TABLE 7 (1)

The Main Financial and Performance Ratios

June 30, 2020

The Peer-Group Average　　　　Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	13.94	r 13.57	14.00	13.82	13.99
2.Arithmetic mean	14.04	r 13.63	14.07	13.99	14.17
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	11.77	r 11.57	11.97	11.79	11.80
2.Arithmetic mean	11.98	r 11.58	12.08	11.86	11.78
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	10.99	r 10.70	11.26	11.06	11.17
2.Arithmetic mean	11.14	r 10.87	11.32	11.19	11.19
Liabilities / Equity (multiple)	12.56	12.46	12.06	12.36	12.37
Equity / Assets	7.42	7.54	7.73	7.60	7.66
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.26	0.25	0.23	0.26	0.30
2.Arithmetic mean	0.25	0.23	0.22	0.24	0.28
Loan loss provisions / NPLs	575.12	614.06	643.06	583.03	533.54
Expected losses of classified assets / Total provisions	74.28	72.32	73.72	72.65	71.58
【E】					
NIBT / Average equity					
1.Winsorized mean	7.66	9.08	8.46	8.04	7.73
2.Arithmetic mean	8.27	r 10.31	9.49	9.34	9.03
(NIBT + loan loss provisions) / Average equity	8.64	10.38	9.08	8.77	9.88
NIBT / Average assets					
1.Winsorized mean	0.58	0.69	0.62	0.60	0.60
2.Arithmetic mean	0.62	0.76	0.70	0.68	0.66
(NIBT + loan loss provisions) / Average assets	0.62	0.76	0.68	0.64	0.72
Net interest income / NIBT	174.23	143.69	160.04	171.77	178.60
NIBT / Net income	37.26	40.68	38.65	38.04	36.05
NIBT / Employees (in thousand of NT dollars)	1,799.98	r 2,214.96	1,934.86	1,838.04	1,699.45
【L】					
Liquidity coverage ratio	134.15	r 138.27	r 139.68	132.48	148.17
Net stable funding ratio	131.82	131.54	132.28	130.55	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.24	30.14	30.68	30.77	31.20
Loans / Deposits	72.16	73.74	72.63	73.75	72.26
Time deposits / Deposits	38.83	39.71	39.47	39.61	41.46
NCDs / Time deposits	1.70	2.10	2.09	3.35	2.73
Accumulated gap of assets and liabilities (180 days) / Equity	-86.58	-83.93	r -71.67	-62.66	-80.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	104.69	103.74	104.31	105.16	104.49
Interest rate sensitivity gap / Equity	22.58	18.76	22.86	22.46	27.34
【G】					
Deposit growth rate	5.74	3.43	4.54	3.36	4.55
Loan growth rate	4.41	3.85	3.68	5.79	3.95
Investment growth rate	7.50	6.32	6.54	7.45	14.35
Guarantee growth rate	12.42	9.68	9.24	9.58	5.05

Notes:

1.“CAELSG” represents the Capital adequacy, Asset quality, Earnings, Liquidity, interest rates Sensitivity and annual Growth rates in major businesses.

2. The peer-group average, if not noted, is a winsorized mean based on an average of banks within the 25th and 75th percentile values for a given ratio. The values below first quartile (Q1) are substituted by Q1. The values above third quartile (Q3) are substituted by Q3.

3. Net income before tax (NIBT) is on a cumulative quarterly basis from the beginning of the year. The ratio of Earnings has been adjusted to an annualized rate.

4. Net stable funding ratio has been disclosed since March 2018.

5.“r” represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Bank of Taiwan

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.40	12.62	14.16	12.55	13.13
Tier 1 capital / Risk-weighted assets	13.37	10.62	12.39	10.50	10.86
Common equity Tier 1 / Risk-weighted assets	13.37	10.62	12.39	10.50	10.86
Liabilities / Equity (multiple)	12.75	14.35	12.54	15.27	16.08
Equity / Assets	7.27	6.51	7.39	6.15	5.85
【A】					
Non-performing loan ratio	0.18	0.21	0.18	0.21	0.29
Loan loss provisions / NPLs	859.09	733.21	912.72	715.09	497.70
【E】					
NIBT / Average equity	2.68	4.28	3.87	3.73	3.97
(NIBT + loan loss provisions) / Average equity	2.91	4.20	3.96	3.83	4.50
NIBT / Average assets	0.19	0.27	0.25	0.22	0.23
(NIBT + loan loss provisions) / Average assets	0.21	0.26	0.26	0.23	0.26
Net interest income / NIBT	266.53	184.82	204.29	225.71	228.77
NIBT / Net income	34.03	32.08	31.16	28.95	33.98
NIBT / Employees (in thousand of NT dollars)	1,333.60	1,796.52	1,716.45	1,515.55	1,479.18
【L】					
Liquidity coverage ratio	160.63	179.80	184.52	234.89	223.03
Net stable funding ratio	152.97	156.44	153.95	161.68	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.77	39.74	37.41	44.82	49.64
Loans / Deposits	71.90	68.02	68.52	64.50	58.81
Time deposits / Deposits	43.26	44.47	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	-50.52	-10.61	-30.98	89.07	46.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	97.94	97.26	97.67	96.49	96.83
Interest rate sensitivity gap / Equity	-20.24	-30.17	-22.40	-41.96	-38.91
【G】					
Deposit growth rate	1.08	-0.72	-1.34	2.15	1.73
Loan growth rate	6.86	15.93	4.81	12.01	0.48
Investment growth rate	-5.36	-8.09	-2.83	-0.93	8.41
Guarantee growth rate	4.34	-0.92	-1.39	2.42	12.36

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Land Bank of Taiwan

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.20	12.28	12.75	12.10	12.33
Tier 1 capital / Risk-weighted assets	10.74	9.69	10.37	9.49	9.46
Common equity Tier 1 / Risk-weighted assets	9.37	8.78	8.80	8.55	8.48
Liabilities / Equity (multiple)	16.43	17.32	16.86	18.13	18.94
Equity / Assets	5.74	5.46	5.60	5.23	5.02
【A】					
Non-performing loan ratio	0.17	0.19	0.18	0.19	0.19
Loan loss provisions / NPLs	914.41	807.89	891.18	798.26	787.31
【E】					
NIBT / Average equity	8.03	8.85	8.40	8.34	8.71
(NIBT + loan loss provisions) / Average equity	8.42	10.16	8.85	9.13	9.04
NIBT / Average assets	0.43	0.44	0.43	0.41	0.42
(NIBT + loan loss provisions) / Average assets	0.45	0.51	0.45	0.44	0.44
Net interest income / NIBT	204.07	206.85	216.22	219.13	208.59
NIBT / Net income	43.28	44.16	41.54	37.61	41.04
NIBT / Employees (in thousand of NT dollars)	2,224.32	2,352.57	2,246.76	2,158.47	2,110.87
【L】					
Liquidity coverage ratio	93.44	95.70	103.07	109.28	99.25
Net stable funding ratio	108.51	112.33	111.13	115.22	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.45	28.38	26.04	28.17	27.19
Loans / Deposits	81.40	76.91	77.87	76.24	75.73
Time deposits / Deposits	48.23	50.75	48.73	51.24	53.63
NCDs / Time deposits	0.06	0.07	0.06	3.29	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-420.60	-410.65	-403.61	-396.79	-392.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.77	99.33	103.17	100.24	99.01
Interest rate sensitivity gap / Equity	50.38	-9.49	43.36	3.60	-15.63
【G】					
Deposit growth rate	-0.62	-3.02	-1.26	1.11	6.80
Loan growth rate	4.80	1.96	1.11	4.67	5.97
Investment growth rate	-3.21	6.62	2.81	6.29	17.00
Guarantee growth rate	7.08	9.19	6.72	12.57	-5.18

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Taiwan Cooperative Bank

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.86	13.30	13.58	13.59	13.44
Tier 1 capital / Risk-weighted assets	11.45	10.73	11.16	10.74	10.32
Common equity Tier 1 / Risk-weighted assets	10.51	10.31	10.52	10.57	10.32
Liabilities / Equity (multiple)	14.87	14.56	14.45	14.67	14.94
Equity / Assets	6.30	6.42	6.47	6.38	6.27
【A】					
Non-performing loan ratio	0.38	0.32	0.25	0.28	0.34
Loan loss provisions / NPLs	309.65	395.89	498.73	448.39	366.35
【E】					
NIBT / Average equity	7.31	8.64	8.92	8.44	7.67
(NIBT + loan loss provisions) / Average equity	9.57	10.12	9.57	9.52	10.49
NIBT / Average assets	0.46	0.53	0.55	0.52	0.48
(NIBT + loan loss provisions) / Average assets	0.60	0.63	0.60	0.59	0.65
Net interest income / NIBT	207.20	188.59	180.71	199.63	217.02
NIBT / Net income	35.91	39.56	40.60	38.23	35.14
NIBT / Employees (in thousand of NT dollars)	1,916.84	2,159.86	2,201.89	2,029.22	1,826.48
【L】					
Liquidity coverage ratio	123.16	116.82	122.01	128.11	115.68
Net stable funding ratio	136.24	137.20	136.09	140.25	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.05	28.33	28.00	27.17	24.49
Loans / Deposits	73.84	75.75	76.25	76.08	76.85
Time deposits / Deposits	33.61	35.45	34.72	36.98	35.98
NCDs / Time deposits	4.44	4.81	4.30	4.79	1.31
Accumulated gap of assets and liabilities (180 days) / Equity	-113.83	-75.78	-71.79	-26.38	-59.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	99.76	101.15	99.05	98.99	100.96
Interest rate sensitivity gap / Equity	-2.61	12.62	-10.38	-11.37	11.09
【G】					
Deposit growth rate	8.82	4.68	6.21	3.99	2.32
Loan growth rate	6.05	1.86	6.42	2.85	1.86
Investment growth rate	15.86	13.95	8.72	6.57	3.70
Guarantee growth rate	16.72	15.18	15.71	8.55	1.86

