TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2021

The Peer-Group Average **Unit：%**

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.82	13.97	14.59	14.00	13.82
2.Arithmetic mean	14.78	14.14	14.84	14.07	13.99
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	12.97	11.92	12.68	11.97	11.79
2.Arithmetic mean	12.90	12.11	12.79	12.08	11.86
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	12.00	r 11.11	11.48	11.26	11.06
2.Arithmetic mean	11.92	11.25	11.84	11.32	11.19
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.81	6.76	6.75	6.81	6.88
2.Arithmetic mean	6.48	6.67	6.64	6.71	6.56
Liabilities / Equity (multiple)	12.83	12.48	12.60	12.06	12.36
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.18	0.24	0.20	0.23	0.26
2.Arithmetic mean	0.19	0.24	0.22	0.22	0.24
Loan loss provisions / NPLs	726.80	626.98	696.63	643.06	583.03
Expected losses of classified assets / Total provisions	74.25	73.73	74.06	73.72	72.65
【E】					
NIBT / Average equity					
1.Winsorized mean	7.79	7.71	7.21	8.46	8.04
2.Arithmetic mean	8.72	8.34	7.84	9.49	9.34
(NIBT + loan loss provisions) / Average equity	8.23	8.43	7.65	9.08	8.77
NIBT / Average assets					
1.Winsorized mean	0.56	0.57	0.53	0.62	0.60
2.Arithmetic mean	0.62	0.62	0.58	0.70	0.68
(NIBT + loan loss provisions) / Average assets	0.61	0.60	0.55	0.68	0.64
Net interest income / NIBT	155.59	r 167.74	177.45	160.04	171.77
NIBT / Net income	38.98	37.96	35.77	38.65	38.04
NIBT / Employees (in thousand / per person)	1,914.05	1,820.57	1,658.01	1,934.86	1,838.04
【L】					
Liquidity coverage ratio	132.51	r 132.63	142.49	139.68	132.48
Net stable funding ratio	136.48	132.14	134.52	132.28	130.55
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.52	31.18	30.85	30.68	30.77
Loans / Deposits	70.36	71.66	70.17	72.63	73.75
Time deposits / Deposits	35.73	37.86	37.10	39.47	39.61
NCDs / Time deposits	1.41	1.62	1.52	2.09	3.35
Accumulated gap of assets and liabilities (180 days) / Equity	-94.00	-89.38	-72.53	-71.67	-62.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.34	r 103.35	103.23	104.31	105.16
Interest rate sensitivity gap / Equity	17.54	r 14.91	11.82	22.86	22.46
【G】					
Deposit growth rate	7.31	7.10	8.51	4.54	3.36
Loan growth rate	5.79	4.78	4.85	3.68	5.79
Investment growth rate	7.96	6.01	11.25	6.54	7.45
Guarantee growth rate	10.59	19.13	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.
5. "r" represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Bank of Taiwan

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	15.67	15.27	14.95	14.16	12.55
Tier 1 capital / Risk-weighted assets	13.93	13.27	13.12	12.39	10.50
Common equity Tier 1 / Risk-weighted assets	13.93	13.27	13.12	12.39	10.50
Tier 1 capital / Exposure measurement	5.57	5.43	5.46	5.08	4.12
Liabilities / Equity (multiple)	12.07	13.00	13.09	12.54	15.27
【A】					
Non-performing loan ratio	0.14	0.17	0.15	0.18	0.21
Loan loss provisions / NPLs	1,162.36	917.03	997.45	912.72	715.09
【E】					
NIBT / Average equity	4.80	3.11	3.26	3.87	3.73
(NIBT + loan loss provisions) / Average equity	5.29	3.41	3.23	3.96	3.83
NIBT / Average assets	0.35	0.22	0.23	0.25	0.22
(NIBT + loan loss provisions) / Average assets	0.38	0.25	0.23	0.26	0.23
Net interest income / NIBT	157.15	226.86	223.89	204.29	225.71
NIBT / Net income	46.65	34.71	36.14	31.16	28.95
NIBT / Employees (in thousand / per person)	2,511.81	1,566.94	1,605.91	1,716.45	1,515.55
【L】					
Liquidity coverage ratio	190.75	176.10	171.90	184.52	234.89
Net stable funding ratio	161.10	154.37	153.57	153.95	161.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.22	35.88	34.27	37.41	44.82
Loans / Deposits	64.74	69.62	69.84	68.52	64.50
Time deposits / Deposits	39.40	42.13	41.35	44.71	44.10
NCDs / Time deposits	0.15	0.05	0.05	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-5.44	-44.82	-9.64	-30.98	89.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.23	96.99	96.12	97.67	96.49
Interest rate sensitivity gap / Equity	-43.22	-30.08	-38.64	-22.40	-41.96
【G】					
Deposit growth rate	1.89	2.89	5.05	-1.34	2.15
Loan growth rate	-5.25	2.38	7.08	4.81	12.01
Investment growth rate	12.99	1.22	2.36	-2.83	-0.93
Guarantee growth rate	-3.27	15.53	12.89	-1.39	2.42

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Land Bank of Taiwan

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	13.34	13.16	12.89	12.75	12.10
Tier 1 capital / Risk-weighted assets	11.12	10.70	10.64	10.37	9.49
Common equity Tier 1 / Risk-weighted assets	9.80	9.35	9.31	8.80	8.55
Tier 1 capital / Exposure measurement	5.84	5.91	5.81	5.64	4.99
Liabilities / Equity (multiple)	16.66	16.50	16.77	16.86	18.13
【A】					
Non-performing loan ratio	0.13	0.16	0.15	0.18	0.19
Loan loss provisions / NPLs	1,267.93	982.71	1,065.01	891.18	798.26
【E】					
NIBT / Average equity	8.27	7.35	6.68	8.40	8.34
(NIBT + loan loss provisions) / Average equity	8.64	8.02	7.48	8.85	9.13
NIBT / Average assets	0.44	0.39	0.36	0.43	0.41
(NIBT + loan loss provisions) / Average assets	0.46	0.43	0.40	0.45	0.44
Net interest income / NIBT	208.99	217.56	241.51	216.22	219.13
NIBT / Net income	44.29	40.41	37.16	41.54	37.61
NIBT / Employees (in thousand / per person)	2,474.57	2,076.99	1,899.37	2,246.76	2,158.47
【L】					
Liquidity coverage ratio	104.01	97.78	101.73	103.07	109.28
Net stable funding ratio	116.33	109.02	110.52	111.13	115.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.96	25.01	26.23	26.04	28.17
Loans / Deposits	78.49	80.13	78.65	77.87	76.24
Time deposits / Deposits	44.96	47.08	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	-342.54	-390.28	-376.18	-403.61	-396.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.97	102.46	102.39	103.17	100.24
Interest rate sensitivity gap / Equity	27.43	33.29	33.19	43.36	3.60
【G】					
Deposit growth rate	8.46	2.98	2.41	-1.26	1.11
Loan growth rate	5.48	4.59	4.77	1.11	4.67
Investment growth rate	7.85	7.44	8.05	2.81	6.29
Guarantee growth rate	20.61	9.98	13.51	6.72	12.57

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Taiwan Cooperative Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.71	13.73	15.42	13.58	13.59
Tier 1 capital / Risk-weighted assets	12.63	11.34	12.94	11.16	10.74
Common equity Tier 1 / Risk-weighted assets	11.68	10.42	11.92	10.52	10.57
Tier 1 capital / Exposure measurement	5.77	5.90	5.81	5.95	5.71
Liabilities / Equity (multiple)	15.43	14.86	15.15	14.45	14.67
【A】					
Non-performing loan ratio	0.21	0.34	0.29	0.25	0.28
Loan loss provisions / NPLs	577.93	353.61	429.98	498.73	448.39
【E】					
NIBT / Average equity	9.60	7.50	7.66	8.92	8.44
(NIBT + loan loss provisions) / Average equity	10.07	8.99	8.44	9.57	9.52
NIBT / Average assets	0.56	0.46	0.47	0.55	0.52
(NIBT + loan loss provisions) / Average assets	0.59	0.56	0.52	0.60	0.59
Net interest income / NIBT	154.95	199.51	195.72	180.71	199.63
NIBT / Net income	45.76	35.63	36.25	40.60	38.23
NIBT / Employees (in thousand / per person)	2,617.50	1,943.89	1,992.03	2,201.89	2,029.22
【L】					
Liquidity coverage ratio	130.74	118.81	151.07	122.01	128.11
Net stable funding ratio	141.42	134.99	147.58	136.09	140.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.33	28.39	32.20	28.00	27.17
Loans / Deposits	73.96	74.75	70.12	76.25	76.08
Time deposits / Deposits	31.64	33.08	33.00	34.72	36.98
NCDs / Time deposits	4.05	4.40	4.37	4.30	4.79
Accumulated gap of assets and liabilities (180 days) / Equity	-126.62	-113.43	-52.24	-71.79	-26.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.19	99.27	97.51	99.05	98.99
Interest rate sensitivity gap / Equity	14.22	-8.15	-29.14	-10.38	-11.37
【G】					
Deposit growth rate	7.52	10.50	12.89	6.21	3.99
Loan growth rate	6.39	7.60	3.80	6.42	2.85
Investment growth rate	18.26	10.92	24.05	8.72	6.57
Guarantee growth rate	-10.97	12.46	3.39	15.71	8.55

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

First Commercial Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	13.87	13.17	13.63	13.00	13.57
Tier 1 capital / Risk-weighted assets	12.07	11.22	11.66	11.11	11.58
Common equity Tier 1 / Risk-weighted assets	10.99	10.67	10.58	10.63	10.96
Tier 1 capital / Exposure measurement	5.92	5.81	5.95	5.90	6.32
Liabilities / Equity (multiple)	14.67	14.26	14.60	13.14	12.86
【A】					
Non-performing loan ratio	0.21	0.23	0.24	0.24	0.32
Loan loss provisions / NPLs	601.73	515.08	527.29	527.54	389.61
【E】					
NIBT / Average equity	11.09	9.49	8.79	11.29	10.90
(NIBT + loan loss provisions) / Average equity	11.87	10.88	9.69	12.28	12.05
NIBT / Average assets	0.67	0.63	0.58	0.78	0.77
(NIBT + loan loss provisions) / Average assets	0.72	0.72	0.63	0.85	0.86
Net interest income / NIBT	135.10	142.41	155.48	122.58	138.73
NIBT / Net income	49.55	44.14	41.61	48.03	44.96
NIBT / Employees (in thousand / per person)	2,797.54	2,406.75	2,220.81	2,842.74	2,699.90
【L】					
Liquidity coverage ratio	127.33	123.71	132.55	133.59	121.47
Net stable funding ratio	132.48	129.63	133.27	129.37	131.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.12	38.10	39.24	37.93	32.88
Loans / Deposits	71.66	73.14	71.04	74.29	78.71
Time deposits / Deposits	19.64	23.17	22.40	24.01	23.25
NCDs / Time deposits	2.38	2.57	2.03	2.74	5.00
Accumulated gap of assets and liabilities (180 days) / Equity	-133.18	-89.30	-91.09	-103.07	-111.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.32	112.36	112.07	111.64	112.93
Interest rate sensitivity gap / Equity	124.83	111.75	110.76	93.42	100.37
【G】					
Deposit growth rate	10.08	14.96	12.91	10.32	7.91
Loan growth rate	7.85	8.56	7.98	4.09	7.13
Investment growth rate	7.54	19.00	18.48	17.84	23.61
Guarantee growth rate	9.93	21.28	15.03	9.88	2.33

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Hua Nan Commercial Bank, Ltd.

