

TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2021

The Peer-Group Average

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.56	r 14.05	r 14.59	14.00	13.82
2.Arithmetic mean	14.72	r 14.24	r 14.84	14.07	13.99
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	12.61	r 11.94	12.68	11.97	11.79
2.Arithmetic mean	12.75	r 12.18	r 12.79	12.08	11.86
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.56	r 11.16	11.48	11.26	11.06
2.Arithmetic mean	11.80	r 11.36	11.84	11.32	11.19
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.81	6.78	6.75	6.81	6.88
2.Arithmetic mean	6.64	6.78	6.65	6.71	6.56
Liabilities / Equity (multiple)	12.69	12.34	12.60	12.06	12.36
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.20	0.26	0.20	0.23	0.26
2.Arithmetic mean	0.23	0.24	0.22	0.22	0.24
Loan loss provisions / NPLs	667.29	587.29	696.63	643.06	583.03
Expected losses of classified assets / Total provisions	73.33	r 74.25	74.06	73.72	72.65
【 E 】					
NIBT / Average equity					
1.Winsorized mean	8.04	7.19	7.21	8.46	8.04
2.Arithmetic mean	8.78	8.13	7.84	9.49	9.34
(NIBT + loan loss provisions) / Average equity	9.70	9.57	7.65	9.08	8.77
NIBT / Average assets					
1.Winsorized mean	0.60	0.53	0.53	0.62	0.60
2.Arithmetic mean	0.63	0.61	0.58	0.70	0.68
(NIBT + loan loss provisions) / Average assets	0.71	0.70	0.55	0.68	0.64
Net interest income / NIBT	152.54	194.34	177.45	160.04	171.77
NIBT / Net income	40.46	r 36.43	35.77	38.65	38.04
NIBT / Employees (in thousand / per person)	1,931.01	1,671.75	1,658.01	1,934.86	1,838.04
【 L 】					
Liquidity coverage ratio	138.11	r 133.51	142.49	139.68	132.48
Net stable funding ratio	134.23	r 131.26	134.52	132.28	130.55
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.94	30.73	30.85	30.68	30.77
Loans / Deposits	70.63	73.14	70.17	72.63	73.75
Time deposits / Deposits	37.09	39.27	37.10	39.47	39.61
NCDs / Time deposits	1.44	1.90	1.52	2.09	3.35
Accumulated gap of assets and liabilities (180 days) / Equity	-61.29	r -73.12	-72.53	-71.67	-62.66
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.27	103.81	103.23	104.31	105.16
Interest rate sensitivity gap / Equity	22.77	21.20	11.82	22.86	22.46
【 G 】					
Deposit growth rate	8.32	4.40	8.51	4.54	3.36
Loan growth rate	5.16	4.91	4.85	3.68	5.79
Investment growth rate	11.12	3.11	11.25	6.54	7.45
Guarantee growth rate	11.69	11.47	16.85	9.24	9.58

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. Data related to Table 7 (1) and (2), as of December 2020 exclude Rakuten Intl. Bank that opened on 30 December 2020, and as of March 2021 exclude Line Bank that opened on 24 March 2021.
5. "r" represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Bank of Taiwan

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.88	15.06	r 14.95	14.16	12.55
Tier 1 capital / Risk-weighted assets	13.09	13.02	r 13.12	12.39	10.50
Common equity Tier 1 / Risk-weighted assets	13.09	13.02	r 13.12	12.39	10.50
Tier 1 capital / Exposure measurement	5.48	5.43	5.46	5.08	4.12
Liabilities / Equity (multiple)	12.93	13.01	13.09	12.54	15.27
【 A 】					
Non-performing loan ratio	0.15	0.18	0.15	0.18	0.21
Loan loss provisions / NPLs	1,017.54	887.69	997.45	912.72	715.09
【 E 】					
NIBT / Average equity	5.03	1.98	3.26	3.87	3.73
(NIBT + loan loss provisions) / Average equity	3.65	1.00	3.23	3.96	3.83
NIBT / Average assets	0.35	0.14	0.23	0.25	0.22
(NIBT + loan loss provisions) / Average assets	0.26	0.07	0.23	0.26	0.23
Net interest income / NIBT	153.22	379.55	223.89	204.29	225.71
NIBT / Net income	55.39	31.00	36.14	31.16	28.95
NIBT / Employees (in thousand / per person)	2,516.45	989.01	1,605.91	1,716.45	1,515.55
【 L 】					
Liquidity coverage ratio	152.67	177.45	171.90	184.52	234.89
Net stable funding ratio	150.79	154.60	153.57	153.95	161.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.35	35.55	34.27	37.41	44.82
Loans / Deposits	69.20	70.42	69.84	68.52	64.50
Time deposits / Deposits	40.06	43.85	41.35	44.71	44.10
NCDs / Time deposits	0.05	0.05	0.05	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-29.74	-28.19	-9.64	-30.98	89.07
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.60	97.52	96.12	97.67	96.49
Interest rate sensitivity gap / Equity	-42.67	-24.90	-38.64	-22.40	-41.96
【 G 】					
Deposit growth rate	3.72	-0.37	5.05	-1.34	2.15
Loan growth rate	1.91	0.23	7.08	4.81	12.01
Investment growth rate	12.12	-3.64	2.36	-2.83	-0.93
Guarantee growth rate	8.90	11.03	12.89	-1.39	2.42

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Land Bank of Taiwan

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	12.89	13.27	r 12.89	12.75	12.10
Tier 1 capital / Risk-weighted assets	10.68	10.80	r 10.64	10.37	9.49
Common equity Tier 1 / Risk-weighted assets	9.36	9.20	9.31	8.80	8.55
Tier 1 capital / Exposure measurement	5.87	5.91	5.81	5.64	4.99
Liabilities / Equity (multiple)	16.59	16.71	16.77	16.86	18.13
【 A 】					
Non-performing loan ratio	0.15	0.19	0.15	0.18	0.19
Loan loss provisions / NPLs	1,129.85	825.10	1,065.01	891.18	798.26
【 E 】					
NIBT / Average equity	7.43	8.27	6.68	8.40	8.34
(NIBT + loan loss provisions) / Average equity	8.13	9.14	7.48	8.85	9.13
NIBT / Average assets	0.40	0.43	0.36	0.43	0.41
(NIBT + loan loss provisions) / Average assets	0.43	0.48	0.40	0.45	0.44
Net interest income / NIBT	232.24	213.06	241.51	216.22	219.13
NIBT / Net income	42.70	43.66	37.16	41.54	37.61
NIBT / Employees (in thousand / per person)	2,197.42	2,304.48	1,899.37	2,246.76	2,158.47
【 L 】					
Liquidity coverage ratio	101.87	92.98	101.73	103.07	109.28
Net stable funding ratio	111.57	109.23	110.52	111.13	115.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.72	25.92	26.23	26.04	28.17
Loans / Deposits	79.20	81.56	78.65	77.87	76.24
Time deposits / Deposits	46.05	48.94	44.12	48.73	51.24
NCDs / Time deposits	0.07	0.06	0.06	0.06	3.29
Accumulated gap of assets and liabilities (180 days) / Equity	-388.26	-454.78	-376.18	-403.61	-396.79
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.39	103.54	102.39	103.17	100.24
Interest rate sensitivity gap / Equity	19.26	47.87	33.19	43.36	3.60
【 G 】					
Deposit growth rate	6.23	-2.42	2.41	-1.26	1.11
Loan growth rate	4.20	2.67	4.77	1.11	4.67
Investment growth rate	10.57	-1.42	8.05	2.81	6.29
Guarantee growth rate	17.59	8.85	13.51	6.72	12.57

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Taiwan Cooperative Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.14	13.55	r 15.42	13.58	13.59
Tier 1 capital / Risk-weighted assets	12.78	11.06	r 12.94	11.16	10.74
Common equity Tier 1 / Risk-weighted assets	11.80	10.36	r 11.92	10.52	10.57
Tier 1 capital / Exposure measurement	5.84	5.94	5.81	5.95	5.71
Liabilities / Equity (multiple)	15.14	14.66	15.15	14.45	14.67
【 A 】					
Non-performing loan ratio	0.30	0.32	0.29	0.25	0.28
Loan loss provisions / NPLs	412.52	373.80	429.98	498.73	448.39
【 E 】					
NIBT / Average equity	8.00	7.74	7.66	8.92	8.44
(NIBT + loan loss provisions) / Average equity	10.41	9.83	8.44	9.57	9.52
NIBT / Average assets	0.48	0.49	0.47	0.55	0.52
(NIBT + loan loss provisions) / Average assets	0.62	0.62	0.52	0.60	0.59
Net interest income / NIBT	183.53	200.93	195.72	180.71	199.63
NIBT / Net income	41.05	39.73	36.25	40.60	38.23
NIBT / Employees (in thousand / per person)	2,156.99	2,010.53	1,992.03	2,201.89	2,029.22
【 L 】					
Liquidity coverage ratio	134.71	117.03	151.07	122.01	128.11
Net stable funding ratio	142.92	133.37	147.58	136.09	140.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.58	28.80	32.20	28.00	27.17
Loans / Deposits	72.15	75.95	70.12	76.25	76.08
Time deposits / Deposits	32.63	35.18	33.00	34.72	36.98
NCDs / Time deposits	3.80	4.30	4.37	4.30	4.79
Accumulated gap of assets and liabilities (180 days) / Equity	-87.94	-96.86	-52.24	-71.79	-26.38
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.06	98.68	97.51	99.05	98.99
Interest rate sensitivity gap / Equity	-10.95	-14.59	-29.14	-10.38	-11.37
【 G 】					
Deposit growth rate	10.20	6.46	12.89	6.21	3.99
Loan growth rate	4.67	5.91	3.80	6.42	2.85
Investment growth rate	23.21	10.91	24.05	8.72	6.57
Guarantee growth rate	4.65	18.52	3.39	15.71	8.55

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

First Commercial Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.73	13.64	13.63	13.00	13.57
Tier 1 capital / Risk-weighted assets	11.90	11.72	11.66	11.11	11.58
Common equity Tier 1 / Risk-weighted assets	10.83	11.15	10.58	10.63	10.96
Tier 1 capital / Exposure measurement	6.00	6.24	5.95	5.90	6.32
Liabilities / Equity (multiple)	14.55	13.36	14.60	13.14	12.86
【 A 】					
Non-performing loan ratio	0.23	0.23	0.24	0.24	0.32
Loan loss provisions / NPLs	527.26	525.71	527.29	527.54	389.61
【 E 】					
NIBT / Average equity	10.18	7.68	8.79	11.29	10.90
(NIBT + loan loss provisions) / Average equity	13.00	10.82	9.69	12.28	12.05
NIBT / Average assets	0.62	0.51	0.58	0.78	0.77
(NIBT + loan loss provisions) / Average assets	0.79	0.72	0.63	0.85	0.86
Net interest income / NIBT	141.31	175.70	155.48	122.58	138.73
NIBT / Net income	47.34	40.74	41.61	48.03	44.96
NIBT / Employees (in thousand / per person)	2,598.32	1,980.86	2,220.81	2,842.74	2,699.90
【 L 】					
Liquidity coverage ratio	136.51	117.96	132.55	133.59	121.47
Net stable funding ratio	133.00	131.81	133.27	129.37	131.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	38.61	37.94	39.24	37.93	32.88
Loans / Deposits	70.76	76.56	71.04	74.29	78.71
Time deposits / Deposits	21.71	24.08	22.40	24.01	23.25
NCDs / Time deposits	2.75	2.21	2.03	2.74	5.00
Accumulated gap of assets and liabilities (180 days) / Equity	-38.90	-104.09	-91.09	-103.07	-111.88
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.36	113.15	112.07	111.64	112.93
Interest rate sensitivity gap / Equity	96.30	106.31	110.76	93.42	100.37
【 G 】					
Deposit growth rate	16.92	6.30	12.91	10.32	7.91
Loan growth rate	8.08	5.29	7.98	4.09	7.13
Investment growth rate	13.05	3.97	18.48	17.84	23.61
Guarantee growth rate	14.68	18.01	15.03	9.88	2.33

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Hua Nan Commercial Bank, Ltd.