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

First Commercial Bank

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.43	13.22	13.00	13.57	13.42
Tier 1 capital / Risk-weighted assets	11.44	11.22	11.11	11.58	11.25
Common equity Tier 1 / Risk-weighted assets	10.87	10.64	10.63	10.96	11.25
Liabilities / Equity (multiple)	14.05	12.77	13.14	12.86	12.29
Equity / Assets	6.65	7.26	7.07	7.22	7.53
【A】					
Non-performing loan ratio	0.29	0.28	0.24	0.32	0.38
Loan loss provisions / NPLs	404.21	450.01	527.54	389.61	358.55
【E】					
NIBT / Average equity	9.62	11.68	11.29	10.90	9.33
(NIBT + loan loss provisions) / Average equity	11.54	12.83	12.28	12.05	13.27
NIBT / Average assets	0.64	0.81	0.78	0.77	0.71
(NIBT + loan loss provisions) / Average assets	0.77	0.88	0.85	0.86	1.01
Net interest income / NIBT	137.44	118.45	122.58	138.73	163.81
NIBT / Net income	45.14	49.30	48.03	44.96	41.05
NIBT / Employees (in thousand of NT dollars)	2,476.23	3,009.17	2,842.74	2,699.90	2,347.73
【L】					
Liquidity coverage ratio	112.89	121.71	133.59	121.47	133.08
Net stable funding ratio	129.00	130.38	129.37	131.00	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.28	33.87	37.93	32.88	30.36
Loans / Deposits	74.04	78.12	74.29	78.71	79.28
Time deposits / Deposits	23.99	23.45	24.01	23.25	22.53
NCDs / Time deposits	2.57	2.50	2.74	5.00	2.46
Accumulated gap of assets and liabilities (180 days) / Equity	-99.84	-121.70	-103.07	-111.88	-103.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	110.65	111.25	111.64	112.93	113.20
Interest rate sensitivity gap / Equity	94.05	85.86	93.42	100.37	99.48
【G】					
Deposit growth rate	12.73	3.23	10.32	7.91	2.23
Loan growth rate	6.85	5.22	4.09	7.13	2.52
Investment growth rate	16.55	18.93	17.84	23.61	26.40
Guarantee growth rate	25.59	8.10	9.88	2.33	-10.62

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Hua Nan Commercial Bank, Ltd. Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.77	14.31	13.88	13.75	14.25
Tier 1 capital / Risk-weighted assets	11.34	11.84	11.63	11.14	11.23
Common equity Tier 1 / Risk-weighted assets	10.33	11.00	10.89	10.67	10.91
Liabilities / Equity (multiple)	13.39	12.68	12.55	13.32	13.45
Equity / Assets	6.95	7.31	7.38	6.98	6.92
【A】					
Non-performing loan ratio	0.19	0.11	0.12	0.15	0.34
Loan loss provisions / NPLs	628.51	1,135.58	1,031.61	853.60	354.76
【E】					
NIBT / Average equity	7.34	10.64	9.63	9.19	7.71
(NIBT + loan loss provisions) / Average equity	9.09	11.57	10.42	10.20	11.64
NIBT / Average assets	0.49	0.71	0.65	0.59	0.49
(NIBT + loan loss provisions) / Average assets	0.61	0.77	0.70	0.66	0.74
Net interest income / NIBT	174.36	127.39	142.19	163.21	202.90
NIBT / Net income	37.74	46.65	43.46	39.33	35.78
NIBT / Employees (in thousand of NT dollars)	1,751.96	2,544.07	2,224.54	2,109.25	1,776.23
【L】					
Liquidity coverage ratio	113.11	118.30	115.55	115.70	140.60
Net stable funding ratio	134.45	134.36	135.31	134.52	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.51	29.01	26.76	27.26	23.50
Loans / Deposits	74.77	76.05	75.95	76.15	75.75
Time deposits / Deposits	22.39	22.91	22.78	23.37	25.50
NCDs / Time deposits	6.08	2.38	5.17	5.45	8.30
Accumulated gap of assets and liabilities (180 days) / Equity	63.56	-2.70	9.13	8.05	33.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.42	98.67	97.72	97.33	100.85
Interest rate sensitivity gap / Equity	-16.34	-12.81	-21.82	-26.85	8.33
【G】					
Deposit growth rate	10.58	0.09	3.14	2.12	2.29
Loan growth rate	8.40	1.00	2.86	2.64	0.26
Investment growth rate	1.97	10.38	1.90	16.31	3.67
Guarantee growth rate	31.70	10.98	4.85	17.96	6.17

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Chang Hwa Commercial Bank   Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.68	13.89	13.96	14.11	13.56
Tier 1 capital / Risk-weighted assets	10.80	10.47	10.63	10.40	9.36
Common equity Tier 1 / Risk-weighted assets	9.65	9.51	9.67	9.79	9.22
Liabilities / Equity (multiple)	12.58	12.35	12.10	12.20	13.02
Equity / Assets	7.36	7.49	7.63	7.57	7.14
【A】					
Non-performing loan ratio	0.43	0.30	0.34	0.32	0.30
Loan loss provisions / NPLs	283.43	400.74	351.97	376.81	390.43
【E】					
NIBT / Average equity	6.51	8.94	8.72	9.84	10.15
(NIBT + loan loss provisions) / Average equity	8.00	10.16	9.09	10.37	12.33
NIBT / Average assets	0.45	0.64	0.61	0.69	0.69
(NIBT + loan loss provisions) / Average assets	0.56	0.73	0.64	0.73	0.84
Net interest income / NIBT	181.28	163.35	163.38	157.25	159.72
NIBT / Net income	36.23	44.08	42.60	44.58	46.06
NIBT / Employees (in thousand of NT dollars)	1,558.54	2,139.33	2,038.64	2,215.58	2,137.11
【L】					
Liquidity coverage ratio	139.76	118.03	125.42	146.84	107.13
Net stable funding ratio	136.26	135.90	138.02	137.63	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.26	18.22	19.96	18.70	18.27
Loans / Deposits	83.49	81.84	81.43	79.60	83.36
Time deposits / Deposits	24.79	26.58	25.93	26.47	27.65
NCDs / Time deposits	0.68	1.30	1.36	1.28	1.46
Accumulated gap of assets and liabilities (180 days) / Equity	-78.57	-54.43	-86.31	-94.13	-148.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	114.15	110.19	112.36	110.44	109.66
Interest rate sensitivity gap / Equity	118.09	82.31	100.09	82.82	82.00
【G】					
Deposit growth rate	5.95	1.06	4.62	0.50	2.87
Loan growth rate	8.08	-0.16	7.00	-4.09	0.72
Investment growth rate	7.93	9.75	7.24	15.09	3.05
Guarantee growth rate	18.19	22.88	15.22	11.84	-8.14

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

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

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.00	13.19	14.56	14.41	14.15
Tier 1 capital / Risk-weighted assets	12.55	12.71	13.82	13.61	12.89
Common equity Tier 1 / Risk-weighted assets	12.55	12.71	13.82	13.61	12.89
Liabilities / Equity (multiple)	8.03	8.35	7.42	8.09	8.10
Equity / Assets	11.07	10.70	11.87	11.01	10.99
【A】					
Non-performing loan ratio	0.17	0.24	0.20	0.25	0.32
Loan loss provisions / NPLs	718.31	544.79	640.98	539.11	451.33
【E】					
NIBT / Average equity	9.61	12.62	11.96	12.46	12.01
(NIBT + loan loss provisions) / Average equity	9.67	12.84	12.06	12.51	12.50
NIBT / Average assets	1.13	1.39	1.39	1.35	1.36
(NIBT + loan loss provisions) / Average assets	1.13	1.42	1.40	1.36	1.42
Net interest income / NIBT	80.28	73.47	76.92	81.09	80.15
NIBT / Net income	65.92	69.72	67.35	68.47	67.33
NIBT / Employees (in thousand of NT dollars)	5,636.64	6,556.87	6,312.62	6,203.01	5,908.72
【L】					
Liquidity coverage ratio	121.72	100.94	119.35	111.31	109.53
Net stable funding ratio	123.08	118.71	124.71	121.66	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.01	32.02	32.90	33.65	32.01
Loans / Deposits	74.95	76.38	73.94	75.71	74.96
Time deposits / Deposits	41.47	44.35	43.25	43.46	41.69
NCDs / Time deposits	4.40	7.38	5.99	5.44	1.81
Accumulated gap of assets and liabilities (180 days) / Equity	-119.15	-151.05	-94.98	-107.93	-120.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	109.74	105.93	109.38	106.61	110.41
Interest rate sensitivity gap / Equity	47.13	30.08	41.98	32.63	50.31
【G】					
Deposit growth rate	6.24	9.52	8.43	7.22	7.72
Loan growth rate	4.21	8.68	5.83	8.14	8.16
Investment growth rate	5.92	11.22	6.93	12.29	6.22
Guarantee growth rate	43.72	31.53	43.93	15.89	10.76

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

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

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.73	13.69	14.12	13.98	13.93
Tier 1 capital / Risk-weighted assets	12.03	12.19	12.46	12.39	12.11
Common equity Tier 1 / Risk-weighted assets	11.39	11.98	11.97	12.37	12.11
Liabilities / Equity (multiple)	12.67	12.08	12.21	12.15	12.30
Equity / Assets	7.31	7.65	7.57	7.60	7.52
【A】					
Non-performing loan ratio	0.19	0.19	0.19	0.17	0.17
Loan loss provisions / NPLs	692.63	688.06	708.99	784.90	764.25
【E】					
NIBT / Average equity	11.21	13.61	12.16	11.94	10.63
(NIBT + loan loss provisions) / Average equity	11.90	14.56	12.58	12.25	12.06
NIBT / Average assets	0.84	1.06	0.95	0.89	0.84
(NIBT + loan loss provisions) / Average assets	0.89	1.13	0.98	0.92	0.95
Net interest income / NIBT	111.40	86.67	99.08	99.99	103.31
NIBT / Net income	49.96	54.99	51.66	52.37	48.42
NIBT / Employees (in thousand of NT dollars)	3,401.53	3,869.02	3,454.44	3,239.45	2,748.02
【L】					
Liquidity coverage ratio	114.22	117.26	134.73	108.28	127.18
Net stable funding ratio	124.78	130.34	130.86	132.02	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.11	29.66	29.55	33.50	35.42
Loans / Deposits	69.04	70.04	66.46	69.56	65.89
Time deposits / Deposits	27.79	27.66	27.39	26.79	30.29
NCDs / Time deposits	7.14	4.48	5.00	7.85	12.69
Accumulated gap of assets and liabilities (180 days) / Equity	-99.95	-90.79	-72.49	-97.79	-89.14
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	111.05	108.23	107.83	112.65	112.02
Interest rate sensitivity gap / Equity	72.80	53.23	49.70	80.88	82.06
【G】					
Deposit growth rate	8.75	3.35	8.56	-2.40	11.34
Loan growth rate	7.19	4.98	3.72	3.00	7.96
Investment growth rate	8.30	7.94	3.20	4.14	35.85
Guarantee growth rate	-27.64	-6.74	-18.33	-5.28	-8.39

