r 10.49	10.39	9.69
Liabilities / Equity (multiple)	13.48	13.73	13.45	13.64	14.49
Equity / Assets	6.91	6.79	6.92	6.83	6.45
【A】					
Non-performing loan ratio	0.19	0.22	0.20	0.23	0.24
Loan loss provisions / NPLs	663.18	599.84	636.50	570.52	488.17
【E】					
NIBT / Average equity	9.40	9.68	10.88	11.54	9.67
(NIBT + loan loss provisions) / Average equity	11.66	12.19	11.26	12.23	11.61
NIBT / Average assets	0.64	0.65	0.74	0.74	0.62
(NIBT + loan loss provisions) / Average assets	0.79	0.82	0.77	0.78	0.75
Net interest income / NIBT	190.69	199.10	175.21	189.67	229.80
NIBT / Net income	36.96	36.69	40.51	38.91	31.71
NIBT / Employees (in thousand of NT dollars)	1,593.52	1,537.64	1,747.39	1,666.58	1,289.80
【L】					
Liquidity coverage ratio	141.29	154.44	147.16	121.79	135.59
Net stable funding ratio	125.82	122.53	122.75	120.62	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.86	23.82	23.10	21.92	19.08
Loans / Deposits	73.42	75.19	74.19	76.31	74.92
Time deposits / Deposits	50.92	51.79	51.62	51.13	50.89
NCDs / Time deposits	0.03	0.65	0.03	0.88	3.39
Accumulated gap of assets and liabilities (180 days) / Equity	-59.35	-53.88	-70.55	-62.00	-157.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	88.27	89.99	84.42	91.00	91.59
Interest rate sensitivity gap / Equity	-121.26	-104.89	-164.11	-94.40	-96.41
【G】					
Deposit growth rate	9.44	5.39	9.88	4.12	3.68
Loan growth rate	6.86	7.68	6.84	6.04	5.21
Investment growth rate	15.71	6.65	11.35	7.22	34.03
Guarantee growth rate	12.66	-24.22	-1.39	-29.76	21.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Sunny Bank, Ltd. Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	11.62	11.92	r 11.55	12.11	12.70
Tier 1 capital / Risk-weighted assets	10.20	9.87	r 9.84	9.76	9.59
Common equity Tier 1 / Risk-weighted assets	8.53	8.80	r 8.49	8.65	8.68
Liabilities / Equity (multiple)	15.07	14.70	14.92	14.69	15.55
Equity / Assets	6.22	6.37	6.28	6.38	6.04
【A】					
Non-performing loan ratio	0.39	0.22	0.28	0.18	0.12
Loan loss provisions / NPLs	309.98	538.43	440.46	659.09	1,044.51
【E】					
NIBT / Average equity	12.54	13.34	8.60	11.63	8.87
(NIBT + loan loss provisions) / Average equity	10.55	12.61	11.29	12.22	13.71
NIBT / Average assets	0.79	0.86	0.55	0.66	0.54
(NIBT + loan loss provisions) / Average assets	0.66	0.82	0.72	0.70	0.83
Net interest income / NIBT	136.41	133.33	203.63	172.99	211.07
NIBT / Net income	57.74	56.31	37.49	44.89	35.84
NIBT / Employees (in thousand of NT dollars)	1,958.12	2,051.54	1,293.70	1,578.65	1,167.97
【L】					
Liquidity coverage ratio	107.64	135.18	120.18	141.89	154.73
Net stable funding ratio	125.02	130.83	128.37	130.28	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.79	25.32	24.16	24.43	24.44
Loans / Deposits	75.61	75.82	74.79	75.91	76.67
Time deposits / Deposits	60.09	59.51	59.34	59.32	59.73
NCDs / Time deposits	7.68	7.15	7.41	7.47	8.94
Accumulated gap of assets and liabilities (180 days) / Equity	-292.36	-219.49	-265.44	-220.25	-186.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	88.90	90.49	89.34	92.37	93.68
Interest rate sensitivity gap / Equity	-143.48	-119.25	-136.89	-95.47	-84.20
【G】					
Deposit growth rate	11.09	7.40	11.14	9.66	9.18
Loan growth rate	10.74	6.42	9.47	8.53	9.92
Investment growth rate	9.13	4.13	7.71	4.71	16.35
Guarantee growth rate	0.83	5.61	-7.79	38.34	0.93