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.07	13.62	13.67	13.88	13.75
Tier 1 capital / Risk-weighted assets	11.93	11.27	11.35	11.63	11.14
Common equity Tier 1 / Risk-weighted assets	10.35	10.28	10.37	10.89	10.67
Tier 1 capital / Exposure measurement	6.21	6.39	6.22	6.52	6.26
Liabilities / Equity (multiple)	14.89	13.60	14.19	12.55	13.32
【A】					
Non-performing loan ratio	0.13	0.12	0.15	0.12	0.15
Loan loss provisions / NPLs	972.97	977.73	794.82	1,031.61	853.60
【E】					
NIBT / Average equity	8.68	7.38	7.62	9.63	9.19
(NIBT + loan loss provisions) / Average equity	9.96	8.63	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	0.59	0.57	0.52	0.70	0.66
Net interest income / NIBT	156.27	171.87	168.01	142.19	163.21
NIBT / Net income	41.06	37.27	38.45	43.46	39.33
NIBT / Employees (in thousand / per person)	2,187.14	1,763.23	1,816.23	2,224.54	2,109.25
【L】					
Liquidity coverage ratio	123.72	116.89	153.50	115.55	115.70
Net stable funding ratio	138.42	133.70	138.80	135.31	134.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.70	27.72	29.44	26.76	27.26
Loans / Deposits	71.44	74.66	71.41	75.95	76.15
Time deposits / Deposits	20.78	22.54	23.20	22.78	23.37
NCDs / Time deposits	8.68	7.07	8.88	5.17	5.45
Accumulated gap of assets and liabilities (180 days) / Equity	58.98	31.23	44.02	9.13	8.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.55	98.06	96.53	97.72	97.33
Interest rate sensitivity gap / Equity	-28.51	-20.66	-38.30	-21.82	-26.85
【G】					
Deposit growth rate	15.10	11.47	13.61	3.14	2.12
Loan growth rate	10.13	8.87	6.81	2.86	2.64
Investment growth rate	25.67	9.59	21.51	1.90	16.31
Guarantee growth rate	37.67	40.23	49.10	4.85	17.96

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Chang Hwa Commercial Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.81	13.83	14.38	13.96	14.11
Tier 1 capital / Risk-weighted assets	11.97	10.92	11.48	10.63	10.40
Common equity Tier 1 / Risk-weighted assets	10.32	9.78	9.87	9.67	9.79
Tier 1 capital / Exposure measurement	6.50	6.68	6.73	6.67	6.40
Liabilities / Equity (multiple)	13.45	12.54	12.96	12.10	12.20
【A】					
Non-performing loan ratio	0.33	0.40	0.38	0.34	0.32
Loan loss provisions / NPLs	367.44	314.58	334.70	351.97	376.81
【E】					
NIBT / Average equity	6.44	5.71	5.23	8.72	9.84
(NIBT + loan loss provisions) / Average equity	7.27	6.62	5.79	9.09	10.37
NIBT / Average assets	0.41	0.39	0.36	0.61	0.69
(NIBT + loan loss provisions) / Average assets	0.46	0.46	0.40	0.64	0.73
Net interest income / NIBT	188.61	203.39	221.89	163.38	157.25
NIBT / Net income	36.56	32.77	30.88	42.60	44.58
NIBT / Employees (in thousand / per person)	1,560.15	1,366.77	1,244.72	2,038.64	2,215.58
【L】					
Liquidity coverage ratio	127.49	137.68	129.35	125.42	146.84
Net stable funding ratio	140.23	138.34	140.28	138.02	137.63
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.91	22.52	23.39	19.96	18.70
Loans / Deposits	77.66	80.26	77.61	81.43	79.60
Time deposits / Deposits	25.28	24.20	24.21	25.93	26.47
NCDs / Time deposits	0.63	0.67	0.62	1.36	1.28
Accumulated gap of assets and liabilities (180 days) / Equity	-127.05	-86.49	-96.81	-86.31	-94.13
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.04	111.61	110.78	112.36	110.44
Interest rate sensitivity gap / Equity	83.35	98.67	95.81	100.09	82.82
【G】					
Deposit growth rate	11.39	6.18	8.72	4.62	0.50
Loan growth rate	7.78	3.02	3.62	7.00	-4.09
Investment growth rate	30.02	7.41	16.94	7.24	15.09
Guarantee growth rate	-4.78	18.75	10.36	15.22	11.84

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

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

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.43	13.24	13.36	14.56	14.41
Tier 1 capital / Risk-weighted assets	14.43	12.82	13.09	13.82	13.61
Common equity Tier 1 / Risk-weighted assets	14.43	12.82	13.09	13.82	13.61
Tier 1 capital / Exposure measurement	8.40	8.31	8.56	9.04	8.95
Liabilities / Equity (multiple)	7.71	8.08	7.78	7.42	8.09
【A】					
Non-performing loan ratio	0.16	0.21	0.21	0.20	0.25
Loan loss provisions / NPLs	832.72	604.36	590.26	640.98	539.11
【E】					
NIBT / Average equity	10.10	9.95	9.62	11.96	12.46
(NIBT + loan loss provisions) / Average equity	10.21	10.29	9.73	12.06	12.51
NIBT / Average assets	1.16	1.13	1.09	1.39	1.35
(NIBT + loan loss provisions) / Average assets	1.17	1.17	1.10	1.40	1.36
Net interest income / NIBT	73.13	76.15	78.36	76.92	81.09
NIBT / Net income	65.68	65.96	64.99	67.35	68.47
NIBT / Employees (in thousand / per person)	5,798.31	5,768.96	5,529.97	6,312.62	6,203.01
【L】					
Liquidity coverage ratio	113.34	120.49	123.28	119.35	111.31
Net stable funding ratio	130.12	125.16	124.79	124.71	121.66
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.16	30.43	27.88	32.90	33.65
Loans / Deposits	71.83	73.81	74.00	73.94	75.71
Time deposits / Deposits	32.95	40.90	37.61	43.25	43.46
NCDs / Time deposits	2.95	3.47	2.36	5.99	5.44
Accumulated gap of assets and liabilities (180 days) / Equity	-144.77	-119.20	-87.75	-94.98	-107.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	111.28	108.18	109.94	109.38	106.61
Interest rate sensitivity gap / Equity	53.40	40.10	47.18	41.98	32.63
【G】					
Deposit growth rate	-0.96	9.42	5.09	8.43	7.22
Loan growth rate	-3.65	5.37	5.11	5.83	8.14
Investment growth rate	4.23	17.12	7.73	6.93	12.29
Guarantee growth rate	13.63	41.80	31.62	43.93	15.89

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Taipei Fubon Commercial Bank Co., Ltd.

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.22	14.33	16.47	14.12	13.98
Tier 1 capital / Risk-weighted assets	12.78	12.69	14.71	12.46	12.39
Common equity Tier 1 / Risk-weighted assets	12.07	11.87	13.81	11.97	12.37
Tier 1 capital / Exposure measurement	6.69	7.15	7.36	6.88	6.79
Liabilities / Equity (multiple)	12.76	12.18	11.82	12.21	12.15
【A】					
Non-performing loan ratio	0.18	0.18	0.16	0.19	0.17
Loan loss provisions / NPLs	673.01	730.21	776.86	708.99	784.90
【E】					
NIBT / Average equity	9.96	11.43	10.34	12.16	11.94
(NIBT + loan loss provisions) / Average equity	10.57	11.75	10.47	12.58	12.25
NIBT / Average assets	0.76	0.86	0.78	0.95	0.89
(NIBT + loan loss provisions) / Average assets	0.81	0.88	0.79	0.98	0.92
Net interest income / NIBT	123.64	109.39	119.97	99.08	99.99
NIBT / Net income	48.34	50.90	48.47	51.66	52.37
NIBT / Employees (in thousand / per person)	3,164.86	3,450.81	3,136.69	3,454.44	3,239.45
【L】					
Liquidity coverage ratio	118.50	121.25	122.29	134.73	108.28
Net stable funding ratio	126.42	125.09	133.16	130.86	132.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.63	29.04	27.84	29.55	33.50
Loans / Deposits	67.21	68.34	66.98	66.46	69.56
Time deposits / Deposits	24.22	25.18	26.92	27.39	26.79
NCDs / Time deposits	13.14	6.74	6.88	5.00	7.85
Accumulated gap of assets and liabilities (180 days) / Equity	-83.97	-93.37	-77.67	-72.49	-97.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	114.08	112.65	112.28	107.83	112.65
Interest rate sensitivity gap / Equity	96.52	81.50	79.33	49.70	80.88
【G】					
Deposit growth rate	15.75	11.12	9.23	8.56	-2.40
Loan growth rate	13.83	8.24	10.07	3.72	3.00
Investment growth rate	19.31	6.16	9.92	3.20	4.14
Guarantee growth rate	10.23	-33.74	-15.77	-18.33	-5.28

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Cathay United Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	16.20	16.13	16.91	15.09	14.99
Tier 1 capital / Risk-weighted assets	14.00	13.45	14.16	12.30	11.85
Common equity Tier 1 / Risk-weighted assets	12.42	11.82	12.50	10.73	10.13
Tier 1 capital / Exposure measurement	6.77	7.21	7.00	7.01	6.59
Liabilities / Equity (multiple)	12.67	11.68	11.89	11.67	12.73
【A】					
Non-performing loan ratio	0.18	0.16	0.14	0.15	0.16
Loan loss provisions / NPLs	911.44	1,060.73	1,180.04	1,136.12	931.32
【E】					
NIBT / Average equity	11.64	12.28	10.62	11.88	12.51
(NIBT + loan loss provisions) / Average equity	12.23	12.72	11.29	12.55	13.90
NIBT / Average assets	0.86	0.94	0.81	0.88	0.87
(NIBT + loan loss provisions) / Average assets	0.90	0.97	0.86	0.93	0.97
Net interest income / NIBT	124.01	110.94	128.32	129.03	128.30
NIBT / Net income	45.66	47.17	42.65	42.09	41.08
NIBT / Employees (in thousand / per person)	2,738.46	2,732.65	2,378.97	2,390.01	2,180.13
【L】					
Liquidity coverage ratio	177.91	194.52	172.98	168.48	157.51
Net stable funding ratio	152.86	146.57	153.48	140.29	128.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.52	39.49	37.58	36.59	34.22
Loans / Deposits	63.04	63.63	62.92	66.03	71.10
Time deposits / Deposits	19.32	22.79	21.26	26.00	26.57
NCDs / Time deposits	0.44	0.45	0.46	0.50	0.75
Accumulated gap of assets and liabilities (180 days) / Equity	-40.16	-10.72	-44.93	-65.17	-56.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.92	108.85	108.28	110.62	115.98
Interest rate sensitivity gap / Equity	34.90	71.19	67.00	83.08	132.32
【G】					
Deposit growth rate	13.53	8.84	12.42	4.73	5.75
Loan growth rate	12.38	3.06	7.05	-2.79	9.54
Investment growth rate	13.44	6.78	7.18	21.51	-2.89
Guarantee growth rate	23.21	13.98	31.76	-4.26	88.84