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.07	r 14.40	13.67	13.88	13.75
Tier 1 capital / Risk-weighted assets	10.86	r 12.03	11.35	11.63	11.14
Common equity Tier 1 / Risk-weighted assets	9.93	r 10.79	10.37	10.89	10.67
Tier 1 capital / Exposure measurement	5.88	6.85	6.22	6.52	6.26
Liabilities / Equity (multiple)	14.66	13.06	14.19	12.55	13.32
【 A 】					
Non-performing loan ratio	0.16	0.13	0.15	0.12	0.15
Loan loss provisions / NPLs	795.68	948.33	794.82	1,031.61	853.60
【 E 】					
NIBT / Average equity	7.97	8.60	7.62	9.63	9.19
(NIBT + loan loss provisions) / Average equity	11.92	10.59	7.99	10.42	10.20
NIBT / Average assets	0.48	0.59	0.50	0.65	0.59
(NIBT + loan loss provisions) / Average assets	0.73	0.73	0.52	0.70	0.66
Net interest income / NIBT	165.33	155.48	168.01	142.19	163.21
NIBT / Net income	39.52	44.45	38.45	43.46	39.33
NIBT / Employees (in thousand / per person)	1,975.61	2,067.78	1,816.23	2,224.54	2,109.25
【 L 】					
Liquidity coverage ratio	128.21	121.45	153.50	115.55	115.70
Net stable funding ratio	137.88	135.76	138.80	135.31	134.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.26	27.42	29.44	26.76	27.26
Loans / Deposits	70.38	75.10	71.41	75.95	76.15
Time deposits / Deposits	22.12	23.35	23.20	22.78	23.37
NCDs / Time deposits	5.19	6.64	8.88	5.17	5.45
Accumulated gap of assets and liabilities (180 days) / Equity	64.50	59.16	44.02	9.13	8.05
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.92	98.55	96.53	97.72	97.33
Interest rate sensitivity gap / Equity	-35.04	-14.53	-38.30	-21.82	-26.85
【 G 】					
Deposit growth rate	15.76	6.33	13.61	3.14	2.12
Loan growth rate	8.47	5.61	6.81	2.86	2.64
Investment growth rate	42.60	5.74	21.51	1.90	16.31
Guarantee growth rate	44.19	18.35	49.10	4.85	17.96

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Chang Hwa Commercial Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.33	r 13.68	14.38	13.96	14.11
Tier 1 capital / Risk-weighted assets	11.49	10.71	11.48	10.63	10.40
Common equity Tier 1 / Risk-weighted assets	9.90	9.78	9.87	9.67	9.79
Tier 1 capital / Exposure measurement	6.55	6.62	6.73	6.67	6.40
Liabilities / Equity (multiple)	13.32	12.48	12.96	12.10	12.20
【 A 】					
Non-performing loan ratio	0.39	0.31	0.38	0.34	0.32
Loan loss provisions / NPLs	317.90	380.18	334.70	351.97	376.81
【 E 】					
NIBT / Average equity	5.90	7.71	5.23	8.72	9.84
(NIBT + loan loss provisions) / Average equity	8.23	10.35	5.79	9.09	10.37
NIBT / Average assets	0.38	0.54	0.36	0.61	0.69
(NIBT + loan loss provisions) / Average assets	0.53	0.72	0.40	0.64	0.73
Net interest income / NIBT	196.82	162.25	221.89	163.38	157.25
NIBT / Net income	34.89	41.62	30.88	42.60	44.58
NIBT / Employees (in thousand / per person)	1,414.83	1,847.27	1,244.72	2,038.64	2,215.58
【 L 】					
Liquidity coverage ratio	149.97	114.86	129.35	125.42	146.84
Net stable funding ratio	141.42	133.84	140.28	138.02	137.63
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.72	21.78	23.39	19.96	18.70
Loans / Deposits	75.37	81.98	77.61	81.43	79.60
Time deposits / Deposits	25.89	25.26	24.21	25.93	26.47
NCDs / Time deposits	0.62	0.89	0.62	1.36	1.28
Accumulated gap of assets and liabilities (180 days) / Equity	-26.03	-62.56	-96.81	-86.31	-94.13
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.12	112.56	110.78	112.36	110.44
Interest rate sensitivity gap / Equity	94.13	106.27	95.81	100.09	82.82
【 G 】					
Deposit growth rate	10.94	7.29	8.72	4.62	0.50
Loan growth rate	1.99	10.08	3.62	7.00	-4.09
Investment growth rate	32.20	12.73	16.94	7.24	15.09
Guarantee growth rate	4.39	23.95	10.36	15.22	11.84

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

The Shanghai Commercial & Savings Bank, Ltd.

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.68	14.22	13.36	14.56	14.41
Tier 1 capital / Risk-weighted assets	13.68	13.76	13.09	13.82	13.61
Common equity Tier 1 / Risk-weighted assets	13.68	13.76	13.09	13.82	13.61
Tier 1 capital / Exposure measurement	8.81	9.04	8.56	9.04	8.95
Liabilities / Equity (multiple)	7.47	7.50	7.78	7.42	8.09
【 A 】					
Non-performing loan ratio	0.24	0.20	0.21	0.20	0.25
Loan loss provisions / NPLs	535.37	628.68	590.26	640.98	539.11
【 E 】					
NIBT / Average equity	10.69	10.51	9.62	11.96	12.46
(NIBT + loan loss provisions) / Average equity	11.11	10.69	9.73	12.06	12.51
NIBT / Average assets	1.22	1.25	1.09	1.39	1.35
(NIBT + loan loss provisions) / Average assets	1.26	1.27	1.10	1.40	1.36
Net interest income / NIBT	70.52	78.50	78.36	76.92	81.09
NIBT / Net income	66.60	67.84	64.99	67.35	68.47
NIBT / Employees (in thousand / per person)	6,188.16	6,150.21	5,529.97	6,312.62	6,203.01
【 L 】					
Liquidity coverage ratio	121.44	115.73	123.28	119.35	111.31
Net stable funding ratio	126.78	122.71	124.79	124.71	121.66
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.81	32.80	27.88	32.90	33.65
Loans / Deposits	74.18	75.28	74.00	73.94	75.71
Time deposits / Deposits	35.41	43.58	37.61	43.25	43.46
NCDs / Time deposits	3.86	4.34	2.36	5.99	5.44
Accumulated gap of assets and liabilities (180 days) / Equity	-124.19	-96.27	-87.75	-94.98	-107.93
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	115.05	110.35	109.94	109.38	106.61
Interest rate sensitivity gap / Equity	68.39	46.46	47.18	41.98	32.63
【 G 】					
Deposit growth rate	2.51	6.41	5.09	8.43	7.22
Loan growth rate	0.97	7.79	5.11	5.83	8.14
Investment growth rate	14.63	6.75	7.73	6.93	12.29
Guarantee growth rate	20.27	44.12	31.62	43.93	15.89

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Taipei Fubon Commercial Bank Co., Ltd.

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	16.54	13.82	16.47	14.12	13.98
Tier 1 capital / Risk-weighted assets	14.79	12.18	14.71	12.46	12.39
Common equity Tier 1 / Risk-weighted assets	13.91	11.72	13.81	11.97	12.37
Tier 1 capital / Exposure measurement	7.47	6.74	7.36	6.88	6.79
Liabilities / Equity (multiple)	11.77	12.64	11.82	12.21	12.15
【 A 】					
Non-performing loan ratio	0.19	0.24	0.16	0.19	0.17
Loan loss provisions / NPLs	672.78	552.85	776.86	708.99	784.90
【 E 】					
NIBT / Average equity	10.12	9.44	10.34	12.16	11.94
(NIBT + loan loss provisions) / Average equity	11.20	11.16	10.47	12.58	12.25
NIBT / Average assets	0.80	0.72	0.78	0.95	0.89
(NIBT + loan loss provisions) / Average assets	0.88	0.85	0.79	0.98	0.92
Net interest income / NIBT	116.38	130.37	119.97	99.08	99.99
NIBT / Net income	49.90	45.09	48.47	51.66	52.37
NIBT / Employees (in thousand / per person)	3,299.63	2,838.13	3,136.69	3,454.44	3,239.45
【 L 】					
Liquidity coverage ratio	118.12	118.65	122.29	134.73	108.28
Net stable funding ratio	129.31	125.26	133.16	130.86	132.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.02	31.25	27.84	29.55	33.50
Loans / Deposits	68.83	67.17	66.98	66.46	69.56
Time deposits / Deposits	23.66	27.17	26.92	27.39	26.79
NCDs / Time deposits	3.63	6.68	6.88	5.00	7.85
Accumulated gap of assets and liabilities (180 days) / Equity	-46.47	-47.53	-77.67	-72.49	-97.79
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	114.02	110.09	112.28	107.83	112.65
Interest rate sensitivity gap / Equity	87.81	66.81	79.33	49.70	80.88
【 G 】					
Deposit growth rate	5.91	13.80	9.23	8.56	-2.40
Loan growth rate	8.52	11.85	10.07	3.72	3.00
Investment growth rate	2.26	12.53	9.92	3.20	4.14
Guarantee growth rate	-6.45	-12.40	-15.77	-18.33	-5.28

