

TABLE 7 (1)

## The Main Financial and Performance Ratios

December 31, 2020

The Peer-Group Average

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.61	14.00	13.82	13.99	13.21
2.Arithmetic mean	14.85	14.07	13.99	14.17	13.33
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	12.68	11.97	11.79	11.80	10.99
2.Arithmetic mean	12.80	12.08	11.86	11.78	10.97
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.48	11.26	11.06	11.17	10.51
2.Arithmetic mean	11.84	11.32	11.19	11.19	10.50
Liabilities / Equity (multiple)	12.60	12.06	12.36	12.37	12.57
Equity / Assets	7.45	7.73	7.60	7.66	7.56
<b>【 A 】</b>					
Non-performing loan ratio					
1.Winsorized mean	0.20	0.23	0.26	0.30	0.29
2.Arithmetic mean	0.22	0.22	0.24	0.28	0.27
Loan loss provisions / NPLs	696.63	643.06	583.03	533.54	528.19
Expected losses of classified assets / Total provisions	74.06	73.72	72.65	71.58	70.74
<b>【 E 】</b>					
NIBT / Average equity					
1.Winsorized mean	7.21	8.46	8.04	7.73	8.33
2.Arithmetic mean	7.84	9.49	9.34	9.03	9.23
(NIBT + loan loss provisions) / Average equity	7.65	9.08	8.77	9.88	10.74
NIBT / Average assets					
1.Winsorized mean	0.53	0.62	0.60	0.60	0.61
2.Arithmetic mean	0.58	0.70	0.68	0.66	0.66
(NIBT + loan loss provisions) / Average assets	0.55	0.68	0.64	0.72	0.75
Net interest income / NIBT	177.45	160.04	171.77	178.60	179.40
NIBT / Net income	35.77	38.65	38.04	36.05	37.76
NIBT / Employees (in thousand of NT dollars)	1,658.01	1,934.86	1,838.04	1,699.45	1,741.09
<b>【 L 】</b>					
Liquidity coverage ratio	142.49	139.68	132.48	148.17	135.11
Net stable funding ratio	134.52	132.28	130.55	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.85	30.68	30.77	31.20	29.46
Loans / Deposits	70.17	72.63	73.75	72.26	72.96
Time deposits / Deposits	37.10	39.47	39.61	41.46	40.79
NCDs / Time deposits	1.52	2.09	3.35	2.73	1.32
Accumulated gap of assets and liabilities (180 days) / Equity	-72.53	-71.67	-62.66	-80.59	-95.21
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.23	104.31	105.16	104.49	103.30
Interest rate sensitivity gap / Equity	11.82	22.86	22.46	27.34	20.11
<b>【 G 】</b>					
Deposit growth rate	8.51	4.54	3.36	4.55	3.32
Loan growth rate	4.85	3.68	5.79	3.95	2.82
Investment growth rate	11.25	6.54	7.45	14.35	11.82
Guarantee growth rate	16.85	9.24	9.58	5.05	-11.49

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.
4. Net stable funding ratio has been disclosed since March 2018.
5. TABLE 7 (1) and (2) 「The Main Financial and Performance Ratios」 excludes Rakuten International Commercial Bank opened for

business on December 30, 2020.

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Bank of Taiwan

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.96	14.16	12.55	13.13	12.04
Tier 1 capital / Risk-weighted assets	13.13	12.39	10.50	10.86	9.83
Common equity Tier 1 / Risk-weighted assets	13.13	12.39	10.50	10.86	9.83
Liabilities / Equity (multiple)	13.09	12.54	15.27	16.08	16.36
Equity / Assets	7.09	7.39	6.15	5.85	5.76
<b>【 A 】</b>					
Non-performing loan ratio	0.15	0.18	0.21	0.29	0.26
Loan loss provisions / NPLs	997.45	912.72	715.09	497.70	552.50
<b>【 E 】</b>					
NIBT / Average equity	3.26	3.87	3.73	3.97	7.23
(NIBT + loan loss provisions) / Average equity	3.23	3.96	3.83	4.50	9.62
NIBT / Average assets	0.23	0.25	0.22	0.23	0.40
(NIBT + loan loss provisions) / Average assets	0.23	0.26	0.23	0.26	0.53
Net interest income / NIBT	223.89	204.29	225.71	228.77	134.81
NIBT / Net income	36.14	31.16	28.95	33.98	43.41
NIBT / Employees (in thousand / per person)	1,605.91	1,716.45	1,515.55	1,479.18	2,609.95
<b>【 L 】</b>					
Liquidity coverage ratio	171.90	184.52	234.89	223.03	190.48
Net stable funding ratio	153.57	153.95	161.68	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.27	37.41	44.82	49.64	47.90
Loans / Deposits	69.84	68.52	64.50	58.81	59.54
Time deposits / Deposits	41.35	44.71	44.10	47.93	49.47
NCDs / Time deposits	0.05	0.05	0.05	0.19	0.13
Accumulated gap of assets and liabilities (180 days) / Equity	-9.64	-30.98	89.07	46.40	269.69
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	96.12	97.67	96.49	96.83	95.41
Interest rate sensitivity gap / Equity	-38.64	-22.40	-41.96	-38.91	-57.47
<b>【 G 】</b>					
Deposit growth rate	5.05	-1.34	2.15	1.73	0.95
Loan growth rate	7.08	4.81	12.01	0.48	-4.45
Investment growth rate	2.36	-2.83	-0.93	8.41	5.27
Guarantee growth rate	12.89	-1.39	2.42	12.36	-5.78

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Land Bank of Taiwan

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	12.90	12.75	12.10	12.33	11.58
Tier 1 capital / Risk-weighted assets	10.65	10.37	9.49	9.46	8.33
Common equity Tier 1 / Risk-weighted assets	9.31	8.80	8.55	8.48	7.66
Liabilities / Equity (multiple)	16.77	16.86	18.13	18.94	18.92
Equity / Assets	5.63	5.60	5.23	5.02	5.02
<b>【 A 】</b>					
Non-performing loan ratio	0.15	0.18	0.19	0.19	0.18
Loan loss provisions / NPLs	1,065.01	891.18	798.26	787.31	875.49
<b>【 E 】</b>					
NIBT / Average equity	6.68	8.40	8.34	8.71	9.94
(NIBT + loan loss provisions) / Average equity	7.48	8.85	9.13	9.04	11.31
NIBT / Average assets	0.36	0.43	0.41	0.42	0.48
(NIBT + loan loss provisions) / Average assets	0.40	0.45	0.44	0.44	0.54
Net interest income / NIBT	241.51	216.22	219.13	208.59	193.54
NIBT / Net income	37.16	41.54	37.61	41.04	44.10
NIBT / Employees (in thousand / per person)	1,899.37	2,246.76	2,158.47	2,110.87	2,241.80
<b>【 L 】</b>					
Liquidity coverage ratio	101.73	103.07	109.28	99.25	90.36
Net stable funding ratio	110.52	111.13	115.22	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.23	26.04	28.17	27.19	26.35
Loans / Deposits	78.65	77.87	76.24	75.73	78.53
Time deposits / Deposits	44.12	48.73	51.24	53.63	51.41
NCDs / Time deposits	0.06	0.06	3.29	0.07	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-376.18	-403.61	-396.79	-392.08	-202.77
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	102.39	103.17	100.24	99.01	102.63
Interest rate sensitivity gap / Equity	33.19	43.36	3.60	-15.63	40.32
<b>【 G 】</b>					
Deposit growth rate	2.41	-1.26	1.11	6.80	7.07
Loan growth rate	4.77	1.11	4.67	5.97	2.71
Investment growth rate	8.05	2.81	6.29	17.00	35.16
Guarantee growth rate	13.51	6.72	12.57	-5.18	-40.51

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Taiwan Cooperative Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	15.39	13.58	13.59	13.44	12.91
Tier 1 capital / Risk-weighted assets	12.91	11.16	10.74	10.32	9.60
Common equity Tier 1 / Risk-weighted assets	11.89	10.52	10.57	10.32	9.60
Liabilities / Equity (multiple)	15.15	14.45	14.67	14.94	15.52
Equity / Assets	6.19	6.47	6.38	6.27	6.05
<b>【 A 】</b>					
Non-performing loan ratio	0.29	0.25	0.28	0.34	0.37
Loan loss provisions / NPLs	429.98	498.73	448.39	366.35	321.27
<b>【 E 】</b>					
NIBT / Average equity	7.66	8.92	8.44	7.67	7.86
(NIBT + loan loss provisions) / Average equity	8.44	9.57	9.52	10.49	10.15
NIBT / Average assets	0.47	0.55	0.52	0.48	0.47
(NIBT + loan loss provisions) / Average assets	0.52	0.60	0.59	0.65	0.61
Net interest income / NIBT	195.72	180.71	199.63	217.02	215.89
NIBT / Net income	36.25	40.60	38.23	35.14	35.79
NIBT / Employees (in thousand / per person)	1,992.03	2,201.89	2,029.22	1,826.48	1,791.94
<b>【 L 】</b>					
Liquidity coverage ratio	151.07	122.01	128.11	115.68	127.18
Net stable funding ratio	147.58	136.09	140.25	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.20	28.00	27.17	24.49	25.51
Loans / Deposits	70.12	76.25	76.08	76.85	77.13
Time deposits / Deposits	33.00	34.72	36.98	35.98	37.07
NCDs / Time deposits	4.37	4.30	4.79	1.31	0.17
Accumulated gap of assets and liabilities (180 days) / Equity	-52.24	-71.79	-26.38	-59.31	-79.36
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	97.51	99.05	98.99	100.96	102.48
Interest rate sensitivity gap / Equity	-29.14	-10.38	-11.37	11.09	29.58
<b>【 G 】</b>					
Deposit growth rate	12.89	6.21	3.99	2.32	2.40
Loan growth rate	3.80	6.42	2.85	1.86	-0.64
Investment growth rate	24.05	8.72	6.57	3.70	8.68
Guarantee growth rate	3.39	15.71	8.55	1.86	3.30

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

First Commercial Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.63	13.00	13.57	13.42	13.27
Tier 1 capital / Risk-weighted assets	11.66	11.11	11.58	11.25	10.95
Common equity Tier 1 / Risk-weighted assets	10.58	10.63	10.96	11.25	10.95
Liabilities / Equity (multiple)	14.60	13.14	12.86	12.29	11.95
Equity / Assets	6.41	7.07	7.22	7.53	7.72
<b>【 A 】</b>					
Non-performing loan ratio	0.24	0.24	0.32	0.38	0.20
Loan loss provisions / NPLs	527.29	527.54	389.61	358.55	625.14
<b>【 E 】</b>					
NIBT / Average equity	8.79	11.29	10.90	9.33	11.12
(NIBT + loan loss provisions) / Average equity	9.69	12.28	12.05	13.27	13.41
NIBT / Average assets	0.58	0.78	0.77	0.71	0.85
(NIBT + loan loss provisions) / Average assets	0.63	0.85	0.86	1.01	1.02
Net interest income / NIBT	155.48	122.58	138.73	163.81	135.45
NIBT / Net income	41.61	48.03	44.96	41.05	49.44
NIBT / Employees (in thousand / per person)	2,220.81	2,842.74	2,699.90	2,347.73	2,754.03
<b>【 L 】</b>					
Liquidity coverage ratio	132.55	133.59	121.47	133.08	137.79
Net stable funding ratio	133.27	129.37	131.00	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	39.24	37.93	32.88	30.36	27.33
Loans / Deposits	71.04	74.29	78.71	79.28	79.04
Time deposits / Deposits	22.40	24.01	23.25	22.53	23.90
NCDs / Time deposits	2.03	2.74	5.00	2.46	2.88
Accumulated gap of assets and liabilities (180 days) / Equity	-91.09	-103.07	-111.88	-103.79	-116.22
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	112.07	111.64	112.93	113.20	107.05
Interest rate sensitivity gap / Equity	110.76	93.42	100.37	99.48	53.74
<b>【 G 】</b>					
Deposit growth rate	12.91	10.32	7.91	2.23	1.30
Loan growth rate	7.98	4.09	7.13	2.52	4.11
Investment growth rate	18.48	17.84	23.61	26.40	83.71
Guarantee growth rate	15.03	9.88	2.33	-10.62	-11.38

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Hua Nan Commercial Bank, Ltd.

