

TABLE 7 (1)

The Main Financial and Performance Ratios

June 30, 2021

The Peer-Group Average

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.95	13.94	14.59	14.00	13.82
2.Arithmetic mean	14.95	14.04	14.84	14.07	13.99
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	13.05	11.77	12.68	11.97	11.79
2.Arithmetic mean	12.99	11.98	12.79	12.08	11.86
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	12.12	10.99	11.48	11.26	11.06
2.Arithmetic mean	12.00	11.14	11.84	11.32	11.19
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.80	6.67	6.75	6.81	6.88
2.Arithmetic mean	6.49	6.64	r 6.64	6.71	6.56
Liabilities / Equity (multiple)	12.74	12.56	12.60	12.06	12.36
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.19	0.26	0.20	0.23	0.26
2.Arithmetic mean	0.21	0.25	0.22	0.22	0.24
Loan loss provisions / NPLs	668.05	575.12	696.63	643.06	583.03
Expected losses of classified assets / Total provisions	74.38	74.28	74.06	73.72	72.65
【 E 】					
NIBT / Average equity					
1.Winsorized mean	7.74	7.66	7.21	8.46	8.04
2.Arithmetic mean	8.58	8.27	7.84	9.49	9.34
(NIBT + loan loss provisions) / Average equity	8.47	8.64	7.65	9.08	8.77
NIBT / Average assets					
1.Winsorized mean	0.57	0.58	0.53	0.62	0.60
2.Arithmetic mean	0.61	0.62	0.58	0.70	0.68
(NIBT + loan loss provisions) / Average assets	0.62	0.62	0.55	0.68	0.64
Net interest income / NIBT	156.51	174.23	177.45	160.04	171.77
NIBT / Net income	39.38	37.26	35.77	38.65	38.04
NIBT / Employees (in thousand / per person)	1,879.01	1,799.98	1,658.01	1,934.86	1,838.04
【 L 】					
Liquidity coverage ratio	139.47	134.15	142.49	139.68	132.48
Net stable funding ratio	136.12	131.82	134.52	132.28	130.55
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.35	31.24	30.85	30.68	30.77
Loans / Deposits	70.56	72.16	70.17	72.63	73.75
Time deposits / Deposits	36.67	38.83	37.10	39.47	39.61
NCDs / Time deposits	1.74	1.70	1.52	2.09	3.35
Accumulated gap of assets and liabilities (180 days) / Equity	-73.95	-86.58	-72.53	-71.67	-62.66
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.50	104.69	103.23	104.31	105.16
Interest rate sensitivity gap / Equity	25.84	22.58	11.82	22.86	22.46
【 G 】					
Deposit growth rate	8.02	5.74	8.51	4.54	3.36
Loan growth rate	5.39	4.41	4.85	3.68	5.79
Investment growth rate	9.14	7.50	11.25	6.54	7.45
Guarantee growth rate	12.94	12.42	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. The Earnings related ratios have been annualized.
4. Data related to Table 7 (1) and (2), as of December 2020 exclude Rakuten Intl. Bank that opened on 30 December 2020.
5. "r" represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Bank of Taiwan

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.69	15.40	14.95	14.16	12.55
Tier 1 capital / Risk-weighted assets	13.94	13.37	13.12	12.39	10.50
Common equity Tier 1 / Risk-weighted assets	13.94	13.37	13.12	12.39	10.50
Tier 1 capital / Exposure measurement	5.48	5.50	5.46	5.08	4.12
Liabilities / Equity (multiple)	12.60	12.75	13.09	12.54	15.27
【 A 】					
Non-performing loan ratio	0.14	0.18	0.15	0.18	0.21
Loan loss provisions / NPLs	1,040.55	859.09	997.45	912.72	715.09
【 E 】					
NIBT / Average equity	4.96	2.68	3.26	3.87	3.73
(NIBT + loan loss provisions) / Average equity	4.77	2.91	3.23	3.96	3.83
NIBT / Average assets	0.35	0.19	0.23	0.25	0.22
(NIBT + loan loss provisions) / Average assets	0.34	0.21	0.23	0.26	0.23
Net interest income / NIBT	154.17	266.53	223.89	204.29	225.71
NIBT / Net income	52.34	34.03	36.14	31.16	28.95
NIBT / Employees (in thousand / per person)	2,526.51	1,333.60	1,605.91	1,716.45	1,515.55
【 L 】					
Liquidity coverage ratio	152.03	160.63	171.90	184.52	234.89
Net stable funding ratio	152.71	152.97	153.57	153.95	161.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.60	33.77	34.27	37.41	44.82
Loans / Deposits	71.52	71.90	69.84	68.52	64.50
Time deposits / Deposits	39.98	43.26	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	-5.06	-50.52	-9.64	-30.98	89.07
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.05	97.94	96.12	97.67	96.49
Interest rate sensitivity gap / Equity	-37.70	-20.24	-38.64	-22.40	-41.96
【 G 】					
Deposit growth rate	3.24	1.08	5.05	-1.34	2.15
Loan growth rate	2.69	6.86	7.08	4.81	12.01
Investment growth rate	15.34	-5.36	2.36	-2.83	-0.93
Guarantee growth rate	5.65	4.34	12.89	-1.39	2.42

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Land Bank of Taiwan

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.25	13.20	12.89	12.75	12.10
Tier 1 capital / Risk-weighted assets	11.02	10.74	10.64	10.37	9.49
Common equity Tier 1 / Risk-weighted assets	9.69	9.37	9.31	8.80	8.55
Tier 1 capital / Exposure measurement	5.85	5.95	5.81	5.64	4.99
Liabilities / Equity (multiple)	16.62	16.43	16.77	16.86	18.13
【 A 】					
Non-performing loan ratio	0.14	0.17	0.15	0.18	0.19
Loan loss provisions / NPLs	1,141.20	914.41	1,065.01	891.18	798.26
【 E 】					
NIBT / Average equity	8.18	8.03	6.68	8.40	8.34
(NIBT + loan loss provisions) / Average equity	8.97	8.42	7.48	8.85	9.13
NIBT / Average assets	0.43	0.43	0.36	0.43	0.41
(NIBT + loan loss provisions) / Average assets	0.48	0.45	0.40	0.45	0.44
Net interest income / NIBT	210.80	204.07	241.51	216.22	219.13
NIBT / Net income	44.11	43.28	37.16	41.54	37.61
NIBT / Employees (in thousand / per person)	2,394.08	2,224.32	1,899.37	2,246.76	2,158.47
【 L 】					
Liquidity coverage ratio	101.50	93.44	101.73	103.07	109.28
Net stable funding ratio	115.68	108.51	110.52	111.13	115.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.59	26.45	26.23	26.04	28.17
Loans / Deposits	78.71	81.40	78.65	77.87	76.24
Time deposits / Deposits	45.00	48.23	44.12	48.73	51.24
NCDs / Time deposits	0.08	0.06	0.06	0.06	3.29
Accumulated gap of assets and liabilities (180 days) / Equity	-365.68	-420.60	-376.18	-403.61	-396.79
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.50	103.77	102.39	103.17	100.24
Interest rate sensitivity gap / Equity	34.54	50.38	33.19	43.36	3.60
【 G 】					
Deposit growth rate	8.22	-0.62	2.41	-1.26	1.11
Loan growth rate	4.01	4.80	4.77	1.11	4.67
Investment growth rate	11.75	-3.21	8.05	2.81	6.29
Guarantee growth rate	21.68	7.08	13.51	6.72	12.57

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Taiwan Cooperative Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.70	13.86	15.42	13.58	13.59
Tier 1 capital / Risk-weighted assets	12.54	11.45	12.94	11.16	10.74
Common equity Tier 1 / Risk-weighted assets	11.58	10.51	11.92	10.52	10.57
Tier 1 capital / Exposure measurement	5.68	5.92	5.81	5.95	5.71
Liabilities / Equity (multiple)	15.61	14.87	15.15	14.45	14.67
【 A 】					
Non-performing loan ratio	0.26	0.38	0.29	0.25	0.28
Loan loss provisions / NPLs	462.09	309.65	429.98	498.73	448.39
【 E 】					
NIBT / Average equity	8.77	7.31	7.66	8.92	8.44
(NIBT + loan loss provisions) / Average equity	9.79	9.57	8.44	9.57	9.52
NIBT / Average assets	0.52	0.46	0.47	0.55	0.52
(NIBT + loan loss provisions) / Average assets	0.58	0.60	0.52	0.60	0.59
Net interest income / NIBT	169.11	207.20	195.72	180.71	199.63
NIBT / Net income	44.11	35.91	36.25	40.60	38.23
NIBT / Employees (in thousand / per person)	2,386.22	1,916.84	1,992.03	2,201.89	2,029.22
【 L 】					
Liquidity coverage ratio	138.50	123.16	151.07	122.01	128.11
Net stable funding ratio	141.75	136.24	147.58	136.09	140.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.33	30.05	32.20	28.00	27.17
Loans / Deposits	72.54	73.84	70.12	76.25	76.08
Time deposits / Deposits	31.68	33.61	33.00	34.72	36.98
NCDs / Time deposits	4.66	4.44	4.37	4.30	4.79
Accumulated gap of assets and liabilities (180 days) / Equity	-79.16	-113.83	-52.24	-71.79	-26.38
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.61	99.76	97.51	99.05	98.99
Interest rate sensitivity gap / Equity	-4.68	-2.61	-29.14	-10.38	-11.37
【 G 】					
Deposit growth rate	8.95	8.82	12.89	6.21	3.99
Loan growth rate	7.04	6.05	3.80	6.42	2.85
Investment growth rate	14.00	15.86	24.05	8.72	6.57
Guarantee growth rate	-8.60	16.72	3.39	15.71	8.55

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

First Commercial Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.15	13.43	13.63	13.00	13.57
Tier 1 capital / Risk-weighted assets	12.28	11.44	11.66	11.11	11.58
Common equity Tier 1 / Risk-weighted assets	11.14	10.87	10.58	10.63	10.96
Tier 1 capital / Exposure measurement	5.83	5.87	5.95	5.90	6.32
Liabilities / Equity (multiple)	14.94	14.05	14.60	13.14	12.86
【 A 】					
Non-performing loan ratio	0.20	0.29	0.24	0.24	0.32
Loan loss provisions / NPLs	595.97	404.21	527.29	527.54	389.61
【 E 】					
NIBT / Average equity	10.74	9.62	8.79	11.29	10.90
(NIBT + loan loss provisions) / Average equity	11.85	11.54	9.69	12.28	12.05
NIBT / Average assets	0.66	0.64	0.58	0.78	0.77
(NIBT + loan loss provisions) / Average assets	0.72	0.77	0.63	0.85	0.86
Net interest income / NIBT	135.64	137.44	155.48	122.58	138.73
NIBT / Net income	49.56	45.14	41.61	48.03	44.96
NIBT / Employees (in thousand / per person)	2,759.76	2,476.23	2,220.81	2,842.74	2,699.90
【 L 】					
Liquidity coverage ratio	124.44	112.89	132.55	133.59	121.47
Net stable funding ratio	133.18	129.00	133.27	129.37	131.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	38.15	36.28	39.24	37.93	32.88
Loans / Deposits	71.89	74.04	71.04	74.29	78.71
Time deposits / Deposits	20.30	23.99	22.40	24.01	23.25
NCDs / Time deposits	2.62	2.57	2.03	2.74	5.00
Accumulated gap of assets and liabilities (180 days) / Equity	-41.99	-99.84	-91.09	-103.07	-111.88
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.82	110.65	112.07	111.64	112.93
Interest rate sensitivity gap / Equity	122.73	94.05	110.76	93.42	100.37
【 G 】					
Deposit growth rate	12.49	12.73	12.91	10.32	7.91
Loan growth rate	9.22	6.85	7.98	4.09	7.13
Investment growth rate	9.03	16.55	18.48	17.84	23.61
Guarantee growth rate	5.12	25.59	15.03	9.88	2.33

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Hua Nan Commercial Bank, Ltd.

