TABLE 7 (1)

The Main Financial and Performance Ratios

December 31, 2021

The Peer-Group Average

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.86	14.59	14.00	13.82	13.99
2.Arithmetic mean	14.80	14.84	14.07	13.99	14.17
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	13.02	12.68	11.97	11.79	11.80
2.Arithmetic mean	12.97	12.79	12.08	11.86	11.78
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	12.00	11.48	11.26	11.06	11.17
2.Arithmetic mean	11.96	11.84	11.32	11.19	11.19
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.83	6.75	6.81	6.88	6.70
2.Arithmetic mean	6.46	6.64	6.71	6.56	6.40
Liabilities / Equity (multiple)	12.92	12.60	12.06	12.36	12.37
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.17	0.20	0.23	0.26	0.30
2.Arithmetic mean	0.17	0.22	0.22	0.24	0.28
Loan loss provisions / NPLs	802.45	696.63	643.06	583.03	533.54
Expected losses of classified assets / Total provisions	73.77	74.06	73.72	72.65	71.58
【E】					
NIBT / Average equity					
1.Winsorized mean	7.30	7.21	8.46	8.04	7.73
2.Arithmetic mean	8.14	7.84	9.49	9.34	9.03
(NIBT + loan loss provisions) / Average equity	7.71	7.65	9.08	8.77	9.88
NIBT / Average assets					
1.Winsorized mean	0.53	0.53	0.62	0.60	0.60
2.Arithmetic mean	0.58	0.58	0.70	0.68	0.66
(NIBT + loan loss provisions) / Average assets	0.56	0.55	0.68	0.64	0.72
Net interest income / NIBT	169.88	177.45	160.04	171.77	178.60
NIBT / Net income	36.58	35.77	38.65	38.04	36.05
NIBT / Employees (in thousand / per person)	1,771.64	1,658.01	1,934.86	1,838.04	1,699.45
【L】					
Liquidity coverage ratio	139.13	142.49	139.68	132.48	148.17
Net stable funding ratio	137.92	134.52	132.28	130.55	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.41	30.85	30.68	30.77	31.20
Loans / Deposits	69.79	70.17	72.63	73.75	72.26
Time deposits / Deposits	35.40	37.10	39.47	39.61	41.46
NCDs / Time deposits	1.28	1.52	2.09	3.35	2.73
Accumulated gap of assets and liabilities (180 days) / Equity	-75.81	-72.53	-71.67	-62.66	-80.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.16	103.23	104.31	105.16	104.49
Interest rate sensitivity gap / Equity	23.72	11.82	22.86	22.46	27.34
【G】					
Deposit growth rate	6.19	8.51	4.54	3.36	4.55
Loan growth rate	5.94	4.85	3.68	5.79	3.95
Investment growth rate	5.13	11.25	6.54	7.45	14.35
Guarantee growth rate	8.39	16.85	9.24	9.58	5.05

Notes:

1.“CAELSG” represents the Capital adequacy, Asset quality, Earnings, Liquidity, interest rates Sensitivity and annual Growth rates in major businesses.

2. The peer-group average, if not noted, is a winsorized mean based on an average of banks within the 25th and 75th percentile values for a given ratio. The values below first quartile (Q1) are substituted by Q1. The values above third quartile (Q3) are substituted by Q3.

3. Net income before tax (NIBT) is on a cumulative quarterly basis from the beginning of the year.

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

December 31, 2021

Bank of Taiwan Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.25	14.95	14.16	12.55	13.13
Tier 1 capital / Risk-weighted assets	13.71	13.12	12.39	10.50	10.86
Common equity Tier 1 / Risk-weighted assets	13.71	13.12	12.39	10.50	10.86
Tier 1 capital / Exposure measurement	5.48	5.46	5.08	4.12	4.10
Liabilities / Equity (multiple)	12.81	13.09	12.54	15.27	16.08
【A】					
Non-performing loan ratio	0.11	0.15	0.18	0.21	0.29
Loan loss provisions / NPLs	1,325.50	997.45	912.72	715.09	497.70
【E】					
NIBT / Average equity	4.29	3.26	3.87	3.73	3.97
(NIBT + loan loss provisions) / Average equity	4.43	3.23	3.96	3.83	4.50
NIBT / Average assets	0.31	0.23	0.25	0.22	0.23
(NIBT + loan loss provisions) / Average assets	0.32	0.23	0.26	0.23	0.26
Net interest income / NIBT	174.46	223.89	204.29	225.71	228.77
NIBT / Net income	43.60	36.14	31.16	28.95	33.98
NIBT / Employees (in thousand / per person)	2,224.27	1,605.91	1,716.45	1,515.55	1,479.18
【L】					
Liquidity coverage ratio	146.66	171.90	184.52	234.89	223.03
Net stable funding ratio	152.82	153.57	153.95	161.68	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.68	34.27	37.41	44.82	49.64
Loans / Deposits	70.92	69.84	68.52	64.50	58.81
Time deposits / Deposits	38.26	41.35	44.71	44.10	47.93
NCDs / Time deposits	0.16	0.05	0.05	0.05	0.19
Accumulated gap of assets and liabilities (180 days) / Equity	-35.27	-9.64	-30.98	89.07	46.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.60	96.12	97.67	96.49	96.83
Interest rate sensitivity gap / Equity	-32.23	-38.64	-22.40	-41.96	-38.91
【G】					
Deposit growth rate	0.88	5.05	-1.34	2.15	1.73
Loan growth rate	2.45	7.08	4.81	12.01	0.48
Investment growth rate	3.23	2.36	-2.83	-0.93	8.41
Guarantee growth rate	-10.27	12.89	-1.39	2.42	12.36

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Land Bank of Taiwan

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.12	12.89	12.75	12.10	12.33
Tier 1 capital / Risk-weighted assets	11.13	10.64	10.37	9.49	9.46
Common equity Tier 1 / Risk-weighted assets	9.69	9.31	8.80	8.55	8.48
Tier 1 capital / Exposure measurement	5.70	5.81	5.64	4.99	4.90
Liabilities / Equity (multiple)	17.30	16.77	16.86	18.13	18.94
【A】					
Non-performing loan ratio	0.12	0.15	0.18	0.19	0.19
Loan loss provisions / NPLs	1,395.06	1,065.01	891.18	798.26	787.31
【E】					
NIBT / Average equity	7.77	6.68	8.40	8.34	8.71
(NIBT + loan loss provisions) / Average equity	8.46	7.48	8.85	9.13	9.04
NIBT / Average assets	0.41	0.36	0.43	0.41	0.42
(NIBT + loan loss provisions) / Average assets	0.45	0.40	0.45	0.44	0.44
Net interest income / NIBT	222.16	241.51	216.22	219.13	208.59
NIBT / Net income	41.71	37.16	41.54	37.61	41.04
NIBT / Employees (in thousand / per person)	2,295.60	1,899.37	2,246.76	2,158.47	2,110.87
【L】					
Liquidity coverage ratio	110.97	101.73	103.07	109.28	99.25
Net stable funding ratio	117.87	110.52	111.13	115.22	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.85	26.23	26.04	28.17	27.19
Loans / Deposits	76.06	78.65	77.87	76.24	75.73
Time deposits / Deposits	44.13	44.12	48.73	51.24	53.63
NCDs / Time deposits	0.07	0.06	0.06	3.29	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-329.26	-376.18	-403.61	-396.79	-392.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.08	102.39	103.17	100.24	99.01
Interest rate sensitivity gap / Equity	44.41	33.19	43.36	3.60	-15.63
【G】					
Deposit growth rate	11.08	2.41	-1.26	1.11	6.80
Loan growth rate	6.47	4.77	1.11	4.67	5.97
Investment growth rate	8.59	8.05	2.81	6.29	17.00
Guarantee growth rate	16.93	13.51	6.72	12.57	-5.18

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Taiwan Cooperative Bank Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.93	15.42	13.58	13.59	13.44
Tier 1 capital / Risk-weighted assets	12.93	12.94	11.16	10.74	10.32
Common equity Tier 1 / Risk-weighted assets	11.95	11.92	10.52	10.57	10.32
Tier 1 capital / Exposure measurement	5.69	5.81	5.95	5.71	5.51
Liabilities / Equity (multiple)	15.75	15.15	14.45	14.67	14.94
【A】					
Non-performing loan ratio	0.22	0.29	0.25	0.28	0.34
Loan loss provisions / NPLs	541.67	429.98	498.73	448.39	366.35
【E】					
NIBT / Average equity	9.20	7.66	8.92	8.44	7.67
(NIBT + loan loss provisions) / Average equity	9.32	8.44	9.57	9.52	10.49
NIBT / Average assets	0.54	0.47	0.55	0.52	0.48
(NIBT + loan loss provisions) / Average assets	0.55	0.52	0.60	0.59	0.65
Net interest income / NIBT	161.46	195.72	180.71	199.63	217.02
NIBT / Net income	44.16	36.25	40.60	38.23	35.14
NIBT / Employees (in thousand / per person)	2,475.39	1,992.03	2,201.89	2,029.22	1,826.48
【L】					
Liquidity coverage ratio	145.07	151.07	122.01	128.11	115.68
Net stable funding ratio	145.60	147.58	136.09	140.25	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.92	32.20	28.00	27.17	24.49
Loans / Deposits	70.75	70.12	76.25	76.08	76.85
Time deposits / Deposits	30.02	33.00	34.72	36.98	35.98
NCDs / Time deposits	4.08	4.37	4.30	4.79	1.31
Accumulated gap of assets and liabilities (180 days) / Equity	-41.36	-52.24	-71.79	-26.38	-59.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.65	97.51	99.05	98.99	100.96
Interest rate sensitivity gap / Equity	-16.27	-29.14	-10.38	-11.37	11.09
【G】					
Deposit growth rate	6.37	12.89	6.21	3.99	2.32
Loan growth rate	7.33	3.80	6.42	2.85	1.86
Investment growth rate	4.29	24.05	8.72	6.57	3.70
Guarantee growth rate	-4.87	3.39	15.71	8.55	1.86