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Cathay United Bank Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.30	r 13.77	15.09	14.99	15.89
Tier 1 capital / Risk-weighted assets	12.69	r 10.98	12.30	11.85	11.74
Common equity Tier 1 / Risk-weighted assets	11.09	r 9.40	10.73	10.13	9.67
Liabilities / Equity (multiple)	11.85	12.36	11.67	12.73	14.06
Equity / Assets	7.78	7.49	7.89	7.28	6.64
【A】					
Non-performing loan ratio	0.13	0.21	0.15	0.16	0.21
Loan loss provisions / NPLs	1,331.15	810.05	1,136.12	931.32	756.30
【E】					
NIBT / Average equity	13.40	13.76	11.88	12.51	13.24
(NIBT + loan loss provisions) / Average equity	13.81	14.54	12.55	13.90	15.72
NIBT / Average assets	1.03	1.01	0.88	0.87	0.84
(NIBT + loan loss provisions) / Average assets	1.06	1.06	0.93	0.97	1.00
Net interest income / NIBT	103.39	112.66	129.03	128.30	126.62
NIBT / Net income	49.90	46.14	42.09	41.08	41.26
NIBT / Employees (in thousand of NT dollars)	2,970.69	2,716.17	2,390.01	2,180.13	2,195.94
【L】					
Liquidity coverage ratio	187.39	173.17	168.48	157.51	215.71
Net stable funding ratio	144.74	135.13	140.29	128.16	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.96	31.22	36.59	34.22	36.39
Loans / Deposits	65.70	68.62	66.03	71.10	68.58
Time deposits / Deposits	23.79	26.71	26.00	26.57	27.93
NCDs / Time deposits	0.45	0.55	0.50	0.75	0.58
Accumulated gap of assets and liabilities (180 days) / Equity	32.65	r 9.29	r -65.17	-56.66	-63.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	109.82	109.11	110.62	115.98	115.05
Interest rate sensitivity gap / Equity	78.61	73.79	83.08	132.32	135.41
【G】					
Deposit growth rate	7.52	5.00	4.73	5.75	3.10
Loan growth rate	2.89	1.64	-2.79	9.54	-0.09
Investment growth rate	14.77	9.33	21.51	-2.89	13.54
Guarantee growth rate	-6.72	79.52	-4.26	88.84	0.36

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

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

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	30.98	35.56	31.72	33.83	36.25
Tier 1 capital / Risk-weighted assets	29.64	34.20	30.37	32.47	34.86
Common equity Tier 1 / Risk-weighted assets	29.64	34.20	30.37	32.47	34.86
Liabilities / Equity (multiple)	3.20	2.61	3.16	2.82	2.94
Equity / Assets	23.80	27.74	24.03	26.20	25.38
【A】					
Non-performing loan ratio	0.01	0.05	-	0.01	0.12
Loan loss provisions / NPLs	17,036.36	2,670.00	86,050.00	22,316.67	848.48
【E】					
NIBT / Average equity	2.24	2.34	2.11	2.18	2.56
(NIBT + loan loss provisions) / Average equity	2.27	3.05	2.43	2.34	3.23
NIBT / Average assets	0.54	0.62	0.56	0.57	0.61
(NIBT + loan loss provisions) / Average assets	0.55	0.81	0.65	0.61	0.77
Net interest income / NIBT	204.13	186.61	207.79	198.81	175.43
NIBT / Net income	46.02	45.47	42.87	42.43	46.82
NIBT / Employees (in thousand of NT dollars)	3,321.89	3,270.39	3,004.26	2,938.60	3,021.83
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	107.91	106.51	104.02	100.56	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	72.46	129.26	100.66	102.13	60.58
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-20.58	-19.07	-27.12	-23.53	-16.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	160.09	170.99	164.83	164.90	163.03
Interest rate sensitivity gap / Equity	95.61	89.01	94.02	88.59	90.88
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	19.92	6.51	18.28	7.06	2.69
Investment growth rate	5.98	-7.10	-0.35	3.51	-0.22
Guarantee growth rate	15.68	-1.35	-5.88	17.63	15.71

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Bank of Kaohsiung Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【 C 】					
Regulatory capital / Risk-weighted assets	12.44	11.34	12.11	11.05	10.61
Tier 1 capital / Risk-weighted assets	10.50	8.94	10.04	8.51	8.45
Common equity Tier 1 / Risk-weighted assets	9.30	8.63	8.99	8.19	8.45
Liabilities / Equity (multiple)	16.02	16.63	16.46	17.59	17.58
Equity / Assets	5.87	5.67	5.73	5.38	5.38
【 A 】					
Non-performing loan ratio	0.28	0.61	0.48	0.81	0.51
Loan loss provisions / NPLs	410.00	192.02	245.48	147.93	258.64
【 E 】					
NIBT / Average equity	5.94	5.41	5.91	3.43	3.57
(NIBT + loan loss provisions) / Average equity	7.91	8.87	6.71	4.50	8.32
NIBT / Average assets	0.34	0.30	0.33	0.18	0.20
(NIBT + loan loss provisions) / Average assets	0.46	0.49	0.38	0.24	0.46
Net interest income / NIBT	279.35	347.50	311.61	537.22	514.20
NIBT / Net income	24.24	20.67	23.85	13.98	15.06
NIBT / Employees (in thousand of NT dollars)	894.07	805.64	847.18	479.41	526.71
【 L 】					
Liquidity coverage ratio	133.53	124.32	184.92	217.36	380.34
Net stable funding ratio	135.99	133.39	137.58	131.31	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.83	17.56	20.16	18.18	21.41
Loans / Deposits	78.06	81.46	78.49	82.12	77.54
Time deposits / Deposits	40.77	43.05	41.49	44.24	49.47
NCDs / Time deposits	0.46	0.48	0.46	0.47	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	-53.66	-81.84	44.62	52.47	82.50
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	94.66	97.38	94.60	99.03	100.11
Interest rate sensitivity gap / Equity	-64.12	-32.10	-66.42	-12.65	1.58
【 G 】					
Deposit growth rate	3.30	-7.66	1.10	-2.84	1.88
Loan growth rate	-1.04	-1.32	-3.39	2.88	0.38
Investment growth rate	6.27	6.35	13.97	6.47	-3.21
Guarantee growth rate	2.34	22.55	12.26	20.25	-0.07

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Mega International Commercial Bank Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.45	13.29	13.92	13.86	14.30
Tier 1 capital / Risk-weighted assets	12.12	12.01	12.66	12.54	12.78
Common equity Tier 1 / Risk-weighted assets	12.12	12.01	12.66	12.54	12.78
Liabilities / Equity (multiple)	11.00	10.45	10.36	10.23	10.91
Equity / Assets	8.34	8.74	8.81	8.90	8.40
【A】					
Non-performing loan ratio	0.27	0.17	0.14	0.14	0.12
Loan loss provisions / NPLs	609.20	965.88	1,120.24	1,120.22	1,335.32
【E】					
NIBT / Average equity	7.42	10.91	10.05	9.84	9.61
(NIBT + loan loss provisions) / Average equity	8.43	10.87	10.18	10.71	11.17
NIBT / Average assets	0.63	0.96	0.87	0.85	0.83
(NIBT + loan loss provisions) / Average assets	0.72	0.95	0.88	0.92	0.96
Net interest income / NIBT	143.48	112.95	118.08	134.93	133.60
NIBT / Net income	43.65	54.74	52.03	51.31	49.77
NIBT / Employees (in thousand of NT dollars)	3,185.44	4,682.71	4,187.37	4,312.75	4,420.45
【L】					
Liquidity coverage ratio	111.89	113.82	111.66	112.72	110.69
Net stable funding ratio	114.21	113.51	114.86	113.53	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	38.37	30.68	29.87	29.47	30.29
Loans / Deposits	76.71	77.46	77.21	81.70	74.82
Time deposits / Deposits	26.07	23.33	22.84	24.10	26.30
NCDs / Time deposits	0.13	0.74	0.15	0.37	0.21
Accumulated gap of assets and liabilities (180 days) / Equity	-12.18	7.31	-4.02	-5.35	-29.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	124.57	117.61	118.18	120.25	116.44
Interest rate sensitivity gap / Equity	117.70	77.29	78.65	87.03	79.38
【G】					
Deposit growth rate	2.89	1.12	6.16	-3.04	10.03
Loan growth rate	1.89	0.72	0.29	5.81	2.82
Investment growth rate	22.89	10.17	r 20.36	-2.49	13.00
Guarantee growth rate	-17.65	-0.57	-7.16	-4.94	-6.46

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Agricultural Bank of Taiwan

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.20	13.61	14.07	13.03	13.64
Tier 1 capital / Risk-weighted assets	10.52	9.75	10.12	9.35	9.54
Common equity Tier 1 / Risk-weighted assets	10.52	9.75	10.12	9.35	9.54
Liabilities / Equity (multiple)	23.45	24.70	23.83	26.68	25.97
Equity / Assets	4.09	3.89	4.03	3.61	3.71
【A】					
Non-performing loan ratio	0.29	0.50	0.30	0.39	0.52
Loan loss provisions / NPLs	548.06	383.35	543.27	446.01	338.62
【E】					
NIBT / Average equity	4.54	6.41	4.64	3.97	3.86
(NIBT + loan loss provisions) / Average equity	7.45	7.94	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	0.28	0.29	0.19	0.18	0.23
Net interest income / NIBT	150.58	93.30	135.84	176.19	323.81
NIBT / Net income	39.07	48.63	41.67	47.31	41.60
NIBT / Employees (in thousand of NT dollars)	4,035.19	5,218.58	3,704.92	3,316.94	2,991.78
【L】					
Liquidity coverage ratio	130.61	126.64	106.99	95.20	111.16
Net stable funding ratio	172.59	165.23	151.68	151.76	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	55.19	54.13	54.83	50.99	52.16
Loans / Deposits	38.92	36.26	40.55	35.74	31.27
Time deposits / Deposits	95.07	97.02	94.88	97.83	98.09
NCDs / Time deposits	1.75	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-191.60	-201.92	-585.10	-557.67	-445.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	83.62	79.67	84.42	79.06	76.65
Interest rate sensitivity gap / Equity	-351.54	-453.02	-326.75	-513.06	-568.98
【G】					
Deposit growth rate	6.53	-1.18	2.37	-4.50	0.74
Loan growth rate	14.33	8.03	16.15	9.17	4.53
Investment growth rate	-12.47	-5.38	-7.31	1.29	38.76
Guarantee growth rate	19.07	-10.67	7.96	-6.76	16.89