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.67	13.88	13.75	14.25	12.83
Tier 1 capital / Risk-weighted assets	11.35	11.63	11.14	11.23	9.78
Common equity Tier 1 / Risk-weighted assets	10.37	10.89	10.67	10.91	9.63
Liabilities / Equity (multiple)	14.19	12.55	13.32	13.45	14.47
Equity / Assets	6.58	7.38	6.98	6.92	6.46
<b>【 A 】</b>					
Non-performing loan ratio	0.15	0.12	0.15	0.34	0.27
Loan loss provisions / NPLs	794.82	1,031.61	853.60	354.76	431.56
<b>【 E 】</b>					
NIBT / Average equity	7.62	9.63	9.19	7.71	9.92
(NIBT + loan loss provisions) / Average equity	7.99	10.42	10.20	11.64	13.68
NIBT / Average assets	0.50	0.65	0.59	0.49	0.61
(NIBT + loan loss provisions) / Average assets	0.52	0.70	0.66	0.74	0.84
Net interest income / NIBT	168.01	142.19	163.21	202.90	168.78
NIBT / Net income	38.45	43.46	39.33	35.78	42.18
NIBT / Employees (in thousand / per person)	1,816.23	2,224.54	2,109.25	1,776.23	2,190.19
<b>【 L 】</b>					
Liquidity coverage ratio	153.50	115.55	115.70	140.60	124.81
Net stable funding ratio	138.80	135.31	134.52	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.44	26.76	27.26	23.50	24.56
Loans / Deposits	71.41	75.95	76.15	75.75	77.27
Time deposits / Deposits	23.20	22.78	23.37	25.50	25.72
NCDs / Time deposits	8.88	5.17	5.45	8.30	2.75
Accumulated gap of assets and liabilities (180 days) / Equity	44.02	9.13	8.05	33.64	95.21
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	96.53	97.72	97.33	100.85	102.28
Interest rate sensitivity gap / Equity	-38.30	-21.82	-26.85	8.33	24.43
<b>【 G 】</b>					
Deposit growth rate	13.61	3.14	2.12	2.29	7.51
Loan growth rate	6.81	2.86	2.64	0.26	6.78
Investment growth rate	21.51	1.90	16.31	3.67	28.63
Guarantee growth rate	49.10	4.85	17.96	6.17	-3.11

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Chang Hwa Commercial Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.38	13.96	14.11	13.56	12.01
Tier 1 capital / Risk-weighted assets	11.48	10.63	10.40	9.36	8.86
Common equity Tier 1 / Risk-weighted assets	9.87	9.67	9.79	9.22	8.69
Liabilities / Equity (multiple)	12.96	12.10	12.20	13.02	13.88
Equity / Assets	7.17	7.63	7.57	7.14	6.72
<b>【 A 】</b>					
Non-performing loan ratio	0.38	0.34	0.32	0.30	0.25
Loan loss provisions / NPLs	334.70	351.97	376.81	390.43	458.66
<b>【 E 】</b>					
NIBT / Average equity	5.23	8.72	9.84	10.15	10.49
(NIBT + loan loss provisions) / Average equity	5.79	9.09	10.37	12.33	12.01
NIBT / Average assets	0.36	0.61	0.69	0.69	0.70
(NIBT + loan loss provisions) / Average assets	0.40	0.64	0.73	0.84	0.80
Net interest income / NIBT	221.89	163.38	157.25	159.72	151.92
NIBT / Net income	30.88	42.60	44.58	46.06	45.44
NIBT / Employees (in thousand / per person)	1,244.72	2,038.64	2,215.58	2,137.11	2,141.75
<b>【 L 】</b>					
Liquidity coverage ratio	129.35	125.42	146.84	107.13	95.47
Net stable funding ratio	140.28	138.02	137.63	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.39	19.96	18.70	18.27	15.01
Loans / Deposits	77.61	81.43	79.60	83.36	85.12
Time deposits / Deposits	24.21	25.93	26.47	27.65	28.39
NCDs / Time deposits	0.62	1.36	1.28	1.46	1.35
Accumulated gap of assets and liabilities (180 days) / Equity	-96.81	-86.31	-94.13	-148.73	-96.96
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	110.78	112.36	110.44	109.66	108.62
Interest rate sensitivity gap / Equity	95.81	100.09	82.82	82.00	76.92
<b>【 G 】</b>					
Deposit growth rate	8.72	4.62	0.50	2.87	4.89
Loan growth rate	3.62	7.00	-4.09	0.72	3.39
Investment growth rate	16.94	7.24	15.09	3.05	-0.97
Guarantee growth rate	10.36	15.22	11.84	-8.14	28.09



TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

The Shanghai Commercial &amp; Savings Bank, Ltd.

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.36	14.56	14.41	14.15	13.16
Tier 1 capital / Risk-weighted assets	13.09	13.82	13.61	12.89	12.80
Common equity Tier 1 / Risk-weighted assets	13.09	13.82	13.61	12.89	12.80
Liabilities / Equity (multiple)	7.78	7.42	8.09	8.10	7.62
Equity / Assets	11.40	11.87	11.01	10.99	11.60
<b>【 A 】</b>					
Non-performing loan ratio	0.21	0.20	0.25	0.32	0.28
Loan loss provisions / NPLs	590.26	640.98	539.11	451.33	550.72
<b>【 E 】</b>					
NIBT / Average equity	9.62	11.96	12.46	12.01	11.81
(NIBT + loan loss provisions) / Average equity	9.73	12.06	12.51	12.50	12.18
NIBT / Average assets	1.09	1.39	1.35	1.36	1.32
(NIBT + loan loss provisions) / Average assets	1.10	1.40	1.36	1.42	1.36
Net interest income / NIBT	78.36	76.92	81.09	80.15	79.06
NIBT / Net income	64.99	67.35	68.47	67.33	66.46
NIBT / Employees (in thousand / per person)	5,529.97	6,312.62	6,203.01	5,908.72	5,604.61
<b>【 L 】</b>					
Liquidity coverage ratio	123.28	119.35	111.31	109.53	101.19
Net stable funding ratio	124.79	124.71	121.66	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.88	32.90	33.65	32.01	28.49
Loans / Deposits	74.00	73.94	75.71	74.96	74.59
Time deposits / Deposits	37.61	43.25	43.46	41.69	38.32
NCDs / Time deposits	2.36	5.99	5.44	1.81	1.50
Accumulated gap of assets and liabilities (180 days) / Equity	-87.75	-94.98	-107.93	-120.31	-93.41
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	109.94	109.38	106.61	110.41	109.48
Interest rate sensitivity gap / Equity	47.18	41.98	32.63	50.31	41.17
<b>【 G 】</b>					
Deposit growth rate	5.09	8.43	7.22	7.72	-1.14
Loan growth rate	5.11	5.83	8.14	8.16	0.96
Investment growth rate	7.73	6.93	12.29	6.22	-3.27
Guarantee growth rate	31.62	43.93	15.89	10.76	-6.81

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Taipei Fubon Commercial Bank Co., Ltd.

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	16.47	14.12	13.98	13.93	14.40
Tier 1 capital / Risk-weighted assets	14.71	12.46	12.39	12.11	12.57
Common equity Tier 1 / Risk-weighted assets	13.81	11.97	12.37	12.11	12.57
Liabilities / Equity (multiple)	11.82	12.21	12.15	12.30	11.25
Equity / Assets	7.80	7.57	7.60	7.52	8.16
<b>【 A 】</b>					
Non-performing loan ratio	0.16	0.19	0.17	0.17	0.20
Loan loss provisions / NPLs	776.86	708.99	784.90	764.25	652.11
<b>【 E 】</b>					
NIBT / Average equity	10.34	12.16	11.94	10.63	9.82
(NIBT + loan loss provisions) / Average equity	10.47	12.58	12.25	12.06	10.50
NIBT / Average assets	0.78	0.95	0.89	0.84	0.81
(NIBT + loan loss provisions) / Average assets	0.79	0.98	0.92	0.95	0.87
Net interest income / NIBT	119.97	99.08	99.99	103.31	105.46
NIBT / Net income	48.47	51.66	52.37	48.42	47.53
NIBT / Employees (in thousand / per person)	3,136.69	3,454.44	3,239.45	2,748.02	2,506.28
<b>【 L 】</b>					
Liquidity coverage ratio	122.29	134.73	108.28	127.18	116.36
Net stable funding ratio	133.16	130.86	132.02	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.84	29.55	33.50	35.42	34.75
Loans / Deposits	66.98	66.46	69.56	65.89	67.94
Time deposits / Deposits	26.92	27.39	26.79	30.29	32.33
NCDs / Time deposits	6.88	5.00	7.85	12.69	7.08
Accumulated gap of assets and liabilities (180 days) / Equity	-77.67	-72.49	-97.79	-89.14	-75.32
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	112.28	107.83	112.65	112.02	113.26
Interest rate sensitivity gap / Equity	79.33	49.70	80.88	82.06	86.81
<b>【 G 】</b>					
Deposit growth rate	9.23	8.56	-2.40	11.34	6.40
Loan growth rate	10.07	3.72	3.00	7.96	-3.90
Investment growth rate	9.92	3.20	4.14	35.85	30.10
Guarantee growth rate	-15.77	-18.33	-5.28	-8.39	-7.09