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

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

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	30.34	29.76	29.55	31.72	33.83
Tier 1 capital / Risk-weighted assets	29.00	28.42	28.21	30.37	32.47
Common equity Tier 1 / Risk-weighted assets	29.00	28.42	28.21	30.37	32.47
Tier 1 capital / Exposure measurement	20.24	19.79	19.81	20.64	22.27
Liabilities / Equity (multiple)	3.24	3.35	3.33	3.16	2.82
【A】					
Non-performing loan ratio	0.03	0.04	0.04	-	0.01
Loan loss provisions / NPLs	4,478.26	3,890.20	3,868.63	86,050.00	22,316.67
【E】					
NIBT / Average equity	2.44	2.28	2.15	2.11	2.18
(NIBT + loan loss provisions) / Average equity	2.78	2.70	2.11	2.43	2.34
NIBT / Average assets	0.58	0.54	0.51	0.56	0.57
(NIBT + loan loss provisions) / Average assets	0.65	0.65	0.50	0.65	0.61
Net interest income / NIBT	150.23	191.72	196.78	207.79	198.81
NIBT / Net income	58.33	46.72	47.10	42.87	42.43
NIBT / Employees (in thousand / per person)	3,561.11	3,387.70	3,229.44	3,004.26	2,938.60
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	118.74	108.17	115.25	104.02	100.56
Liquidity reserve ratio (average daily data in the last month of each quarter)	84.10	57.33	60.54	100.66	102.13
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	9.26	0.10	25.65	-27.12	-23.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	148.69	145.93	146.07	164.83	164.90
Interest rate sensitivity gap / Equity	85.85	84.99	86.17	94.02	88.59
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-1.89	21.30	6.69	18.28	7.06
Investment growth rate	1.41	-0.35	0.21	-0.35	3.51
Guarantee growth rate	-3.04	16.97	17.71	-5.88	17.63

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Bank of Kaohsiung Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	13.21	12.66	12.42	12.11	11.05
Tier 1 capital / Risk-weighted assets	11.47	10.63	10.49	10.04	8.51
Common equity Tier 1 / Risk-weighted assets	9.68	9.43	9.31	8.99	8.19
Tier 1 capital / Exposure measurement	6.58	6.30	6.17	5.77	5.11
Liabilities / Equity (multiple)	14.98	15.65	15.95	16.46	17.59
【A】					
Non-performing loan ratio	0.29	0.31	0.30	0.48	0.81
Loan loss provisions / NPLs	459.54	375.55	382.58	245.48	147.93
【E】					
NIBT / Average equity	6.04	5.75	5.64	5.91	3.43
(NIBT + loan loss provisions) / Average equity	7.31	6.91	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	0.45	0.40	0.37	0.38	0.24
Net interest income / NIBT	266.20	285.48	293.47	311.61	537.22
NIBT / Net income	25.64	23.89	23.83	23.85	13.98
NIBT / Employees (in thousand / per person)	950.30	792.25	796.41	847.18	479.41
【L】					
Liquidity coverage ratio	137.49	126.16	163.60	184.92	217.36
Net stable funding ratio	137.34	131.10	128.96	137.58	131.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.75	16.97	17.97	20.16	18.18
Loans / Deposits	76.26	79.64	77.41	78.49	82.12
Time deposits / Deposits	39.42	39.82	39.86	41.49	44.24
NCDs / Time deposits	0.42	0.41	0.42	0.46	0.47
Accumulated gap of assets and liabilities (180 days) / Equity	15.79	-29.00	-41.63	44.62	52.47
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.08	95.38	95.10	94.60	99.03
Interest rate sensitivity gap / Equity	-46.13	-54.66	-59.40	-66.42	-12.65
【G】					
Deposit growth rate	6.49	2.48	1.96	1.10	-2.84
Loan growth rate	1.96	1.07	0.55	-3.39	2.88
Investment growth rate	9.28	0.53	13.19	13.97	6.47
Guarantee growth rate	14.43	-1.74	6.38	12.26	20.25

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Mega International Commercial Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.30	13.82	14.04	13.92	13.86
Tier 1 capital / Risk-weighted assets	12.91	12.49	12.70	12.66	12.54
Common equity Tier 1 / Risk-weighted assets	12.91	12.49	12.70	12.66	12.54
Tier 1 capital / Exposure measurement	6.71	7.40	7.39	7.58	7.64
Liabilities / Equity (multiple)	11.86	10.66	10.66	10.36	10.23
【A】					
Non-performing loan ratio	0.26	0.28	0.21	0.14	0.14
Loan loss provisions / NPLs	540.33	562.75	725.78	1,120.24	1,120.22
【E】					
NIBT / Average equity	7.47	8.24	8.19	10.05	9.84
(NIBT + loan loss provisions) / Average equity	7.64	8.06	8.24	10.18	10.71
NIBT / Average assets	0.57	0.69	0.69	0.87	0.85
(NIBT + loan loss provisions) / Average assets	0.59	0.68	0.69	0.88	0.92
Net interest income / NIBT	139.71	126.13	125.87	118.08	134.93
NIBT / Net income	47.57	48.37	48.19	52.03	51.31
NIBT / Employees (in thousand / per person)	3,240.93	3,510.29	3,502.93	4,187.37	4,312.75
【L】					
Liquidity coverage ratio	112.97	110.57	119.03	111.66	112.72
Net stable funding ratio	123.98	114.20	118.93	114.86	113.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.06	40.00	32.64	29.87	29.47
Loans / Deposits	71.63	77.67	73.23	77.21	81.70
Time deposits / Deposits	30.78	25.10	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	-58.84	-34.97	-29.99	-4.02	-5.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	115.07	124.97	121.25	118.18	120.25
Interest rate sensitivity gap / Equity	86.77	118.63	108.90	78.65	87.03
【G】					
Deposit growth rate	16.20	4.62	6.35	6.16	-3.04
Loan growth rate	7.17	3.36	0.87	0.29	5.81
Investment growth rate	19.26	21.36	35.70	20.36	-2.49
Guarantee growth rate	-3.98	-22.05	-14.50	-7.16	-4.94

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Agricultural Bank of Taiwan Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	11.82	14.34	13.39	14.07	13.03
Tier 1 capital / Risk-weighted assets	9.43	10.56	9.84	10.12	9.35
Common equity Tier 1 / Risk-weighted assets	9.43	10.56	9.84	10.12	9.35
Tier 1 capital / Exposure measurement	3.11	3.44	3.26	3.52	3.36
Liabilities / Equity (multiple)	26.58	23.06	23.75	23.83	26.68
【A】					
Non-performing loan ratio	0.21	0.25	0.23	0.30	0.39
Loan loss provisions / NPLs	780.08	668.28	669.54	543.27	446.01
【E】					
NIBT / Average equity	5.62	4.48	4.46	4.64	3.97
(NIBT + loan loss provisions) / Average equity	6.21	5.32	5.61	5.30	4.68
NIBT / Average assets	0.20	0.17	0.17	0.17	0.15
(NIBT + loan loss provisions) / Average assets	0.22	0.20	0.21	0.19	0.18
Net interest income / NIBT	139.23	158.64	161.92	135.84	176.19
NIBT / Net income	44.02	40.03	39.08	41.67	47.31
NIBT / Employees (in thousand / per person)	4,987.79	3,823.47	3,839.44	3,704.92	3,316.94
【L】					
Liquidity coverage ratio	126.99	117.41	118.26	106.99	95.20
Net stable funding ratio	168.55	170.40	169.06	151.68	151.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	55.62	56.97	57.09	54.83	50.99
Loans / Deposits	42.25	38.03	42.09	40.55	35.74
Time deposits / Deposits	94.43	95.99	94.94	94.88	97.83
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-634.80	-550.65	-660.05	-585.10	-557.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	85.09	82.15	86.63	84.42	79.06
Interest rate sensitivity gap / Equity	-343.19	-373.55	-277.94	-326.75	-513.06
【G】					
Deposit growth rate	11.03	4.26	9.07	2.37	-4.50
Loan growth rate	23.37	5.83	13.20	16.15	9.17
Investment growth rate	14.21	-4.34	1.84	-7.31	1.29
Guarantee growth rate	9.58	11.42	26.75	7.96	-6.76

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Citibank Taiwan Limited

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	18.95	16.55	16.70	15.59	15.74
Tier 1 capital / Risk-weighted assets	17.51	14.78	14.94	14.62	14.39
Common equity Tier 1 / Risk-weighted assets	17.51	14.78	14.94	14.62	14.39
Tier 1 capital / Exposure measurement	7.13	7.52	7.28	7.73	7.62
Liabilities / Equity (multiple)	7.20	6.78	7.11	6.63	6.53
【A】					
Non-performing loan ratio	0.29	0.38	0.40	0.45	0.42
Loan loss provisions / NPLs	623.71	469.31	462.96	398.76	453.11
【E】					
NIBT / Average equity	5.99	10.60	9.36	14.13	12.83
(NIBT + loan loss provisions) / Average equity	6.32	10.88	9.56	14.55	13.26
NIBT / Average assets	0.73	1.26	1.11	1.82	1.63
(NIBT + loan loss provisions) / Average assets	0.77	1.30	1.14	1.87	1.69
Net interest income / NIBT	147.58	103.82	114.06	95.59	107.05
NIBT / Net income	28.39	42.13	39.20	49.06	43.96
NIBT / Employees (in thousand / per person)	1,527.15	2,701.40	2,376.19	3,668.00	3,182.22
【L】					
Liquidity coverage ratio	138.03	159.16	138.58	148.48	121.85
Net stable funding ratio	167.28	153.19	156.61	149.90	150.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	59.85	58.40	59.68	61.37	62.07
Loans / Deposits	46.60	50.83	48.42	50.70	54.68
Time deposits / Deposits	11.23	11.87	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	-14.57	-36.50	-9.99	-9.20	-35.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.76	114.05	112.27	114.18	112.72
Interest rate sensitivity gap / Equity	11.50	37.39	32.69	35.37	33.28
【G】					
Deposit growth rate	4.01	-1.12	0.32	6.35	4.36
Loan growth rate	-4.63	-3.37	-4.20	-1.39	4.69
Investment growth rate	3.87	26.23	34.34	-11.13	-2.85
Guarantee growth rate	-3.03	21.25	17.66	-6.45	-2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