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Bank of Panhsin

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	11.57	11.16	r 11.43	11.48	11.59
Tier 1 capital / Risk-weighted assets	9.52	9.12	r 9.38	9.30	9.04
Common equity Tier 1 / Risk-weighted assets	8.48	8.01	r 8.32	8.16	7.85
Liabilities / Equity (multiple)	14.15	14.73	14.33	14.86	15.66
Equity / Assets	6.60	6.36	6.52	6.31	6.00
【A】					
Non-performing loan ratio	0.42	0.86	0.32	0.85	0.80
Loan loss provisions / NPLs	290.96	147.73	375.79	145.37	154.87
【E】					
NIBT / Average equity	6.57	3.35	6.45	3.09	2.00
(NIBT + loan loss provisions) / Average equity	9.62	6.00	7.13	5.52	6.27
NIBT / Average assets	0.42	0.21	0.41	0.19	0.12
(NIBT + loan loss provisions) / Average assets	0.62	0.38	0.45	0.33	0.37
Net interest income / NIBT	239.41	451.94	243.58	508.46	791.88
NIBT / Net income	26.95	14.86	26.22	12.49	8.38
NIBT / Employees (in thousand of NT dollars)	774.66	365.18	714.18	317.54	194.54
【L】					
Liquidity coverage ratio	148.61	201.37	156.24	222.42	304.12
Net stable funding ratio	143.01	151.97	143.22	155.24	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.43	25.71	22.60	26.67	26.83
Loans / Deposits	76.84	74.09	76.54	71.67	68.68
Time deposits / Deposits	52.29	54.82	52.11	54.34	55.59
NCDs / Time deposits	0.34	0.36	0.35	0.37	0.53
Accumulated gap of assets and liabilities (180 days) / Equity	-43.19	-50.93	-78.61	-44.95	52.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	96.68	96.49	95.25	97.43	95.69
Interest rate sensitivity gap / Equity	-39.81	-43.64	-57.79	-32.04	-57.06
【G】					
Deposit growth rate	3.08	1.87	1.82	1.50	2.43
Loan growth rate	6.89	7.47	8.73	5.91	4.74
Investment growth rate	0.08	15.10	-3.38	19.00	155.48
Guarantee growth rate	24.61	-17.35	19.79	-1.45	-23.20

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Taiwan Business Bank | Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.77	12.92	r 12.66	12.70	12.27
Tier 1 capital / Risk-weighted assets	9.86	9.44	r 9.61	9.60	9.51
Common equity Tier 1 / Risk-weighted assets	8.58	8.15	r 8.40	8.21	7.98
Liabilities / Equity (multiple)	16.46	18.16	17.30	18.05	20.11
Equity / Assets	5.73	5.22	5.47	5.25	4.74
【A】					
Non-performing loan ratio	0.44	0.35	0.32	0.30	0.33
Loan loss provisions / NPLs	272.85	325.01	367.72	394.13	327.65
【E】					
NIBT / Average equity	6.56	r 11.99	9.03	11.19	7.73
(NIBT + loan loss provisions) / Average equity	10.80	15.03	10.72	12.13	11.33
NIBT / Average assets	0.35	0.60	0.46	0.55	0.37
(NIBT + loan loss provisions) / Average assets	0.57	0.75	0.55	0.59	0.54
Net interest income / NIBT	276.84	r 163.72	r 211.54	188.49	267.90
NIBT / Net income	28.03	r 41.94	r 34.94	40.01	27.78
NIBT / Employees (in thousand of NT dollars)	1,181.73	r 1,971.17	1,525.52	1,782.37	1,187.82
【L】					
Liquidity coverage ratio	117.02	117.67	133.46	120.63	92.54
Net stable funding ratio	130.07	125.52	130.16	130.31	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.46	23.53	24.01	22.29	18.08
Loans / Deposits	81.73	79.11	76.21	79.57	81.87
Time deposits / Deposits	36.42	37.04	37.45	36.61	37.03
NCDs / Time deposits	1.31	0.29	0.90	1.64	0.14
Accumulated gap of assets and liabilities (180 days) / Equity	6.12	-60.55	34.53	-39.62	-27.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	102.07	98.45	97.84	99.22	100.39
Interest rate sensitivity gap / Equity	25.90	-21.14	-29.01	-10.37	5.97
【G】					
Deposit growth rate	-1.86	1.70	9.47	-0.36	4.96
Loan growth rate	2.39	0.14	5.35	-3.21	6.26
Investment growth rate	0.33	28.50	13.91	24.15	1.28
Guarantee growth rate	-8.95	31.22	0.21	21.88	2.70

