

TABLE 7 (1)

## The Main Financial and Performance Ratios

September 30, 2020

The Peer-Group Average

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	13.97	r 13.71	14.00	13.82	13.99
2.Arithmetic mean	14.14	13.86	14.07	13.99	14.17
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	11.92	11.67	11.97	11.79	11.80
2.Arithmetic mean	12.11	11.82	12.08	11.86	11.78
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.07	10.93	11.26	11.06	11.17
2.Arithmetic mean	11.25	11.11	11.32	11.19	11.19
Liabilities / Equity (multiple)	12.48	12.42	12.06	12.36	12.37
Equity / Assets	7.49	7.54	7.73	7.60	7.66
<b>【 A 】</b>					
Non-performing loan ratio					
1.Winsorized mean	0.24	0.26	0.23	0.26	0.30
2.Arithmetic mean	0.24	0.24	0.22	0.24	0.28
Loan loss provisions / NPLs	626.98	585.71	643.06	583.03	533.54
Expected losses of classified assets / Total provisions	73.73	73.24	73.72	72.65	71.58
<b>【 E 】</b>					
NIBT / Average equity					
1.Winsorized mean	7.71	8.65	8.46	8.04	7.73
2.Arithmetic mean	8.34	10.14	9.49	9.34	9.03
(NIBT + loan loss provisions) / Average equity	8.43	9.51	9.08	8.77	9.88
NIBT / Average assets					
1.Winsorized mean	0.57	0.66	0.62	0.60	0.60
2.Arithmetic mean	0.62	0.75	0.70	0.68	0.66
(NIBT + loan loss provisions) / Average assets	0.60	0.72	0.68	0.64	0.72
Net interest income / NIBT	167.75	147.44	160.04	171.77	178.60
NIBT / Net income	37.96	39.85	38.65	38.04	36.05
NIBT / Employees (in thousand of NT dollars)	1,820.57	r 2,171.15	1,934.86	1,838.04	1,699.45
<b>【 L 】</b>					
Liquidity coverage ratio	132.64	r 135.12	139.68	132.48	148.17
Net stable funding ratio	132.14	r 129.15	132.28	130.55	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.18	30.58	30.68	30.77	31.20
Loans / Deposits	71.66	73.61	72.63	73.75	72.26
Time deposits / Deposits	37.86	39.37	39.47	39.61	41.46
NCDs / Time deposits	1.62	1.64	2.09	3.35	2.73
Accumulated gap of assets and liabilities (180 days) / Equity	-89.38	r -76.84	-71.67	-62.66	-80.59
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.37	104.10	104.31	105.16	104.49
Interest rate sensitivity gap / Equity	16.18	21.53	22.86	22.46	27.34
<b>【 G 】</b>					
Deposit growth rate	7.10	3.17	4.54	3.36	4.55
Loan growth rate	4.78	3.79	3.68	5.79	3.95
Investment growth rate	6.01	6.95	6.54	7.45	14.35
Guarantee growth rate	19.13	r 8.94	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

September 30, 2020

Bank of Taiwan

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	15.27	14.33	14.16	12.55	13.13
Tier 1 capital / Risk-weighted assets	13.27	12.41	12.39	10.50	10.86
Common equity Tier 1 / Risk-weighted assets	13.27	12.41	12.39	10.50	10.86
Liabilities / Equity (multiple)	13.00	12.85	12.54	15.27	16.08
Equity / Assets	7.14	7.22	7.39	6.15	5.85
<b>【 A 】</b>					
Non-performing loan ratio	0.17	0.21	0.18	0.21	0.29
Loan loss provisions / NPLs	917.03	735.60	912.72	715.09	497.70
<b>【 E 】</b>					
NIBT / Average equity	3.11	4.27	3.87	3.73	3.97
(NIBT + loan loss provisions) / Average equity	3.41	5.37	3.96	3.83	4.50
NIBT / Average assets	0.22	0.27	0.25	0.22	0.23
(NIBT + loan loss provisions) / Average assets	0.25	0.34	0.26	0.23	0.26
Net interest income / NIBT	226.86	186.60	204.29	225.71	228.77
NIBT / Net income	34.71	31.06	31.16	28.95	33.98
NIBT / Employees (in thousand of NT dollars)	1,566.94	1,847.54	1,716.45	1,515.55	1,479.18
<b>【 L 】</b>					
Liquidity coverage ratio	176.10	173.69	184.52	234.89	223.03
Net stable funding ratio	154.37	151.22	153.95	161.68	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.88	36.86	37.41	44.82	49.64
Loans / Deposits	69.62	69.96	68.52	64.50	58.81
Time deposits / Deposits	42.13	44.40	44.71	44.10	47.93
NCDs / Time deposits	0.05	0.06	0.05	0.05	0.19
Accumulated gap of assets and liabilities (180 days) / Equity	-44.82	-19.61	-30.98	89.07	46.40
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	96.99	96.93	97.67	96.49	96.83
Interest rate sensitivity gap / Equity	-30.08	-30.30	-22.40	-41.96	-38.91
<b>【 G 】</b>					
Deposit growth rate	2.89	-1.15	-1.34	2.15	1.73
Loan growth rate	2.38	16.02	4.81	12.01	0.48
Investment growth rate	1.22	-11.50	-2.83	-0.93	8.41
Guarantee growth rate	15.53	-2.49	-1.39	2.42	12.36

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Land Bank of Taiwan

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.16	12.38	12.75	12.10	12.33
Tier 1 capital / Risk-weighted assets	10.70	9.80	10.37	9.49	9.46
Common equity Tier 1 / Risk-weighted assets	9.35	8.89	8.80	8.55	8.48
Liabilities / Equity (multiple)	16.50	16.69	16.86	18.13	18.94
Equity / Assets	5.72	5.65	5.60	5.23	5.02
<b>【 A 】</b>					
Non-performing loan ratio	0.16	0.20	0.18	0.19	0.19
Loan loss provisions / NPLs	982.71	762.33	891.18	798.26	787.31
<b>【 E 】</b>					
NIBT / Average equity	7.35	8.94	8.40	8.34	8.71
(NIBT + loan loss provisions) / Average equity	8.02	9.85	8.85	9.13	9.04
NIBT / Average assets	0.39	0.45	0.43	0.41	0.42
(NIBT + loan loss provisions) / Average assets	0.43	0.50	0.45	0.44	0.44
Net interest income / NIBT	217.56	204.72	216.22	219.13	208.59
NIBT / Net income	40.41	43.39	41.54	37.61	41.04
NIBT / Employees (in thousand of NT dollars)	2,076.99	2,365.83	2,246.76	2,158.47	2,110.87
<b>【 L 】</b>					
Liquidity coverage ratio	97.78	95.14	103.07	109.28	99.25
Net stable funding ratio	109.02	108.90	111.13	115.22	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.01	27.31	26.04	28.17	27.19
Loans / Deposits	80.13	79.42	77.87	76.24	75.73
Time deposits / Deposits	47.08	49.51	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	-390.28	-407.80	-403.61	-396.79	-392.08
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	102.46	100.57	103.17	100.24	99.01
Interest rate sensitivity gap / Equity	33.29	7.81	43.36	3.60	-15.63
<b>【 G 】</b>					
Deposit growth rate	2.98	-3.69	-1.26	1.11	6.80
Loan growth rate	4.59	1.75	1.11	4.67	5.97
Investment growth rate	7.44	1.44	2.81	6.29	17.00
Guarantee growth rate	9.98	12.91	6.72	12.57	-5.18

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Taiwan Cooperative Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.73	13.43	13.58	13.59	13.44
Tier 1 capital / Risk-weighted assets	11.34	10.88	11.16	10.74	10.32
Common equity Tier 1 / Risk-weighted assets	10.42	10.47	10.52	10.57	10.32
Liabilities / Equity (multiple)	14.86	14.43	14.45	14.67	14.94
Equity / Assets	6.30	6.48	6.47	6.38	6.27
<b>【 A 】</b>					
Non-performing loan ratio	0.34	0.32	0.25	0.28	0.34
Loan loss provisions / NPLs	353.61	383.04	498.73	448.39	366.35
<b>【 E 】</b>					
NIBT / Average equity	7.50	8.97	8.92	8.44	7.67
(NIBT + loan loss provisions) / Average equity	8.99	9.52	9.57	9.52	10.49
NIBT / Average assets	0.46	0.56	0.55	0.52	0.48
(NIBT + loan loss provisions) / Average assets	0.56	0.59	0.60	0.59	0.65
Net interest income / NIBT	199.51	180.63	180.71	199.63	217.02
NIBT / Net income	35.63	41.00	40.60	38.23	35.14
NIBT / Employees (in thousand of NT dollars)	1,943.89	2,257.32	2,201.89	2,029.22	1,826.48
<b>【 L 】</b>					
Liquidity coverage ratio	118.81	121.37	122.01	128.11	115.68
Net stable funding ratio	134.99	136.79	136.09	140.25	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.39	28.52	28.00	27.17	24.49
Loans / Deposits	74.75	76.75	76.25	76.08	76.85
Time deposits / Deposits	33.08	35.13	34.72	36.98	35.98
NCDs / Time deposits	4.40	4.58	4.30	4.79	1.31
Accumulated gap of assets and liabilities (180 days) / Equity	-113.43	-76.53	-71.79	-26.38	-59.31
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	99.27	99.30	99.05	98.99	100.96
Interest rate sensitivity gap / Equity	-8.15	-7.62	-10.38	-11.37	11.09
<b>【 G 】</b>					
Deposit growth rate	10.50	4.44	6.21	3.99	2.32
Loan growth rate	7.60	4.54	6.42	2.85	1.86
Investment growth rate	10.92	11.41	8.72	6.57	3.70
Guarantee growth rate	12.46	17.63	15.71	8.55	1.86

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

First Commercial Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.17	13.23	13.00	13.57	13.42
Tier 1 capital / Risk-weighted assets	11.22	11.31	11.11	11.58	11.25
Common equity Tier 1 / Risk-weighted assets	10.67	10.80	10.63	10.96	11.25
Liabilities / Equity (multiple)	14.26	12.62	13.14	12.86	12.29
Equity / Assets	6.55	7.34	7.07	7.22	7.53
<b>【 A 】</b>					
Non-performing loan ratio	0.23	0.26	0.24	0.32	0.38
Loan loss provisions / NPLs	515.08	497.50	527.54	389.61	358.55
<b>【 E 】</b>					
NIBT / Average equity	9.49	11.96	11.29	10.90	9.33
(NIBT + loan loss provisions) / Average equity	10.88	12.92	12.28	12.05	13.27
NIBT / Average assets	0.63	0.82	0.78	0.77	0.71
(NIBT + loan loss provisions) / Average assets	0.72	0.89	0.85	0.86	1.01
Net interest income / NIBT	142.41	116.56	122.58	138.73	163.81
NIBT / Net income	44.14	49.88	48.03	44.96	41.05
NIBT / Employees (in thousand of NT dollars)	2,406.75	2,975.50	2,842.74	2,699.90	2,347.73
<b>【 L 】</b>					
Liquidity coverage ratio	123.71	r 126.15	133.59	121.47	133.08
Net stable funding ratio	129.63	127.14	129.37	131.00	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	38.10	36.21	37.93	32.88	30.36
Loans / Deposits	73.14	77.45	74.29	78.71	79.28
Time deposits / Deposits	23.17	24.43	24.01	23.25	22.53
NCDs / Time deposits	2.57	2.09	2.74	5.00	2.46
Accumulated gap of assets and liabilities (180 days) / Equity	-89.30	-121.20	-103.07	-111.88	-103.79
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	112.36	112.35	111.64	112.93	113.20
Interest rate sensitivity gap / Equity	111.75	93.99	93.42	100.37	99.48
<b>【 G 】</b>					
Deposit growth rate	14.96	3.21	10.32	7.91	2.23
Loan growth rate	8.56	4.36	4.09	7.13	2.52
Investment growth rate	19.00	10.84	17.84	23.61	26.40
Guarantee growth rate	21.28	9.57	9.88	2.33	-10.62

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Hua Nan Commercial Bank, Ltd.