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Cathay United Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	16.91	15.09	14.99	15.89	14.19
Tier 1 capital / Risk-weighted assets	14.16	12.30	11.85	11.74	10.70
Common equity Tier 1 / Risk-weighted assets	12.50	10.73	10.13	9.67	9.45
Liabilities / Equity (multiple)	11.89	11.67	12.73	14.06	15.10
Equity / Assets	7.76	7.89	7.28	6.64	6.21
<b>【 A 】</b>					
Non-performing loan ratio	0.14	0.15	0.16	0.21	0.15
Loan loss provisions / NPLs	1,180.04	1,136.12	931.32	756.30	922.93
<b>【 E 】</b>					
NIBT / Average equity	10.62	11.88	12.51	13.24	12.57
(NIBT + loan loss provisions) / Average equity	11.29	12.55	13.90	15.72	14.45
NIBT / Average assets	0.81	0.88	0.87	0.84	0.79
(NIBT + loan loss provisions) / Average assets	0.86	0.93	0.97	1.00	0.91
Net interest income / NIBT	128.32	129.03	128.30	126.62	125.82
NIBT / Net income	42.65	42.09	41.08	41.26	38.78
NIBT / Employees (in thousand / per person)	2,378.97	2,390.01	2,180.13	2,195.94	1,952.71
<b>【 L 】</b>					
Liquidity coverage ratio	172.98	168.48	157.51	215.71	198.14
Net stable funding ratio	150.22	140.29	128.16	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.58	36.59	34.22	36.39	31.05
Loans / Deposits	62.92	66.03	71.10	68.58	70.74
Time deposits / Deposits	21.26	26.00	26.57	27.93	29.45
NCDs / Time deposits	0.46	0.50	0.75	0.58	0.61
Accumulated gap of assets and liabilities (180 days) / Equity	-44.93	-65.17	-56.66	-63.84	-137.35
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	108.28	110.62	115.98	115.05	112.34
Interest rate sensitivity gap / Equity	67.00	83.08	132.32	135.41	124.80
<b>【 G 】</b>					
Deposit growth rate	12.42	4.73	5.75	3.10	7.90
Loan growth rate	7.05	-2.79	9.54	-0.09	27.27
Investment growth rate	7.18	21.51	-2.89	13.54	-9.09
Guarantee growth rate	31.76	-4.26	88.84	0.36	-30.57

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

The Export-Import Bank of the Republic of China

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	29.55	31.72	33.83	36.25	31.96
Tier 1 capital / Risk-weighted assets	28.21	30.37	32.47	34.86	30.56
Common equity Tier 1 / Risk-weighted assets	28.21	30.37	32.47	34.86	30.56
Liabilities / Equity (multiple)	3.33	3.16	2.82	2.94	3.59
Equity / Assets	23.08	24.03	26.20	25.38	21.78
<b>【 A 】</b>					
Non-performing loan ratio	0.04	-	0.01	0.12	0.20
Loan loss provisions / NPLs	3,868.63	86,050.00	22,316.67	848.48	525.98
<b>【 E 】</b>					
NIBT / Average equity	2.15	2.11	2.18	2.56	2.31
(NIBT + loan loss provisions) / Average equity	2.11	2.43	2.34	3.23	3.81
NIBT / Average assets	0.51	0.56	0.57	0.61	0.48
(NIBT + loan loss provisions) / Average assets	0.50	0.65	0.61	0.77	0.79
Net interest income / NIBT	196.78	207.79	198.81	175.43	240.34
NIBT / Net income	47.10	42.87	42.43	46.82	37.49
NIBT / Employees (in thousand / per person)	3,229.44	3,004.26	2,938.60	3,021.83	2,502.39
<b>【 L 】</b>					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	115.25	104.02	100.56	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	60.54	100.66	102.13	60.58	107.26
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	25.65	-27.12	-23.53	-16.62	-73.18
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	146.07	164.83	164.90	163.03	163.95
Interest rate sensitivity gap / Equity	86.17	94.02	88.59	90.88	102.15
<b>【 G 】</b>					
Deposit growth rate	-	-	-	-	-
Loan growth rate	6.69	18.28	7.06	2.69	3.03
Investment growth rate	0.21	-0.35	3.51	-0.22	-3.55
Guarantee growth rate	17.71	-5.88	17.63	15.71	16.55

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Bank of Kaohsiung

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	12.40	12.11	11.05	10.61	9.74
Tier 1 capital / Risk-weighted assets	10.47	10.04	8.51	8.45	7.25
Common equity Tier 1 / Risk-weighted assets	9.29	8.99	8.19	8.45	7.25
Liabilities / Equity (multiple)	15.95	16.46	17.59	17.58	19.57
Equity / Assets	5.90	5.73	5.38	5.38	4.86
<b>【 A 】</b>					
Non-performing loan ratio	0.30	0.48	0.81	0.51	0.45
Loan loss provisions / NPLs	382.58	245.48	147.93	258.64	253.62
<b>【 E 】</b>					
NIBT / Average equity	5.64	5.91	3.43	3.57	5.62
(NIBT + loan loss provisions) / Average equity	6.34	6.71	4.50	8.32	9.61
NIBT / Average assets	0.33	0.33	0.18	0.20	0.27
(NIBT + loan loss provisions) / Average assets	0.37	0.38	0.24	0.46	0.47
Net interest income / NIBT	293.47	311.61	537.22	514.20	365.12
NIBT / Net income	23.83	23.85	13.98	15.06	20.88
NIBT / Employees (in thousand / per person)	796.41	847.18	479.41	526.71	749.46
<b>【 L 】</b>					
Liquidity coverage ratio	163.60	184.92	217.36	380.34	246.77
Net stable funding ratio	128.96	137.58	131.31	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.97	20.16	18.18	21.41	19.22
Loans / Deposits	77.41	78.49	82.12	77.54	78.66
Time deposits / Deposits	39.86	41.49	44.24	49.47	49.96
NCDs / Time deposits	0.42	0.46	0.47	0.44	0.50
Accumulated gap of assets and liabilities (180 days) / Equity	-41.63	44.62	52.47	82.50	17.34
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	95.10	94.60	99.03	100.11	101.92
Interest rate sensitivity gap / Equity	-59.40	-66.42	-12.65	1.58	29.84
<b>【 G 】</b>					
Deposit growth rate	1.96	1.10	-2.84	1.88	-1.86
Loan growth rate	0.55	-3.39	2.88	0.38	5.77
Investment growth rate	13.19	13.97	6.47	-3.21	7.58
Guarantee growth rate	6.38	12.26	20.25	-0.07	-43.72

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Mega International Commercial Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.05	13.92	13.86	14.30	14.32
Tier 1 capital / Risk-weighted assets	12.71	12.66	12.54	12.78	12.56
Common equity Tier 1 / Risk-weighted assets	12.71	12.66	12.54	12.78	12.56
Liabilities / Equity (multiple)	10.66	10.36	10.23	10.91	10.49
Equity / Assets	8.58	8.81	8.90	8.40	8.70
<b>【 A 】</b>					
Non-performing loan ratio	0.21	0.14	0.14	0.12	0.09
Loan loss provisions / NPLs	725.78	1,120.24	1,120.22	1,335.32	1,613.86
<b>【 E 】</b>					
NIBT / Average equity	8.19	10.05	9.84	9.61	9.01
(NIBT + loan loss provisions) / Average equity	8.24	10.18	10.71	11.17	10.47
NIBT / Average assets	0.69	0.87	0.85	0.83	0.77
(NIBT + loan loss provisions) / Average assets	0.69	0.88	0.92	0.96	0.89
Net interest income / NIBT	125.87	118.08	134.93	133.60	151.92
NIBT / Net income	48.19	52.03	51.31	49.77	51.03
NIBT / Employees (in thousand / per person)	3,502.93	4,187.37	4,312.75	4,420.45	4,211.03
<b>【 L 】</b>					
Liquidity coverage ratio	119.03	111.66	112.72	110.69	93.53
Net stable funding ratio	118.93	114.86	113.53	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.64	29.87	29.47	30.29	27.11
Loans / Deposits	73.23	77.21	81.70	74.82	80.05
Time deposits / Deposits	26.49	22.84	24.10	26.30	25.20
NCDs / Time deposits	0.20	0.15	0.37	0.21	0.28
Accumulated gap of assets and liabilities (180 days) / Equity	-29.99	-4.02	-5.35	-29.20	-45.89
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	121.25	118.18	120.25	116.44	118.28
Interest rate sensitivity gap / Equity	108.90	78.65	87.03	79.38	83.85
<b>【 G 】</b>					
Deposit growth rate	6.35	6.16	-3.04	10.03	-2.72
Loan growth rate	0.87	0.29	5.81	2.82	-3.04
Investment growth rate	35.70	20.36	-2.49	13.00	10.38
Guarantee growth rate	-14.50	-7.16	-4.94	-6.46	-10.09

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Agricultural Bank of Taiwan

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.39	14.07	13.03	13.64	11.95
Tier 1 capital / Risk-weighted assets	9.84	10.12	9.35	9.54	8.14
Common equity Tier 1 / Risk-weighted assets	9.84	10.12	9.35	9.54	8.14
Liabilities / Equity (multiple)	23.75	23.83	26.68	25.97	26.45
Equity / Assets	4.04	4.03	3.61	3.71	3.64
<b>【 A 】</b>					
Non-performing loan ratio	0.23	0.30	0.39	0.52	0.43
Loan loss provisions / NPLs	669.54	543.27	446.01	338.62	543.19
<b>【 E 】</b>					
NIBT / Average equity	4.46	4.64	3.97	3.86	6.54
(NIBT + loan loss provisions) / Average equity	5.61	5.30	4.68	6.37	13.41
NIBT / Average assets	0.17	0.17	0.15	0.14	0.23
(NIBT + loan loss provisions) / Average assets	0.21	0.19	0.18	0.23	0.47
Net interest income / NIBT	161.92	135.84	176.19	323.81	208.69
NIBT / Net income	39.08	41.67	47.31	41.60	39.33
NIBT / Employees (in thousand / per person)	3,839.44	3,704.92	3,316.94	2,991.78	4,947.95
<b>【 L 】</b>					
Liquidity coverage ratio	118.26	106.99	95.20	111.16	100.63
Net stable funding ratio	169.06	151.68	151.76	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	57.09	54.83	50.99	52.16	48.46
Loans / Deposits	42.09	40.55	35.74	31.27	30.13
Time deposits / Deposits	94.94	94.88	97.83	98.09	99.04
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-660.05	-585.10	-557.67	-445.56	-752.23
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	86.63	84.42	79.06	76.65	73.56
Interest rate sensitivity gap / Equity	-277.94	-326.75	-513.06	-568.98	-670.03
<b>【 G 】</b>					
Deposit growth rate	9.07	2.37	-4.50	0.74	2.35
Loan growth rate	13.20	16.15	9.17	4.53	-5.05
Investment growth rate	1.84	-7.31	1.29	38.76	27.98
Guarantee growth rate	26.75	7.96	-6.76	16.89	-22.08

