TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2022

The Peer-Group Average Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.91	14.56	14.86	14.59	14.00
2.Arithmetic mean	14.88	14.72	14.80	14.84	14.07
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	12.76	12.61	r 13.01	12.68	11.97
2.Arithmetic mean	12.61	12.75	12.97	12.79	12.08
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.43	11.56	12.00	11.48	11.26
2.Arithmetic mean	11.39	11.80	11.96	11.84	11.32
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.78	r 6.82	r 6.84	6.75	6.81
2.Arithmetic mean	6.44	6.64	r 6.47	6.64	6.71
Liabilities / Equity (multiple)	12.89	12.69	12.92	12.60	12.06
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.15	0.20	0.17	0.20	0.23
2.Arithmetic mean	0.16	0.23	0.17	0.22	0.22
Loan loss provisions / NPLs	772.66	667.29	802.45	696.63	643.06
Expected losses of classified assets / Total provisions	73.53	73.33	73.77	74.06	73.72
【E】					
NIBT / Average equity					
1.Winsorized mean	7.47	8.04	7.30	7.21	8.46
2.Arithmetic mean	8.54	8.78	8.14	7.84	9.49
(NIBT + loan loss provisions) / Average equity	8.68	9.70	7.71	7.65	9.08
NIBT / Average assets					
1.Winsorized mean	0.55	0.60	0.53	0.53	0.62
2.Arithmetic mean	0.59	0.63	0.58	0.58	0.70
(NIBT + loan loss provisions) / Average assets	0.63	0.71	0.56	0.55	0.68
Net interest income / NIBT	162.97	152.54	169.88	177.45	160.04
NIBT / Net income	39.40	40.46	36.58	35.77	38.65
NIBT / Employees (in thousand / per person)	1,853.96	1,931.01	1,771.64	1,658.01	1,934.86
【L】					
Liquidity coverage ratio	137.38	138.11	139.13	142.49	139.68
Net stable funding ratio	137.14	134.23	137.92	134.52	132.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.32	30.94	30.41	30.85	30.68
Loans / Deposits	70.34	70.63	69.79	70.17	72.63
Time deposits / Deposits	34.90	37.09	35.40	37.10	39.47
NCDs / Time deposits	1.52	1.44	1.28	1.52	2.09
Accumulated gap of assets and liabilities (180 days) / Equity	-84.18	-61.29	-75.81	-72.53	-71.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.80	104.27	104.16	103.23	104.31
Interest rate sensitivity gap / Equity	10.53	22.77	23.72	11.82	22.86
【G】					
Deposit growth rate	7.30	8.32	6.19	8.51	4.54
Loan growth rate	6.96	5.16	5.94	4.85	3.68
Investment growth rate	5.85	11.12	5.13	11.25	6.54
Guarantee growth rate	8.63	11.69	8.39	16.85	9.24

Notes:

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

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

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

4. Data related to Table 7 (1) and (2), as of December 2020 exclude Rakuten Intl. Bank that opened on 30 December 2020, and as of March 2021 exclude LINE bank that opened on 24 March 2021.

5.“r” represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Bank of Taiwan Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	16.00	14.88	15.25	14.95	14.16
Tier 1 capital / Risk-weighted assets	13.40	13.09	13.71	13.12	12.39
Common equity Tier 1 / Risk-weighted assets	13.40	13.09	13.71	13.12	12.39
Tier 1 capital / Exposure measurement	5.63	5.48	5.48	5.46	5.08
Liabilities / Equity (multiple)	12.61	12.93	12.81	13.09	12.54
【A】					
Non-performing loan ratio	0.11	0.15	0.11	0.15	0.18
Loan loss provisions / NPLs	1,284.09	1,017.54	1,325.50	997.45	912.72
【E】					
NIBT / Average equity	4.25	5.03	4.29	3.26	3.87
(NIBT + loan loss provisions) / Average equity	2.99	3.65	4.43	3.23	3.96
NIBT / Average assets	0.30	0.35	0.31	0.23	0.25
(NIBT + loan loss provisions) / Average assets	0.21	0.26	0.32	0.23	0.26
Net interest income / NIBT	176.56	153.22	174.46	223.89	204.29
NIBT / Net income	51.05	55.39	43.60	36.14	31.16
NIBT / Employees (in thousand / per person)	2,225.08	2,516.45	2,224.27	1,605.91	1,716.45
【L】					
Liquidity coverage ratio	132.49	152.67	146.66	171.90	184.52
Net stable funding ratio	148.46	150.79	152.82	153.57	153.95
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.37	32.35	32.68	34.27	37.41
Loans / Deposits	71.69	69.20	70.92	69.84	68.52
Time deposits / Deposits	38.58	40.06	38.26	41.35	44.71
NCDs / Time deposits	0.05	0.05	0.16	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-61.14	-29.74	-35.27	-9.64	-30.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.70	95.60	96.60	96.12	97.67
Interest rate sensitivity gap / Equity	-40.11	-42.67	-32.23	-38.64	-22.40
【G】					
Deposit growth rate	4.35	3.72	0.88	5.05	-1.34
Loan growth rate	8.12	1.91	2.45	7.08	4.81
Investment growth rate	-4.55	12.12	3.23	2.36	-2.83
Guarantee growth rate	-9.04	8.90	-10.27	12.89	-1.39

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Land Bank of Taiwan

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.08	12.89	r 13.13	12.89	12.75
Tier 1 capital / Risk-weighted assets	11.11	10.68	r 11.14	10.64	10.37
Common equity Tier 1 / Risk-weighted assets	9.70	9.36	r 9.70	9.31	8.80
Tier 1 capital / Exposure measurement	5.79	5.87	5.70	5.81	5.64
Liabilities / Equity (multiple)	16.99	16.59	17.30	16.77	16.86
【A】					
Non-performing loan ratio	0.11	0.15	0.12	0.15	0.18
Loan loss provisions / NPLs	1,448.34	1,129.85	1,395.06	1,065.01	891.18
【E】					
NIBT / Average equity	8.49	7.43	7.77	6.68	8.40
(NIBT + loan loss provisions) / Average equity	9.07	8.13	8.46	7.48	8.85
NIBT / Average assets	0.44	0.40	0.41	0.36	0.43
(NIBT + loan loss provisions) / Average assets	0.47	0.43	0.45	0.40	0.45
Net interest income / NIBT	204.25	232.24	222.16	241.51	216.22
NIBT / Net income	47.14	42.70	41.71	37.16	41.54
NIBT / Employees (in thousand / per person)	2,628.75	2,197.42	2,295.60	1,899.37	2,246.76
【L】					
Liquidity coverage ratio	107.67	101.87	110.97	101.73	103.07
Net stable funding ratio	118.75	111.57	117.87	110.52	111.13
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.15	25.72	26.85	26.23	26.04
Loans / Deposits	76.84	79.20	76.06	78.65	77.87
Time deposits / Deposits	44.85	46.05	44.13	44.12	48.73
NCDs / Time deposits	0.07	0.07	0.07	0.06	0.06
Accumulated gap of assets and liabilities (180 days) / Equity	-380.71	-388.26	-329.26	-376.18	-403.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.61	101.39	103.08	102.39	103.17
Interest rate sensitivity gap / Equity	23.03	19.26	44.41	33.19	43.36
【G】					
Deposit growth rate	10.48	6.23	11.08	2.41	-1.26
Loan growth rate	6.39	4.20	6.47	4.77	1.11
Investment growth rate	12.37	10.57	8.59	8.05	2.81
Guarantee growth rate	14.91	17.59	16.93	13.51	6.72

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Taiwan Cooperative Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.92	15.14	r 14.96	15.42	13.58
Tier 1 capital / Risk-weighted assets	12.89	12.78	r 12.95	12.94	11.16
Common equity Tier 1 / Risk-weighted assets	11.88	11.80	r 11.98	11.92	10.52
Tier 1 capital / Exposure measurement	5.81	5.84	r 5.70	5.81	5.95
Liabilities / Equity (multiple)	15.74	15.14	15.75	15.15	14.45
【 A 】					
Non-performing loan ratio	0.19	0.30	0.22	0.29	0.25
Loan loss provisions / NPLs	611.98	412.52	541.67	429.98	498.73
【 E 】					
NIBT / Average equity	7.47	8.00	9.20	7.66	8.92
(NIBT + loan loss provisions) / Average equity	7.70	10.41	9.32	8.44	9.57
NIBT / Average assets	0.44	0.48	0.54	0.47	0.55
(NIBT + loan loss provisions) / Average assets	0.45	0.62	0.55	0.52	0.60
Net interest income / NIBT	192.40	183.53	161.46	195.72	180.71
NIBT / Net income	44.06	41.05	44.16	36.25	40.60
NIBT / Employees (in thousand / per person)	2,091.17	2,156.99	2,475.39	1,992.03	2,201.89
【 L 】					
Liquidity coverage ratio	129.31	134.71	145.07	151.07	122.01
Net stable funding ratio	141.86	142.92	145.60	147.58	136.09
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.64	32.58	28.92	32.20	28.00
Loans / Deposits	72.15	72.15	70.75	70.12	76.25
Time deposits / Deposits	30.44	32.63	30.02	33.00	34.72
NCDs / Time deposits	4.27	3.80	4.08	4.37	4.30
Accumulated gap of assets and liabilities (180 days) / Equity	-72.17	-87.94	-41.36	-52.24	-71.79
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.20	99.06	98.65	97.51	99.05
Interest rate sensitivity gap / Equity	-21.90	-10.95	-16.27	-29.14	-10.38
【 G 】					
Deposit growth rate	6.98	10.20	6.37	12.89	6.21
Loan growth rate	6.98	4.67	7.33	3.80	6.42
Investment growth rate	1.03	23.21	4.29	24.05	8.72
Guarantee growth rate	-8.96	4.65	-4.87	3.39	15.71