O-Bank Co., Ltd. Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.30	12.12	12.67	14.00	13.69
Tier 1 capital / Risk-weighted assets	13.12	10.74	11.46	12.02	11.56
Common equity Tier 1 / Risk-weighted assets	12.97	10.58	11.34	11.72	11.21
Tier 1 capital / Exposure measurement	7.91	6.71	7.49	7.31	7.16
Liabilities / Equity (multiple)	7.80	9.33	8.25	9.08	9.44
【A】					
Non-performing loan ratio	0.53	0.57	0.42	0.75	0.01
Loan loss provisions / NPLs	274.27	247.41	309.65	183.02	9,848.15
【E】					
NIBT / Average equity	5.98	3.79	3.67	3.65	3.88
(NIBT + loan loss provisions) / Average equity	6.41	3.79	3.81	4.86	4.54
NIBT / Average assets	0.67	0.37	0.36	0.36	0.36
(NIBT + loan loss provisions) / Average assets	0.72	0.37	0.38	0.48	0.42
Net interest income / NIBT	100.74	147.35	155.07	161.60	191.83
NIBT / Net income	38.78	26.46	26.55	22.84	24.07
NIBT / Employees (in thousand / per person)	2,322.91	1,383.26	1,347.54	1,217.09	1,254.69
【L】					
Liquidity coverage ratio	117.02	105.93	113.12	104.02	90.18
Net stable funding ratio	113.78	102.45	110.42	106.43	97.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	43.21	48.32	46.39	45.89	45.61
Loans / Deposits	64.18	67.29	65.56	70.40	75.71
Time deposits / Deposits	52.14	58.06	56.73	52.81	51.40
NCDs / Time deposits	5.03	13.08	9.02	9.10	13.51
Accumulated gap of assets and liabilities (180 days) / Equity	-132.36	-116.82	-52.05	-8.14	-99.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	114.49	113.41	113.82	116.01	97.44
Interest rate sensitivity gap / Equity	68.94	80.32	72.78	89.54	-13.33
【G】					
Deposit growth rate	-2.93	7.15	1.15	1.30	31.39
Loan growth rate	-9.93	-2.91	-5.84	-3.10	10.22
Investment growth rate	-6.25	23.00	5.14	11.82	7.49
Guarantee growth rate	13.05	52.32	76.78	31.24	68.91

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Taiwan Business Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	13.59	13.86	13.42	12.66	12.70
Tier 1 capital / Risk-weighted assets	9.97	9.92	9.84	9.61	9.60
Common equity Tier 1 / Risk-weighted assets	8.43	8.31	8.28	8.40	8.21
Tier 1 capital / Exposure measurement	5.26	5.74	5.90	5.53	5.40
Liabilities / Equity (multiple)	18.87	17.07	17.13	17.30	18.05
【A】					
Non-performing loan ratio	0.32	0.42	0.50	0.32	0.30
Loan loss provisions / NPLs	381.71	312.28	233.63	367.72	394.13
【E】					
NIBT / Average equity	5.94	5.36	5.65	9.03	11.19
(NIBT + loan loss provisions) / Average equity	8.51	7.60	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	0.44	0.41	0.36	0.55	0.59
Net interest income / NIBT	300.53	315.28	299.94	211.54	188.49
NIBT / Net income	24.31	23.28	24.61	34.94	40.01
NIBT / Employees (in thousand / per person)	1,089.28	963.75	1,019.41	1,525.52	1,782.37
【L】					
Liquidity coverage ratio	132.11	121.42	132.37	133.46	120.63
Net stable funding ratio	129.69	127.69	127.42	130.16	130.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.30	21.77	19.03	24.01	22.29
Loans / Deposits	73.21	82.38	82.36	76.21	79.57
Time deposits / Deposits	34.55	35.16	33.67	37.45	36.61
NCDs / Time deposits	1.56	1.19	0.90	0.90	1.64
Accumulated gap of assets and liabilities (180 days) / Equity	57.44	-5.30	42.93	34.53	-39.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.72	104.90	103.01	97.84	99.22
Interest rate sensitivity gap / Equity	-47.62	61.64	38.38	-29.01	-10.37
【G】					
Deposit growth rate	20.33	1.97	-1.20	9.47	-0.36
Loan growth rate	6.04	4.96	6.82	5.35	-3.21
Investment growth rate	16.49	-1.69	-7.82	13.91	24.15
Guarantee growth rate	31.54	-0.97	12.16	0.21	21.88

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Standard Chartered Bank (Taiwan) Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	15.26	r 15.15	14.03	15.84	15.90
Tier 1 capital / Risk-weighted assets	13.17	r 12.65	11.96	13.27	12.89
Common equity Tier 1 / Risk-weighted assets	13.17	r 12.65	11.96	13.27	12.89
Tier 1 capital / Exposure measurement	5.92	6.05	5.70	6.51	6.24
Liabilities / Equity (multiple)	13.30	13.53	14.39	12.54	12.88
【A】					
Non-performing loan ratio	0.08	0.10	0.11	0.14	0.23
Loan loss provisions / NPLs	1,902.11	1,692.14	1,503.90	1,179.50	733.94
【E】					
NIBT / Average equity	6.50	7.20	5.94	7.25	6.26
(NIBT + loan loss provisions) / Average equity	6.63	7.67	5.93	7.50	6.70
NIBT / Average assets	0.44	0.50	0.41	0.52	0.45
(NIBT + loan loss provisions) / Average assets	0.45	0.53	0.41	0.54	0.48
Net interest income / NIBT	164.57	145.61	179.24	129.45	144.41
NIBT / Net income	24.36	24.85	21.89	24.32	21.02
NIBT / Employees (in thousand / per person)	1,100.20	1,170.37	965.28	1,104.69	938.82
【L】					
Liquidity coverage ratio	166.94	153.89	162.66	187.59	278.61
Net stable funding ratio	151.16	144.79	143.67	142.13	154.38
Liquidity reserve ratio (average daily data in the last month of each quarter)	57.64	61.74	59.13	55.59	69.29
Loans / Deposits	50.40	52.71	46.79	55.79	55.28
Time deposits / Deposits	8.52	10.15	8.99	15.62	15.25
NCDs / Time deposits	11.37	10.99	10.64	11.08	16.94
Accumulated gap of assets and liabilities (180 days) / Equity	-223.85	-167.78	-214.02	-148.31	-35.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	123.50	139.40	89.99	131.88	154.72
Interest rate sensitivity gap / Equity	172.20	256.28	-70.31	206.59	356.23
【G】					
Deposit growth rate	3.06	8.35	20.76	0.69	1.05
Loan growth rate	-1.46	2.23	1.28	1.63	5.51
Investment growth rate	-0.68	0.03	20.34	-5.17	-6.69
Guarantee growth rate	74.42	8.81	-1.13	-14.62	32.98

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Taichung Commercial Bank Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.54	13.21	13.60	13.23	12.35
Tier 1 capital / Risk-weighted assets	13.99	12.65	13.06	12.64	11.65
Common equity Tier 1 / Risk-weighted assets	11.91	10.56	11.03	10.49	9.54
Tier 1 capital / Exposure measurement	8.73	8.34	8.54	8.44	7.80
Liabilities / Equity (multiple)	11.27	12.18	11.69	12.17	13.32
【A】					
Non-performing loan ratio	0.24	0.35	0.21	0.31	0.45
Loan loss provisions / NPLs	560.42	430.74	644.56	475.69	317.96
【E】					
NIBT / Average equity	9.29	8.66	8.82	10.17	10.31
(NIBT + loan loss provisions) / Average equity	9.52	9.45	9.11	10.54	11.04
NIBT / Average assets	0.74	0.66	0.67	0.75	0.69
(NIBT + loan loss provisions) / Average assets	0.76	0.72	0.69	0.77	0.74
Net interest income / NIBT	156.72	169.74	166.19	154.95	170.32
NIBT / Net income	45.13	r 43.92	43.97	45.91	43.53
NIBT / Employees (in thousand / per person)	1,994.64	1,709.70	1,752.25	1,938.31	1,964.80
【L】					
Liquidity coverage ratio	154.56	148.83	167.53	155.76	137.84
Net stable funding ratio	144.50	139.89	143.72	140.12	139.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.56	24.35	24.39	24.28	23.01
Loans / Deposits	72.76	73.65	72.32	75.38	77.70
Time deposits / Deposits	40.68	44.80	42.94	46.11	49.21
NCDs / Time deposits	0.65	1.39	0.84	0.68	3.89
Accumulated gap of assets and liabilities (180 days) / Equity	-64.59	-99.84	-22.59	-30.34	-70.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.65	88.95	89.63	89.45	90.69
Interest rate sensitivity gap / Equity	-100.60	-116.03	-104.57	-110.36	-105.72
【G】					
Deposit growth rate	4.66	7.45	9.15	-0.77	3.87
Loan growth rate	3.36	3.51	4.70	-3.75	5.11
Investment growth rate	5.04	9.44	11.83	5.72	4.49
Guarantee growth rate	36.69	22.78	38.79	-10.09	-1.91

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

King's Town Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	17.02	15.92	16.15	15.06	14.04
Tier 1 capital / Risk-weighted assets	15.74	14.44	14.58	14.71	13.95
Common equity Tier 1 / Risk-weighted assets	15.74	14.44	14.58	14.71	13.95
Tier 1 capital / Exposure measurement	13.27	11.90	12.28	11.85	11.11
Liabilities / Equity (multiple)	5.65	6.22	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	7,822.50	11,008.33	11,764.00	9,860.87	6,762.86
【E】					
NIBT / Average equity	21.10	14.75	16.22	10.35	9.58
(NIBT + loan loss provisions) / Average equity	21.10	16.42	17.00	10.47	14.23
NIBT / Average assets	2.86	1.93	2.11	1.37	1.26
(NIBT + loan loss provisions) / Average assets	2.86	2.15	2.21	1.38	1.87
Net interest income / NIBT	57.83	87.89	80.50	119.68	139.57
NIBT / Net income	92.73	68.42	71.55	46.47	51.27
NIBT / Employees (in thousand / per person)	9,430.25	5,895.33	6,538.30	3,973.14	3,677.86
【L】					
Liquidity coverage ratio	154.62	145.72	141.80	182.76	154.46
Net stable funding ratio	143.27	132.03	134.07	130.62	121.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.88	23.58	21.96	25.26	24.34
Loans / Deposits	83.70	82.42	82.69	82.17	81.92
Time deposits / Deposits	33.35	35.34	34.29	36.28	39.30
NCDs / Time deposits	0.09	0.11	1.39	0.56	8.62
Accumulated gap of assets and liabilities (180 days) / Equity	-17.83	8.57	8.21	37.09	17.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.08	90.78	91.97	93.87	96.76
Interest rate sensitivity gap / Equity	-18.01	-46.21	-38.41	-27.93	-17.15
【G】					
Deposit growth rate	15.42	12.35	18.42	1.64	4.42
Loan growth rate	17.21	11.76	19.17	1.95	6.48
Investment growth rate	-6.50	6.23	9.07	0.76	2.07
Guarantee growth rate	39.12	32.87	61.19	10.33	24.22