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Citibank Taiwan Limited

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	16.70	15.59	15.74	16.49	14.45
Tier 1 capital / Risk-weighted assets	14.93	14.62	14.39	14.65	12.39
Common equity Tier 1 / Risk-weighted assets	14.93	14.62	14.39	14.65	12.39
Liabilities / Equity (multiple)	7.11	6.63	6.53	6.68	7.34
Equity / Assets	12.33	13.10	13.28	13.02	12.00
<b>【 A 】</b>					
Non-performing loan ratio	0.40	0.45	0.42	0.42	0.45
Loan loss provisions / NPLs	462.96	398.76	453.11	439.27	396.19
<b>【 E 】</b>					
NIBT / Average equity	9.36	14.13	12.83	12.92	10.74
(NIBT + loan loss provisions) / Average equity	9.56	14.55	13.26	14.80	13.33
NIBT / Average assets	1.11	1.82	1.63	1.56	1.22
(NIBT + loan loss provisions) / Average assets	1.14	1.87	1.69	1.78	1.51
Net interest income / NIBT	114.06	95.59	107.05	98.24	113.73
NIBT / Net income	39.20	49.06	43.96	42.48	36.63
NIBT / Employees (in thousand / per person)	2,376.19	3,668.00	3,182.22	3,140.57	2,463.85
<b>【 L 】</b>					
Liquidity coverage ratio	138.58	148.48	121.85	151.73	157.66
Net stable funding ratio	156.61	149.90	150.33	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	59.68	61.37	62.07	59.82	61.63
Loans / Deposits	48.42	50.70	54.68	54.48	50.34
Time deposits / Deposits	11.29	12.32	14.80	13.53	13.78
NCDs / Time deposits	0.03	0.03	0.02	0.06	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	-9.99	-9.20	-35.16	-31.49	29.91
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	112.27	114.18	112.72	96.56	102.29
Interest rate sensitivity gap / Equity	32.69	35.37	33.28	-8.27	6.12
<b>【 G 】</b>					
Deposit growth rate	0.32	6.35	4.36	-2.94	-4.46
Loan growth rate	-4.20	-1.39	4.69	5.02	8.90
Investment growth rate	34.34	-11.13	-2.85	6.29	6.44
Guarantee growth rate	17.66	-6.45	-2.11	13.50	-7.29



TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

O-Bank Co., Ltd.

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	12.67	14.00	13.69	13.71	14.80
Tier 1 capital / Risk-weighted assets	11.46	12.02	11.56	10.97	12.09
Common equity Tier 1 / Risk-weighted assets	11.34	11.72	11.21	10.97	12.09
Liabilities / Equity (multiple)	8.25	9.08	9.44	9.08	8.03
Equity / Assets	10.81	9.92	9.58	9.92	11.08
<b>【 A 】</b>					
Non-performing loan ratio	0.42	0.75	0.01	0.25	0.02
Loan loss provisions / NPLs	309.65	183.02	9,848.15	582.17	7,767.86
<b>【 E 】</b>					
NIBT / Average equity	3.67	3.65	3.88	4.15	6.24
(NIBT + loan loss provisions) / Average equity	3.81	4.86	4.54	5.67	7.46
NIBT / Average assets	0.36	0.36	0.36	0.45	0.71
(NIBT + loan loss provisions) / Average assets	0.38	0.48	0.42	0.61	0.85
Net interest income / NIBT	155.07	161.60	191.83	161.22	112.27
NIBT / Net income	26.55	22.84	24.07	27.30	42.71
NIBT / Employees (in thousand / per person)	1,347.54	1,217.09	1,254.69	1,474.13	2,524.46
<b>【 L 】</b>					
Liquidity coverage ratio	113.12	104.02	90.18	84.62	71.27
Net stable funding ratio	110.42	106.43	97.07	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.39	45.89	45.61	37.36	42.84
Loans / Deposits	65.56	70.40	75.71	90.25	89.06
Time deposits / Deposits	56.73	52.81	51.40	57.52	56.31
NCDs / Time deposits	9.02	9.10	13.51	45.51	25.18
Accumulated gap of assets and liabilities (180 days) / Equity	-52.05	-8.14	-99.28	-152.83	-193.00
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	113.82	116.01	97.44	107.34	104.82
Interest rate sensitivity gap / Equity	72.78	89.54	-13.33	37.76	20.32
<b>【 G 】</b>					
Deposit growth rate	1.15	1.30	31.39	11.55	5.45
Loan growth rate	-5.84	-3.10	10.22	13.05	12.81
Investment growth rate	5.14	11.82	7.49	19.10	-3.35
Guarantee growth rate	76.78	31.24	68.91	77.49	-17.03

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Taiwan Business Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.44	12.66	12.70	12.27	11.91
Tier 1 capital / Risk-weighted assets	9.85	9.61	9.60	9.51	9.59
Common equity Tier 1 / Risk-weighted assets	8.30	8.40	8.21	7.98	7.91
Liabilities / Equity (multiple)	17.13	17.30	18.05	20.11	20.14
Equity / Assets	5.52	5.47	5.25	4.74	4.73
<b>【 A 】</b>					
Non-performing loan ratio	0.50	0.32	0.30	0.33	0.43
Loan loss provisions / NPLs	233.63	367.72	394.13	327.65	277.65
<b>【 E 】</b>					
NIBT / Average equity	5.65	9.03	11.19	7.73	9.01
(NIBT + loan loss provisions) / Average equity	6.70	10.72	12.13	11.33	14.52
NIBT / Average assets	0.30	0.46	0.55	0.37	0.42
(NIBT + loan loss provisions) / Average assets	0.36	0.55	0.59	0.54	0.68
Net interest income / NIBT	299.94	211.54	188.49	267.90	236.53
NIBT / Net income	24.61	34.94	40.01	27.78	30.95
NIBT / Employees (in thousand / per person)	1,019.41	1,525.52	1,782.37	1,187.82	1,334.11
<b>【 L 】</b>					
Liquidity coverage ratio	132.37	133.46	120.63	92.54	89.93
Net stable funding ratio	127.42	130.16	130.31	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.03	24.01	22.29	18.08	18.29
Loans / Deposits	82.36	76.21	79.57	81.87	81.93
Time deposits / Deposits	33.67	37.45	36.61	37.03	36.24
NCDs / Time deposits	0.90	0.90	1.64	0.14	0.75
Accumulated gap of assets and liabilities (180 days) / Equity	42.93	34.53	-39.62	-27.64	118.93
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.01	97.84	99.22	100.39	99.47
Interest rate sensitivity gap / Equity	38.38	-29.01	-10.37	5.97	-8.13
<b>【 G 】</b>					
Deposit growth rate	-1.20	9.47	-0.36	4.96	1.76
Loan growth rate	6.82	5.35	-3.21	6.26	3.81
Investment growth rate	-7.82	13.91	24.15	1.28	13.20
Guarantee growth rate	12.16	0.21	21.88	2.70	60.70

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Standard Chartered Bank (Taiwan)

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.05	15.84	15.90	16.19	15.11
Tier 1 capital / Risk-weighted assets	11.98	13.27	12.89	13.08	11.90
Common equity Tier 1 / Risk-weighted assets	11.98	13.27	12.89	13.08	11.90
Liabilities / Equity (multiple)	14.39	12.54	12.88	13.83	13.77
Equity / Assets	6.50	7.39	7.21	6.74	6.77
<b>【 A 】</b>					
Non-performing loan ratio	0.11	0.14	0.23	0.37	0.63
Loan loss provisions / NPLs	1,503.90	1,179.50	733.94	479.92	304.39
<b>【 E 】</b>					
NIBT / Average equity	5.94	7.25	6.26	5.99	1.57
(NIBT + loan loss provisions) / Average equity	5.93	7.50	6.70	8.38	4.04
NIBT / Average assets	0.41	0.52	0.45	0.42	0.11
(NIBT + loan loss provisions) / Average assets	0.41	0.54	0.48	0.59	0.28
Net interest income / NIBT	179.24	129.45	144.41	205.88	907.96
NIBT / Net income	21.89	24.32	21.02	19.22	5.64
NIBT / Employees (in thousand / per person)	965.28	1,104.69	938.82	832.37	216.06
<b>【 L 】</b>					
Liquidity coverage ratio	162.66	187.59	278.61	200.89	233.02
Net stable funding ratio	143.67	142.13	154.38	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	59.13	55.59	69.29	75.58	59.57
Loans / Deposits	46.79	55.79	55.28	52.87	55.20
Time deposits / Deposits	8.99	15.62	15.25	15.59	14.80
NCDs / Time deposits	10.64	11.08	16.94	7.51	0.28
Accumulated gap of assets and liabilities (180 days) / Equity	-214.02	-148.31	-35.36	-87.21	-168.38
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	89.99	131.88	154.72	146.36	116.14
Interest rate sensitivity gap / Equity	-70.31	206.59	356.23	327.69	119.93
<b>【 G 】</b>					
Deposit growth rate	20.76	0.69	1.05	2.59	-1.11
Loan growth rate	1.28	1.63	5.51	-1.81	-11.56
Investment growth rate	20.34	-5.17	-6.69	11.36	-11.81
Guarantee growth rate	-1.13	-14.62	32.98	20.60	-3.42

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Taichung Commercial Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.60	13.23	12.35	12.01	10.25
Tier 1 capital / Risk-weighted assets	13.06	12.64	11.65	10.98	9.09
Common equity Tier 1 / Risk-weighted assets	11.03	10.49	9.54	9.25	8.68
Liabilities / Equity (multiple)	11.69	12.17	13.32	14.13	14.06
Equity / Assets	7.88	7.59	6.98	6.61	6.64
<b>【 A 】</b>					
Non-performing loan ratio	0.21	0.31	0.45	0.42	0.58
Loan loss provisions / NPLs	644.56	475.69	317.96	343.72	248.98
<b>【 E 】</b>					
NIBT / Average equity	8.82	10.17	10.31	10.13	9.97
(NIBT + loan loss provisions) / Average equity	9.11	10.54	11.04	12.86	12.85
NIBT / Average assets	0.67	0.75	0.69	0.67	0.69
(NIBT + loan loss provisions) / Average assets	0.69	0.77	0.74	0.85	0.88
Net interest income / NIBT	166.19	154.95	170.32	181.25	181.61
NIBT / Net income	43.97	45.91	43.53	41.60	42.09
NIBT / Employees (in thousand / per person)	1,752.25	1,938.31	1,964.80	1,919.25	1,790.28
<b>【 L 】</b>					
Liquidity coverage ratio	167.53	155.76	137.84	127.68	133.16
Net stable funding ratio	143.72	140.12	139.53	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.39	24.28	23.01	24.80	22.65
Loans / Deposits	72.32	75.38	77.70	76.79	79.36
Time deposits / Deposits	42.94	46.11	49.21	49.44	48.57
NCDs / Time deposits	0.84	0.68	3.89	4.64	1.95
Accumulated gap of assets and liabilities (180 days) / Equity	-22.59	-30.34	-70.62	-114.92	-83.53
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	89.63	89.45	90.69	91.98	91.78
Interest rate sensitivity gap / Equity	-104.57	-110.36	-105.72	-95.80	-99.08
<b>【 G 】</b>					
Deposit growth rate	9.15	-0.77	3.87	4.81	6.85
Loan growth rate	4.70	-3.75	5.11	1.37	8.47
Investment growth rate	11.83	5.72	4.49	84.20	17.89
Guarantee growth rate	38.79	-10.09	-1.91	27.66	19.40