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Citibank Taiwan Limited

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.62	14.52	15.59	15.74	16.49
Tier 1 capital / Risk-weighted assets	13.86	13.54	14.62	14.39	14.65
Common equity Tier 1 / Risk-weighted assets	13.86	13.54	14.62	14.39	14.65
Liabilities / Equity (multiple)	7.73	7.29	6.63	6.53	6.68
Equity / Assets	11.46	12.06	13.10	13.28	13.02
【A】					
Non-performing loan ratio	0.46	0.39	0.45	0.42	0.42
Loan loss provisions / NPLs	412.83	467.89	398.76	453.11	439.27
【E】					
NIBT / Average equity	11.08	15.02	14.13	12.83	12.92
(NIBT + loan loss provisions) / Average equity	11.81	15.79	14.55	13.26	14.80
NIBT / Average assets	1.34	1.99	1.82	1.63	1.56
(NIBT + loan loss provisions) / Average assets	1.43	2.09	1.87	1.69	1.78
Net interest income / NIBT	104.03	90.01	95.59	107.05	98.24
NIBT / Net income	43.18	52.15	49.06	43.96	42.48
NIBT / Employees (in thousand of NT dollars)	2,886.78	3,901.11	3,668.00	3,182.22	3,140.57
【L】					
Liquidity coverage ratio	142.82	138.40	148.48	121.85	151.73
Net stable funding ratio	152.74	145.77	149.90	150.33	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	68.58	55.72	61.37	62.07	59.82
Loans / Deposits	48.61	53.46	50.70	54.68	54.48
Time deposits / Deposits	11.82	14.02	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	-62.35	-32.85	-9.20	-35.16	-31.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	117.17	114.31	114.18	112.72	96.56
Interest rate sensitivity gap / Equity	45.55	40.11	35.37	33.28	-8.27
【G】					
Deposit growth rate	4.11	3.88	6.35	4.36	-2.94
Loan growth rate	-5.34	4.12	-1.39	4.69	5.02
Investment growth rate	19.36	6.17	-11.13	-2.85	6.29
Guarantee growth rate	-0.29	11.03	-6.45	-2.11	13.50

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

O-Bank Co., Ltd. Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	12.32	13.81	14.00	13.69	13.71
Tier 1 capital / Risk-weighted assets	10.69	11.47	12.02	11.56	10.97
Common equity Tier 1 / Risk-weighted assets	10.40	11.18	11.72	11.21	10.97
Liabilities / Equity (multiple)	9.71	9.21	9.08	9.44	9.08
Equity / Assets	9.34	9.80	9.92	9.58	9.92
【A】					
Non-performing loan ratio	0.72	0.20	0.75	0.01	0.25
Loan loss provisions / NPLs	190.71	826.81	183.02	9,848.15	582.17
【E】					
NIBT / Average equity	2.89	5.18	3.65	3.88	4.15
(NIBT + loan loss provisions) / Average equity	2.74	7.38	4.86	4.54	5.67
NIBT / Average assets	0.28	0.50	0.36	0.36	0.45
(NIBT + loan loss provisions) / Average assets	0.27	0.72	0.48	0.42	0.61
Net interest income / NIBT	192.29	115.73	161.60	191.83	161.22
NIBT / Net income	21.10	28.90	22.84	24.07	27.30
NIBT / Employees (in thousand of NT dollars)	1,033.37	1,852.17	1,217.09	1,254.69	1,474.13
【L】					
Liquidity coverage ratio	102.41	90.38	104.02	90.18	84.62
Net stable funding ratio	100.63	102.63	106.43	97.07	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	47.05	47.64	45.89	45.61	37.36
Loans / Deposits	68.31	75.07	70.40	75.71	90.25
Time deposits / Deposits	56.94	51.74	52.81	51.40	57.52
NCDs / Time deposits	14.48	13.19	9.10	13.51	45.51
Accumulated gap of assets and liabilities (180 days) / Equity	-47.57	-70.02	-8.14	-99.28	-152.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	114.84	108.26	116.01	97.44	107.34
Interest rate sensitivity gap / Equity	92.40	44.06	89.54	-13.33	37.76
【G】					
Deposit growth rate	1.86	16.70	1.30	31.39	11.55
Loan growth rate	-4.73	3.67	-3.10	10.22	13.05
Investment growth rate	13.24	14.28	11.82	7.49	19.10
Guarantee growth rate	35.68	64.00	31.24	68.91	77.49

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Taiwan Business Bank Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.68	12.59	12.66	12.70	12.27
Tier 1 capital / Risk-weighted assets	9.72	9.12	9.61	9.60	9.51
Common equity Tier 1 / Risk-weighted assets	8.46	7.86	8.40	8.21	7.98
Liabilities / Equity (multiple)	16.27	18.35	17.30	18.05	20.11
Equity / Assets	5.79	5.17	5.47	5.25	4.74
【A】					
Non-performing loan ratio	0.48	0.30	0.32	0.30	0.33
Loan loss provisions / NPLs	256.56	382.94	367.72	394.13	327.65
【E】					
NIBT / Average equity	5.33	r 10.99	9.03	11.19	7.73
(NIBT + loan loss provisions) / Average equity	8.36	12.85	10.72	12.13	11.33
NIBT / Average assets	0.29	0.55	0.46	0.55	0.37
(NIBT + loan loss provisions) / Average assets	0.45	0.64	0.55	0.59	0.54
Net interest income / NIBT	320.04	r 177.41	211.54	188.49	267.90
NIBT / Net income	23.67	r 39.51	34.94	40.01	27.78
NIBT / Employees (in thousand of NT dollars)	962.35	r 1,831.71	1,525.52	1,782.37	1,187.82
【L】					
Liquidity coverage ratio	112.26	120.08	133.46	120.63	92.54
Net stable funding ratio	127.93	126.20	130.16	130.31	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.75	22.13	24.01	22.29	18.08
Loans / Deposits	84.47	79.35	76.21	79.57	81.87
Time deposits / Deposits	35.00	38.91	37.45	36.61	37.03
NCDs / Time deposits	1.30	1.08	0.90	1.64	0.14
Accumulated gap of assets and liabilities (180 days) / Equity	-27.40	-40.84	34.53	-39.62	-27.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.61	98.88	97.84	99.22	100.39
Interest rate sensitivity gap / Equity	43.91	-15.37	-29.01	-10.37	5.97
【G】					
Deposit growth rate	-3.26	3.39	9.47	-0.36	4.96
Loan growth rate	3.13	3.69	5.35	-3.21	6.26
Investment growth rate	-10.76	21.12	13.91	24.15	1.28
Guarantee growth rate	-1.33	22.90	0.21	21.88	2.70

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Standard Chartered Bank (Taiwan) Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.98	15.54	15.84	15.90	16.19
Tier 1 capital / Risk-weighted assets	12.47	12.58	13.27	12.89	13.08
Common equity Tier 1 / Risk-weighted assets	12.47	12.58	13.27	12.89	13.08
Liabilities / Equity (multiple)	13.27	13.25	12.54	12.88	13.83
Equity / Assets	7.01	7.02	7.39	7.21	6.74
【A】					
Non-performing loan ratio	0.11	0.15	0.14	0.23	0.37
Loan loss provisions / NPLs	1,488.89	1,112.44	1,179.50	733.94	479.92
【E】					
NIBT / Average equity	8.36	8.69	7.25	6.26	5.99
(NIBT + loan loss provisions) / Average equity	9.29	9.49	7.50	6.70	8.38
NIBT / Average assets	0.59	0.61	0.52	0.45	0.42
(NIBT + loan loss provisions) / Average assets	0.65	0.67	0.54	0.48	0.59
Net interest income / NIBT	122.79	101.01	129.45	144.41	205.88
NIBT / Net income	28.46	28.76	24.32	21.02	19.22
NIBT / Employees (in thousand of NT dollars)	1,319.02	1,322.70	1,104.69	938.82	832.37
【L】					
Liquidity coverage ratio	185.20	229.46	187.59	278.61	200.89
Net stable funding ratio	143.42	146.27	142.13	154.38	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	66.00	65.09	55.59	69.29	75.58
Loans / Deposits	52.01	54.87	55.79	55.28	52.87
Time deposits / Deposits	11.21	15.58	15.62	15.25	15.59
NCDs / Time deposits	10.81	9.65	11.08	16.94	7.51
Accumulated gap of assets and liabilities (180 days) / Equity	-170.22	-143.19	-148.31	-35.36	-87.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	137.04	129.79	131.88	154.72	146.36
Interest rate sensitivity gap / Equity	241.54	211.89	206.59	356.23	327.69
【G】					
Deposit growth rate	5.68	13.11	0.69	1.05	2.59
Loan growth rate	0.17	4.50	1.63	5.51	-1.81
Investment growth rate	-3.25	-0.61	-5.17	-6.69	11.36
Guarantee growth rate	-0.14	8.21	-14.62	32.98	20.60

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Taichung Commercial Bank

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	12.94	12.98	13.23	12.35	12.01
Tier 1 capital / Risk-weighted assets	12.45	12.37	12.64	11.65	10.98
Common equity Tier 1 / Risk-weighted assets	10.34	10.18	10.49	9.54	9.25
Liabilities / Equity (multiple)	12.50	12.66	12.17	13.32	14.13
Equity / Assets	7.41	7.32	7.59	6.98	6.61
【A】					
Non-performing loan ratio	0.44	0.37	0.31	0.45	0.42
Loan loss provisions / NPLs	324.21	403.58	475.69	317.96	343.72
【E】					
NIBT / Average equity	8.32	9.94	10.17	10.31	10.13
(NIBT + loan loss provisions) / Average equity	8.86	11.59	10.54	11.04	12.86
NIBT / Average assets	0.63	0.71	0.75	0.69	0.67
(NIBT + loan loss provisions) / Average assets	0.68	0.83	0.77	0.74	0.85
Net interest income / NIBT	179.00	161.28	154.95	170.32	181.25
NIBT / Net income	43.83	44.29	45.91	43.53	41.60
NIBT / Employees (in thousand of NT dollars)	1,685.56	2,030.08	1,938.31	1,964.80	1,919.25
【L】					
Liquidity coverage ratio	160.26	169.35	155.76	137.84	127.68
Net stable funding ratio	139.51	137.04	140.12	139.53	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.04	25.19	24.28	23.01	24.80
Loans / Deposits	73.58	76.52	75.38	77.70	76.79
Time deposits / Deposits	45.57	46.87	46.11	49.21	49.44
NCDs / Time deposits	2.10	1.58	0.68	3.89	4.64
Accumulated gap of assets and liabilities (180 days) / Equity	-105.63	-91.32	-30.34	-70.62	-114.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	88.37	91.91	89.45	90.69	91.98
Interest rate sensitivity gap / Equity	-123.75	-87.00	-110.36	-105.72	-95.80
【G】					
Deposit growth rate	6.93	-1.10	-0.77	3.87	4.81
Loan growth rate	2.79	-1.82	-3.75	5.11	1.37
Investment growth rate	9.29	-2.15	5.72	4.49	84.20
Guarantee growth rate	9.65	-14.77	-10.09	-1.91	27.66