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

HSBC Bank (Taiwan) Limited　　　　　　　　　　　　　　　　　　　　Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	17.89	15.50	15.09	14.22	14.75
Tier 1 capital / Risk-weighted assets	16.85	14.42	14.01	13.19	13.68
Common equity Tier 1 / Risk-weighted assets	16.85	14.42	14.01	13.19	13.68
Tier 1 capital / Exposure measurement	5.82	6.35	5.89	5.66	5.42
Liabilities / Equity (multiple)	12.85	11.75	12.92	13.39	14.14
【A】					
Non-performing loan ratio	0.03	0.03	0.03	0.04	0.06
Loan loss provisions / NPLs	3,823.60	4,876.81	3,917.65	3,364.55	2,265.70
【E】					
NIBT / Average equity	6.64	8.66	7.20	9.12	12.18
(NIBT + loan loss provisions) / Average equity	6.94	8.43	7.17	8.71	12.40
NIBT / Average assets	0.49	0.66	0.55	0.61	0.78
(NIBT + loan loss provisions) / Average assets	0.51	0.64	0.55	0.59	0.79
Net interest income / NIBT	107.57	63.65	82.07	-0.80	16.96
NIBT / Net income	30.02	38.47	33.44	38.41	45.12
NIBT / Employees (in thousand / per person)	1,668.33	2,251.40	1,867.89	2,290.29	2,954.37
【L】					
Liquidity coverage ratio	146.18	r 142.58	172.69	154.20	149.32
Net stable funding ratio	147.38	r 144.96	149.29	127.33	142.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	87.27	79.80	78.16	98.01	117.21
Loans / Deposits	59.89	59.31	55.26	60.65	61.82
Time deposits / Deposits	22.66	31.27	32.04	31.32	31.00
NCDs / Time deposits	1.56	1.60	1.30	1.31	5.39
Accumulated gap of assets and liabilities (180 days) / Equity	-97.47	-101.99	-52.80	-102.76	-190.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	183.32	160.21	153.93	189.62	191.36
Interest rate sensitivity gap / Equity	437.29	327.54	325.92	494.13	505.80
【G】					
Deposit growth rate	0.93	-3.63	3.67	-6.97	4.20
Loan growth rate	1.90	-14.32	-9.02	-5.28	16.41
Investment growth rate	16.25	-24.27	-18.86	-18.70	6.06
Guarantee growth rate	38.72	22.00	39.79	15.27	16.38

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Taipei Star Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.56	r 12.24	12.68	12.39	13.17
Tier 1 capital / Risk-weighted assets	11.99	r 9.78	10.16	9.51	9.66
Common equity Tier 1 / Risk-weighted assets	10.75	r 8.74	9.10	8.50	9.07
Tier 1 capital / Exposure measurement	6.26	5.97	6.22	5.75	5.70
Liabilities / Equity (multiple)	15.08	15.81	15.00	15.59	15.10
【A】					
Non-performing loan ratio	0.19	0.21	0.13	0.17	0.30
Loan loss provisions / NPLs	600.99	533.33	852.17	666.28	393.01
【E】					
NIBT / Average equity	4.12	3.64	4.53	4.36	4.16
(NIBT + loan loss provisions) / Average equity	4.38	3.90	4.44	4.27	3.84
NIBT / Average assets	0.26	0.21	0.27	0.26	0.25
(NIBT + loan loss provisions) / Average assets	0.27	0.23	0.26	0.25	0.23
Net interest income / NIBT	424.71	467.55	377.69	346.22	332.13
NIBT / Net income	19.71	17.98	21.77	21.76	24.02
NIBT / Employees (in thousand / per person)	494.67	420.32	517.53	505.31	463.31
【L】					
Liquidity coverage ratio	111.66	126.35	145.25	146.50	149.20
Net stable funding ratio	123.06	113.83	118.60	115.00	113.11
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.70	24.62	22.01	35.75	32.28
Loans / Deposits	76.66	73.64	71.95	70.29	69.21
Time deposits / Deposits	56.60	60.18	58.63	62.68	64.33
NCDs / Time deposits	0.84	1.44	0.73	2.49	14.08
Accumulated gap of assets and liabilities (180 days) / Equity	-276.57	-262.49	-236.99	-236.93	-280.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	87.50	86.72	86.41	86.53	87.17
Interest rate sensitivity gap / Equity	-168.41	-187.43	-181.32	-186.46	-172.50
【G】					
Deposit growth rate	-1.88	-3.64	-0.46	3.13	0.84
Loan growth rate	2.14	3.91	1.89	4.74	2.06
Investment growth rate	-10.35	-4.11	-13.79	7.97	2.82
Guarantee growth rate	-34.86	45.19	-39.08	93.71	-19.97

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Hwatai Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	13.20	12.36	12.34	12.11	12.28
Tier 1 capital / Risk-weighted assets	10.07	9.99	9.90	10.62	10.56
Common equity Tier 1 / Risk-weighted assets	9.17	9.99	9.90	10.62	10.56
Tier 1 capital / Exposure measurement	6.73	6.30	6.24	6.47	6.39
Liabilities / Equity (multiple)	14.40	13.69	13.82	13.33	13.65
【A】					
Non-performing loan ratio	0.06	0.17	0.08	0.48	1.24
Loan loss provisions / NPLs	2,166.67	796.62	1,754.41	324.94	116.55
【E】					
NIBT / Average equity	4.50	3.34	3.38	3.11	0.68
(NIBT + loan loss provisions) / Average equity	6.31	5.00	3.95	6.58	3.26
NIBT / Average assets	0.30	0.23	0.23	0.21	0.05
(NIBT + loan loss provisions) / Average assets	0.42	0.34	0.27	0.45	0.22
Net interest income / NIBT	331.53	397.22	391.23	482.84	2,379.69
NIBT / Net income	23.45	19.58	19.61	15.75	3.31
NIBT / Employees (in thousand / per person)	655.49	446.22	459.68	377.33	74.77
【L】					
Liquidity coverage ratio	142.17	298.15	270.12	211.83	191.59
Net stable funding ratio	143.89	r 159.33	153.96	156.08	127.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.53	36.16	36.34	30.67	30.13
Loans / Deposits	75.55	63.45	64.27	69.31	71.67
Time deposits / Deposits	51.12	51.32	49.39	54.26	55.28
NCDs / Time deposits	6.56	3.45	3.48	3.19	3.03
Accumulated gap of assets and liabilities (180 days) / Equity	-266.95	-107.35	-149.54	-62.51	-86.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.36	93.98	95.02	96.65	95.06
Interest rate sensitivity gap / Equity	-33.74	-72.18	-60.85	-39.68	-59.50
【G】					
Deposit growth rate	7.75	8.68	8.78	2.07	-2.21
Loan growth rate	28.28	-0.27	0.87	-1.29	7.52
Investment growth rate	-8.69	3.12	4.02	-1.13	16.40
Guarantee growth rate	-29.86	38.13	6.48	-	-5.36

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Shin Kong Commercial Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	15.36	14.26	16.87	14.41	14.38
Tier 1 capital / Risk-weighted assets	12.75	11.91	13.96	11.81	11.51
Common equity Tier 1 / Risk-weighted assets	10.67	10.31	11.65	10.49	10.39
Tier 1 capital / Exposure measurement	6.64	7.15	7.26	7.19	6.98
Liabilities / Equity (multiple)	15.41	13.58	13.93	13.45	13.64
【A】					
Non-performing loan ratio	0.17	0.19	0.19	0.20	0.23
Loan loss provisions / NPLs	765.17	669.69	672.56	636.50	570.52
【E】					
NIBT / Average equity	11.37	10.80	10.20	10.88	11.54
(NIBT + loan loss provisions) / Average equity	11.70	11.11	10.62	11.26	12.23
NIBT / Average assets	0.70	0.71	0.67	0.74	0.74
(NIBT + loan loss provisions) / Average assets	0.72	0.73	0.70	0.77	0.78
Net interest income / NIBT	160.70	158.23	168.61	175.21	189.67
NIBT / Net income	41.89	41.17	39.58	40.51	38.91
NIBT / Employees (in thousand / per person)	2,027.41	1,871.43	1,769.23	1,747.39	1,666.58
【L】					
Liquidity coverage ratio	132.81	135.46	154.66	147.16	121.79
Net stable funding ratio	120.52	122.12	123.73	122.75	120.62
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.37	25.46	26.25	23.10	21.92
Loans / Deposits	68.90	72.05	71.71	74.19	76.31
Time deposits / Deposits	48.27	48.65	48.22	51.62	51.13
NCDs / Time deposits	0.13	0.03	0.02	0.03	0.88
Accumulated gap of assets and liabilities (180 days) / Equity	-192.50	-160.94	-100.22	-70.55	-62.00
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	83.18	86.52	85.24	84.42	91.00
Interest rate sensitivity gap / Equity	-203.48	-142.60	-160.48	-164.11	-94.40
【G】					
Deposit growth rate	15.65	11.27	11.68	9.88	4.12
Loan growth rate	10.58	8.27	7.93	6.84	6.04
Investment growth rate	23.85	6.04	19.75	11.35	7.22
Guarantee growth rate	75.71	44.39	61.59	-1.39	-29.76

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Sunny Bank, Ltd.