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

King's Town Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	16.15	15.06	14.04	15.57	15.73
Tier 1 capital / Risk-weighted assets	14.58	14.71	13.95	15.17	15.31
Common equity Tier 1 / Risk-weighted assets	14.58	14.71	13.95	15.17	15.31
Liabilities / Equity (multiple)	5.89	5.83	6.94	6.31	6.44
Equity / Assets	14.51	14.64	12.60	13.68	13.44
<b>【 A 】</b>					
Non-performing loan ratio	0.01	0.01	0.02	0.02	0.02
Loan loss provisions / NPLs	11,764.00	9,860.87	6,762.86	6,394.29	6,736.67
<b>【 E 】</b>					
NIBT / Average equity	16.22	10.35	9.58	19.58	18.92
(NIBT + loan loss provisions) / Average equity	17.00	10.47	14.23	22.07	19.67
NIBT / Average assets	2.11	1.37	1.26	2.52	2.30
(NIBT + loan loss provisions) / Average assets	2.21	1.38	1.87	2.84	2.39
Net interest income / NIBT	80.50	119.68	139.57	74.08	88.87
NIBT / Net income	71.55	46.47	51.27	72.05	74.72
NIBT / Employees (in thousand / per person)	6,538.30	3,973.14	3,677.86	6,903.99	6,094.34
<b>【 L 】</b>					
Liquidity coverage ratio	141.80	182.76	154.46	179.53	272.05
Net stable funding ratio	134.07	130.62	121.76	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.96	25.26	24.34	28.46	29.29
Loans / Deposits	82.69	82.17	81.92	80.34	72.63
Time deposits / Deposits	34.29	36.28	39.30	40.68	41.21
NCDs / Time deposits	1.39	0.56	8.62	4.48	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	8.21	37.09	17.75	-32.19	-23.03
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	91.97	93.87	96.76	92.48	98.16
Interest rate sensitivity gap / Equity	-38.41	-27.93	-17.15	-36.41	-9.04
<b>【 G 】</b>					
Deposit growth rate	18.42	1.64	4.42	3.95	2.55
Loan growth rate	19.17	1.95	6.48	14.98	0.57
Investment growth rate	9.07	0.76	2.07	36.78	7.46
Guarantee growth rate	61.19	10.33	24.22	-18.62	39.67

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

HSBC Bank (Taiwan) Limited

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	15.09	14.22	14.75	14.90	14.48
Tier 1 capital / Risk-weighted assets	14.01	13.19	13.68	13.83	13.45
Common equity Tier 1 / Risk-weighted assets	14.01	13.19	13.68	13.83	13.45
Liabilities / Equity (multiple)	12.92	13.39	14.14	13.72	13.03
Equity / Assets	7.18	6.95	6.61	6.79	7.13
<b>【 A 】</b>					
Non-performing loan ratio	0.03	0.04	0.06	0.08	0.05
Loan loss provisions / NPLs	3,917.65	3,364.55	2,265.70	1,620.77	2,689.38
<b>【 E 】</b>					
NIBT / Average equity	7.20	9.12	12.18	10.46	8.83
(NIBT + loan loss provisions) / Average equity	7.17	8.71	12.40	11.26	8.83
NIBT / Average assets	0.55	0.61	0.78	0.72	0.61
(NIBT + loan loss provisions) / Average assets	0.55	0.59	0.79	0.77	0.62
Net interest income / NIBT	82.07	-0.80	16.96	50.19	83.72
NIBT / Net income	33.44	38.41	45.12	41.64	39.09
NIBT / Employees (in thousand / per person)	1,867.89	2,290.29	2,954.37	2,500.49	2,131.75
<b>【 L 】</b>					
Liquidity coverage ratio	172.69	154.20	149.32	122.12	128.35
Net stable funding ratio	149.29	127.33	142.05	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	78.16	98.01	117.21	115.98	116.91
Loans / Deposits	55.26	60.65	61.82	55.34	57.41
Time deposits / Deposits	32.04	31.32	31.00	29.89	32.09
NCDs / Time deposits	1.30	1.31	5.39	0.53	0.35
Accumulated gap of assets and liabilities (180 days) / Equity	-52.80	-102.76	-190.12	-220.12	-223.70
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	153.93	189.62	191.36	179.46	181.41
Interest rate sensitivity gap / Equity	325.92	494.13	505.80	453.79	432.13
<b>【 G 】</b>					
Deposit growth rate	3.67	-6.97	4.20	13.78	4.03
Loan growth rate	-9.02	-5.28	16.41	9.66	-7.47
Investment growth rate	-18.86	-18.70	6.06	2.29	-6.89
Guarantee growth rate	39.79	15.27	16.38	9.51	-21.56

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Taipei Star Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	12.67	12.39	13.17	12.53	11.22
Tier 1 capital / Risk-weighted assets	10.15	9.51	9.66	8.81	8.56
Common equity Tier 1 / Risk-weighted assets	9.09	8.50	9.07	8.81	8.56
Liabilities / Equity (multiple)	15.00	15.59	15.10	15.46	14.32
Equity / Assets	6.25	6.03	6.21	6.07	6.53
<b>【 A 】</b>					
Non-performing loan ratio	0.13	0.17	0.30	0.14	0.22
Loan loss provisions / NPLs	852.17	666.28	393.01	887.69	541.41
<b>【 E 】</b>					
NIBT / Average equity	4.53	4.36	4.16	4.14	4.05
(NIBT + loan loss provisions) / Average equity	4.44	4.27	3.84	4.90	5.35
NIBT / Average assets	0.27	0.26	0.25	0.26	0.27
(NIBT + loan loss provisions) / Average assets	0.26	0.25	0.23	0.31	0.35
Net interest income / NIBT	377.69	346.22	332.13	311.98	334.93
NIBT / Net income	21.77	21.76	24.02	23.23	22.00
NIBT / Employees (in thousand / per person)	517.53	505.31	463.31	458.77	465.48
<b>【 L 】</b>					
Liquidity coverage ratio	145.25	146.50	149.20	152.51	128.22
Net stable funding ratio	118.60	115.00	113.11	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.01	35.75	32.28	30.75	25.38
Loans / Deposits	71.95	70.29	69.21	68.38	69.85
Time deposits / Deposits	58.63	62.68	64.33	66.25	64.28
NCDs / Time deposits	0.73	2.49	14.08	17.61	14.74
Accumulated gap of assets and liabilities (180 days) / Equity	-236.99	-236.93	-280.38	-159.20	-206.29
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	86.41	86.53	87.17	90.30	92.12
Interest rate sensitivity gap / Equity	-181.32	-186.46	-172.50	-134.03	-102.57
<b>【 G 】</b>					
Deposit growth rate	-0.46	3.13	0.84	6.80	2.87
Loan growth rate	1.89	4.74	2.06	4.54	0.53
Investment growth rate	-13.79	7.97	2.82	13.21	59.21
Guarantee growth rate	-39.08	93.71	-19.97	19.75	-52.28

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Hwatai Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	12.34	12.11	12.28	12.95	12.25
Tier 1 capital / Risk-weighted assets	9.90	10.62	10.56	10.77	9.78
Common equity Tier 1 / Risk-weighted assets	9.90	10.62	10.56	10.77	9.78
Liabilities / Equity (multiple)	13.82	13.33	13.65	13.97	14.42
Equity / Assets	6.75	6.98	6.83	6.68	6.48
<b>【 A 】</b>					
Non-performing loan ratio	0.08	0.48	1.24	1.80	1.18
Loan loss provisions / NPLs	1,754.41	324.94	116.55	103.75	123.53
<b>【 E 】</b>					
NIBT / Average equity	3.38	3.11	0.68	-12.56	0.56
(NIBT + loan loss provisions) / Average equity	3.95	6.58	3.26	5.46	7.25
NIBT / Average assets	0.23	0.21	0.05	-0.84	0.04
(NIBT + loan loss provisions) / Average assets	0.27	0.45	0.22	0.37	0.45
Net interest income / NIBT	391.23	482.84	2,379.69	-	3,474.00
NIBT / Net income	19.61	15.75	3.31	-55.09	2.03
NIBT / Employees (in thousand / per person)	459.68	377.33	74.77	-1,365.99	56.75
<b>【 L 】</b>					
Liquidity coverage ratio	270.12	211.83	191.59	559.61	409.79
Net stable funding ratio	153.96	156.08	127.85	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.34	30.67	30.13	34.45	32.03
Loans / Deposits	64.27	69.31	71.67	65.19	66.76
Time deposits / Deposits	49.39	54.26	55.28	57.30	54.94
NCDs / Time deposits	3.48	3.19	3.03	3.38	2.17
Accumulated gap of assets and liabilities (180 days) / Equity	-149.54	-62.51	-86.21	-57.32	-161.55
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	95.02	96.65	95.06	95.76	98.30
Interest rate sensitivity gap / Equity	-60.85	-39.68	-59.50	-51.25	-20.58
<b>【 G 】</b>					
Deposit growth rate	8.78	2.07	-2.21	-3.44	13.44
Loan growth rate	0.87	-1.29	7.52	-5.72	-3.27
Investment growth rate	4.02	-1.13	16.40	3.65	6.73
Guarantee growth rate	6.48	-	-5.36	36.65	-54.63



TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Shin Kong Commercial Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	16.87	14.41	14.38	13.06	12.69
Tier 1 capital / Risk-weighted assets	13.96	11.81	11.51	10.44	9.86
Common equity Tier 1 / Risk-weighted assets	11.65	10.49	10.39	9.69	9.05
Liabilities / Equity (multiple)	13.93	13.45	13.64	14.49	14.93
Equity / Assets	6.70	6.92	6.83	6.45	6.28
<b>【 A 】</b>					
Non-performing loan ratio	0.19	0.20	0.23	0.24	0.26
Loan loss provisions / NPLs	672.56	636.50	570.52	488.17	491.66
<b>【 E 】</b>					
NIBT / Average equity	10.20	10.88	11.54	9.67	11.81
(NIBT + loan loss provisions) / Average equity	10.62	11.26	12.23	11.61	13.10
NIBT / Average assets	0.67	0.74	0.74	0.62	0.72
(NIBT + loan loss provisions) / Average assets	0.70	0.77	0.78	0.75	0.80
Net interest income / NIBT	168.61	175.21	189.67	229.80	194.66
NIBT / Net income	39.58	40.51	38.91	31.71	37.46
NIBT / Employees (in thousand / per person)	1,769.23	1,747.39	1,666.58	1,289.80	1,461.66
<b>【 L 】</b>					
Liquidity coverage ratio	154.66	147.16	121.79	135.59	135.68
Net stable funding ratio	123.73	122.75	120.62	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.25	23.10	21.92	19.08	20.07
Loans / Deposits	71.71	74.19	76.31	74.92	73.82
Time deposits / Deposits	48.22	51.62	51.13	50.89	51.18
NCDs / Time deposits	0.02	0.03	0.88	3.39	2.59
Accumulated gap of assets and liabilities (180 days) / Equity	-100.22	-70.55	-62.00	-157.92	-102.43
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	85.24	84.42	91.00	91.59	87.79
Interest rate sensitivity gap / Equity	-160.48	-164.11	-94.40	-96.41	-142.94
<b>【 G 】</b>					
Deposit growth rate	11.68	9.88	4.12	3.68	1.07
Loan growth rate	7.93	6.84	6.04	5.21	4.43
Investment growth rate	19.75	11.35	7.22	34.03	57.72
Guarantee growth rate	61.59	-1.39	-29.76	21.34	-18.34

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Sunny Bank, Ltd.