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.46	r 13.76	13.67	13.88	13.75
Tier 1 capital / Risk-weighted assets	12.17	11.34	11.35	11.63	11.14
Common equity Tier 1 / Risk-weighted assets	10.53	10.33	10.37	10.89	10.67
Tier 1 capital / Exposure measurement	6.32	6.47	6.22	6.52	6.26
Liabilities / Equity (multiple)	14.48	13.39	14.19	12.55	13.32
【 A 】					
Non-performing loan ratio	0.14	0.19	0.15	0.12	0.15
Loan loss provisions / NPLs	843.22	628.51	794.82	1,031.61	853.60
【 E 】					
NIBT / Average equity	8.67	7.34	7.62	9.63	9.19
(NIBT + loan loss provisions) / Average equity	9.28	9.09	7.99	10.42	10.20
NIBT / Average assets	0.52	0.49	0.50	0.65	0.59
(NIBT + loan loss provisions) / Average assets	0.56	0.61	0.52	0.70	0.66
Net interest income / NIBT	154.89	174.36	168.01	142.19	163.21
NIBT / Net income	42.58	37.74	38.45	43.46	39.33
NIBT / Employees (in thousand / per person)	2,172.62	1,751.96	1,816.23	2,224.54	2,109.25
【 L 】					
Liquidity coverage ratio	130.53	113.11	153.50	115.55	115.70
Net stable funding ratio	139.61	134.45	138.80	135.31	134.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.99	26.51	29.44	26.76	27.26
Loans / Deposits	71.57	74.77	71.41	75.95	76.15
Time deposits / Deposits	20.99	22.39	23.20	22.78	23.37
NCDs / Time deposits	6.46	6.08	8.88	5.17	5.45
Accumulated gap of assets and liabilities (180 days) / Equity	63.76	63.56	44.02	9.13	8.05
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.56	98.42	96.53	97.72	97.33
Interest rate sensitivity gap / Equity	-27.36	-16.34	-38.30	-21.82	-26.85
【 G 】					
Deposit growth rate	12.58	10.58	13.61	3.14	2.12
Loan growth rate	7.75	8.40	6.81	2.86	2.64
Investment growth rate	34.63	1.97	21.51	1.90	16.31
Guarantee growth rate	32.82	31.70	49.10	4.85	17.96

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Chang Hwa Commercial Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.71	13.68	14.38	13.96	14.11
Tier 1 capital / Risk-weighted assets	12.67	10.80	11.48	10.63	10.40
Common equity Tier 1 / Risk-weighted assets	10.94	9.65	9.87	9.67	9.79
Tier 1 capital / Exposure measurement	6.63	6.66	6.73	6.67	6.40
Liabilities / Equity (multiple)	13.18	12.58	12.96	12.10	12.20
【 A 】					
Non-performing loan ratio	0.33	0.43	0.38	0.34	0.32
Loan loss provisions / NPLs	382.00	283.43	334.70	351.97	376.81
【 E 】					
NIBT / Average equity	6.04	6.51	5.23	8.72	9.84
(NIBT + loan loss provisions) / Average equity	6.81	8.00	5.79	9.09	10.37
NIBT / Average assets	0.39	0.45	0.36	0.61	0.69
(NIBT + loan loss provisions) / Average assets	0.44	0.56	0.40	0.64	0.73
Net interest income / NIBT	195.77	181.28	221.89	163.38	157.25
NIBT / Net income	35.66	36.23	30.88	42.60	44.58
NIBT / Employees (in thousand / per person)	1,464.67	1,558.54	1,244.72	2,038.64	2,215.58
【 L 】					
Liquidity coverage ratio	135.64	139.76	129.35	125.42	146.84
Net stable funding ratio	141.76	136.26	140.28	138.02	137.63
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.31	22.26	23.39	19.96	18.70
Loans / Deposits	75.73	83.49	77.61	81.43	79.60
Time deposits / Deposits	25.78	24.79	24.21	25.93	26.47
NCDs / Time deposits	0.60	0.68	0.62	1.36	1.28
Accumulated gap of assets and liabilities (180 days) / Equity	-52.12	-78.57	-96.81	-86.31	-94.13
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.92	114.15	110.78	112.36	110.44
Interest rate sensitivity gap / Equity	99.14	118.09	95.81	100.09	82.82
【 G 】					
Deposit growth rate	12.57	5.95	8.72	4.62	0.50
Loan growth rate	2.10	8.08	3.62	7.00	-4.09
Investment growth rate	25.79	7.93	16.94	7.24	15.09
Guarantee growth rate	-6.36	18.19	10.36	15.22	11.84

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

The Shanghai Commercial & Savings Bank, Ltd.

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.63	13.00	13.36	14.56	14.41
Tier 1 capital / Risk-weighted assets	15.63	12.55	13.09	13.82	13.61
Common equity Tier 1 / Risk-weighted assets	15.63	12.55	13.09	13.82	13.61
Tier 1 capital / Exposure measurement	8.95	8.42	8.56	9.04	8.95
Liabilities / Equity (multiple)	7.35	8.03	7.78	7.42	8.09
【 A 】					
Non-performing loan ratio	0.18	0.17	0.21	0.20	0.25
Loan loss provisions / NPLs	724.19	718.31	590.26	640.98	539.11
【 E 】					
NIBT / Average equity	9.86	9.61	9.62	11.96	12.46
(NIBT + loan loss provisions) / Average equity	10.18	9.67	9.73	12.06	12.51
NIBT / Average assets	1.14	1.13	1.09	1.39	1.35
(NIBT + loan loss provisions) / Average assets	1.17	1.13	1.10	1.40	1.36
Net interest income / NIBT	74.90	80.28	78.36	76.92	81.09
NIBT / Net income	65.14	65.92	64.99	67.35	68.47
NIBT / Employees (in thousand / per person)	5,681.82	5,636.64	5,529.97	6,312.62	6,203.01
【 L 】					
Liquidity coverage ratio	126.61	121.72	123.28	119.35	111.31
Net stable funding ratio	129.58	123.08	124.79	124.71	121.66
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.94	31.01	27.88	32.90	33.65
Loans / Deposits	73.64	74.95	74.00	73.94	75.71
Time deposits / Deposits	34.52	41.47	37.61	43.25	43.46
NCDs / Time deposits	5.03	4.40	2.36	5.99	5.44
Accumulated gap of assets and liabilities (180 days) / Equity	-128.41	-119.15	-87.75	-94.98	-107.93
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	116.79	109.74	109.94	109.38	106.61
Interest rate sensitivity gap / Equity	75.68	47.13	47.18	41.98	32.63
【 G 】					
Deposit growth rate	1.11	6.24	5.09	8.43	7.22
Loan growth rate	-0.69	4.21	5.11	5.83	8.14
Investment growth rate	19.80	5.92	7.73	6.93	12.29
Guarantee growth rate	11.15	43.72	31.62	43.93	15.89

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Taipei Fubon Commercial Bank Co., Ltd.

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.75	13.73	16.47	14.12	13.98
Tier 1 capital / Risk-weighted assets	13.27	12.03	14.71	12.46	12.39
Common equity Tier 1 / Risk-weighted assets	12.51	11.39	13.81	11.97	12.37
Tier 1 capital / Exposure measurement	6.86	6.81	7.36	6.88	6.79
Liabilities / Equity (multiple)	12.26	12.67	11.82	12.21	12.15
【 A 】					
Non-performing loan ratio	0.20	0.19	0.16	0.19	0.17
Loan loss provisions / NPLs	634.10	692.63	776.86	708.99	784.90
【 E 】					
NIBT / Average equity	9.66	11.21	10.34	12.16	11.94
(NIBT + loan loss provisions) / Average equity	10.59	11.90	10.47	12.58	12.25
NIBT / Average assets	0.75	0.84	0.78	0.95	0.89
(NIBT + loan loss provisions) / Average assets	0.82	0.89	0.79	0.98	0.92
Net interest income / NIBT	125.46	111.40	119.97	99.08	99.99
NIBT / Net income	48.64	49.96	48.47	51.66	52.37
NIBT / Employees (in thousand / per person)	3,122.96	3,401.53	3,136.69	3,454.44	3,239.45
【 L 】					
Liquidity coverage ratio	112.68	114.22	122.29	134.73	108.28
Net stable funding ratio	125.31	124.78	133.16	130.86	132.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.42	30.11	27.84	29.55	33.50
Loans / Deposits	69.96	69.04	66.98	66.46	69.56
Time deposits / Deposits	24.05	27.79	26.92	27.39	26.79
NCDs / Time deposits	7.08	7.14	6.88	5.00	7.85
Accumulated gap of assets and liabilities (180 days) / Equity	-101.00	-99.95	-77.67	-72.49	-97.79
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.57	111.05	112.28	107.83	112.65
Interest rate sensitivity gap / Equity	90.42	72.80	79.33	49.70	80.88
【 G 】					
Deposit growth rate	8.29	8.75	9.23	8.56	-2.40
Loan growth rate	9.73	7.19	10.07	3.72	3.00
Investment growth rate	8.43	8.30	9.92	3.20	4.14
Guarantee growth rate	12.79	-27.64	-15.77	-18.33	-5.28