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	12.84	11.92	13.08	11.55	12.11
Tier 1 capital / Risk-weighted assets	11.65	10.69	11.64	9.84	9.76
Common equity Tier 1 / Risk-weighted assets	9.40	8.73	9.38	8.49	8.65
Tier 1 capital / Exposure measurement	6.89	7.08	6.89	6.65	6.52
Liabilities / Equity (multiple)	15.51	14.94	15.62	14.92	14.69
【A】					
Non-performing loan ratio	0.21	0.38	0.22	0.28	0.18
Loan loss provisions / NPLs	582.35	317.65	555.63	440.46	659.09
【E】					
NIBT / Average equity	12.24	12.15	8.06	8.60	11.63
(NIBT + loan loss provisions) / Average equity	12.35	12.04	11.47	11.29	12.22
NIBT / Average assets	0.73	0.75	0.50	0.55	0.66
(NIBT + loan loss provisions) / Average assets	0.74	0.74	0.71	0.72	0.70
Net interest income / NIBT	144.47	137.48	207.02	203.63	172.99
NIBT / Net income	55.16	55.72	37.39	37.49	44.89
NIBT / Employees (in thousand / per person)	2,105.17	1,920.27	1,292.23	1,293.70	1,578.65
【L】					
Liquidity coverage ratio	108.74	103.33	111.86	120.18	141.89
Net stable funding ratio	130.23	124.60	129.48	128.37	130.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.80	23.43	24.84	24.16	24.43
Loans / Deposits	72.93	74.29	73.95	74.79	75.91
Time deposits / Deposits	58.81	58.70	58.10	59.34	59.32
NCDs / Time deposits	6.49	7.66	8.00	7.41	7.47
Accumulated gap of assets and liabilities (180 days) / Equity	-317.24	-287.94	-300.12	-265.44	-220.25
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.60	88.37	88.80	89.34	92.37
Interest rate sensitivity gap / Equity	-139.41	-149.90	-150.83	-136.89	-95.47
【G】					
Deposit growth rate	10.32	12.43	14.15	11.14	9.66
Loan growth rate	8.27	11.81	12.83	9.47	8.53
Investment growth rate	10.99	17.71	24.87	7.71	4.71
Guarantee growth rate	-10.15	-5.06	4.77	-7.79	38.34

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Bank of Panhsin

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	11.93	11.23	11.21	11.43	11.48
Tier 1 capital / Risk-weighted assets	9.18	9.28	9.28	9.38	9.30
Common equity Tier 1 / Risk-weighted assets	8.28	8.29	8.31	8.32	8.16
Tier 1 capital / Exposure measurement	5.60	5.77	5.61	5.61	5.42
Liabilities / Equity (multiple)	14.45	14.06	14.32	14.33	14.86
【A】					
Non-performing loan ratio	0.25	0.39	0.26	0.32	0.85
Loan loss provisions / NPLs	445.19	309.24	441.96	375.79	145.37
【E】					
NIBT / Average equity	7.60	6.64	6.72	6.45	3.09
(NIBT + loan loss provisions) / Average equity	8.10	7.09	7.42	7.13	5.52
NIBT / Average assets	0.48	0.43	0.44	0.41	0.19
(NIBT + loan loss provisions) / Average assets	0.52	0.46	0.48	0.45	0.33
Net interest income / NIBT	215.34	226.84	226.76	243.58	508.46
NIBT / Net income	31.28	28.16	28.22	26.22	12.49
NIBT / Employees (in thousand / per person)	933.24	760.98	767.39	714.18	317.54
【L】					
Liquidity coverage ratio	105.40	126.97	117.54	156.24	222.42
Net stable funding ratio	136.37	138.62	139.39	143.22	155.24
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.37	21.19	19.59	22.60	26.67
Loans / Deposits	75.60	73.30	75.09	76.54	71.67
Time deposits / Deposits	46.98	50.77	49.24	52.11	54.34
NCDs / Time deposits	0.26	0.31	0.29	0.35	0.37
Accumulated gap of assets and liabilities (180 days) / Equity	-122.49	-93.08	-131.21	-78.61	-44.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.76	92.79	95.85	95.25	97.43
Interest rate sensitivity gap / Equity	-38.85	-85.02	-49.91	-57.79	-32.04
【G】					
Deposit growth rate	10.71	3.79	10.05	1.82	1.50
Loan growth rate	13.89	3.38	7.93	8.73	5.91
Investment growth rate	1.45	4.37	5.00	-3.38	19.00
Guarantee growth rate	154.57	14.90	43.98	19.79	-1.45

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Cota Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.07	13.38	13.07	13.19	12.91
Tier 1 capital / Risk-weighted assets	11.70	10.61	10.75	10.45	9.86
Common equity Tier 1 / Risk-weighted assets	11.17	10.09	10.25	9.94	9.36
Tier 1 capital / Exposure measurement	6.51	6.25	6.41	6.20	6.00
Liabilities / Equity (multiple)	13.20	13.73	13.36	13.79	14.24
【A】					
Non-performing loan ratio	0.17	0.21	0.20	0.44	0.50
Loan loss provisions / NPLs	839.52	717.70	707.44	323.78	295.69
【E】					
NIBT / Average equity	7.35	7.45	7.21	8.30	8.53
(NIBT + loan loss provisions) / Average equity	7.48	7.46	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	0.53	0.51	0.50	0.57	0.57
Net interest income / NIBT	269.84	282.54	287.49	275.38	286.22
NIBT / Net income	32.96	32.09	31.46	30.66	31.09
NIBT / Employees (in thousand / per person)	835.41	784.38	774.46	833.63	811.54
【L】					
Liquidity coverage ratio	441.25	575.30	503.45	435.09	371.77
Net stable funding ratio	144.45	142.45	138.33	141.54	136.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.72	26.62	25.09	27.15	23.24
Loans / Deposits	74.72	74.64	74.93	73.61	77.99
Time deposits / Deposits	52.36	55.74	53.62	57.26	57.33
NCDs / Time deposits	3.58	5.57	5.12	7.11	10.26
Accumulated gap of assets and liabilities (180 days) / Equity	-189.00	-198.89	-187.28	-203.84	-277.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	83.51	83.87	83.88	84.80	86.29
Interest rate sensitivity gap / Equity	-203.31	-207.06	-201.20	-196.67	-183.02
【G】					
Deposit growth rate	3.58	2.60	5.52	2.65	3.67
Loan growth rate	3.68	2.69	7.40	-3.13	0.03
Investment growth rate	12.65	-6.17	-4.40	22.41	13.91
Guarantee growth rate	-1.94	-0.37	3.65	4.35	-12.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Union Bank of Taiwan

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	15.69	14.19	14.80	14.70	14.32
Tier 1 capital / Risk-weighted assets	13.86	12.33	12.83	13.01	13.07
Common equity Tier 1 / Risk-weighted assets	10.78	9.40	9.90	9.94	9.66
Tier 1 capital / Exposure measurement	6.48	6.24	6.55	6.53	6.48
Liabilities / Equity (multiple)	11.62	12.11	11.41	11.33	11.86
【A】					
Non-performing loan ratio	0.15	0.14	0.14	0.15	0.12
Loan loss provisions / NPLs	762.25	794.34	788.45	738.50	960.85
【E】					
NIBT / Average equity	8.70	6.59	6.84	7.33	6.64
(NIBT + loan loss provisions) / Average equity	9.30	6.83	7.14	7.36	6.80
NIBT / Average assets	0.68	0.50	0.52	0.58	0.56
(NIBT + loan loss provisions) / Average assets	0.73	0.52	0.55	0.59	0.57
Net interest income / NIBT	158.28	203.63	197.25	165.67	204.88
NIBT / Net income	38.31	31.50	32.25	33.87	31.77
NIBT / Employees (in thousand / per person)	1,382.06	928.80	969.09	991.20	865.72
【L】					
Liquidity coverage ratio	170.38	177.88	214.29	158.85	290.88
Net stable funding ratio	138.07	128.36	134.60	126.72	132.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.07	27.71	26.64	27.13	28.35
Loans / Deposits	70.42	71.03	69.91	72.46	63.63
Time deposits / Deposits	40.03	42.27	41.23	44.33	47.80
NCDs / Time deposits	0.11	0.11	0.12	0.10	4.26
Accumulated gap of assets and liabilities (180 days) / Equity	-68.03	-64.12	-39.70	-50.03	-19.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	92.12	r 94.11	95.14	96.35	95.68
Interest rate sensitivity gap / Equity	-81.14	r -61.11	-47.09	-34.27	-42.87
【G】					
Deposit growth rate	10.39	10.95	13.98	3.79	14.42
Loan growth rate	9.26	13.37	9.83	18.14	2.69
Investment growth rate	9.53	3.78	0.97	7.81	13.33
Guarantee growth rate	10.60	-0.52	1.60	4.42	6.48

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Far Eastern International Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	13.54	13.07	14.10	13.60	13.33
Tier 1 capital / Risk-weighted assets	10.89	10.78	11.49	10.99	11.07
Common equity Tier 1 / Risk-weighted assets	10.47	10.34	11.03	10.53	10.51
Tier 1 capital / Exposure measurement	6.01	6.13	6.09	6.11	6.14
Liabilities / Equity (multiple)	13.26	12.79	12.98	12.89	13.07
【A】					
Non-performing loan ratio	0.25	0.48	0.51	0.28	0.24
Loan loss provisions / NPLs	538.53	300.51	286.35	510.29	574.01
【E】					
NIBT / Average equity	6.82	7.35	6.05	9.09	9.34
(NIBT + loan loss provisions) / Average equity	6.63	8.28	5.61	9.21	9.59
NIBT / Average assets	0.48	0.53	0.43	0.67	0.67
(NIBT + loan loss provisions) / Average assets	0.46	0.59	0.40	0.68	0.69
Net interest income / NIBT	199.88	171.33	211.01	127.64	139.73
NIBT / Net income	30.54	31.73	26.53	37.36	37.00
NIBT / Employees (in thousand / per person)	1,308.32	1,379.35	1,137.24	1,676.18	1,656.57
【L】					
Liquidity coverage ratio	125.50	124.71	142.42	124.91	110.28
Net stable funding ratio	125.01	118.89	123.36	120.49	114.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.51	33.66	37.53	31.17	30.30
Loans / Deposits	72.93	72.80	66.74	72.57	75.68
Time deposits / Deposits	51.47	54.47	55.31	58.37	57.28
NCDs / Time deposits	0.28	0.34	0.26	0.62	2.15
Accumulated gap of assets and liabilities (180 days) / Equity	-198.84	r -260.42	-232.14	-204.24	-175.87
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.43	105.36	107.47	103.02	108.33
Interest rate sensitivity gap / Equity	53.31	49.21	70.83	28.20	75.95
【G】					
Deposit growth rate	6.84	8.38	8.63	5.96	8.05
Loan growth rate	6.64	1.73	-0.34	1.37	8.14
Investment growth rate	0.02	2.88	11.52	12.50	10.20
Guarantee growth rate	-12.90	26.50	11.40	28.34	12.67