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Cathay United Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	16.65	16.03	16.91	15.09	14.99
Tier 1 capital / Risk-weighted assets	14.04	13.09	14.16	12.30	11.85
Common equity Tier 1 / Risk-weighted assets	12.45	11.45	12.50	10.73	10.13
Tier 1 capital / Exposure measurement	7.19	7.15	7.00	7.01	6.59
Liabilities / Equity (multiple)	11.74	11.89	11.89	11.67	12.73
【 A 】					
Non-performing loan ratio	0.19	0.15	0.14	0.15	0.16
Loan loss provisions / NPLs	853.17	1,189.84	1,180.04	1,136.12	931.32
【 E 】					
NIBT / Average equity	11.74	14.78	10.62	11.88	12.51
(NIBT + loan loss provisions) / Average equity	13.86	15.76	11.29	12.55	13.90
NIBT / Average assets	0.89	1.14	0.81	0.88	0.87
(NIBT + loan loss provisions) / Average assets	1.05	1.22	0.86	0.93	0.97
Net interest income / NIBT	117.88	94.98	128.32	129.03	128.30
NIBT / Net income	46.76	51.19	42.65	42.09	41.08
NIBT / Employees (in thousand / per person)	2,748.05	3,259.09	2,378.97	2,390.01	2,180.13
【 L 】					
Liquidity coverage ratio	180.47	185.54	172.98	168.48	157.51
Net stable funding ratio	152.99	146.59	r 153.48	140.29	128.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.77	39.44	37.58	36.59	34.22
Loans / Deposits	64.83	63.60	62.92	66.03	71.10
Time deposits / Deposits	20.61	24.93	21.26	26.00	26.57
NCDs / Time deposits	0.46	0.49	0.46	0.50	0.75
Accumulated gap of assets and liabilities (180 days) / Equity	-16.56	r 15.58	-44.93	-65.17	-56.66
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.29	110.93	108.28	110.62	115.98
Interest rate sensitivity gap / Equity	67.14	86.19	67.00	83.08	132.32
【 G 】					
Deposit growth rate	11.20	6.81	12.42	4.73	5.75
Loan growth rate	13.27	-5.30	7.05	-2.79	9.54
Investment growth rate	3.67	23.30	7.18	21.51	-2.89
Guarantee growth rate	29.34	-6.90	31.76	-4.26	88.84

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

The Export-Import Bank of the Republic of China

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	30.10	31.94	29.55	31.72	33.83
Tier 1 capital / Risk-weighted assets	28.76	30.59	28.21	30.37	32.47
Common equity Tier 1 / Risk-weighted assets	28.76	30.59	28.21	30.37	32.47
Tier 1 capital / Exposure measurement	20.20	20.92	19.81	20.64	22.27
Liabilities / Equity (multiple)	3.25	3.11	3.33	3.16	2.82
【 A 】					
Non-performing loan ratio	0.04	0.01	0.04	-	0.01
Loan loss provisions / NPLs	3,976.47	16,990.91	3,868.63	86,050.00	22,316.67
【 E 】					
NIBT / Average equity	3.27	2.55	2.15	2.11	2.18
(NIBT + loan loss provisions) / Average equity	3.92	4.27	2.11	2.43	2.34
NIBT / Average assets	0.76	0.62	0.51	0.56	0.57
(NIBT + loan loss provisions) / Average assets	0.91	1.04	0.50	0.65	0.61
Net interest income / NIBT	112.98	182.65	196.78	207.79	198.81
NIBT / Net income	62.23	43.63	47.10	42.87	42.43
NIBT / Employees (in thousand / per person)	4,730.29	3,775.86	3,229.44	3,004.26	2,938.60
【 L 】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	114.47	106.91	115.25	104.02	100.56
Liquidity reserve ratio (average daily data in the last month of each quarter)	64.59	78.20	60.54	100.66	102.13
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	5.17	-9.86	25.65	-27.12	-23.53
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	148.23	166.28	146.07	164.83	164.90
Interest rate sensitivity gap / Equity	85.33	94.53	86.17	94.02	88.59
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	6.73	17.74	6.69	18.28	7.06
Investment growth rate	-3.69	-9.80	0.21	-0.35	3.51
Guarantee growth rate	7.92	-0.63	17.71	-5.88	17.63

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Bank of Kaohsiung

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	12.86	12.15	r 12.42	12.11	11.05
Tier 1 capital / Risk-weighted assets	11.12	10.21	r 10.49	10.04	8.51
Common equity Tier 1 / Risk-weighted assets	9.36	9.01	r 9.31	8.99	8.19
Tier 1 capital / Exposure measurement	6.61	6.15	6.17	5.77	5.11
Liabilities / Equity (multiple)	14.88	16.33	15.95	16.46	17.59
【 A 】					
Non-performing loan ratio	0.30	0.31	0.30	0.48	0.81
Loan loss provisions / NPLs	432.89	367.58	382.58	245.48	147.93
【 E 】					
NIBT / Average equity	5.92	6.42	5.64	5.91	3.43
(NIBT + loan loss provisions) / Average equity	12.96	10.69	6.34	6.71	4.50
NIBT / Average assets	0.36	0.38	0.33	0.33	0.18
(NIBT + loan loss provisions) / Average assets	0.79	0.63	0.37	0.38	0.24
Net interest income / NIBT	265.34	257.60	293.47	311.61	537.22
NIBT / Net income	22.33	25.08	23.83	23.85	13.98
NIBT / Employees (in thousand / per person)	903.69	878.73	796.41	847.18	479.41
【 L 】					
Liquidity coverage ratio	121.42	123.57	163.60	184.92	217.36
Net stable funding ratio	128.91	134.00	128.96	137.58	131.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.61	19.37	17.97	20.16	18.18
Loans / Deposits	77.53	79.77	77.41	78.49	82.12
Time deposits / Deposits	39.84	41.42	39.86	41.49	44.24
NCDs / Time deposits	0.42	0.47	0.42	0.46	0.47
Accumulated gap of assets and liabilities (180 days) / Equity	-92.36	-58.49	-41.63	44.62	52.47
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.87	94.99	95.10	94.60	99.03
Interest rate sensitivity gap / Equity	-47.39	-62.08	-59.40	-66.42	-12.65
【 G 】					
Deposit growth rate	3.83	0.88	1.96	1.10	-2.84
Loan growth rate	0.89	-3.37	0.55	-3.39	2.88
Investment growth rate	11.88	6.85	13.19	13.97	6.47
Guarantee growth rate	9.09	20.26	6.38	12.26	20.25

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Mega International Commercial Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.65	14.05	r 14.04	13.92	13.86
Tier 1 capital / Risk-weighted assets	12.33	12.63	r 12.70	12.66	12.54
Common equity Tier 1 / Risk-weighted assets	12.33	12.63	r 12.70	12.66	12.54
Tier 1 capital / Exposure measurement	7.02	7.65	7.39	7.58	7.64
Liabilities / Equity (multiple)	11.30	10.16	10.66	10.36	10.23
【 A 】					
Non-performing loan ratio	0.24	0.29	0.21	0.14	0.14
Loan loss provisions / NPLs	614.12	560.99	725.78	1,120.24	1,120.22
【 E 】					
NIBT / Average equity	6.85	2.09	8.19	10.05	9.84
(NIBT + loan loss provisions) / Average equity	6.93	3.62	8.24	10.18	10.71
NIBT / Average assets	0.55	0.18	0.69	0.87	0.85
(NIBT + loan loss provisions) / Average assets	0.55	0.31	0.69	0.88	0.92
Net interest income / NIBT	145.86	519.14	125.87	118.08	134.93
NIBT / Net income	46.18	18.29	48.19	52.03	51.31
NIBT / Employees (in thousand / per person)	2,946.93	893.23	3,502.93	4,187.37	4,312.75
【 L 】					
Liquidity coverage ratio	116.24	111.65	119.03	111.66	112.72
Net stable funding ratio	119.18	114.58	118.93	114.86	113.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.92	31.59	32.64	29.87	29.47
Loans / Deposits	72.45	78.55	73.23	77.21	81.70
Time deposits / Deposits	29.43	27.49	26.49	22.84	24.10
NCDs / Time deposits	0.20	0.13	0.20	0.15	0.37
Accumulated gap of assets and liabilities (180 days) / Equity	-19.51	-11.51	-29.99	-4.02	-5.35
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	118.43	114.39	121.25	118.18	120.25
Interest rate sensitivity gap / Equity	102.09	66.92	108.90	78.65	87.03
【 G 】					
Deposit growth rate	14.23	1.52	6.35	6.16	-3.04
Loan growth rate	5.36	2.36	0.87	0.29	5.81
Investment growth rate	34.50	r 22.44	35.70	20.36	-2.49
Guarantee growth rate	-9.61	-10.17	-14.50	-7.16	-4.94

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Agricultural Bank of Taiwan

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	12.09	13.45	13.39	14.07	13.03
Tier 1 capital / Risk-weighted assets	9.60	9.94	9.84	10.12	9.35
Common equity Tier 1 / Risk-weighted assets	9.60	9.94	9.84	10.12	9.35
Tier 1 capital / Exposure measurement	3.16	3.34	3.26	3.52	3.36
Liabilities / Equity (multiple)	25.89	24.43	23.75	23.83	26.68
【 A 】					
Non-performing loan ratio	0.21	0.38	0.23	0.30	0.39
Loan loss provisions / NPLs	749.50	430.07	669.54	543.27	446.01
【 E 】					
NIBT / Average equity	7.50	4.63	4.46	4.64	3.97
(NIBT + loan loss provisions) / Average equity	11.64	8.18	5.61	5.30	4.68
NIBT / Average assets	0.27	0.17	0.17	0.17	0.15
(NIBT + loan loss provisions) / Average assets	0.41	0.31	0.21	0.19	0.18
Net interest income / NIBT	101.54	125.94	161.92	135.84	176.19
NIBT / Net income	51.59	38.13	39.08	41.67	47.31
NIBT / Employees (in thousand / per person)	6,591.55	4,070.38	3,839.44	3,704.92	3,316.94
【 L 】					
Liquidity coverage ratio	124.13	102.53	118.26	106.99	95.20
Net stable funding ratio	175.36	160.06	169.06	151.68	151.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	55.76	54.42	57.09	54.83	50.99
Loans / Deposits	42.58	40.18	42.09	40.55	35.74
Time deposits / Deposits	94.60	96.60	94.94	94.88	97.83
NCDs / Time deposits	-	2.23	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-476.74	-268.12	-660.05	-585.10	-557.67
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	86.48	83.61	86.63	84.42	79.06
Interest rate sensitivity gap / Equity	-302.85	-357.02	-277.94	-326.75	-513.06
【 G 】					
Deposit growth rate	9.89	2.19	9.07	2.37	-4.50
Loan growth rate	16.45	19.59	13.20	16.15	9.17
Investment growth rate	2.96	-6.86	1.84	-7.31	1.29
Guarantee growth rate	3.24	23.15	26.75	7.96	-6.76

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Citibank Taiwan Limited

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	16.58	16.43	16.70	15.59	15.74
Tier 1 capital / Risk-weighted assets	15.18	14.73	14.94	14.62	14.39
Common equity Tier 1 / Risk-weighted assets	15.18	14.73	14.94	14.62	14.39
Tier 1 capital / Exposure measurement	7.50	7.16	7.28	7.73	7.62
Liabilities / Equity (multiple)	6.97	7.44	7.11	6.63	6.53
【 A 】					
Non-performing loan ratio	0.35	0.42	0.40	0.45	0.42
Loan loss provisions / NPLs	522.82	425.32	462.96	398.76	453.11
【 E 】					
NIBT / Average equity	7.07	13.21	9.36	14.13	12.83
(NIBT + loan loss provisions) / Average equity	8.19	14.56	9.56	14.55	13.26
NIBT / Average assets	0.86	1.63	1.11	1.82	1.63
(NIBT + loan loss provisions) / Average assets	0.99	1.79	1.14	1.87	1.69
Net interest income / NIBT	129.61	93.62	114.06	95.59	107.05
NIBT / Net income	32.62	47.69	39.20	49.06	43.96
NIBT / Employees (in thousand / per person)	1,815.44	3,463.36	2,376.19	3,668.00	3,182.22
【 L 】					
Liquidity coverage ratio	132.43	155.05	138.58	148.48	121.85
Net stable funding ratio	151.40	149.21	156.61	149.90	150.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	59.63	63.03	59.68	61.37	62.07
Loans / Deposits	49.36	47.11	48.42	50.70	54.68
Time deposits / Deposits	12.07	11.60	11.29	12.32	14.80
NCDs / Time deposits	0.03	0.03	0.03	0.03	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	9.55	2.03	-9.99	-9.20	-35.16
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.72	106.94	112.27	114.18	112.72
Interest rate sensitivity gap / Equity	10.24	19.19	32.69	35.37	33.28
【 G 】					
Deposit growth rate	-8.14	11.84	0.32	6.35	4.36
Loan growth rate	-3.74	-0.77	-4.20	-1.39	4.69
Investment growth rate	21.16	-4.48	34.34	-11.13	-2.85
Guarantee growth rate	0.80	-3.24	17.66	-6.45	-2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

O-Bank Co., Ltd.