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

First Commercial Bank Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.66	13.73	14.21	13.63	13.00
Tier 1 capital / Risk-weighted assets	12.60	11.90	12.48	11.66	11.11
Common equity Tier 1 / Risk-weighted assets	10.72	10.83	10.88	10.58	10.63
Tier 1 capital / Exposure measurement	6.18	6.00	6.12	5.95	5.90
Liabilities / Equity (multiple)	15.33	14.55	15.05	14.60	13.14
【A】					
Non-performing loan ratio	0.20	0.23	0.20	0.24	0.24
Loan loss provisions / NPLs	615.76	527.26	620.26	527.29	527.54
【E】					
NIBT / Average equity	11.05	10.18	9.98	8.79	11.29
(NIBT + loan loss provisions) / Average equity	13.05	13.00	10.89	9.69	12.28
NIBT / Average assets	0.62	0.62	0.60	0.58	0.78
(NIBT + loan loss provisions) / Average assets	0.74	0.79	0.65	0.63	0.85
Net interest income / NIBT	148.04	141.31	154.25	155.48	122.58
NIBT / Net income	49.97	47.34	44.66	41.61	48.03
NIBT / Employees (in thousand / per person)	2,774.95	2,598.32	2,502.45	2,220.81	2,842.74
【L】					
Liquidity coverage ratio	132.87	136.51	131.39	132.55	133.59
Net stable funding ratio	131.45	133.00	136.74	133.27	129.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.67	38.61	36.96	39.24	37.93
Loans / Deposits	69.68	70.76	69.55	71.04	74.29
Time deposits / Deposits	19.31	21.71	18.22	22.40	24.01
NCDs / Time deposits	2.64	2.75	2.72	2.03	2.74
Accumulated gap of assets and liabilities (180 days) / Equity	-74.77	-38.90	-96.28	-91.09	-103.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.92	110.36	113.95	112.07	111.64
Interest rate sensitivity gap / Equity	103.94	96.30	131.09	110.76	93.42
【G】					
Deposit growth rate	10.71	16.92	9.13	12.91	10.32
Loan growth rate	9.03	8.08	6.83	7.98	4.09
Investment growth rate	9.06	13.05	-0.18	18.48	17.84
Guarantee growth rate	11.44	14.68	14.32	15.03	9.88

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Hua Nan Commercial Bank, Ltd. Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.54	13.07	14.16	13.67	13.88
Tier 1 capital / Risk-weighted assets	11.45	10.86	12.00	11.35	11.63
Common equity Tier 1 / Risk-weighted assets	10.03	9.93	10.41	10.37	10.89
Tier 1 capital / Exposure measurement	5.89	5.88	r 6.13	6.22	6.52
Liabilities / Equity (multiple)	15.63	14.66	15.02	14.19	12.55
【 A 】					
Non-performing loan ratio	0.15	0.16	0.15	0.15	0.12
Loan loss provisions / NPLs	801.39	795.68	827.05	794.82	1,031.61
【 E 】					
NIBT / Average equity	8.59	7.97	8.10	7.62	9.63
(NIBT + loan loss provisions) / Average equity	10.09	11.92	8.84	7.99	10.42
NIBT / Average assets	0.49	0.48	0.48	0.50	0.65
(NIBT + loan loss provisions) / Average assets	0.57	0.73	0.52	0.52	0.70
Net interest income / NIBT	169.14	165.33	169.22	168.01	142.19
NIBT / Net income	42.55	39.52	39.21	38.45	43.46
NIBT / Employees (in thousand / per person)	2,253.74	1,975.61	2,037.83	1,816.23	2,224.54
【 L 】					
Liquidity coverage ratio	116.44	128.21	125.08	153.50	115.55
Net stable funding ratio	136.35	137.88	138.37	138.80	135.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.77	33.26	29.35	29.44	26.76
Loans / Deposits	72.08	70.38	70.40	71.41	75.95
Time deposits / Deposits	20.21	22.12	19.57	23.20	22.78
NCDs / Time deposits	3.26	5.19	2.39	8.88	5.17
Accumulated gap of assets and liabilities (180 days) / Equity	60.07	64.50	85.06	44.02	9.13
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.49	96.92	97.72	96.53	97.72
Interest rate sensitivity gap / Equity	-41.97	-35.04	-26.76	-38.30	-21.82
【 G 】					
Deposit growth rate	8.94	15.76	12.57	13.61	3.14
Loan growth rate	11.58	8.47	11.35	6.81	2.86
Investment growth rate	-0.05	42.60	15.08	21.51	1.90
Guarantee growth rate	30.35	44.19	34.84	49.10	4.85

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Chang Hwa Commercial Bank Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.72	14.33	14.97	14.38	13.96
Tier 1 capital / Risk-weighted assets	11.68	11.49	12.09	11.48	10.63
Common equity Tier 1 / Risk-weighted assets	9.93	9.90	10.46	9.87	9.67
Tier 1 capital / Exposure measurement	6.37	6.55	6.31	6.73	6.67
Liabilities / Equity (multiple)	14.19	13.32	13.82	12.96	12.10
【 A 】					
Non-performing loan ratio	0.29	0.39	0.33	0.38	0.34
Loan loss provisions / NPLs	422.05	317.90	386.80	334.70	351.97
【 E 】					
NIBT / Average equity	6.77	5.90	6.26	5.23	8.72
(NIBT + loan loss provisions) / Average equity	8.46	8.23	6.66	5.79	9.09
NIBT / Average assets	0.40	0.38	0.39	0.36	0.61
(NIBT + loan loss provisions) / Average assets	0.50	0.53	0.42	0.40	0.64
Net interest income / NIBT	188.82	196.82	196.72	221.89	163.38
NIBT / Net income	38.54	34.89	35.88	30.88	42.60
NIBT / Employees (in thousand / per person)	1,683.86	1,414.83	1,524.28	1,244.72	2,038.64
【 L 】					
Liquidity coverage ratio	130.12	149.97	153.22	129.35	125.42
Net stable funding ratio	135.75	141.42	141.47	140.28	138.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.11	27.72	25.94	23.39	19.96
Loans / Deposits	74.43	75.37	72.24	77.61	81.43
Time deposits / Deposits	24.00	25.89	24.54	24.21	25.93
NCDs / Time deposits	0.58	0.62	0.53	0.62	1.36
Accumulated gap of assets and liabilities (180 days) / Equity	-76.14	-26.03	-102.89	-96.81	-86.31
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.49	110.12	110.11	110.78	112.36
Interest rate sensitivity gap / Equity	98.35	94.13	94.56	95.81	100.09
【 G 】					
Deposit growth rate	9.56	10.94	12.97	8.72	4.62
Loan growth rate	8.18	1.99	5.15	3.62	7.00
Investment growth rate	21.24	32.20	29.89	16.94	7.24
Guarantee growth rate	7.93	4.39	-2.21	10.36	15.22

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

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

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	15.23	13.68	14.87	13.36	14.56
Tier 1 capital / Risk-weighted assets	11.88	13.68	14.82	13.09	13.82
Common equity Tier 1 / Risk-weighted assets	11.13	13.68	14.82	13.09	13.82
Tier 1 capital / Exposure measurement	7.52	8.81	8.73	8.56	9.04
Liabilities / Equity (multiple)	7.77	7.47	7.66	7.78	7.42
【A】					
Non-performing loan ratio	0.24	0.24	0.13	0.21	0.20
Loan loss provisions / NPLs	539.85	535.37	1,040.73	590.26	640.98
【E】					
NIBT / Average equity	10.26	10.69	9.80	9.62	11.96
(NIBT + loan loss provisions) / Average equity	10.50	11.11	9.98	9.73	12.06
NIBT / Average assets	1.17	1.22	1.12	1.09	1.39
(NIBT + loan loss provisions) / Average assets	1.20	1.26	1.14	1.10	1.40
Net interest income / NIBT	75.81	70.52	75.60	78.36	76.92
NIBT / Net income	65.56	66.60	65.12	64.99	67.35
NIBT / Employees (in thousand / per person)	5,956.63	6,188.16	5,534.77	5,529.97	6,312.62
【L】					
Liquidity coverage ratio	110.24	121.44	114.42	123.28	119.35
Net stable funding ratio	127.10	126.78	129.83	124.79	124.71
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.23	31.81	31.19	27.88	32.90
Loans / Deposits	73.26	74.18	73.17	74.00	73.94
Time deposits / Deposits	32.68	35.41	32.47	37.61	43.25
NCDs / Time deposits	5.68	3.86	2.58	2.36	5.99
Accumulated gap of assets and liabilities (180 days) / Equity	-139.67	-124.19	-122.62	-87.75	-94.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.44	115.05	113.50	109.94	109.38
Interest rate sensitivity gap / Equity	40.90	68.39	63.93	47.18	41.98
【G】					
Deposit growth rate	4.91	2.51	1.16	5.09	8.43
Loan growth rate	3.60	0.97	0.02	5.11	5.83
Investment growth rate	0.62	14.63	9.89	7.73	6.93
Guarantee growth rate	15.06	20.27	10.31	31.62	43.93

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

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

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	15.12	16.54	14.39	16.47	14.12
Tier 1 capital / Risk-weighted assets	12.85	14.79	12.95	14.71	12.46
Common equity Tier 1 / Risk-weighted assets	11.74	13.91	12.26	13.81	11.97
Tier 1 capital / Exposure measurement	6.73	7.47	6.57	7.36	6.88
Liabilities / Equity (multiple)	12.91	11.77	12.86	11.82	12.21
【A】					
Non-performing loan ratio	0.17	0.19	0.16	0.16	0.19
Loan loss provisions / NPLs	726.00	672.78	759.92	776.86	708.99
【E】					
NIBT / Average equity	13.94	10.12	9.69	10.34	12.16
(NIBT + loan loss provisions) / Average equity	15.20	11.20	10.04	10.47	12.58
NIBT / Average assets	0.99	0.80	0.73	0.78	0.95
(NIBT + loan loss provisions) / Average assets	1.08	0.88	0.76	0.79	0.98
Net interest income / NIBT	90.43	116.38	127.95	119.97	99.08
NIBT / Net income	58.00	49.90	47.41	48.47	51.66
NIBT / Employees (in thousand / per person)	4,597.01	3,299.63	3,064.64	3,136.69	3,454.44
【L】					
Liquidity coverage ratio	110.55	118.12	109.84	122.29	134.73
Net stable funding ratio	126.41	129.31	125.49	133.16	130.86
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.05	28.02	26.06	27.84	29.55
Loans / Deposits	64.23	68.83	65.05	66.98	66.46
Time deposits / Deposits	25.08	23.66	24.03	26.92	27.39
NCDs / Time deposits	7.77	3.63	14.58	6.88	5.00
Accumulated gap of assets and liabilities (180 days) / Equity	-142.94	-46.47	-108.18	-77.67	-72.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	111.86	114.02	112.36	112.28	107.83
Interest rate sensitivity gap / Equity	82.49	87.81	83.94	79.33	49.70
【G】					
Deposit growth rate	20.73	5.91	15.97	9.23	8.56
Loan growth rate	12.66	8.52	12.63	10.07	3.72
Investment growth rate	18.24	2.26	17.70	9.92	3.20
Guarantee growth rate	1.22	-6.45	6.77	-15.77	-18.33