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Yuanta Commercial Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	15.40	15.39	16.98	15.57	15.39
Tier 1 capital / Risk-weighted assets	13.50	13.14	14.72	13.12	12.52
Common equity Tier 1 / Risk-weighted assets	12.81	12.48	13.98	12.50	11.91
Tier 1 capital / Exposure measurement	7.05	8.10	7.95	8.27	8.13
Liabilities / Equity (multiple)	12.20	10.33	10.57	9.92	10.06
【A】					
Non-performing loan ratio	0.16	0.13	0.12	0.15	0.21
Loan loss provisions / NPLs	929.00	1,174.80	1,230.93	1,121.41	761.88
【E】					
NIBT / Average equity	8.46	8.65	6.49	9.62	8.75
(NIBT + loan loss provisions) / Average equity	8.91	9.05	7.38	10.78	9.09
NIBT / Average assets	0.69	0.78	0.58	0.89	0.77
(NIBT + loan loss provisions) / Average assets	0.72	0.82	0.66	1.00	0.80
Net interest income / NIBT	119.51	114.67	151.76	113.21	135.08
NIBT / Net income	48.23	48.49	40.36	50.03	46.35
NIBT / Employees (in thousand / per person)	2,386.57	2,430.24	1,823.56	2,623.63	2,236.75
【L】					
Liquidity coverage ratio	192.49	200.87	237.56	200.03	139.46
Net stable funding ratio	153.36	145.28	153.14	144.85	133.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	39.75	36.65	37.23	34.02	34.78
Loans / Deposits	58.30	63.29	62.18	66.20	69.21
Time deposits / Deposits	36.22	37.99	36.70	41.83	45.85
NCDs / Time deposits	1.72	4.05	2.98	5.18	9.25
Accumulated gap of assets and liabilities (180 days) / Equity	27.94	1.86	56.06	11.50	-55.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	80.40	84.15	83.18	85.53	84.86
Interest rate sensitivity gap / Equity	-203.66	-134.09	-148.18	-113.98	-117.04
【G】					
Deposit growth rate	18.05	10.46	9.64	7.12	44.50
Loan growth rate	8.67	3.86	2.95	2.41	51.56
Investment growth rate	28.20	16.81	18.50	7.46	47.92
Guarantee growth rate	-7.12	0.95	-1.32	-16.20	-7.32

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Bank SinoPac Co., Ltd. Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	15.33	13.81	15.89	14.00	13.87
Tier 1 capital / Risk-weighted assets	12.62	11.44	13.13	12.26	12.64
Common equity Tier 1 / Risk-weighted assets	11.33	10.24	11.78	11.47	12.16
Tier 1 capital / Exposure measurement	6.72	7.10	6.88	7.49	8.11
Liabilities / Equity (multiple)	13.37	12.85	13.20	11.69	10.81
【A】					
Non-performing loan ratio	0.17	0.15	0.14	0.21	0.25
Loan loss provisions / NPLs	749.48	867.83	937.61	638.56	561.14
【E】					
NIBT / Average equity	9.83	8.49	8.15	8.86	8.56
(NIBT + loan loss provisions) / Average equity	10.63	9.18	8.60	8.76	8.96
NIBT / Average assets	0.67	0.62	0.59	0.70	0.72
(NIBT + loan loss provisions) / Average assets	0.72	0.67	0.62	0.69	0.75
Net interest income / NIBT	138.81	138.81	148.42	121.88	130.44
NIBT / Net income	44.77	41.16	40.64	44.55	45.39
NIBT / Employees (in thousand / per person)	2,287.58	1,951.51	1,835.16	2,033.55	2,133.48
【L】					
Liquidity coverage ratio	125.20	134.95	143.65	161.12	115.00
Net stable funding ratio	133.50	126.12	132.28	135.59	130.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.38	29.02	31.78	32.74	26.97
Loans / Deposits	70.03	71.83	68.76	72.00	77.67
Time deposits / Deposits	26.96	30.21	29.60	32.79	34.10
NCDs / Time deposits	0.21	2.25	0.41	2.50	6.29
Accumulated gap of assets and liabilities (180 days) / Equity	-26.83	-6.60	52.12	-33.23	-4.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.42	107.32	109.89	116.24	117.37
Interest rate sensitivity gap / Equity	54.04	56.34	78.49	111.09	111.11
【G】					
Deposit growth rate	10.87	13.29	18.98	15.79	3.84
Loan growth rate	8.01	7.26	13.50	8.08	6.06
Investment growth rate	16.91	21.86	28.42	21.59	-1.43
Guarantee growth rate	39.07	43.21	57.16	22.40	-11.40

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

E.Sun Commercial Bank, Ltd. Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.32	14.02	15.64	14.62	15.13
Tier 1 capital / Risk-weighted assets	12.06	11.55	13.00	11.81	12.00
Common equity Tier 1 / Risk-weighted assets	10.58	10.05	11.34	10.49	10.56
Tier 1 capital / Exposure measurement	6.28	6.56	6.28	7.02	7.17
Liabilities / Equity (multiple)	15.10	14.58	15.24	13.22	13.09
【A】					
Non-performing loan ratio	0.17	0.20	0.19	0.19	0.23
Loan loss provisions / NPLs	726.15	612.36	656.32	640.26	523.76
【E】					
NIBT / Average equity	11.90	11.73	10.89	13.87	13.23
(NIBT + loan loss provisions) / Average equity	12.44	12.39	11.54	14.18	13.90
NIBT / Average assets	0.74	0.78	0.72	0.97	0.95
(NIBT + loan loss provisions) / Average assets	0.77	0.83	0.76	0.99	1.00
Net interest income / NIBT	108.34	94.10	103.99	80.24	93.02
NIBT / Net income	42.19	38.69	36.66	44.17	43.12
NIBT / Employees (in thousand / per person)	2,450.64	2,248.87	2,099.80	2,597.05	2,424.54
【L】					
Liquidity coverage ratio	119.25	129.67	133.83	125.06	132.55
Net stable funding ratio	133.16	125.67	137.57	130.57	132.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.57	33.10	35.84	30.55	29.02
Loans / Deposits	67.58	69.11	65.63	69.83	71.22
Time deposits / Deposits	22.71	23.31	23.64	24.02	25.62
NCDs / Time deposits	5.61	3.85	8.45	2.09	2.36
Accumulated gap of assets and liabilities (180 days) / Equity	-105.29	-50.24	-28.00	-78.07	-24.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	115.54	121.38	121.61	120.25	118.25
Interest rate sensitivity gap / Equity	136.67	177.42	193.65	153.52	142.48
【G】					
Deposit growth rate	11.41	13.34	19.42	10.01	9.77
Loan growth rate	8.92	11.14	12.22	7.83	10.02
Investment growth rate	12.42	16.07	30.83	10.76	12.31
Guarantee growth rate	13.29	24.52	18.43	20.54	73.32

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

KGI Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	15.31	14.71	14.81	15.38	13.39
Tier 1 capital / Risk-weighted assets	13.13	12.29	12.32	13.50	12.27
Common equity Tier 1 / Risk-weighted assets	12.62	11.74	11.79	12.92	11.69
Tier 1 capital / Exposure measurement	8.26	7.98	7.88	8.56	7.89
Liabilities / Equity (multiple)	9.76	10.75	10.65	9.32	10.64
【A】					
Non-performing loan ratio	0.15	0.16	0.16	0.17	0.17
Loan loss provisions / NPLs	912.80	817.66	843.75	736.63	755.23
【E】					
NIBT / Average equity	8.50	7.29	7.35	7.69	4.91
(NIBT + loan loss provisions) / Average equity	8.30	7.47	7.54	8.47	4.96
NIBT / Average assets	0.80	0.68	0.69	0.71	0.44
(NIBT + loan loss provisions) / Average assets	0.78	0.70	0.70	0.78	0.44
Net interest income / NIBT	154.73	158.40	161.11	142.83	244.53
NIBT / Net income	48.25	42.02	41.58	41.90	32.76
NIBT / Employees (in thousand / per person)	2,287.93	1,821.18	1,857.26	1,844.20	1,114.08
【L】					
Liquidity coverage ratio	110.48	110.19	112.28	111.19	104.55
Net stable funding ratio	119.18	109.64	114.56	112.65	111.38
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.72	38.18	36.18	40.43	37.67
Loans / Deposits	78.56	78.58	73.98	82.36	80.65
Time deposits / Deposits	39.19	47.87	46.03	44.83	46.99
NCDs / Time deposits	2.29	3.28	2.52	5.50	8.69
Accumulated gap of assets and liabilities (180 days) / Equity	-221.26	-172.33	-176.92	-192.53	-87.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.47	111.39	106.87	122.32	104.67
Interest rate sensitivity gap / Equity	18.61	61.56	38.84	102.06	23.71
【G】					
Deposit growth rate	-0.79	12.00	21.88	-0.10	12.00
Loan growth rate	-0.82	4.16	9.47	2.02	14.29
Investment growth rate	11.51	11.04	26.72	-9.74	23.15
Guarantee growth rate	26.86	-3.05	-4.44	54.26	39.51

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

DBS Bank (Taiwan) , Ltd.

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.84	14.38	14.87	14.87	12.76
Tier 1 capital / Risk-weighted assets	12.70	12.20	12.69	12.62	11.63
Common equity Tier 1 / Risk-weighted assets	9.83	9.37	9.77	9.65	8.66
Tier 1 capital / Exposure measurement	6.91	6.97	7.40	7.23	6.33
Liabilities / Equity (multiple)	11.36	11.46	10.65	11.00	12.93
【A】					
Non-performing loan ratio	0.52	0.43	0.46	0.59	0.56
Loan loss provisions / NPLs	271.16	307.88	288.45	235.58	246.38
【E】					
NIBT / Average equity	3.38	2.31	2.66	1.55	3.56
(NIBT + loan loss provisions) / Average equity	5.20	3.07	3.01	1.70	4.25
NIBT / Average assets	0.28	0.19	0.22	0.12	0.25
(NIBT + loan loss provisions) / Average assets	0.44	0.25	0.24	0.13	0.30
Net interest income / NIBT	403.59	653.10	559.55	966.79	468.48
NIBT / Net income	12.95	8.58	10.13	5.63	11.87
NIBT / Employees (in thousand / per person)	583.85	361.70	433.50	223.68	474.72
【L】					
Liquidity coverage ratio	119.82	122.77	122.90	127.45	130.60
Net stable funding ratio	122.35	124.27	124.14	129.34	134.39
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.90	27.96	26.10	27.65	29.41
Loans / Deposits	73.38	73.92	73.00	70.22	65.27
Time deposits / Deposits	47.56	53.59	51.93	50.52	48.27
NCDs / Time deposits	16.41	1.28	5.40	-	2.08
Accumulated gap of assets and liabilities (180 days) / Equity	-200.03	-289.46	-270.89	-353.36	-342.30
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	123.47	107.03	113.90	109.71	117.57
Interest rate sensitivity gap / Equity	149.50	51.28	92.69	65.85	124.13
【G】					
Deposit growth rate	4.28	-5.01	-3.41	-8.77	4.84
Loan growth rate	3.50	-1.17	0.41	-1.85	-2.78
Investment growth rate	-9.86	-6.23	-9.14	14.89	-7.20
Guarantee growth rate	16.51	53.09	26.26	60.81	10.91