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

King's Town Bank | Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.58	15.65	15.06	14.04	15.57
Tier 1 capital / Risk-weighted assets	14.28	14.30	14.71	13.95	15.17
Common equity Tier 1 / Risk-weighted assets	14.28	14.30	14.71	13.95	15.17
Liabilities / Equity (multiple)	6.26	6.00	5.83	6.94	6.31
Equity / Assets	13.77	14.30	14.64	12.60	13.68
【A】					
Non-performing loan ratio	0.01	0.02	0.01	0.02	0.02
Loan loss provisions / NPLs	13,033.33	6,794.59	9,860.87	6,762.86	6,394.29
【E】					
NIBT / Average equity	12.70	17.79	10.35	9.58	19.58
(NIBT + loan loss provisions) / Average equity	13.07	18.07	10.47	14.23	22.07
NIBT / Average assets	1.69	2.38	1.37	1.26	2.52
(NIBT + loan loss provisions) / Average assets	1.74	2.42	1.38	1.87	2.84
Net interest income / NIBT	99.75	68.20	119.68	139.57	74.08
NIBT / Net income	72.51	78.56	46.47	51.27	72.05
NIBT / Employees (in thousand of NT dollars)	5,091.30	7,060.80	3,973.14	3,677.86	6,903.99
【L】					
Liquidity coverage ratio	145.05	175.55	182.76	154.46	179.53
Net stable funding ratio	132.18	125.89	130.62	121.76	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.96	28.92	25.26	24.34	28.46
Loans / Deposits	83.06	81.71	82.17	81.92	80.34
Time deposits / Deposits	36.30	37.37	36.28	39.30	40.68
NCDs / Time deposits	0.81	2.29	0.56	8.62	4.48
Accumulated gap of assets and liabilities (180 days) / Equity	9.83	42.79	37.09	17.75	-32.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	92.01	97.18	93.87	96.76	92.48
Interest rate sensitivity gap / Equity	-40.21	-12.83	-27.93	-17.15	-36.41
【G】					
Deposit growth rate	8.03	1.80	1.64	4.42	3.95
Loan growth rate	9.82	-3.54	1.95	6.48	14.98
Investment growth rate	-1.83	6.89	0.76	2.07	36.78
Guarantee growth rate	15.23	30.89	10.33	24.22	-18.62

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

HSBC Bank (Taiwan) Limited

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.57	14.69	14.22	14.75	14.90
Tier 1 capital / Risk-weighted assets	14.48	13.65	13.19	13.68	13.83
Common equity Tier 1 / Risk-weighted assets	14.48	13.65	13.19	13.68	13.83
Liabilities / Equity (multiple)	12.24	14.91	13.39	14.14	13.72
Equity / Assets	7.55	6.28	6.95	6.61	6.79
【A】					
Non-performing loan ratio	0.03	0.06	0.04	0.06	0.08
Loan loss provisions / NPLs	5,170.15	2,269.14	3,364.55	2,265.70	1,620.77
【E】					
NIBT / Average equity	9.30	11.10	9.12	12.18	10.46
(NIBT + loan loss provisions) / Average equity	8.52	10.86	8.71	12.40	11.26
NIBT / Average assets	0.69	0.74	0.61	0.78	0.72
(NIBT + loan loss provisions) / Average assets	0.64	0.73	0.59	0.79	0.77
Net interest income / NIBT	51.07	-12.93	-0.80	16.96	50.19
NIBT / Net income	40.15	44.64	38.41	45.12	41.64
NIBT / Employees (in thousand of NT dollars)	2,407.86	2,848.09	2,290.29	2,954.37	2,500.49
【L】					
Liquidity coverage ratio	169.74	r 158.82	154.20	149.32	122.12
Net stable funding ratio	137.50	r 139.38	127.33	142.05	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	85.21	114.29	98.01	117.21	115.98
Loans / Deposits	58.93	57.68	60.65	61.82	55.34
Time deposits / Deposits	29.99	30.45	31.32	31.00	29.89
NCDs / Time deposits	2.64	1.70	1.31	5.39	0.53
Accumulated gap of assets and liabilities (180 days) / Equity	-82.13	-129.49	-102.76	-190.12	-220.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	167.55	192.27	189.62	191.36	179.46
Interest rate sensitivity gap / Equity	361.45	528.59	494.13	505.80	453.79
【G】					
Deposit growth rate	-6.83	-12.25	-6.97	4.20	13.78
Loan growth rate	-5.20	-1.10	-5.28	16.41	9.66
Investment growth rate	-32.85	-8.28	-18.70	6.06	2.29
Guarantee growth rate	41.46	8.70	15.27	16.38	9.51

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Taipei Star Bank

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	12.34	12.84	12.39	13.17	12.53
Tier 1 capital / Risk-weighted assets	9.80	9.75	9.51	9.66	8.81
Common equity Tier 1 / Risk-weighted assets	8.76	8.70	8.50	9.07	8.81
Liabilities / Equity (multiple)	15.92	15.06	15.59	15.10	15.46
Equity / Assets	5.91	6.23	6.03	6.21	6.07
【A】					
Non-performing loan ratio	0.21	0.18	0.17	0.30	0.14
Loan loss provisions / NPLs	548.11	642.05	666.28	393.01	887.69
【E】					
NIBT / Average equity	3.38	3.76	4.36	4.16	4.14
(NIBT + loan loss provisions) / Average equity	-16.99	3.80	4.27	3.84	4.90
NIBT / Average assets	0.20	0.23	0.26	0.25	0.26
(NIBT + loan loss provisions) / Average assets	-1.00	0.23	0.25	0.23	0.31
Net interest income / NIBT	505.32	393.14	346.22	332.13	311.98
NIBT / Net income	16.97	20.16	21.76	24.02	23.23
NIBT / Employees (in thousand of NT dollars)	392.48	432.20	505.31	463.31	458.77
【L】					
Liquidity coverage ratio	125.82	143.55	146.50	149.20	152.51
Net stable funding ratio	113.80	115.18	115.00	113.11	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.02	29.75	35.75	32.28	30.75
Loans / Deposits	72.69	69.67	70.29	69.21	68.38
Time deposits / Deposits	61.09	63.60	62.68	64.33	66.25
NCDs / Time deposits	1.66	7.41	2.49	14.08	17.61
Accumulated gap of assets and liabilities (180 days) / Equity	-271.27	-270.10	-236.93	-280.38	-159.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	85.90	86.90	86.53	87.17	90.30
Interest rate sensitivity gap / Equity	-200.58	-173.58	-186.46	-172.50	-134.03
【G】					
Deposit growth rate	-0.16	1.59	3.13	0.84	6.80
Loan growth rate	4.16	1.51	4.74	2.06	4.54
Investment growth rate	3.84	2.18	7.97	2.82	13.21
Guarantee growth rate	-1.84	11.73	93.71	-19.97	19.75

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Hwatai Bank

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	11.46	11.94	12.11	12.28	12.95
Tier 1 capital / Risk-weighted assets	10.03	10.23	10.62	10.56	10.77
Common equity Tier 1 / Risk-weighted assets	10.03	10.23	10.62	10.56	10.77
Liabilities / Equity (multiple)	13.48	13.45	13.33	13.65	13.97
Equity / Assets	6.91	6.92	6.98	6.83	6.68
【A】					
Non-performing loan ratio	0.26	0.76	0.48	1.24	1.80
Loan loss provisions / NPLs	522.32	196.17	324.94	116.55	103.75
【E】					
NIBT / Average equity	3.36	3.14	3.11	0.68	-12.56
(NIBT + loan loss provisions) / Average equity	5.94	5.09	6.58	3.26	5.46
NIBT / Average assets	0.23	0.21	0.21	0.05	-0.84
(NIBT + loan loss provisions) / Average assets	0.41	0.34	0.45	0.22	0.37
Net interest income / NIBT	401.19	493.38	482.84	2,379.69	-
NIBT / Net income	19.91	15.44	15.75	3.31	-55.09
NIBT / Employees (in thousand of NT dollars)	436.93	364.29	377.33	74.77	-1,365.99
【L】					
Liquidity coverage ratio	268.67	232.79	211.83	191.59	559.61
Net stable funding ratio	154.27	147.19	156.08	127.85	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.56	28.80	30.67	30.13	34.45
Loans / Deposits	66.01	72.08	69.31	71.67	65.19
Time deposits / Deposits	53.33	56.30	54.26	55.28	57.30
NCDs / Time deposits	3.16	3.99	3.19	3.03	3.38
Accumulated gap of assets and liabilities (180 days) / Equity	-104.27	-143.75	-62.51	-86.21	-57.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	94.85	95.39	96.65	95.06	95.76
Interest rate sensitivity gap / Equity	-61.60	-54.40	-39.68	-59.50	-51.25
【G】					
Deposit growth rate	5.81	0.17	2.07	-2.21	-3.44
Loan growth rate	-3.10	5.57	-1.29	7.52	-5.72
Investment growth rate	5.83	0.25	-1.13	16.40	3.65
Guarantee growth rate	45.97	-24.16	0.00	-5.36	36.65

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Shin Kong Commercial Bank

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.18	14.67	14.41	14.38	13.06
Tier 1 capital / Risk-weighted assets	11.83	11.83	11.81	11.51	10.44
Common equity Tier 1 / Risk-weighted assets	10.22	10.45	10.49	10.39	9.69
Liabilities / Equity (multiple)	13.81	13.37	13.45	13.64	14.49
Equity / Assets	6.75	6.96	6.92	6.83	6.45
【A】					
Non-performing loan ratio	0.19	0.21	0.20	0.23	0.24
Loan loss provisions / NPLs	666.45	600.16	636.50	570.52	488.17
【E】					
NIBT / Average equity	10.23	10.07	10.88	11.54	9.67
(NIBT + loan loss provisions) / Average equity	10.70	11.27	11.26	12.23	11.61
NIBT / Average assets	0.68	0.68	0.74	0.74	0.62
(NIBT + loan loss provisions) / Average assets	0.71	0.76	0.77	0.78	0.75
Net interest income / NIBT	168.24	188.58	175.21	189.67	229.80
NIBT / Net income	39.39	37.79	40.51	38.91	31.71
NIBT / Employees (in thousand of NT dollars)	1,727.94	1,611.60	1,747.39	1,666.58	1,289.80
【L】					
Liquidity coverage ratio	127.53	142.39	147.16	121.79	135.59
Net stable funding ratio	124.18	120.20	122.75	120.62	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.84	22.58	23.10	21.92	19.08
Loans / Deposits	72.32	75.61	74.19	76.31	74.92
Time deposits / Deposits	49.99	50.74	51.62	51.13	50.89
NCDs / Time deposits	0.03	0.60	0.03	0.88	3.39
Accumulated gap of assets and liabilities (180 days) / Equity	-146.48	-127.04	-70.55	-62.00	-157.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	85.76	89.50	84.42	91.00	91.59
Interest rate sensitivity gap / Equity	-152.81	-108.27	-164.11	-94.40	-96.41
【G】					
Deposit growth rate	12.15	5.47	9.88	4.12	3.68
Loan growth rate	7.26	5.96	6.84	6.04	5.21
Investment growth rate	16.73	10.68	11.35	7.22	34.03
Guarantee growth rate	38.43	-30.05	-1.39	-29.76	21.34