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	12.89	13.28	12.67	14.00	13.69
Tier 1 capital / Risk-weighted assets	11.68	11.16	11.46	12.02	11.56
Common equity Tier 1 / Risk-weighted assets	11.58	10.86	11.34	11.72	11.21
Tier 1 capital / Exposure measurement	7.64	7.13	7.49	7.31	7.16
Liabilities / Equity (multiple)	7.90	9.36	8.25	9.08	9.44
【 A 】					
Non-performing loan ratio	0.44	0.78	0.42	0.75	0.01
Loan loss provisions / NPLs	314.24	173.03	309.65	183.02	9,848.15
【 E 】					
NIBT / Average equity	5.88	1.37	3.67	3.65	3.88
(NIBT + loan loss provisions) / Average equity	6.01	4.19	3.81	4.86	4.54
NIBT / Average assets	0.64	0.14	0.36	0.36	0.36
(NIBT + loan loss provisions) / Average assets	0.66	0.41	0.38	0.48	0.42
Net interest income / NIBT	99.81	400.87	155.07	161.60	191.83
NIBT / Net income	39.37	10.37	26.55	22.84	24.07
NIBT / Employees (in thousand / per person)	2,335.18	478.17	1,347.54	1,217.09	1,254.69
【 L 】					
Liquidity coverage ratio	118.95	100.27	113.12	104.02	90.18
Net stable funding ratio	117.07	103.55	110.42	106.43	97.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.49	46.09	46.39	45.89	45.61
Loans / Deposits	64.37	71.85	65.56	70.40	75.71
Time deposits / Deposits	53.70	54.97	56.73	52.81	51.40
NCDs / Time deposits	5.33	12.96	9.02	9.10	13.51
Accumulated gap of assets and liabilities (180 days) / Equity	-12.01	40.18	-52.05	-8.14	-99.28
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	117.83	118.29	113.82	116.01	97.44
Interest rate sensitivity gap / Equity	87.13	104.84	72.78	89.54	-13.33
【 G 】					
Deposit growth rate	-2.42	-3.32	1.15	1.30	31.39
Loan growth rate	-12.52	1.80	-5.84	-3.10	10.22
Investment growth rate	6.23	-0.87	5.14	11.82	7.49
Guarantee growth rate	71.29	28.71	76.78	31.24	68.91

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Taiwan Business Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.31	r 13.71	r 13.42	12.66	12.70
Tier 1 capital / Risk-weighted assets	9.71	r 9.81	r 9.84	9.61	9.60
Common equity Tier 1 / Risk-weighted assets	8.19	r 8.54	r 8.28	8.40	8.21
Tier 1 capital / Exposure measurement	5.82	5.76	5.90	5.53	5.40
Liabilities / Equity (multiple)	16.83	16.46	17.13	17.30	18.05
【 A 】					
Non-performing loan ratio	0.51	0.44	0.50	0.32	0.30
Loan loss provisions / NPLs	238.47	272.85	233.63	367.72	394.13
【 E 】					
NIBT / Average equity	5.58	6.56	5.65	9.03	11.19
(NIBT + loan loss provisions) / Average equity	10.55	10.80	6.70	10.72	12.13
NIBT / Average assets	0.30	0.35	0.30	0.46	0.55
(NIBT + loan loss provisions) / Average assets	0.56	0.57	0.36	0.55	0.59
Net interest income / NIBT	316.90	276.84	299.94	211.54	188.49
NIBT / Net income	24.18	28.03	24.61	34.94	40.01
NIBT / Employees (in thousand / per person)	1,016.31	1,181.73	1,019.41	1,525.52	1,782.37
【 L 】					
Liquidity coverage ratio	124.19	117.02	132.37	133.46	120.63
Net stable funding ratio	125.78	130.07	127.42	130.16	130.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.23	23.46	19.03	24.01	22.29
Loans / Deposits	81.52	81.73	82.36	76.21	79.57
Time deposits / Deposits	34.25	36.42	33.67	37.45	36.61
NCDs / Time deposits	0.85	1.31	0.90	0.90	1.64
Accumulated gap of assets and liabilities (180 days) / Equity	40.22	6.12	42.93	34.53	-39.62
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.67	102.07	103.01	97.84	99.22
Interest rate sensitivity gap / Equity	-4.34	25.90	38.38	-29.01	-10.37
【 G 】					
Deposit growth rate	7.46	-1.86	-1.20	9.47	-0.36
Loan growth rate	6.82	2.39	6.82	5.35	-3.21
Investment growth rate	3.03	0.33	-7.82	13.91	24.15
Guarantee growth rate	17.98	-8.95	12.16	0.21	21.88

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Standard Chartered Bank (Taiwan)

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.26	15.43	r 14.03	15.84	15.90
Tier 1 capital / Risk-weighted assets	12.21	12.89	r 11.96	13.27	12.89
Common equity Tier 1 / Risk-weighted assets	12.21	12.89	r 11.96	13.27	12.89
Tier 1 capital / Exposure measurement	5.95	6.08	5.70	6.51	6.24
Liabilities / Equity (multiple)	13.38	13.39	14.39	12.54	12.88
【 A 】					
Non-performing loan ratio	0.09	0.14	0.11	0.14	0.23
Loan loss provisions / NPLs	1,825.81	1,173.38	1,503.90	1,179.50	733.94
【 E 】					
NIBT / Average equity	10.96	9.33	5.94	7.25	6.26
(NIBT + loan loss provisions) / Average equity	11.09	10.49	5.93	7.50	6.70
NIBT / Average assets	0.72	0.66	0.41	0.52	0.45
(NIBT + loan loss provisions) / Average assets	0.73	0.74	0.41	0.54	0.48
Net interest income / NIBT	98.91	111.89	179.24	129.45	144.41
NIBT / Net income	37.63	31.29	21.89	24.32	21.02
NIBT / Employees (in thousand / per person)	1,835.90	1,455.89	965.28	1,104.69	938.82
【 L 】					
Liquidity coverage ratio	180.96	178.93	162.66	187.59	278.61
Net stable funding ratio	142.28	141.73	143.67	142.13	154.38
Liquidity reserve ratio (average daily data in the last month of each quarter)	62.89	64.35	59.13	55.59	69.29
Loans / Deposits	49.79	52.78	46.79	55.79	55.28
Time deposits / Deposits	9.16	13.11	8.99	15.62	15.25
NCDs / Time deposits	10.49	9.65	10.64	11.08	16.94
Accumulated gap of assets and liabilities (180 days) / Equity	-153.83	-144.08	-214.02	-148.31	-35.36
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	137.58	141.25	89.99	131.88	154.72
Interest rate sensitivity gap / Equity	262.11	254.18	-70.31	206.59	356.23
【 G 】					
Deposit growth rate	5.44	1.35	20.76	0.69	1.05
Loan growth rate	-0.53	2.57	1.28	1.63	5.51
Investment growth rate	11.52	-10.39	20.34	-5.17	-6.69
Guarantee growth rate	7.78	2.44	-1.13	-14.62	32.98

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Taichung Commercial Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.38	13.30	13.60	13.23	12.35
Tier 1 capital / Risk-weighted assets	12.82	12.84	13.06	12.64	11.65
Common equity Tier 1 / Risk-weighted assets	10.87	10.68	11.03	10.49	9.54
Tier 1 capital / Exposure measurement	8.57	8.49	8.54	8.44	7.80
Liabilities / Equity (multiple)	11.55	12.05	11.69	12.17	13.32
【 A 】					
Non-performing loan ratio	0.22	0.37	0.21	0.31	0.45
Loan loss provisions / NPLs	648.30	401.78	644.56	475.69	317.96
【 E 】					
NIBT / Average equity	9.00	8.32	8.82	10.17	10.31
(NIBT + loan loss provisions) / Average equity	11.94	10.39	9.11	10.54	11.04
NIBT / Average assets	0.71	0.63	0.67	0.75	0.69
(NIBT + loan loss provisions) / Average assets	0.94	0.79	0.69	0.77	0.74
Net interest income / NIBT	160.31	186.33	166.19	154.95	170.32
NIBT / Net income	43.33	42.86	43.97	45.91	43.53
NIBT / Employees (in thousand / per person)	1,943.20	1,689.59	1,752.25	1,938.31	1,964.80
【 L 】					
Liquidity coverage ratio	158.43	165.26	167.53	155.76	137.84
Net stable funding ratio	140.76	139.79	143.72	140.12	139.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.78	24.32	24.39	24.28	23.01
Loans / Deposits	73.65	75.44	72.32	75.38	77.70
Time deposits / Deposits	43.02	45.88	42.94	46.11	49.21
NCDs / Time deposits	1.12	0.70	0.84	0.68	3.89
Accumulated gap of assets and liabilities (180 days) / Equity	-36.00	-42.89	-22.59	-30.34	-70.62
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.12	88.85	89.63	89.45	90.69
Interest rate sensitivity gap / Equity	-97.92	-115.56	-104.57	-110.36	-105.72
【 G 】					
Deposit growth rate	9.15	0.95	9.15	-0.77	3.87
Loan growth rate	6.53	-1.66	4.70	-3.75	5.11
Investment growth rate	13.16	4.35	11.83	5.72	4.49
Guarantee growth rate	45.21	0.70	38.79	-10.09	-1.91