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Standard Chartered Bank (Taiwan) Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.43	r 15.83	r 15.84	15.90	16.19
Tier 1 capital / Risk-weighted assets	12.89	r 12.87	r 13.27	12.89	13.08
Common equity Tier 1 / Risk-weighted assets	12.89	r 12.87	r 13.27	12.89	13.08
Liabilities / Equity (multiple)	13.39	13.26	12.54	12.88	13.83
Equity / Assets	6.95	7.01	7.39	7.21	6.74
【A】					
Non-performing loan ratio	0.14	0.24	0.14	0.23	0.37
Loan loss provisions / NPLs	1,173.38	720.71	1,179.50	733.94	479.92
【E】					
NIBT / Average equity	9.33	10.17	7.25	6.26	5.99
(NIBT + loan loss provisions) / Average equity	10.49	12.23	7.50	6.70	8.38
NIBT / Average assets	0.66	0.72	0.52	0.45	0.42
(NIBT + loan loss provisions) / Average assets	0.74	0.86	0.54	0.48	0.59
Net interest income / NIBT	111.89	78.50	129.45	144.41	205.88
NIBT / Net income	31.29	33.54	24.32	21.02	19.22
NIBT / Employees (in thousand of NT dollars)	1,455.89	1,534.79	1,104.69	938.82	832.37
【L】					
Liquidity coverage ratio	178.93	249.76	187.59	278.61	200.89
Net stable funding ratio	141.73	154.86	r 142.13	154.38	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	64.35	64.25	55.59	69.29	75.58
Loans / Deposits	52.78	52.15	55.79	55.28	52.87
Time deposits / Deposits	13.11	15.72	15.62	15.25	15.59
NCDs / Time deposits	9.65	13.17	11.08	16.94	7.51
Accumulated gap of assets and liabilities (180 days) / Equity	-144.08	-144.25	-148.31	-35.36	-87.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	141.25	140.79	131.88	154.72	146.36
Interest rate sensitivity gap / Equity	254.18	277.43	206.59	356.23	327.69
【G】					
Deposit growth rate	1.35	17.57	0.69	1.05	2.59
Loan growth rate	2.57	3.85	1.63	5.51	-1.81
Investment growth rate	-10.39	9.49	-5.17	-6.69	11.36
Guarantee growth rate	2.44	41.25	-14.62	32.98	20.60

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Taichung Commercial Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.30	12.75	13.23	12.35	12.01
Tier 1 capital / Risk-weighted assets	12.84	12.04	12.64	11.65	10.98
Common equity Tier 1 / Risk-weighted assets	10.68	9.92	10.49	9.54	9.25
Liabilities / Equity (multiple)	12.05	12.96	12.17	13.32	14.13
Equity / Assets	7.66	7.16	7.59	6.98	6.61
【A】					
Non-performing loan ratio	0.37	0.35	0.31	0.45	0.42
Loan loss provisions / NPLs	401.78	405.21	475.69	317.96	343.72
【E】					
NIBT / Average equity	8.32	9.74	10.17	10.31	10.13
(NIBT + loan loss provisions) / Average equity	10.39	13.27	10.54	11.04	12.86
NIBT / Average assets	0.63	0.69	0.75	0.69	0.67
(NIBT + loan loss provisions) / Average assets	0.79	0.94	0.77	0.74	0.85
Net interest income / NIBT	186.33	167.32	154.95	170.32	181.25
NIBT / Net income	42.91	42.18	45.91	43.53	41.60
NIBT / Employees (in thousand of NT dollars)	1,689.59	1,958.33	1,938.31	1,964.80	1,919.25
【L】					
Liquidity coverage ratio	165.26	157.61	155.76	137.84	127.68
Net stable funding ratio	139.79	137.50	140.12	139.53	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.32	23.57	24.28	23.01	24.80
Loans / Deposits	75.44	77.42	75.38	77.70	76.79
Time deposits / Deposits	45.88	48.19	46.11	49.21	49.44
NCDs / Time deposits	0.70	2.54	0.68	3.89	4.64
Accumulated gap of assets and liabilities (180 days) / Equity	-42.89	-53.72	-30.34	-70.62	-114.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	88.85	91.12	89.45	90.69	91.98
Interest rate sensitivity gap / Equity	-115.56	-98.08	-110.36	-105.72	-95.80
【G】					
Deposit growth rate	0.95	2.52	-0.77	3.87	4.81
Loan growth rate	-1.66	4.58	-3.75	5.11	1.37
Investment growth rate	4.35	-0.80	5.72	4.49	84.20
Guarantee growth rate	0.70	-11.13	-10.09	-1.91	27.66