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Sunny Bank, Ltd. Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【 C 】					
Regulatory capital / Risk-weighted assets	11.60	11.77	11.55	12.11	12.70
Tier 1 capital / Risk-weighted assets	10.27	9.91	9.84	9.76	9.59
Common equity Tier 1 / Risk-weighted assets	8.62	8.67	8.49	8.65	8.68
Liabilities / Equity (multiple)	15.25	14.84	14.92	14.69	15.55
Equity / Assets	6.15	6.31	6.28	6.38	6.04
【 A 】					
Non-performing loan ratio	0.38	0.48	0.28	0.18	0.12
Loan loss provisions / NPLs	315.51	246.84	440.46	659.09	1,044.51
【 E 】					
NIBT / Average equity	13.00	12.99	8.60	11.63	8.87
(NIBT + loan loss provisions) / Average equity	12.00	13.42	11.29	12.22	13.71
NIBT / Average assets	0.81	0.83	0.55	0.66	0.54
(NIBT + loan loss provisions) / Average assets	0.75	0.86	0.72	0.70	0.83
Net interest income / NIBT	129.20	136.80	203.63	172.99	211.07
NIBT / Net income	59.04	54.14	37.49	44.89	35.84
NIBT / Employees (in thousand of NT dollars)	2,033.50	2,000.99	1,293.70	1,578.65	1,167.97
【 L 】					
Liquidity coverage ratio	108.94	r 127.84	120.18	141.89	154.73
Net stable funding ratio	125.41	r 128.17	128.37	130.28	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.70	24.33	24.16	24.43	24.44
Loans / Deposits	74.18	74.44	74.79	75.91	76.67
Time deposits / Deposits	59.65	59.24	59.34	59.32	59.73
NCDs / Time deposits	7.77	7.58	7.41	7.47	8.94
Accumulated gap of assets and liabilities (180 days) / Equity	-302.98	r -240.94	-265.44	-220.25	-186.17
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	87.54	91.73	89.34	92.37	93.68
Interest rate sensitivity gap / Equity	-163.15	-104.33	-136.89	-95.47	-84.20
【 G 】					
Deposit growth rate	10.29	9.22	11.14	9.66	9.18
Loan growth rate	9.88	6.38	9.47	8.53	9.92
Investment growth rate	16.26	1.43	7.71	4.71	16.35
Guarantee growth rate	-2.66	-18.67	-7.79	38.34	0.93

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Bank of Panhsin Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	11.45	11.49	11.43	11.48	11.59
Tier 1 capital / Risk-weighted assets	9.45	9.38	9.38	9.30	9.04
Common equity Tier 1 / Risk-weighted assets	8.41	8.27	8.32	8.16	7.85
Liabilities / Equity (multiple)	13.80	14.47	14.33	14.86	15.66
Equity / Assets	6.76	6.47	6.52	6.31	6.00
【A】					
Non-performing loan ratio	0.46	0.61	0.32	0.85	0.80
Loan loss provisions / NPLs	277.81	206.83	375.79	145.37	154.87
【E】					
NIBT / Average equity	6.41	5.23	6.45	3.09	2.00
(NIBT + loan loss provisions) / Average equity	6.71	6.12	7.13	5.52	6.27
NIBT / Average assets	0.41	0.33	0.41	0.19	0.12
(NIBT + loan loss provisions) / Average assets	0.43	0.39	0.45	0.33	0.37
Net interest income / NIBT	238.83	294.80	243.58	508.46	791.88
NIBT / Net income	27.32	21.99	26.22	12.49	8.38
NIBT / Employees (in thousand of NT dollars)	738.98	582.13	714.18	317.54	194.54
【L】					
Liquidity coverage ratio	139.14	207.19	156.24	222.42	304.12
Net stable funding ratio	141.07	152.07	143.22	155.24	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.50	24.83	22.60	26.67	26.83
Loans / Deposits	72.84	73.20	76.54	71.67	68.68
Time deposits / Deposits	51.83	54.38	52.11	54.34	55.59
NCDs / Time deposits	0.32	0.34	0.35	0.37	0.53
Accumulated gap of assets and liabilities (180 days) / Equity	-51.68	-29.16	-78.61	-44.95	52.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	95.16	95.29	95.25	97.43	95.69
Interest rate sensitivity gap / Equity	-56.40	-58.91	-57.79	-32.04	-57.06
【G】					
Deposit growth rate	2.74	1.27	1.82	1.50	2.43
Loan growth rate	2.24	5.70	8.73	5.91	4.74
Investment growth rate	5.26	4.71	-3.38	19.00	155.48
Guarantee growth rate	22.09	5.13	19.79	-1.45	-23.20

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Cota Bank

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.53	12.96	13.19	12.91	12.07
Tier 1 capital / Risk-weighted assets	10.72	9.93	10.45	9.86	9.20
Common equity Tier 1 / Risk-weighted assets	10.18	9.42	9.94	9.36	9.20
Liabilities / Equity (multiple)	13.59	14.57	13.79	14.24	14.52
Equity / Assets	6.85	6.42	6.76	6.56	6.44
【A】					
Non-performing loan ratio	0.31	0.46	0.44	0.50	0.24
Loan loss provisions / NPLs	501.14	319.85	323.78	295.69	663.93
【E】					
NIBT / Average equity	7.72	8.22	8.30	8.53	11.52
(NIBT + loan loss provisions) / Average equity	7.74	9.20	8.69	8.78	13.49
NIBT / Average assets	0.53	0.54	0.55	0.56	0.68
(NIBT + loan loss provisions) / Average assets	0.53	0.61	0.57	0.57	0.80
Net interest income / NIBT	277.33	282.12	275.38	286.22	235.97
NIBT / Net income	32.51	30.53	30.66	31.09	35.26
NIBT / Employees (in thousand of NT dollars)	810.81	816.22	833.63	811.54	931.58
【L】					
Liquidity coverage ratio	397.92	603.71	435.09	371.77	319.09
Net stable funding ratio	140.07	138.55	141.54	136.51	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.57	26.43	27.15	23.24	19.29
Loans / Deposits	75.16	74.35	73.61	77.99	80.82
Time deposits / Deposits	56.36	58.23	57.26	57.33	58.10
NCDs / Time deposits	5.38	10.41	7.11	10.26	10.18
Accumulated gap of assets and liabilities (180 days) / Equity	-218.58	-233.51	-203.84	-277.59	-291.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	85.55	86.35	84.80	86.29	88.12
Interest rate sensitivity gap / Equity	-183.06	-186.90	-196.67	-183.02	-160.92
【G】					
Deposit growth rate	-1.57	6.11	2.65	3.67	3.27
Loan growth rate	-0.53	-1.95	-3.13	0.03	2.38
Investment growth rate	4.52	21.44	22.41	13.91	84.55
Guarantee growth rate	1.25	-3.00	4.35	-12.26	-3.99

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Union Bank of Taiwan

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.36	13.36	14.70	14.32	15.70
Tier 1 capital / Risk-weighted assets	12.54	12.11	13.01	13.07	13.89
Common equity Tier 1 / Risk-weighted assets	9.54	9.11	9.94	9.66	10.06
Liabilities / Equity (multiple)	12.14	11.27	11.33	11.86	10.66
Equity / Assets	7.61	8.15	8.11	7.78	8.57
【A】					
Non-performing loan ratio	0.16	0.14	0.15	0.12	0.12
Loan loss provisions / NPLs	714.73	780.68	738.50	960.85	885.64
【E】					
NIBT / Average equity	5.63	6.62	7.33	6.64	8.57
(NIBT + loan loss provisions) / Average equity	6.32	6.91	7.36	6.80	9.85
NIBT / Average assets	0.43	0.53	0.58	0.56	0.61
(NIBT + loan loss provisions) / Average assets	0.49	0.56	0.59	0.57	0.70
Net interest income / NIBT	239.13	185.80	165.67	204.88	199.91
NIBT / Net income	27.83	31.53	33.87	31.77	32.44
NIBT / Employees (in thousand of NT dollars)	795.24	890.94	991.20	865.72	899.03
【L】					
Liquidity coverage ratio	187.55	192.09	158.85	290.88	186.47
Net stable funding ratio	126.17	128.13	126.72	132.85	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.83	23.56	27.13	28.35	20.65
Loans / Deposits	70.94	70.94	72.46	63.63	71.47
Time deposits / Deposits	43.01	45.63	44.33	47.80	44.45
NCDs / Time deposits	0.08	0.11	0.10	4.26	0.12
Accumulated gap of assets and liabilities (180 days) / Equity	-69.17	-76.06	-50.03	-19.55	-24.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	93.79	96.37	96.35	95.68	97.07
Interest rate sensitivity gap / Equity	-63.49	-33.86	-34.27	-42.87	-24.94
【G】					
Deposit growth rate	9.25	11.86	3.79	14.42	4.01
Loan growth rate	9.15	11.72	18.14	2.69	12.11
Investment growth rate	10.19	9.78	7.81	13.33	31.04
Guarantee growth rate	10.47	4.24	4.42	6.48	34.41