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

King's Town Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	16.59	15.13	16.15	15.06	14.04
Tier 1 capital / Risk-weighted assets	15.18	14.12	14.58	14.71	13.95
Common equity Tier 1 / Risk-weighted assets	15.18	14.12	14.58	14.71	13.95
Tier 1 capital / Exposure measurement	12.96	11.81	12.28	11.85	11.11
Liabilities / Equity (multiple)	5.73	6.71	5.89	5.83	6.94
【 A 】					
Non-performing loan ratio	0.02	0.02	0.01	0.01	0.02
Loan loss provisions / NPLs	10,320.69	6,148.65	11,764.00	9,860.87	6,762.86
【 E 】					
NIBT / Average equity	26.27	10.78	16.22	10.35	9.58
(NIBT + loan loss provisions) / Average equity	27.09	11.91	17.00	10.47	14.23
NIBT / Average assets	3.50	1.46	2.11	1.37	1.26
(NIBT + loan loss provisions) / Average assets	3.61	1.61	2.21	1.38	1.87
Net interest income / NIBT	47.73	115.72	80.50	119.68	139.57
NIBT / Net income	106.70	67.90	71.55	46.47	51.27
NIBT / Employees (in thousand / per person)	11,539.27	4,338.98	6,538.30	3,973.14	3,677.86
【 L 】					
Liquidity coverage ratio	147.96	161.89	141.80	182.76	154.46
Net stable funding ratio	134.63	131.61	134.07	130.62	121.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.78	24.54	21.96	25.26	24.34
Loans / Deposits	82.36	82.91	82.69	82.17	81.92
Time deposits / Deposits	33.93	35.89	34.29	36.28	39.30
NCDs / Time deposits	0.10	0.13	1.39	0.56	8.62
Accumulated gap of assets and liabilities (180 days) / Equity	20.26	35.71	8.21	37.09	17.75
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	92.59	92.12	91.97	93.87	96.76
Interest rate sensitivity gap / Equity	-34.32	-42.32	-38.41	-27.93	-17.15
【 G 】					
Deposit growth rate	21.09	3.29	18.42	1.64	4.42
Loan growth rate	20.29	4.51	19.17	1.95	6.48
Investment growth rate	13.53	-9.42	9.07	0.76	2.07
Guarantee growth rate	58.07	17.60	61.19	10.33	24.22

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

HSBC Bank (Taiwan) Limited

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	16.36	14.88	15.09	14.22	14.75
Tier 1 capital / Risk-weighted assets	15.31	13.80	14.01	13.19	13.68
Common equity Tier 1 / Risk-weighted assets	15.31	13.80	14.01	13.19	13.68
Tier 1 capital / Exposure measurement	5.90	5.84	5.89	5.66	5.42
Liabilities / Equity (multiple)	12.69	12.95	12.92	13.39	14.14
【 A 】					
Non-performing loan ratio	0.04	0.04	0.03	0.04	0.06
Loan loss provisions / NPLs	2,969.72	3,030.08	3,917.65	3,364.55	2,265.70
【 E 】					
NIBT / Average equity	11.20	9.45	7.20	9.12	12.18
(NIBT + loan loss provisions) / Average equity	10.52	9.70	7.17	8.71	12.40
NIBT / Average assets	0.79	0.68	0.55	0.61	0.78
(NIBT + loan loss provisions) / Average assets	0.74	0.70	0.55	0.59	0.79
Net interest income / NIBT	63.99	40.21	82.07	-0.80	16.96
NIBT / Net income	46.61	40.61	33.44	38.41	45.12
NIBT / Employees (in thousand / per person)	2,856.85	2,374.51	1,867.89	2,290.29	2,954.37
【 L 】					
Liquidity coverage ratio	141.60	150.44	172.69	154.20	149.32
Net stable funding ratio	149.83	128.67	149.29	127.33	142.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	93.17	91.64	78.16	98.01	117.21
Loans / Deposits	53.84	61.85	55.26	60.65	61.82
Time deposits / Deposits	31.65	27.10	32.04	31.32	31.00
NCDs / Time deposits	1.17	3.85	1.30	1.31	5.39
Accumulated gap of assets and liabilities (180 days) / Equity	-107.32	-153.29	-52.80	-102.76	-190.12
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	159.13	175.31	153.93	189.62	191.36
Interest rate sensitivity gap / Equity	352.11	401.50	325.92	494.13	505.80
【 G 】					
Deposit growth rate	4.79	-4.74	3.67	-6.97	4.20
Loan growth rate	-12.19	-1.18	-9.02	-5.28	16.41
Investment growth rate	16.13	-34.83	-18.86	-18.70	6.06
Guarantee growth rate	17.06	62.18	39.79	15.27	16.38

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Taipei Star Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	12.59	r 12.82	r 12.68	12.39	13.17
Tier 1 capital / Risk-weighted assets	10.11	r 10.00	r 10.16	9.51	9.66
Common equity Tier 1 / Risk-weighted assets	9.06	r 8.95	r 9.10	8.50	9.07
Tier 1 capital / Exposure measurement	6.32	5.95	6.22	5.75	5.70
Liabilities / Equity (multiple)	14.82	15.84	15.00	15.59	15.10
【 A 】					
Non-performing loan ratio	0.23	0.15	0.13	0.17	0.30
Loan loss provisions / NPLs	490.91	738.46	852.17	666.28	393.01
【 E 】					
NIBT / Average equity	3.63	3.37	4.53	4.36	4.16
(NIBT + loan loss provisions) / Average equity	4.27	44.62	4.44	4.27	3.84
NIBT / Average assets	0.23	0.20	0.27	0.26	0.25
(NIBT + loan loss provisions) / Average assets	0.27	2.61	0.26	0.25	0.23
Net interest income / NIBT	480.39	491.49	377.69	346.22	332.13
NIBT / Net income	17.65	17.09	21.77	21.76	24.02
NIBT / Employees (in thousand / per person)	420.62	389.23	517.53	505.31	463.31
【 L 】					
Liquidity coverage ratio	145.63	130.34	145.25	146.50	149.20
Net stable funding ratio	119.15	r 111.20	118.60	115.00	113.11
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.17	35.80	22.01	35.75	32.28
Loans / Deposits	73.76	71.57	71.95	70.29	69.21
Time deposits / Deposits	59.33	62.41	58.63	62.68	64.33
NCDs / Time deposits	0.71	2.54	0.73	2.49	14.08
Accumulated gap of assets and liabilities (180 days) / Equity	-226.43	-264.34	-236.99	-236.93	-280.38
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	87.03	86.37	86.41	86.53	87.17
Interest rate sensitivity gap / Equity	-171.46	-194.54	-181.32	-186.46	-172.50
【 G 】					
Deposit growth rate	0.66	2.20	-0.46	3.13	0.84
Loan growth rate	3.75	6.78	1.89	4.74	2.06
Investment growth rate	-15.30	8.85	-13.79	7.97	2.82
Guarantee growth rate	-59.19	42.60	-39.08	93.71	-19.97

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Hwatai Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	11.90	12.25	12.34	12.11	12.28
Tier 1 capital / Risk-weighted assets	9.53	10.70	9.90	10.62	10.56
Common equity Tier 1 / Risk-weighted assets	9.53	10.70	9.90	10.62	10.56
Tier 1 capital / Exposure measurement	6.28	6.66	6.24	6.47	6.39
Liabilities / Equity (multiple)	13.80	13.07	13.82	13.33	13.65
【 A 】					
Non-performing loan ratio	0.07	0.42	0.08	0.48	1.24
Loan loss provisions / NPLs	1,822.39	324.32	1,754.41	324.94	116.55
【 E 】					
NIBT / Average equity	4.12	3.50	3.38	3.11	0.68
(NIBT + loan loss provisions) / Average equity	9.75	5.26	3.95	6.58	3.26
NIBT / Average assets	0.28	0.24	0.23	0.21	0.05
(NIBT + loan loss provisions) / Average assets	0.66	0.36	0.27	0.45	0.22
Net interest income / NIBT	331.78	396.55	391.23	482.84	2,379.69
NIBT / Net income	22.25	20.33	19.61	15.75	3.31
NIBT / Employees (in thousand / per person)	584.70	443.88	459.68	377.33	74.77
【 L 】					
Liquidity coverage ratio	200.15	230.10	270.12	211.83	191.59
Net stable funding ratio	146.32	r 158.63	153.96	156.08	127.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.90	32.20	36.34	30.67	30.13
Loans / Deposits	67.21	68.49	64.27	69.31	71.67
Time deposits / Deposits	48.45	54.00	49.39	54.26	55.28
NCDs / Time deposits	3.50	3.05	3.48	3.19	3.03
Accumulated gap of assets and liabilities (180 days) / Equity	-126.01	-81.20	-149.54	-62.51	-86.21
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.61	94.13	95.02	96.65	95.06
Interest rate sensitivity gap / Equity	-29.34	-68.28	-60.85	-39.68	-59.50
【 G 】					
Deposit growth rate	10.10	0.97	8.78	2.07	-2.21
Loan growth rate	8.04	-1.96	0.87	-1.29	7.52
Investment growth rate	-3.09	1.66	4.02	-1.13	16.40
Guarantee growth rate	2.89	-1.22	6.48	-	-5.36

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Shin Kong Commercial Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	16.21	14.32	16.87	14.41	14.38
Tier 1 capital / Risk-weighted assets	13.47	11.90	13.96	11.81	11.51
Common equity Tier 1 / Risk-weighted assets	11.24	10.62	11.65	10.49	10.39
Tier 1 capital / Exposure measurement	6.91	7.04	7.26	7.19	6.98
Liabilities / Equity (multiple)	14.79	13.48	13.93	13.45	13.64
【 A 】					
Non-performing loan ratio	0.19	0.19	0.19	0.20	0.23
Loan loss provisions / NPLs	713.22	663.18	672.56	636.50	570.52
【 E 】					
NIBT / Average equity	10.12	9.40	10.20	10.88	11.54
(NIBT + loan loss provisions) / Average equity	12.17	11.66	10.62	11.26	12.23
NIBT / Average assets	0.65	0.64	0.67	0.74	0.74
(NIBT + loan loss provisions) / Average assets	0.78	0.79	0.70	0.77	0.78
Net interest income / NIBT	174.30	190.69	168.61	175.21	189.67
NIBT / Net income	39.27	36.96	39.58	40.51	38.91
NIBT / Employees (in thousand / per person)	1,820.69	1,593.52	1,769.23	1,747.39	1,666.58
【 L 】					
Liquidity coverage ratio	151.33	r 157.24	154.66	147.16	121.79
Net stable funding ratio	123.99	r 124.85	123.73	122.75	120.62
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.33	24.86	26.25	23.10	21.92
Loans / Deposits	70.45	73.42	71.71	74.19	76.31
Time deposits / Deposits	47.36	50.92	48.22	51.62	51.13
NCDs / Time deposits	0.25	0.03	0.02	0.03	0.88
Accumulated gap of assets and liabilities (180 days) / Equity	-119.27	-59.35	-100.22	-70.55	-62.00
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.06	88.27	85.24	84.42	91.00
Interest rate sensitivity gap / Equity	-182.39	-121.26	-160.48	-164.11	-94.40
【 G 】					
Deposit growth rate	12.94	9.44	11.68	9.88	4.12
Loan growth rate	8.38	6.86	7.93	6.84	6.04
Investment growth rate	18.09	15.71	19.75	11.35	7.22
Guarantee growth rate	75.64	12.66	61.59	-1.39	-29.76

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Sunny Bank, Ltd.