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

King's Town Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.13	15.60	15.06	14.04	15.57
Tier 1 capital / Risk-weighted assets	14.12	15.29	14.71	13.95	15.17
Common equity Tier 1 / Risk-weighted assets	14.12	15.29	14.71	13.95	15.17
Liabilities / Equity (multiple)	6.71	6.30	5.83	6.94	6.31
Equity / Assets	12.97	13.69	14.64	12.60	13.68
【A】					
Non-performing loan ratio	0.02	0.03	0.01	0.02	0.02
Loan loss provisions / NPLs	6,148.65	5,859.52	9,860.87	6,762.86	6,394.29
【E】					
NIBT / Average equity	10.78	21.19	10.35	9.58	19.58
(NIBT + loan loss provisions) / Average equity	11.91	22.49	10.47	14.23	22.07
NIBT / Average assets	1.46	2.77	1.37	1.26	2.52
(NIBT + loan loss provisions) / Average assets	1.61	2.94	1.38	1.87	2.84
Net interest income / NIBT	115.72	59.27	119.68	139.57	74.08
NIBT / Net income	67.90	76.88	46.47	51.27	72.05
NIBT / Employees (in thousand of NT dollars)	4,338.98	8,299.26	3,973.14	3,677.86	6,903.99
【L】					
Liquidity coverage ratio	161.89	164.58	182.76	154.46	179.53
Net stable funding ratio	131.61	124.29	130.62	121.76	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.54	29.73	25.26	24.34	28.46
Loans / Deposits	82.91	81.93	82.17	81.92	80.34
Time deposits / Deposits	35.89	38.98	36.28	39.30	40.68
NCDs / Time deposits	0.13	6.35	0.56	8.62	4.48
Accumulated gap of assets and liabilities (180 days) / Equity	35.71	37.09	37.09	17.75	-32.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	92.12	97.07	93.87	96.76	92.48
Interest rate sensitivity gap / Equity	-42.32	-14.19	-27.93	-17.15	-36.41
【G】					
Deposit growth rate	3.29	4.09	1.64	4.42	3.95
Loan growth rate	4.51	3.25	1.95	6.48	14.98
Investment growth rate	-9.42	5.86	0.76	2.07	36.78
Guarantee growth rate	17.60	36.57	10.33	24.22	-18.62