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.62	14.24	13.88	13.75	14.25
Tier 1 capital / Risk-weighted assets	11.27	11.91	11.63	11.14	11.23
Common equity Tier 1 / Risk-weighted assets	10.28	11.07	10.89	10.67	10.91
Liabilities / Equity (multiple)	13.60	12.48	12.55	13.32	13.45
Equity / Assets	6.85	7.42	7.38	6.98	6.92
<b>【 A 】</b>					
Non-performing loan ratio	0.12	0.14	0.12	0.15	0.34
Loan loss provisions / NPLs	977.73	845.21	1,031.61	853.60	354.76
<b>【 E 】</b>					
NIBT / Average equity	7.38	10.58	9.63	9.19	7.71
(NIBT + loan loss provisions) / Average equity	8.63	11.46	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	0.57	0.77	0.70	0.66	0.74
Net interest income / NIBT	171.87	129.35	142.19	163.21	202.90
NIBT / Net income	37.27	46.04	43.46	39.33	35.78
NIBT / Employees (in thousand of NT dollars)	1,763.23	2,485.43	2,224.54	2,109.25	1,776.23
<b>【 L 】</b>					
Liquidity coverage ratio	116.89	123.64	115.55	115.70	140.60
Net stable funding ratio	133.70	134.64	135.31	134.52	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.72	27.35	26.76	27.26	23.50
Loans / Deposits	74.66	76.43	75.95	76.15	75.75
Time deposits / Deposits	22.54	22.77	22.78	23.37	25.50
NCDs / Time deposits	7.07	2.40	5.17	5.45	8.30
Accumulated gap of assets and liabilities (180 days) / Equity	31.23	-2.14	9.13	8.05	33.64
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.06	98.59	97.72	97.33	100.85
Interest rate sensitivity gap / Equity	-20.66	-13.24	-21.82	-26.85	8.33
<b>【 G 】</b>					
Deposit growth rate	11.47	1.33	3.14	2.12	2.29
Loan growth rate	8.87	2.19	2.86	2.64	0.26
Investment growth rate	9.59	3.87	1.90	16.31	3.67
Guarantee growth rate	40.23	15.74	4.85	17.96	6.17

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Chang Hwa Commercial Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.83	13.87	13.96	14.11	13.56
Tier 1 capital / Risk-weighted assets	10.92	10.53	10.63	10.40	9.36
Common equity Tier 1 / Risk-weighted assets	9.78	9.56	9.67	9.79	9.22
Liabilities / Equity (multiple)	12.54	12.25	12.10	12.20	13.02
Equity / Assets	7.38	7.54	7.63	7.57	7.14
<b>【 A 】</b>					
Non-performing loan ratio	0.40	0.36	0.34	0.32	0.30
Loan loss provisions / NPLs	314.58	338.33	351.97	376.81	390.43
<b>【 E 】</b>					
NIBT / Average equity	5.71	9.01	8.72	9.84	10.15
(NIBT + loan loss provisions) / Average equity	6.62	9.79	9.09	10.37	12.33
NIBT / Average assets	0.39	0.63	0.61	0.69	0.69
(NIBT + loan loss provisions) / Average assets	0.46	0.69	0.64	0.73	0.84
Net interest income / NIBT	203.39	160.97	163.38	157.25	159.72
NIBT / Net income	32.77	43.45	42.60	44.58	46.06
NIBT / Employees (in thousand of NT dollars)	1,366.77	2,095.12	2,038.64	2,215.58	2,137.11
<b>【 L 】</b>					
Liquidity coverage ratio	137.68	120.64	125.42	146.84	107.13
Net stable funding ratio	138.34	136.44	138.02	137.63	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.52	19.41	19.96	18.70	18.27
Loans / Deposits	80.26	82.72	81.43	79.60	83.36
Time deposits / Deposits	24.20	26.39	25.93	26.47	27.65
NCDs / Time deposits	0.67	1.20	1.36	1.28	1.46
Accumulated gap of assets and liabilities (180 days) / Equity	-86.49	-64.07	-86.31	-94.13	-148.73
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	111.61	111.15	112.36	110.44	109.66
Interest rate sensitivity gap / Equity	98.67	90.57	100.09	82.82	82.00
<b>【 G 】</b>					
Deposit growth rate	6.18	2.30	4.62	0.50	2.87
Loan growth rate	3.02	2.79	7.00	-4.09	0.72
Investment growth rate	7.41	13.47	7.24	15.09	3.05
Guarantee growth rate	18.75	7.38	15.22	11.84	-8.14



TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

The Shanghai Commercial &amp; Savings Bank, Ltd.

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.24	13.30	14.56	14.41	14.15
Tier 1 capital / Risk-weighted assets	12.82	12.30	13.82	13.61	12.89
Common equity Tier 1 / Risk-weighted assets	12.82	12.30	13.82	13.61	12.89
Liabilities / Equity (multiple)	8.08	8.22	7.42	8.09	8.10
Equity / Assets	11.01	10.85	11.87	11.01	10.99
<b>【 A 】</b>					
Non-performing loan ratio	0.21	0.24	0.20	0.25	0.32
Loan loss provisions / NPLs	604.36	536.13	640.98	539.11	451.33
<b>【 E 】</b>					
NIBT / Average equity	9.95	12.64	11.96	12.46	12.01
(NIBT + loan loss provisions) / Average equity	10.29	12.78	12.06	12.51	12.50
NIBT / Average assets	1.13	1.47	1.39	1.35	1.36
(NIBT + loan loss provisions) / Average assets	1.17	1.49	1.40	1.36	1.42
Net interest income / NIBT	76.15	74.38	76.92	81.09	80.15
NIBT / Net income	65.96	68.04	67.35	68.47	67.33
NIBT / Employees (in thousand of NT dollars)	5,768.96	6,539.51	6,312.62	6,203.01	5,908.72
<b>【 L 】</b>					
Liquidity coverage ratio	120.49	106.65	119.35	111.31	109.53
Net stable funding ratio	125.16	120.58	124.71	121.66	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.43	31.75	32.90	33.65	32.01
Loans / Deposits	73.81	76.62	73.94	75.71	74.96
Time deposits / Deposits	40.90	42.55	43.25	43.46	41.69
NCDs / Time deposits	3.47	7.68	5.99	5.44	1.81
Accumulated gap of assets and liabilities (180 days) / Equity	-119.20	-137.72	-94.98	-107.93	-120.31
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	108.18	106.84	109.38	106.61	110.41
Interest rate sensitivity gap / Equity	40.10	33.23	41.98	32.63	50.31
<b>【 G 】</b>					
Deposit growth rate	9.42	6.28	8.43	7.22	7.72
Loan growth rate	5.37	7.77	5.83	8.14	8.16
Investment growth rate	17.12	7.16	6.93	12.29	6.22
Guarantee growth rate	41.80	43.53	43.93	15.89	10.76

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Taipei Fubon Commercial Bank Co., Ltd.

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.33	r 14.27	14.12	13.98	13.93
Tier 1 capital / Risk-weighted assets	12.69	r 12.56	12.46	12.39	12.11
Common equity Tier 1 / Risk-weighted assets	11.87	r 12.06	11.97	12.37	12.11
Liabilities / Equity (multiple)	12.18	11.77	12.21	12.15	12.30
Equity / Assets	7.59	7.83	7.57	7.60	7.52
<b>【 A 】</b>					
Non-performing loan ratio	0.18	0.20	0.19	0.17	0.17
Loan loss provisions / NPLs	730.21	660.43	708.99	784.90	764.25
<b>【 E 】</b>					
NIBT / Average equity	11.43	13.71	12.16	11.94	10.63
(NIBT + loan loss provisions) / Average equity	11.75	13.79	12.58	12.25	12.06
NIBT / Average assets	0.86	1.06	0.95	0.89	0.84
(NIBT + loan loss provisions) / Average assets	0.88	1.07	0.98	0.92	0.95
Net interest income / NIBT	109.39	87.84	99.08	99.99	103.31
NIBT / Net income	50.90	55.45	51.66	52.37	48.42
NIBT / Employees (in thousand of NT dollars)	3,450.81	3,893.53	3,454.44	3,239.45	2,748.02
<b>【 L 】</b>					
Liquidity coverage ratio	121.25	117.74	134.73	108.28	127.18
Net stable funding ratio	125.09	127.51	130.86	132.02	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.04	29.43	29.55	33.50	35.42
Loans / Deposits	68.34	70.15	66.46	69.56	65.89
Time deposits / Deposits	25.18	29.88	27.39	26.79	30.29
NCDs / Time deposits	6.74	5.65	5.00	7.85	12.69
Accumulated gap of assets and liabilities (180 days) / Equity	-93.37	-92.42	-72.49	-97.79	-89.14
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	112.65	107.22	107.83	112.65	112.02
Interest rate sensitivity gap / Equity	81.50	47.42	49.70	80.88	82.06
<b>【 G 】</b>					
Deposit growth rate	11.12	4.27	8.56	-2.40	11.34
Loan growth rate	8.24	5.63	3.72	3.00	7.96
Investment growth rate	6.16	3.21	3.20	4.14	35.85
Guarantee growth rate	-33.74	11.51	-18.33	-5.28	-8.39