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.05	11.55	12.11	12.70	11.36
Tier 1 capital / Risk-weighted assets	11.63	9.84	9.76	9.59	8.23
Common equity Tier 1 / Risk-weighted assets	9.37	8.49	8.65	8.68	7.91
Liabilities / Equity (multiple)	15.62	14.92	14.69	15.55	15.60
Equity / Assets	6.02	6.28	6.38	6.04	6.02
<b>【 A 】</b>					
Non-performing loan ratio	0.22	0.28	0.18	0.12	0.09
Loan loss provisions / NPLs	555.63	440.46	659.09	1,044.51	1,330.90
<b>【 E 】</b>					
NIBT / Average equity	8.06	8.60	11.63	8.87	12.27
(NIBT + loan loss provisions) / Average equity	11.47	11.29	12.22	13.71	14.49
NIBT / Average assets	0.50	0.55	0.66	0.54	0.71
(NIBT + loan loss provisions) / Average assets	0.71	0.72	0.70	0.83	0.84
Net interest income / NIBT	207.02	203.63	172.99	211.07	162.65
NIBT / Net income	37.39	37.49	44.89	35.84	44.39
NIBT / Employees (in thousand / per person)	1,292.23	1,293.70	1,578.65	1,167.97	1,409.78
<b>【 L 】</b>					
Liquidity coverage ratio	111.86	120.18	141.89	154.73	176.51
Net stable funding ratio	129.48	128.37	130.28	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.84	24.16	24.43	24.44	24.71
Loans / Deposits	73.95	74.79	75.91	76.67	76.13
Time deposits / Deposits	58.10	59.34	59.32	59.73	60.66
NCDs / Time deposits	8.00	7.41	7.47	8.94	6.17
Accumulated gap of assets and liabilities (180 days) / Equity	-300.12	-265.44	-220.25	-186.17	-140.65
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	88.80	89.34	92.37	93.68	92.73
Interest rate sensitivity gap / Equity	-150.83	-136.89	-95.47	-84.20	-98.14
<b>【 G 】</b>					
Deposit growth rate	14.15	11.14	9.66	9.18	8.11
Loan growth rate	12.83	9.47	8.53	9.92	9.52
Investment growth rate	24.87	7.71	4.71	16.35	10.24
Guarantee growth rate	4.77	-7.79	38.34	0.93	-9.91

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Bank of Panhsin

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	11.20	11.43	11.48	11.59	9.97
Tier 1 capital / Risk-weighted assets	9.27	9.38	9.30	9.04	8.15
Common equity Tier 1 / Risk-weighted assets	8.30	8.32	8.16	7.85	7.12
Liabilities / Equity (multiple)	14.32	14.33	14.86	15.66	16.39
Equity / Assets	6.53	6.52	6.31	6.00	5.75
<b>【 A 】</b>					
Non-performing loan ratio	0.26	0.32	0.85	0.80	0.84
Loan loss provisions / NPLs	441.96	375.79	145.37	154.87	148.97
<b>【 E 】</b>					
NIBT / Average equity	6.72	6.45	3.09	2.00	3.35
(NIBT + loan loss provisions) / Average equity	7.42	7.13	5.52	6.27	8.16
NIBT / Average assets	0.44	0.41	0.19	0.12	0.21
(NIBT + loan loss provisions) / Average assets	0.48	0.45	0.33	0.37	0.50
Net interest income / NIBT	226.76	243.58	508.46	791.88	490.85
NIBT / Net income	28.22	26.22	12.49	8.38	12.61
NIBT / Employees (in thousand / per person)	767.39	714.18	317.54	194.54	313.95
<b>【 L 】</b>					
Liquidity coverage ratio	117.54	156.24	222.42	304.12	437.38
Net stable funding ratio	139.39	143.22	155.24	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.59	22.60	26.67	26.83	26.19
Loans / Deposits	75.09	76.54	71.67	68.68	67.16
Time deposits / Deposits	49.24	52.11	54.34	55.59	57.20
NCDs / Time deposits	0.29	0.35	0.37	0.53	0.68
Accumulated gap of assets and liabilities (180 days) / Equity	-131.21	-78.61	-44.95	52.15	-46.73
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	95.85	95.25	97.43	95.69	94.19
Interest rate sensitivity gap / Equity	-49.91	-57.79	-32.04	-57.06	-81.73
<b>【 G 】</b>					
Deposit growth rate	10.05	1.82	1.50	2.43	10.95
Loan growth rate	7.93	8.73	5.91	4.74	4.79
Investment growth rate	5.00	-3.38	19.00	155.48	-12.00
Guarantee growth rate	43.98	19.79	-1.45	-23.20	0.29

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Cota Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	13.07	13.19	12.91	12.07	10.33
Tier 1 capital / Risk-weighted assets	10.75	10.45	9.86	9.20	7.31
Common equity Tier 1 / Risk-weighted assets	10.25	9.94	9.36	9.20	7.31
Liabilities / Equity (multiple)	13.36	13.79	14.24	14.52	17.05
Equity / Assets	6.96	6.76	6.56	6.44	5.54
<b>【 A 】</b>					
Non-performing loan ratio	0.20	0.44	0.50	0.24	0.22
Loan loss provisions / NPLs	707.44	323.78	295.69	663.93	772.83
<b>【 E 】</b>					
NIBT / Average equity	7.21	8.30	8.53	11.52	10.31
(NIBT + loan loss provisions) / Average equity	7.21	8.69	8.78	13.49	11.94
NIBT / Average assets	0.50	0.55	0.56	0.68	0.58
(NIBT + loan loss provisions) / Average assets	0.50	0.57	0.57	0.80	0.67
Net interest income / NIBT	287.49	275.38	286.22	235.97	280.49
NIBT / Net income	31.46	30.66	31.09	35.26	31.85
NIBT / Employees (in thousand / per person)	774.46	833.63	811.54	931.58	758.19
<b>【 L 】</b>					
Liquidity coverage ratio	503.45	435.09	371.77	319.09	253.95
Net stable funding ratio	138.33	141.54	136.51	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.09	27.15	23.24	19.29	16.90
Loans / Deposits	74.93	73.61	77.99	80.82	81.52
Time deposits / Deposits	53.62	57.26	57.33	58.10	59.01
NCDs / Time deposits	5.12	7.11	10.26	10.18	4.78
Accumulated gap of assets and liabilities (180 days) / Equity	-187.28	-203.84	-277.59	-291.17	-278.53
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	83.88	84.80	86.29	88.12	85.99
Interest rate sensitivity gap / Equity	-201.20	-196.67	-183.02	-160.92	-219.95
<b>【 G 】</b>					
Deposit growth rate	5.52	2.65	3.67	3.27	3.68
Loan growth rate	7.40	-3.13	0.03	2.38	6.33
Investment growth rate	-4.40	22.41	13.91	84.55	15.41
Guarantee growth rate	3.65	4.35	-12.26	-3.99	72.34

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Union Bank of Taiwan

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.81	14.70	14.32	15.70	13.47
Tier 1 capital / Risk-weighted assets	12.85	13.01	13.07	13.89	11.10
Common equity Tier 1 / Risk-weighted assets	9.91	9.94	9.66	10.06	10.53
Liabilities / Equity (multiple)	11.41	11.33	11.86	10.66	13.55
Equity / Assets	8.06	8.11	7.78	8.57	6.87
<b>【 A 】</b>					
Non-performing loan ratio	0.14	0.15	0.12	0.12	0.10
Loan loss provisions / NPLs	788.45	738.50	960.85	885.64	1,171.43
<b>【 E 】</b>					
NIBT / Average equity	6.84	7.33	6.64	8.57	9.04
(NIBT + loan loss provisions) / Average equity	7.14	7.36	6.80	9.85	10.36
NIBT / Average assets	0.52	0.58	0.56	0.61	0.62
(NIBT + loan loss provisions) / Average assets	0.55	0.59	0.57	0.70	0.71
Net interest income / NIBT	197.25	165.67	204.88	199.91	196.27
NIBT / Net income	32.25	33.87	31.77	32.44	33.27
NIBT / Employees (in thousand / per person)	969.09	991.20	865.72	899.03	896.69
<b>【 L 】</b>					
Liquidity coverage ratio	214.29	158.85	290.88	186.47	141.90
Net stable funding ratio	134.60	126.72	132.85	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.64	27.13	28.35	20.65	20.79
Loans / Deposits	69.91	72.46	63.63	71.47	66.29
Time deposits / Deposits	41.23	44.33	47.80	44.45	46.76
NCDs / Time deposits	0.12	0.10	4.26	0.12	0.12
Accumulated gap of assets and liabilities (180 days) / Equity	-39.70	-50.03	-19.55	-24.84	20.04
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	95.14	96.35	95.68	97.07	88.08
Interest rate sensitivity gap / Equity	-47.09	-34.27	-42.87	-24.94	-125.23
<b>【 G 】</b>					
Deposit growth rate	13.98	3.79	14.42	4.01	2.41
Loan growth rate	9.83	18.14	2.69	12.11	1.29
Investment growth rate	0.97	7.81	13.33	31.04	21.26
Guarantee growth rate	1.60	4.42	6.48	34.41	-11.51

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Far Eastern International Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.08	13.60	13.33	14.35	13.14
Tier 1 capital / Risk-weighted assets	11.46	10.99	11.07	11.06	9.52
Common equity Tier 1 / Risk-weighted assets	11.01	10.53	10.51	11.06	9.52
Liabilities / Equity (multiple)	12.98	12.89	13.07	12.51	12.82
Equity / Assets	7.15	7.20	7.11	7.40	7.24
<b>【 A 】</b>					
Non-performing loan ratio	0.51	0.28	0.24	0.29	0.19
Loan loss provisions / NPLs	286.35	510.29	574.01	479.00	726.26
<b>【 E 】</b>					
NIBT / Average equity	6.05	9.09	9.34	7.94	9.23
(NIBT + loan loss provisions) / Average equity	5.61	9.21	9.59	7.58	10.24
NIBT / Average assets	0.43	0.67	0.67	0.57	0.68
(NIBT + loan loss provisions) / Average assets	0.40	0.68	0.69	0.55	0.76
Net interest income / NIBT	211.01	127.64	139.73	163.70	155.48
NIBT / Net income	26.53	37.36	37.00	32.26	35.42
NIBT / Employees (in thousand / per person)	1,137.24	1,676.18	1,656.57	1,345.74	1,512.62
<b>【 L 】</b>					
Liquidity coverage ratio	142.42	124.91	110.28	110.90	82.72
Net stable funding ratio	123.36	120.49	114.49	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.53	31.17	30.30	31.72	28.20
Loans / Deposits	66.74	72.57	75.68	75.36	79.61
Time deposits / Deposits	55.31	58.37	57.28	56.74	58.10
NCDs / Time deposits	0.26	0.62	2.15	2.48	6.62
Accumulated gap of assets and liabilities (180 days) / Equity	-232.14	-204.24	-175.87	-167.96	-205.76
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	107.47	103.02	108.33	110.25	113.73
Interest rate sensitivity gap / Equity	70.83	28.20	75.95	90.90	117.56
<b>【 G 】</b>					
Deposit growth rate	8.63	5.96	8.05	3.38	-0.58
Loan growth rate	-0.34	1.37	8.14	-1.40	6.62
Investment growth rate	11.52	12.50	10.20	22.26	65.82
Guarantee growth rate	11.40	28.34	12.67	8.06	-6.48