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Taishin International Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.81	14.48	16.28	14.40	14.72
Tier 1 capital / Risk-weighted assets	12.26	11.85	13.38	11.60	11.67
Common equity Tier 1 / Risk-weighted assets	10.44	10.03	11.35	9.79	9.64
Tier 1 capital / Exposure measurement	7.18	7.33	7.27	7.38	7.59
Liabilities / Equity (multiple)	11.87	12.15	12.20	11.74	11.35
【A】					
Non-performing loan ratio	0.12	0.16	0.15	0.17	0.18
Loan loss provisions / NPLs	1,037.57	838.86	855.02	814.28	758.18
【E】					
NIBT / Average equity	9.58	9.82	8.92	9.03	8.99
(NIBT + loan loss provisions) / Average equity	9.81	10.20	9.20	9.79	9.39
NIBT / Average assets	0.71	0.72	0.66	0.69	0.66
(NIBT + loan loss provisions) / Average assets	0.73	0.75	0.68	0.75	0.69
Net interest income / NIBT	133.85	131.69	144.27	136.91	156.57
NIBT / Net income	40.78	40.09	37.36	35.89	34.38
NIBT / Employees (in thousand / per person)	2,081.60	2,037.40	1,834.03	1,766.47	1,557.96
【L】					
Liquidity coverage ratio	112.02	124.71	120.30	111.29	130.61
Net stable funding ratio	133.11	126.58	135.30	125.68	122.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.12	25.26	24.84	25.27	25.98
Loans / Deposits	79.52	77.66	77.07	79.03	80.07
Time deposits / Deposits	23.35	27.73	25.87	29.76	36.48
NCDs / Time deposits	0.18	0.53	0.44	0.26	1.82
Accumulated gap of assets and liabilities (180 days) / Equity	58.72	31.59	81.48	85.01	21.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	182.98	170.18	175.58	149.28	153.48
Interest rate sensitivity gap / Equity	360.74	327.98	342.78	232.30	262.63
【G】					
Deposit growth rate	7.04	11.55	12.11	13.64	5.78
Loan growth rate	9.23	10.16	9.12	11.90	6.13
Investment growth rate	-3.60	3.61	6.88	20.94	7.00
Guarantee growth rate	16.76	17.97	34.03	6.26	-8.03

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

Jih Sun International Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	15.31	14.73	15.81	14.00	14.33
Tier 1 capital / Risk-weighted assets	14.10	13.28	14.29	12.92	13.20
Common equity Tier 1 / Risk-weighted assets	14.10	13.28	14.29	12.92	13.20
Tier 1 capital / Exposure measurement	7.88	8.05	7.89	7.86	7.95
Liabilities / Equity (multiple)	10.90	10.65	10.90	10.64	10.42
【A】					
Non-performing loan ratio	0.15	0.26	0.25	0.15	0.26
Loan loss provisions / NPLs	823.74	477.70	514.87	841.27	498.31
【E】					
NIBT / Average equity	3.89	4.91	4.81	5.22	5.02
(NIBT + loan loss provisions) / Average equity	4.42	4.70	5.09	5.34	4.74
NIBT / Average assets	0.32	0.41	0.40	0.45	0.44
(NIBT + loan loss provisions) / Average assets	0.37	0.40	0.43	0.46	0.41
Net interest income / NIBT	308.47	233.01	237.36	241.44	266.07
NIBT / Net income	22.73	28.06	27.66	27.66	27.08
NIBT / Employees (in thousand / per person)	618.42	729.76	704.35	763.92	721.28
【L】					
Liquidity coverage ratio	338.29	267.06	325.11	163.31	135.72
Net stable funding ratio	152.18	145.41	154.82	142.43	129.95
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.54	28.72	26.67	26.21	27.08
Loans / Deposits	72.64	71.24	69.99	74.23	79.93
Time deposits / Deposits	23.90	29.44	27.69	33.75	37.61
NCDs / Time deposits	0.31	0.26	0.27	4.92	1.61
Accumulated gap of assets and liabilities (180 days) / Equity	52.68	33.97	67.30	12.04	-13.43
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.49	98.77	100.23	97.88	98.20
Interest rate sensitivity gap / Equity	-14.02	-10.78	2.05	-18.25	-15.20
【G】					
Deposit growth rate	2.96	5.12	6.11	13.19	3.20
Loan growth rate	4.93	-1.39	0.04	5.13	4.40
Investment growth rate	8.95	-0.39	4.96	-3.55	5.13
Guarantee growth rate	23.60	93.29	25.15	32.18	28.82

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

EnTie Commercial Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	18.13	15.82	16.32	14.33	14.13
Tier 1 capital / Risk-weighted assets	16.95	14.59	15.09	14.33	14.13
Common equity Tier 1 / Risk-weighted assets	16.95	14.59	15.09	14.33	14.13
Tier 1 capital / Exposure measurement	10.13	9.92	10.16	9.87	9.47
Liabilities / Equity (multiple)	8.17	8.22	8.03	8.09	8.35
【A】					
Non-performing loan ratio	0.69	1.12	0.97	0.91	0.77
Loan loss provisions / NPLs	215.53	133.45	160.90	190.96	186.05
【E】					
NIBT / Average equity	8.20	7.23	7.53	7.33	8.51
(NIBT + loan loss provisions) / Average equity	8.43	8.06	7.71	8.55	8.64
NIBT / Average assets	0.90	0.79	0.82	0.79	0.91
(NIBT + loan loss provisions) / Average assets	0.93	0.87	0.84	0.92	0.93
Net interest income / NIBT	127.80	r 139.83	133.70	148.94	133.35
NIBT / Net income	48.09	r 41.90	43.81	38.33	44.40
NIBT / Employees (in thousand / per person)	1,916.00	1,655.91	1,769.87	1,651.88	1,879.79
【L】					
Liquidity coverage ratio	110.40	123.57	153.95	132.73	115.27
Net stable funding ratio	124.76	125.09	127.75	122.05	133.91
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.55	35.08	32.02	31.10	35.64
Loans / Deposits	77.66	76.82	77.26	77.98	73.33
Time deposits / Deposits	55.01	54.34	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	-126.50	-124.72	-111.60	-145.49	-145.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.41	108.76	109.83	107.57	106.23
Interest rate sensitivity gap / Equity	27.66	52.29	59.28	45.50	38.97
【G】					
Deposit growth rate	2.96	1.13	0.98	-1.23	0.32
Loan growth rate	4.09	-2.29	-0.07	5.03	4.25
Investment growth rate	-1.12	10.61	11.19	-16.77	4.27
Guarantee growth rate	-22.97	10.27	-14.39	90.75	28.90

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

CTBC Bank Co., Ltd. Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.80	13.46	14.93	14.17	15.16
Tier 1 capital / Risk-weighted assets	14.80	13.46	14.93	14.17	15.16
Common equity Tier 1 / Risk-weighted assets	14.80	13.40	14.92	14.17	14.89
Tier 1 capital / Exposure measurement	6.54	6.91	6.87	7.35	7.93
Liabilities / Equity (multiple)	11.68	11.06	11.05	10.21	9.72
【A】					
Non-performing loan ratio	0.16	0.28	0.23	0.17	0.22
Loan loss provisions / NPLs	805.97	525.35	594.14	835.43	625.30
【E】					
NIBT / Average equity	11.33	10.74	10.28	12.28	11.84
(NIBT + loan loss provisions) / Average equity	12.02	11.24	10.66	12.81	12.37
NIBT / Average assets	0.90	0.91	0.86	1.09	1.08
(NIBT + loan loss provisions) / Average assets	0.95	0.95	0.89	1.13	1.13
Net interest income / NIBT	123.64	123.64	129.54	106.02	108.47
NIBT / Net income	39.84	40.02	39.08	43.23	42.89
NIBT / Employees (in thousand / per person)	2,827.72	2,754.30	2,631.84	3,147.47	2,972.48
【L】					
Liquidity coverage ratio	143.40	146.55	151.51	128.71	113.57
Net stable funding ratio	142.01	130.52	137.99	132.64	134.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.54	28.45	29.97	27.80	31.42
Loans / Deposits	64.92	64.90	63.21	67.35	69.71
Time deposits / Deposits	25.54	27.60	25.57	28.41	27.01
NCDs / Time deposits	0.32	1.03	0.65	0.98	0.97
Accumulated gap of assets and liabilities (180 days) / Equity	-7.22	-31.56	-28.18	-47.06	-21.13
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.12	102.28	103.79	106.59	111.98
Interest rate sensitivity gap / Equity	23.33	15.68	25.53	39.53	67.37
【G】					
Deposit growth rate	12.94	5.65	11.84	10.06	5.85
Loan growth rate	12.98	3.28	4.97	6.32	9.29
Investment growth rate	0.57	7.11	13.09	16.02	3.12
Guarantee growth rate	-4.70	10.31	12.91	18.45	-1.17

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2021

LINE Bank

Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	216.30	-	-	-	-
Tier 1 capital / Risk-weighted assets	216.30	-	-	-	-
Common equity Tier 1 / Risk-weighted assets	216.30	-	-	-	-
Tier 1 capital / Exposure measurement	31.31	-	-	-	-
Liabilities / Equity (multiple)	1.54	-	-	-	-
【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	-	-	-	-	-
NIBT / Employees (in thousand / per person)	-5,166.03	-	-	-	-
【L】					
Liquidity coverage ratio	2,373.48	-	-	-	-
Net stable funding ratio	278.15	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	99.39	-	-	-	-
Loans / Deposits	12.84	-	-	-	-
Time deposits / Deposits	31.97	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	121.60	-	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	114.42	-	-	-	-
Interest rate sensitivity gap / Equity	19.93	-	-	-	-
【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

September 30, 2021

Rakuten International Commercial Bank Co., Ltd. Unit：%

Items	30/09/21	30/09/20	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	665.39	-	-	-	-
Tier 1 capital / Risk-weighted assets	665.39	-	-	-	-
Common equity Tier 1 / Risk-weighted assets	665.39	-	-	-	-
Tier 1 capital / Exposure measurement	67.40	-	-	-	-
Liabilities / Equity (multiple)	0.43	-	-	-	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【E】					
NIBT / Average equity	-5.55	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-5.53	-	-	-	-
NIBT / Average assets	-4.66	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-4.65	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-3,645.45	-	-	-	-
NIBT / Employees (in thousand / per person)	-4,177.08	-	-	-	-
【L】					
Liquidity coverage ratio	13,739.39	-	-	-	-
Net stable funding ratio	290.43	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	313.49	-	-	-	-
Loans / Deposits	3.83	-	-	-	-
Time deposits / Deposits	71.37	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	89.44	-	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	298.37	-	-	-	-
Interest rate sensitivity gap / Equity	81.01	-	-	-	-
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-