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Cathay United Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	16.13	13.96	15.09	14.99	15.89
Tier 1 capital / Risk-weighted assets	13.45	11.30	12.30	11.85	11.74
Common equity Tier 1 / Risk-weighted assets	11.82	9.75	10.73	10.13	9.67
Liabilities / Equity (multiple)	11.68	12.58	11.67	12.73	14.06
Equity / Assets	7.88	7.36	7.89	7.28	6.64
<b>【 A 】</b>					
Non-performing loan ratio	0.16	0.21	0.15	0.16	0.21
Loan loss provisions / NPLs	1,060.73	787.67	1,136.12	931.32	756.30
<b>【 E 】</b>					
NIBT / Average equity	12.28	13.56	11.88	12.51	13.24
(NIBT + loan loss provisions) / Average equity	12.72	14.05	12.55	13.90	15.72
NIBT / Average assets	0.94	1.00	0.88	0.87	0.84
(NIBT + loan loss provisions) / Average assets	0.97	1.03	0.93	0.97	1.00
Net interest income / NIBT	110.94	114.07	129.03	128.30	126.62
NIBT / Net income	47.17	45.99	42.09	41.08	41.26
NIBT / Employees (in thousand of NT dollars)	2,732.65	2,705.36	2,390.01	2,180.13	2,195.94
<b>【 L 】</b>					
Liquidity coverage ratio	194.52	188.76	168.48	157.51	215.71
Net stable funding ratio	146.57	135.68	140.29	128.16	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	39.49	32.72	36.59	34.22	36.39
Loans / Deposits	63.63	67.16	66.03	71.10	68.58
Time deposits / Deposits	22.79	26.64	26.00	26.57	27.93
NCDs / Time deposits	0.45	0.53	0.50	0.75	0.58
Accumulated gap of assets and liabilities (180 days) / Equity	-10.72	r -29.68	-65.17	-56.66	-63.84
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	108.85	105.78	110.62	115.98	115.05
Interest rate sensitivity gap / Equity	71.19	48.36	83.08	132.32	135.41
<b>【 G 】</b>					
Deposit growth rate	8.84	4.59	4.73	5.75	3.10
Loan growth rate	3.06	-1.52	-2.79	9.54	-0.09
Investment growth rate	6.78	22.63	21.51	-2.89	13.54
Guarantee growth rate	13.98	57.45	-4.26	88.84	0.36

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

The Export-Import Bank of the Republic of China

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	29.76	34.91	31.72	33.83	36.25
Tier 1 capital / Risk-weighted assets	28.42	33.55	30.37	32.47	34.86
Common equity Tier 1 / Risk-weighted assets	28.42	33.55	30.37	32.47	34.86
Liabilities / Equity (multiple)	3.35	2.69	3.16	2.82	2.94
Equity / Assets	22.97	27.06	24.03	26.20	25.38
<b>【 A 】</b>					
Non-performing loan ratio	0.04	0.05	-	0.01	0.12
Loan loss provisions / NPLs	3,890.20	2,976.79	86,050.00	22,316.67	848.48
<b>【 E 】</b>					
NIBT / Average equity	2.28	2.33	2.11	2.18	2.56
(NIBT + loan loss provisions) / Average equity	2.70	2.60	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	0.65	0.69	0.65	0.61	0.77
Net interest income / NIBT	191.72	185.54	207.79	198.81	175.43
NIBT / Net income	46.72	46.78	42.87	42.43	46.82
NIBT / Employees (in thousand of NT dollars)	3,387.70	3,296.45	3,004.26	2,938.60	3,021.83
<b>【 L 】</b>					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	108.17	109.69	104.02	100.56	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	57.33	146.33	100.66	102.13	60.58
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	0.10	-8.92	-27.12	-23.53	-16.62
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	145.93	179.16	164.83	164.90	163.03
Interest rate sensitivity gap / Equity	84.99	97.74	94.02	88.59	90.88
<b>【 G 】</b>					
Deposit growth rate	-	-	-	-	-
Loan growth rate	21.30	6.12	18.28	7.06	2.69
Investment growth rate	-0.35	0.07	-0.35	3.51	-0.22
Guarantee growth rate	16.97	2.42	-5.88	17.63	15.71

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Bank of Kaohsiung

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	12.66	11.46	12.11	11.05	10.61
Tier 1 capital / Risk-weighted assets	10.63	9.24	10.04	8.51	8.45
Common equity Tier 1 / Risk-weighted assets	9.43	8.92	8.99	8.19	8.45
Liabilities / Equity (multiple)	15.65	16.52	16.46	17.59	17.58
Equity / Assets	6.01	5.71	5.73	5.38	5.38
<b>【 A 】</b>					
Non-performing loan ratio	0.31	0.52	0.48	0.81	0.51
Loan loss provisions / NPLs	375.55	226.53	245.48	147.93	258.64
<b>【 E 】</b>					
NIBT / Average equity	5.75	5.73	5.91	3.43	3.57
(NIBT + loan loss provisions) / Average equity	6.91	6.75	6.71	4.50	8.32
NIBT / Average assets	0.34	0.32	0.33	0.18	0.20
(NIBT + loan loss provisions) / Average assets	0.40	0.38	0.38	0.24	0.46
Net interest income / NIBT	285.48	323.91	311.61	537.22	514.20
NIBT / Net income	23.89	22.90	23.85	13.98	15.06
NIBT / Employees (in thousand of NT dollars)	792.25	805.79	847.18	479.41	526.71
<b>【 L 】</b>					
Liquidity coverage ratio	126.16	116.60	184.92	217.36	380.34
Net stable funding ratio	131.10	133.52	137.58	131.31	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	16.97	19.97	20.16	18.18	21.41
Loans / Deposits	79.64	80.74	78.49	82.12	77.54
Time deposits / Deposits	39.82	42.75	41.49	44.24	49.47
NCDs / Time deposits	0.41	0.48	0.46	0.47	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	-29.00	36.28	44.62	52.47	82.50
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	95.38	96.75	94.60	99.03	100.11
Interest rate sensitivity gap / Equity	-54.66	-39.58	-66.42	-12.65	1.58
<b>【 G 】</b>					
Deposit growth rate	2.48	-3.10	1.10	-2.84	1.88
Loan growth rate	1.07	-0.91	-3.39	2.88	0.38
Investment growth rate	0.53	6.04	13.97	6.47	-3.21
Guarantee growth rate	-1.74	23.17	12.26	20.25	-0.07

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Mega International Commercial Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.82	13.87	13.92	13.86	14.30
Tier 1 capital / Risk-weighted assets	12.49	12.59	12.66	12.54	12.78
Common equity Tier 1 / Risk-weighted assets	12.49	12.59	12.66	12.54	12.78
Liabilities / Equity (multiple)	10.66	10.03	10.36	10.23	10.91
Equity / Assets	8.58	9.07	8.81	8.90	8.40
<b>【 A 】</b>					
Non-performing loan ratio	0.28	0.15	0.14	0.14	0.12
Loan loss provisions / NPLs	562.75	1,046.44	1,120.24	1,120.22	1,335.32
<b>【 E 】</b>					
NIBT / Average equity	8.24	10.55	10.05	9.84	9.61
(NIBT + loan loss provisions) / Average equity	8.06	10.72	10.18	10.71	11.17
NIBT / Average assets	0.69	0.92	0.87	0.85	0.83
(NIBT + loan loss provisions) / Average assets	0.68	0.93	0.88	0.92	0.96
Net interest income / NIBT	126.13	114.90	118.08	134.93	133.60
NIBT / Net income	48.37	53.62	52.03	51.31	49.77
NIBT / Employees (in thousand of NT dollars)	3,510.29	4,518.30	4,187.37	4,312.75	4,420.45
<b>【 L 】</b>					
Liquidity coverage ratio	110.57	113.68	111.66	112.72	110.69
Net stable funding ratio	114.20	113.97	114.86	113.53	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	40.00	31.04	29.87	29.47	30.29
Loans / Deposits	77.67	78.61	77.21	81.70	74.82
Time deposits / Deposits	25.10	22.92	22.84	24.10	26.30
NCDs / Time deposits	0.13	0.25	0.15	0.37	0.21
Accumulated gap of assets and liabilities (180 days) / Equity	-34.97	-9.21	-4.02	-5.35	-29.20
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	124.97	119.25	118.18	120.25	116.44
Interest rate sensitivity gap / Equity	118.63	80.65	78.65	87.03	79.38
<b>【 G 】</b>					
Deposit growth rate	4.62	2.60	6.16	-3.04	10.03
Loan growth rate	3.36	-1.68	0.29	5.81	2.82
Investment growth rate	21.36	r 26.87	20.36	-2.49	13.00
Guarantee growth rate	-22.05	3.87	-7.16	-4.94	-6.46

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Agricultural Bank of Taiwan

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.34	13.80	14.07	13.03	13.64
Tier 1 capital / Risk-weighted assets	10.56	9.91	10.12	9.35	9.54
Common equity Tier 1 / Risk-weighted assets	10.56	9.91	10.12	9.35	9.54
Liabilities / Equity (multiple)	23.06	24.49	23.83	26.68	25.97
Equity / Assets	4.16	3.92	4.03	3.61	3.71
<b>【 A 】</b>					
Non-performing loan ratio	0.25	0.35	0.30	0.39	0.52
Loan loss provisions / NPLs	668.28	487.80	543.27	446.01	338.62
<b>【 E 】</b>					
NIBT / Average equity	4.48	5.70	4.64	3.97	3.86
(NIBT + loan loss provisions) / Average equity	5.32	6.05	5.30	4.68	6.37
NIBT / Average assets	0.17	0.21	0.17	0.15	0.14
(NIBT + loan loss provisions) / Average assets	0.20	0.22	0.19	0.18	0.23
Net interest income / NIBT	158.64	109.43	135.84	176.19	323.81
NIBT / Net income	40.03	47.35	41.67	47.31	41.60
NIBT / Employees (in thousand of NT dollars)	3,823.47	4,557.38	3,704.92	3,316.94	2,991.78
<b>【 L 】</b>					
Liquidity coverage ratio	117.41	110.67	106.99	95.20	111.16
Net stable funding ratio	170.40	150.62	151.68	151.76	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	56.97	53.63	54.83	50.99	52.16
Loans / Deposits	38.03	37.46	40.55	35.74	31.27
Time deposits / Deposits	95.99	95.55	94.88	97.83	98.09
NCDs / Time deposits	-	1.13	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-550.65	-464.82	-585.10	-557.67	-445.56
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	82.15	80.33	84.42	79.06	76.65
Interest rate sensitivity gap / Equity	-373.55	-432.81	-326.75	-513.06	-568.98
<b>【 G 】</b>					
Deposit growth rate	4.26	1.91	2.37	-4.50	0.74
Loan growth rate	5.83	12.04	16.15	9.17	4.53
Investment growth rate	-4.34	-5.43	-7.31	1.29	38.76
Guarantee growth rate	11.42	1.44	7.96	-6.76	16.89

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Citibank Taiwan Limited

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	16.55	15.14	15.59	15.74	16.49
Tier 1 capital / Risk-weighted assets	14.78	14.17	14.62	14.39	14.65
Common equity Tier 1 / Risk-weighted assets	14.78	14.17	14.62	14.39	14.65
Liabilities / Equity (multiple)	6.78	7.24	6.63	6.53	6.68
Equity / Assets	12.86	12.14	13.10	13.28	13.02
<b>【 A 】</b>					
Non-performing loan ratio	0.38	0.39	0.45	0.42	0.42
Loan loss provisions / NPLs	469.31	439.78	398.76	453.11	439.27
<b>【 E 】</b>					
NIBT / Average equity	10.60	15.13	14.13	12.83	12.92
(NIBT + loan loss provisions) / Average equity	10.88	15.60	14.55	13.26	14.80
NIBT / Average assets	1.26	1.95	1.82	1.63	1.56
(NIBT + loan loss provisions) / Average assets	1.30	2.01	1.87	1.69	1.78
Net interest income / NIBT	103.82	91.26	95.59	107.05	98.24
NIBT / Net income	42.13	51.39	49.06	43.96	42.48
NIBT / Employees (in thousand of NT dollars)	2,701.40	3,916.33	3,668.00	3,182.22	3,140.57
<b>【 L 】</b>					
Liquidity coverage ratio	159.16	130.10	148.48	121.85	151.73
Net stable funding ratio	153.19	146.31	149.90	150.33	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	58.40	56.03	61.37	62.07	59.82
Loans / Deposits	50.83	52.01	50.70	54.68	54.48
Time deposits / Deposits	11.87	12.78	12.32	14.80	13.53
NCDs / Time deposits	0.03	0.03	0.03	0.02	0.06
Accumulated gap of assets and liabilities (180 days) / Equity	-36.50	-38.10	-9.20	-35.16	-31.49
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	114.05	110.51	114.18	112.72	96.56
Interest rate sensitivity gap / Equity	37.39	28.12	35.37	33.28	-8.27
<b>【 G 】</b>					
Deposit growth rate	-1.12	7.05	6.35	4.36	-2.94
Loan growth rate	-3.37	3.75	-1.39	4.69	5.02
Investment growth rate	26.23	-6.22	-11.13	-2.85	6.29
Guarantee growth rate	21.25	-9.16	-6.45	-2.11	13.50



TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

O-Bank Co., Ltd.