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Cathay United Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.97	15.30	16.91	15.09	14.99
Tier 1 capital / Risk-weighted assets	13.69	12.69	14.16	12.30	11.85
Common equity Tier 1 / Risk-weighted assets	12.10	11.09	12.50	10.73	10.13
Tier 1 capital / Exposure measurement	6.71	7.13	7.00	7.01	6.59
Liabilities / Equity (multiple)	12.75	11.85	11.89	11.67	12.73
【 A 】					
Non-performing loan ratio	0.21	0.13	0.14	0.15	0.16
Loan loss provisions / NPLs	763.04	1,331.15	1,180.04	1,136.12	931.32
【 E 】					
NIBT / Average equity	11.37	13.40	10.62	11.88	12.51
(NIBT + loan loss provisions) / Average equity	12.12	13.81	11.29	12.55	13.90
NIBT / Average assets	0.85	1.03	0.81	0.88	0.87
(NIBT + loan loss provisions) / Average assets	0.90	1.06	0.86	0.93	0.97
Net interest income / NIBT	124.56	103.39	128.32	129.03	128.30
NIBT / Net income	46.01	49.90	42.65	42.09	41.08
NIBT / Employees (in thousand / per person)	2,681.66	2,970.69	2,378.97	2,390.01	2,180.13
【 L 】					
Liquidity coverage ratio	166.50	187.39	172.98	168.48	157.51
Net stable funding ratio	149.48	144.74	153.48	140.29	128.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.71	37.96	37.58	36.59	34.22
Loans / Deposits	64.37	65.70	62.92	66.03	71.10
Time deposits / Deposits	19.80	23.79	21.26	26.00	26.57
NCDs / Time deposits	0.47	0.45	0.46	0.50	0.75
Accumulated gap of assets and liabilities (180 days) / Equity	-18.83	32.65	-44.93	-65.17	-56.66
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.16	109.82	108.28	110.62	115.98
Interest rate sensitivity gap / Equity	54.38	78.61	67.00	83.08	132.32
【 G 】					
Deposit growth rate	13.31	7.52	12.42	4.73	5.75
Loan growth rate	10.92	2.89	7.05	-2.79	9.54
Investment growth rate	13.21	14.77	7.18	21.51	-2.89
Guarantee growth rate	32.97	-6.72	31.76	-4.26	88.84

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

The Export-Import Bank of the Republic of China

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	31.43	30.98	29.55	31.72	33.83
Tier 1 capital / Risk-weighted assets	30.08	29.64	28.21	30.37	32.47
Common equity Tier 1 / Risk-weighted assets	30.08	29.64	28.21	30.37	32.47
Tier 1 capital / Exposure measurement	20.67	20.60	19.81	20.64	22.27
Liabilities / Equity (multiple)	3.13	3.20	3.33	3.16	2.82
【 A 】					
Non-performing loan ratio	0.04	0.01	0.04	-	0.01
Loan loss provisions / NPLs	3,870.59	17,036.36	3,868.63	86,050.00	22,316.67
【 E 】					
NIBT / Average equity	2.66	2.24	2.15	2.11	2.18
(NIBT + loan loss provisions) / Average equity	2.34	2.27	2.11	2.43	2.34
NIBT / Average assets	0.63	0.54	0.51	0.56	0.57
(NIBT + loan loss provisions) / Average assets	0.55	0.55	0.50	0.65	0.61
Net interest income / NIBT	137.72	204.13	196.78	207.79	198.81
NIBT / Net income	62.28	46.02	47.10	42.87	42.43
NIBT / Employees (in thousand / per person)	3,882.85	3,321.89	3,229.44	3,004.26	2,938.60
【 L 】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	121.06	107.91	115.25	104.02	100.56
Liquidity reserve ratio (average daily data in the last month of each quarter)	130.82	72.46	60.54	100.66	102.13
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	8.15	-20.58	25.65	-27.12	-23.53
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	150.00	160.09	146.07	164.83	164.90
Interest rate sensitivity gap / Equity	84.59	95.61	86.17	94.02	88.59
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-2.27	19.92	6.69	18.28	7.06
Investment growth rate	0.22	5.98	0.21	-0.35	3.51
Guarantee growth rate	1.17	15.68	17.71	-5.88	17.63

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Bank of Kaohsiung

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.03	12.44	12.42	12.11	11.05
Tier 1 capital / Risk-weighted assets	11.27	10.50	10.49	10.04	8.51
Common equity Tier 1 / Risk-weighted assets	9.48	9.30	9.31	8.99	8.19
Tier 1 capital / Exposure measurement	6.40	6.21	6.17	5.77	5.11
Liabilities / Equity (multiple)	15.04	16.02	15.95	16.46	17.59
【 A 】					
Non-performing loan ratio	0.28	0.28	0.30	0.48	0.81
Loan loss provisions / NPLs	464.50	410.00	382.58	245.48	147.93
【 E 】					
NIBT / Average equity	5.98	5.94	5.64	5.91	3.43
(NIBT + loan loss provisions) / Average equity	6.88	7.91	6.34	6.71	4.50
NIBT / Average assets	0.37	0.34	0.33	0.33	0.18
(NIBT + loan loss provisions) / Average assets	0.42	0.46	0.37	0.38	0.24
Net interest income / NIBT	267.45	279.35	293.47	311.61	537.22
NIBT / Net income	24.71	24.24	23.83	23.85	13.98
NIBT / Employees (in thousand / per person)	937.84	894.07	796.41	847.18	479.41
【 L 】					
Liquidity coverage ratio	136.27	133.53	163.60	184.92	217.36
Net stable funding ratio	128.59	135.99	128.96	137.58	131.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.11	19.83	17.97	20.16	18.18
Loans / Deposits	74.79	78.06	77.41	78.49	82.12
Time deposits / Deposits	41.18	40.77	39.86	41.49	44.24
NCDs / Time deposits	0.40	0.46	0.42	0.46	0.47
Accumulated gap of assets and liabilities (180 days) / Equity	-70.28	-53.66	-41.63	44.62	52.47
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.72	94.66	95.10	94.60	99.03
Interest rate sensitivity gap / Equity	-49.98	-64.12	-59.40	-66.42	-12.65
【 G 】					
Deposit growth rate	5.47	3.30	1.96	1.10	-2.84
Loan growth rate	1.04	-1.04	0.55	-3.39	2.88
Investment growth rate	18.21	6.27	13.19	13.97	6.47
Guarantee growth rate	17.26	2.34	6.38	12.26	20.25

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Mega International Commercial Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.06	13.45	14.04	13.92	13.86
Tier 1 capital / Risk-weighted assets	12.68	12.12	12.70	12.66	12.54
Common equity Tier 1 / Risk-weighted assets	12.68	12.12	12.70	12.66	12.54
Tier 1 capital / Exposure measurement	6.56	7.17	7.39	7.58	7.64
Liabilities / Equity (multiple)	12.14	11.00	10.66	10.36	10.23
【 A 】					
Non-performing loan ratio	0.20	0.27	0.21	0.14	0.14
Loan loss provisions / NPLs	712.18	609.20	725.78	1,120.24	1,120.22
【 E 】					
NIBT / Average equity	6.98	7.42	8.19	10.05	9.84
(NIBT + loan loss provisions) / Average equity	7.15	8.43	8.24	10.18	10.71
NIBT / Average assets	0.55	0.63	0.69	0.87	0.85
(NIBT + loan loss provisions) / Average assets	0.56	0.72	0.69	0.88	0.92
Net interest income / NIBT	146.72	143.48	125.87	118.08	134.93
NIBT / Net income	46.25	43.65	48.19	52.03	51.31
NIBT / Employees (in thousand / per person)	3,042.01	3,185.44	3,502.93	4,187.37	4,312.75
【 L 】					
Liquidity coverage ratio	119.73	111.89	119.03	111.66	112.72
Net stable funding ratio	121.24	114.21	118.93	114.86	113.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.42	38.37	32.64	29.87	29.47
Loans / Deposits	73.09	76.71	73.23	77.21	81.70
Time deposits / Deposits	31.44	26.07	26.49	22.84	24.10
NCDs / Time deposits	0.18	0.13	0.20	0.15	0.37
Accumulated gap of assets and liabilities (180 days) / Equity	-37.54	-12.18	-29.99	-4.02	-5.35
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	118.13	124.57	121.25	118.18	120.25
Interest rate sensitivity gap / Equity	104.85	117.70	108.90	78.65	87.03
【 G 】					
Deposit growth rate	11.29	2.89	6.35	6.16	-3.04
Loan growth rate	6.04	1.89	0.87	0.29	5.81
Investment growth rate	25.23	22.89	35.70	20.36	-2.49
Guarantee growth rate	-9.39	-17.65	-14.50	-7.16	-4.94

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Agricultural Bank of Taiwan

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	12.08	14.20	13.39	14.07	13.03
Tier 1 capital / Risk-weighted assets	9.65	10.52	9.84	10.12	9.35
Common equity Tier 1 / Risk-weighted assets	9.65	10.52	9.84	10.12	9.35
Tier 1 capital / Exposure measurement	3.20	3.46	3.26	3.52	3.36
Liabilities / Equity (multiple)	25.79	23.45	23.75	23.83	26.68
【 A 】					
Non-performing loan ratio	0.21	0.29	0.23	0.30	0.39
Loan loss provisions / NPLs	786.94	548.06	669.54	543.27	446.01
【 E 】					
NIBT / Average equity	7.02	4.54	4.46	4.64	3.97
(NIBT + loan loss provisions) / Average equity	8.29	7.45	5.61	5.30	4.68
NIBT / Average assets	0.25	0.17	0.17	0.17	0.15
(NIBT + loan loss provisions) / Average assets	0.29	0.28	0.21	0.19	0.18
Net interest income / NIBT	110.83	150.58	161.92	135.84	176.19
NIBT / Net income	53.09	39.07	39.08	41.67	47.31
NIBT / Employees (in thousand / per person)	6,191.55	4,035.19	3,839.44	3,704.92	3,316.94
【 L 】					
Liquidity coverage ratio	147.49	130.61	118.26	106.99	95.20
Net stable funding ratio	173.15	172.59	169.06	151.68	151.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	56.10	55.19	57.09	54.83	50.99
Loans / Deposits	41.60	38.92	42.09	40.55	35.74
Time deposits / Deposits	93.57	95.07	94.94	94.88	97.83
NCDs / Time deposits	-	1.75	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-367.41	-191.60	-660.05	-585.10	-557.67
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	85.74	83.62	86.63	84.42	79.06
Interest rate sensitivity gap / Equity	-316.74	-351.54	-277.94	-326.75	-513.06
【 G 】					
Deposit growth rate	9.32	6.53	9.07	2.37	-4.50
Loan growth rate	16.87	14.33	13.20	16.15	9.17
Investment growth rate	17.37	-12.47	1.84	-7.31	1.29
Guarantee growth rate	14.71	19.07	26.75	7.96	-6.76

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Citibank Taiwan Limited

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	19.90	15.62	16.70	15.59	15.74
Tier 1 capital / Risk-weighted assets	18.48	13.86	14.94	14.62	14.39
Common equity Tier 1 / Risk-weighted assets	18.48	13.86	14.94	14.62	14.39
Tier 1 capital / Exposure measurement	7.51	6.63	7.28	7.73	7.62
Liabilities / Equity (multiple)	7.02	7.73	7.11	6.63	6.53
【 A 】					
Non-performing loan ratio	0.36	0.46	0.40	0.45	0.42
Loan loss provisions / NPLs	511.28	412.83	462.96	398.76	453.11
【 E 】					
NIBT / Average equity	6.16	11.08	9.36	14.13	12.83
(NIBT + loan loss provisions) / Average equity	6.66	11.81	9.56	14.55	13.26
NIBT / Average assets	0.76	1.34	1.11	1.82	1.63
(NIBT + loan loss provisions) / Average assets	0.82	1.43	1.14	1.87	1.69
Net interest income / NIBT	145.55	104.03	114.06	95.59	107.05
NIBT / Net income	29.52	43.18	39.20	49.06	43.96
NIBT / Employees (in thousand / per person)	1,591.92	2,886.78	2,376.19	3,668.00	3,182.22
【 L 】					
Liquidity coverage ratio	126.69	142.82	138.58	148.48	121.85
Net stable funding ratio	161.62	152.74	156.61	149.90	150.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	66.90	68.58	59.68	61.37	62.07
Loans / Deposits	47.42	48.61	48.42	50.70	54.68
Time deposits / Deposits	11.26	11.82	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	-9.91	-62.35	-9.99	-9.20	-35.16
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.65	117.17	112.27	114.18	112.72
Interest rate sensitivity gap / Equity	24.65	45.55	32.69	35.37	33.28
【 G 】					
Deposit growth rate	1.20	4.11	0.32	6.35	4.36
Loan growth rate	-1.28	-5.34	-4.20	-1.39	4.69
Investment growth rate	7.29	19.36	34.34	-11.13	-2.85
Guarantee growth rate	-0.76	-0.29	17.66	-6.45	-2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

O-Bank Co., Ltd.