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Cathay United Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	16.81	16.65	16.25	16.91	15.09
Tier 1 capital / Risk-weighted assets	13.96	14.04	14.11	14.16	12.30
Common equity Tier 1 / Risk-weighted assets	12.08	12.45	12.56	12.50	10.73
Tier 1 capital / Exposure measurement	6.84	7.19	6.76	7.00	7.01
Liabilities / Equity (multiple)	13.10	11.74	12.73	11.89	11.67
【 A 】					
Non-performing loan ratio	0.08	0.19	0.09	0.14	0.15
Loan loss provisions / NPLs	1,944.55	853.17	1,778.45	1,180.04	1,136.12
【 E 】					
NIBT / Average equity	13.01	11.74	10.95	10.62	11.88
(NIBT + loan loss provisions) / Average equity	14.14	13.86	11.28	11.29	12.55
NIBT / Average assets	0.91	0.89	0.80	0.81	0.88
(NIBT + loan loss provisions) / Average assets	0.99	1.05	0.83	0.86	0.93
Net interest income / NIBT	116.08	117.88	133.75	128.32	129.03
NIBT / Net income	50.17	46.76	43.65	42.65	42.09
NIBT / Employees (in thousand / per person)	3,060.08	2,748.05	2,539.45	2,378.97	2,390.01
【 L 】					
Liquidity coverage ratio	201.52	180.47	187.89	172.98	168.48
Net stable funding ratio	154.73	152.99	153.72	153.48	140.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.39	35.77	33.89	37.58	36.59
Loans / Deposits	62.46	64.83	61.56	62.92	66.03
Time deposits / Deposits	18.88	20.61	18.83	21.26	26.00
NCDs / Time deposits	1.16	0.46	0.44	0.46	0.50
Accumulated gap of assets and liabilities (180 days) / Equity	-9.30	-16.56	-28.35	-44.93	-65.17
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.34	108.29	105.38	108.28	110.62
Interest rate sensitivity gap / Equity	66.32	67.14	47.99	67.00	83.08
【 G 】					
Deposit growth rate	11.11	11.20	11.18	12.42	4.73
Loan growth rate	6.98	13.27	8.70	7.05	-2.79
Investment growth rate	8.44	3.67	3.81	7.18	21.51
Guarantee growth rate	8.82	29.34	6.86	31.76	-4.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

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

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	28.50	30.10	29.58	29.55	31.72
Tier 1 capital / Risk-weighted assets	27.17	28.76	28.24	28.21	30.37
Common equity Tier 1 / Risk-weighted assets	27.17	28.76	28.24	28.21	30.37
Tier 1 capital / Exposure measurement	19.25	20.20	19.69	19.81	20.64
Liabilities / Equity (multiple)	3.44	3.25	3.33	3.33	3.16
【A】					
Non-performing loan ratio	0.03	0.04	0.03	0.04	-
Loan loss provisions / NPLs	4,751.06	3,976.47	4,706.67	3,868.63	86,050.00
【E】					
NIBT / Average equity	3.28	3.27	2.27	2.15	2.11
(NIBT + loan loss provisions) / Average equity	4.59	3.92	2.43	2.11	2.43
NIBT / Average assets	0.75	0.76	0.53	0.51	0.56
(NIBT + loan loss provisions) / Average assets	1.05	0.91	0.57	0.50	0.65
Net interest income / NIBT	116.32	112.98	162.97	196.78	207.79
NIBT / Net income	55.38	62.23	53.68	47.10	42.87
NIBT / Employees (in thousand / per person)	4,682.93	4,730.29	3,240.82	3,229.44	3,004.26
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	117.12	114.47	116.45	115.25	104.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	87.11	64.59	167.70	60.54	100.66
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	1.75	5.17	34.95	25.65	-27.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	145.75	148.23	147.45	146.07	164.83
Interest rate sensitivity gap / Equity	87.09	85.33	86.77	86.17	94.02
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	5.26	6.73	-0.63	6.69	18.28
Investment growth rate	15.62	-3.69	0.58	0.21	-0.35
Guarantee growth rate	5.43	7.92	-4.02	17.71	-5.88

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Bank of Kaohsiung　　　　Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.60	12.86	13.23	12.42	12.11
Tier 1 capital / Risk-weighted assets	12.06	11.12	11.48	10.49	10.04
Common equity Tier 1 / Risk-weighted assets	9.60	9.36	r 9.70	9.31	8.99
Tier 1 capital / Exposure measurement	6.94	6.61	6.54	6.17	5.77
Liabilities / Equity (multiple)	14.90	14.88	15.07	15.95	16.46
【A】					
Non-performing loan ratio	0.28	0.30	0.27	0.30	0.48
Loan loss provisions / NPLs	541.74	432.89	475.76	382.58	245.48
【E】					
NIBT / Average equity	7.00	5.92	6.05	5.64	5.91
(NIBT + loan loss provisions) / Average equity	10.20	12.96	6.60	6.34	6.71
NIBT / Average assets	0.46	0.36	0.37	0.33	0.33
(NIBT + loan loss provisions) / Average assets	0.66	0.79	0.41	0.37	0.38
Net interest income / NIBT	219.61	265.34	265.75	293.47	311.61
NIBT / Net income	30.05	22.33	26.17	23.83	23.85
NIBT / Employees (in thousand / per person)	1,143.38	903.69	964.22	796.41	847.18
【L】					
Liquidity coverage ratio	184.55	121.42	159.95	163.60	184.92
Net stable funding ratio	141.98	128.91	138.53	128.96	137.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.13	18.61	18.34	17.97	20.16
Loans / Deposits	70.55	77.53	76.26	77.41	78.49
Time deposits / Deposits	34.11	39.84	35.69	39.86	41.49
NCDs / Time deposits	0.49	0.42	0.45	0.42	0.46
Accumulated gap of assets and liabilities (180 days) / Equity	38.23	-92.36	41.63	-41.63	44.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.03	95.87	98.19	95.10	94.60
Interest rate sensitivity gap / Equity	-46.32	-47.39	-21.19	-59.40	-66.42
【G】					
Deposit growth rate	2.33	3.83	4.93	1.96	1.10
Loan growth rate	-6.88	0.89	3.37	0.55	-3.39
Investment growth rate	12.94	11.88	-3.36	13.19	13.97
Guarantee growth rate	20.69	9.09	19.84	6.38	12.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Mega International Commercial Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.15	13.65	r 14.14	14.04	13.92
Tier 1 capital / Risk-weighted assets	12.75	12.33	r 12.97	12.70	12.66
Common equity Tier 1 / Risk-weighted assets	12.75	12.33	r 12.97	12.70	12.66
Tier 1 capital / Exposure measurement	6.81	7.02	7.05	7.39	7.58
Liabilities / Equity (multiple)	12.29	11.30	11.63	10.66	10.36
【A】					
Non-performing loan ratio	0.19	0.24	0.26	0.21	0.14
Loan loss provisions / NPLs	751.65	614.12	573.29	725.78	1,120.24
【E】					
NIBT / Average equity	6.90	6.85	7.25	8.19	10.05
(NIBT + loan loss provisions) / Average equity	6.90	6.93	7.82	8.24	10.18
NIBT / Average assets	0.51	0.55	0.55	0.69	0.87
(NIBT + loan loss provisions) / Average assets	0.51	0.55	0.59	0.69	0.88
Net interest income / NIBT	159.32	145.86	145.22	125.87	118.08
NIBT / Net income	45.35	46.18	45.59	48.19	52.03
NIBT / Employees (in thousand / per person)	3,015.09	2,946.93	3,127.31	3,502.93	4,187.37
【L】					
Liquidity coverage ratio	120.75	116.24	111.76	119.03	111.66
Net stable funding ratio	126.00	119.18	123.50	118.93	114.86
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.81	35.92	33.93	32.64	29.87
Loans / Deposits	68.32	72.45	69.43	73.23	77.21
Time deposits / Deposits	27.94	29.43	28.52	26.49	22.84
NCDs / Time deposits	0.03	0.20	0.12	0.20	0.15
Accumulated gap of assets and liabilities (180 days) / Equity	-45.00	-19.51	-37.33	-29.99	-4.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	118.99	118.43	118.49	121.25	118.18
Interest rate sensitivity gap / Equity	111.10	102.09	107.20	108.90	78.65
【G】					
Deposit growth rate	10.48	14.23	13.64	6.35	6.16
Loan growth rate	4.18	5.36	7.73	0.87	0.29
Investment growth rate	9.80	34.50	12.46	35.70	20.36
Guarantee growth rate	-4.52	-9.61	-3.19	-14.50	-7.16

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Agricultural Bank of Taiwan

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	11.63	12.09	11.74	13.39	14.07
Tier 1 capital / Risk-weighted assets	9.24	9.60	9.59	9.84	10.12
Common equity Tier 1 / Risk-weighted assets	8.51	9.60	8.98	9.84	10.12
Tier 1 capital / Exposure measurement	2.75	3.16	3.16	3.26	3.52
Liabilities / Equity (multiple)	35.95	25.89	29.47	23.75	23.83
【A】					
Non-performing loan ratio	0.20	0.21	0.19	0.23	0.30
Loan loss provisions / NPLs	936.70	749.50	928.59	669.54	543.27
【E】					
NIBT / Average equity	9.54	7.50	5.52	4.46	4.64
(NIBT + loan loss provisions) / Average equity	11.58	11.64	5.96	5.61	5.30
NIBT / Average assets	0.31	0.27	0.19	0.17	0.17
(NIBT + loan loss provisions) / Average assets	0.38	0.41	0.21	0.21	0.19
Net interest income / NIBT	98.82	101.54	143.95	161.92	135.84
NIBT / Net income	61.19	51.59	44.05	39.08	41.67
NIBT / Employees (in thousand / per person)	8,063.66	6,591.55	4,628.65	3,839.44	3,704.92
【L】					
Liquidity coverage ratio	140.45	124.13	143.13	118.26	106.99
Net stable funding ratio	182.84	175.36	171.76	169.06	151.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	52.15	55.76	57.16	57.09	54.83
Loans / Deposits	38.65	42.58	40.29	42.09	40.55
Time deposits / Deposits	95.69	94.60	94.21	94.94	94.88
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-624.17	-476.74	-731.08	-660.05	-585.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	76.69	86.48	82.73	86.63	84.42
Interest rate sensitivity gap / Equity	-714.17	-302.85	-436.36	-277.94	-326.75
【G】					
Deposit growth rate	7.68	9.89	9.62	9.07	2.37
Loan growth rate	-2.26	16.45	4.94	13.20	16.15
Investment growth rate	29.44	2.96	20.95	1.84	-7.31
Guarantee growth rate	22.52	3.24	8.08	26.75	7.96