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	12.12	14.29	14.00	13.69	13.71
Tier 1 capital / Risk-weighted assets	10.74	r 12.14	12.02	11.56	10.97
Common equity Tier 1 / Risk-weighted assets	10.58	11.87	11.72	11.21	10.97
Liabilities / Equity (multiple)	9.33	8.79	9.08	9.44	9.08
Equity / Assets	9.68	10.21	9.92	9.58	9.92
<b>【 A 】</b>					
Non-performing loan ratio	0.57	0.70	0.75	0.01	0.25
Loan loss provisions / NPLs	247.41	r 204.99	183.02	9,848.15	582.17
<b>【 E 】</b>					
NIBT / Average equity	3.79	4.94	3.65	3.88	4.15
(NIBT + loan loss provisions) / Average equity	3.79	5.04	4.86	4.54	5.67
NIBT / Average assets	0.37	0.49	0.36	0.36	0.45
(NIBT + loan loss provisions) / Average assets	0.37	0.50	0.48	0.42	0.61
Net interest income / NIBT	147.35	122.49	161.60	191.83	161.22
NIBT / Net income	26.46	29.57	22.84	24.07	27.30
NIBT / Employees (in thousand of NT dollars)	1,383.26	1,644.22	1,217.09	1,254.69	1,474.13
<b>【 L 】</b>					
Liquidity coverage ratio	105.93	90.57	104.02	90.18	84.62
Net stable funding ratio	102.45	104.06	106.43	97.07	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	48.32	46.39	45.89	45.61	37.36
Loans / Deposits	67.29	74.12	70.40	75.71	90.25
Time deposits / Deposits	58.06	51.67	52.81	51.40	57.52
NCDs / Time deposits	13.08	14.52	9.10	13.51	45.51
Accumulated gap of assets and liabilities (180 days) / Equity	-116.82	-68.14	-8.14	-99.28	-152.83
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	113.41	116.49	116.01	97.44	107.34
Interest rate sensitivity gap / Equity	80.32	83.02	89.54	-13.33	37.76
<b>【 G 】</b>					
Deposit growth rate	7.15	1.63	1.30	31.39	11.55
Loan growth rate	-2.91	-0.75	-3.10	10.22	13.05
Investment growth rate	23.00	-0.12	11.82	7.49	19.10
Guarantee growth rate	52.32	47.10	31.24	68.91	77.49

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Taiwan Business Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.86	12.94	12.66	12.70	12.27
Tier 1 capital / Risk-weighted assets	9.92	9.65	9.61	9.60	9.51
Common equity Tier 1 / Risk-weighted assets	8.31	8.41	8.40	8.21	7.98
Liabilities / Equity (multiple)	17.07	17.09	17.30	18.05	20.11
Equity / Assets	5.53	5.53	5.47	5.25	4.74
<b>【 A 】</b>					
Non-performing loan ratio	0.42	0.30	0.32	0.30	0.33
Loan loss provisions / NPLs	312.28	369.59	367.72	394.13	327.65
<b>【 E 】</b>					
NIBT / Average equity	5.36	9.86	9.03	11.19	7.73
(NIBT + loan loss provisions) / Average equity	7.60	10.90	10.72	12.13	11.33
NIBT / Average assets	0.29	0.49	0.46	0.55	0.37
(NIBT + loan loss provisions) / Average assets	0.41	0.55	0.55	0.59	0.54
Net interest income / NIBT	315.28	197.54	211.54	188.49	267.90
NIBT / Net income	23.28	r 36.28	34.94	40.01	27.78
NIBT / Employees (in thousand of NT dollars)	963.75	r 1,638.69	1,525.52	1,782.37	1,187.82
<b>【 L 】</b>					
Liquidity coverage ratio	121.42	116.78	133.46	120.63	92.54
Net stable funding ratio	127.69	126.51	130.16	130.31	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.77	23.27	24.01	22.29	18.08
Loans / Deposits	82.38	79.96	76.21	79.57	81.87
Time deposits / Deposits	35.16	37.16	37.45	36.61	37.03
NCDs / Time deposits	1.19	0.88	0.90	1.64	0.14
Accumulated gap of assets and liabilities (180 days) / Equity	-5.30	13.89	34.53	-39.62	-27.64
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	104.90	98.64	97.84	99.22	100.39
Interest rate sensitivity gap / Equity	61.64	-17.81	-29.01	-10.37	5.97
<b>【 G 】</b>					
Deposit growth rate	1.97	2.67	9.47	-0.36	4.96
Loan growth rate	4.96	5.06	5.35	-3.21	6.26
Investment growth rate	-1.69	12.70	13.91	24.15	1.28
Guarantee growth rate	-0.97	11.05	0.21	21.88	2.70

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Standard Chartered Bank (Taiwan)

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.98	15.51	15.84	15.90	16.19
Tier 1 capital / Risk-weighted assets	12.50	12.57	13.27	12.89	13.08
Common equity Tier 1 / Risk-weighted assets	12.50	12.57	13.27	12.89	13.08
Liabilities / Equity (multiple)	13.53	12.89	12.54	12.88	13.83
Equity / Assets	6.88	7.20	7.39	7.21	6.74
<b>【 A 】</b>					
Non-performing loan ratio	0.10	0.15	0.14	0.23	0.37
Loan loss provisions / NPLs	1,692.14	1,093.06	1,179.50	733.94	479.92
<b>【 E 】</b>					
NIBT / Average equity	7.20	7.89	7.25	6.26	5.99
(NIBT + loan loss provisions) / Average equity	7.67	8.46	7.50	6.70	8.38
NIBT / Average assets	0.50	0.56	0.52	0.45	0.42
(NIBT + loan loss provisions) / Average assets	0.53	0.60	0.54	0.48	0.59
Net interest income / NIBT	145.61	116.41	129.45	144.41	205.88
NIBT / Net income	24.85	26.40	24.32	21.02	19.22
NIBT / Employees (in thousand of NT dollars)	1,170.37	1,199.07	1,104.69	938.82	832.37
<b>【 L 】</b>					
Liquidity coverage ratio	153.89	r 188.89	187.59	278.61	200.89
Net stable funding ratio	144.79	140.16	142.13	154.38	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	61.74	61.87	55.59	69.29	75.58
Loans / Deposits	52.71	55.87	55.79	55.28	52.87
Time deposits / Deposits	10.15	14.28	15.62	15.25	15.59
NCDs / Time deposits	10.99	9.96	11.08	16.94	7.51
Accumulated gap of assets and liabilities (180 days) / Equity	-167.78	-144.13	-148.31	-35.36	-87.21
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	139.40	133.59	131.88	154.72	146.36
Interest rate sensitivity gap / Equity	256.28	213.51	206.59	356.23	327.69
<b>【 G 】</b>					
Deposit growth rate	8.35	4.39	0.69	1.05	2.59
Loan growth rate	2.23	3.43	1.63	5.51	-1.81
Investment growth rate	0.03	3.94	-5.17	-6.69	11.36
Guarantee growth rate	8.81	-7.64	-14.62	32.98	20.60

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Taichung Commercial Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.21	13.17	13.23	12.35	12.01
Tier 1 capital / Risk-weighted assets	12.65	12.56	12.64	11.65	10.98
Common equity Tier 1 / Risk-weighted assets	10.56	10.38	10.49	9.54	9.25
Liabilities / Equity (multiple)	12.18	12.49	12.17	13.32	14.13
Equity / Assets	7.59	7.41	7.59	6.98	6.61
<b>【 A 】</b>					
Non-performing loan ratio	0.35	0.40	0.31	0.45	0.42
Loan loss provisions / NPLs	430.74	391.62	475.69	317.96	343.72
<b>【 E 】</b>					
NIBT / Average equity	8.66	9.85	10.17	10.31	10.13
(NIBT + loan loss provisions) / Average equity	9.45	10.83	10.54	11.04	12.86
NIBT / Average assets	0.66	0.72	0.75	0.69	0.67
(NIBT + loan loss provisions) / Average assets	0.72	0.79	0.77	0.74	0.85
Net interest income / NIBT	169.74	160.86	154.95	170.32	181.25
NIBT / Net income	43.91	44.11	45.91	43.53	41.60
NIBT / Employees (in thousand of NT dollars)	1,709.70	1,888.98	1,938.31	1,964.80	1,919.25
<b>【 L 】</b>					
Liquidity coverage ratio	148.83	150.62	155.76	137.84	127.68
Net stable funding ratio	139.89	134.80	140.12	139.53	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.35	25.44	24.28	23.01	24.80
Loans / Deposits	73.65	76.44	75.38	77.70	76.79
Time deposits / Deposits	44.80	46.47	46.11	49.21	49.44
NCDs / Time deposits	1.39	1.38	0.68	3.89	4.64
Accumulated gap of assets and liabilities (180 days) / Equity	-99.84	-90.74	-30.34	-70.62	-114.92
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	88.95	90.96	89.45	90.69	91.98
Interest rate sensitivity gap / Equity	-116.03	-95.58	-110.36	-105.72	-95.80
<b>【 G 】</b>					
Deposit growth rate	7.45	0.48	-0.77	3.87	4.81
Loan growth rate	3.51	-2.83	-3.75	5.11	1.37
Investment growth rate	9.44	4.58	5.72	4.49	84.20
Guarantee growth rate	22.78	-6.39	-10.09	-1.91	27.66