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Far Eastern International Bank Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.65	13.07	13.60	13.33	14.35
Tier 1 capital / Risk-weighted assets	10.98	10.94	10.99	11.07	11.06
Common equity Tier 1 / Risk-weighted assets	10.52	10.46	10.53	10.51	11.06
Liabilities / Equity (multiple)	12.72	12.79	12.89	13.07	12.51
Equity / Assets	7.29	7.25	7.20	7.11	7.40
【A】					
Non-performing loan ratio	0.41	0.21	0.28	0.24	0.29
Loan loss provisions / NPLs	341.38	652.34	510.29	574.01	479.00
【E】					
NIBT / Average equity	7.58	10.82	9.09	9.34	7.94
(NIBT + loan loss provisions) / Average equity	8.45	10.88	9.21	9.59	7.58
NIBT / Average assets	0.55	0.81	0.67	0.67	0.57
(NIBT + loan loss provisions) / Average assets	0.61	0.81	0.68	0.69	0.55
Net interest income / NIBT	164.88	103.12	127.64	139.73	163.70
NIBT / Net income	32.91	43.53	37.36	37.00	32.26
NIBT / Employees (in thousand of NT dollars)	1,399.61	2,091.21	1,676.18	1,656.57	1,345.74
【L】					
Liquidity coverage ratio	123.59	126.89	124.91	110.28	110.90
Net stable funding ratio	119.87	119.95	120.49	114.49	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.68	31.76	31.17	30.30	31.72
Loans / Deposits	74.43	74.35	72.57	75.68	75.36
Time deposits / Deposits	53.40	60.33	58.37	57.28	56.74
NCDs / Time deposits	0.49	0.94	0.62	2.15	2.48
Accumulated gap of assets and liabilities (180 days) / Equity	-202.25	-188.45	-204.24	-175.87	-167.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	106.49	102.18	103.02	108.33	110.25
Interest rate sensitivity gap / Equity	58.95	20.46	28.20	75.95	90.90
【G】					
Deposit growth rate	2.99	5.01	5.96	8.05	3.38
Loan growth rate	2.99	1.04	1.37	8.14	-1.40
Investment growth rate	6.33	12.35	12.50	10.20	22.26
Guarantee growth rate	-5.56	2.21	28.34	12.67	8.06

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Yuanta Commercial Bank

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.20	15.40	15.57	15.39	14.45
Tier 1 capital / Risk-weighted assets	12.71	12.67	13.12	12.52	11.26
Common equity Tier 1 / Risk-weighted assets	12.05	12.06	12.50	11.91	10.27
Liabilities / Equity (multiple)	10.47	9.98	9.92	10.06	12.89
Equity / Assets	8.72	9.11	9.16	9.04	7.20
【A】					
Non-performing loan ratio	0.14	0.14	0.15	0.21	0.22
Loan loss provisions / NPLs	1,039.51	1,104.15	1,121.41	761.88	597.56
【E】					
NIBT / Average equity	8.38	10.44	9.62	8.75	12.34
(NIBT + loan loss provisions) / Average equity	9.18	11.15	10.78	9.09	13.38
NIBT / Average assets	0.76	0.96	0.89	0.77	0.86
(NIBT + loan loss provisions) / Average assets	0.83	1.03	1.00	0.80	0.93
Net interest income / NIBT	120.19	105.27	113.21	135.08	119.45
NIBT / Net income	47.37	53.46	50.03	46.35	50.53
NIBT / Employees (in thousand of NT dollars)	2,329.42	2,816.27	2,623.63	2,236.75	2,753.70
【L】					
Liquidity coverage ratio	208.22	174.00	200.03	139.46	161.82
Net stable funding ratio	144.36	139.23	144.85	133.79	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.76	33.72	34.02	34.78	35.82
Loans / Deposits	64.71	67.43	66.20	69.21	65.88
Time deposits / Deposits	39.29	43.81	41.83	45.85	39.66
NCDs / Time deposits	3.54	3.28	5.18	9.25	14.76
Accumulated gap of assets and liabilities (180 days) / Equity	-15.31	-27.80	11.50	-55.06	-114.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	84.03	84.47	85.53	84.86	84.08
Interest rate sensitivity gap / Equity	-134.47	-121.10	-113.98	-117.04	-155.28
【G】					
Deposit growth rate	7.89	1.96	7.12	44.50	2.67
Loan growth rate	3.50	2.20	2.41	51.56	-2.74
Investment growth rate	13.64	-1.82	7.46	47.92	28.33
Guarantee growth rate	-21.24	-12.59	-16.20	-7.32	-31.67

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Bank SinoPac Co., Ltd. Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.91	13.14	14.00	13.87	14.51
Tier 1 capital / Risk-weighted assets	11.48	11.66	12.26	12.64	13.04
Common equity Tier 1 / Risk-weighted assets	10.25	11.01	11.47	12.16	12.54
Liabilities / Equity (multiple)	12.97	11.79	11.69	10.81	10.54
Equity / Assets	7.16	7.82	7.88	8.47	8.67
【A】					
Non-performing loan ratio	0.16	0.23	0.21	0.25	0.28
Loan loss provisions / NPLs	806.73	577.81	638.56	561.14	499.76
【E】					
NIBT / Average equity	8.10	9.58	8.86	8.56	7.09
(NIBT + loan loss provisions) / Average equity	8.75	10.45	8.76	8.96	8.20
NIBT / Average assets	0.60	0.78	0.70	0.72	0.58
(NIBT + loan loss provisions) / Average assets	0.64	0.85	0.69	0.75	0.67
Net interest income / NIBT	141.49	108.86	121.88	130.44	157.30
NIBT / Net income	40.65	45.82	44.55	45.39	39.40
NIBT / Employees (in thousand of NT dollars)	1,860.33	2,323.87	2,033.55	2,133.48	1,656.51
【L】					
Liquidity coverage ratio	129.20	125.94	161.12	115.00	134.93
Net stable funding ratio	128.57	130.48	135.59	130.64	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.59	29.97	32.74	26.97	25.98
Loans / Deposits	72.73	75.77	72.00	77.67	76.00
Time deposits / Deposits	30.41	33.40	32.79	34.10	36.50
NCDs / Time deposits	1.52	4.95	2.50	6.29	6.23
Accumulated gap of assets and liabilities (180 days) / Equity	-47.80	-39.25	-33.23	-4.40	-30.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	113.51	116.10	116.24	117.37	111.38
Interest rate sensitivity gap / Equity	101.92	110.32	111.09	111.11	74.54
【G】					
Deposit growth rate	14.07	17.16	15.79	3.84	-6.31
Loan growth rate	9.39	15.81	8.08	6.06	-0.33
Investment growth rate	25.74	3.37	21.59	-1.43	-8.67
Guarantee growth rate	36.52	2.25	22.40	-11.40	15.88

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

E.Sun Commercial Bank, Ltd. Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.12	14.63	14.62	15.13	15.01
Tier 1 capital / Risk-weighted assets	11.54	11.71	11.81	12.00	11.77
Common equity Tier 1 / Risk-weighted assets	10.01	10.33	10.49	10.56	10.64
Liabilities / Equity (multiple)	14.45	13.34	13.22	13.09	12.81
Equity / Assets	6.47	6.97	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	627.27	662.38	640.26	523.76	513.89
【E】					
NIBT / Average equity	12.34	14.38	13.87	13.23	12.55
(NIBT + loan loss provisions) / Average equity	13.62	15.27	14.18	13.90	14.61
NIBT / Average assets	0.84	1.00	0.97	0.95	0.88
(NIBT + loan loss provisions) / Average assets	0.92	1.07	0.99	1.00	1.02
Net interest income / NIBT	87.88	77.92	80.24	93.02	110.99
NIBT / Net income	39.74	46.06	44.17	43.12	40.25
NIBT / Employees (in thousand of NT dollars)	2,379.72	2,852.21	2,597.05	2,424.54	2,052.02
【L】					
Liquidity coverage ratio	117.63	120.78	125.06	132.55	129.10
Net stable funding ratio	127.02	129.98	130.57	132.00	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.72	29.66	30.55	29.02	30.14
Loans / Deposits	70.23	71.14	69.83	71.22	71.04
Time deposits / Deposits	23.14	26.31	24.02	25.62	25.19
NCDs / Time deposits	2.64	1.33	2.09	2.36	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	-82.48	-57.47	-78.07	-24.08	43.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	121.45	114.11	120.25	118.25	113.19
Interest rate sensitivity gap / Equity	173.13	112.72	153.52	142.48	104.85
【G】					
Deposit growth rate	12.42	11.58	10.01	9.77	9.90
Loan growth rate	10.96	9.65	7.83	10.02	8.28
Investment growth rate	12.98	11.30	10.76	12.31	14.36
Guarantee growth rate	26.86	12.97	20.54	73.32	-2.97

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

KGI Bank

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【 C 】					
Regulatory capital / Risk-weighted assets	14.29	14.19	15.38	13.39	14.18
Tier 1 capital / Risk-weighted assets	12.01	12.38	13.50	12.27	13.99
Common equity Tier 1 / Risk-weighted assets	11.45	11.83	12.92	11.69	13.99
Liabilities / Equity (multiple)	11.62	10.30	9.32	10.64	8.56
Equity / Assets	7.93	8.85	9.69	8.59	10.46
【 A 】					
Non-performing loan ratio	0.16	0.14	0.17	0.17	0.21
Loan loss provisions / NPLs	796.77	918.91	736.63	755.23	626.84
【 E 】					
NIBT / Average equity	6.59	7.67	7.69	4.91	8.41
(NIBT + loan loss provisions) / Average equity	6.85	8.33	8.47	4.96	10.16
NIBT / Average assets	0.63	0.66	0.71	0.44	0.90
(NIBT + loan loss provisions) / Average assets	0.65	0.72	0.78	0.44	1.08
Net interest income / NIBT	169.94	144.63	142.83	244.53	124.33
NIBT / Net income	40.12	42.44	41.90	32.76	45.77
NIBT / Employees (in thousand of NT dollars)	1,673.11	1,773.41	1,844.20	1,114.08	1,968.64
【 L 】					
Liquidity coverage ratio	107.32	111.17	111.19	104.55	93.36
Net stable funding ratio	110.37	109.68	112.65	111.38	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	41.44	37.29	40.43	37.67	36.01
Loans / Deposits	74.94	80.27	82.36	80.65	78.88
Time deposits / Deposits	46.05	47.37	44.83	46.99	47.30
NCDs / Time deposits	6.29	6.76	5.50	8.69	12.64
Accumulated gap of assets and liabilities (180 days) / Equity	-144.81	-102.65	-192.53	-87.07	-108.04
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	116.93	112.23	122.32	104.67	106.30
Interest rate sensitivity gap / Equity	93.80	59.09	102.06	23.71	27.00
【 G 】					
Deposit growth rate	9.75	5.39	-0.10	12.00	9.68
Loan growth rate	2.46	7.42	2.02	14.29	16.34
Investment growth rate	6.12	1.29	-9.74	23.15	0.33
Guarantee growth rate	-5.79	61.26	54.26	39.51	-3.33

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

DBS Bank (Taiwan) , Ltd.