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Citibank Taiwan Limited

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	18.91	16.58	20.57	16.70	15.59
Tier 1 capital / Risk-weighted assets	17.95	15.18	19.13	14.94	14.62
Common equity Tier 1 / Risk-weighted assets	17.95	15.18	19.13	14.94	14.62
Tier 1 capital / Exposure measurement	7.43	7.50	7.93	7.28	7.73
Liabilities / Equity (multiple)	6.95	6.97	6.34	7.11	6.63
【A】					
Non-performing loan ratio	0.30	0.35	0.28	0.40	0.45
Loan loss provisions / NPLs	574.22	522.82	641.66	462.96	398.76
【E】					
NIBT / Average equity	5.55	7.07	5.90	9.36	14.13
(NIBT + loan loss provisions) / Average equity	6.21	8.19	5.54	9.56	14.55
NIBT / Average assets	0.71	0.86	0.72	1.11	1.82
(NIBT + loan loss provisions) / Average assets	0.80	0.99	0.68	1.14	1.87
Net interest income / NIBT	154.33	129.61	149.08	114.06	95.59
NIBT / Net income	26.73	32.62	28.53	39.20	49.06
NIBT / Employees (in thousand / per person)	1,407.35	1,815.44	1,492.82	2,376.19	3,668.00
【L】					
Liquidity coverage ratio	177.69	132.43	161.13	138.58	148.48
Net stable funding ratio	170.76	151.40	173.93	156.61	149.90
Liquidity reserve ratio (average daily data in the last month of each quarter)	52.83	59.63	56.82	59.68	61.37
Loans / Deposits	44.00	49.36	46.76	48.42	50.70
Time deposits / Deposits	9.74	12.07	11.30	11.29	12.32
NCDs / Time deposits	0.03	0.03	0.03	0.03	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	29.25	9.55	-12.01	-9.99	-9.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.14	103.72	109.40	112.27	114.18
Interest rate sensitivity gap / Equity	-8.81	10.24	25.77	32.69	35.37
【G】					
Deposit growth rate	8.26	-8.14	-4.24	0.32	6.35
Loan growth rate	-3.50	-3.74	-7.51	-4.20	-1.39
Investment growth rate	1.81	21.16	-11.78	34.34	-11.13
Guarantee growth rate	11.75	0.80	11.22	17.66	-6.45

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

O-Bank Co., Ltd. Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.47	12.89	14.71	12.67	14.00
Tier 1 capital / Risk-weighted assets	13.20	11.68	13.63	11.46	12.02
Common equity Tier 1 / Risk-weighted assets	13.00	11.58	13.51	11.34	11.72
Tier 1 capital / Exposure measurement	7.94	7.64	7.99	7.49	7.31
Liabilities / Equity (multiple)	8.02	7.90	7.66	8.25	9.08
【 A 】					
Non-performing loan ratio	0.32	0.44	0.41	0.42	0.75
Loan loss provisions / NPLs	441.37	314.24	353.00	309.65	183.02
【 E 】					
NIBT / Average equity	7.22	5.88	5.60	3.67	3.65
(NIBT + loan loss provisions) / Average equity	8.29	6.01	6.21	3.81	4.86
NIBT / Average assets	0.82	0.64	0.63	0.36	0.36
(NIBT + loan loss provisions) / Average assets	0.94	0.66	0.70	0.38	0.48
Net interest income / NIBT	92.98	99.81	109.62	155.07	161.60
NIBT / Net income	44.74	39.37	36.56	26.55	22.84
NIBT / Employees (in thousand / per person)	2,717.84	2,335.18	2,091.29	1,347.54	1,217.09
【 L 】					
Liquidity coverage ratio	113.98	118.95	113.50	113.12	104.02
Net stable funding ratio	113.82	117.07	116.03	110.42	106.43
Liquidity reserve ratio (average daily data in the last month of each quarter)	45.55	46.49	46.81	46.39	45.89
Loans / Deposits	68.23	64.37	66.81	65.56	70.40
Time deposits / Deposits	53.40	53.70	50.00	56.73	52.81
NCDs / Time deposits	4.81	5.33	4.12	9.02	9.10
Accumulated gap of assets and liabilities (180 days) / Equity	-84.92	-12.01	-88.81	-52.05	-8.14
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.52	117.83	110.05	113.82	116.01
Interest rate sensitivity gap / Equity	37.45	87.13	47.93	72.78	89.54
【 G 】					
Deposit growth rate	1.73	-2.42	-3.38	1.15	1.30
Loan growth rate	4.79	-12.52	-4.25	-5.84	-3.10
Investment growth rate	3.04	6.23	-1.89	5.14	11.82
Guarantee growth rate	-14.50	71.29	-3.75	76.78	31.24

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Taiwan Business Bank | Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.07	13.31	r 13.39	13.42	12.66
Tier 1 capital / Risk-weighted assets	9.60	9.71	9.83	9.84	9.61
Common equity Tier 1 / Risk-weighted assets	8.10	8.19	8.32	8.28	8.40
Tier 1 capital / Exposure measurement	5.28	5.82	r 5.41	5.90	5.53
Liabilities / Equity (multiple)	18.77	16.83	18.89	17.13	17.30
【A】					
Non-performing loan ratio	0.18	0.51	0.28	0.50	0.32
Loan loss provisions / NPLs	663.25	238.47	422.57	233.63	367.72
【E】					
NIBT / Average equity	10.24	5.58	5.83	5.65	9.03
(NIBT + loan loss provisions) / Average equity	13.36	10.55	7.53	6.70	10.72
NIBT / Average assets	0.50	0.30	0.30	0.30	0.46
(NIBT + loan loss provisions) / Average assets	0.65	0.56	0.39	0.36	0.55
Net interest income / NIBT	179.53	316.90	306.79	299.94	211.54
NIBT / Net income	41.99	24.18	24.06	24.61	34.94
NIBT / Employees (in thousand / per person)	1,975.25	1,016.31	1,080.24	1,019.41	1,525.52
【L】					
Liquidity coverage ratio	125.05	124.19	123.88	132.37	133.46
Net stable funding ratio	132.03	125.78	131.57	127.42	130.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.59	17.23	22.38	19.03	24.01
Loans / Deposits	76.09	81.52	75.94	82.36	76.21
Time deposits / Deposits	32.85	34.25	31.99	33.67	37.45
NCDs / Time deposits	1.21	0.85	1.57	0.90	0.90
Accumulated gap of assets and liabilities (180 days) / Equity	29.81	40.22	101.65	42.93	34.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.55	99.67	102.64	103.01	97.84
Interest rate sensitivity gap / Equity	21.98	-4.34	37.52	38.38	-29.01
【G】					
Deposit growth rate	15.99	7.46	17.65	-1.20	9.47
Loan growth rate	7.54	6.82	7.67	6.82	5.35
Investment growth rate	29.42	3.03	31.03	-7.82	13.91
Guarantee growth rate	11.96	17.98	17.92	12.16	0.21

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Standard Chartered Bank (Taiwan) Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.70	14.26	14.42	14.03	15.84
Tier 1 capital / Risk-weighted assets	12.02	12.21	12.71	11.96	13.27
Common equity Tier 1 / Risk-weighted assets	12.02	12.21	12.71	11.96	13.27
Tier 1 capital / Exposure measurement	5.64	5.95	5.89	5.70	6.51
Liabilities / Equity (multiple)	13.96	13.38	13.40	14.39	12.54
【A】					
Non-performing loan ratio	0.07	0.09	0.07	0.11	0.14
Loan loss provisions / NPLs	2,320.98	1,825.81	2,196.14	1,503.90	1,179.50
【E】					
NIBT / Average equity	3.24	10.96	5.88	5.94	7.25
(NIBT + loan loss provisions) / Average equity	5.87	11.09	6.18	5.93	7.50
NIBT / Average assets	0.22	0.72	0.40	0.41	0.52
(NIBT + loan loss provisions) / Average assets	0.40	0.73	0.42	0.41	0.54
Net interest income / NIBT	356.65	98.91	183.95	179.24	129.45
NIBT / Net income	12.42	37.63	22.57	21.89	24.32
NIBT / Employees (in thousand / per person)	538.87	1,835.90	995.34	965.28	1,104.69
【L】					
Liquidity coverage ratio	182.94	180.96	187.61	162.66	187.59
Net stable funding ratio	145.83	142.28	146.40	143.67	142.13
Liquidity reserve ratio (average daily data in the last month of each quarter)	59.48	62.89	58.53	59.13	55.59
Loans / Deposits	51.44	49.79	52.17	46.79	55.79
Time deposits / Deposits	8.61	9.16	8.57	8.99	15.62
NCDs / Time deposits	11.26	10.49	10.93	10.64	11.08
Accumulated gap of assets and liabilities (180 days) / Equity	-220.27	-153.83	-196.34	-214.02	-148.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.29	137.58	116.28	89.99	131.88
Interest rate sensitivity gap / Equity	106.19	262.11	126.42	-70.31	206.59
【G】					
Deposit growth rate	-0.71	5.44	-6.61	20.76	0.69
Loan growth rate	2.58	-0.53	4.13	1.28	1.63
Investment growth rate	0.92	11.52	-11.25	20.34	-5.17
Guarantee growth rate	75.74	7.78	89.46	-1.13	-14.62

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Taichung Commercial Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	16.32	13.38	15.81	13.60	13.23
Tier 1 capital / Risk-weighted assets	14.21	12.82	14.24	13.06	12.64
Common equity Tier 1 / Risk-weighted assets	12.03	10.87	12.24	11.03	10.49
Tier 1 capital / Exposure measurement	9.23	8.57	8.87	8.54	8.44
Liabilities / Equity (multiple)	10.98	11.55	11.02	11.69	12.17
【A】					
Non-performing loan ratio	0.16	0.22	0.15	0.21	0.31
Loan loss provisions / NPLs	858.72	648.30	898.12	644.56	475.69
【E】					
NIBT / Average equity	9.48	9.00	9.20	8.82	10.17
(NIBT + loan loss provisions) / Average equity	11.98	11.94	10.43	9.11	10.54
NIBT / Average assets	0.79	0.71	0.74	0.67	0.75
(NIBT + loan loss provisions) / Average assets	0.99	0.94	0.84	0.69	0.77
Net interest income / NIBT	148.81	160.31	158.46	166.19	154.95
NIBT / Net income	47.98	43.33	43.48	43.97	45.91
NIBT / Employees (in thousand / per person)	2,188.41	1,943.20	1,961.12	1,752.25	1,938.31
【L】					
Liquidity coverage ratio	168.48	158.43	171.66	167.53	155.76
Net stable funding ratio	144.65	140.76	143.98	143.72	140.12
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.11	24.78	24.20	24.39	24.28
Loans / Deposits	73.28	73.65	73.35	72.32	75.38
Time deposits / Deposits	38.94	43.02	39.56	42.94	46.11
NCDs / Time deposits	1.36	1.12	1.41	0.84	0.68
Accumulated gap of assets and liabilities (180 days) / Equity	-67.54	-36.00	-28.94	-22.59	-30.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.35	90.12	90.75	89.63	89.45
Interest rate sensitivity gap / Equity	-90.09	-97.92	-86.39	-104.57	-110.36
【G】					
Deposit growth rate	4.95	9.15	3.63	9.15	-0.77
Loan growth rate	4.41	6.53	5.05	4.70	-3.75
Investment growth rate	3.99	13.16	4.52	11.83	5.72
Guarantee growth rate	8.79	45.21	18.67	38.79	-10.09