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	12.96	11.62	r 13.08	11.55	12.11
Tier 1 capital / Risk-weighted assets	11.63	10.20	r 11.64	9.84	9.76
Common equity Tier 1 / Risk-weighted assets	9.41	8.53	r 9.38	8.49	8.65
Tier 1 capital / Exposure measurement	6.92	6.87	6.89	6.65	6.52
Liabilities / Equity (multiple)	15.65	15.07	15.62	14.92	14.69
【 A 】					
Non-performing loan ratio	0.22	0.39	0.22	0.28	0.18
Loan loss provisions / NPLs	560.57	309.98	555.63	440.46	659.09
【 E 】					
NIBT / Average equity	12.30	12.54	8.06	8.60	11.63
(NIBT + loan loss provisions) / Average equity	11.27	10.55	11.47	11.29	12.22
NIBT / Average assets	0.73	0.79	0.50	0.55	0.66
(NIBT + loan loss provisions) / Average assets	0.67	0.66	0.71	0.72	0.70
Net interest income / NIBT	140.27	136.41	207.02	203.63	172.99
NIBT / Net income	57.35	57.74	37.39	37.49	44.89
NIBT / Employees (in thousand / per person)	2,084.69	1,958.12	1,292.23	1,293.70	1,578.65
【 L 】					
Liquidity coverage ratio	109.27	107.64	111.86	120.18	141.89
Net stable funding ratio	128.60	125.02	129.48	128.37	130.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.70	23.79	24.84	24.16	24.43
Loans / Deposits	73.39	75.61	73.95	74.79	75.91
Time deposits / Deposits	58.61	60.09	58.10	59.34	59.32
NCDs / Time deposits	7.55	7.68	8.00	7.41	7.47
Accumulated gap of assets and liabilities (180 days) / Equity	-302.45	-292.36	-300.12	-265.44	-220.25
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.95	88.90	88.80	89.34	92.37
Interest rate sensitivity gap / Equity	-149.64	-143.48	-150.83	-136.89	-95.47
【 G 】					
Deposit growth rate	14.27	11.09	14.15	11.14	9.66
Loan growth rate	10.88	10.74	12.83	9.47	8.53
Investment growth rate	22.58	9.13	24.87	7.71	4.71
Guarantee growth rate	-8.14	0.83	4.77	-7.79	38.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Bank of Panhsin

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	10.99	11.57	r 11.21	11.43	11.48
Tier 1 capital / Risk-weighted assets	9.19	9.52	r 9.28	9.38	9.30
Common equity Tier 1 / Risk-weighted assets	8.25	8.48	r 8.31	8.32	8.16
Tier 1 capital / Exposure measurement	5.51	5.75	5.61	5.61	5.42
Liabilities / Equity (multiple)	14.73	14.15	14.32	14.33	14.86
【 A 】					
Non-performing loan ratio	0.24	0.42	0.26	0.32	0.85
Loan loss provisions / NPLs	472.55	290.96	441.96	375.79	145.37
【 E 】					
NIBT / Average equity	7.48	6.57	6.72	6.45	3.09
(NIBT + loan loss provisions) / Average equity	9.97	9.62	7.42	7.13	5.52
NIBT / Average assets	0.48	0.42	0.44	0.41	0.19
(NIBT + loan loss provisions) / Average assets	0.63	0.62	0.48	0.45	0.33
Net interest income / NIBT	214.94	239.41	226.76	243.58	508.46
NIBT / Net income	30.80	26.95	28.22	26.22	12.49
NIBT / Employees (in thousand / per person)	894.95	774.66	767.39	714.18	317.54
【 L 】					
Liquidity coverage ratio	115.79	148.61	117.54	156.24	222.42
Net stable funding ratio	137.65	143.01	139.39	143.22	155.24
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.22	22.43	19.59	22.60	26.67
Loans / Deposits	75.66	76.84	75.09	76.54	71.67
Time deposits / Deposits	48.70	52.29	49.24	52.11	54.34
NCDs / Time deposits	0.24	0.34	0.29	0.35	0.37
Accumulated gap of assets and liabilities (180 days) / Equity	-76.22	-43.19	-131.21	-78.61	-44.95
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.53	96.68	95.85	95.25	97.43
Interest rate sensitivity gap / Equity	-30.26	-39.81	-49.91	-57.79	-32.04
【 G 】					
Deposit growth rate	12.97	3.08	10.05	1.82	1.50
Loan growth rate	11.04	6.89	7.93	8.73	5.91
Investment growth rate	7.10	0.08	5.00	-3.38	19.00
Guarantee growth rate	78.97	24.61	43.98	19.79	-1.45

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Cota Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.10	13.69	13.07	13.19	12.91
Tier 1 capital / Risk-weighted assets	10.80	10.87	10.75	10.45	9.86
Common equity Tier 1 / Risk-weighted assets	10.30	10.32	10.25	9.94	9.36
Tier 1 capital / Exposure measurement	6.50	6.38	6.41	6.20	6.00
Liabilities / Equity (multiple)	13.22	13.52	13.36	13.79	14.24
【 A 】					
Non-performing loan ratio	0.19	0.36	0.20	0.44	0.50
Loan loss provisions / NPLs	721.43	413.17	707.44	323.78	295.69
【 E 】					
NIBT / Average equity	7.36	7.43	7.21	8.30	8.53
(NIBT + loan loss provisions) / Average equity	7.39	7.60	7.21	8.69	8.78
NIBT / Average assets	0.52	0.51	0.50	0.55	0.56
(NIBT + loan loss provisions) / Average assets	0.52	0.52	0.50	0.57	0.57
Net interest income / NIBT	267.67	285.58	287.49	275.38	286.22
NIBT / Net income	32.86	31.11	31.46	30.66	31.09
NIBT / Employees (in thousand / per person)	840.58	777.58	774.46	833.63	811.54
【 L 】					
Liquidity coverage ratio	449.74	492.95	503.45	435.09	371.77
Net stable funding ratio	136.16	139.64	138.33	141.54	136.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.32	27.43	25.09	27.15	23.24
Loans / Deposits	75.51	73.77	74.93	73.61	77.99
Time deposits / Deposits	54.37	57.27	53.62	57.26	57.33
NCDs / Time deposits	4.58	6.98	5.12	7.11	10.26
Accumulated gap of assets and liabilities (180 days) / Equity	-214.48	-172.23	-187.28	-203.84	-277.59
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	83.98	84.86	83.88	84.80	86.29
Interest rate sensitivity gap / Equity	-198.17	-192.12	-201.20	-196.67	-183.02
【 G 】					
Deposit growth rate	6.34	0.44	5.52	2.65	3.67
Loan growth rate	8.85	-2.82	7.40	-3.13	0.03
Investment growth rate	-2.38	17.65	-4.40	22.41	13.91
Guarantee growth rate	0.69	12.14	3.65	4.35	-12.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Union Bank of Taiwan

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.43	14.32	r 14.80	14.70	14.32
Tier 1 capital / Risk-weighted assets	12.58	12.53	r 12.83	13.01	13.07
Common equity Tier 1 / Risk-weighted assets	9.22	9.45	r 9.90	9.94	9.66
Tier 1 capital / Exposure measurement	6.69	6.32	6.55	6.53	6.48
Liabilities / Equity (multiple)	11.82	12.20	11.41	11.33	11.86
【 A 】					
Non-performing loan ratio	0.13	0.17	0.14	0.15	0.12
Loan loss provisions / NPLs	847.70	654.36	788.45	738.50	960.85
【 E 】					
NIBT / Average equity	7.21	3.36	6.84	7.33	6.64
(NIBT + loan loss provisions) / Average equity	8.90	4.76	7.14	7.36	6.80
NIBT / Average assets	0.56	0.26	0.52	0.58	0.56
(NIBT + loan loss provisions) / Average assets	0.69	0.37	0.55	0.59	0.57
Net interest income / NIBT	194.19	385.23	197.25	165.67	204.88
NIBT / Net income	32.77	19.46	32.25	33.87	31.77
NIBT / Employees (in thousand / per person)	1,085.09	478.91	969.09	991.20	865.72
【 L 】					
Liquidity coverage ratio	165.23	152.70	214.29	158.85	290.88
Net stable funding ratio	129.26	124.95	134.60	126.72	132.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.14	26.83	26.64	27.13	28.35
Loans / Deposits	72.18	71.59	69.91	72.46	63.63
Time deposits / Deposits	41.30	44.03	41.23	44.33	47.80
NCDs / Time deposits	0.10	0.10	0.12	0.10	4.26
Accumulated gap of assets and liabilities (180 days) / Equity	-77.33	-85.81	-39.70	-50.03	-19.55
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	92.59	95.49	95.14	96.35	95.68
Interest rate sensitivity gap / Equity	-74.29	-45.48	-47.09	-34.27	-42.87
【 G 】					
Deposit growth rate	12.97	8.64	13.98	3.79	14.42
Loan growth rate	13.67	10.16	9.83	18.14	2.69
Investment growth rate	15.39	4.48	0.97	7.81	13.33
Guarantee growth rate	-1.79	0.91	1.60	4.42	6.48

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Far Eastern International Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.53	13.25	r 14.10	13.60	13.33
Tier 1 capital / Risk-weighted assets	11.08	10.70	r 11.49	10.99	11.07
Common equity Tier 1 / Risk-weighted assets	10.65	10.25	r 11.03	10.53	10.51
Tier 1 capital / Exposure measurement	5.99	5.99	6.09	6.11	6.14
Liabilities / Equity (multiple)	12.73	13.31	12.98	12.89	13.07
【 A 】					
Non-performing loan ratio	0.52	0.31	0.51	0.28	0.24
Loan loss provisions / NPLs	264.85	423.73	286.35	510.29	574.01
【 E 】					
NIBT / Average equity	7.48	3.25	6.05	9.09	9.34
(NIBT + loan loss provisions) / Average equity	6.87	1.43	5.61	9.21	9.59
NIBT / Average assets	0.53	0.23	0.43	0.67	0.67
(NIBT + loan loss provisions) / Average assets	0.49	0.10	0.40	0.68	0.69
Net interest income / NIBT	176.73	385.45	211.01	127.64	139.73
NIBT / Net income	33.52	17.43	26.53	37.36	37.00
NIBT / Employees (in thousand / per person)	1,434.99	596.45	1,137.24	1,676.18	1,656.57
【 L 】					
Liquidity coverage ratio	136.89	118.99	142.42	124.91	110.28
Net stable funding ratio	125.25	119.87	123.36	120.49	114.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.07	30.79	37.53	31.17	30.30
Loans / Deposits	71.14	74.58	66.74	72.57	75.68
Time deposits / Deposits	53.45	56.92	55.31	58.37	57.28
NCDs / Time deposits	0.28	0.54	0.26	0.62	2.15
Accumulated gap of assets and liabilities (180 days) / Equity	-155.15	r -172.08	-232.14	-204.24	-175.87
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.70	103.29	107.47	103.02	108.33
Interest rate sensitivity gap / Equity	81.24	30.96	70.83	28.20	75.95
【 G 】					
Deposit growth rate	4.98	5.57	8.63	5.96	8.05
Loan growth rate	-0.02	5.15	-0.34	1.37	8.14
Investment growth rate	10.16	3.26	11.52	12.50	10.20
Guarantee growth rate	18.26	-2.55	11.40	28.34	12.67