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Yuanta Commercial Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	16.98	15.57	15.39	14.45	13.06
Tier 1 capital / Risk-weighted assets	14.72	13.12	12.52	11.26	9.75
Common equity Tier 1 / Risk-weighted assets	13.99	12.50	11.91	10.27	8.82
Liabilities / Equity (multiple)	10.57	9.92	10.06	12.89	13.83
Equity / Assets	8.64	9.16	9.04	7.20	6.74
<b>【 A 】</b>					
Non-performing loan ratio	0.12	0.15	0.21	0.22	0.19
Loan loss provisions / NPLs	1,230.93	1,121.41	761.88	597.56	708.88
<b>【 E 】</b>					
NIBT / Average equity	6.49	9.62	8.75	12.34	11.16
(NIBT + loan loss provisions) / Average equity	7.38	10.78	9.09	13.38	12.84
NIBT / Average assets	0.58	0.89	0.77	0.86	0.76
(NIBT + loan loss provisions) / Average assets	0.66	1.00	0.80	0.93	0.87
Net interest income / NIBT	151.76	113.21	135.08	119.45	133.71
NIBT / Net income	40.36	50.03	46.35	50.53	46.16
NIBT / Employees (in thousand / per person)	1,823.56	2,623.63	2,236.75	2,753.70	2,335.79
<b>【 L 】</b>					
Liquidity coverage ratio	237.56	200.03	139.46	161.82	114.06
Net stable funding ratio	153.14	144.85	133.79	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.23	34.02	34.78	35.82	33.13
Loans / Deposits	62.18	66.20	69.21	65.88	69.53
Time deposits / Deposits	36.70	41.83	45.85	39.66	39.67
NCDs / Time deposits	2.98	5.18	9.25	14.76	11.70
Accumulated gap of assets and liabilities (180 days) / Equity	56.06	11.50	-55.06	-114.56	-135.62
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	83.18	85.53	84.86	84.08	87.01
Interest rate sensitivity gap / Equity	-148.18	-113.98	-117.04	-155.28	-131.45
<b>【 G 】</b>					
Deposit growth rate	9.64	7.12	44.50	2.67	7.47
Loan growth rate	2.95	2.41	51.56	-2.74	2.56
Investment growth rate	18.50	7.46	47.92	28.33	12.92
Guarantee growth rate	-1.32	-16.20	-7.32	-31.67	-21.61

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Bank SinoPac Co., Ltd.

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	15.94	14.00	13.87	14.51	12.58
Tier 1 capital / Risk-weighted assets	13.17	12.26	12.64	13.04	11.58
Common equity Tier 1 / Risk-weighted assets	11.81	11.47	12.16	12.54	11.58
Liabilities / Equity (multiple)	13.20	11.69	10.81	10.54	11.44
Equity / Assets	7.04	7.88	8.47	8.67	8.04
<b>【 A 】</b>					
Non-performing loan ratio	0.14	0.21	0.25	0.28	0.36
Loan loss provisions / NPLs	937.61	638.56	561.14	499.76	396.48
<b>【 E 】</b>					
NIBT / Average equity	8.15	8.86	8.56	7.09	6.63
(NIBT + loan loss provisions) / Average equity	8.60	8.76	8.96	8.20	8.42
NIBT / Average assets	0.59	0.70	0.72	0.58	0.53
(NIBT + loan loss provisions) / Average assets	0.62	0.69	0.75	0.67	0.67
Net interest income / NIBT	148.42	121.88	130.44	157.30	172.40
NIBT / Net income	40.64	44.55	45.39	39.40	35.56
NIBT / Employees (in thousand / per person)	1,835.16	2,033.55	2,133.48	1,656.51	1,388.09
<b>【 L 】</b>					
Liquidity coverage ratio	143.65	161.12	115.00	134.93	142.27
Net stable funding ratio	132.28	135.59	130.64	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.78	32.74	26.97	25.98	29.61
Loans / Deposits	68.76	72.00	77.67	76.00	71.19
Time deposits / Deposits	29.60	32.79	34.10	36.50	38.95
NCDs / Time deposits	0.41	2.50	6.29	6.23	8.18
Accumulated gap of assets and liabilities (180 days) / Equity	52.12	-33.23	-4.40	-30.73	-77.77
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	109.89	116.24	117.37	111.38	111.15
Interest rate sensitivity gap / Equity	78.49	111.09	111.11	74.54	80.41
<b>【 G 】</b>					
Deposit growth rate	18.98	15.79	3.84	-6.31	7.93
Loan growth rate	13.50	8.08	6.06	-0.33	1.40
Investment growth rate	28.42	21.59	-1.43	-8.67	16.36
Guarantee growth rate	57.16	22.40	-11.40	15.88	-6.51



TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

E.Sun Commercial Bank, Ltd.

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	15.68	14.62	15.13	15.01	13.71
Tier 1 capital / Risk-weighted assets	13.03	11.81	12.00	11.77	10.28
Common equity Tier 1 / Risk-weighted assets	11.37	10.49	10.56	10.64	9.19
Liabilities / Equity (multiple)	15.24	13.22	13.09	12.81	13.64
Equity / Assets	6.16	7.03	7.10	7.24	6.83
<b>【 A 】</b>					
Non-performing loan ratio	0.19	0.19	0.23	0.23	0.19
Loan loss provisions / NPLs	656.32	640.26	523.76	513.89	629.67
<b>【 E 】</b>					
NIBT / Average equity	10.89	13.87	13.23	12.55	12.82
(NIBT + loan loss provisions) / Average equity	11.54	14.18	13.90	14.61	15.24
NIBT / Average assets	0.72	0.97	0.95	0.88	0.86
(NIBT + loan loss provisions) / Average assets	0.76	0.99	1.00	1.02	1.02
Net interest income / NIBT	103.99	80.24	93.02	110.99	112.25
NIBT / Net income	36.66	44.17	43.12	40.25	40.80
NIBT / Employees (in thousand / per person)	2,099.80	2,597.05	2,424.54	2,052.02	1,892.77
<b>【 L 】</b>					
Liquidity coverage ratio	133.83	125.06	132.55	129.10	111.02
Net stable funding ratio	137.57	130.57	132.00	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.84	30.55	29.02	30.14	24.99
Loans / Deposits	65.63	69.83	71.22	71.04	72.09
Time deposits / Deposits	23.64	24.02	25.62	25.19	26.90
NCDs / Time deposits	8.45	2.09	2.36	0.44	1.69
Accumulated gap of assets and liabilities (180 days) / Equity	-28.00	-78.07	-24.08	43.55	125.34
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	121.61	120.25	118.25	113.19	108.62
Interest rate sensitivity gap / Equity	193.65	153.52	142.48	104.85	77.20
<b>【 G 】</b>					
Deposit growth rate	19.42	10.01	9.77	9.90	6.60
Loan growth rate	12.22	7.83	10.02	8.28	8.62
Investment growth rate	30.83	10.76	12.31	14.36	7.81
Guarantee growth rate	18.43	20.54	73.32	-2.97	-21.20

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

KGI Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.81	15.38	13.39	14.18	13.23
Tier 1 capital / Risk-weighted assets	12.32	13.50	12.27	13.99	13.22
Common equity Tier 1 / Risk-weighted assets	11.79	12.92	11.69	13.99	13.22
Liabilities / Equity (multiple)	10.65	9.32	10.64	8.56	8.64
Equity / Assets	8.58	9.69	8.59	10.46	10.38
<b>【 A 】</b>					
Non-performing loan ratio	0.16	0.17	0.17	0.21	0.34
Loan loss provisions / NPLs	843.75	736.63	755.23	626.84	397.45
<b>【 E 】</b>					
NIBT / Average equity	7.35	7.69	4.91	8.41	8.15
(NIBT + loan loss provisions) / Average equity	7.54	8.47	4.96	10.16	9.01
NIBT / Average assets	0.69	0.71	0.44	0.90	0.91
(NIBT + loan loss provisions) / Average assets	0.70	0.78	0.44	1.08	1.01
Net interest income / NIBT	161.11	142.83	244.53	124.33	115.53
NIBT / Net income	41.58	41.90	32.76	45.77	46.85
NIBT / Employees (in thousand / per person)	1,857.26	1,844.20	1,114.08	1,968.64	1,958.20
<b>【 L 】</b>					
Liquidity coverage ratio	112.28	111.19	104.55	93.36	85.35
Net stable funding ratio	114.56	112.65	111.38	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.18	40.43	37.67	36.01	32.84
Loans / Deposits	73.98	82.36	80.65	78.88	74.28
Time deposits / Deposits	46.03	44.83	46.99	47.30	51.32
NCDs / Time deposits	2.52	5.50	8.69	12.64	1.08
Accumulated gap of assets and liabilities (180 days) / Equity	-176.92	-192.53	-87.07	-108.04	-205.03
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	106.87	122.32	104.67	106.30	82.08
Interest rate sensitivity gap / Equity	38.84	102.06	23.71	27.00	-86.35
<b>【 G 】</b>					
Deposit growth rate	21.88	-0.10	12.00	9.68	-3.10
Loan growth rate	9.47	2.02	14.29	16.34	15.82
Investment growth rate	26.72	-9.74	23.15	0.33	37.62
Guarantee growth rate	-4.44	54.26	39.51	-3.33	-6.70

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

DBS Bank (Taiwan) , Ltd.