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

King's Town Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	15.89	16.59	16.31	16.15	15.06
Tier 1 capital / Risk-weighted assets	14.65	15.18	15.23	14.58	14.71
Common equity Tier 1 / Risk-weighted assets	14.65	15.18	15.23	14.58	14.71
Tier 1 capital / Exposure measurement	12.92	12.96	12.84	12.28	11.85
Liabilities / Equity (multiple)	6.23	5.73	5.89	5.89	5.83
【A】					
Non-performing loan ratio	0.02	0.02	0.02	0.01	0.01
Loan loss provisions / NPLs	7,345.45	10,320.69	8,342.11	11,764.00	9,860.87
【E】					
NIBT / Average equity	1.62	26.27	14.76	16.22	10.35
(NIBT + loan loss provisions) / Average equity	2.30	27.09	19.75	17.00	10.47
NIBT / Average assets	0.22	3.50	2.01	2.11	1.37
(NIBT + loan loss provisions) / Average assets	0.32	3.61	2.69	2.21	1.38
Net interest income / NIBT	719.68	47.73	81.96	80.50	119.68
NIBT / Net income	38.29	106.70	64.88	71.55	46.47
NIBT / Employees (in thousand / per person)	778.47	11,539.27	6,706.43	6,538.30	3,973.14
【L】					
Liquidity coverage ratio	124.60	147.96	140.78	141.80	182.76
Net stable funding ratio	140.25	134.63	144.93	134.07	130.62
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.87	21.78	22.94	21.96	25.26
Loans / Deposits	84.64	82.36	82.88	82.69	82.17
Time deposits / Deposits	32.33	33.93	32.16	34.29	36.28
NCDs / Time deposits	0.09	0.10	0.09	1.39	0.56
Accumulated gap of assets and liabilities (180 days) / Equity	-15.93	20.26	-3.47	8.21	37.09
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.70	92.59	96.30	91.97	93.87
Interest rate sensitivity gap / Equity	-16.91	-34.32	-17.65	-38.41	-27.93
【G】					
Deposit growth rate	9.65	21.09	11.30	18.42	1.64
Loan growth rate	12.68	20.29	11.54	19.17	1.95
Investment growth rate	-6.25	13.53	-5.31	9.07	0.76
Guarantee growth rate	19.37	58.07	10.59	61.19	10.33

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

HSBC Bank (Taiwan) Limited

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	15.96	16.36	16.91	15.09	14.22
Tier 1 capital / Risk-weighted assets	14.90	15.31	15.87	14.01	13.19
Common equity Tier 1 / Risk-weighted assets	14.90	15.31	15.87	14.01	13.19
Tier 1 capital / Exposure measurement	5.65	5.90	5.86	5.89	5.66
Liabilities / Equity (multiple)	13.71	12.69	12.66	12.92	13.39
【A】					
Non-performing loan ratio	0.03	0.04	0.04	0.03	0.04
Loan loss provisions / NPLs	4,156.32	2,969.72	3,589.58	3,917.65	3,364.55
【E】					
NIBT / Average equity	8.89	11.20	5.46	7.20	9.12
(NIBT + loan loss provisions) / Average equity	10.24	10.52	5.57	7.17	8.71
NIBT / Average assets	0.64	0.79	0.40	0.55	0.61
(NIBT + loan loss provisions) / Average assets	0.74	0.74	0.41	0.55	0.59
Net interest income / NIBT	93.49	63.99	132.47	82.07	-0.80
NIBT / Net income	34.18	46.61	25.17	33.44	38.41
NIBT / Employees (in thousand / per person)	2,227.30	2,856.85	1,369.78	1,867.89	2,290.29
【L】					
Liquidity coverage ratio	142.68	141.60	148.44	172.69	154.20
Net stable funding ratio	153.23	149.83	152.71	149.29	127.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	81.54	93.17	86.25	78.16	98.01
Loans / Deposits	58.46	53.84	60.45	55.26	60.65
Time deposits / Deposits	24.73	31.65	24.17	32.04	31.32
NCDs / Time deposits	1.31	1.17	1.46	1.30	1.31
Accumulated gap of assets and liabilities (180 days) / Equity	-114.30	-107.32	-56.71	-52.80	-102.76
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	155.36	159.13	179.45	153.93	189.62
Interest rate sensitivity gap / Equity	330.69	352.11	418.69	325.92	494.13
【G】					
Deposit growth rate	4.00	4.79	-4.95	3.67	-6.97
Loan growth rate	12.93	-12.19	3.98	-9.02	-5.28
Investment growth rate	-14.15	16.13	0.64	-18.86	-18.70
Guarantee growth rate	61.33	17.06	52.56	39.79	15.27

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Taipei Star Bank Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.77	12.59	15.16	12.68	12.39
Tier 1 capital / Risk-weighted assets	12.26	10.11	12.57	10.16	9.51
Common equity Tier 1 / Risk-weighted assets	10.51	9.06	10.74	9.10	8.50
Tier 1 capital / Exposure measurement	6.69	r 6.31	6.52	6.22	5.75
Liabilities / Equity (multiple)	14.66	14.82	15.10	15.00	15.59
【A】					
Non-performing loan ratio	0.24	0.23	0.28	0.13	0.17
Loan loss provisions / NPLs	477.86	490.91	407.28	852.17	666.28
【E】					
NIBT / Average equity	4.44	3.63	4.56	4.53	4.36
(NIBT + loan loss provisions) / Average equity	5.21	4.27	4.72	4.44	4.27
NIBT / Average assets	0.28	0.23	0.29	0.27	0.26
(NIBT + loan loss provisions) / Average assets	0.32	0.27	0.30	0.26	0.25
Net interest income / NIBT	407.81	480.39	387.16	377.69	346.22
NIBT / Net income	20.65	17.65	21.31	21.77	21.76
NIBT / Employees (in thousand / per person)	549.36	420.62	539.92	517.53	505.31
【L】					
Liquidity coverage ratio	110.70	145.63	151.06	145.25	146.50
Net stable funding ratio	117.32	119.15	123.77	118.60	115.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.95	21.17	19.42	22.01	35.75
Loans / Deposits	78.01	73.76	74.84	71.95	70.29
Time deposits / Deposits	57.23	59.33	57.91	58.63	62.68
NCDs / Time deposits	0.82	0.71	0.79	0.73	2.49
Accumulated gap of assets and liabilities (180 days) / Equity	-279.57	-226.43	-237.22	-236.99	-236.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.33	87.03	86.62	86.41	86.53
Interest rate sensitivity gap / Equity	-204.64	-171.46	-179.68	-181.32	-186.46
【G】					
Deposit growth rate	-0.80	0.66	1.12	-0.46	3.13
Loan growth rate	4.91	3.75	5.19	1.89	4.74
Investment growth rate	5.87	-15.30	0.50	-13.79	7.97
Guarantee growth rate	-5.50	-59.19	-49.45	-39.08	93.71

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Hwatai Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	11.68	11.90	12.74	12.34	12.11
Tier 1 capital / Risk-weighted assets	8.87	9.53	9.76	9.90	10.62
Common equity Tier 1 / Risk-weighted assets	8.08	9.53	8.89	9.90	10.62
Tier 1 capital / Exposure measurement	6.29	6.28	6.65	6.24	6.47
Liabilities / Equity (multiple)	15.65	13.80	14.54	13.82	13.33
【 A 】					
Non-performing loan ratio	0.06	0.07	0.06	0.08	0.48
Loan loss provisions / NPLs	2,134.21	1,822.39	2,176.06	1,754.41	324.94
【 E 】					
NIBT / Average equity	5.22	4.12	4.35	3.38	3.11
(NIBT + loan loss provisions) / Average equity	7.99	9.75	5.45	3.95	6.58
NIBT / Average assets	0.32	0.28	0.29	0.23	0.21
(NIBT + loan loss provisions) / Average assets	0.49	0.66	0.36	0.27	0.45
Net interest income / NIBT	343.48	331.78	354.73	391.23	482.84
NIBT / Net income	24.08	22.25	22.21	19.61	15.75
NIBT / Employees (in thousand / per person)	780.76	584.70	637.25	459.68	377.33
【 L 】					
Liquidity coverage ratio	115.68	200.15	128.80	270.12	211.83
Net stable funding ratio	139.41	146.32	143.48	153.96	156.08
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.71	32.90	22.65	36.34	30.67
Loans / Deposits	80.09	67.21	76.95	64.27	69.31
Time deposits / Deposits	51.66	48.45	48.82	49.39	54.26
NCDs / Time deposits	9.30	3.50	4.43	3.48	3.19
Accumulated gap of assets and liabilities (180 days) / Equity	-272.62	-126.01	-261.30	-149.54	-62.51
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.95	97.61	98.21	95.02	96.65
Interest rate sensitivity gap / Equity	-28.77	-29.34	-23.15	-60.85	-39.68
【 G 】					
Deposit growth rate	10.37	10.10	6.45	8.78	2.07
Loan growth rate	31.52	8.04	27.46	0.87	-1.29
Investment growth rate	-2.33	-3.09	-7.22	4.02	-1.13
Guarantee growth rate	4.82	2.89	3.80	6.48	-

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Shin Kong Commercial Bank Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.33	16.21	14.82	16.87	14.41
Tier 1 capital / Risk-weighted assets	12.04	13.47	12.41	13.96	11.81
Common equity Tier 1 / Risk-weighted assets	10.01	11.24	10.40	11.65	10.49
Tier 1 capital / Exposure measurement	6.24	6.91	6.51	7.26	7.19
Liabilities / Equity (multiple)	16.88	14.79	15.91	13.93	13.45
【A】					
Non-performing loan ratio	0.14	0.19	0.16	0.19	0.20
Loan loss provisions / NPLs	959.10	713.22	800.85	672.56	636.50
【E】					
NIBT / Average equity	9.60	10.12	10.85	10.20	10.88
(NIBT + loan loss provisions) / Average equity	10.93	12.17	11.28	10.62	11.26
NIBT / Average assets	0.58	0.65	0.67	0.67	0.74
(NIBT + loan loss provisions) / Average assets	0.66	0.78	0.70	0.70	0.77
Net interest income / NIBT	196.77	174.30	169.23	168.61	175.21
NIBT / Net income	38.47	39.27	40.38	39.58	40.51
NIBT / Employees (in thousand / per person)	1,785.70	1,820.69	1,949.73	1,769.23	1,747.39
【L】					
Liquidity coverage ratio	146.30	151.33	149.39	154.66	147.16
Net stable funding ratio	130.88	123.99	130.08	123.73	122.75
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.27	26.33	25.48	26.25	23.10
Loans / Deposits	69.76	70.45	68.89	71.71	74.19
Time deposits / Deposits	46.63	47.36	47.07	48.22	51.62
NCDs / Time deposits	3.14	0.25	2.14	0.02	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	-212.53	-119.27	-159.07	-100.22	-70.55
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	81.79	84.06	81.66	85.24	84.42
Interest rate sensitivity gap / Equity	-239.89	-182.39	-226.98	-160.48	-164.11
【G】					
Deposit growth rate	10.71	12.94	14.71	11.68	9.88
Loan growth rate	9.61	8.38	10.19	7.93	6.84
Investment growth rate	9.10	18.09	12.69	19.75	11.35
Guarantee growth rate	21.46	75.64	33.73	61.59	-1.39