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.43	12.32	12.67	14.00	13.69
Tier 1 capital / Risk-weighted assets	13.20	10.69	11.46	12.02	11.56
Common equity Tier 1 / Risk-weighted assets	13.06	10.40	11.34	11.72	11.21
Tier 1 capital / Exposure measurement	7.76	6.72	7.49	7.31	7.16
Liabilities / Equity (multiple)	7.70	9.71	8.25	9.08	9.44
【 A 】					
Non-performing loan ratio	0.42	0.72	0.42	0.75	0.01
Loan loss provisions / NPLs	335.71	190.71	309.65	183.02	9,848.15
【 E 】					
NIBT / Average equity	6.02	2.89	3.67	3.65	3.88
(NIBT + loan loss provisions) / Average equity	6.65	2.74	3.81	4.86	4.54
NIBT / Average assets	0.67	0.28	0.36	0.36	0.36
(NIBT + loan loss provisions) / Average assets	0.74	0.27	0.38	0.48	0.42
Net interest income / NIBT	97.51	192.29	155.07	161.60	191.83
NIBT / Net income	39.43	21.10	26.55	22.84	24.07
NIBT / Employees (in thousand / per person)	2,421.88	1,033.37	1,347.54	1,217.09	1,254.69
【 L 】					
Liquidity coverage ratio	118.95	102.41	113.12	104.02	90.18
Net stable funding ratio	116.59	100.63	110.42	106.43	97.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	45.27	47.05	46.39	45.89	45.61
Loans / Deposits	65.09	68.31	65.56	70.40	75.71
Time deposits / Deposits	50.72	56.94	56.73	52.81	51.40
NCDs / Time deposits	5.33	14.48	9.02	9.10	13.51
Accumulated gap of assets and liabilities (180 days) / Equity	-110.25	-47.57	-52.05	-8.14	-99.28
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	116.77	114.84	113.82	116.01	97.44
Interest rate sensitivity gap / Equity	79.28	92.40	72.78	89.54	-13.33
【 G 】					
Deposit growth rate	-6.25	1.86	1.15	1.30	31.39
Loan growth rate	-10.52	-4.73	-5.84	-3.10	10.22
Investment growth rate	-3.36	13.24	5.14	11.82	7.49
Guarantee growth rate	31.64	35.68	76.78	31.24	68.91

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Taiwan Business Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.16	13.68	13.42	12.66	12.70
Tier 1 capital / Risk-weighted assets	10.25	9.72	9.84	9.61	9.60
Common equity Tier 1 / Risk-weighted assets	8.66	8.46	8.28	8.40	8.21
Tier 1 capital / Exposure measurement	5.78	5.89	5.90	5.53	5.40
Liabilities / Equity (multiple)	17.35	16.27	17.13	17.30	18.05
【 A 】					
Non-performing loan ratio	0.47	0.48	0.50	0.32	0.30
Loan loss provisions / NPLs	271.16	256.56	233.63	367.72	394.13
【 E 】					
NIBT / Average equity	5.81	5.33	5.65	9.03	11.19
(NIBT + loan loss provisions) / Average equity	9.00	8.36	6.70	10.72	12.13
NIBT / Average assets	0.31	0.29	0.30	0.46	0.55
(NIBT + loan loss provisions) / Average assets	0.48	0.45	0.36	0.55	0.59
Net interest income / NIBT	304.86	320.04	299.94	211.54	188.49
NIBT / Net income	24.81	23.67	24.61	34.94	40.01
NIBT / Employees (in thousand / per person)	1,060.52	962.35	1,019.41	1,525.52	1,782.37
【 L 】					
Liquidity coverage ratio	115.16	112.26	132.37	133.46	120.63
Net stable funding ratio	129.25	127.93	127.42	130.16	130.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.52	19.75	19.03	24.01	22.29
Loans / Deposits	78.73	84.47	82.36	76.21	79.57
Time deposits / Deposits	34.96	35.00	33.67	37.45	36.61
NCDs / Time deposits	1.09	1.30	0.90	0.90	1.64
Accumulated gap of assets and liabilities (180 days) / Equity	71.45	-27.40	42.93	34.53	-39.62
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.60	103.61	103.01	97.84	99.22
Interest rate sensitivity gap / Equity	7.91	43.91	38.38	-29.01	-10.37
【 G 】					
Deposit growth rate	13.20	-3.26	-1.20	9.47	-0.36
Loan growth rate	4.90	3.13	6.82	5.35	-3.21
Investment growth rate	22.18	-10.76	-7.82	13.91	24.15
Guarantee growth rate	18.24	-1.33	12.16	0.21	21.88

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Standard Chartered Bank (Taiwan)

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.84	14.98	14.03	15.84	15.90
Tier 1 capital / Risk-weighted assets	11.81	12.47	11.96	13.27	12.89
Common equity Tier 1 / Risk-weighted assets	11.81	12.47	11.96	13.27	12.89
Tier 1 capital / Exposure measurement	5.73	6.17	5.70	6.51	6.24
Liabilities / Equity (multiple)	13.43	13.27	14.39	12.54	12.88
【 A 】					
Non-performing loan ratio	0.08	0.11	0.11	0.14	0.23
Loan loss provisions / NPLs	2,029.78	1,488.89	1,503.90	1,179.50	733.94
【 E 】					
NIBT / Average equity	7.23	8.36	5.94	7.25	6.26
(NIBT + loan loss provisions) / Average equity	7.83	9.29	5.93	7.50	6.70
NIBT / Average assets	0.49	0.59	0.41	0.52	0.45
(NIBT + loan loss provisions) / Average assets	0.53	0.65	0.41	0.54	0.48
Net interest income / NIBT	147.14	122.79	179.24	129.45	144.41
NIBT / Net income	26.81	28.46	21.89	24.32	21.02
NIBT / Employees (in thousand / per person)	1,226.80	1,319.02	965.28	1,104.69	938.82
【 L 】					
Liquidity coverage ratio	174.98	185.20	162.66	187.59	278.61
Net stable funding ratio	146.43	143.42	143.67	142.13	154.38
Liquidity reserve ratio (average daily data in the last month of each quarter)	64.76	66.00	59.13	55.59	69.29
Loans / Deposits	49.47	52.01	46.79	55.79	55.28
Time deposits / Deposits	8.67	11.21	8.99	15.62	15.25
NCDs / Time deposits	10.94	10.81	10.64	11.08	16.94
Accumulated gap of assets and liabilities (180 days) / Equity	-157.92	-170.22	-214.02	-148.31	-35.36
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	128.03	137.04	89.99	131.88	154.72
Interest rate sensitivity gap / Equity	197.98	241.54	-70.31	206.59	356.23
【 G 】					
Deposit growth rate	5.30	5.68	20.76	0.69	1.05
Loan growth rate	0.14	0.17	1.28	1.63	5.51
Investment growth rate	-0.89	-3.25	20.34	-5.17	-6.69
Guarantee growth rate	48.46	-0.14	-1.13	-14.62	32.98

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Taichung Commercial Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.83	12.94	13.60	13.23	12.35
Tier 1 capital / Risk-weighted assets	14.23	12.45	13.06	12.64	11.65
Common equity Tier 1 / Risk-weighted assets	12.10	10.34	11.03	10.49	9.54
Tier 1 capital / Exposure measurement	8.68	8.21	8.54	8.44	7.80
Liabilities / Equity (multiple)	11.36	12.50	11.69	12.17	13.32
【 A 】					
Non-performing loan ratio	0.26	0.44	0.21	0.31	0.45
Loan loss provisions / NPLs	515.98	324.21	644.56	475.69	317.96
【 E 】					
NIBT / Average equity	8.84	8.32	8.82	10.17	10.31
(NIBT + loan loss provisions) / Average equity	10.45	8.86	9.11	10.54	11.04
NIBT / Average assets	0.70	0.63	0.67	0.75	0.69
(NIBT + loan loss provisions) / Average assets	0.83	0.68	0.69	0.77	0.74
Net interest income / NIBT	164.06	179.00	166.19	154.95	170.32
NIBT / Net income	43.29	43.84	43.97	45.91	43.53
NIBT / Employees (in thousand / per person)	1,962.05	1,685.56	1,752.25	1,938.31	1,964.80
【 L 】					
Liquidity coverage ratio	169.45	160.26	167.53	155.76	137.84
Net stable funding ratio	143.74	139.51	143.72	140.12	139.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.85	25.04	24.39	24.28	23.01
Loans / Deposits	72.64	73.58	72.32	75.38	77.70
Time deposits / Deposits	41.60	45.57	42.94	46.11	49.21
NCDs / Time deposits	1.14	2.10	0.84	0.68	3.89
Accumulated gap of assets and liabilities (180 days) / Equity	-58.58	-105.63	-22.59	-30.34	-70.62
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.05	88.37	89.63	89.45	90.69
Interest rate sensitivity gap / Equity	-97.09	-123.75	-104.57	-110.36	-105.72
【 G 】					
Deposit growth rate	5.49	6.93	9.15	-0.77	3.87
Loan growth rate	4.12	2.79	4.70	-3.75	5.11
Investment growth rate	9.12	9.29	11.83	5.72	4.49
Guarantee growth rate	36.47	9.65	38.79	-10.09	-1.91