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

First Commercial Bank | Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.21	13.63	13.00	13.57	13.42
Tier 1 capital / Risk-weighted assets	12.48	11.66	11.11	11.58	11.25
Common equity Tier 1 / Risk-weighted assets	10.88	10.58	10.63	10.96	11.25
Tier 1 capital / Exposure measurement	6.12	5.95	5.90	6.32	6.39
Liabilities / Equity (multiple)	15.05	14.60	13.14	12.86	12.29
【A】					
Non-performing loan ratio	0.20	0.24	0.24	0.32	0.38
Loan loss provisions / NPLs	620.26	527.29	527.54	389.61	358.55
【E】					
NIBT / Average equity	9.98	8.79	11.29	10.90	9.33
(NIBT + loan loss provisions) / Average equity	10.89	9.69	12.28	12.05	13.27
NIBT / Average assets	0.60	0.58	0.78	0.77	0.71
(NIBT + loan loss provisions) / Average assets	0.65	0.63	0.85	0.86	1.01
Net interest income / NIBT	154.25	155.48	122.58	138.73	163.81
NIBT / Net income	44.66	41.61	48.03	44.96	41.05
NIBT / Employees (in thousand / per person)	2,502.45	2,220.81	2,842.74	2,699.90	2,347.73
【L】					
Liquidity coverage ratio	131.39	132.55	133.59	121.47	133.08
Net stable funding ratio	136.74	133.27	129.37	131.00	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.96	39.24	37.93	32.88	30.36
Loans / Deposits	69.55	71.04	74.29	78.71	79.28
Time deposits / Deposits	18.22	22.40	24.01	23.25	22.53
NCDs / Time deposits	2.72	2.03	2.74	5.00	2.46
Accumulated gap of assets and liabilities (180 days) / Equity	-96.28	-91.09	-103.07	-111.88	-103.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.95	112.07	111.64	112.93	113.20
Interest rate sensitivity gap / Equity	131.09	110.76	93.42	100.37	99.48
【G】					
Deposit growth rate	9.13	12.91	10.32	7.91	2.23
Loan growth rate	6.83	7.98	4.09	7.13	2.52
Investment growth rate	-0.18	18.48	17.84	23.61	26.40
Guarantee growth rate	14.32	15.03	9.88	2.33	-10.62

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Hua Nan Commercial Bank, Ltd. Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.16	13.67	13.88	13.75	14.25
Tier 1 capital / Risk-weighted assets	12.00	11.35	11.63	11.14	11.23
Common equity Tier 1 / Risk-weighted assets	10.41	10.37	10.89	10.67	10.91
Tier 1 capital / Exposure measurement	6.12	6.22	6.52	6.26	6.28
Liabilities / Equity (multiple)	15.02	14.19	12.55	13.32	13.45
【A】					
Non-performing loan ratio	0.15	0.15	0.12	0.15	0.34
Loan loss provisions / NPLs	827.05	794.82	1,031.61	853.60	354.76
【E】					
NIBT / Average equity	8.10	7.62	9.63	9.19	7.71
(NIBT + loan loss provisions) / Average equity	8.84	7.99	10.42	10.20	11.64
NIBT / Average assets	0.48	0.50	0.65	0.59	0.49
(NIBT + loan loss provisions) / Average assets	0.52	0.52	0.70	0.66	0.74
Net interest income / NIBT	169.22	168.01	142.19	163.21	202.90
NIBT / Net income	39.21	38.45	43.46	39.33	35.78
NIBT / Employees (in thousand / per person)	2,037.83	1,816.23	2,224.54	2,109.25	1,776.23
【L】					
Liquidity coverage ratio	125.08	153.50	115.55	115.70	140.60
Net stable funding ratio	138.37	138.80	135.31	134.52	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.35	29.44	26.76	27.26	23.50
Loans / Deposits	70.40	71.41	75.95	76.15	75.75
Time deposits / Deposits	19.57	23.20	22.78	23.37	25.50
NCDs / Time deposits	2.39	8.88	5.17	5.45	8.30
Accumulated gap of assets and liabilities (180 days) / Equity	85.06	44.02	9.13	8.05	33.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.72	96.53	97.72	97.33	100.85
Interest rate sensitivity gap / Equity	-26.76	-38.30	-21.82	-26.85	8.33
【G】					
Deposit growth rate	12.57	13.61	3.14	2.12	2.29
Loan growth rate	11.35	6.81	2.86	2.64	0.26
Investment growth rate	15.08	21.51	1.90	16.31	3.67
Guarantee growth rate	34.84	49.10	4.85	17.96	6.17

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Chang Hwa Commercial Bank | Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【 C 】					
Regulatory capital / Risk-weighted assets	14.97	14.38	13.96	14.11	13.56
Tier 1 capital / Risk-weighted assets	12.09	11.48	10.63	10.40	9.36
Common equity Tier 1 / Risk-weighted assets	10.46	9.87	9.67	9.79	9.22
Tier 1 capital / Exposure measurement	6.31	6.73	6.67	6.40	5.96
Liabilities / Equity (multiple)	13.82	12.96	12.10	12.20	13.02
【 A 】					
Non-performing loan ratio	0.33	0.38	0.34	0.32	0.30
Loan loss provisions / NPLs	386.80	334.70	351.97	376.81	390.43
【 E 】					
NIBT / Average equity	6.26	5.23	8.72	9.84	10.15
(NIBT + loan loss provisions) / Average equity	6.66	5.79	9.09	10.37	12.33
NIBT / Average assets	0.39	0.36	0.61	0.69	0.69
(NIBT + loan loss provisions) / Average assets	0.42	0.40	0.64	0.73	0.84
Net interest income / NIBT	196.72	221.89	163.38	157.25	159.72
NIBT / Net income	35.88	30.88	42.60	44.58	46.06
NIBT / Employees (in thousand / per person)	1,524.28	1,244.72	2,038.64	2,215.58	2,137.11
【 L 】					
Liquidity coverage ratio	153.22	129.35	125.42	146.84	107.13
Net stable funding ratio	141.47	140.28	138.02	137.63	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.94	23.39	19.96	18.70	18.27
Loans / Deposits	72.24	77.61	81.43	79.60	83.36
Time deposits / Deposits	24.54	24.21	25.93	26.47	27.65
NCDs / Time deposits	0.53	0.62	1.36	1.28	1.46
Accumulated gap of assets and liabilities (180 days) / Equity	-102.89	-96.81	-86.31	-94.13	-148.73
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.11	110.78	112.36	110.44	109.66
Interest rate sensitivity gap / Equity	94.56	95.81	100.09	82.82	82.00
【 G 】					
Deposit growth rate	12.97	8.72	4.62	0.50	2.87
Loan growth rate	5.15	3.62	7.00	-4.09	0.72
Investment growth rate	29.89	16.94	7.24	15.09	3.05
Guarantee growth rate	-2.21	10.36	15.22	11.84	-8.14

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

The Shanghai Commercial & Savings Bank, Ltd.

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.87	13.36	14.56	14.41	14.15
Tier 1 capital / Risk-weighted assets	14.82	13.09	13.82	13.61	12.89
Common equity Tier 1 / Risk-weighted assets	14.82	13.09	13.82	13.61	12.89
Tier 1 capital / Exposure measurement	8.73	8.56	9.04	8.95	8.49
Liabilities / Equity (multiple)	7.66	7.78	7.42	8.09	8.10
【A】					
Non-performing loan ratio	0.13	0.21	0.20	0.25	0.32
Loan loss provisions / NPLs	1,040.73	590.26	640.98	539.11	451.33
【E】					
NIBT / Average equity	9.80	9.62	11.96	12.46	12.01
(NIBT + loan loss provisions) / Average equity	9.98	9.73	12.06	12.51	12.50
NIBT / Average assets	1.12	1.09	1.39	1.35	1.36
(NIBT + loan loss provisions) / Average assets	1.14	1.10	1.40	1.36	1.42
Net interest income / NIBT	75.60	78.36	76.92	81.09	80.15
NIBT / Net income	65.12	64.99	67.35	68.47	67.33
NIBT / Employees (in thousand / per person)	5,534.77	5,529.97	6,312.62	6,203.01	5,908.72
【L】					
Liquidity coverage ratio	114.42	123.28	119.35	111.31	109.53
Net stable funding ratio	129.83	124.79	124.71	121.66	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.19	27.88	32.90	33.65	32.01
Loans / Deposits	73.17	74.00	73.94	75.71	74.96
Time deposits / Deposits	32.47	37.61	43.25	43.46	41.69
NCDs / Time deposits	2.58	2.36	5.99	5.44	1.81
Accumulated gap of assets and liabilities (180 days) / Equity	-122.62	-87.75	-94.98	-107.93	-120.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.50	109.94	109.38	106.61	110.41
Interest rate sensitivity gap / Equity	63.93	47.18	41.98	32.63	50.31
【G】					
Deposit growth rate	1.16	5.09	8.43	7.22	7.72
Loan growth rate	0.02	5.11	5.83	8.14	8.16
Investment growth rate	9.89	7.73	6.93	12.29	6.22
Guarantee growth rate	10.31	31.62	43.93	15.89	10.76

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Taipei Fubon Commercial Bank Co., Ltd.　　Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.39	16.47	14.12	13.98	13.93
Tier 1 capital / Risk-weighted assets	12.95	14.71	12.46	12.39	12.11
Common equity Tier 1 / Risk-weighted assets	12.26	13.81	11.97	12.37	12.11
Tier 1 capital / Exposure measurement	6.57	7.36	6.88	6.79	6.44
Liabilities / Equity (multiple)	12.86	11.82	12.21	12.15	12.30
【A】					
Non-performing loan ratio	0.16	0.16	0.19	0.17	0.17
Loan loss provisions / NPLs	759.92	776.86	708.99	784.90	764.25
【E】					
NIBT / Average equity	9.69	10.34	12.16	11.94	10.63
(NIBT + loan loss provisions) / Average equity	10.04	10.47	12.58	12.25	12.06
NIBT / Average assets	0.73	0.78	0.95	0.89	0.84
(NIBT + loan loss provisions) / Average assets	0.76	0.79	0.98	0.92	0.95
Net interest income / NIBT	127.95	119.97	99.08	99.99	103.31
NIBT / Net income	47.41	48.47	51.66	52.37	48.42
NIBT / Employees (in thousand / per person)	3,064.64	3,136.69	3,454.44	3,239.45	2,748.02
【L】					
Liquidity coverage ratio	109.84	122.29	134.73	108.28	127.18
Net stable funding ratio	125.49	133.16	130.86	132.02	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.06	27.84	29.55	33.50	35.42
Loans / Deposits	65.05	66.98	66.46	69.56	65.89
Time deposits / Deposits	24.03	26.92	27.39	26.79	30.29
NCDs / Time deposits	14.58	6.88	5.00	7.85	12.69
Accumulated gap of assets and liabilities (180 days) / Equity	-108.18	-77.67	-72.49	-97.79	-89.14
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.36	112.28	107.83	112.65	112.02
Interest rate sensitivity gap / Equity	83.94	79.33	49.70	80.88	82.06
【G】					
Deposit growth rate	15.97	9.23	8.56	-2.40	11.34
Loan growth rate	12.63	10.07	3.72	3.00	7.96
Investment growth rate	17.70	9.92	3.20	4.14	35.85
Guarantee growth rate	6.77	-15.77	-18.33	-5.28	-8.39