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.87	14.87	12.76	11.67	13.13
Tier 1 capital / Risk-weighted assets	12.69	12.62	11.63	11.67	13.13
Common equity Tier 1 / Risk-weighted assets	9.77	9.65	8.66	8.68	9.80
Liabilities / Equity (multiple)	10.65	11.00	12.93	13.01	10.27
Equity / Assets	8.59	8.33	7.18	7.14	8.87
<b>【 A 】</b>					
Non-performing loan ratio	0.46	0.59	0.56	0.74	0.93
Loan loss provisions / NPLs	288.45	235.58	246.38	189.62	167.28
<b>【 E 】</b>					
NIBT / Average equity	2.66	1.55	3.56	2.19	0.90
(NIBT + loan loss provisions) / Average equity	3.01	1.70	4.25	5.53	3.06
NIBT / Average assets	0.22	0.12	0.25	0.18	0.08
(NIBT + loan loss provisions) / Average assets	0.24	0.13	0.30	0.46	0.26
Net interest income / NIBT	559.55	966.79	468.48	546.48	1,292.73
NIBT / Net income	10.13	5.63	11.87	9.92	4.57
NIBT / Employees (in thousand / per person)	433.50	223.68	474.72	302.12	178.07
<b>【 L 】</b>					
Liquidity coverage ratio	122.90	127.45	130.60	206.36	193.42
Net stable funding ratio	124.14	129.34	134.39	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.10	27.65	29.41	35.66	44.05
Loans / Deposits	73.00	70.22	65.27	70.29	67.67
Time deposits / Deposits	51.93	50.52	48.27	46.86	51.55
NCDs / Time deposits	5.40	-	2.08	3.37	-
Accumulated gap of assets and liabilities (180 days) / Equity	-270.89	-353.36	-342.30	-262.78	-151.22
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	113.90	109.71	117.57	123.55	117.78
Interest rate sensitivity gap / Equity	92.69	65.85	124.13	161.43	105.44
<b>【 G 】</b>					
Deposit growth rate	-3.41	-8.77	4.84	28.16	12.21
Loan growth rate	0.41	-1.85	-2.78	33.01	-1.40
Investment growth rate	-9.14	14.89	-7.20	11.96	-33.04
Guarantee growth rate	26.26	60.81	10.91	-18.06	-23.60

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Taishin International Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	16.28	14.40	14.72	14.23	14.21
Tier 1 capital / Risk-weighted assets	13.38	11.60	11.67	10.91	10.64
Common equity Tier 1 / Risk-weighted assets	11.35	9.79	9.64	8.74	8.42
Liabilities / Equity (multiple)	12.20	11.74	11.35	11.97	11.84
Equity / Assets	7.58	7.85	8.10	7.71	7.79
<b>【 A 】</b>					
Non-performing loan ratio	0.15	0.17	0.18	0.22	0.26
Loan loss provisions / NPLs	855.02	814.28	758.18	578.43	548.56
<b>【 E 】</b>					
NIBT / Average equity	8.92	9.03	8.99	10.00	11.48
(NIBT + loan loss provisions) / Average equity	9.20	9.79	9.39	11.23	15.04
NIBT / Average assets	0.66	0.69	0.66	0.76	0.72
(NIBT + loan loss provisions) / Average assets	0.68	0.75	0.69	0.85	0.94
Net interest income / NIBT	144.27	136.91	156.57	144.77	155.16
NIBT / Net income	37.36	35.89	34.38	37.75	34.94
NIBT / Employees (in thousand / per person)	1,834.03	1,766.47	1,557.96	1,665.40	1,544.04
<b>【 L 】</b>					
Liquidity coverage ratio	120.30	111.29	130.61	111.87	119.34
Net stable funding ratio	135.30	125.68	122.79	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.84	25.27	25.98	25.54	24.77
Loans / Deposits	77.07	79.03	80.07	79.67	78.21
Time deposits / Deposits	25.87	29.76	36.48	40.28	42.15
NCDs / Time deposits	0.44	0.26	1.82	1.23	2.70
Accumulated gap of assets and liabilities (180 days) / Equity	81.48	85.01	21.28	9.05	-50.26
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	175.58	149.28	153.48	149.95	184.13
Interest rate sensitivity gap / Equity	342.78	232.30	262.63	286.38	241.38
<b>【 G 】</b>					
Deposit growth rate	12.11	13.64	5.78	7.53	6.65
Loan growth rate	9.12	11.90	6.13	9.19	5.16
Investment growth rate	6.88	20.94	7.00	9.29	-2.46
Guarantee growth rate	34.03	6.26	-8.03	21.80	4.64

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

Jih Sun International Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	15.80	14.00	14.33	15.05	13.01
Tier 1 capital / Risk-weighted assets	14.28	12.92	13.20	13.46	11.08
Common equity Tier 1 / Risk-weighted assets	14.28	12.92	13.20	13.46	11.08
Liabilities / Equity (multiple)	10.90	10.64	10.42	10.42	11.21
Equity / Assets	8.41	8.59	8.75	8.76	8.19
<b>【 A 】</b>					
Non-performing loan ratio	0.25	0.15	0.26	0.45	0.23
Loan loss provisions / NPLs	514.87	841.27	498.31	302.06	566.57
<b>【 E 】</b>					
NIBT / Average equity	4.81	5.22	5.02	5.32	3.86
(NIBT + loan loss provisions) / Average equity	5.09	5.34	4.74	6.20	5.35
NIBT / Average assets	0.40	0.45	0.44	0.46	0.33
(NIBT + loan loss provisions) / Average assets	0.43	0.46	0.41	0.53	0.46
Net interest income / NIBT	237.36	241.44	266.07	230.10	288.09
NIBT / Net income	27.66	27.66	27.08	26.64	19.40
NIBT / Employees (in thousand / per person)	704.35	763.92	721.28	718.77	520.56
<b>【 L 】</b>					
Liquidity coverage ratio	325.11	163.31	135.72	137.23	134.93
Net stable funding ratio	154.82	142.43	129.95	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.67	26.21	27.08	27.46	30.84
Loans / Deposits	69.99	74.23	79.93	78.70	79.82
Time deposits / Deposits	27.69	33.75	37.61	34.56	36.17
NCDs / Time deposits	0.27	4.92	1.61	3.28	0.29
Accumulated gap of assets and liabilities (180 days) / Equity	67.30	12.04	-13.43	45.31	5.73
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	100.23	97.88	98.20	100.52	97.37
Interest rate sensitivity gap / Equity	2.05	-18.25	-15.20	4.35	-23.35
<b>【 G 】</b>					
Deposit growth rate	6.11	13.19	3.20	4.48	-0.02
Loan growth rate	0.04	5.13	4.40	2.81	5.07
Investment growth rate	4.96	-3.55	5.13	1.35	19.56
Guarantee growth rate	25.15	32.18	28.82	113.63	-8.46

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

EnTie Commercial Bank

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	16.32	14.33	14.13	13.49	13.32
Tier 1 capital / Risk-weighted assets	15.09	14.33	14.13	13.49	13.32
Common equity Tier 1 / Risk-weighted assets	15.09	14.33	14.13	13.49	12.75
Liabilities / Equity (multiple)	8.03	8.09	8.35	8.61	8.99
Equity / Assets	11.08	11.00	10.69	10.40	10.01
<b>【 A 】</b>					
Non-performing loan ratio	0.97	0.91	0.77	0.62	0.90
Loan loss provisions / NPLs	160.90	190.96	186.05	229.58	158.11
<b>【 E 】</b>					
NIBT / Average equity	7.53	7.33	8.51	8.49	5.56
(NIBT + loan loss provisions) / Average equity	7.71	8.55	8.64	10.49	9.07
NIBT / Average assets	0.82	0.79	0.91	0.87	0.56
(NIBT + loan loss provisions) / Average assets	0.84	0.92	0.93	1.08	0.92
Net interest income / NIBT	133.70	148.94	133.35	149.70	211.12
NIBT / Net income	43.81	38.33	44.40	42.45	27.13
NIBT / Employees (in thousand / per person)	1,769.87	1,651.88	1,879.79	1,750.97	1,008.26
<b>【 L 】</b>					
Liquidity coverage ratio	153.95	132.73	115.27	133.62	153.97
Net stable funding ratio	127.75	122.05	133.91	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.02	31.10	35.64	37.65	35.12
Loans / Deposits	77.26	77.98	73.33	70.21	73.32
Time deposits / Deposits	54.94	55.68	56.74	55.89	53.85
NCDs / Time deposits	0.57	0.61	1.19	2.66	1.17
Accumulated gap of assets and liabilities (180 days) / Equity	-111.60	-145.49	-145.83	-140.33	-82.91
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	109.83	107.57	106.23	105.83	102.64
Interest rate sensitivity gap / Equity	59.28	45.50	38.97	38.69	18.65
<b>【 G 】</b>					
Deposit growth rate	0.98	-1.23	0.32	5.99	-0.15
Loan growth rate	-0.07	5.03	4.25	0.51	1.12
Investment growth rate	11.19	-16.77	4.27	8.35	40.21
Guarantee growth rate	-14.39	90.75	28.90	-6.09	-34.64

TABLE 7 (2)

## The Main Financial and Performance Ratios

December 31, 2020

CTBC Bank Co., Ltd.

Unit : %

Items	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
<b>【 C 】</b>					
Regulatory capital / Risk-weighted assets	14.93	14.17	15.16	16.18	15.17
Tier 1 capital / Risk-weighted assets	14.93	14.17	15.16	16.18	14.85
Common equity Tier 1 / Risk-weighted assets	14.92	14.17	14.89	15.56	13.98
Liabilities / Equity (multiple)	11.05	10.21	9.72	9.63	9.73
Equity / Assets	8.30	8.92	9.33	9.41	9.32
<b>【 A 】</b>					
Non-performing loan ratio	0.23	0.17	0.22	0.21	0.33
Loan loss provisions / NPLs	594.14	835.43	625.30	654.26	439.17
<b>【 E 】</b>					
NIBT / Average equity	10.28	12.28	11.84	12.62	10.71
(NIBT + loan loss provisions) / Average equity	10.66	12.81	12.37	13.74	12.43
NIBT / Average assets	0.86	1.09	1.08	1.18	0.99
(NIBT + loan loss provisions) / Average assets	0.89	1.13	1.13	1.29	1.15
Net interest income / NIBT	129.54	106.02	108.47	97.61	115.59
NIBT / Net income	39.08	43.23	42.89	43.75	38.07
NIBT / Employees (in thousand / per person)	2,631.84	3,147.47	2,972.48	3,039.95	2,435.21
<b>【 L 】</b>					
Liquidity coverage ratio	151.51	128.71	113.57	122.70	120.40
Net stable funding ratio	137.99	132.64	134.58	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.97	27.80	31.42	34.59	33.59
Loans / Deposits	63.21	67.35	69.71	67.50	70.19
Time deposits / Deposits	25.57	28.41	27.01	27.53	27.77
NCDs / Time deposits	0.65	0.98	0.97	1.14	0.74
Accumulated gap of assets and liabilities (180 days) / Equity	-28.18	-47.06	-21.13	-13.50	-41.04
<b>【 S 】 (Interest rate sensitivity less than 1 year)</b>					
Interest rate sensitivity assets / interest rate sensitivity liabilities	103.79	106.59	111.98	114.77	115.09
Interest rate sensitivity gap / Equity	25.53	39.53	67.37	84.14	85.91
<b>【 G 】</b>					
Deposit growth rate	11.84	10.06	5.85	10.54	1.96
Loan growth rate	4.97	6.32	9.29	6.29	0.72
Investment growth rate	13.09	16.02	3.12	19.12	32.74
Guarantee growth rate	12.91	18.45	-1.17	16.44	-8.17