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Sunny Bank, Ltd. Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.93	12.96	r 12.63	13.08	11.55
Tier 1 capital / Risk-weighted assets	11.57	11.63	r 11.53	11.64	9.84
Common equity Tier 1 / Risk-weighted assets	9.24	9.41	r 9.32	9.38	8.49
Tier 1 capital / Exposure measurement	6.90	6.92	r 6.72	6.89	6.65
Liabilities / Equity (multiple)	16.16	15.65	16.03	15.62	14.92
【 A 】					
Non-performing loan ratio	0.15	0.22	0.16	0.22	0.28
Loan loss provisions / NPLs	970.80	560.57	929.90	555.63	440.46
【 E 】					
NIBT / Average equity	14.29	12.30	8.00	8.06	8.60
(NIBT + loan loss provisions) / Average equity	13.36	11.27	11.82	11.47	11.29
NIBT / Average assets	0.86	0.73	0.48	0.50	0.55
(NIBT + loan loss provisions) / Average assets	0.81	0.67	0.71	0.71	0.72
Net interest income / NIBT	125.62	140.27	221.13	207.02	203.63
NIBT / Net income	62.13	57.35	36.17	37.39	37.49
NIBT / Employees (in thousand / per person)	2,483.91	2,084.69	1,337.49	1,292.23	1,293.70
【 L 】					
Liquidity coverage ratio	114.53	109.27	114.34	111.86	120.18
Net stable funding ratio	130.05	128.60	131.57	129.48	128.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.12	24.70	23.74	24.84	24.16
Loans / Deposits	73.01	73.39	71.95	73.95	74.79
Time deposits / Deposits	57.96	58.61	56.62	58.10	59.34
NCDs / Time deposits	6.29	7.55	6.50	8.00	7.41
Accumulated gap of assets and liabilities (180 days) / Equity	-317.13	-302.45	-264.83	-300.12	-265.44
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.58	88.95	89.77	88.80	89.34
Interest rate sensitivity gap / Equity	-160.87	-149.64	-141.18	-150.83	-136.89
【 G 】					
Deposit growth rate	8.12	14.27	9.59	14.15	11.14
Loan growth rate	7.53	10.88	6.61	12.83	9.47
Investment growth rate	4.10	22.58	6.16	24.87	7.71
Guarantee growth rate	18.26	-8.14	19.64	4.77	-7.79

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Bank of Panhsin Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	12.39	10.99	r 12.14	11.21	11.43
Tier 1 capital / Risk-weighted assets	9.54	9.19	r 9.44	9.28	9.38
Common equity Tier 1 / Risk-weighted assets	8.51	8.25	r 8.52	8.31	8.32
Tier 1 capital / Exposure measurement	5.76	5.51	r 5.65	5.61	5.61
Liabilities / Equity (multiple)	14.62	14.73	14.49	14.32	14.33
【A】					
Non-performing loan ratio	0.23	0.24	0.21	0.26	0.32
Loan loss provisions / NPLs	541.28	472.55	566.42	441.96	375.79
【E】					
NIBT / Average equity	8.06	7.48	7.00	6.72	6.45
(NIBT + loan loss provisions) / Average equity	9.81	9.97	7.72	7.42	7.13
NIBT / Average assets	0.52	0.48	0.45	0.44	0.41
(NIBT + loan loss provisions) / Average assets	0.64	0.63	0.49	0.48	0.45
Net interest income / NIBT	202.93	214.94	234.10	226.76	243.58
NIBT / Net income	32.92	30.80	29.07	28.22	26.22
NIBT / Employees (in thousand / per person)	1,034.48	894.95	861.64	767.39	714.18
【L】					
Liquidity coverage ratio	110.05	115.79	116.38	117.54	156.24
Net stable funding ratio	136.97	137.65	137.23	139.39	143.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.23	20.22	21.19	19.59	22.60
Loans / Deposits	76.07	75.66	74.48	75.09	76.54
Time deposits / Deposits	45.14	48.70	45.19	49.24	52.11
NCDs / Time deposits	0.30	0.24	0.27	0.29	0.35
Accumulated gap of assets and liabilities (180 days) / Equity	-92.27	-76.22	-123.73	-131.21	-78.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.08	97.53	95.18	95.85	95.25
Interest rate sensitivity gap / Equity	-83.50	-30.26	-57.91	-49.91	-57.79
【G】					
Deposit growth rate	1.09	12.97	5.86	10.05	1.82
Loan growth rate	1.50	11.04	4.70	7.93	8.73
Investment growth rate	10.09	7.10	3.65	5.00	-3.38
Guarantee growth rate	32.29	78.97	69.46	43.98	19.79

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Cota Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.58	13.10	r 13.59	13.07	13.19
Tier 1 capital / Risk-weighted assets	11.68	10.80	r 11.69	10.75	10.45
Common equity Tier 1 / Risk-weighted assets	11.16	10.30	r 11.16	10.25	9.94
Tier 1 capital / Exposure measurement	6.44	6.50	r 6.46	6.41	6.20
Liabilities / Equity (multiple)	13.34	13.22	13.31	13.36	13.79
【 A 】					
Non-performing loan ratio	0.15	0.19	0.17	0.20	0.44
Loan loss provisions / NPLs	968.98	721.43	866.67	707.44	323.78
【 E 】					
NIBT / Average equity	8.26	7.36	7.08	7.21	8.30
(NIBT + loan loss provisions) / Average equity	8.32	7.39	7.10	7.21	8.69
NIBT / Average assets	0.58	0.52	0.50	0.50	0.55
(NIBT + loan loss provisions) / Average assets	0.59	0.52	0.50	0.50	0.57
Net interest income / NIBT	238.89	267.67	279.80	287.49	275.38
NIBT / Net income	34.39	32.86	31.79	31.46	30.66
NIBT / Employees (in thousand / per person)	964.29	840.58	807.49	774.46	833.63
【 L 】					
Liquidity coverage ratio	465.91	449.74	526.85	503.45	435.09
Net stable funding ratio	148.76	136.16	143.00	138.33	141.54
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.90	25.32	26.04	25.09	27.15
Loans / Deposits	72.03	75.51	73.01	74.93	73.61
Time deposits / Deposits	51.81	54.37	51.95	53.62	57.26
NCDs / Time deposits	2.94	4.58	3.18	5.12	7.11
Accumulated gap of assets and liabilities (180 days) / Equity	-163.06	-214.48	-145.85	-187.28	-203.84
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	81.70	83.98	82.08	83.88	84.80
Interest rate sensitivity gap / Equity	-229.16	-198.17	-222.39	-201.20	-196.67
【 G 】					
Deposit growth rate	4.30	6.34	3.64	5.52	2.65
Loan growth rate	-0.50	8.85	0.99	7.40	-3.13
Investment growth rate	17.53	-2.38	15.60	-4.40	22.41
Guarantee growth rate	-38.59	0.69	-38.26	3.65	4.35

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Union Bank of Taiwan Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	15.10	14.43	r 16.08	14.80	14.70
Tier 1 capital / Risk-weighted assets	12.97	12.58	r 14.26	12.83	13.01
Common equity Tier 1 / Risk-weighted assets	10.05	9.22	r 11.18	9.90	9.94
Tier 1 capital / Exposure measurement	6.39	6.69	r 6.53	6.55	6.53
Liabilities / Equity (multiple)	12.14	11.82	11.76	11.41	11.33
【A】					
Non-performing loan ratio	0.12	0.13	0.10	0.14	0.15
Loan loss provisions / NPLs	916.01	847.70	1,081.36	788.45	738.50
【E】					
NIBT / Average equity	5.11	7.21	8.43	6.84	7.33
(NIBT + loan loss provisions) / Average equity	6.44	8.90	7.45	7.14	7.36
NIBT / Average assets	0.39	0.56	0.66	0.52	0.58
(NIBT + loan loss provisions) / Average assets	0.49	0.69	0.58	0.55	0.59
Net interest income / NIBT	285.43	194.19	163.92	197.25	165.67
NIBT / Net income	29.18	32.77	37.08	32.25	33.87
NIBT / Employees (in thousand / per person)	828.39	1,085.09	1,341.13	969.09	991.20
【L】					
Liquidity coverage ratio	131.95	165.23	170.97	214.29	158.85
Net stable funding ratio	133.95	129.26	137.72	134.60	126.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.09	21.14	21.93	26.64	27.13
Loans / Deposits	76.41	72.18	73.70	69.91	72.46
Time deposits / Deposits	40.16	41.30	38.72	41.23	44.33
NCDs / Time deposits	0.48	0.10	0.13	0.12	0.10
Accumulated gap of assets and liabilities (180 days) / Equity	-163.25	-77.33	-99.38	-39.70	-50.03
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.79	92.59	91.91	95.14	96.35
Interest rate sensitivity gap / Equity	-88.88	-74.29	-85.38	-47.09	-34.27
【G】					
Deposit growth rate	9.92	12.97	10.60	13.98	3.79
Loan growth rate	16.19	13.67	16.33	9.83	18.14
Investment growth rate	-2.87	15.39	3.67	0.97	7.81
Guarantee growth rate	16.56	-1.79	20.55	1.60	4.42

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Far Eastern International Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.04	13.53	13.95	14.10	13.60
Tier 1 capital / Risk-weighted assets	11.04	11.08	11.30	11.49	10.99
Common equity Tier 1 / Risk-weighted assets	10.41	10.65	10.87	11.03	10.53
Tier 1 capital / Exposure measurement	6.11	r 6.15	5.87	6.09	6.11
Liabilities / Equity (multiple)	13.65	12.73	13.56	12.98	12.89
【A】					
Non-performing loan ratio	0.24	0.52	0.26	0.51	0.28
Loan loss provisions / NPLs	557.70	264.85	496.25	286.35	510.29
【E】					
NIBT / Average equity	6.04	7.48	6.76	6.05	9.09
(NIBT + loan loss provisions) / Average equity	8.29	6.87	6.24	5.61	9.21
NIBT / Average assets	0.41	0.53	0.47	0.43	0.67
(NIBT + loan loss provisions) / Average assets	0.56	0.49	0.43	0.40	0.68
Net interest income / NIBT	216.35	176.73	201.54	211.01	127.64
NIBT / Net income	30.02	33.52	31.41	26.53	37.36
NIBT / Employees (in thousand / per person)	1,191.22	1,434.99	1,300.20	1,137.24	1,676.18
【L】					
Liquidity coverage ratio	133.54	136.89	142.22	142.42	124.91
Net stable funding ratio	125.55	125.25	128.35	123.36	120.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.98	35.07	37.42	37.53	31.17
Loans / Deposits	71.73	71.14	67.44	66.74	72.57
Time deposits / Deposits	53.84	53.45	53.94	55.31	58.37
NCDs / Time deposits	3.61	0.28	2.09	0.26	0.62
Accumulated gap of assets and liabilities (180 days) / Equity	-170.05	-155.15	-197.42	-232.14	-204.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.41	108.70	104.66	107.47	103.02
Interest rate sensitivity gap / Equity	25.04	81.24	47.82	70.83	28.20
【G】					
Deposit growth rate	6.52	4.98	5.40	8.63	5.96
Loan growth rate	7.75	-0.02	6.18	-0.34	1.37
Investment growth rate	4.28	r 10.17	6.73	11.52	12.50
Guarantee growth rate	-12.92	18.26	-2.59	11.40	28.34