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Cathay United Bank

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	16.25	16.91	15.09	14.99	15.89
Tier 1 capital / Risk-weighted assets	14.11	14.16	12.30	11.85	11.74
Common equity Tier 1 / Risk-weighted assets	12.56	12.50	10.73	10.13	9.67
Tier 1 capital / Exposure measurement	6.76	7.00	7.01	6.59	6.25
Liabilities / Equity (multiple)	12.73	11.89	11.67	12.73	14.06
【A】					
Non-performing loan ratio	0.09	0.14	0.15	0.16	0.21
Loan loss provisions / NPLs	1,778.45	1,180.04	1,136.12	931.32	756.30
【E】					
NIBT / Average equity	10.95	10.62	11.88	12.51	13.24
(NIBT + loan loss provisions) / Average equity	11.28	11.29	12.55	13.90	15.72
NIBT / Average assets	0.80	0.81	0.88	0.87	0.84
(NIBT + loan loss provisions) / Average assets	0.83	0.86	0.93	0.97	1.00
Net interest income / NIBT	133.75	128.32	129.03	128.30	126.62
NIBT / Net income	43.65	42.65	42.09	41.08	41.26
NIBT / Employees (in thousand / per person)	2,539.45	2,378.97	2,390.01	2,180.13	2,195.94
【L】					
Liquidity coverage ratio	187.89	172.98	168.48	157.51	215.71
Net stable funding ratio	153.72	153.48	140.29	128.16	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.89	37.58	36.59	34.22	36.39
Loans / Deposits	61.56	62.92	66.03	71.10	68.58
Time deposits / Deposits	18.83	21.26	26.00	26.57	27.93
NCDs / Time deposits	0.44	0.46	0.50	0.75	0.58
Accumulated gap of assets and liabilities (180 days) / Equity	-28.35	-44.93	-65.17	-56.66	-63.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.38	108.28	110.62	115.98	115.05
Interest rate sensitivity gap / Equity	47.99	67.00	83.08	132.32	135.41
【G】					
Deposit growth rate	11.18	12.42	4.73	5.75	3.10
Loan growth rate	8.70	7.05	-2.79	9.54	-0.09
Investment growth rate	3.81	7.18	21.51	-2.89	13.54
Guarantee growth rate	6.86	31.76	-4.26	88.84	0.36

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

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

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	29.58	29.55	31.72	33.83	36.25
Tier 1 capital / Risk-weighted assets	28.24	28.21	30.37	32.47	34.86
Common equity Tier 1 / Risk-weighted assets	28.24	28.21	30.37	32.47	34.86
Tier 1 capital / Exposure measurement	19.69	19.81	20.64	22.27	21.85
Liabilities / Equity (multiple)	3.33	3.33	3.16	2.82	2.94
【A】					
Non-performing loan ratio	0.03	0.04	-	0.01	0.12
Loan loss provisions / NPLs	4,706.67	3,868.63	86,050.00	22,316.67	848.48
【E】					
NIBT / Average equity	2.27	2.15	2.11	2.18	2.56
(NIBT + loan loss provisions) / Average equity	2.43	2.11	2.43	2.34	3.23
NIBT / Average assets	0.53	0.51	0.56	0.57	0.61
(NIBT + loan loss provisions) / Average assets	0.57	0.50	0.65	0.61	0.77
Net interest income / NIBT	162.97	196.78	207.79	198.81	175.43
NIBT / Net income	53.68	47.10	42.87	42.43	46.82
NIBT / Employees (in thousand / per person)	3,240.82	3,229.44	3,004.26	2,938.60	3,021.83
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	116.45	115.25	104.02	100.56	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	167.70	60.54	100.66	102.13	60.58
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	34.95	25.65	-27.12	-23.53	-16.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	147.45	146.07	164.83	164.90	163.03
Interest rate sensitivity gap / Equity	86.77	86.17	94.02	88.59	90.88
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-0.63	6.69	18.28	7.06	2.69
Investment growth rate	0.58	0.21	-0.35	3.51	-0.22
Guarantee growth rate	-4.02	17.71	-5.88	17.63	15.71

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Bank of Kaohsiung

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.23	12.42	12.11	11.05	10.61
Tier 1 capital / Risk-weighted assets	11.48	10.49	10.04	8.51	8.45
Common equity Tier 1 / Risk-weighted assets	9.69	9.31	8.99	8.19	8.45
Tier 1 capital / Exposure measurement	6.54	6.17	5.77	5.11	4.85
Liabilities / Equity (multiple)	15.07	15.95	16.46	17.59	17.58
【A】					
Non-performing loan ratio	0.27	0.30	0.48	0.81	0.51
Loan loss provisions / NPLs	475.76	382.58	245.48	147.93	258.64
【E】					
NIBT / Average equity	6.05	5.64	5.91	3.43	3.57
(NIBT + loan loss provisions) / Average equity	6.60	6.34	6.71	4.50	8.32
NIBT / Average assets	0.37	0.33	0.33	0.18	0.20
(NIBT + loan loss provisions) / Average assets	0.41	0.37	0.38	0.24	0.46
Net interest income / NIBT	265.75	293.47	311.61	537.22	514.20
NIBT / Net income	26.17	23.83	23.85	13.98	15.06
NIBT / Employees (in thousand / per person)	964.22	796.41	847.18	479.41	526.71
【L】					
Liquidity coverage ratio	159.95	163.60	184.92	217.36	380.34
Net stable funding ratio	138.53	128.96	137.58	131.31	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.34	17.97	20.16	18.18	21.41
Loans / Deposits	76.26	77.41	78.49	82.12	77.54
Time deposits / Deposits	35.69	39.86	41.49	44.24	49.47
NCDs / Time deposits	0.45	0.42	0.46	0.47	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	41.63	-41.63	44.62	52.47	82.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.19	95.10	94.60	99.03	100.11
Interest rate sensitivity gap / Equity	-21.19	-59.40	-66.42	-12.65	1.58
【G】					
Deposit growth rate	4.93	1.96	1.10	-2.84	1.88
Loan growth rate	3.37	0.55	-3.39	2.88	0.38
Investment growth rate	-3.36	13.19	13.97	6.47	-3.21
Guarantee growth rate	19.84	6.38	12.26	20.25	-0.07

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Mega International Commercial Bank

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.16	14.04	13.92	13.86	14.30
Tier 1 capital / Risk-weighted assets	12.98	12.70	12.66	12.54	12.78
Common equity Tier 1 / Risk-weighted assets	12.98	12.70	12.66	12.54	12.78
Tier 1 capital / Exposure measurement	7.05	7.39	7.58	7.64	7.30
Liabilities / Equity (multiple)	11.63	10.66	10.36	10.23	10.91
【A】					
Non-performing loan ratio	0.26	0.21	0.14	0.14	0.12
Loan loss provisions / NPLs	573.29	725.78	1,120.24	1,120.22	1,335.32
【E】					
NIBT / Average equity	7.25	8.19	10.05	9.84	9.61
(NIBT + loan loss provisions) / Average equity	7.82	8.24	10.18	10.71	11.17
NIBT / Average assets	0.55	0.69	0.87	0.85	0.83
(NIBT + loan loss provisions) / Average assets	0.59	0.69	0.88	0.92	0.96
Net interest income / NIBT	145.22	125.87	118.08	134.93	133.60
NIBT / Net income	45.59	48.19	52.03	51.31	49.77
NIBT / Employees (in thousand / per person)	3,127.31	3,502.93	4,187.37	4,312.75	4,420.45
【L】					
Liquidity coverage ratio	111.76	119.03	111.66	112.72	110.69
Net stable funding ratio	123.50	118.93	114.86	113.53	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.93	32.64	29.87	29.47	30.29
Loans / Deposits	69.43	73.23	77.21	81.70	74.82
Time deposits / Deposits	28.52	26.49	22.84	24.10	26.30
NCDs / Time deposits	0.12	0.20	0.15	0.37	0.21
Accumulated gap of assets and liabilities (180 days) / Equity	-37.33	-29.99	-4.02	-5.35	-29.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	118.49	121.25	118.18	120.25	116.44
Interest rate sensitivity gap / Equity	107.20	108.90	78.65	87.03	79.38
【G】					
Deposit growth rate	13.64	6.35	6.16	-3.04	10.03
Loan growth rate	7.73	0.87	0.29	5.81	2.82
Investment growth rate	12.46	35.70	20.36	-2.49	13.00
Guarantee growth rate	-3.19	-14.50	-7.16	-4.94	-6.46

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Agricultural Bank of Taiwan

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	11.74	13.39	14.07	13.03	13.64
Tier 1 capital / Risk-weighted assets	9.59	9.84	10.12	9.35	9.54
Common equity Tier 1 / Risk-weighted assets	8.98	9.84	10.12	9.35	9.54
Tier 1 capital / Exposure measurement	3.16	3.26	3.52	3.36	3.48
Liabilities / Equity (multiple)	29.47	23.75	23.83	26.68	25.97
【A】					
Non-performing loan ratio	0.19	0.23	0.30	0.39	0.52
Loan loss provisions / NPLs	928.59	669.54	543.27	446.01	338.62
【E】					
NIBT / Average equity	5.52	4.46	4.64	3.97	3.86
(NIBT + loan loss provisions) / Average equity	5.96	5.61	5.30	4.68	6.37
NIBT / Average assets	0.19	0.17	0.17	0.15	0.14
(NIBT + loan loss provisions) / Average assets	0.21	0.21	0.19	0.18	0.23
Net interest income / NIBT	143.95	161.92	135.84	176.19	323.81
NIBT / Net income	44.05	39.08	41.67	47.31	41.60
NIBT / Employees (in thousand / per person)	4,628.65	3,839.44	3,704.92	3,316.94	2,991.78
【L】					
Liquidity coverage ratio	143.13	118.26	106.99	95.20	111.16
Net stable funding ratio	171.76	169.06	151.68	151.76	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	57.16	57.09	54.83	50.99	52.16
Loans / Deposits	40.29	42.09	40.55	35.74	31.27
Time deposits / Deposits	94.21	94.94	94.88	97.83	98.09
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-731.08	-660.05	-585.10	-557.67	-445.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	82.73	86.63	84.42	79.06	76.65
Interest rate sensitivity gap / Equity	-436.36	-277.94	-326.75	-513.06	-568.98
【G】					
Deposit growth rate	9.62	9.07	2.37	-4.50	0.74
Loan growth rate	4.94	13.20	16.15	9.17	4.53
Investment growth rate	20.95	1.84	-7.31	1.29	38.76
Guarantee growth rate	8.08	26.75	7.96	-6.76	16.89

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Citibank Taiwan Limited

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	20.57	16.70	15.59	15.74	16.49
Tier 1 capital / Risk-weighted assets	19.13	14.94	14.62	14.39	14.65
Common equity Tier 1 / Risk-weighted assets	19.13	14.94	14.62	14.39	14.65
Tier 1 capital / Exposure measurement	7.93	7.28	7.73	7.62	7.46
Liabilities / Equity (multiple)	6.34	7.11	6.63	6.53	6.68
【A】					
Non-performing loan ratio	0.28	0.40	0.45	0.42	0.42
Loan loss provisions / NPLs	641.66	462.96	398.76	453.11	439.27
【E】					
NIBT / Average equity	5.90	9.36	14.13	12.83	12.92
(NIBT + loan loss provisions) / Average equity	5.54	9.56	14.55	13.26	14.80
NIBT / Average assets	0.72	1.11	1.82	1.63	1.56
(NIBT + loan loss provisions) / Average assets	0.68	1.14	1.87	1.69	1.78
Net interest income / NIBT	149.08	114.06	95.59	107.05	98.24
NIBT / Net income	28.53	39.20	49.06	43.96	42.48
NIBT / Employees (in thousand / per person)	1,492.82	2,376.19	3,668.00	3,182.22	3,140.57
【L】					
Liquidity coverage ratio	161.13	138.58	148.48	121.85	151.73
Net stable funding ratio	173.93	156.61	149.90	150.33	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	56.82	59.68	61.37	62.07	59.82
Loans / Deposits	46.76	48.42	50.70	54.68	54.48
Time deposits / Deposits	11.30	11.29	12.32	14.80	13.53
NCDs / Time deposits	0.03	0.03	0.03	0.02	0.06
Accumulated gap of assets and liabilities (180 days) / Equity	-12.01	-9.99	-9.20	-35.16	-31.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.40	112.27	114.18	112.72	96.56
Interest rate sensitivity gap / Equity	25.77	32.69	35.37	33.28	-8.27
【G】					
Deposit growth rate	-4.24	0.32	6.35	4.36	-2.94
Loan growth rate	-7.51	-4.20	-1.39	4.69	5.02
Investment growth rate	-11.78	34.34	-11.13	-2.85	6.29
Guarantee growth rate	11.22	17.66	-6.45	-2.11	13.50

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

O-Bank Co., Ltd.