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.60	13.03	14.87	12.76	11.67
Tier 1 capital / Risk-weighted assets	12.38	11.93	12.62	11.63	11.67
Common equity Tier 1 / Risk-weighted assets	9.49	9.10	9.65	8.66	8.68
Liabilities / Equity (multiple)	11.34	11.39	11.00	12.93	13.01
Equity / Assets	8.10	8.07	8.33	7.18	7.14
【A】					
Non-performing loan ratio	0.59	0.53	0.59	0.56	0.74
Loan loss provisions / NPLs	245.24	258.14	235.58	246.38	189.62
【E】					
NIBT / Average equity	2.30	2.26	1.55	3.56	2.19
(NIBT + loan loss provisions) / Average equity	3.72	3.14	1.70	4.25	5.53
NIBT / Average assets	0.19	0.16	0.12	0.25	0.18
(NIBT + loan loss provisions) / Average assets	0.30	0.22	0.13	0.30	0.46
Net interest income / NIBT	670.94	673.80	966.79	468.48	546.48
NIBT / Net income	8.32	8.13	5.63	11.87	9.92
NIBT / Employees (in thousand of NT dollars)	355.05	313.23	223.68	474.72	302.12
【L】					
Liquidity coverage ratio	121.11	137.73	127.45	130.60	206.36
Net stable funding ratio	126.65	136.12	129.34	134.39	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.97	31.03	27.65	29.41	35.66
Loans / Deposits	74.12	74.54	70.22	65.27	70.29
Time deposits / Deposits	53.30	46.32	50.52	48.27	46.86
NCDs / Time deposits	1.33	-	-	2.08	3.37
Accumulated gap of assets and liabilities (180 days) / Equity	-299.88	-326.53	-353.36	-342.30	-262.78
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	105.78	123.15	109.71	117.57	123.55
Interest rate sensitivity gap / Equity	41.01	144.67	65.85	124.13	161.43
【G】					
Deposit growth rate	-1.58	-7.53	-8.77	4.84	28.16
Loan growth rate	-2.13	-4.35	-1.85	-2.78	33.01
Investment growth rate	-11.86	23.49	14.89	-7.20	11.96
Guarantee growth rate	32.08	44.08	60.81	10.91	-18.06

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Taishin International Bank　　Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.47	14.32	14.40	14.72	14.23
Tier 1 capital / Risk-weighted assets	11.82	11.44	11.60	11.67	10.91
Common equity Tier 1 / Risk-weighted assets	9.97	9.60	9.79	9.64	8.74
Liabilities / Equity (multiple)	11.80	11.61	11.74	11.35	11.97
Equity / Assets	7.81	7.93	7.85	8.10	7.71
【A】					
Non-performing loan ratio	0.18	0.15	0.17	0.18	0.22
Loan loss provisions / NPLs	742.35	889.90	814.28	758.18	578.43
【E】					
NIBT / Average equity	9.52	11.15	9.03	8.99	10.00
(NIBT + loan loss provisions) / Average equity	10.39	11.99	9.79	9.39	11.23
NIBT / Average assets	0.70	0.85	0.69	0.66	0.76
(NIBT + loan loss provisions) / Average assets	0.77	0.92	0.75	0.69	0.85
Net interest income / NIBT	136.84	110.60	136.91	156.57	144.77
NIBT / Net income	39.08	42.89	35.89	34.38	37.75
NIBT / Employees (in thousand of NT dollars)	1,993.28	2,192.48	1,766.47	1,557.96	1,665.40
【L】					
Liquidity coverage ratio	123.85	142.16	111.29	130.61	111.87
Net stable funding ratio	128.72	125.59	125.68	122.79	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.86	28.43	25.27	25.98	25.54
Loans / Deposits	78.12	77.33	79.03	80.07	79.67
Time deposits / Deposits	29.03	32.78	29.76	36.48	40.28
NCDs / Time deposits	0.10	1.63	0.26	1.82	1.23
Accumulated gap of assets and liabilities (180 days) / Equity	43.88	21.36	85.01	21.28	9.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	173.75	161.79	149.28	153.48	149.95
Interest rate sensitivity gap / Equity	334.18	295.23	232.30	262.63	286.38
【G】					
Deposit growth rate	10.10	14.00	13.64	5.78	7.53
Loan growth rate	11.06	8.57	11.90	6.13	9.19
Investment growth rate	6.60	27.67	20.94	7.00	9.29
Guarantee growth rate	15.13	-10.23	6.26	-8.03	21.80

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

Jih Sun International Bank　　Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.44	13.41	14.00	14.33	15.05
Tier 1 capital / Risk-weighted assets	13.00	12.62	12.92	13.20	13.46
Common equity Tier 1 / Risk-weighted assets	13.00	12.62	12.92	13.20	13.46
Liabilities / Equity (multiple)	10.84	10.56	10.64	10.42	10.42
Equity / Assets	8.44	8.65	8.59	8.75	8.76
【A】					
Non-performing loan ratio	0.26	0.19	0.15	0.26	0.45
Loan loss provisions / NPLs	484.86	650.78	841.27	498.31	302.06
【E】					
NIBT / Average equity	4.73	4.74	5.22	5.02	5.32
(NIBT + loan loss provisions) / Average equity	4.51	5.36	5.34	4.74	6.20
NIBT / Average assets	0.40	0.41	0.45	0.44	0.46
(NIBT + loan loss provisions) / Average assets	0.38	0.46	0.46	0.41	0.53
Net interest income / NIBT	246.89	269.67	241.44	266.07	230.10
NIBT / Net income	27.27	26.26	27.66	27.08	26.64
NIBT / Employees (in thousand of NT dollars)	713.71	710.71	763.92	721.28	718.77
【L】					
Liquidity coverage ratio	249.23	139.18	163.31	135.72	137.23
Net stable funding ratio	146.88	133.57	142.43	129.95	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.78	26.61	26.21	27.08	27.46
Loans / Deposits	71.41	79.66	74.23	79.93	78.70
Time deposits / Deposits	31.86	35.04	33.75	37.61	34.56
NCDs / Time deposits	0.25	0.28	4.92	1.61	3.28
Accumulated gap of assets and liabilities (180 days) / Equity	43.04	-19.11	12.04	-13.43	45.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.89	97.06	97.88	98.20	100.52
Interest rate sensitivity gap / Equity	-9.72	-24.73	-18.25	-15.20	4.35
【G】					
Deposit growth rate	12.24	7.03	13.19	3.20	4.48
Loan growth rate	0.72	4.02	5.13	4.40	2.81
Investment growth rate	-2.29	-2.01	-3.55	5.13	1.35
Guarantee growth rate	68.31	11.85	32.18	28.82	113.63

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

EnTie Commercial Bank　　Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.52	13.39	14.33	14.13	13.49
Tier 1 capital / Risk-weighted assets	14.30	13.39	14.33	14.13	13.49
Common equity Tier 1 / Risk-weighted assets	14.30	13.39	14.33	14.13	13.49
Liabilities / Equity (multiple)	8.56	8.62	8.09	8.35	8.61
Equity / Assets	10.46	10.40	11.00	10.69	10.40
【A】					
Non-performing loan ratio	0.59	0.74	0.91	0.77	0.62
Loan loss provisions / NPLs	231.98	202.55	190.96	186.05	229.58
【E】					
NIBT / Average equity	8.26	8.15	7.33	8.51	8.49
(NIBT + loan loss provisions) / Average equity	9.48	9.39	8.55	8.64	10.49
NIBT / Average assets	0.91	0.88	0.79	0.91	0.87
(NIBT + loan loss provisions) / Average assets	1.05	1.01	0.92	0.93	1.08
Net interest income / NIBT	124.30	133.74	148.94	133.35	149.70
NIBT / Net income	46.66	42.11	38.33	44.40	42.45
NIBT / Employees (in thousand of NT dollars)	1,908.60	1,846.56	1,651.88	1,879.79	1,750.97
【L】					
Liquidity coverage ratio	139.20	122.07	132.73	115.27	133.62
Net stable funding ratio	127.37	130.83	122.05	133.91	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.74	33.73	31.10	35.64	37.65
Loans / Deposits	74.51	76.17	77.98	73.33	70.21
Time deposits / Deposits	54.72	55.78	55.68	56.74	55.89
NCDs / Time deposits	0.94	1.30	0.61	1.19	2.66
Accumulated gap of assets and liabilities (180 days) / Equity	-100.35	-146.26	-145.49	-145.83	-140.33
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	115.97	104.41	107.57	106.23	105.83
Interest rate sensitivity gap / Equity	96.52	27.88	45.50	38.97	38.69
【G】					
Deposit growth rate	1.14	0.43	-1.23	0.32	5.99
Loan growth rate	-1.19	4.11	5.03	4.25	0.51
Investment growth rate	8.35	0.18	-16.77	4.27	8.35
Guarantee growth rate	16.31	127.81	90.75	28.90	-6.09

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2020

CTBC Bank Co., Ltd.

Unit：%

Items	30/06/20	30/06/19	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.31	13.88	14.17	15.16	16.18
Tier 1 capital / Risk-weighted assets	13.31	13.88	14.17	15.16	16.18
Common equity Tier 1 / Risk-weighted assets	13.27	13.86	14.17	14.89	15.56
Liabilities / Equity (multiple)	11.19	10.40	10.21	9.72	9.63
Equity / Assets	8.21	8.77	8.92	9.33	9.41
【A】					
Non-performing loan ratio	0.24	0.23	0.17	0.22	0.21
Loan loss provisions / NPLs	666.80	620.95	835.43	625.30	654.26
【E】					
NIBT / Average equity	10.06	12.22	12.28	11.84	12.62
(NIBT + loan loss provisions) / Average equity	12.37	13.09	12.81	12.37	13.74
NIBT / Average assets	0.86	1.11	1.09	1.08	1.18
(NIBT + loan loss provisions) / Average assets	1.06	1.19	1.13	1.13	1.29
Net interest income / NIBT	130.89	104.45	106.02	108.47	97.61
NIBT / Net income	38.02	42.79	43.23	42.89	43.75
NIBT / Employees (in thousand of NT dollars)	2,624.58	3,212.42	3,147.47	2,972.48	3,039.95
【L】					
Liquidity coverage ratio	135.11	r 121.16	r 128.71	113.57	122.70
Net stable funding ratio	129.97	131.29	132.64	134.58	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.36	30.46	27.80	31.42	34.59
Loans / Deposits	66.42	67.30	67.35	69.71	67.50
Time deposits / Deposits	26.68	29.27	28.41	27.01	27.53
NCDs / Time deposits	0.22	0.93	0.98	0.97	1.14
Accumulated gap of assets and liabilities (180 days) / Equity	-38.65	-41.66	-47.06	-21.13	-13.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / interest rate sensitivity liabilities	104.76	105.91	106.59	111.98	114.77
Interest rate sensitivity gap / Equity	31.91	35.94	39.53	67.37	84.14
【G】					
Deposit growth rate	7.23	10.24	10.06	5.85	10.54
Loan growth rate	5.82	8.61	6.32	9.29	6.29
Investment growth rate	11.82	13.93	16.02	3.12	19.12
Guarantee growth rate	-0.78	28.59	18.45	-1.17	16.44