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Hwatai Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	12.25	12.02	12.11	12.28	12.95
Tier 1 capital / Risk-weighted assets	10.70	10.30	10.62	10.56	10.77
Common equity Tier 1 / Risk-weighted assets	10.70	10.30	10.62	10.56	10.77
Liabilities / Equity (multiple)	13.07	13.69	13.33	13.65	13.97
Equity / Assets	7.11	6.81	6.98	6.83	6.68
【A】					
Non-performing loan ratio	0.42	0.83	0.48	1.24	1.80
Loan loss provisions / NPLs	324.32	181.86	324.94	116.55	103.75
【E】					
NIBT / Average equity	3.50	3.19	3.11	0.68	-12.56
(NIBT + loan loss provisions) / Average equity	5.26	6.75	6.58	3.26	5.46
NIBT / Average assets	0.24	0.21	0.21	0.05	-0.84
(NIBT + loan loss provisions) / Average assets	0.36	0.45	0.45	0.22	0.37
Net interest income / NIBT	396.55	494.74	482.84	2,379.69	-
NIBT / Net income	20.33	15.32	15.75	3.31	-55.09
NIBT / Employees (in thousand of NT dollars)	443.88	358.07	377.33	74.77	-1,365.99
【L】					
Liquidity coverage ratio	230.10	233.91	211.83	191.59	559.61
Net stable funding ratio	158.82	129.04	156.08	127.85	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.20	29.34	30.67	30.13	34.45
Loans / Deposits	68.49	70.54	69.31	71.67	65.19
Time deposits / Deposits	54.00	55.47	54.26	55.28	57.30
NCDs / Time deposits	3.05	3.66	3.19	3.03	3.38
Accumulated gap of assets and liabilities (180 days) / Equity	-81.20	-77.35	-62.51	-86.21	-57.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	94.13	94.08	96.65	95.06	95.76
Interest rate sensitivity gap / Equity	-68.28	-70.67	-39.68	-59.50	-51.25
【G】					
Deposit growth rate	0.97	-1.13	2.07	-2.21	-3.44
Loan growth rate	-1.96	8.92	-1.29	7.52	-5.72
Investment growth rate	1.66	5.08	-1.13	16.40	3.65
Guarantee growth rate	-1.22	-5.77	-	-5.36	36.65

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Cota Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.69	13.12	r 13.19	12.91	12.07
Tier 1 capital / Risk-weighted assets	10.87	10.07	r 10.45	9.86	9.20
Common equity Tier 1 / Risk-weighted assets	10.32	9.55	r 9.94	9.36	9.20
Liabilities / Equity (multiple)	13.52	14.20	13.79	14.24	14.52
Equity / Assets	6.89	6.58	6.76	6.56	6.44
【A】					
Non-performing loan ratio	0.36	0.59	0.44	0.50	0.24
Loan loss provisions / NPLs	413.17	258.82	323.78	295.69	663.93
【E】					
NIBT / Average equity	7.43	8.71	8.30	8.53	11.52
(NIBT + loan loss provisions) / Average equity	7.60	9.84	8.69	8.78	13.49
NIBT / Average assets	0.51	0.57	0.55	0.56	0.68
(NIBT + loan loss provisions) / Average assets	0.52	0.65	0.57	0.57	0.80
Net interest income / NIBT	285.58	270.17	275.38	286.22	235.97
NIBT / Net income	31.11	31.65	30.66	31.09	35.26
NIBT / Employees (in thousand of NT dollars)	777.58	857.66	833.63	811.54	931.58
【L】					
Liquidity coverage ratio	492.95	586.53	r 435.09	371.77	319.09
Net stable funding ratio	139.64	136.61	141.54	136.51	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.43	24.90	27.15	23.24	19.29
Loans / Deposits	73.77	76.23	73.61	77.99	80.82
Time deposits / Deposits	57.27	58.07	57.26	57.33	58.10
NCDs / Time deposits	6.98	10.74	7.11	10.26	10.18
Accumulated gap of assets and liabilities (180 days) / Equity	-172.23	-245.34	-203.84	-277.59	-291.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	84.86	86.44	84.80	86.29	88.12
Interest rate sensitivity gap / Equity	-192.12	-180.92	-196.67	-183.02	-160.92
【G】					
Deposit growth rate	0.44	4.91	2.65	3.67	3.27
Loan growth rate	-2.82	0.06	-3.13	0.03	2.38
Investment growth rate	17.65	15.21	22.41	13.91	84.55
Guarantee growth rate	12.14	-18.52	4.35	-12.26	-3.99