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.71	12.67	14.00	13.69	13.71
Tier 1 capital / Risk-weighted assets	13.63	11.46	12.02	11.56	10.97
Common equity Tier 1 / Risk-weighted assets	13.51	11.34	11.72	11.21	10.97
Tier 1 capital / Exposure measurement	7.99	7.49	7.31	7.16	7.24
Liabilities / Equity (multiple)	7.66	8.25	9.08	9.44	9.08
【A】					
Non-performing loan ratio	0.41	0.42	0.75	0.01	0.25
Loan loss provisions / NPLs	353.00	309.65	183.02	9,848.15	582.17
【E】					
NIBT / Average equity	5.60	3.67	3.65	3.88	4.15
(NIBT + loan loss provisions) / Average equity	6.21	3.81	4.86	4.54	5.67
NIBT / Average assets	0.63	0.36	0.36	0.36	0.45
(NIBT + loan loss provisions) / Average assets	0.70	0.38	0.48	0.42	0.61
Net interest income / NIBT	109.62	155.07	161.60	191.83	161.22
NIBT / Net income	36.56	26.55	22.84	24.07	27.30
NIBT / Employees (in thousand / per person)	2,091.29	1,347.54	1,217.09	1,254.69	1,474.13
【L】					
Liquidity coverage ratio	113.50	113.12	104.02	90.18	84.62
Net stable funding ratio	116.03	110.42	106.43	97.07	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.81	46.39	45.89	45.61	37.36
Loans / Deposits	66.81	65.56	70.40	75.71	90.25
Time deposits / Deposits	50.00	56.73	52.81	51.40	57.52
NCDs / Time deposits	4.12	9.02	9.10	13.51	45.51
Accumulated gap of assets and liabilities (180 days) / Equity	-88.81	-52.05	-8.14	-99.28	-152.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.05	113.82	116.01	97.44	107.34
Interest rate sensitivity gap / Equity	47.93	72.78	89.54	-13.33	37.76
【G】					
Deposit growth rate	-3.38	1.15	1.30	31.39	11.55
Loan growth rate	-4.25	-5.84	-3.10	10.22	13.05
Investment growth rate	-1.89	5.14	11.82	7.49	19.10
Guarantee growth rate	-3.75	76.78	31.24	68.91	77.49

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Taiwan Business Bank

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.40	13.42	12.66	12.70	12.27
Tier 1 capital / Risk-weighted assets	9.83	9.84	9.61	9.60	9.51
Common equity Tier 1 / Risk-weighted assets	8.32	8.28	8.40	8.21	7.98
Tier 1 capital / Exposure measurement	5.26	5.90	5.53	5.40	5.26
Liabilities / Equity (multiple)	18.89	17.13	17.30	18.05	20.11
【A】					
Non-performing loan ratio	0.28	0.50	0.32	0.30	0.33
Loan loss provisions / NPLs	422.57	233.63	367.72	394.13	327.65
【E】					
NIBT / Average equity	5.83	5.65	9.03	11.19	7.73
(NIBT + loan loss provisions) / Average equity	7.53	6.70	10.72	12.13	11.33
NIBT / Average assets	0.30	0.30	0.46	0.55	0.37
(NIBT + loan loss provisions) / Average assets	0.39	0.36	0.55	0.59	0.54
Net interest income / NIBT	306.79	299.94	211.54	188.49	267.90
NIBT / Net income	24.06	24.61	34.94	40.01	27.78
NIBT / Employees (in thousand / per person)	1,080.24	1,019.41	1,525.52	1,782.37	1,187.82
【L】					
Liquidity coverage ratio	123.88	132.37	133.46	120.63	92.54
Net stable funding ratio	131.57	127.42	130.16	130.31	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.38	19.03	24.01	22.29	18.08
Loans / Deposits	75.94	82.36	76.21	79.57	81.87
Time deposits / Deposits	31.99	33.67	37.45	36.61	37.03
NCDs / Time deposits	1.57	0.90	0.90	1.64	0.14
Accumulated gap of assets and liabilities (180 days) / Equity	101.65	42.93	34.53	-39.62	-27.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.64	103.01	97.84	99.22	100.39
Interest rate sensitivity gap / Equity	37.52	38.38	-29.01	-10.37	5.97
【G】					
Deposit growth rate	17.65	-1.20	9.47	-0.36	4.96
Loan growth rate	7.67	6.82	5.35	-3.21	6.26
Investment growth rate	31.03	-7.82	13.91	24.15	1.28
Guarantee growth rate	17.92	12.16	0.21	21.88	2.70

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Standard Chartered Bank (Taiwan) Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.42	14.03	15.84	15.90	16.19
Tier 1 capital / Risk-weighted assets	12.71	11.96	13.27	12.89	13.08
Common equity Tier 1 / Risk-weighted assets	12.71	11.96	13.27	12.89	13.08
Tier 1 capital / Exposure measurement	5.89	5.70	6.51	6.24	5.90
Liabilities / Equity (multiple)	13.40	14.39	12.54	12.88	13.83
【A】					
Non-performing loan ratio	0.07	0.11	0.14	0.23	0.37
Loan loss provisions / NPLs	2,196.14	1,503.90	1,179.50	733.94	479.92
【E】					
NIBT / Average equity	5.88	5.94	7.25	6.26	5.99
(NIBT + loan loss provisions) / Average equity	6.18	5.93	7.50	6.70	8.38
NIBT / Average assets	0.40	0.41	0.52	0.45	0.42
(NIBT + loan loss provisions) / Average assets	0.42	0.41	0.54	0.48	0.59
Net interest income / NIBT	183.95	179.24	129.45	144.41	205.88
NIBT / Net income	22.57	21.89	24.32	21.02	19.22
NIBT / Employees (in thousand / per person)	995.34	965.28	1,104.69	938.82	832.37
【L】					
Liquidity coverage ratio	187.61	162.66	187.59	278.61	200.89
Net stable funding ratio	146.40	143.67	142.13	154.38	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	58.53	59.13	55.59	69.29	75.58
Loans / Deposits	52.17	46.79	55.79	55.28	52.87
Time deposits / Deposits	8.57	8.99	15.62	15.25	15.59
NCDs / Time deposits	10.93	10.64	11.08	16.94	7.51
Accumulated gap of assets and liabilities (180 days) / Equity	-196.34	-214.02	-148.31	-35.36	-87.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	116.28	89.99	131.88	154.72	146.36
Interest rate sensitivity gap / Equity	126.42	-70.31	206.59	356.23	327.69
【G】					
Deposit growth rate	-6.61	20.76	0.69	1.05	2.59
Loan growth rate	4.13	1.28	1.63	5.51	-1.81
Investment growth rate	-11.25	20.34	-5.17	-6.69	11.36
Guarantee growth rate	89.46	-1.13	-14.62	32.98	20.60

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Taichung Commercial Bank Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.81	13.60	13.23	12.35	12.01
Tier 1 capital / Risk-weighted assets	14.24	13.06	12.64	11.65	10.98
Common equity Tier 1 / Risk-weighted assets	12.24	11.03	10.49	9.54	9.25
Tier 1 capital / Exposure measurement	8.87	8.54	8.44	7.80	7.13
Liabilities / Equity (multiple)	11.02	11.69	12.17	13.32	14.13
【A】					
Non-performing loan ratio	0.15	0.21	0.31	0.45	0.42
Loan loss provisions / NPLs	898.12	644.56	475.69	317.96	343.72
【E】					
NIBT / Average equity	9.20	8.82	10.17	10.31	10.13
(NIBT + loan loss provisions) / Average equity	10.43	9.11	10.54	11.04	12.86
NIBT / Average assets	0.74	0.67	0.75	0.69	0.67
(NIBT + loan loss provisions) / Average assets	0.84	0.69	0.77	0.74	0.85
Net interest income / NIBT	158.46	166.19	154.95	170.32	181.25
NIBT / Net income	43.48	43.97	45.91	43.53	41.60
NIBT / Employees (in thousand / per person)	1,961.12	1,752.25	1,938.31	1,964.80	1,919.25
【L】					
Liquidity coverage ratio	171.66	167.53	155.76	137.84	127.68
Net stable funding ratio	143.98	143.72	140.12	139.53	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.20	24.39	24.28	23.01	24.80
Loans / Deposits	73.35	72.32	75.38	77.70	76.79
Time deposits / Deposits	39.56	42.94	46.11	49.21	49.44
NCDs / Time deposits	1.41	0.84	0.68	3.89	4.64
Accumulated gap of assets and liabilities (180 days) / Equity	-28.94	-22.59	-30.34	-70.62	-114.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.75	89.63	89.45	90.69	91.98
Interest rate sensitivity gap / Equity	-86.39	-104.57	-110.36	-105.72	-95.80
【G】					
Deposit growth rate	3.63	9.15	-0.77	3.87	4.81
Loan growth rate	5.05	4.70	-3.75	5.11	1.37
Investment growth rate	4.52	11.83	5.72	4.49	84.20
Guarantee growth rate	18.67	38.79	-10.09	-1.91	27.66