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Yuanta Commercial Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	15.08	16.31	15.41	16.98	15.57
Tier 1 capital / Risk-weighted assets	12.97	14.13	13.54	14.72	13.12
Common equity Tier 1 / Risk-weighted assets	12.19	13.43	12.87	13.98	12.50
Tier 1 capital / Exposure measurement	6.78	7.74	6.92	7.95	8.27
Liabilities / Equity (multiple)	13.01	10.87	12.43	10.57	9.92
【A】					
Non-performing loan ratio	0.10	0.12	0.10	0.12	0.15
Loan loss provisions / NPLs	1,431.21	1,207.98	1,433.02	1,230.93	1,121.41
【E】					
NIBT / Average equity	5.15	7.30	7.42	6.49	9.62
(NIBT + loan loss provisions) / Average equity	6.22	8.41	7.83	7.38	10.78
NIBT / Average assets	0.38	0.62	0.59	0.58	0.89
(NIBT + loan loss provisions) / Average assets	0.46	0.72	0.62	0.66	1.00
Net interest income / NIBT	206.27	133.57	137.65	151.76	113.21
NIBT / Net income	36.65	44.98	44.23	40.36	50.03
NIBT / Employees (in thousand / per person)	1,425.44	2,131.14	2,091.66	1,823.56	2,623.63
【L】					
Liquidity coverage ratio	198.46	223.53	187.19	237.56	200.03
Net stable funding ratio	158.61	r 163.20	159.16	160.93	144.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.56	37.34	37.33	37.23	34.02
Loans / Deposits	59.58	60.71	59.02	62.18	66.20
Time deposits / Deposits	37.97	35.62	36.10	36.70	41.83
NCDs / Time deposits	2.09	2.97	1.49	2.98	5.18
Accumulated gap of assets and liabilities (180 days) / Equity	-30.20	69.90	54.93	56.06	11.50
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	82.04	82.32	79.67	83.18	85.53
Interest rate sensitivity gap / Equity	-197.08	-161.44	-214.43	-148.18	-113.98
【G】					
Deposit growth rate	15.76	11.70	17.84	9.64	7.12
Loan growth rate	13.41	3.21	11.78	2.95	2.41
Investment growth rate	11.85	21.59	18.34	18.50	7.46
Guarantee growth rate	-25.52	-7.29	-21.94	-1.32	-16.20

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Bank SinoPac Co., Ltd. Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	15.63	15.80	15.80	15.89	14.00
Tier 1 capital / Risk-weighted assets	12.62	13.14	12.99	13.13	12.26
Common equity Tier 1 / Risk-weighted assets	10.60	11.81	11.43	11.78	11.47
Tier 1 capital / Exposure measurement	6.94	6.79	6.66	6.88	7.49
Liabilities / Equity (multiple)	14.11	13.71	13.81	13.20	11.69
【A】					
Non-performing loan ratio	0.15	0.17	0.13	0.14	0.21
Loan loss provisions / NPLs	840.85	760.82	1,010.80	937.61	638.56
【E】					
NIBT / Average equity	12.03	10.69	9.27	8.15	8.86
(NIBT + loan loss provisions) / Average equity	14.46	12.29	9.77	8.60	8.76
NIBT / Average assets	0.80	0.74	0.63	0.59	0.70
(NIBT + loan loss provisions) / Average assets	0.97	0.86	0.67	0.62	0.69
Net interest income / NIBT	118.74	122.04	148.29	148.42	121.88
NIBT / Net income	46.98	47.51	43.69	40.64	44.55
NIBT / Employees (in thousand / per person)	2,855.35	2,493.85	2,152.09	1,835.16	2,033.55
【L】					
Liquidity coverage ratio	124.30	156.86	137.07	143.65	161.12
Net stable funding ratio	132.98	134.34	137.09	132.28	135.59
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.89	31.68	31.19	31.78	32.74
Loans / Deposits	69.94	69.70	64.60	68.76	72.00
Time deposits / Deposits	25.16	31.05	26.81	29.60	32.79
NCDs / Time deposits	1.22	0.08	0.09	0.41	2.50
Accumulated gap of assets and liabilities (180 days) / Equity	-26.47	45.29	-29.23	52.12	-33.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.03	106.50	105.54	109.89	116.24
Interest rate sensitivity gap / Equity	50.93	53.62	47.23	78.49	111.09
【G】					
Deposit growth rate	6.11	15.88	10.21	18.98	15.79
Loan growth rate	6.43	10.28	3.47	13.50	8.08
Investment growth rate	9.17	17.66	8.26	28.42	21.59
Guarantee growth rate	7.99	58.63	28.61	57.16	22.40

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

E.Sun Commercial Bank, Ltd. Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.95	15.60	r 13.97	15.64	14.62
Tier 1 capital / Risk-weighted assets	11.45	13.02	r 11.74	13.00	11.81
Common equity Tier 1 / Risk-weighted assets	9.93	11.40	r 10.32	11.34	10.49
Tier 1 capital / Exposure measurement	6.26	6.42	r 6.02	6.28	7.02
Liabilities / Equity (multiple)	15.91	14.60	15.67	15.24	13.22
【A】					
Non-performing loan ratio	0.15	0.19	0.16	0.19	0.19
Loan loss provisions / NPLs	811.81	649.30	783.82	656.32	640.26
【E】					
NIBT / Average equity	9.69	11.76	11.28	10.89	13.87
(NIBT + loan loss provisions) / Average equity	11.31	11.59	11.76	11.54	14.18
NIBT / Average assets	0.58	0.73	0.70	0.72	0.97
(NIBT + loan loss provisions) / Average assets	0.67	0.72	0.73	0.76	0.99
Net interest income / NIBT	149.05	106.42	116.24	103.99	80.24
NIBT / Net income	38.16	43.82	40.22	36.66	44.17
NIBT / Employees (in thousand / per person)	2,081.34	2,360.44	2,347.58	2,099.80	2,597.05
【L】					
Liquidity coverage ratio	120.14	125.25	124.72	133.83	125.06
Net stable funding ratio	134.50	135.55	133.53	137.57	130.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.43	34.99	33.81	35.84	30.55
Loans / Deposits	67.41	66.62	65.69	65.63	69.83
Time deposits / Deposits	22.14	22.86	22.36	23.64	24.02
NCDs / Time deposits	4.29	1.52	4.86	8.45	2.09
Accumulated gap of assets and liabilities (180 days) / Equity	-70.58	-76.23	-79.88	-28.00	-78.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	115.59	119.91	116.91	121.61	120.25
Interest rate sensitivity gap / Equity	141.37	172.07	152.91	193.65	153.52
【G】					
Deposit growth rate	11.29	14.78	8.62	19.42	10.01
Loan growth rate	12.60	8.96	8.70	12.22	7.83
Investment growth rate	5.20	23.04	6.10	30.83	10.76
Guarantee growth rate	12.82	20.38	17.29	18.43	20.54

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

KGI Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.59	14.06	14.96	14.81	15.38
Tier 1 capital / Risk-weighted assets	12.49	11.89	13.07	12.32	13.50
Common equity Tier 1 / Risk-weighted assets	11.97	11.42	12.72	11.79	12.92
Tier 1 capital / Exposure measurement	8.11	7.90	8.01	7.88	8.56
Liabilities / Equity (multiple)	10.20	10.26	9.80	10.65	9.32
【A】					
Non-performing loan ratio	0.14	0.15	0.13	0.16	0.17
Loan loss provisions / NPLs	913.36	876.63	955.69	843.75	736.63
【E】					
NIBT / Average equity	9.67	7.54	7.38	7.35	7.69
(NIBT + loan loss provisions) / Average equity	9.04	7.14	7.47	7.54	8.47
NIBT / Average assets	0.90	0.71	0.70	0.69	0.71
(NIBT + loan loss provisions) / Average assets	0.84	0.67	0.70	0.70	0.78
Net interest income / NIBT	146.37	174.94	178.57	161.11	142.83
NIBT / Net income	51.35	46.37	43.51	41.58	41.90
NIBT / Employees (in thousand / per person)	2,607.92	2,042.38	1,982.28	1,857.26	1,844.20
【L】					
Liquidity coverage ratio	106.61	111.14	110.77	112.28	111.19
Net stable funding ratio	122.75	113.53	125.14	114.56	112.65
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.85	34.17	38.54	36.18	40.43
Loans / Deposits	79.96	77.62	75.31	73.98	82.36
Time deposits / Deposits	40.80	43.61	36.96	46.03	44.83
NCDs / Time deposits	2.84	3.07	2.46	2.52	5.50
Accumulated gap of assets and liabilities (180 days) / Equity	-204.53	-164.24	-210.01	-176.92	-192.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.37	103.24	110.44	106.87	122.32
Interest rate sensitivity gap / Equity	35.46	17.98	55.04	38.84	102.06
【G】					
Deposit growth rate	-1.64	7.13	-2.11	21.88	-0.10
Loan growth rate	1.34	5.26	-0.36	9.47	2.02
Investment growth rate	-0.39	21.23	-0.22	26.72	-9.74
Guarantee growth rate	2.55	21.78	7.74	-4.44	54.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