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Yuanta Commercial Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	16.31	15.64	16.98	15.57	15.39
Tier 1 capital / Risk-weighted assets	14.13	13.21	14.72	13.12	12.52
Common equity Tier 1 / Risk-weighted assets	13.43	12.54	r 13.98	12.50	11.91
Tier 1 capital / Exposure measurement	7.74	8.29	7.95	8.27	8.13
Liabilities / Equity (multiple)	10.87	10.12	10.57	9.92	10.06
【 A 】					
Non-performing loan ratio	0.12	0.15	0.12	0.15	0.21
Loan loss provisions / NPLs	1,207.98	1,032.76	1,230.93	1,121.41	761.88
【 E 】					
NIBT / Average equity	7.30	7.53	6.49	9.62	8.75
(NIBT + loan loss provisions) / Average equity	8.41	10.04	7.38	10.78	9.09
NIBT / Average assets	0.62	0.69	0.58	0.89	0.77
(NIBT + loan loss provisions) / Average assets	0.72	0.91	0.66	1.00	0.80
Net interest income / NIBT	133.57	134.56	151.76	113.21	135.08
NIBT / Net income	44.98	43.66	40.36	50.03	46.35
NIBT / Employees (in thousand / per person)	2,131.14	2,089.35	1,823.56	2,623.63	2,236.75
【 L 】					
Liquidity coverage ratio	223.53	196.88	237.56	200.03	139.46
Net stable funding ratio	155.17	144.70	153.14	144.85	133.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.34	34.67	37.23	34.02	34.78
Loans / Deposits	60.71	65.67	62.18	66.20	69.21
Time deposits / Deposits	35.62	41.40	36.70	41.83	45.85
NCDs / Time deposits	2.97	4.35	2.98	5.18	9.25
Accumulated gap of assets and liabilities (180 days) / Equity	69.90	0.64	56.06	11.50	-55.06
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	82.32	83.55	83.18	85.53	84.86
Interest rate sensitivity gap / Equity	-161.44	-133.25	-148.18	-113.98	-117.04
【 G 】					
Deposit growth rate	11.70	8.36	9.64	7.12	44.50
Loan growth rate	3.21	3.48	2.95	2.41	51.56
Investment growth rate	21.59	r 10.75	18.50	7.46	47.92
Guarantee growth rate	-7.29	8.04	-1.32	-16.20	-7.32

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Bank SinoPac Co., Ltd.

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.80	13.87	r 15.89	14.00	13.87
Tier 1 capital / Risk-weighted assets	13.14	11.76	r 13.13	12.26	12.64
Common equity Tier 1 / Risk-weighted assets	11.81	10.76	r 11.78	11.47	12.16
Tier 1 capital / Exposure measurement	6.79	7.39	6.88	7.49	8.11
Liabilities / Equity (multiple)	13.71	12.59	13.20	11.69	10.81
【 A 】					
Non-performing loan ratio	0.17	0.19	0.14	0.21	0.25
Loan loss provisions / NPLs	760.82	681.89	937.61	638.56	561.14
【 E 】					
NIBT / Average equity	10.69	9.26	8.15	8.86	8.56
(NIBT + loan loss provisions) / Average equity	12.29	11.24	8.60	8.76	8.96
NIBT / Average assets	0.74	0.69	0.59	0.70	0.72
(NIBT + loan loss provisions) / Average assets	0.86	0.84	0.62	0.69	0.75
Net interest income / NIBT	122.04	123.44	148.42	121.88	130.44
NIBT / Net income	47.51	42.73	40.64	44.55	45.39
NIBT / Employees (in thousand / per person)	2,493.85	2,176.95	1,835.16	2,033.55	2,133.48
【 L 】					
Liquidity coverage ratio	156.86	123.55	143.65	161.12	115.00
Net stable funding ratio	134.34	127.30	132.28	135.59	130.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.68	29.72	31.78	32.74	26.97
Loans / Deposits	69.70	73.17	68.76	72.00	77.67
Time deposits / Deposits	31.05	32.21	29.60	32.79	34.10
NCDs / Time deposits	0.08	1.57	0.41	2.50	6.29
Accumulated gap of assets and liabilities (180 days) / Equity	45.29	-37.46	52.12	-33.23	-4.40
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.50	111.83	109.89	116.24	117.37
Interest rate sensitivity gap / Equity	53.62	86.19	78.49	111.09	111.11
【 G 】					
Deposit growth rate	15.88	13.61	18.98	15.79	3.84
Loan growth rate	10.28	8.64	13.50	8.08	6.06
Investment growth rate	17.66	23.73	28.42	21.59	-1.43
Guarantee growth rate	58.63	32.93	57.16	22.40	-11.40

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

E.Sun Commercial Bank, Ltd.

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.60	14.78	r 15.64	14.62	15.13
Tier 1 capital / Risk-weighted assets	13.02	12.15	r 13.00	11.81	12.00
Common equity Tier 1 / Risk-weighted assets	11.40	10.58	r 11.34	10.49	10.56
Tier 1 capital / Exposure measurement	6.42	7.01	6.28	7.02	7.17
Liabilities / Equity (multiple)	14.60	13.51	15.24	13.22	13.09
【 A 】					
Non-performing loan ratio	0.19	0.19	0.19	0.19	0.23
Loan loss provisions / NPLs	649.30	615.45	656.32	640.26	523.76
【 E 】					
NIBT / Average equity	11.76	13.51	10.89	13.87	13.23
(NIBT + loan loss provisions) / Average equity	11.59	14.82	11.54	14.18	13.90
NIBT / Average assets	0.73	0.94	0.72	0.97	0.95
(NIBT + loan loss provisions) / Average assets	0.72	1.03	0.76	0.99	1.00
Net interest income / NIBT	106.42	78.96	103.99	80.24	93.02
NIBT / Net income	43.82	43.13	36.66	44.17	43.12
NIBT / Employees (in thousand / per person)	2,360.44	2,649.39	2,099.80	2,597.05	2,424.54
【 L 】					
Liquidity coverage ratio	125.25	135.45	133.83	125.06	132.55
Net stable funding ratio	135.55	130.15	137.57	130.57	132.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.99	35.09	35.84	30.55	29.02
Loans / Deposits	66.62	70.16	65.63	69.83	71.22
Time deposits / Deposits	22.86	23.19	23.64	24.02	25.62
NCDs / Time deposits	1.52	1.90	8.45	2.09	2.36
Accumulated gap of assets and liabilities (180 days) / Equity	-76.23	-58.62	-28.00	-78.07	-24.08
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	119.91	124.09	121.61	120.25	118.25
Interest rate sensitivity gap / Equity	172.07	181.22	193.65	153.52	142.48
【 G 】					
Deposit growth rate	14.78	9.64	19.42	10.01	9.77
Loan growth rate	8.96	9.10	12.22	7.83	10.02
Investment growth rate	23.04	8.15	30.83	10.76	12.31
Guarantee growth rate	20.38	16.64	18.43	20.54	73.32

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

KGI Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.06	13.63	14.81	15.38	13.39
Tier 1 capital / Risk-weighted assets	11.89	11.58	12.32	13.50	12.27
Common equity Tier 1 / Risk-weighted assets	11.42	11.04	11.79	12.92	11.69
Tier 1 capital / Exposure measurement	7.90	7.71	7.88	8.56	7.89
Liabilities / Equity (multiple)	10.26	11.55	10.65	9.32	10.64
【 A 】					
Non-performing loan ratio	0.15	0.17	0.16	0.17	0.17
Loan loss provisions / NPLs	876.63	743.53	843.75	736.63	755.23
【 E 】					
NIBT / Average equity	7.54	4.15	7.35	7.69	4.91
(NIBT + loan loss provisions) / Average equity	7.14	4.34	7.54	8.47	4.96
NIBT / Average assets	0.71	0.41	0.69	0.71	0.44
(NIBT + loan loss provisions) / Average assets	0.67	0.43	0.70	0.78	0.44
Net interest income / NIBT	174.94	269.78	161.11	142.83	244.53
NIBT / Net income	46.37	31.79	41.58	41.90	32.76
NIBT / Employees (in thousand / per person)	2,042.38	1,077.04	1,857.26	1,844.20	1,114.08
【 L 】					
Liquidity coverage ratio	111.14	106.41	112.28	111.19	104.55
Net stable funding ratio	113.53	114.09	114.56	112.65	111.38
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.17	41.04	36.18	40.43	37.67
Loans / Deposits	77.62	79.00	73.98	82.36	80.65
Time deposits / Deposits	43.61	44.35	46.03	44.83	46.99
NCDs / Time deposits	3.07	7.12	2.52	5.50	8.69
Accumulated gap of assets and liabilities (180 days) / Equity	-164.24	-162.43	-176.92	-192.53	-87.07
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.24	125.42	106.87	122.32	104.67
Interest rate sensitivity gap / Equity	17.98	127.65	38.84	102.06	23.71
【 G 】					
Deposit growth rate	7.13	2.95	21.88	-0.10	12.00
Loan growth rate	5.26	4.30	9.47	2.02	14.29
Investment growth rate	21.23	-4.31	26.72	-9.74	23.15
Guarantee growth rate	21.78	-3.75	-4.44	54.26	39.51

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

DBS Bank (Taiwan), Ltd.