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

O-Bank Co., Ltd. Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.28	13.62	14.00	13.69	13.71
Tier 1 capital / Risk-weighted assets	11.16	11.76	12.02	11.56	10.97
Common equity Tier 1 / Risk-weighted assets	10.86	11.47	11.72	11.21	10.97
Liabilities / Equity (multiple)	9.36	9.39	9.08	9.44	9.08
Equity / Assets	9.65	9.62	9.92	9.58	9.92
【A】					
Non-performing loan ratio	0.78	0.23	0.75	0.01	0.25
Loan loss provisions / NPLs	172.91	677.13	183.02	9,848.15	582.17
【E】					
NIBT / Average equity	1.37	6.88	3.65	3.88	4.15
(NIBT + loan loss provisions) / Average equity	4.19	8.29	4.86	4.54	5.67
NIBT / Average assets	0.14	0.66	0.36	0.36	0.45
(NIBT + loan loss provisions) / Average assets	0.41	0.80	0.48	0.42	0.61
Net interest income / NIBT	400.87	88.55	161.60	191.83	161.22
NIBT / Net income	10.37	37.47	22.84	24.07	27.30
NIBT / Employees (in thousand of NT dollars)	478.17	2,430.43	1,217.09	1,254.69	1,474.13
【L】					
Liquidity coverage ratio	100.27	90.40	104.02	90.18	84.62
Net stable funding ratio	103.55	96.92	106.43	97.07	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.09	39.37	45.89	45.61	37.36
Loans / Deposits	71.85	70.17	70.40	75.71	90.25
Time deposits / Deposits	54.97	53.11	52.81	51.40	57.52
NCDs / Time deposits	12.96	16.79	9.10	13.51	45.51
Accumulated gap of assets and liabilities (180 days) / Equity	40.18	-80.10	-8.14	-99.28	-152.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	118.29	99.34	116.01	97.44	107.34
Interest rate sensitivity gap / Equity	104.84	-3.56	89.54	-13.33	37.76
【G】					
Deposit growth rate	-3.32	30.66	1.30	31.39	11.55
Loan growth rate	1.80	7.44	-3.10	10.22	13.05
Investment growth rate	-0.87	22.94	11.82	7.49	19.10
Guarantee growth rate	28.71	41.32	31.24	68.91	77.49

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Agricultural Bank of Taiwan Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.45	13.86	14.07	13.03	13.64
Tier 1 capital / Risk-weighted assets	9.94	10.07	10.12	9.35	9.54
Common equity Tier 1 / Risk-weighted assets	9.94	10.07	10.12	9.35	9.54
Liabilities / Equity (multiple)	24.43	25.60	23.83	26.68	25.97
Equity / Assets	3.93	3.76	4.03	3.61	3.71
【A】					
Non-performing loan ratio	0.38	0.47	0.30	0.39	0.52
Loan loss provisions / NPLs	430.07	405.81	543.27	446.01	338.62
【E】					
NIBT / Average equity	4.63	6.64	4.64	3.97	3.86
(NIBT + loan loss provisions) / Average equity	8.18	10.41	5.30	4.68	6.37
NIBT / Average assets	0.17	0.24	0.17	0.15	0.14
(NIBT + loan loss provisions) / Average assets	0.31	0.38	0.19	0.18	0.23
Net interest income / NIBT	125.94	88.58	135.84	176.19	323.81
NIBT / Net income	38.13	46.20	41.67	47.31	41.60
NIBT / Employees (in thousand of NT dollars)	4,070.38	5,453.55	3,704.92	3,316.94	2,991.78
【L】					
Liquidity coverage ratio	103.28	111.87	106.99	95.20	111.16
Net stable funding ratio	160.06	171.42	151.68	151.76	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	54.42	54.25	54.83	50.99	52.16
Loans / Deposits	40.18	34.33	40.55	35.74	31.27
Time deposits / Deposits	96.60	97.60	94.88	97.83	98.09
NCDs / Time deposits	2.23	0.75	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-268.12	-238.37	-585.10	-557.67	-445.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	83.61	77.55	84.42	79.06	76.65
Interest rate sensitivity gap / Equity	-357.02	-524.75	-326.75	-513.06	-568.98
【G】					
Deposit growth rate	2.19	-2.50	2.37	-4.50	0.74
Loan growth rate	19.59	2.80	16.15	9.17	4.53
Investment growth rate	-6.86	1.75	-7.31	1.29	38.76
Guarantee growth rate	23.15	-9.55	7.96	-6.76	16.89