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

King's Town Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	15.92	14.70	15.06	14.04	15.57
Tier 1 capital / Risk-weighted assets	14.44	14.38	14.71	13.95	15.17
Common equity Tier 1 / Risk-weighted assets	14.44	14.38	14.71	13.95	15.17
Liabilities / Equity (multiple)	6.22	6.13	5.83	6.94	6.31
Equity / Assets	13.85	14.03	14.64	12.60	13.68
<b>【 A 】</b>					
Non-performing loan ratio	0.01	0.03	0.01	0.02	0.02
Loan loss provisions / NPLs	11,008.33	4,984.44	9,860.87	6,762.86	6,394.29
<b>【 E 】</b>					
NIBT / Average equity	14.75	8.18	10.35	9.58	19.58
(NIBT + loan loss provisions) / Average equity	16.42	17.72	10.47	14.23	22.07
NIBT / Average assets	1.93	1.08	1.37	1.26	2.52
(NIBT + loan loss provisions) / Average assets	2.15	2.35	1.38	1.87	2.84
Net interest income / NIBT	87.89	149.93	119.68	139.57	74.08
NIBT / Net income	68.42	36.94	46.47	51.27	72.05
NIBT / Employees (in thousand of NT dollars)	5,895.33	3,193.02	3,973.14	3,677.86	6,903.99
<b>【 L 】</b>					
Liquidity coverage ratio	145.72	170.30	182.76	154.46	179.53
Net stable funding ratio	132.03	121.93	130.62	121.76	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.58	26.85	25.26	24.34	28.46
Loans / Deposits	82.42	82.85	82.17	81.92	80.34
Time deposits / Deposits	35.34	37.03	36.28	39.30	40.68
NCDs / Time deposits	0.11	1.29	0.56	8.62	4.48
Accumulated gap of assets and liabilities (180 days) / Equity	8.57	39.53	37.09	17.75	-32.19
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	90.78	92.94	93.87	96.76	92.48
Interest rate sensitivity gap / Equity	-46.21	-33.32	-27.93	-17.15	-36.41
<b>【 G 】</b>					
Deposit growth rate	12.35	2.94	1.64	4.42	3.95
Loan growth rate	11.76	-3.45	1.95	6.48	14.98
Investment growth rate	6.23	5.16	0.76	2.07	36.78
Guarantee growth rate	32.87	9.48	10.33	24.22	-18.62

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

HSBC Bank (Taiwan) Limited

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	15.50	13.15	14.22	14.75	14.90
Tier 1 capital / Risk-weighted assets	14.42	12.09	13.19	13.68	13.83
Common equity Tier 1 / Risk-weighted assets	14.42	12.09	13.19	13.68	13.83
Liabilities / Equity (multiple)	11.75	14.69	13.39	14.14	13.72
Equity / Assets	7.85	6.37	6.95	6.61	6.79
<b>【 A 】</b>					
Non-performing loan ratio	0.03	0.04	0.04	0.06	0.08
Loan loss provisions / NPLs	4,876.81	3,058.91	3,364.55	2,265.70	1,620.77
<b>【 E 】</b>					
NIBT / Average equity	8.66	8.97	9.12	12.18	10.46
(NIBT + loan loss provisions) / Average equity	8.43	9.70	8.71	12.40	11.26
NIBT / Average assets	0.66	0.60	0.61	0.78	0.72
(NIBT + loan loss provisions) / Average assets	0.64	0.65	0.59	0.79	0.77
Net interest income / NIBT	63.65	-10.53	-0.80	16.96	50.19
NIBT / Net income	38.47	36.69	38.41	45.12	41.64
NIBT / Employees (in thousand of NT dollars)	2,251.40	2,259.90	2,290.29	2,954.37	2,500.49
<b>【 L 】</b>					
Liquidity coverage ratio	142.65	r 152.20	154.20	149.32	122.12
Net stable funding ratio	145.06	r 122.43	127.33	142.05	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	79.80	106.69	98.01	117.21	115.98
Loans / Deposits	59.31	64.30	60.65	61.82	55.34
Time deposits / Deposits	31.27	28.01	31.32	31.00	29.89
NCDs / Time deposits	1.60	2.71	1.31	5.39	0.53
Accumulated gap of assets and liabilities (180 days) / Equity	-101.99	-130.01	-102.76	-190.12	-220.12
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	160.21	194.95	189.62	191.36	179.46
Interest rate sensitivity gap / Equity	327.54	515.60	494.13	505.80	453.79
<b>【 G 】</b>					
Deposit growth rate	-3.63	-6.71	-6.97	4.20	13.78
Loan growth rate	-14.32	5.45	-5.28	16.41	9.66
Investment growth rate	-24.27	-17.39	-18.70	6.06	2.29
Guarantee growth rate	22.00	45.88	15.27	16.38	9.51

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Taipei Star Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	12.22	12.30	12.39	13.17	12.53
Tier 1 capital / Risk-weighted assets	9.76	9.41	9.51	9.66	8.81
Common equity Tier 1 / Risk-weighted assets	8.72	8.40	8.50	9.07	8.81
Liabilities / Equity (multiple)	15.81	15.90	15.59	15.10	15.46
Equity / Assets	5.95	5.92	6.03	6.21	6.07
<b>【 A 】</b>					
Non-performing loan ratio	0.21	0.17	0.17	0.30	0.14
Loan loss provisions / NPLs	533.33	686.90	666.28	393.01	887.69
<b>【 E 】</b>					
NIBT / Average equity	3.64	3.88	4.36	4.16	4.14
(NIBT + loan loss provisions) / Average equity	3.90	4.17	4.27	3.84	4.90
NIBT / Average assets	0.21	0.23	0.26	0.25	0.26
(NIBT + loan loss provisions) / Average assets	0.23	0.25	0.25	0.23	0.31
Net interest income / NIBT	467.55	381.01	346.22	332.13	311.98
NIBT / Net income	17.98	20.23	21.76	24.02	23.23
NIBT / Employees (in thousand of NT dollars)	420.32	447.28	505.31	463.31	458.77
<b>【 L 】</b>					
Liquidity coverage ratio	126.35	163.35	146.50	149.20	152.51
Net stable funding ratio	113.83	120.32	115.00	113.11	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.62	34.84	35.75	32.28	30.75
Loans / Deposits	73.64	68.29	70.29	69.21	68.38
Time deposits / Deposits	60.18	63.64	62.68	64.33	66.25
NCDs / Time deposits	1.44	3.03	2.49	14.08	17.61
Accumulated gap of assets and liabilities (180 days) / Equity	-262.49	-192.23	-236.93	-280.38	-159.20
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	86.72	86.17	86.53	87.17	90.30
Interest rate sensitivity gap / Equity	-187.43	-194.95	-186.46	-172.50	-134.03
<b>【 G 】</b>					
Deposit growth rate	-3.64	5.79	3.13	0.84	6.80
Loan growth rate	3.91	1.04	4.74	2.06	4.54
Investment growth rate	-4.11	7.20	7.97	2.82	13.21
Guarantee growth rate	45.19	-35.61	93.71	-19.97	19.75

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Hwatai Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	12.36	12.04	12.11	12.28	12.95
Tier 1 capital / Risk-weighted assets	9.99	10.47	10.62	10.56	10.77
Common equity Tier 1 / Risk-weighted assets	9.99	10.47	10.62	10.56	10.77
Liabilities / Equity (multiple)	13.69	13.40	13.33	13.65	13.97
Equity / Assets	6.81	6.95	6.98	6.83	6.68
<b>【 A 】</b>					
Non-performing loan ratio	0.17	0.69	0.48	1.24	1.80
Loan loss provisions / NPLs	796.62	206.61	324.94	116.55	103.75
<b>【 E 】</b>					
NIBT / Average equity	3.34	3.15	3.11	0.68	-12.56
(NIBT + loan loss provisions) / Average equity	5.00	4.76	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	0.34	0.32	0.45	0.22	0.37
Net interest income / NIBT	397.22	482.10	482.84	2,379.69	-
NIBT / Net income	19.58	15.67	15.75	3.31	-55.09
NIBT / Employees (in thousand of NT dollars)	446.22	372.81	377.33	74.77	-1,365.99
<b>【 L 】</b>					
Liquidity coverage ratio	298.15	281.45	211.83	191.59	559.61
Net stable funding ratio	159.51	149.17	156.08	127.85	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.16	32.21	30.67	30.13	34.45
Loans / Deposits	63.45	69.15	69.31	71.67	65.19
Time deposits / Deposits	51.32	56.53	54.26	55.28	57.30
NCDs / Time deposits	3.45	3.01	3.19	3.03	3.38
Accumulated gap of assets and liabilities (180 days) / Equity	-107.35	-154.61	-62.51	-86.21	-57.32
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	93.98	95.70	96.65	95.06	95.76
Interest rate sensitivity gap / Equity	-72.18	-50.25	-39.68	-59.50	-51.25
<b>【 G 】</b>					
Deposit growth rate	8.68	-0.54	2.07	-2.21	-3.44
Loan growth rate	-0.27	0.90	-1.29	7.52	-5.72
Investment growth rate	3.12	-	-1.13	16.40	3.65
Guarantee growth rate	38.13	-5.86	-	-5.36	36.65



TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Shin Kong Commercial Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.26	14.54	14.41	14.38	13.06
Tier 1 capital / Risk-weighted assets	11.91	11.76	11.81	11.51	10.44
Common equity Tier 1 / Risk-weighted assets	10.31	10.42	10.49	10.39	9.69
Liabilities / Equity (multiple)	13.58	13.71	13.45	13.64	14.49
Equity / Assets	6.86	6.80	6.92	6.83	6.45
<b>【 A 】</b>					
Non-performing loan ratio	0.19	0.20	0.20	0.23	0.24
Loan loss provisions / NPLs	669.69	635.26	636.50	570.52	488.17
<b>【 E 】</b>					
NIBT / Average equity	10.80	10.83	10.88	11.54	9.67
(NIBT + loan loss provisions) / Average equity	11.11	11.56	11.26	12.23	11.61
NIBT / Average assets	0.71	0.73	0.74	0.74	0.62
(NIBT + loan loss provisions) / Average assets	0.73	0.78	0.77	0.78	0.75
Net interest income / NIBT	158.23	177.76	175.21	189.67	229.80
NIBT / Net income	41.17	39.83	40.51	38.91	31.71
NIBT / Employees (in thousand of NT dollars)	1,871.43	1,744.13	1,747.39	1,666.58	1,289.80
<b>【 L 】</b>					
Liquidity coverage ratio	135.46	127.77	147.16	121.79	135.59
Net stable funding ratio	122.12	122.16	122.75	120.62	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.46	24.38	23.10	21.92	19.08
Loans / Deposits	72.05	74.04	74.19	76.31	74.92
Time deposits / Deposits	48.65	50.11	51.62	51.13	50.89
NCDs / Time deposits	0.03	0.04	0.03	0.88	3.39
Accumulated gap of assets and liabilities (180 days) / Equity	-160.94	-136.17	-70.55	-62.00	-157.92
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	86.52	85.82	84.42	91.00	91.59
Interest rate sensitivity gap / Equity	-142.60	-149.95	-164.11	-94.40	-96.41
<b>【 G 】</b>					
Deposit growth rate	11.27	7.72	9.88	4.12	3.68
Loan growth rate	8.27	4.80	6.84	6.04	5.21
Investment growth rate	6.04	20.11	11.35	7.22	34.03
Guarantee growth rate	44.39	1.48	-1.39	-29.76	21.34

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Sunny Bank, Ltd.