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

King's Town Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	16.80	15.58	16.15	15.06	14.04
Tier 1 capital / Risk-weighted assets	15.48	14.28	14.58	14.71	13.95
Common equity Tier 1 / Risk-weighted assets	15.48	14.28	14.58	14.71	13.95
Tier 1 capital / Exposure measurement	12.94	11.88	12.28	11.85	11.11
Liabilities / Equity (multiple)	5.75	6.26	5.89	5.83	6.94
【 A 】					
Non-performing loan ratio	0.02	0.01	0.01	0.01	0.02
Loan loss provisions / NPLs	9,484.85	13,033.33	11,764.00	9,860.87	6,762.86
【 E 】					
NIBT / Average equity	23.75	12.70	16.22	10.35	9.58
(NIBT + loan loss provisions) / Average equity	24.43	13.07	17.00	10.47	14.23
NIBT / Average assets	3.18	1.69	2.11	1.37	1.26
(NIBT + loan loss provisions) / Average assets	3.27	1.74	2.21	1.38	1.87
Net interest income / NIBT	52.12	99.75	80.50	119.68	139.57
NIBT / Net income	93.11	72.51	71.55	46.47	51.27
NIBT / Employees (in thousand / per person)	10,521.92	5,091.30	6,538.30	3,973.14	3,677.86
【 L 】					
Liquidity coverage ratio	142.16	145.05	141.80	182.76	154.46
Net stable funding ratio	138.50	132.18	134.07	130.62	121.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.69	23.96	21.96	25.26	24.34
Loans / Deposits	85.13	83.06	82.69	82.17	81.92
Time deposits / Deposits	33.38	36.30	34.29	36.28	39.30
NCDs / Time deposits	0.10	0.81	1.39	0.56	8.62
Accumulated gap of assets and liabilities (180 days) / Equity	9.75	9.83	8.21	37.09	17.75
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.71	92.01	91.97	93.87	96.76
Interest rate sensitivity gap / Equity	-25.08	-40.21	-38.41	-27.93	-17.15
【 G 】					
Deposit growth rate	17.29	8.03	18.42	1.64	4.42
Loan growth rate	20.22	9.82	19.17	1.95	6.48
Investment growth rate	-1.23	-1.83	9.07	0.76	2.07
Guarantee growth rate	47.03	15.23	61.19	10.33	24.22

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

HSBC Bank (Taiwan) Limited

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	18.93	15.57	15.09	14.22	14.75
Tier 1 capital / Risk-weighted assets	17.92	14.48	14.01	13.19	13.68
Common equity Tier 1 / Risk-weighted assets	17.92	14.48	14.01	13.19	13.68
Tier 1 capital / Exposure measurement	6.08	6.18	5.89	5.66	5.42
Liabilities / Equity (multiple)	12.22	12.24	12.92	13.39	14.14
【 A 】					
Non-performing loan ratio	0.04	0.03	0.03	0.04	0.06
Loan loss provisions / NPLs	3,405.15	5,170.15	3,917.65	3,364.55	2,265.70
【 E 】					
NIBT / Average equity	8.25	9.30	7.20	9.12	12.18
(NIBT + loan loss provisions) / Average equity	8.58	8.52	7.17	8.71	12.40
NIBT / Average assets	0.60	0.69	0.55	0.61	0.78
(NIBT + loan loss provisions) / Average assets	0.62	0.64	0.55	0.59	0.79
Net interest income / NIBT	86.21	51.07	82.07	-0.80	16.96
NIBT / Net income	36.42	40.15	33.44	38.41	45.12
NIBT / Employees (in thousand / per person)	2,127.18	2,407.86	1,867.89	2,290.29	2,954.37
【 L 】					
Liquidity coverage ratio	139.54	169.74	172.69	154.20	149.32
Net stable funding ratio	156.50	137.50	149.29	127.33	142.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	85.60	85.21	78.16	98.01	117.21
Loans / Deposits	57.82	58.93	55.26	60.65	61.82
Time deposits / Deposits	27.93	29.99	32.04	31.32	31.00
NCDs / Time deposits	1.40	2.64	1.30	1.31	5.39
Accumulated gap of assets and liabilities (180 days) / Equity	-72.76	-82.13	-52.80	-102.76	-190.12
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	173.22	167.55	153.93	189.62	191.36
Interest rate sensitivity gap / Equity	390.11	361.45	325.92	494.13	505.80
【 G 】					
Deposit growth rate	-1.37	-6.83	3.67	-6.97	4.20
Loan growth rate	-3.26	-5.20	-9.02	-5.28	16.41
Investment growth rate	9.55	-32.85	-18.86	-18.70	6.06
Guarantee growth rate	27.37	41.46	39.79	15.27	16.38

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Taipei Star Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.32	12.34	12.68	12.39	13.17
Tier 1 capital / Risk-weighted assets	12.59	9.80	10.16	9.51	9.66
Common equity Tier 1 / Risk-weighted assets	11.30	8.76	9.10	8.50	9.07
Tier 1 capital / Exposure measurement	6.42	5.95	6.22	5.75	5.70
Liabilities / Equity (multiple)	14.58	15.92	15.00	15.59	15.10
【 A 】					
Non-performing loan ratio	0.24	0.21	0.13	0.17	0.30
Loan loss provisions / NPLs	473.02	548.11	852.17	666.28	393.01
【 E 】					
NIBT / Average equity	3.23	3.38	4.53	4.36	4.16
(NIBT + loan loss provisions) / Average equity	3.26	-16.99	4.44	4.27	3.84
NIBT / Average assets	0.20	0.20	0.27	0.26	0.25
(NIBT + loan loss provisions) / Average assets	0.20	-1.00	0.26	0.25	0.23
Net interest income / NIBT	539.56	505.32	377.69	346.22	332.13
NIBT / Net income	16.19	16.97	21.77	21.76	24.02
NIBT / Employees (in thousand / per person)	386.41	392.48	517.53	505.31	463.31
【 L 】					
Liquidity coverage ratio	127.89	125.82	145.25	146.50	149.20
Net stable funding ratio	119.24	113.80	118.60	115.00	113.11
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.30	24.02	22.01	35.75	32.28
Loans / Deposits	74.86	72.69	71.95	70.29	69.21
Time deposits / Deposits	57.46	61.09	58.63	62.68	64.33
NCDs / Time deposits	0.84	1.66	0.73	2.49	14.08
Accumulated gap of assets and liabilities (180 days) / Equity	-278.38	-271.27	-236.99	-236.93	-280.38
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	87.17	85.90	86.41	86.53	87.17
Interest rate sensitivity gap / Equity	-166.34	-200.58	-181.32	-186.46	-172.50
【 G 】					
Deposit growth rate	-1.63	-0.16	-0.46	3.13	0.84
Loan growth rate	1.31	4.16	1.89	4.74	2.06
Investment growth rate	-10.23	3.84	-13.79	7.97	2.82
Guarantee growth rate	-65.03	-1.84	-39.08	93.71	-19.97

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Hwatai Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	10.76	11.46	12.34	12.11	12.28
Tier 1 capital / Risk-weighted assets	8.55	10.03	9.90	10.62	10.56
Common equity Tier 1 / Risk-weighted assets	8.55	10.03	9.90	10.62	10.56
Tier 1 capital / Exposure measurement	6.09	6.37	6.24	6.47	6.39
Liabilities / Equity (multiple)	14.28	13.48	13.82	13.33	13.65
【 A 】					
Non-performing loan ratio	0.07	0.26	0.08	0.48	1.24
Loan loss provisions / NPLs	1,812.68	522.32	1,754.41	324.94	116.55
【 E 】					
NIBT / Average equity	4.87	3.36	3.38	3.11	0.68
(NIBT + loan loss provisions) / Average equity	6.65	5.94	3.95	6.58	3.26
NIBT / Average assets	0.33	0.23	0.23	0.21	0.05
(NIBT + loan loss provisions) / Average assets	0.44	0.41	0.27	0.45	0.22
Net interest income / NIBT	293.28	401.19	391.23	482.84	2,379.69
NIBT / Net income	26.33	19.91	19.61	15.75	3.31
NIBT / Employees (in thousand / per person)	712.68	436.93	459.68	377.33	74.77
【 L 】					
Liquidity coverage ratio	200.87	268.67	270.12	211.83	191.59
Net stable funding ratio	145.55	r 154.10	153.96	156.08	127.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.17	32.56	36.34	30.67	30.13
Loans / Deposits	68.99	66.01	64.27	69.31	71.67
Time deposits / Deposits	50.36	53.33	49.39	54.26	55.28
NCDs / Time deposits	6.89	3.16	3.48	3.19	3.03
Accumulated gap of assets and liabilities (180 days) / Equity	-159.19	-104.27	-149.54	-62.51	-86.21
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.48	94.85	95.02	96.65	95.06
Interest rate sensitivity gap / Equity	-19.59	-61.60	-60.85	-39.68	-59.50
【 G 】					
Deposit growth rate	11.49	5.81	8.78	2.07	-2.21
Loan growth rate	16.53	-3.10	0.87	-1.29	7.52
Investment growth rate	-2.80	5.83	4.02	-1.13	16.40
Guarantee growth rate	-31.22	45.97	6.48	-	-5.36

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Shin Kong Commercial Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.51	14.18	16.87	14.41	14.38
Tier 1 capital / Risk-weighted assets	12.84	11.83	13.96	11.81	11.51
Common equity Tier 1 / Risk-weighted assets	10.72	10.22	11.65	10.49	10.39
Tier 1 capital / Exposure measurement	6.70	7.07	7.26	7.19	6.98
Liabilities / Equity (multiple)	15.25	13.81	13.93	13.45	13.64
【 A 】					
Non-performing loan ratio	0.18	0.19	0.19	0.20	0.23
Loan loss provisions / NPLs	732.18	666.45	672.56	636.50	570.52
【 E 】					
NIBT / Average equity	10.28	10.23	10.20	10.88	11.54
(NIBT + loan loss provisions) / Average equity	11.02	10.70	10.62	11.26	12.23
NIBT / Average assets	0.64	0.68	0.67	0.74	0.74
(NIBT + loan loss provisions) / Average assets	0.69	0.71	0.70	0.77	0.78
Net interest income / NIBT	175.73	168.24	168.61	175.21	189.67
NIBT / Net income	39.81	39.39	39.58	40.51	38.91
NIBT / Employees (in thousand / per person)	1,872.01	1,727.94	1,769.23	1,747.39	1,666.58
【 L 】					
Liquidity coverage ratio	138.92	127.53	154.66	147.16	121.79
Net stable funding ratio	122.26	124.18	123.73	122.75	120.62
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.91	25.84	26.25	23.10	21.92
Loans / Deposits	69.74	72.32	71.71	74.19	76.31
Time deposits / Deposits	47.92	49.99	48.22	51.62	51.13
NCDs / Time deposits	0.45	0.03	0.02	0.03	0.88
Accumulated gap of assets and liabilities (180 days) / Equity	-168.32	-146.48	-100.22	-70.55	-62.00
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	82.58	85.76	85.24	84.42	91.00
Interest rate sensitivity gap / Equity	-209.25	-152.81	-160.48	-164.11	-94.40
【 G 】					
Deposit growth rate	14.59	12.15	11.68	9.88	4.12
Loan growth rate	10.49	7.26	7.93	6.84	6.04
Investment growth rate	23.56	16.73	19.75	11.35	7.22
Guarantee growth rate	78.54	38.43	61.59	-1.39	-29.76

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Sunny Bank, Ltd.