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

Taipei Star Bank

Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	12.85	13.41	r 12.39	13.17	12.53
Tier 1 capital / Risk-weighted assets	10.03	9.86	r 9.51	9.66	8.81
Common equity Tier 1 / Risk-weighted assets	8.98	9.19	r 8.50	9.07	8.81
Liabilities / Equity (multiple)	15.84	15.37	15.59	15.10	15.46
Equity / Assets	5.94	6.11	6.03	6.21	6.07
【A】					
Non-performing loan ratio	0.15	0.26	0.17	0.30	0.14
Loan loss provisions / NPLs	738.46	452.00	666.28	393.01	887.69
【E】					
NIBT / Average equity	3.37	3.63	4.36	4.16	4.14
(NIBT + loan loss provisions) / Average equity	44.62	3.86	4.27	3.84	4.90
NIBT / Average assets	0.20	0.22	0.26	0.25	0.26
(NIBT + loan loss provisions) / Average assets	2.61	0.23	0.25	0.23	0.31
Net interest income / NIBT	491.49	397.96	346.22	332.13	311.98
NIBT / Net income	17.09	19.84	21.76	24.02	23.23
NIBT / Employees (in thousand of NT dollars)	389.23	423.33	505.31	463.31	458.77
【L】					
Liquidity coverage ratio	130.34	131.79	146.50	149.20	152.51
Net stable funding ratio	111.25	114.67	115.00	113.11	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.80	34.38	35.75	32.28	30.75
Loans / Deposits	71.57	68.50	70.29	69.21	68.38
Time deposits / Deposits	62.41	63.67	62.68	64.33	66.25
NCDs / Time deposits	2.54	11.47	2.49	14.08	17.61
Accumulated gap of assets and liabilities (180 days) / Equity	-264.34	-289.48	-236.93	-280.38	-159.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	86.37	86.78	86.53	87.17	90.30
Interest rate sensitivity gap / Equity	-194.54	-182.19	-186.46	-172.50	-134.03
【G】					
Deposit growth rate	2.20	0.22	3.13	0.84	6.80
Loan growth rate	6.78	-1.47	4.74	2.06	4.54
Investment growth rate	8.85	3.06	7.97	2.82	13.21
Guarantee growth rate	42.60	-38.12	93.71	-19.97	19.75

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2020

DBS Bank (Taiwan) , Ltd. Unit：%

Items	31/03/20	31/03/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.19	12.05	r 14.87	12.76	11.67
Tier 1 capital / Risk-weighted assets	12.09	10.98	r 12.62	11.63	11.67
Common equity Tier 1 / Risk-weighted assets	9.29	8.21	r 9.65	8.66	8.68
Liabilities / Equity (multiple)	10.91	13.43	11.00	12.93	13.01
Equity / Assets	8.40	6.93	8.33	7.18	7.14
【A】					
Non-performing loan ratio	0.57	0.53	0.59	0.56	0.74
Loan loss provisions / NPLs	242.51	253.03	235.58	246.38	189.62
【E】					
NIBT / Average equity	4.33	2.33	1.55	3.56	2.19
(NIBT + loan loss provisions) / Average equity	8.46	6.34	1.70	4.25	5.53
NIBT / Average assets	0.35	0.16	0.12	0.25	0.18
(NIBT + loan loss provisions) / Average assets	0.69	0.44	0.13	0.30	0.46
Net interest income / NIBT	357.70	656.54	966.79	468.48	546.48
NIBT / Net income	15.15	8.33	5.63	11.87	9.92
NIBT / Employees (in thousand of NT dollars)	648.60	313.63	223.68	474.72	302.12
【L】					
Liquidity coverage ratio	114.55	142.66	127.45	130.60	206.36
Net stable funding ratio	124.41	133.53	129.34	134.39	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.42	29.00	27.65	29.41	35.66
Loans / Deposits	74.24	69.94	70.22	65.27	70.29
Time deposits / Deposits	52.10	48.40	50.52	48.27	46.86
NCDs / Time deposits	1.58	1.32	-	2.08	3.37
Accumulated gap of assets and liabilities (180 days) / Equity	-325.85	-372.45	-353.36	-342.30	-262.78
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	107.72	112.97	109.71	117.57	123.55
Interest rate sensitivity gap / Equity	53.93	95.41	65.85	124.13	161.43
【G】					
Deposit growth rate	-6.55	-7.15	-8.77	4.84	28.16
Loan growth rate	-0.82	0.86	-1.85	-2.78	33.01
Investment growth rate	-10.17	-5.14	14.89	-7.20	11.96
Guarantee growth rate	74.41	19.16	60.81	10.91	-18.06