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

King's Town Bank

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	16.31	16.15	15.06	14.04	15.57
Tier 1 capital / Risk-weighted assets	15.23	14.58	14.71	13.95	15.17
Common equity Tier 1 / Risk-weighted assets	15.23	14.58	14.71	13.95	15.17
Tier 1 capital / Exposure measurement	12.84	12.28	11.85	11.11	11.85
Liabilities / Equity (multiple)	5.89	5.89	5.83	6.94	6.31
【A】					
Non-performing loan ratio	0.02	0.01	0.01	0.02	0.02
Loan loss provisions / NPLs	8,342.11	11,764.00	9,860.87	6,762.86	6,394.29
【E】					
NIBT / Average equity	14.76	16.22	10.35	9.58	19.58
(NIBT + loan loss provisions) / Average equity	19.75	17.00	10.47	14.23	22.07
NIBT / Average assets	2.01	2.11	1.37	1.26	2.52
(NIBT + loan loss provisions) / Average assets	2.69	2.21	1.38	1.87	2.84
Net interest income / NIBT	81.96	80.50	119.68	139.57	74.08
NIBT / Net income	64.88	71.55	46.47	51.27	72.05
NIBT / Employees (in thousand / per person)	6,706.43	6,538.30	3,973.14	3,677.86	6,903.99
【L】					
Liquidity coverage ratio	140.78	141.80	182.76	154.46	179.53
Net stable funding ratio	144.93	134.07	130.62	121.76	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.94	21.96	25.26	24.34	28.46
Loans / Deposits	82.88	82.69	82.17	81.92	80.34
Time deposits / Deposits	32.16	34.29	36.28	39.30	40.68
NCDs / Time deposits	0.09	1.39	0.56	8.62	4.48
Accumulated gap of assets and liabilities (180 days) / Equity	-3.47	8.21	37.09	17.75	-32.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.30	91.97	93.87	96.76	92.48
Interest rate sensitivity gap / Equity	-17.65	-38.41	-27.93	-17.15	-36.41
【G】					
Deposit growth rate	11.30	18.42	1.64	4.42	3.95
Loan growth rate	11.54	19.17	1.95	6.48	14.98
Investment growth rate	-5.31	9.07	0.76	2.07	36.78
Guarantee growth rate	10.59	61.19	10.33	24.22	-18.62

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

HSBC Bank (Taiwan) Limited

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	16.91	15.09	14.22	14.75	14.90
Tier 1 capital / Risk-weighted assets	15.87	14.01	13.19	13.68	13.83
Common equity Tier 1 / Risk-weighted assets	15.87	14.01	13.19	13.68	13.83
Tier 1 capital / Exposure measurement	5.86	5.89	5.66	5.42	5.41
Liabilities / Equity (multiple)	12.66	12.92	13.39	14.14	13.72
【A】					
Non-performing loan ratio	0.04	0.03	0.04	0.06	0.08
Loan loss provisions / NPLs	3,589.58	3,917.65	3,364.55	2,265.70	1,620.77
【E】					
NIBT / Average equity	5.46	7.20	9.12	12.18	10.46
(NIBT + loan loss provisions) / Average equity	5.57	7.17	8.71	12.40	11.26
NIBT / Average assets	0.40	0.55	0.61	0.78	0.72
(NIBT + loan loss provisions) / Average assets	0.41	0.55	0.59	0.79	0.77
Net interest income / NIBT	132.47	82.07	-0.80	16.96	50.19
NIBT / Net income	25.17	33.44	38.41	45.12	41.64
NIBT / Employees (in thousand / per person)	1,369.78	1,867.89	2,290.29	2,954.37	2,500.49
【L】					
Liquidity coverage ratio	148.44	172.69	154.20	149.32	122.12
Net stable funding ratio	152.71	149.29	127.33	142.05	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	86.25	78.16	98.01	117.21	115.98
Loans / Deposits	60.45	55.26	60.65	61.82	55.34
Time deposits / Deposits	24.17	32.04	31.32	31.00	29.89
NCDs / Time deposits	1.46	1.30	1.31	5.39	0.53
Accumulated gap of assets and liabilities (180 days) / Equity	-56.71	-52.80	-102.76	-190.12	-220.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	179.45	153.93	189.62	191.36	179.46
Interest rate sensitivity gap / Equity	418.69	325.92	494.13	505.80	453.79
【G】					
Deposit growth rate	-4.95	3.67	-6.97	4.20	13.78
Loan growth rate	3.98	-9.02	-5.28	16.41	9.66
Investment growth rate	0.64	-18.86	-18.70	6.06	2.29
Guarantee growth rate	52.56	39.79	15.27	16.38	9.51

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Taipei Star Bank　　Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.16	12.68	12.39	13.17	12.53
Tier 1 capital / Risk-weighted assets	12.57	10.16	9.51	9.66	8.81
Common equity Tier 1 / Risk-weighted assets	10.74	9.10	8.50	9.07	8.81
Tier 1 capital / Exposure measurement	6.52	6.22	5.75	5.70	5.20
Liabilities / Equity (multiple)	15.10	15.00	15.59	15.10	15.46
【A】					
Non-performing loan ratio	0.28	0.13	0.17	0.30	0.14
Loan loss provisions / NPLs	407.28	852.17	666.28	393.01	887.69
【E】					
NIBT / Average equity	4.56	4.53	4.36	4.16	4.14
(NIBT + loan loss provisions) / Average equity	4.72	4.44	4.27	3.84	4.90
NIBT / Average assets	0.29	0.27	0.26	0.25	0.26
(NIBT + loan loss provisions) / Average assets	0.30	0.26	0.25	0.23	0.31
Net interest income / NIBT	387.16	377.69	346.22	332.13	311.98
NIBT / Net income	21.31	21.77	21.76	24.02	23.23
NIBT / Employees (in thousand / per person)	539.92	517.53	505.31	463.31	458.77
【L】					
Liquidity coverage ratio	151.06	145.25	146.50	149.20	152.51
Net stable funding ratio	123.77	118.60	115.00	113.11	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.42	22.01	35.75	32.28	30.75
Loans / Deposits	74.84	71.95	70.29	69.21	68.38
Time deposits / Deposits	57.91	58.63	62.68	64.33	66.25
NCDs / Time deposits	0.79	0.73	2.49	14.08	17.61
Accumulated gap of assets and liabilities (180 days) / Equity	-237.22	-236.99	-236.93	-280.38	-159.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	86.62	86.41	86.53	87.17	90.30
Interest rate sensitivity gap / Equity	-179.68	-181.32	-186.46	-172.50	-134.03
【G】					
Deposit growth rate	1.12	-0.46	3.13	0.84	6.80
Loan growth rate	5.19	1.89	4.74	2.06	4.54
Investment growth rate	0.50	-13.79	7.97	2.82	13.21
Guarantee growth rate	-49.45	-39.08	93.71	-19.97	19.75

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Hwatai Bank

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	12.74	12.34	12.11	12.28	12.95
Tier 1 capital / Risk-weighted assets	9.76	9.90	10.62	10.56	10.77
Common equity Tier 1 / Risk-weighted assets	8.89	9.90	10.62	10.56	10.77
Tier 1 capital / Exposure measurement	6.65	6.24	6.47	6.39	6.23
Liabilities / Equity (multiple)	14.54	13.82	13.33	13.65	13.97
【A】					
Non-performing loan ratio	0.06	0.08	0.48	1.24	1.80
Loan loss provisions / NPLs	2,176.06	1,754.41	324.94	116.55	103.75
【E】					
NIBT / Average equity	4.35	3.38	3.11	0.68	-12.56
(NIBT + loan loss provisions) / Average equity	5.45	3.95	6.58	3.26	5.46
NIBT / Average assets	0.29	0.23	0.21	0.05	-0.84
(NIBT + loan loss provisions) / Average assets	0.36	0.27	0.45	0.22	0.37
Net interest income / NIBT	354.73	391.23	482.84	2,379.69	-
NIBT / Net income	22.21	19.61	15.75	3.31	-55.09
NIBT / Employees (in thousand / per person)	637.25	459.68	377.33	74.77	-1,365.99
【L】					
Liquidity coverage ratio	128.80	270.12	211.83	191.59	559.61
Net stable funding ratio	143.48	153.96	156.08	127.85	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.65	36.34	30.67	30.13	34.45
Loans / Deposits	76.95	64.27	69.31	71.67	65.19
Time deposits / Deposits	48.82	49.39	54.26	55.28	57.30
NCDs / Time deposits	4.43	3.48	3.19	3.03	3.38
Accumulated gap of assets and liabilities (180 days) / Equity	-261.30	-149.54	-62.51	-86.21	-57.32
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.21	95.02	96.65	95.06	95.76
Interest rate sensitivity gap / Equity	-23.15	-60.85	-39.68	-59.50	-51.25
【G】					
Deposit growth rate	6.45	8.78	2.07	-2.21	-3.44
Loan growth rate	27.46	0.87	-1.29	7.52	-5.72
Investment growth rate	-7.22	4.02	-1.13	16.40	3.65
Guarantee growth rate	3.80	6.48	-	-5.36	36.65

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Shin Kong Commercial Bank

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.82	16.87	14.41	14.38	13.06
Tier 1 capital / Risk-weighted assets	12.41	13.96	11.81	11.51	10.44
Common equity Tier 1 / Risk-weighted assets	10.40	11.65	10.49	10.39	9.69
Tier 1 capital / Exposure measurement	6.51	7.26	7.19	6.98	6.39
Liabilities / Equity (multiple)	15.91	13.93	13.45	13.64	14.49
【A】					
Non-performing loan ratio	0.16	0.19	0.20	0.23	0.24
Loan loss provisions / NPLs	800.85	672.56	636.50	570.52	488.17
【E】					
NIBT / Average equity	10.85	10.20	10.88	11.54	9.67
(NIBT + loan loss provisions) / Average equity	11.28	10.62	11.26	12.23	11.61
NIBT / Average assets	0.67	0.67	0.74	0.74	0.62
(NIBT + loan loss provisions) / Average assets	0.70	0.70	0.77	0.78	0.75
Net interest income / NIBT	169.23	168.61	175.21	189.67	229.80
NIBT / Net income	40.38	39.58	40.51	38.91	31.71
NIBT / Employees (in thousand / per person)	1,949.73	1,769.23	1,747.39	1,666.58	1,289.80
【L】					
Liquidity coverage ratio	149.39	154.66	147.16	121.79	135.59
Net stable funding ratio	130.08	123.73	122.75	120.62	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.48	26.25	23.10	21.92	19.08
Loans / Deposits	68.89	71.71	74.19	76.31	74.92
Time deposits / Deposits	47.07	48.22	51.62	51.13	50.89
NCDs / Time deposits	2.14	0.02	0.03	0.88	3.39
Accumulated gap of assets and liabilities (180 days) / Equity	-159.07	-100.22	-70.55	-62.00	-157.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	81.66	85.24	84.42	91.00	91.59
Interest rate sensitivity gap / Equity	-226.98	-160.48	-164.11	-94.40	-96.41
【G】					
Deposit growth rate	14.71	11.68	9.88	4.12	3.68
Loan growth rate	10.19	7.93	6.84	6.04	5.21
Investment growth rate	12.69	19.75	11.35	7.22	34.03
Guarantee growth rate	33.73	61.59	-1.39	-29.76	21.34