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	13.06	11.60	13.08	11.55	12.11
Tier 1 capital / Risk-weighted assets	11.78	10.27	11.64	9.84	9.76
Common equity Tier 1 / Risk-weighted assets	9.59	8.62	9.38	8.49	8.65
Tier 1 capital / Exposure measurement	7.04	6.81	6.89	6.65	6.52
Liabilities / Equity (multiple)	15.26	15.25	15.62	14.92	14.69
【 A 】					
Non-performing loan ratio	0.22	0.38	0.22	0.28	0.18
Loan loss provisions / NPLs	571.31	315.51	555.63	440.46	659.09
【 E 】					
NIBT / Average equity	12.48	13.00	8.06	8.60	11.63
(NIBT + loan loss provisions) / Average equity	12.19	12.00	11.47	11.29	12.22
NIBT / Average assets	0.75	0.81	0.50	0.55	0.66
(NIBT + loan loss provisions) / Average assets	0.73	0.75	0.71	0.72	0.70
Net interest income / NIBT	139.69	129.20	207.02	203.63	172.99
NIBT / Net income	56.71	59.04	37.39	37.49	44.89
NIBT / Employees (in thousand / per person)	2,131.22	2,033.50	1,292.23	1,293.70	1,578.65
【 L 】					
Liquidity coverage ratio	114.04	108.94	111.86	120.18	141.89
Net stable funding ratio	129.42	125.41	129.48	128.37	130.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.07	24.70	24.84	24.16	24.43
Loans / Deposits	72.98	74.18	73.95	74.79	75.91
Time deposits / Deposits	58.27	59.65	58.10	59.34	59.32
NCDs / Time deposits	7.26	7.77	8.00	7.41	7.47
Accumulated gap of assets and liabilities (180 days) / Equity	-282.94	-302.98	-300.12	-265.44	-220.25
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.74	87.54	88.80	89.34	92.37
Interest rate sensitivity gap / Equity	-148.99	-163.15	-150.83	-136.89	-95.47
【 G 】					
Deposit growth rate	11.73	10.29	14.15	11.14	9.66
Loan growth rate	9.90	9.88	12.83	9.47	8.53
Investment growth rate	12.28	16.26	24.87	7.71	4.71
Guarantee growth rate	-6.02	-2.66	4.77	-7.79	38.34

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Bank of Panhsin

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	11.27	11.45	11.21	11.43	11.48
Tier 1 capital / Risk-weighted assets	9.05	9.45	9.28	9.38	9.30
Common equity Tier 1 / Risk-weighted assets	8.15	8.41	8.31	8.32	8.16
Tier 1 capital / Exposure measurement	5.61	5.85	5.61	5.61	5.42
Liabilities / Equity (multiple)	14.51	13.80	14.32	14.33	14.86
【 A 】					
Non-performing loan ratio	0.23	0.46	0.26	0.32	0.85
Loan loss provisions / NPLs	513.39	277.81	441.96	375.79	145.37
【 E 】					
NIBT / Average equity	7.50	6.41	6.72	6.45	3.09
(NIBT + loan loss provisions) / Average equity	8.17	6.71	7.42	7.13	5.52
NIBT / Average assets	0.48	0.41	0.44	0.41	0.19
(NIBT + loan loss provisions) / Average assets	0.52	0.43	0.48	0.45	0.33
Net interest income / NIBT	215.69	238.83	226.76	243.58	508.46
NIBT / Net income	31.27	27.32	28.22	26.22	12.49
NIBT / Employees (in thousand / per person)	912.59	738.98	767.39	714.18	317.54
【 L 】					
Liquidity coverage ratio	113.25	139.14	117.54	156.24	222.42
Net stable funding ratio	135.94	141.07	139.39	143.22	155.24
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.10	24.50	19.59	22.60	26.67
Loans / Deposits	75.62	72.84	75.09	76.54	71.67
Time deposits / Deposits	47.76	51.83	49.24	52.11	54.34
NCDs / Time deposits	0.26	0.32	0.29	0.35	0.37
Accumulated gap of assets and liabilities (180 days) / Equity	-40.11	-51.68	-131.21	-78.61	-44.95
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.17	95.16	95.85	95.25	97.43
Interest rate sensitivity gap / Equity	-22.30	-56.40	-49.91	-57.79	-32.04
【 G 】					
Deposit growth rate	13.58	2.74	10.05	1.82	1.50
Loan growth rate	17.63	2.24	7.93	8.73	5.91
Investment growth rate	1.55	5.26	5.00	-3.38	19.00
Guarantee growth rate	110.01	22.09	43.98	19.79	-1.45

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Cota Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.13	13.53	13.07	13.19	12.91
Tier 1 capital / Risk-weighted assets	11.76	10.72	10.75	10.45	9.86
Common equity Tier 1 / Risk-weighted assets	11.22	10.18	10.25	9.94	9.36
Tier 1 capital / Exposure measurement	6.56	6.28	6.41	6.20	6.00
Liabilities / Equity (multiple)	13.06	13.59	13.36	13.79	14.24
【 A 】					
Non-performing loan ratio	0.18	0.31	0.20	0.44	0.50
Loan loss provisions / NPLs	785.52	501.14	707.44	323.78	295.69
【 E 】					
NIBT / Average equity	7.42	7.72	7.21	8.30	8.53
(NIBT + loan loss provisions) / Average equity	7.53	7.74	7.21	8.69	8.78
NIBT / Average assets	0.52	0.53	0.50	0.55	0.56
(NIBT + loan loss provisions) / Average assets	0.53	0.53	0.50	0.57	0.57
Net interest income / NIBT	266.88	277.33	287.49	275.38	286.22
NIBT / Net income	33.43	32.51	31.46	30.66	31.09
NIBT / Employees (in thousand / per person)	839.57	810.81	774.46	833.63	811.54
【 L 】					
Liquidity coverage ratio	263.83	397.92	503.45	435.09	371.77
Net stable funding ratio	141.92	140.07	138.33	141.54	136.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.98	26.57	25.09	27.15	23.24
Loans / Deposits	75.38	75.16	74.93	73.61	77.99
Time deposits / Deposits	53.35	56.36	53.62	57.26	57.33
NCDs / Time deposits	4.06	5.38	5.12	7.11	10.26
Accumulated gap of assets and liabilities (180 days) / Equity	-223.79	-218.58	-187.28	-203.84	-277.59
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.14	85.55	83.88	84.80	86.29
Interest rate sensitivity gap / Equity	-193.64	-183.06	-201.20	-196.67	-183.02
【 G 】					
Deposit growth rate	6.52	-1.57	5.52	2.65	3.67
Loan growth rate	6.83	-0.53	7.40	-3.13	0.03
Investment growth rate	7.91	4.52	-4.40	22.41	13.91
Guarantee growth rate	-0.50	1.25	3.65	4.35	-12.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Union Bank of Taiwan

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.86	14.36	14.80	14.70	14.32
Tier 1 capital / Risk-weighted assets	13.87	12.54	12.83	13.01	13.07
Common equity Tier 1 / Risk-weighted assets	10.73	9.54	9.90	9.94	9.66
Tier 1 capital / Exposure measurement	6.43	6.26	6.55	6.53	6.48
Liabilities / Equity (multiple)	11.47	12.14	11.41	11.33	11.86
【 A 】					
Non-performing loan ratio	0.14	0.16	0.14	0.15	0.12
Loan loss provisions / NPLs	788.75	714.73	788.45	738.50	960.85
【 E 】					
NIBT / Average equity	8.52	5.63	6.84	7.33	6.64
(NIBT + loan loss provisions) / Average equity	9.11	6.32	7.14	7.36	6.80
NIBT / Average assets	0.66	0.43	0.52	0.58	0.56
(NIBT + loan loss provisions) / Average assets	0.71	0.49	0.55	0.59	0.57
Net interest income / NIBT	163.72	239.13	197.25	165.67	204.88
NIBT / Net income	37.51	27.83	32.25	33.87	31.77
NIBT / Employees (in thousand / per person)	1,317.47	795.24	969.09	991.20	865.72
【 L 】					
Liquidity coverage ratio	206.59	187.55	214.29	158.85	290.88
Net stable funding ratio	137.99	126.17	134.60	126.72	132.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.28	28.83	26.64	27.13	28.35
Loans / Deposits	71.27	70.94	69.91	72.46	63.63
Time deposits / Deposits	40.31	43.01	41.23	44.33	47.80
NCDs / Time deposits	0.10	0.08	0.12	0.10	4.26
Accumulated gap of assets and liabilities (180 days) / Equity	-69.71	-69.17	-39.70	-50.03	-19.55
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.75	93.79	95.14	96.35	95.68
Interest rate sensitivity gap / Equity	-82.10	-63.49	-47.09	-34.27	-42.87
【 G 】					
Deposit growth rate	11.99	9.25	13.98	3.79	14.42
Loan growth rate	12.30	9.15	9.83	18.14	2.69
Investment growth rate	6.80	10.19	0.97	7.81	13.33
Guarantee growth rate	-5.17	10.47	1.60	4.42	6.48

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Far Eastern International Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.00	13.65	14.10	13.60	13.33
Tier 1 capital / Risk-weighted assets	10.94	10.98	11.49	10.99	11.07
Common equity Tier 1 / Risk-weighted assets	10.51	10.52	11.03	10.53	10.51
Tier 1 capital / Exposure measurement	5.98	6.18	6.09	6.11	6.14
Liabilities / Equity (multiple)	13.35	12.72	12.98	12.89	13.07
【 A 】					
Non-performing loan ratio	0.38	0.41	0.51	0.28	0.24
Loan loss provisions / NPLs	366.39	341.38	286.35	510.29	574.01
【 E 】					
NIBT / Average equity	6.63	7.58	6.05	9.09	9.34
(NIBT + loan loss provisions) / Average equity	7.50	8.45	5.61	9.21	9.59
NIBT / Average assets	0.47	0.55	0.43	0.67	0.67
(NIBT + loan loss provisions) / Average assets	0.53	0.61	0.40	0.68	0.69
Net interest income / NIBT	200.88	164.88	211.01	127.64	139.73
NIBT / Net income	29.95	32.91	26.53	37.36	37.00
NIBT / Employees (in thousand / per person)	1,280.10	1,399.61	1,137.24	1,676.18	1,656.57
【 L 】					
Liquidity coverage ratio	128.51	123.59	142.42	124.91	110.28
Net stable funding ratio	125.40	119.87	123.36	120.49	114.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.38	32.68	37.53	31.17	30.30
Loans / Deposits	72.18	74.43	66.74	72.57	75.68
Time deposits / Deposits	53.55	53.40	55.31	58.37	57.28
NCDs / Time deposits	0.87	0.49	0.26	0.62	2.15
Accumulated gap of assets and liabilities (180 days) / Equity	-138.59	r -202.27	-232.14	-204.24	-175.87
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.33	106.49	107.47	103.02	108.33
Interest rate sensitivity gap / Equity	82.58	58.95	70.83	28.20	75.95
【 G 】					
Deposit growth rate	9.32	2.99	8.63	5.96	8.05
Loan growth rate	5.72	2.99	-0.34	1.37	8.14
Investment growth rate	7.03	6.33	11.52	12.50	10.20
Guarantee growth rate	10.54	-5.56	11.40	28.34	12.67