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.07	14.19	14.87	14.87	12.76
Tier 1 capital / Risk-weighted assets	11.97	12.09	12.69	12.62	11.63
Common equity Tier 1 / Risk-weighted assets	9.26	9.29	9.77	9.65	8.66
Tier 1 capital / Exposure measurement	7.27	7.31	7.40	7.23	6.33
Liabilities / Equity (multiple)	10.59	10.91	10.65	11.00	12.93
【 A 】					
Non-performing loan ratio	0.59	0.57	0.46	0.59	0.56
Loan loss provisions / NPLs	223.69	242.51	288.45	235.58	246.38
【 E 】					
NIBT / Average equity	6.40	4.33	2.66	1.55	3.56
(NIBT + loan loss provisions) / Average equity	8.62	8.46	3.01	1.70	4.25
NIBT / Average assets	0.54	0.35	0.22	0.12	0.25
(NIBT + loan loss provisions) / Average assets	0.73	0.69	0.24	0.13	0.30
Net interest income / NIBT	215.05	357.70	559.55	966.79	468.48
NIBT / Net income	23.18	15.15	10.13	5.63	11.87
NIBT / Employees (in thousand / per person)	1,081.89	648.60	433.50	223.68	474.72
【 L 】					
Liquidity coverage ratio	125.55	114.55	122.90	127.45	130.60
Net stable funding ratio	125.07	124.41	124.14	129.34	134.39
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.94	26.42	26.10	27.65	29.41
Loans / Deposits	72.67	74.24	73.00	70.22	65.27
Time deposits / Deposits	48.30	52.10	51.93	50.52	48.27
NCDs / Time deposits	8.97	1.58	5.40	-	2.08
Accumulated gap of assets and liabilities (180 days) / Equity	-224.30	-325.85	-270.89	-353.36	-342.30
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.88	107.72	113.90	109.71	117.57
Interest rate sensitivity gap / Equity	88.72	53.93	92.69	65.85	124.13
【 G 】					
Deposit growth rate	-0.84	-6.55	-3.41	-8.77	4.84
Loan growth rate	-2.93	-0.82	0.41	-1.85	-2.78
Investment growth rate	-3.10	-10.17	-9.14	14.89	-7.20
Guarantee growth rate	20.70	74.41	26.26	60.81	10.91

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Taishin International Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.89	13.93	16.28	14.40	14.72
Tier 1 capital / Risk-weighted assets	13.09	11.29	13.38	11.60	11.67
Common equity Tier 1 / Risk-weighted assets	11.15	9.52	11.35	9.79	9.64
Tier 1 capital / Exposure measurement	7.22	7.24	7.27	7.38	7.59
Liabilities / Equity (multiple)	12.47	12.57	12.20	11.74	11.35
【 A 】					
Non-performing loan ratio	0.13	0.20	0.15	0.17	0.18
Loan loss provisions / NPLs	966.50	700.65	855.02	814.28	758.18
【 E 】					
NIBT / Average equity	10.38	8.26	8.92	9.03	8.99
(NIBT + loan loss provisions) / Average equity	11.72	10.80	9.20	9.79	9.39
NIBT / Average assets	0.76	0.61	0.66	0.69	0.66
(NIBT + loan loss provisions) / Average assets	0.85	0.79	0.68	0.75	0.69
Net interest income / NIBT	120.84	154.23	144.27	136.91	156.57
NIBT / Net income	42.48	34.94	37.36	35.89	34.38
NIBT / Employees (in thousand / per person)	2,253.36	1,705.76	1,834.03	1,766.47	1,557.96
【 L 】					
Liquidity coverage ratio	128.45	115.94	120.30	111.29	130.61
Net stable funding ratio	137.23	127.17	135.30	125.68	122.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.01	26.00	24.84	25.27	25.98
Loans / Deposits	78.30	79.50	77.07	79.03	80.07
Time deposits / Deposits	24.86	28.26	25.87	29.76	36.48
NCDs / Time deposits	0.19	0.11	0.44	0.26	1.82
Accumulated gap of assets and liabilities (180 days) / Equity	73.70	85.99	81.48	85.01	21.28
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	174.72	171.60	175.58	149.28	153.48
Interest rate sensitivity gap / Equity	336.29	336.29	342.78	232.30	262.63
【 G 】					
Deposit growth rate	9.40	11.78	12.11	13.64	5.78
Loan growth rate	7.50	15.26	9.12	11.90	6.13
Investment growth rate	5.03	9.75	6.88	20.94	7.00
Guarantee growth rate	21.90	-8.61	34.03	6.26	-8.03

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Jih Sun International Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.48	14.37	r 15.81	14.00	14.33
Tier 1 capital / Risk-weighted assets	14.29	12.89	r 14.29	12.92	13.20
Common equity Tier 1 / Risk-weighted assets	14.29	12.89	r 14.29	12.92	13.20
Tier 1 capital / Exposure measurement	7.91	7.98	7.89	7.86	7.95
Liabilities / Equity (multiple)	10.82	10.70	10.90	10.64	10.42
【 A 】					
Non-performing loan ratio	0.19	0.14	0.25	0.15	0.26
Loan loss provisions / NPLs	642.15	876.83	514.87	841.27	498.31
【 E 】					
NIBT / Average equity	4.48	4.46	4.81	5.22	5.02
(NIBT + loan loss provisions) / Average equity	5.18	5.06	5.09	5.34	4.74
NIBT / Average assets	0.37	0.38	0.40	0.45	0.44
(NIBT + loan loss provisions) / Average assets	0.43	0.43	0.43	0.46	0.41
Net interest income / NIBT	259.69	272.51	237.36	241.44	266.07
NIBT / Net income	25.47	25.33	27.66	27.66	27.08
NIBT / Employees (in thousand / per person)	686.63	674.73	704.35	763.92	721.28
【 L 】					
Liquidity coverage ratio	356.49	204.95	325.11	163.31	135.72
Net stable funding ratio	154.86	139.25	154.82	142.43	129.95
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.29	26.81	26.67	26.21	27.08
Loans / Deposits	70.83	74.53	69.99	74.23	79.93
Time deposits / Deposits	26.26	32.72	27.69	33.75	37.61
NCDs / Time deposits	0.28	0.25	0.27	4.92	1.61
Accumulated gap of assets and liabilities (180 days) / Equity	62.55	16.73	67.30	12.04	-13.43
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.94	98.86	100.23	97.88	98.20
Interest rate sensitivity gap / Equity	-18.62	-9.92	2.05	-18.25	-15.20
【 G 】					
Deposit growth rate	4.71	10.21	6.11	13.19	3.20
Loan growth rate	-0.69	5.36	0.04	5.13	4.40
Investment growth rate	7.17	-5.68	4.96	-3.55	5.13
Guarantee growth rate	85.77	40.44	25.15	32.18	28.82

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

EnTie Commercial Bank

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	16.31	16.21	16.32	14.33	14.13
Tier 1 capital / Risk-weighted assets	15.08	14.99	15.09	14.33	14.13
Common equity Tier 1 / Risk-weighted assets	15.08	14.99	15.09	14.33	14.13
Tier 1 capital / Exposure measurement	10.12	10.11	10.16	9.87	9.47
Liabilities / Equity (multiple)	8.11	8.07	8.03	8.09	8.35
【 A 】					
Non-performing loan ratio	0.91	0.61	0.97	0.91	0.77
Loan loss provisions / NPLs	154.38	236.96	160.90	190.96	186.05
【 E 】					
NIBT / Average equity	7.44	10.01	7.53	7.33	8.51
(NIBT + loan loss provisions) / Average equity	7.82	9.71	7.71	8.55	8.64
NIBT / Average assets	0.82	1.11	0.82	0.79	0.91
(NIBT + loan loss provisions) / Average assets	0.87	1.08	0.84	0.92	0.93
Net interest income / NIBT	133.75	108.29	133.70	148.94	133.35
NIBT / Net income	46.85	57.18	43.81	38.33	44.40
NIBT / Employees (in thousand / per person)	1,731.90	2,301.08	1,769.87	1,651.88	1,879.79
【 L 】					
Liquidity coverage ratio	127.33	137.35	153.95	132.73	115.27
Net stable funding ratio	123.31	123.05	127.75	122.05	133.91
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.90	32.75	32.02	31.10	35.64
Loans / Deposits	76.19	76.80	77.26	77.98	73.33
Time deposits / Deposits	53.96	54.91	54.94	55.68	56.74
NCDs / Time deposits	0.56	0.62	0.57	0.61	1.19
Accumulated gap of assets and liabilities (180 days) / Equity	-117.47	-151.58	-111.60	-145.49	-145.83
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.41	107.86	109.83	107.57	106.23
Interest rate sensitivity gap / Equity	51.00	46.85	59.28	45.50	38.97
【 G 】					
Deposit growth rate	3.23	-1.18	0.98	-1.23	0.32
Loan growth rate	2.32	2.62	-0.07	5.03	4.25
Investment growth rate	7.24	-7.91	11.19	-16.77	4.27
Guarantee growth rate	-10.10	19.80	-14.39	90.75	28.90

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

CTBC Bank Co., Ltd.

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.13	14.14	14.93	14.17	15.16
Tier 1 capital / Risk-weighted assets	15.13	14.14	14.93	14.17	15.16
Common equity Tier 1 / Risk-weighted assets	14.97	14.02	14.92	14.17	14.89
Tier 1 capital / Exposure measurement	6.90	7.28	6.87	7.35	7.93
Liabilities / Equity (multiple)	11.12	10.55	11.05	10.21	9.72
【 A 】					
Non-performing loan ratio	0.23	0.28	0.23	0.17	0.22
Loan loss provisions / NPLs	560.19	516.94	594.14	835.43	625.30
【 E 】					
NIBT / Average equity	11.76	13.53	10.28	12.28	11.84
(NIBT + loan loss provisions) / Average equity	13.51	15.22	10.66	12.81	12.37
NIBT / Average assets	0.95	1.16	0.86	1.09	1.08
(NIBT + loan loss provisions) / Average assets	1.09	1.31	0.89	1.13	1.13
Net interest income / NIBT	114.44	98.41	129.54	106.02	108.47
NIBT / Net income	40.06	49.11	39.08	43.23	42.89
NIBT / Employees (in thousand / per person)	3,020.25	3,540.54	2,631.84	3,147.47	2,972.48
【 L 】					
Liquidity coverage ratio	152.27	r 126.16	151.51	128.71	113.57
Net stable funding ratio	139.52	133.04	137.99	132.64	134.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.65	28.79	29.97	27.80	31.42
Loans / Deposits	65.08	68.08	63.21	67.35	69.71
Time deposits / Deposits	26.09	27.92	25.57	28.41	27.01
NCDs / Time deposits	0.40	0.61	0.65	0.98	0.97
Accumulated gap of assets and liabilities (180 days) / Equity	-16.97	-33.03	-28.18	-47.06	-21.13
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.89	105.23	103.79	106.59	111.98
Interest rate sensitivity gap / Equity	47.47	32.24	25.53	39.53	67.37
【 G 】					
Deposit growth rate	12.79	6.61	11.84	10.06	5.85
Loan growth rate	7.82	8.32	4.97	6.32	9.29
Investment growth rate	12.52	3.02	13.09	16.02	3.12
Guarantee growth rate	-12.65	12.26	12.91	18.45	-1.17

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2021

Rakuten International Commercial Bank Co., Ltd.

Unit : %

Items	31/03/21	31/03/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	779.55	-	-	-	-
Tier 1 capital / Risk-weighted assets	779.55	-	-	-	-
Common equity Tier 1 / Risk-weighted assets	779.55	-	-	-	-
Tier 1 capital / Exposure measurement	90.05	-	-	-	-
Liabilities / Equity (multiple)	0.10	-	-	-	-
【 A 】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【 E 】					
NIBT / Average equity	-4.80	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-4.80	-	-	-	-
NIBT / Average assets	-4.57	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-4.57	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-5,850.00	-	-	-	-
NIBT / Employees (in thousand / per person)	-3,656.25	-	-	-	-
【 L 】					
Liquidity coverage ratio	6,558.14	-	-	-	-
Net stable funding ratio	199.85	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	1,265.35	-	-	-	-
Loans / Deposits	1.11	-	-	-	-
Time deposits / Deposits	75.97	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	91.62	-	-	-	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	981.85	-	-	-	-
Interest rate sensitivity gap / Equity	81.74	-	-	-	-
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-