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Sunny Bank, Ltd. Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	12.62	13.08	11.55	12.11	12.70
Tier 1 capital / Risk-weighted assets	11.52	11.64	9.84	9.76	9.59
Common equity Tier 1 / Risk-weighted assets	9.31	9.38	8.49	8.65	8.68
Tier 1 capital / Exposure measurement	6.71	6.89	6.65	6.52	6.17
Liabilities / Equity (multiple)	16.03	15.62	14.92	14.69	15.55
【A】					
Non-performing loan ratio	0.16	0.22	0.28	0.18	0.12
Loan loss provisions / NPLs	929.90	555.63	440.46	659.09	1,044.51
【E】					
NIBT / Average equity	8.00	8.06	8.60	11.63	8.87
(NIBT + loan loss provisions) / Average equity	11.82	11.47	11.29	12.22	13.71
NIBT / Average assets	0.48	0.50	0.55	0.66	0.54
(NIBT + loan loss provisions) / Average assets	0.71	0.71	0.72	0.70	0.83
Net interest income / NIBT	221.13	207.02	203.63	172.99	211.07
NIBT / Net income	36.17	37.39	37.49	44.89	35.84
NIBT / Employees (in thousand / per person)	1,337.49	1,292.23	1,293.70	1,578.65	1,167.97
【L】					
Liquidity coverage ratio	114.34	111.86	120.18	141.89	154.73
Net stable funding ratio	131.57	129.48	128.37	130.28	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.74	24.84	24.16	24.43	24.44
Loans / Deposits	71.95	73.95	74.79	75.91	76.67
Time deposits / Deposits	56.62	58.10	59.34	59.32	59.73
NCDs / Time deposits	6.50	8.00	7.41	7.47	8.94
Accumulated gap of assets and liabilities (180 days) / Equity	-264.83	-300.12	-265.44	-220.25	-186.17
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.77	88.80	89.34	92.37	93.68
Interest rate sensitivity gap / Equity	-141.18	-150.83	-136.89	-95.47	-84.20
【G】					
Deposit growth rate	9.59	14.15	11.14	9.66	9.18
Loan growth rate	6.61	12.83	9.47	8.53	9.92
Investment growth rate	6.16	24.87	7.71	4.71	16.35
Guarantee growth rate	19.64	4.77	-7.79	38.34	0.93

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Bank of Panhsin

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	12.12	11.21	11.43	11.48	11.59
Tier 1 capital / Risk-weighted assets	9.43	9.28	9.38	9.30	9.04
Common equity Tier 1 / Risk-weighted assets	8.51	8.31	8.32	8.16	7.85
Tier 1 capital / Exposure measurement	5.61	5.61	5.61	5.42	5.24
Liabilities / Equity (multiple)	14.49	14.32	14.33	14.86	15.66
【A】					
Non-performing loan ratio	0.21	0.26	0.32	0.85	0.80
Loan loss provisions / NPLs	566.42	441.96	375.79	145.37	154.87
【E】					
NIBT / Average equity	7.00	6.72	6.45	3.09	2.00
(NIBT + loan loss provisions) / Average equity	7.72	7.42	7.13	5.52	6.27
NIBT / Average assets	0.45	0.44	0.41	0.19	0.12
(NIBT + loan loss provisions) / Average assets	0.49	0.48	0.45	0.33	0.37
Net interest income / NIBT	234.10	226.76	243.58	508.46	791.88
NIBT / Net income	29.07	28.22	26.22	12.49	8.38
NIBT / Employees (in thousand / per person)	861.64	767.39	714.18	317.54	194.54
【L】					
Liquidity coverage ratio	116.38	117.54	156.24	222.42	304.12
Net stable funding ratio	137.23	139.39	143.22	155.24	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.19	19.59	22.60	26.67	26.83
Loans / Deposits	74.48	75.09	76.54	71.67	68.68
Time deposits / Deposits	45.19	49.24	52.11	54.34	55.59
NCDs / Time deposits	0.27	0.29	0.35	0.37	0.53
Accumulated gap of assets and liabilities (180 days) / Equity	-123.73	-131.21	-78.61	-44.95	52.15
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.18	95.85	95.25	97.43	95.69
Interest rate sensitivity gap / Equity	-57.91	-49.91	-57.79	-32.04	-57.06
【G】					
Deposit growth rate	5.86	10.05	1.82	1.50	2.43
Loan growth rate	4.70	7.93	8.73	5.91	4.74
Investment growth rate	3.65	5.00	-3.38	19.00	155.48
Guarantee growth rate	69.46	43.98	19.79	-1.45	-23.20

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Cota Bank

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【 C 】					
Regulatory capital / Risk-weighted assets	13.65	13.07	13.19	12.91	12.07
Tier 1 capital / Risk-weighted assets	11.73	10.75	10.45	9.86	9.20
Common equity Tier 1 / Risk-weighted assets	11.21	10.25	9.94	9.36	9.20
Tier 1 capital / Exposure measurement	6.48	6.41	6.20	6.00	5.51
Liabilities / Equity (multiple)	13.31	13.36	13.79	14.24	14.52
【 A 】					
Non-performing loan ratio	0.17	0.20	0.44	0.50	0.24
Loan loss provisions / NPLs	866.67	707.44	323.78	295.69	663.93
【 E 】					
NIBT / Average equity	7.08	7.21	8.30	8.53	11.52
(NIBT + loan loss provisions) / Average equity	7.10	7.21	8.69	8.78	13.49
NIBT / Average assets	0.50	0.50	0.55	0.56	0.68
(NIBT + loan loss provisions) / Average assets	0.50	0.50	0.57	0.57	0.80
Net interest income / NIBT	279.80	287.49	275.38	286.22	235.97
NIBT / Net income	31.79	31.46	30.66	31.09	35.26
NIBT / Employees (in thousand / per person)	807.49	774.46	833.63	811.54	931.58
【 L 】					
Liquidity coverage ratio	526.85	503.45	435.09	371.77	319.09
Net stable funding ratio	143.00	138.33	141.54	136.51	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.04	25.09	27.15	23.24	19.29
Loans / Deposits	73.01	74.93	73.61	77.99	80.82
Time deposits / Deposits	51.95	53.62	57.26	57.33	58.10
NCDs / Time deposits	3.18	5.12	7.11	10.26	10.18
Accumulated gap of assets and liabilities (180 days) / Equity	-145.85	-187.28	-203.84	-277.59	-291.17
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	82.08	83.88	84.80	86.29	88.12
Interest rate sensitivity gap / Equity	-222.39	-201.20	-196.67	-183.02	-160.92
【 G 】					
Deposit growth rate	3.64	5.52	2.65	3.67	3.27
Loan growth rate	0.99	7.40	-3.13	0.03	2.38
Investment growth rate	15.60	-4.40	22.41	13.91	84.55
Guarantee growth rate	-38.26	3.65	4.35	-12.26	-3.99

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Union Bank of Taiwan | Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	16.09	14.80	14.70	14.32	15.70
Tier 1 capital / Risk-weighted assets	14.32	12.83	13.01	13.07	13.89
Common equity Tier 1 / Risk-weighted assets	11.23	9.90	9.94	9.66	10.06
Tier 1 capital / Exposure measurement	6.54	6.55	6.53	6.48	7.30
Liabilities / Equity (multiple)	11.76	11.41	11.33	11.86	10.66
【A】					
Non-performing loan ratio	0.10	0.14	0.15	0.12	0.12
Loan loss provisions / NPLs	1,081.36	788.45	738.50	960.85	885.64
【E】					
NIBT / Average equity	8.43	6.84	7.33	6.64	8.57
(NIBT + loan loss provisions) / Average equity	7.45	7.14	7.36	6.80	9.85
NIBT / Average assets	0.66	0.52	0.58	0.56	0.61
(NIBT + loan loss provisions) / Average assets	0.58	0.55	0.59	0.57	0.70
Net interest income / NIBT	163.92	197.25	165.67	204.88	199.91
NIBT / Net income	37.08	32.25	33.87	31.77	32.44
NIBT / Employees (in thousand / per person)	1,341.13	969.09	991.20	865.72	899.03
【L】					
Liquidity coverage ratio	170.97	214.29	158.85	290.88	186.47
Net stable funding ratio	137.72	134.60	126.72	132.85	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.93	26.64	27.13	28.35	20.65
Loans / Deposits	73.70	69.91	72.46	63.63	71.47
Time deposits / Deposits	38.72	41.23	44.33	47.80	44.45
NCDs / Time deposits	0.13	0.12	0.10	4.26	0.12
Accumulated gap of assets and liabilities (180 days) / Equity	-99.38	-39.70	-50.03	-19.55	-24.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.91	95.14	96.35	95.68	97.07
Interest rate sensitivity gap / Equity	-85.38	-47.09	-34.27	-42.87	-24.94
【G】					
Deposit growth rate	10.60	13.98	3.79	14.42	4.01
Loan growth rate	16.33	9.83	18.14	2.69	12.11
Investment growth rate	3.67	0.97	7.81	13.33	31.04
Guarantee growth rate	20.55	1.60	4.42	6.48	34.41

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Far Eastern International Bank Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.95	14.10	13.60	13.33	14.35
Tier 1 capital / Risk-weighted assets	11.30	11.49	10.99	11.07	11.06
Common equity Tier 1 / Risk-weighted assets	10.87	11.03	10.53	10.51	11.06
Tier 1 capital / Exposure measurement	5.87	6.09	6.11	6.14	6.06
Liabilities / Equity (multiple)	13.56	12.98	12.89	13.07	12.51
【A】					
Non-performing loan ratio	0.26	0.51	0.28	0.24	0.29
Loan loss provisions / NPLs	496.25	286.35	510.29	574.01	479.00
【E】					
NIBT / Average equity	6.76	6.05	9.09	9.34	7.94
(NIBT + loan loss provisions) / Average equity	6.24	5.61	9.21	9.59	7.58
NIBT / Average assets	0.47	0.43	0.67	0.67	0.57
(NIBT + loan loss provisions) / Average assets	0.43	0.40	0.68	0.69	0.55
Net interest income / NIBT	201.54	211.01	127.64	139.73	163.70
NIBT / Net income	31.41	26.53	37.36	37.00	32.26
NIBT / Employees (in thousand / per person)	1,300.20	1,137.24	1,676.18	1,656.57	1,345.74
【L】					
Liquidity coverage ratio	142.22	142.42	124.91	110.28	110.90
Net stable funding ratio	128.35	123.36	120.49	114.49	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.42	37.53	31.17	30.30	31.72
Loans / Deposits	67.44	66.74	72.57	75.68	75.36
Time deposits / Deposits	53.94	55.31	58.37	57.28	56.74
NCDs / Time deposits	2.09	0.26	0.62	2.15	2.48
Accumulated gap of assets and liabilities (180 days) / Equity	-197.42	-232.14	-204.24	-175.87	-167.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.66	107.47	103.02	108.33	110.25
Interest rate sensitivity gap / Equity	47.82	70.83	28.20	75.95	90.90
【G】					
Deposit growth rate	5.40	8.63	5.96	8.05	3.38
Loan growth rate	6.18	-0.34	1.37	8.14	-1.40
Investment growth rate	6.73	11.52	12.50	10.20	22.26
Guarantee growth rate	-2.59	11.40	28.34	12.67	8.06