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Yuanta Commercial Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.65	15.20	16.98	15.57	15.39
Tier 1 capital / Risk-weighted assets	13.52	12.71	14.72	13.12	12.52
Common equity Tier 1 / Risk-weighted assets	12.83	12.05	13.98	12.50	11.91
Tier 1 capital / Exposure measurement	7.19	7.98	7.95	8.27	8.13
Liabilities / Equity (multiple)	11.86	10.47	10.57	9.92	10.06
【 A 】					
Non-performing loan ratio	0.17	0.14	0.12	0.15	0.21
Loan loss provisions / NPLs	867.65	1,039.51	1,230.93	1,121.41	761.88
【 E 】					
NIBT / Average equity	8.04	8.38	6.49	9.62	8.75
(NIBT + loan loss provisions) / Average equity	8.74	9.18	7.38	10.78	9.09
NIBT / Average assets	0.67	0.76	0.58	0.89	0.77
(NIBT + loan loss provisions) / Average assets	0.73	0.83	0.66	1.00	0.80
Net interest income / NIBT	123.58	120.19	151.76	113.21	135.08
NIBT / Net income	48.10	47.37	40.36	50.03	46.35
NIBT / Employees (in thousand / per person)	2,310.11	2,329.42	1,823.56	2,623.63	2,236.75
【 L 】					
Liquidity coverage ratio	231.04	208.22	237.56	200.03	139.46
Net stable funding ratio	153.75	144.36	153.14	144.85	133.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	38.38	35.76	37.23	34.02	34.78
Loans / Deposits	59.06	64.71	62.18	66.20	69.21
Time deposits / Deposits	35.52	39.29	36.70	41.83	45.85
NCDs / Time deposits	2.45	3.54	2.98	5.18	9.25
Accumulated gap of assets and liabilities (180 days) / Equity	36.05	-15.31	56.06	11.50	-55.06
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	80.80	84.03	83.18	85.53	84.86
Interest rate sensitivity gap / Equity	-193.23	-134.47	-148.18	-113.98	-117.04
【 G 】					
Deposit growth rate	16.41	7.89	9.64	7.12	44.50
Loan growth rate	6.18	3.50	2.95	2.41	51.56
Investment growth rate	26.97	13.64	18.50	7.46	47.92
Guarantee growth rate	-20.22	-21.24	-1.32	-16.20	-7.32

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Bank SinoPac Co., Ltd.

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.32	13.91	15.89	14.00	13.87
Tier 1 capital / Risk-weighted assets	12.49	11.48	13.13	12.26	12.64
Common equity Tier 1 / Risk-weighted assets	11.18	10.25	11.78	11.47	12.16
Tier 1 capital / Exposure measurement	6.51	7.10	6.88	7.49	8.11
Liabilities / Equity (multiple)	13.76	12.97	13.20	11.69	10.81
【 A 】					
Non-performing loan ratio	0.15	0.16	0.14	0.21	0.25
Loan loss provisions / NPLs	809.63	806.73	937.61	638.56	561.14
【 E 】					
NIBT / Average equity	9.70	8.10	8.15	8.86	8.56
(NIBT + loan loss provisions) / Average equity	10.36	8.75	8.60	8.76	8.96
NIBT / Average assets	0.66	0.60	0.59	0.70	0.72
(NIBT + loan loss provisions) / Average assets	0.71	0.64	0.62	0.69	0.75
Net interest income / NIBT	138.18	141.49	148.42	121.88	130.44
NIBT / Net income	45.38	40.65	40.64	44.55	45.39
NIBT / Employees (in thousand / per person)	2,257.23	1,860.33	1,835.16	2,033.55	2,133.48
【 L 】					
Liquidity coverage ratio	149.28	129.20	143.65	161.12	115.00
Net stable funding ratio	134.47	128.57	132.28	135.59	130.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.37	30.59	31.78	32.74	26.97
Loans / Deposits	68.56	72.73	68.76	72.00	77.67
Time deposits / Deposits	29.68	30.41	29.60	32.79	34.10
NCDs / Time deposits	0.09	1.52	0.41	2.50	6.29
Accumulated gap of assets and liabilities (180 days) / Equity	-12.44	-47.80	52.12	-33.23	-4.40
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.28	113.51	109.89	116.24	117.37
Interest rate sensitivity gap / Equity	45.40	101.92	78.49	111.09	111.11
【 G 】					
Deposit growth rate	13.68	14.07	18.98	15.79	3.84
Loan growth rate	7.07	9.39	13.50	8.08	6.06
Investment growth rate	16.18	25.74	28.42	21.59	-1.43
Guarantee growth rate	39.05	36.52	57.16	22.40	-11.40

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

E.Sun Commercial Bank, Ltd.

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.77	14.12	15.64	14.62	15.13
Tier 1 capital / Risk-weighted assets	12.38	11.54	13.00	11.81	12.00
Common equity Tier 1 / Risk-weighted assets	10.82	10.01	11.34	10.49	10.56
Tier 1 capital / Exposure measurement	6.29	6.62	6.28	7.02	7.17
Liabilities / Equity (multiple)	15.16	14.45	15.24	13.22	13.09
【 A 】					
Non-performing loan ratio	0.17	0.19	0.19	0.19	0.23
Loan loss provisions / NPLs	703.08	627.27	656.32	640.26	523.76
【 E 】					
NIBT / Average equity	11.75	12.34	10.89	13.87	13.23
(NIBT + loan loss provisions) / Average equity	12.63	13.62	11.54	14.18	13.90
NIBT / Average assets	0.73	0.84	0.72	0.97	0.95
(NIBT + loan loss provisions) / Average assets	0.79	0.92	0.76	0.99	1.00
Net interest income / NIBT	108.25	87.88	103.99	80.24	93.02
NIBT / Net income	42.43	39.74	36.66	44.17	43.12
NIBT / Employees (in thousand / per person)	2,408.09	2,379.72	2,099.80	2,597.05	2,424.54
【 L 】					
Liquidity coverage ratio	126.36	117.63	133.83	125.06	132.55
Net stable funding ratio	134.88	127.02	137.57	130.57	132.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.14	33.72	35.84	30.55	29.02
Loans / Deposits	66.80	70.23	65.63	69.83	71.22
Time deposits / Deposits	23.69	23.14	23.64	24.02	25.62
NCDs / Time deposits	5.25	2.64	8.45	2.09	2.36
Accumulated gap of assets and liabilities (180 days) / Equity	-86.58	-82.48	-28.00	-78.07	-24.08
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	117.06	121.45	121.61	120.25	118.25
Interest rate sensitivity gap / Equity	150.83	173.13	193.65	153.52	142.48
【 G 】					
Deposit growth rate	13.25	12.42	19.42	10.01	9.77
Loan growth rate	7.70	10.96	12.22	7.83	10.02
Investment growth rate	20.46	12.98	30.83	10.76	12.31
Guarantee growth rate	4.22	26.86	18.43	20.54	73.32

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

KGI Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.60	14.29	14.81	15.38	13.39
Tier 1 capital / Risk-weighted assets	12.38	12.01	12.32	13.50	12.27
Common equity Tier 1 / Risk-weighted assets	11.89	11.45	11.79	12.92	11.69
Tier 1 capital / Exposure measurement	7.78	7.59	7.88	8.56	7.89
Liabilities / Equity (multiple)	10.44	11.62	10.65	9.32	10.64
【 A 】					
Non-performing loan ratio	0.14	0.16	0.16	0.17	0.17
Loan loss provisions / NPLs	935.41	796.77	843.75	736.63	755.23
【 E 】					
NIBT / Average equity	7.92	6.59	7.35	7.69	4.91
(NIBT + loan loss provisions) / Average equity	8.10	6.85	7.54	8.47	4.96
NIBT / Average assets	0.74	0.63	0.69	0.71	0.44
(NIBT + loan loss provisions) / Average assets	0.76	0.65	0.70	0.78	0.44
Net interest income / NIBT	166.60	169.94	161.11	142.83	244.53
NIBT / Net income	46.77	40.12	41.58	41.90	32.76
NIBT / Employees (in thousand / per person)	2,160.52	1,673.11	1,857.26	1,844.20	1,114.08
【 L 】					
Liquidity coverage ratio	112.40	107.32	112.28	111.19	104.55
Net stable funding ratio	117.54	110.37	114.56	112.65	111.38
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.22	41.44	36.18	40.43	37.67
Loans / Deposits	74.98	74.94	73.98	82.36	80.65
Time deposits / Deposits	42.77	46.05	46.03	44.83	46.99
NCDs / Time deposits	1.70	6.29	2.52	5.50	8.69
Accumulated gap of assets and liabilities (180 days) / Equity	-198.60	-144.81	-176.92	-192.53	-87.07
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.22	116.93	106.87	122.32	104.67
Interest rate sensitivity gap / Equity	12.81	93.80	38.84	102.06	23.71
【 G 】					
Deposit growth rate	3.20	9.75	21.88	-0.10	12.00
Loan growth rate	3.25	2.46	9.47	2.02	14.29
Investment growth rate	14.72	6.12	26.72	-9.74	23.15
Guarantee growth rate	33.08	-5.79	-4.44	54.26	39.51

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

DBS Bank (Taiwan), Ltd.

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.22	14.60	14.87	14.87	12.76
Tier 1 capital / Risk-weighted assets	13.06	12.38	12.69	12.62	11.63
Common equity Tier 1 / Risk-weighted assets	10.12	9.49	9.77	9.65	8.66
Tier 1 capital / Exposure measurement	7.12	7.08	7.40	7.23	6.33
Liabilities / Equity (multiple)	10.93	11.34	10.65	11.00	12.93
【 A 】					
Non-performing loan ratio	0.51	0.59	0.46	0.59	0.56
Loan loss provisions / NPLs	256.87	245.24	288.45	235.58	246.38
【 E 】					
NIBT / Average equity	5.66	2.30	2.66	1.55	3.56
(NIBT + loan loss provisions) / Average equity	6.63	3.72	3.01	1.70	4.25
NIBT / Average assets	0.48	0.19	0.22	0.12	0.25
(NIBT + loan loss provisions) / Average assets	0.56	0.30	0.24	0.13	0.30
Net interest income / NIBT	242.09	670.94	559.55	966.79	468.48
NIBT / Net income	21.19	8.32	10.13	5.63	11.87
NIBT / Employees (in thousand / per person)	965.58	355.05	433.50	223.68	474.72
【 L 】					
Liquidity coverage ratio	118.96	121.11	122.90	127.45	130.60
Net stable funding ratio	119.90	126.65	124.14	129.34	134.39
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.50	26.97	26.10	27.65	29.41
Loans / Deposits	76.85	74.12	73.00	70.22	65.27
Time deposits / Deposits	47.59	53.30	51.93	50.52	48.27
NCDs / Time deposits	9.29	1.33	5.40	-	2.08
Accumulated gap of assets and liabilities (180 days) / Equity	-198.48	-299.88	-270.89	-353.36	-342.30
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	118.23	105.78	113.90	109.71	117.57
Interest rate sensitivity gap / Equity	115.84	41.01	92.69	65.85	124.13
【 G 】					
Deposit growth rate	-1.87	-1.58	-3.41	-8.77	4.84
Loan growth rate	1.74	-2.13	0.41	-1.85	-2.78
Investment growth rate	-3.04	-11.86	-9.14	14.89	-7.20
Guarantee growth rate	26.02	32.08	26.26	60.81	10.91