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	11.92	11.68	11.55	12.11	12.70
Tier 1 capital / Risk-weighted assets	10.69	10.01	9.84	9.76	9.59
Common equity Tier 1 / Risk-weighted assets	8.73	8.82	8.49	8.65	8.68
Liabilities / Equity (multiple)	14.94	14.51	14.92	14.69	15.55
Equity / Assets	6.27	6.45	6.28	6.38	6.04
<b>【 A 】</b>					
Non-performing loan ratio	0.38	0.45	0.28	0.18	0.12
Loan loss provisions / NPLs	317.65	264.36	440.46	659.09	1,044.51
<b>【 E 】</b>					
NIBT / Average equity	12.15	12.06	8.60	11.63	8.87
(NIBT + loan loss provisions) / Average equity	12.04	12.17	11.29	12.22	13.71
NIBT / Average assets	0.75	0.77	0.55	0.66	0.54
(NIBT + loan loss provisions) / Average assets	0.74	0.77	0.72	0.70	0.83
Net interest income / NIBT	137.48	146.81	203.63	172.99	211.07
NIBT / Net income	55.72	51.34	37.49	44.89	35.84
NIBT / Employees (in thousand of NT dollars)	1,920.27	1,790.62	1,293.70	1,578.65	1,167.97
<b>【 L 】</b>					
Liquidity coverage ratio	103.33	116.06	120.18	141.89	154.73
Net stable funding ratio	124.60	129.09	128.37	130.28	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.43	24.50	24.16	24.43	24.44
Loans / Deposits	74.29	74.67	74.79	75.91	76.67
Time deposits / Deposits	58.70	59.96	59.34	59.32	59.73
NCDs / Time deposits	7.66	7.31	7.41	7.47	8.94
Accumulated gap of assets and liabilities (180 days) / Equity	-287.94	-259.45	-265.44	-220.25	-186.17
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	88.37	89.84	89.34	92.37	93.68
Interest rate sensitivity gap / Equity	-149.90	-125.82	-136.89	-95.47	-84.20
<b>【 G 】</b>					
Deposit growth rate	12.43	12.02	11.14	9.66	9.18
Loan growth rate	11.81	5.76	9.47	8.53	9.92
Investment growth rate	17.71	9.43	7.71	4.71	16.35
Guarantee growth rate	-5.06	-3.83	-7.79	38.34	0.93

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Bank of Panhsin

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	11.23	11.29	11.43	11.48	11.59
Tier 1 capital / Risk-weighted assets	9.28	9.27	9.38	9.30	9.04
Common equity Tier 1 / Risk-weighted assets	8.29	8.19	8.32	8.16	7.85
Liabilities / Equity (multiple)	14.06	14.54	14.33	14.86	15.66
Equity / Assets	6.64	6.43	6.52	6.31	6.00
<b>【 A 】</b>					
Non-performing loan ratio	0.39	0.39	0.32	0.85	0.80
Loan loss provisions / NPLs	309.24	322.42	375.79	145.37	154.87
<b>【 E 】</b>					
NIBT / Average equity	6.64	6.09	6.45	3.09	2.00
(NIBT + loan loss provisions) / Average equity	7.09	6.93	7.13	5.52	6.27
NIBT / Average assets	0.43	0.39	0.41	0.19	0.12
(NIBT + loan loss provisions) / Average assets	0.46	0.44	0.45	0.33	0.37
Net interest income / NIBT	226.84	258.01	243.58	508.46	791.88
NIBT / Net income	28.16	24.76	26.22	12.49	8.38
NIBT / Employees (in thousand of NT dollars)	760.98	669.96	714.18	317.54	194.54
<b>【 L 】</b>					
Liquidity coverage ratio	126.97	179.22	156.24	222.42	304.12
Net stable funding ratio	138.62	149.43	143.22	155.24	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.19	24.98	22.60	26.67	26.83
Loans / Deposits	73.30	73.58	76.54	71.67	68.68
Time deposits / Deposits	50.77	53.43	52.11	54.34	55.59
NCDs / Time deposits	0.31	0.34	0.35	0.37	0.53
Accumulated gap of assets and liabilities (180 days) / Equity	-93.08	-55.38	-78.61	-44.95	52.15
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	92.79	96.17	95.25	97.43	95.69
Interest rate sensitivity gap / Equity	-85.02	-47.92	-57.79	-32.04	-57.06
<b>【 G 】</b>					
Deposit growth rate	3.79	3.72	1.82	1.50	2.43
Loan growth rate	3.38	6.04	8.73	5.91	4.74
Investment growth rate	4.37	2.40	-3.38	19.00	155.48
Guarantee growth rate	14.90	1.88	19.79	-1.45	-23.20

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Cota Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.38	13.07	13.19	12.91	12.07
Tier 1 capital / Risk-weighted assets	10.61	10.04	10.45	9.86	9.20
Common equity Tier 1 / Risk-weighted assets	10.09	9.54	9.94	9.36	9.20
Liabilities / Equity (multiple)	13.73	14.29	13.79	14.24	14.52
Equity / Assets	6.79	6.54	6.76	6.56	6.44
<b>【 A 】</b>					
Non-performing loan ratio	0.21	0.45	0.44	0.50	0.24
Loan loss provisions / NPLs	717.70	297.68	323.78	295.69	663.93
<b>【 E 】</b>					
NIBT / Average equity	7.45	8.05	8.30	8.53	11.52
(NIBT + loan loss provisions) / Average equity	7.46	8.32	8.69	8.78	13.49
NIBT / Average assets	0.51	0.53	0.55	0.56	0.68
(NIBT + loan loss provisions) / Average assets	0.51	0.55	0.57	0.57	0.80
Net interest income / NIBT	282.54	286.51	275.38	286.22	235.97
NIBT / Net income	32.09	30.29	30.66	31.09	35.26
NIBT / Employees (in thousand of NT dollars)	784.38	799.04	833.63	811.54	931.58
<b>【 L 】</b>					
Liquidity coverage ratio	575.30	442.77	435.09	371.77	319.09
Net stable funding ratio	142.45	137.00	141.54	136.51	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.62	27.35	27.15	23.24	19.29
Loans / Deposits	74.64	74.57	73.61	77.99	80.82
Time deposits / Deposits	55.74	58.71	57.26	57.33	58.10
NCDs / Time deposits	5.57	10.17	7.11	10.26	10.18
Accumulated gap of assets and liabilities (180 days) / Equity	-198.89	-244.84	-203.84	-277.59	-291.17
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	83.87	86.37	84.80	86.29	88.12
Interest rate sensitivity gap / Equity	-207.06	-182.29	-196.67	-183.02	-160.92
<b>【 G 】</b>					
Deposit growth rate	2.60	3.80	2.65	3.67	3.27
Loan growth rate	2.69	-1.71	-3.13	0.03	2.38
Investment growth rate	-6.17	29.91	22.41	13.91	84.55
Guarantee growth rate	-0.37	0.93	4.35	-12.26	-3.99

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Union Bank of Taiwan

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.19	13.82	14.70	14.32	15.70
Tier 1 capital / Risk-weighted assets	12.33	12.07	13.01	13.07	13.89
Common equity Tier 1 / Risk-weighted assets	9.40	9.16	9.94	9.66	10.06
Liabilities / Equity (multiple)	12.11	11.61	11.33	11.86	10.66
Equity / Assets	7.63	7.93	8.11	7.78	8.57
<b>【 A 】</b>					
Non-performing loan ratio	0.14	0.15	0.15	0.12	0.12
Loan loss provisions / NPLs	794.34	768.47	738.50	960.85	885.64
<b>【 E 】</b>					
NIBT / Average equity	6.59	7.29	7.33	6.64	8.57
(NIBT + loan loss provisions) / Average equity	6.83	7.72	7.36	6.80	9.85
NIBT / Average assets	0.50	0.58	0.58	0.56	0.61
(NIBT + loan loss provisions) / Average assets	0.52	0.62	0.59	0.57	0.70
Net interest income / NIBT	203.63	165.79	165.67	204.88	199.91
NIBT / Net income	31.50	33.46	33.87	31.77	32.44
NIBT / Employees (in thousand of NT dollars)	928.80	990.90	991.20	865.72	899.03
<b>【 L 】</b>					
Liquidity coverage ratio	177.88	240.45	158.85	290.88	186.47
Net stable funding ratio	128.36	127.67	126.72	132.85	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.71	27.53	27.13	28.35	20.65
Loans / Deposits	71.03	69.44	72.46	63.63	71.47
Time deposits / Deposits	42.27	45.12	44.33	47.80	44.45
NCDs / Time deposits	0.11	0.12	0.10	4.26	0.12
Accumulated gap of assets and liabilities (180 days) / Equity	-64.12	-26.92	-50.03	-19.55	-24.84
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	94.54	97.39	96.35	95.68	97.07
Interest rate sensitivity gap / Equity	-56.41	-25.04	-34.27	-42.87	-24.94
<b>【 G 】</b>					
Deposit growth rate	10.95	10.40	3.79	14.42	4.01
Loan growth rate	13.37	10.13	18.14	2.69	12.11
Investment growth rate	3.78	12.97	7.81	13.33	31.04
Guarantee growth rate	-0.52	3.62	4.42	6.48	34.41

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Far Eastern International Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.07	13.45	13.60	13.33	14.35
Tier 1 capital / Risk-weighted assets	10.78	10.73	10.99	11.07	11.06
Common equity Tier 1 / Risk-weighted assets	10.34	10.28	10.53	10.51	11.06
Liabilities / Equity (multiple)	12.79	12.63	12.89	13.07	12.51
Equity / Assets	7.25	7.33	7.20	7.11	7.40
<b>【 A 】</b>					
Non-performing loan ratio	0.48	0.27	0.28	0.24	0.29
Loan loss provisions / NPLs	300.51	513.94	510.29	574.01	479.00
<b>【 E 】</b>					
NIBT / Average equity	7.35	10.03	9.09	9.34	7.94
(NIBT + loan loss provisions) / Average equity	8.28	10.59	9.21	9.59	7.58
NIBT / Average assets	0.53	0.74	0.67	0.67	0.57
(NIBT + loan loss provisions) / Average assets	0.59	0.78	0.68	0.69	0.55
Net interest income / NIBT	171.33	115.08	127.64	139.73	163.70
NIBT / Net income	31.73	40.61	37.36	37.00	32.26
NIBT / Employees (in thousand of NT dollars)	1,379.35	1,897.44	1,676.18	1,656.57	1,345.74
<b>【 L 】</b>					
Liquidity coverage ratio	124.71	107.88	124.91	110.28	110.90
Net stable funding ratio	118.89	118.09	120.49	114.49	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.66	29.19	31.17	30.30	31.72
Loans / Deposits	72.80	77.36	72.57	75.68	75.36
Time deposits / Deposits	54.47	57.93	58.37	57.28	56.74
NCDs / Time deposits	0.34	0.76	0.62	2.15	2.48
Accumulated gap of assets and liabilities (180 days) / Equity	-260.36	-243.12	-204.24	-175.87	-167.96
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	105.36	107.69	103.02	108.33	110.25
Interest rate sensitivity gap / Equity	49.21	68.19	28.20	75.95	90.90
<b>【 G 】</b>					
Deposit growth rate	8.38	-0.30	5.96	8.05	3.38
Loan growth rate	1.73	1.27	1.37	8.14	-1.40
Investment growth rate	2.88	15.41	12.50	10.20	22.26
Guarantee growth rate	26.50	-2.63	28.34	12.67	8.06