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Yuanta Commercial Bank Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.41	16.98	15.57	15.39	14.45
Tier 1 capital / Risk-weighted assets	13.54	14.72	13.12	12.52	11.26
Common equity Tier 1 / Risk-weighted assets	12.87	13.98	12.50	11.91	10.27
Tier 1 capital / Exposure measurement	6.92	7.95	8.27	8.13	6.95
Liabilities / Equity (multiple)	12.43	10.57	9.92	10.06	12.89
【A】					
Non-performing loan ratio	0.10	0.12	0.15	0.21	0.22
Loan loss provisions / NPLs	1,433.02	1,230.93	1,121.41	761.88	597.56
【E】					
NIBT / Average equity	7.42	6.49	9.62	8.75	12.34
(NIBT + loan loss provisions) / Average equity	7.83	7.38	10.78	9.09	13.38
NIBT / Average assets	0.59	0.58	0.89	0.77	0.86
(NIBT + loan loss provisions) / Average assets	0.62	0.66	1.00	0.80	0.93
Net interest income / NIBT	137.65	151.76	113.21	135.08	119.45
NIBT / Net income	44.23	40.36	50.03	46.35	50.53
NIBT / Employees (in thousand / per person)	2,091.66	1,823.56	2,623.63	2,236.75	2,753.70
【L】					
Liquidity coverage ratio	187.19	237.56	200.03	139.46	161.82
Net stable funding ratio	159.16	r 160.93	144.85	133.79	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.33	37.23	34.02	34.78	35.82
Loans / Deposits	59.02	62.18	66.20	69.21	65.88
Time deposits / Deposits	36.10	36.70	41.83	45.85	39.66
NCDs / Time deposits	1.49	2.98	5.18	9.25	14.76
Accumulated gap of assets and liabilities (180 days) / Equity	54.93	56.06	11.50	-55.06	-114.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	79.67	83.18	85.53	84.86	84.08
Interest rate sensitivity gap / Equity	-214.43	-148.18	-113.98	-117.04	-155.28
【G】					
Deposit growth rate	17.84	9.64	7.12	44.50	2.67
Loan growth rate	11.78	2.95	2.41	51.56	-2.74
Investment growth rate	18.34	18.50	7.46	47.92	28.33
Guarantee growth rate	-21.94	-1.32	-16.20	-7.32	-31.67

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Bank SinoPac Co., Ltd. Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.80	15.89	14.00	13.87	14.51
Tier 1 capital / Risk-weighted assets	12.99	13.13	12.26	12.64	13.04
Common equity Tier 1 / Risk-weighted assets	11.43	11.78	11.47	12.16	12.54
Tier 1 capital / Exposure measurement	6.66	6.88	7.49	8.11	8.01
Liabilities / Equity (multiple)	13.81	13.20	11.69	10.81	10.54
【A】					
Non-performing loan ratio	0.13	0.14	0.21	0.25	0.28
Loan loss provisions / NPLs	1,010.80	937.61	638.56	561.14	499.76
【E】					
NIBT / Average equity	9.27	8.15	8.86	8.56	7.09
(NIBT + loan loss provisions) / Average equity	9.77	8.60	8.76	8.96	8.20
NIBT / Average assets	0.63	0.59	0.70	0.72	0.58
(NIBT + loan loss provisions) / Average assets	0.67	0.62	0.69	0.75	0.67
Net interest income / NIBT	148.29	148.42	121.88	130.44	157.30
NIBT / Net income	43.69	40.64	44.55	45.39	39.40
NIBT / Employees (in thousand / per person)	2,152.09	1,835.16	2,033.55	2,133.48	1,656.51
【L】					
Liquidity coverage ratio	137.07	143.65	161.12	115.00	134.93
Net stable funding ratio	137.09	132.28	135.59	130.64	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.19	31.78	32.74	26.97	25.98
Loans / Deposits	64.60	68.76	72.00	77.67	76.00
Time deposits / Deposits	26.81	29.60	32.79	34.10	36.50
NCDs / Time deposits	0.09	0.41	2.50	6.29	6.23
Accumulated gap of assets and liabilities (180 days) / Equity	-29.23	52.12	-33.23	-4.40	-30.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.54	109.89	116.24	117.37	111.38
Interest rate sensitivity gap / Equity	47.23	78.49	111.09	111.11	74.54
【G】					
Deposit growth rate	10.21	18.98	15.79	3.84	-6.31
Loan growth rate	3.47	13.50	8.08	6.06	-0.33
Investment growth rate	8.26	28.42	21.59	-1.43	-8.67
Guarantee growth rate	28.61	57.16	22.40	-11.40	15.88

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

E.Sun Commercial Bank, Ltd. Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	13.90	15.64	14.62	15.13	15.01
Tier 1 capital / Risk-weighted assets	11.69	13.00	11.81	12.00	11.77
Common equity Tier 1 / Risk-weighted assets	10.27	11.34	10.49	10.56	10.64
Tier 1 capital / Exposure measurement	6.01	6.28	7.02	7.17	7.11
Liabilities / Equity (multiple)	15.67	15.24	13.22	13.09	12.81
【A】					
Non-performing loan ratio	0.16	0.19	0.19	0.23	0.23
Loan loss provisions / NPLs	783.82	656.32	640.26	523.76	513.89
【E】					
NIBT / Average equity	11.28	10.89	13.87	13.23	12.55
(NIBT + loan loss provisions) / Average equity	11.76	11.54	14.18	13.90	14.61
NIBT / Average assets	0.70	0.72	0.97	0.95	0.88
(NIBT + loan loss provisions) / Average assets	0.73	0.76	0.99	1.00	1.02
Net interest income / NIBT	116.24	103.99	80.24	93.02	110.99
NIBT / Net income	40.22	36.66	44.17	43.12	40.25
NIBT / Employees (in thousand / per person)	2,347.58	2,099.80	2,597.05	2,424.54	2,052.02
【L】					
Liquidity coverage ratio	124.72	133.83	125.06	132.55	129.10
Net stable funding ratio	133.53	137.57	130.57	132.00	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.81	35.84	30.55	29.02	30.14
Loans / Deposits	65.69	65.63	69.83	71.22	71.04
Time deposits / Deposits	22.36	23.64	24.02	25.62	25.19
NCDs / Time deposits	4.86	8.45	2.09	2.36	0.44
Accumulated gap of assets and liabilities (180 days) / Equity	-79.88	-28.00	-78.07	-24.08	43.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	116.91	121.61	120.25	118.25	113.19
Interest rate sensitivity gap / Equity	152.91	193.65	153.52	142.48	104.85
【G】					
Deposit growth rate	8.62	19.42	10.01	9.77	9.90
Loan growth rate	8.70	12.22	7.83	10.02	8.28
Investment growth rate	6.10	30.83	10.76	12.31	14.36
Guarantee growth rate	17.29	18.43	20.54	73.32	-2.97

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

KGI Bank Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.96	14.81	15.38	13.39	14.18
Tier 1 capital / Risk-weighted assets	13.07	12.32	13.50	12.27	13.99
Common equity Tier 1 / Risk-weighted assets	12.72	11.79	12.92	11.69	13.99
Tier 1 capital / Exposure measurement	8.01	7.88	8.56	7.89	8.94
Liabilities / Equity (multiple)	9.80	10.65	9.32	10.64	8.56
【A】					
Non-performing loan ratio	0.13	0.16	0.17	0.17	0.21
Loan loss provisions / NPLs	955.69	843.75	736.63	755.23	626.84
【E】					
NIBT / Average equity	7.38	7.35	7.69	4.91	8.41
(NIBT + loan loss provisions) / Average equity	7.47	7.54	8.47	4.96	10.16
NIBT / Average assets	0.70	0.69	0.71	0.44	0.90
(NIBT + loan loss provisions) / Average assets	0.70	0.70	0.78	0.44	1.08
Net interest income / NIBT	178.57	161.11	142.83	244.53	124.33
NIBT / Net income	43.51	41.58	41.90	32.76	45.77
NIBT / Employees (in thousand / per person)	1,982.28	1,857.26	1,844.20	1,114.08	1,968.64
【L】					
Liquidity coverage ratio	110.77	112.28	111.19	104.55	93.36
Net stable funding ratio	125.14	114.56	112.65	111.38	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	38.54	36.18	40.43	37.67	36.01
Loans / Deposits	75.31	73.98	82.36	80.65	78.88
Time deposits / Deposits	36.96	46.03	44.83	46.99	47.30
NCDs / Time deposits	2.46	2.52	5.50	8.69	12.64
Accumulated gap of assets and liabilities (180 days) / Equity	-210.01	-176.92	-192.53	-87.07	-108.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.44	106.87	122.32	104.67	106.30
Interest rate sensitivity gap / Equity	55.04	38.84	102.06	23.71	27.00
【G】					
Deposit growth rate	-2.11	21.88	-0.10	12.00	9.68
Loan growth rate	-0.36	9.47	2.02	14.29	16.34
Investment growth rate	-0.22	26.72	-9.74	23.15	0.33
Guarantee growth rate	7.74	-4.44	54.26	39.51	-3.33

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

DBS Bank (Taiwan) , Ltd. Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.46	14.87	14.87	12.76	11.67
Tier 1 capital / Risk-weighted assets	12.36	12.69	12.62	11.63	11.67
Common equity Tier 1 / Risk-weighted assets	9.56	9.77	9.65	8.66	8.68
Tier 1 capital / Exposure measurement	7.13	7.40	7.23	6.33	6.41
Liabilities / Equity (multiple)	10.87	10.65	11.00	12.93	13.01
【A】					
Non-performing loan ratio	0.47	0.46	0.59	0.56	0.74
Loan loss provisions / NPLs	279.92	288.45	235.58	246.38	189.62
【E】					
NIBT / Average equity	2.44	2.66	1.55	3.56	2.19
(NIBT + loan loss provisions) / Average equity	2.94	3.01	1.70	4.25	5.53
NIBT / Average assets	0.20	0.22	0.12	0.25	0.18
(NIBT + loan loss provisions) / Average assets	0.24	0.24	0.13	0.30	0.46
Net interest income / NIBT	553.22	559.55	966.79	468.48	546.48
NIBT / Net income	9.59	10.13	5.63	11.87	9.92
NIBT / Employees (in thousand / per person)	424.66	433.50	223.68	474.72	302.12
【L】					
Liquidity coverage ratio	119.36	122.90	127.45	130.60	206.36
Net stable funding ratio	121.63	124.14	129.34	134.39	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.70	26.10	27.65	29.41	35.66
Loans / Deposits	76.34	73.00	70.22	65.27	70.29
Time deposits / Deposits	48.11	51.93	50.52	48.27	46.86
NCDs / Time deposits	15.23	5.40	-	2.08	3.37
Accumulated gap of assets and liabilities (180 days) / Equity	-130.35	-270.89	-353.36	-342.30	-262.78
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	123.64	113.90	109.71	117.57	123.55
Interest rate sensitivity gap / Equity	149.95	92.69	65.85	124.13	161.43
【G】					
Deposit growth rate	2.29	-3.41	-8.77	4.84	28.16
Loan growth rate	6.97	0.41	-1.85	-2.78	33.01
Investment growth rate	-12.59	-9.14	14.89	-7.20	11.96
Guarantee growth rate	16.38	26.26	60.81	10.91	-18.06