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Taishin International Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.12	14.47	16.28	14.40	14.72
Tier 1 capital / Risk-weighted assets	12.48	11.82	13.38	11.60	11.67
Common equity Tier 1 / Risk-weighted assets	10.58	9.97	11.35	9.79	9.64
Tier 1 capital / Exposure measurement	7.04	7.38	7.27	7.38	7.59
Liabilities / Equity (multiple)	12.15	11.80	12.20	11.74	11.35
【 A 】					
Non-performing loan ratio	0.12	0.18	0.15	0.17	0.18
Loan loss provisions / NPLs	1,085.27	742.35	855.02	814.28	758.18
【 E 】					
NIBT / Average equity	9.26	9.52	8.92	9.03	8.99
(NIBT + loan loss provisions) / Average equity	9.88	10.39	9.20	9.79	9.39
NIBT / Average assets	0.68	0.70	0.66	0.69	0.66
(NIBT + loan loss provisions) / Average assets	0.72	0.77	0.68	0.75	0.69
Net interest income / NIBT	136.78	136.84	144.27	136.91	156.57
NIBT / Net income	39.95	39.08	37.36	35.89	34.38
NIBT / Employees (in thousand / per person)	2,047.76	1,993.28	1,834.03	1,766.47	1,557.96
【 L 】					
Liquidity coverage ratio	116.33	123.85	120.30	111.29	130.61
Net stable funding ratio	134.10	128.72	135.30	125.68	122.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.90	24.86	24.84	25.27	25.98
Loans / Deposits	79.72	78.12	77.07	79.03	80.07
Time deposits / Deposits	24.14	29.03	25.87	29.76	36.48
NCDs / Time deposits	0.25	0.10	0.44	0.26	1.82
Accumulated gap of assets and liabilities (180 days) / Equity	73.59	43.88	81.48	85.01	21.28
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	172.79	173.75	175.58	149.28	153.48
Interest rate sensitivity gap / Equity	343.47	334.18	342.78	232.30	262.63
【 G 】					
Deposit growth rate	7.99	10.10	12.11	13.64	5.78
Loan growth rate	9.81	11.06	9.12	11.90	6.13
Investment growth rate	4.31	6.60	6.88	20.94	7.00
Guarantee growth rate	21.93	15.13	34.03	6.26	-8.03

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Jih Sun International Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.64	14.44	15.81	14.00	14.33
Tier 1 capital / Risk-weighted assets	14.44	13.00	14.29	12.92	13.20
Common equity Tier 1 / Risk-weighted assets	14.44	13.00	14.29	12.92	13.20
Tier 1 capital / Exposure measurement	7.80	7.91	7.89	7.86	7.95
Liabilities / Equity (multiple)	10.99	10.84	10.90	10.64	10.42
【 A 】					
Non-performing loan ratio	0.21	0.26	0.25	0.15	0.26
Loan loss provisions / NPLs	591.85	484.86	514.87	841.27	498.31
【 E 】					
NIBT / Average equity	4.83	4.73	4.81	5.22	5.02
(NIBT + loan loss provisions) / Average equity	5.01	4.51	5.09	5.34	4.74
NIBT / Average assets	0.40	0.40	0.40	0.45	0.44
(NIBT + loan loss provisions) / Average assets	0.42	0.38	0.43	0.46	0.41
Net interest income / NIBT	250.54	246.89	237.36	241.44	266.07
NIBT / Net income	27.57	27.27	27.66	27.66	27.08
NIBT / Employees (in thousand / per person)	766.37	713.71	704.35	763.92	721.28
【 L 】					
Liquidity coverage ratio	528.25	249.23	325.11	163.31	135.72
Net stable funding ratio	155.98	146.88	154.82	142.43	129.95
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.48	29.78	26.67	26.21	27.08
Loans / Deposits	68.52	71.41	69.99	74.23	79.93
Time deposits / Deposits	24.66	31.86	27.69	33.75	37.61
NCDs / Time deposits	0.29	0.25	0.27	4.92	1.61
Accumulated gap of assets and liabilities (180 days) / Equity	85.65	43.04	67.30	12.04	-13.43
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.16	98.89	100.23	97.88	98.20
Interest rate sensitivity gap / Equity	-16.93	-9.72	2.05	-18.25	-15.20
【 G 】					
Deposit growth rate	4.16	12.24	6.11	13.19	3.20
Loan growth rate	-0.08	0.72	0.04	5.13	4.40
Investment growth rate	6.97	-2.29	4.96	-3.55	5.13
Guarantee growth rate	45.03	68.31	25.15	32.18	28.82

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

EnTie Commercial Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	18.14	15.52	16.32	14.33	14.13
Tier 1 capital / Risk-weighted assets	16.93	14.30	15.09	14.33	14.13
Common equity Tier 1 / Risk-weighted assets	16.93	14.30	15.09	14.33	14.13
Tier 1 capital / Exposure measurement	9.76	9.53	10.16	9.87	9.47
Liabilities / Equity (multiple)	8.09	8.56	8.03	8.09	8.35
【 A 】					
Non-performing loan ratio	0.89	0.59	0.97	0.91	0.77
Loan loss provisions / NPLs	161.58	231.98	160.90	190.96	186.05
【 E 】					
NIBT / Average equity	8.01	8.26	7.53	7.33	8.51
(NIBT + loan loss provisions) / Average equity	8.35	9.48	7.71	8.55	8.64
NIBT / Average assets	0.89	0.91	0.82	0.79	0.91
(NIBT + loan loss provisions) / Average assets	0.92	1.05	0.84	0.92	0.93
Net interest income / NIBT	127.39	124.30	133.70	148.94	133.35
NIBT / Net income	47.67	46.66	43.81	38.33	44.40
NIBT / Employees (in thousand / per person)	1,879.36	1,908.60	1,769.87	1,651.88	1,879.79
【 L 】					
Liquidity coverage ratio	145.42	139.20	153.95	132.73	115.27
Net stable funding ratio	130.14	127.37	127.75	122.05	133.91
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.65	37.74	32.02	31.10	35.64
Loans / Deposits	75.44	74.51	77.26	77.98	73.33
Time deposits / Deposits	55.02	54.72	54.94	55.68	56.74
NCDs / Time deposits	0.54	0.94	0.57	0.61	1.19
Accumulated gap of assets and liabilities (180 days) / Equity	-101.57	-100.35	-111.60	-145.49	-145.83
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.04	115.97	109.83	107.57	106.23
Interest rate sensitivity gap / Equity	49.51	96.52	59.28	45.50	38.97
【 G 】					
Deposit growth rate	3.04	1.14	0.98	-1.23	0.32
Loan growth rate	4.33	-1.19	-0.07	5.03	4.25
Investment growth rate	-6.86	8.35	11.19	-16.77	4.27
Guarantee growth rate	-19.50	16.31	-14.39	90.75	28.90

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

CTBC Bank Co., Ltd.

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.58	13.31	14.93	14.17	15.16
Tier 1 capital / Risk-weighted assets	14.58	13.31	14.93	14.17	15.16
Common equity Tier 1 / Risk-weighted assets	14.45	13.27	14.92	14.17	14.89
Tier 1 capital / Exposure measurement	6.51	6.82	6.87	7.35	7.93
Liabilities / Equity (multiple)	11.76	11.19	11.05	10.21	9.72
【 A 】					
Non-performing loan ratio	0.19	0.24	0.23	0.17	0.22
Loan loss provisions / NPLs	676.95	666.80	594.14	835.43	625.30
【 E 】					
NIBT / Average equity	11.00	10.06	10.28	12.28	11.84
(NIBT + loan loss provisions) / Average equity	11.92	12.37	10.66	12.81	12.37
NIBT / Average assets	0.88	0.86	0.86	1.09	1.08
(NIBT + loan loss provisions) / Average assets	0.96	1.06	0.89	1.13	1.13
Net interest income / NIBT	125.03	130.89	129.54	106.02	108.47
NIBT / Net income	39.44	38.02	39.08	43.23	42.89
NIBT / Employees (in thousand / per person)	2,809.10	2,624.58	2,631.84	3,147.47	2,972.48
【 L 】					
Liquidity coverage ratio	148.87	135.11	151.51	128.71	113.57
Net stable funding ratio	140.03	129.97	137.99	132.64	134.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.99	28.36	29.97	27.80	31.42
Loans / Deposits	65.71	66.42	63.21	67.35	69.71
Time deposits / Deposits	25.38	26.68	25.57	28.41	27.01
NCDs / Time deposits	0.50	0.22	0.65	0.98	0.97
Accumulated gap of assets and liabilities (180 days) / Equity	-24.30	-38.65	-28.18	-47.06	-21.13
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.67	104.76	103.79	106.59	111.98
Interest rate sensitivity gap / Equity	41.86	31.91	25.53	39.53	67.37
【 G 】					
Deposit growth rate	12.40	7.23	11.84	10.06	5.85
Loan growth rate	11.19	5.82	4.97	6.32	9.29
Investment growth rate	5.17	11.82	13.09	16.02	3.12
Guarantee growth rate	-8.45	-0.78	12.91	18.45	-1.17

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

LINE Bank

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	175.33	-	-	-	-
Tier 1 capital / Risk-weighted assets	175.33	-	-	-	-
Common equity Tier 1 / Risk-weighted assets	175.33	-	-	-	-
Tier 1 capital / Exposure measurement	80.59	-	-	-	-
Liabilities / Equity (multiple)	0.18	-	-	-	-
【 A 】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【 E 】					
NIBT / Average equity	-	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-	-	-	-	-
NIBT / Average assets	-	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-2,540.00	-	-	-	-
NIBT / Employees (in thousand / per person)	-3,863.12	-	-	-	-
【 L 】					
Liquidity coverage ratio	7,309.30	-	-	-	-
Net stable funding ratio	283.73	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	264.79	-	-	-	-
Loans / Deposits	17.79	-	-	-	-
Time deposits / Deposits	47.76	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	80.80	-	-	-	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	548.85	-	-	-	-
Interest rate sensitivity gap / Equity	68.24	-	-	-	-
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-

Note: Since Line bank has been in operation for less than one year, the ROE and ROA related ratios in the first half of 2021 were not calculated.

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2021

Rakuten International Commercial Bank Co., Ltd.

Unit : %

Items	30/06/21	30/06/20	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	288.52	-	-	-	-
Tier 1 capital / Risk-weighted assets	288.52	-	-	-	-
Common equity Tier 1 / Risk-weighted assets	288.52	-	-	-	-
Tier 1 capital / Exposure measurement	76.09	-	-	-	-
Liabilities / Equity (multiple)	0.28	-	-	-	-
【 A 】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【 E 】					
NIBT / Average equity	-5.26	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-5.24	-	-	-	-
NIBT / Average assets	-4.72	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-4.70	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-2,833.33	-	-	-	-
NIBT / Employees (in thousand / per person)	-3,984.37	-	-	-	-
【 L 】					
Liquidity coverage ratio	9,048.82	-	-	-	-
Net stable funding ratio	239.22	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	438.56	-	-	-	-
Loans / Deposits	4.16	-	-	-	-
Time deposits / Deposits	61.31	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	102.14	-	-	-	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	390.12	-	-	-	-
Interest rate sensitivity gap / Equity	77.92	-	-	-	-
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-