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Yuanta Commercial Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	15.39	15.64	15.57	15.39	14.45
Tier 1 capital / Risk-weighted assets	13.14	13.07	13.12	12.52	11.26
Common equity Tier 1 / Risk-weighted assets	12.48	12.44	12.50	11.91	10.27
Liabilities / Equity (multiple)	10.33	9.89	9.92	10.06	12.89
Equity / Assets	8.82	9.18	9.16	9.04	7.20
<b>【 A 】</b>					
Non-performing loan ratio	0.13	0.14	0.15	0.21	0.22
Loan loss provisions / NPLs	1,174.80	1,151.80	1,121.41	761.88	597.56
<b>【 E 】</b>					
NIBT / Average equity	8.65	10.44	9.62	8.75	12.34
(NIBT + loan loss provisions) / Average equity	9.05	11.19	10.78	9.09	13.38
NIBT / Average assets	0.78	0.96	0.89	0.77	0.86
(NIBT + loan loss provisions) / Average assets	0.82	1.03	1.00	0.80	0.93
Net interest income / NIBT	114.67	104.88	113.21	135.08	119.45
NIBT / Net income	48.49	52.18	50.03	46.35	50.53
NIBT / Employees (in thousand of NT dollars)	2,430.24	2,828.15	2,623.63	2,236.75	2,753.70
<b>【 L 】</b>					
Liquidity coverage ratio	200.87	190.65	200.03	139.46	161.82
Net stable funding ratio	145.28	141.22	144.85	133.79	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.65	34.33	34.02	34.78	35.82
Loans / Deposits	63.29	67.28	66.20	69.21	65.88
Time deposits / Deposits	37.99	42.21	41.83	45.85	39.66
NCDs / Time deposits	4.05	2.63	5.18	9.25	14.76
Accumulated gap of assets and liabilities (180 days) / Equity	1.86	-11.21	11.50	-55.06	-114.56
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	84.15	85.11	85.53	84.86	84.08
Interest rate sensitivity gap / Equity	-134.09	-114.83	-113.98	-117.04	-155.28
<b>【 G 】</b>					
Deposit growth rate	10.46	4.26	7.12	44.50	2.67
Loan growth rate	3.86	3.32	2.41	51.56	-2.74
Investment growth rate	16.81	r 0.60	7.46	47.92	28.33
Guarantee growth rate	0.95	-6.80	-16.20	-7.32	-31.67

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Bank SinoPac Co., Ltd.

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.81	13.16	14.00	13.87	14.51
Tier 1 capital / Risk-weighted assets	11.44	11.46	12.26	12.64	13.04
Common equity Tier 1 / Risk-weighted assets	10.24	10.70	11.47	12.16	12.54
Liabilities / Equity (multiple)	12.85	11.92	11.69	10.81	10.54
Equity / Assets	7.22	7.74	7.88	8.47	8.67
<b>【 A 】</b>					
Non-performing loan ratio	0.15	0.22	0.21	0.25	0.28
Loan loss provisions / NPLs	867.83	618.65	638.56	561.14	499.76
<b>【 E 】</b>					
NIBT / Average equity	8.49	9.22	8.86	8.56	7.09
(NIBT + loan loss provisions) / Average equity	9.18	9.79	8.76	8.96	8.20
NIBT / Average assets	0.62	0.74	0.70	0.72	0.58
(NIBT + loan loss provisions) / Average assets	0.67	0.78	0.69	0.75	0.67
Net interest income / NIBT	138.81	116.02	121.88	130.44	157.30
NIBT / Net income	41.16	44.70	44.55	45.39	39.40
NIBT / Employees (in thousand of NT dollars)	1,951.51	2,227.27	2,033.55	2,133.48	1,656.51
<b>【 L 】</b>					
Liquidity coverage ratio	134.95	123.54	161.12	115.00	134.93
Net stable funding ratio	126.12	130.50	135.59	130.64	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.02	30.63	32.74	26.97	25.98
Loans / Deposits	71.83	75.80	72.00	77.67	76.00
Time deposits / Deposits	30.21	32.75	32.79	34.10	36.50
NCDs / Time deposits	2.25	3.32	2.50	6.29	6.23
Accumulated gap of assets and liabilities (180 days) / Equity	-6.60	-59.98	-33.23	-4.40	-30.73
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	107.32	117.14	116.24	117.37	111.38
Interest rate sensitivity gap / Equity	56.34	117.88	111.09	111.11	74.54
<b>【 G 】</b>					
Deposit growth rate	13.29	18.57	15.79	3.84	-6.31
Loan growth rate	7.26	15.99	8.08	6.06	-0.33
Investment growth rate	21.86	14.02	21.59	-1.43	-8.67
Guarantee growth rate	43.21	22.77	22.40	-11.40	15.88



TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

E.Sun Commercial Bank, Ltd.

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.02	14.52	14.62	15.13	15.01
Tier 1 capital / Risk-weighted assets	11.55	11.71	11.81	12.00	11.77
Common equity Tier 1 / Risk-weighted assets	10.05	10.38	10.49	10.56	10.64
Liabilities / Equity (multiple)	14.58	13.43	13.22	13.09	12.81
Equity / Assets	6.42	6.93	7.03	7.10	7.24
<b>【 A 】</b>					
Non-performing loan ratio	0.20	0.19	0.19	0.23	0.23
Loan loss provisions / NPLs	612.36	612.14	640.26	523.76	513.89
<b>【 E 】</b>					
NIBT / Average equity	11.73	14.45	13.87	13.23	12.55
(NIBT + loan loss provisions) / Average equity	12.39	14.81	14.18	13.90	14.61
NIBT / Average assets	0.78	1.01	0.97	0.95	0.88
(NIBT + loan loss provisions) / Average assets	0.83	1.04	0.99	1.00	1.02
Net interest income / NIBT	94.10	77.67	80.24	93.02	110.99
NIBT / Net income	38.69	45.64	44.17	43.12	40.25
NIBT / Employees (in thousand of NT dollars)	2,248.87	2,746.76	2,597.05	2,424.54	2,052.02
<b>【 L 】</b>					
Liquidity coverage ratio	129.67	124.56	125.06	132.55	129.10
Net stable funding ratio	125.67	130.33	130.57	132.00	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.10	28.82	30.55	29.02	30.14
Loans / Deposits	69.11	70.46	69.83	71.22	71.04
Time deposits / Deposits	23.31	24.87	24.02	25.62	25.19
NCDs / Time deposits	3.85	1.97	2.09	2.36	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	-50.24	-56.97	-78.07	-24.08	43.55
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	121.38	116.30	120.25	118.25	113.19
Interest rate sensitivity gap / Equity	177.42	126.61	153.52	142.48	104.85
<b>【 G 】</b>					
Deposit growth rate	13.34	12.79	10.01	9.77	9.90
Loan growth rate	11.14	8.82	7.83	10.02	8.28
Investment growth rate	16.07	18.00	10.76	12.31	14.36
Guarantee growth rate	24.52	31.40	20.54	73.32	-2.97

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

KGI Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.71	14.67	15.38	13.39	14.18
Tier 1 capital / Risk-weighted assets	12.29	12.84	13.50	12.27	13.99
Common equity Tier 1 / Risk-weighted assets	11.74	12.28	12.92	11.69	13.99
Liabilities / Equity (multiple)	10.75	9.85	9.32	10.64	8.56
Equity / Assets	8.51	9.22	9.69	8.59	10.46
<b>【 A 】</b>					
Non-performing loan ratio	0.16	0.15	0.17	0.17	0.21
Loan loss provisions / NPLs	817.66	875.77	736.63	755.23	626.84
<b>【 E 】</b>					
NIBT / Average equity	7.29	8.28	7.69	4.91	8.41
(NIBT + loan loss provisions) / Average equity	7.47	8.26	8.47	4.96	10.16
NIBT / Average assets	0.68	0.73	0.71	0.44	0.90
(NIBT + loan loss provisions) / Average assets	0.70	0.73	0.78	0.44	1.08
Net interest income / NIBT	158.40	132.24	142.83	244.53	124.33
NIBT / Net income	42.02	45.28	41.90	32.76	45.77
NIBT / Employees (in thousand of NT dollars)	1,821.18	1,941.58	1,844.20	1,114.08	1,968.64
<b>【 L 】</b>					
Liquidity coverage ratio	110.19	108.24	111.19	104.55	93.36
Net stable funding ratio	109.64	107.63	112.65	111.38	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	38.18	39.25	40.43	37.67	36.01
Loans / Deposits	78.58	84.49	82.36	80.65	78.88
Time deposits / Deposits	47.87	47.89	44.83	46.99	47.30
NCDs / Time deposits	3.28	4.81	5.50	8.69	12.64
Accumulated gap of assets and liabilities (180 days) / Equity	-172.33	-95.24	-192.53	-87.07	-108.04
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	111.39	118.29	122.32	104.67	106.30
Interest rate sensitivity gap / Equity	61.56	85.50	102.06	23.71	27.00
<b>【 G 】</b>					
Deposit growth rate	12.00	-3.81	-0.10	12.00	9.68
Loan growth rate	4.16	5.85	2.02	14.29	16.34
Investment growth rate	11.04	-3.25	-9.74	23.15	0.33
Guarantee growth rate	-3.05	50.74	54.26	39.51	-3.33

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

DBS Bank (Taiwan) , Ltd.