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Taishin International Bank

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.06	16.28	14.40	14.72	14.23
Tier 1 capital / Risk-weighted assets	12.57	13.38	11.60	11.67	10.91
Common equity Tier 1 / Risk-weighted assets	10.74	11.35	9.79	9.64	8.74
Tier 1 capital / Exposure measurement	7.18	7.27	7.38	7.59	7.20
Liabilities / Equity (multiple)	11.89	12.20	11.74	11.35	11.97
【A】					
Non-performing loan ratio	0.12	0.15	0.17	0.18	0.22
Loan loss provisions / NPLs	1,104.45	855.02	814.28	758.18	578.43
【E】					
NIBT / Average equity	9.30	8.92	9.03	8.99	10.00
(NIBT + loan loss provisions) / Average equity	9.41	9.20	9.79	9.39	11.23
NIBT / Average assets	0.69	0.66	0.69	0.66	0.76
(NIBT + loan loss provisions) / Average assets	0.70	0.68	0.75	0.69	0.85
Net interest income / NIBT	138.87	144.27	136.91	156.57	144.77
NIBT / Net income	39.86	37.36	35.89	34.38	37.75
NIBT / Employees (in thousand / per person)	2,012.62	1,834.03	1,766.47	1,557.96	1,665.40
【L】					
Liquidity coverage ratio	112.92	120.30	111.29	130.61	111.87
Net stable funding ratio	132.07	135.30	125.68	122.79	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.85	24.84	25.27	25.98	25.54
Loans / Deposits	78.15	77.07	79.03	80.07	79.67
Time deposits / Deposits	22.89	25.87	29.76	36.48	40.28
NCDs / Time deposits	0.18	0.44	0.26	1.82	1.23
Accumulated gap of assets and liabilities (180 days) / Equity	44.31	81.48	85.01	21.28	9.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	181.32	175.58	149.28	153.48	149.95
Interest rate sensitivity gap / Equity	355.48	342.78	232.30	262.63	286.38
【G】					
Deposit growth rate	4.97	12.11	13.64	5.78	7.53
Loan growth rate	6.12	9.12	11.90	6.13	9.19
Investment growth rate	-4.73	6.88	20.94	7.00	9.29
Guarantee growth rate	0.81	34.03	6.26	-8.03	21.80

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

Jih Sun International Bank

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	15.07	15.81	14.00	14.33	15.05
Tier 1 capital / Risk-weighted assets	13.86	14.29	12.92	13.20	13.46
Common equity Tier 1 / Risk-weighted assets	13.86	14.29	12.92	13.20	13.46
Tier 1 capital / Exposure measurement	7.80	7.89	7.86	7.95	8.04
Liabilities / Equity (multiple)	11.06	10.90	10.64	10.42	10.42
【A】					
Non-performing loan ratio	0.19	0.25	0.15	0.26	0.45
Loan loss provisions / NPLs	669.79	514.87	841.27	498.31	302.06
【E】					
NIBT / Average equity	2.97	4.81	5.22	5.02	5.32
(NIBT + loan loss provisions) / Average equity	3.56	5.09	5.34	4.74	6.20
NIBT / Average assets	0.25	0.40	0.45	0.44	0.46
(NIBT + loan loss provisions) / Average assets	0.30	0.43	0.46	0.41	0.53
Net interest income / NIBT	403.78	237.36	241.44	266.07	230.10
NIBT / Net income	17.79	27.66	27.66	27.08	26.64
NIBT / Employees (in thousand / per person)	495.31	704.35	763.92	721.28	718.77
【L】					
Liquidity coverage ratio	256.45	325.11	163.31	135.72	137.23
Net stable funding ratio	149.52	154.82	142.43	129.95	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.43	26.67	26.21	27.08	27.46
Loans / Deposits	73.57	69.99	74.23	79.93	78.70
Time deposits / Deposits	22.13	27.69	33.75	37.61	34.56
NCDs / Time deposits	0.33	0.27	4.92	1.61	3.28
Accumulated gap of assets and liabilities (180 days) / Equity	83.70	67.30	12.04	-13.43	45.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.87	100.23	97.88	98.20	100.52
Interest rate sensitivity gap / Equity	-10.66	2.05	-18.25	-15.20	4.35
【G】					
Deposit growth rate	0.98	6.11	13.19	3.20	4.48
Loan growth rate	6.13	0.04	5.13	4.40	2.81
Investment growth rate	6.92	4.96	-3.55	5.13	1.35
Guarantee growth rate	21.65	25.15	32.18	28.82	113.63

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

EnTie Commercial Bank Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	17.69	16.32	14.33	14.13	13.49
Tier 1 capital / Risk-weighted assets	16.50	15.09	14.33	14.13	13.49
Common equity Tier 1 / Risk-weighted assets	16.50	15.09	14.33	14.13	13.49
Tier 1 capital / Exposure measurement	9.74	10.16	9.87	9.47	9.03
Liabilities / Equity (multiple)	8.57	8.03	8.09	8.35	8.61
【A】					
Non-performing loan ratio	0.57	0.97	0.91	0.77	0.62
Loan loss provisions / NPLs	264.66	160.90	190.96	186.05	229.58
【E】					
NIBT / Average equity	7.61	7.53	7.33	8.51	8.49
(NIBT + loan loss provisions) / Average equity	8.48	7.71	8.55	8.64	10.49
NIBT / Average assets	0.83	0.82	0.79	0.91	0.87
(NIBT + loan loss provisions) / Average assets	0.93	0.84	0.92	0.93	1.08
Net interest income / NIBT	138.55	133.70	148.94	133.35	149.70
NIBT / Net income	44.69	43.81	38.33	44.40	42.45
NIBT / Employees (in thousand / per person)	1,794.46	1,769.87	1,651.88	1,879.79	1,750.97
【L】					
Liquidity coverage ratio	122.40	153.95	132.73	115.27	133.62
Net stable funding ratio	123.36	127.75	122.05	133.91	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.89	32.02	31.10	35.64	37.65
Loans / Deposits	76.30	77.26	77.98	73.33	70.21
Time deposits / Deposits	57.11	54.94	55.68	56.74	55.89
NCDs / Time deposits	0.50	0.57	0.61	1.19	2.66
Accumulated gap of assets and liabilities (180 days) / Equity	-151.82	-111.60	-145.49	-145.83	-140.33
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.46	109.83	107.57	106.23	105.83
Interest rate sensitivity gap / Equity	3.11	59.28	45.50	38.97	38.69
【G】					
Deposit growth rate	7.82	0.98	-1.23	0.32	5.99
Loan growth rate	6.47	-0.07	5.03	4.25	0.51
Investment growth rate	11.90	11.19	-16.77	4.27	8.35
Guarantee growth rate	-21.21	-14.39	90.75	28.90	-6.09

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

CTBC Bank Co., Ltd.

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	14.98	14.93	14.17	15.16	16.18
Tier 1 capital / Risk-weighted assets	14.98	14.93	14.17	15.16	16.18
Common equity Tier 1 / Risk-weighted assets	14.97	14.92	14.17	14.89	15.56
Tier 1 capital / Exposure measurement	6.54	6.87	7.35	7.93	8.13
Liabilities / Equity (multiple)	11.70	11.05	10.21	9.72	9.63
【A】					
Non-performing loan ratio	0.16	0.23	0.17	0.22	0.21
Loan loss provisions / NPLs	792.04	594.14	835.43	625.30	654.26
【E】					
NIBT / Average equity	11.02	10.28	12.28	11.84	12.62
(NIBT + loan loss provisions) / Average equity	11.58	10.66	12.81	12.37	13.74
NIBT / Average assets	0.87	0.86	1.09	1.08	1.18
(NIBT + loan loss provisions) / Average assets	0.91	0.89	1.13	1.13	1.29
Net interest income / NIBT	128.53	129.54	106.02	108.47	97.61
NIBT / Net income	38.74	39.08	43.23	42.89	43.75
NIBT / Employees (in thousand / per person)	2,756.47	2,631.84	3,147.47	2,972.48	3,039.95
【L】					
Liquidity coverage ratio	158.25	151.51	128.71	113.57	122.70
Net stable funding ratio	147.23	137.99	132.64	134.58	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.14	29.97	27.80	31.42	34.59
Loans / Deposits	63.85	63.21	67.35	69.71	67.50
Time deposits / Deposits	24.98	25.57	28.41	27.01	27.53
NCDs / Time deposits	0.12	0.65	0.98	0.97	1.14
Accumulated gap of assets and liabilities (180 days) / Equity	-36.65	-28.18	-47.06	-21.13	-13.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.79	103.79	106.59	111.98	114.77
Interest rate sensitivity gap / Equity	35.37	25.53	39.53	67.37	84.14
【G】					
Deposit growth rate	9.37	11.84	10.06	5.85	10.54
Loan growth rate	10.47	4.97	6.32	9.29	6.29
Investment growth rate	5.47	13.09	16.02	3.12	19.12
Guarantee growth rate	-6.02	12.91	18.45	-1.17	16.44

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

LINE Bank

Unit：%

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	92.39	-	-	-	-
Tier 1 capital / Risk-weighted assets	92.39	-	-	-	-
Common equity Tier 1 / Risk-weighted assets	92.39	-	-	-	-
Tier 1 capital / Exposure measurement	17.38	-	-	-	-
Liabilities / Equity (multiple)	3.03	-	-	-	-
【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)	-6,608.36	-	-	-	-
【L】					
Liquidity coverage ratio	9,387.24	-	-	-	-
Net stable funding ratio	337.43	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	89.37	-	-	-	-
Loans / Deposits	15.34	-	-	-	-
Time deposits / Deposits	42.01	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	123.45	-	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.01	-	-	-	-
Interest rate sensitivity gap / Equity	-7.69	-	-	-	-
【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 2021 were not calculated.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2021

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

Items	31/12/21	31/12/20	31/12/19	31/12/18	31/12/17
【C】					
Regulatory capital / Risk-weighted assets	451.00	-	-	-	-
Tier 1 capital / Risk-weighted assets	451.00	-	-	-	-
Common equity Tier 1 / Risk-weighted assets	451.00	-	-	-	-
Tier 1 capital / Exposure measurement	55.59	-	-	-	-
Liabilities / Equity (multiple)	0.70	-	-	-	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【E】					
NIBT / Average equity	-5.82	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-5.82	-	-	-	-
NIBT / Average assets	-4.54	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-4.54	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-5,580.00	-	-	-	-
NIBT / Employees (in thousand / per person)	-4,359.37	-	-	-	-
【L】					
Liquidity coverage ratio	9,424.87	-	-	-	-
Net stable funding ratio	306.69	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	222.64	-	-	-	-
Loans / Deposits	3.09	-	-	-	-
Time deposits / Deposits	54.77	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	85.83	-	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	214.98	-	-	-	-
Interest rate sensitivity gap / Equity	75.42	-	-	-	-
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-