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.38	13.24	14.87	12.76	11.67
Tier 1 capital / Risk-weighted assets	12.20	12.12	12.62	11.63	11.67
Common equity Tier 1 / Risk-weighted assets	9.37	9.24	9.65	8.66	8.68
Liabilities / Equity (multiple)	11.46	11.66	11.00	12.93	13.01
Equity / Assets	8.02	7.90	8.33	7.18	7.14
<b>【 A 】</b>					
Non-performing loan ratio	0.43	0.59	0.59	0.56	0.74
Loan loss provisions / NPLs	307.88	234.43	235.58	246.38	189.62
<b>【 E 】</b>					
NIBT / Average equity	2.31	0.68	1.55	3.56	2.19
(NIBT + loan loss provisions) / Average equity	3.07	1.71	1.70	4.25	5.53
NIBT / Average assets	0.19	0.05	0.12	0.25	0.18
(NIBT + loan loss provisions) / Average assets	0.25	0.13	0.13	0.30	0.46
Net interest income / NIBT	653.10	2,206.43	966.79	468.48	546.48
NIBT / Net income	8.58	2.48	5.63	11.87	9.92
NIBT / Employees (in thousand of NT dollars)	361.70	94.33	223.68	474.72	302.12
<b>【 L 】</b>					
Liquidity coverage ratio	122.77	121.16	127.45	130.60	206.36
Net stable funding ratio	124.27	129.36	129.34	134.39	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.96	30.30	27.65	29.41	35.66
Loans / Deposits	73.92	71.05	70.22	65.27	70.29
Time deposits / Deposits	53.59	49.78	50.52	48.27	46.86
NCDs / Time deposits	1.28	1.07	-	2.08	3.37
Accumulated gap of assets and liabilities (180 days) / Equity	-289.46	-318.65	-353.36	-342.30	-262.78
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	107.03	112.87	109.71	117.57	123.55
Interest rate sensitivity gap / Equity	51.28	87.41	65.85	124.13	161.43
<b>【 G 】</b>					
Deposit growth rate	-5.01	-4.38	-8.77	4.84	28.16
Loan growth rate	-1.17	2.15	-1.85	-2.78	33.01
Investment growth rate	-6.23	23.05	14.89	-7.20	11.96
Guarantee growth rate	53.09	50.04	60.81	10.91	-18.06

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Taishin International Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.48	14.13	14.40	14.72	14.23
Tier 1 capital / Risk-weighted assets	11.85	11.30	11.60	11.67	10.91
Common equity Tier 1 / Risk-weighted assets	10.03	9.52	9.79	9.64	8.74
Liabilities / Equity (multiple)	12.15	11.80	11.74	11.35	11.97
Equity / Assets	7.61	7.81	7.85	8.10	7.71
<b>【 A 】</b>					
Non-performing loan ratio	0.16	0.17	0.17	0.18	0.22
Loan loss provisions / NPLs	838.86	801.36	814.28	758.18	578.43
<b>【 E 】</b>					
NIBT / Average equity	9.82	10.26	9.03	8.99	10.00
(NIBT + loan loss provisions) / Average equity	10.20	11.29	9.79	9.39	11.23
NIBT / Average assets	0.72	0.78	0.69	0.66	0.76
(NIBT + loan loss provisions) / Average assets	0.75	0.86	0.75	0.69	0.85
Net interest income / NIBT	131.69	119.89	136.91	156.57	144.77
NIBT / Net income	40.09	39.81	35.89	34.38	37.75
NIBT / Employees (in thousand of NT dollars)	2,037.40	2,059.86	1,766.47	1,557.96	1,665.40
<b>【 L 】</b>					
Liquidity coverage ratio	124.71	119.23	111.29	130.61	111.87
Net stable funding ratio	126.58	121.04	125.68	122.79	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.26	26.14	25.27	25.98	25.54
Loans / Deposits	77.66	78.50	79.03	80.07	79.67
Time deposits / Deposits	27.73	31.42	29.76	36.48	40.28
NCDs / Time deposits	0.53	0.99	0.26	1.82	1.23
Accumulated gap of assets and liabilities (180 days) / Equity	31.59	19.51	85.01	21.28	9.05
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	170.18	144.89	149.28	153.48	149.95
Interest rate sensitivity gap / Equity	327.98	215.62	232.30	262.63	286.38
<b>【 G 】</b>					
Deposit growth rate	11.55	12.33	13.64	5.78	7.53
Loan growth rate	10.16	7.70	11.90	6.13	9.19
Investment growth rate	3.61	24.95	20.94	7.00	9.29
Guarantee growth rate	17.97	-7.28	6.26	-8.03	21.80

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

Jih Sun International Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.73	13.58	14.00	14.33	15.05
Tier 1 capital / Risk-weighted assets	13.28	12.80	12.92	13.20	13.46
Common equity Tier 1 / Risk-weighted assets	13.28	12.80	12.92	13.20	13.46
Liabilities / Equity (multiple)	10.65	10.61	10.64	10.42	10.42
Equity / Assets	8.58	8.62	8.59	8.75	8.76
<b>【 A 】</b>					
Non-performing loan ratio	0.26	0.17	0.15	0.26	0.45
Loan loss provisions / NPLs	477.70	761.01	841.27	498.31	302.06
<b>【 E 】</b>					
NIBT / Average equity	4.91	5.99	5.22	5.02	5.32
(NIBT + loan loss provisions) / Average equity	4.70	6.07	5.34	4.74	6.20
NIBT / Average assets	0.41	0.52	0.45	0.44	0.46
(NIBT + loan loss provisions) / Average assets	0.40	0.52	0.46	0.41	0.53
Net interest income / NIBT	233.01	211.82	241.44	266.07	230.10
NIBT / Net income	28.06	31.16	27.66	27.08	26.64
NIBT / Employees (in thousand of NT dollars)	729.76	878.36	763.92	721.28	718.77
<b>【 L 】</b>					
Liquidity coverage ratio	267.06	r 155.85	163.31	135.72	137.23
Net stable funding ratio	145.41	141.59	142.43	129.95	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.72	27.69	26.21	27.08	27.46
Loans / Deposits	71.24	76.13	74.23	79.93	78.70
Time deposits / Deposits	29.44	33.19	33.75	37.61	34.56
NCDs / Time deposits	0.26	0.28	4.92	1.61	3.28
Accumulated gap of assets and liabilities (180 days) / Equity	33.97	r 10.21	12.04	-13.43	45.31
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	98.77	98.74	97.88	98.20	100.52
Interest rate sensitivity gap / Equity	-10.78	-10.75	-18.25	-15.20	4.35
<b>【 G 】</b>					
Deposit growth rate	5.12	9.03	13.19	3.20	4.48
Loan growth rate	-1.39	1.20	5.13	4.40	2.81
Investment growth rate	-0.39	-3.74	-3.55	5.13	1.35
Guarantee growth rate	93.29	9.75	32.18	28.82	113.63

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

EnTie Commercial Bank

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	15.82	13.70	14.33	14.13	13.49
Tier 1 capital / Risk-weighted assets	14.59	13.70	14.33	14.13	13.49
Common equity Tier 1 / Risk-weighted assets	14.59	13.70	14.33	14.13	13.49
Liabilities / Equity (multiple)	8.22	8.28	8.09	8.35	8.61
Equity / Assets	10.85	10.78	11.00	10.69	10.40
<b>【 A 】</b>					
Non-performing loan ratio	1.12	0.72	0.91	0.77	0.62
Loan loss provisions / NPLs	133.45	216.94	190.96	186.05	229.58
<b>【 E 】</b>					
NIBT / Average equity	7.23	7.59	7.33	8.51	8.49
(NIBT + loan loss provisions) / Average equity	8.06	8.60	8.55	8.64	10.49
NIBT / Average assets	0.79	0.81	0.79	0.91	0.87
(NIBT + loan loss provisions) / Average assets	0.87	0.92	0.92	0.93	1.08
Net interest income / NIBT	139.88	144.13	148.94	133.35	149.70
NIBT / Net income	41.89	40.14	38.33	44.40	42.45
NIBT / Employees (in thousand of NT dollars)	1,655.91	1,706.77	1,651.88	1,879.79	1,750.97
<b>【 L 】</b>					
Liquidity coverage ratio	123.57	136.95	132.73	115.27	133.62
Net stable funding ratio	125.09	120.60	122.05	133.91	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.08	30.91	31.10	35.64	37.65
Loans / Deposits	76.82	79.42	77.98	73.33	70.21
Time deposits / Deposits	54.34	55.31	55.68	56.74	55.89
NCDs / Time deposits	0.62	0.62	0.61	1.19	2.66
Accumulated gap of assets and liabilities (180 days) / Equity	-124.72	-134.59	-145.49	-145.83	-140.33
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	108.76	107.50	107.57	106.23	105.83
Interest rate sensitivity gap / Equity	52.29	45.32	45.50	38.97	38.69
<b>【 G 】</b>					
Deposit growth rate	1.13	-2.49	-1.23	0.32	5.99
Loan growth rate	-2.29	5.88	5.03	4.25	0.51
Investment growth rate	10.61	-14.57	-16.77	4.27	8.35
Guarantee growth rate	10.27	52.70	90.75	28.90	-6.09

TABLE 7 (2)

## The Main Financial and Performance Ratios

September 30, 2020

CTBC Bank Co., Ltd.

Unit : %

Items	30/09/20	30/09/19	31/12/19	31/12/18	31/12/17
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.46	13.76	14.17	15.16	16.18
Tier 1 capital / Risk-weighted assets	13.46	13.76	14.17	15.16	16.18
Common equity Tier 1 / Risk-weighted assets	13.40	13.76	14.17	14.89	15.56
Liabilities / Equity (multiple)	11.06	10.66	10.21	9.72	9.63
Equity / Assets	8.29	8.58	8.92	9.33	9.41
<b>【 A 】</b>					
Non-performing loan ratio	0.28	0.23	0.17	0.22	0.21
Loan loss provisions / NPLs	525.35	607.93	835.43	625.30	654.26
<b>【 E 】</b>					
NIBT / Average equity	10.74	13.07	12.28	11.84	12.62
(NIBT + loan loss provisions) / Average equity	11.24	13.38	12.81	12.37	13.74
NIBT / Average assets	0.91	1.17	1.09	1.08	1.18
(NIBT + loan loss provisions) / Average assets	0.95	1.19	1.13	1.13	1.29
Net interest income / NIBT	123.64	99.36	106.02	108.47	97.61
NIBT / Net income	40.02	44.95	43.23	42.89	43.75
NIBT / Employees (in thousand of NT dollars)	2,754.30	3,339.97	3,147.47	2,972.48	3,039.95
<b>【 L 】</b>					
Liquidity coverage ratio	146.55	131.82	128.71	113.57	122.70
Net stable funding ratio	130.52	130.44	132.64	134.58	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.45	30.06	27.80	31.42	34.59
Loans / Deposits	64.90	66.38	67.35	69.71	67.50
Time deposits / Deposits	27.60	28.36	28.41	27.01	27.53
NCDs / Time deposits	1.03	1.01	0.98	0.97	1.14
Accumulated gap of assets and liabilities (180 days) / Equity	-31.56	-17.01	-47.06	-21.13	-13.50
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	102.28	105.39	106.59	111.98	114.77
Interest rate sensitivity gap / Equity	15.68	33.29	39.53	67.37	84.14
<b>【 G 】</b>					
Deposit growth rate	5.65	11.41	10.06	5.85	10.54
Loan growth rate	3.28	9.34	6.32	9.29	6.29
Investment growth rate	7.11	18.93	16.02	3.12	19.12
Guarantee growth rate	10.31	7.49	18.45	-1.17	16.44