DBS Bank (Taiwan) , Ltd. Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.49	14.07	14.46	14.87	14.87
Tier 1 capital / Risk-weighted assets	12.36	11.97	12.36	12.69	12.62
Common equity Tier 1 / Risk-weighted assets	9.59	9.26	9.56	9.77	9.65
Tier 1 capital / Exposure measurement	6.96	7.27	7.13	7.40	7.23
Liabilities / Equity (multiple)	11.09	10.59	10.87	10.65	11.00
【A】					
Non-performing loan ratio	0.44	0.59	0.47	0.46	0.59
Loan loss provisions / NPLs	297.62	223.69	279.92	288.45	235.58
【E】					
NIBT / Average equity	5.13	6.40	2.44	2.66	1.55
(NIBT + loan loss provisions) / Average equity	6.47	8.62	2.94	3.01	1.70
NIBT / Average assets	0.41	0.54	0.20	0.22	0.12
(NIBT + loan loss provisions) / Average assets	0.52	0.73	0.24	0.24	0.13
Net interest income / NIBT	257.36	215.05	553.22	559.55	966.79
NIBT / Net income	20.70	23.18	9.59	10.13	5.63
NIBT / Employees (in thousand / per person)	883.79	1,081.89	424.66	433.50	223.68
【L】					
Liquidity coverage ratio	119.93	125.55	119.36	122.90	127.45
Net stable funding ratio	122.23	125.07	121.63	124.14	129.34
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.86	25.94	21.70	26.10	27.65
Loans / Deposits	74.13	72.67	76.34	73.00	70.22
Time deposits / Deposits	45.73	48.30	48.11	51.93	50.52
NCDs / Time deposits	16.80	8.97	15.23	5.40	-
Accumulated gap of assets and liabilities (180 days) / Equity	-182.60	-224.30	-130.35	-270.89	-353.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	132.96	113.88	123.64	113.90	109.71
Interest rate sensitivity gap / Equity	197.13	88.72	149.95	92.69	65.85
【G】					
Deposit growth rate	2.90	-0.84	2.29	-3.41	-8.77
Loan growth rate	4.96	-2.93	6.97	0.41	-1.85
Investment growth rate	-7.30	-3.10	-12.59	-9.14	14.89
Guarantee growth rate	18.81	20.70	16.38	26.26	60.81

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Taishin International Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.51	15.89	15.06	16.28	14.40
Tier 1 capital / Risk-weighted assets	12.03	13.09	12.57	13.38	11.60
Common equity Tier 1 / Risk-weighted assets	10.25	11.15	r 10.73	11.35	9.79
Tier 1 capital / Exposure measurement	6.94	7.22	7.18	7.27	7.38
Liabilities / Equity (multiple)	12.50	12.47	11.89	12.20	11.74
【A】					
Non-performing loan ratio	0.13	0.13	0.12	0.15	0.17
Loan loss provisions / NPLs	988.76	966.50	1,104.45	855.02	814.28
【E】					
NIBT / Average equity	8.99	10.38	9.30	8.92	9.03
(NIBT + loan loss provisions) / Average equity	10.91	11.72	9.41	9.20	9.79
NIBT / Average assets	0.66	0.76	0.69	0.66	0.69
(NIBT + loan loss provisions) / Average assets	0.80	0.85	0.70	0.68	0.75
Net interest income / NIBT	147.55	120.84	138.87	144.27	136.91
NIBT / Net income	38.27	42.48	39.86	37.36	35.89
NIBT / Employees (in thousand / per person)	1,996.02	2,253.36	2,012.62	1,834.03	1,766.47
【L】					
Liquidity coverage ratio	118.76	128.45	112.92	120.30	111.29
Net stable funding ratio	132.82	137.23	132.07	135.30	125.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.38	24.01	22.85	24.84	25.27
Loans / Deposits	79.33	78.30	78.15	77.07	79.03
Time deposits / Deposits	21.88	24.86	22.89	25.87	29.76
NCDs / Time deposits	0.47	0.19	0.18	0.44	0.26
Accumulated gap of assets and liabilities (180 days) / Equity	68.13	73.70	44.31	81.48	85.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	181.23	174.72	181.32	175.58	149.28
Interest rate sensitivity gap / Equity	366.83	336.29	355.48	342.78	232.30
【G】					
Deposit growth rate	7.04	9.40	4.97	12.11	13.64
Loan growth rate	8.17	7.50	6.12	9.12	11.90
Investment growth rate	-1.08	5.03	-4.73	6.88	20.94
Guarantee growth rate	17.61	21.90	0.81	34.03	6.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

Jih Sun International Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.53	15.48	r 15.06	15.81	14.00
Tier 1 capital / Risk-weighted assets	14.32	14.29	r 13.85	14.29	12.92
Common equity Tier 1 / Risk-weighted assets	14.32	14.29	r 13.85	14.29	12.92
Tier 1 capital / Exposure measurement	8.04	7.91	7.80	7.89	7.86
Liabilities / Equity (multiple)	10.66	10.82	11.06	10.90	10.64
【 A 】					
Non-performing loan ratio	0.14	0.19	0.19	0.25	0.15
Loan loss provisions / NPLs	871.26	642.15	669.79	514.87	841.27
【 E 】					
NIBT / Average equity	5.75	4.48	2.97	4.81	5.22
(NIBT + loan loss provisions) / Average equity	5.47	5.18	3.56	5.09	5.34
NIBT / Average assets	0.49	0.37	0.25	0.40	0.45
(NIBT + loan loss provisions) / Average assets	0.46	0.43	0.30	0.43	0.46
Net interest income / NIBT	209.44	259.69	403.78	237.36	241.44
NIBT / Net income	34.52	25.47	17.79	27.66	27.66
NIBT / Employees (in thousand / per person)	1,043.08	686.63	495.31	704.35	763.92
【 L 】					
Liquidity coverage ratio	178.88	356.49	256.45	325.11	163.31
Net stable funding ratio	147.21	154.86	149.52	154.82	142.43
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.74	29.29	28.43	26.67	26.21
Loans / Deposits	77.00	70.83	73.57	69.99	74.23
Time deposits / Deposits	22.06	26.26	22.13	27.69	33.75
NCDs / Time deposits	0.34	0.28	0.33	0.27	4.92
Accumulated gap of assets and liabilities (180 days) / Equity	50.98	62.55	83.70	67.30	12.04
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.22	97.94	98.87	100.23	97.88
Interest rate sensitivity gap / Equity	-16.14	-18.62	-10.66	2.05	-18.25
【 G 】					
Deposit growth rate	-3.00	4.71	0.98	6.11	13.19
Loan growth rate	5.48	-0.69	6.13	0.04	5.13
Investment growth rate	4.13	7.17	6.92	4.96	-3.55
Guarantee growth rate	-41.63	85.77	21.65	25.15	32.18

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

EnTie Commercial Bank

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	17.72	16.31	17.69	16.32	14.33
Tier 1 capital / Risk-weighted assets	16.54	15.08	16.50	15.09	14.33
Common equity Tier 1 / Risk-weighted assets	16.54	15.08	16.50	15.09	14.33
Tier 1 capital / Exposure measurement	9.67	10.12	9.74	10.16	9.87
Liabilities / Equity (multiple)	8.68	8.11	8.57	8.03	8.09
【 A 】					
Non-performing loan ratio	0.66	0.91	0.57	0.97	0.91
Loan loss provisions / NPLs	239.67	154.38	264.66	160.90	190.96
【 E 】					
NIBT / Average equity	8.52	7.44	7.61	7.53	7.33
(NIBT + loan loss provisions) / Average equity	9.80	7.82	8.48	7.71	8.55
NIBT / Average assets	0.91	0.82	0.83	0.82	0.79
(NIBT + loan loss provisions) / Average assets	1.05	0.87	0.93	0.84	0.92
Net interest income / NIBT	126.22	133.75	138.55	133.70	148.94
NIBT / Net income	48.56	46.85	44.69	43.81	38.33
NIBT / Employees (in thousand / per person)	2,052.74	1,731.90	1,794.46	1,769.87	1,651.88
【 L 】					
Liquidity coverage ratio	135.27	127.33	122.40	153.95	132.73
Net stable funding ratio	127.41	123.31	123.36	127.75	122.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.07	33.90	30.89	32.02	31.10
Loans / Deposits	75.39	76.19	76.30	77.26	77.98
Time deposits / Deposits	55.78	53.96	57.11	54.94	55.68
NCDs / Time deposits	0.50	0.56	0.50	0.57	0.61
Accumulated gap of assets and liabilities (180 days) / Equity	-150.33	-117.47	-151.82	-111.60	-145.49
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.51	108.41	100.46	109.83	107.57
Interest rate sensitivity gap / Equity	10.06	51.00	3.11	59.28	45.50
【 G 】					
Deposit growth rate	7.87	3.23	7.82	0.98	-1.23
Loan growth rate	6.74	2.32	6.47	-0.07	5.03
Investment growth rate	3.54	7.24	11.90	11.19	-16.77
Guarantee growth rate	-20.11	-10.10	-21.21	-14.39	90.75

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

CTBC Bank Co., Ltd.

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	16.00	15.13	14.98	14.93	14.17
Tier 1 capital / Risk-weighted assets	14.04	15.13	14.98	14.93	14.17
Common equity Tier 1 / Risk-weighted assets	12.40	14.97	14.97	14.92	14.17
Tier 1 capital / Exposure measurement	6.40	6.90	6.54	6.87	7.35
Liabilities / Equity (multiple)	11.68	11.12	11.70	11.05	10.21
【A】					
Non-performing loan ratio	0.14	0.23	0.16	0.23	0.17
Loan loss provisions / NPLs	889.85	560.19	792.04	594.14	835.43
【E】					
NIBT / Average equity	11.48	11.76	11.02	10.28	12.28
(NIBT + loan loss provisions) / Average equity	12.44	13.51	11.58	10.66	12.81
NIBT / Average assets	0.89	0.95	0.87	0.86	1.09
(NIBT + loan loss provisions) / Average assets	0.97	1.09	0.91	0.89	1.13
Net interest income / NIBT	127.81	114.44	128.53	129.54	106.02
NIBT / Net income	40.57	40.06	38.74	39.08	43.23
NIBT / Employees (in thousand / per person)	2,924.89	3,020.25	2,756.47	2,631.84	3,147.47
【L】					
Liquidity coverage ratio	152.65	152.27	158.25	151.51	128.71
Net stable funding ratio	143.00	139.52	147.23	137.99	132.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.23	31.65	31.14	29.97	27.80
Loans / Deposits	66.14	65.08	63.85	63.21	67.35
Time deposits / Deposits	23.89	26.09	24.98	25.57	28.41
NCDs / Time deposits	0.11	0.40	0.12	0.65	0.98
Accumulated gap of assets and liabilities (180 days) / Equity	-41.73	-16.97	-36.65	-28.18	-47.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.11	106.89	104.79	103.79	106.59
Interest rate sensitivity gap / Equity	37.35	47.47	35.37	25.53	39.53
【G】					
Deposit growth rate	7.32	12.79	9.37	11.84	10.06
Loan growth rate	9.07	7.82	10.47	4.97	6.32
Investment growth rate	3.38	12.52	5.47	13.09	16.02
Guarantee growth rate	9.25	-12.65	-6.02	12.91	18.45

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

NEXT Commercial Bank Co., Ltd. Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	699.01	-	-	-	-
Tier 1 capital / Risk-weighted assets	699.01	-	-	-	-
Common equity Tier 1 / Risk-weighted assets	699.01	-	-	-	-
Tier 1 capital / Exposure measurement	86.98	-	-	-	-
Liabilities / Equity (multiple)	0.12	-	-	-	-
【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	-637.93	-	-	-	-
NIBT / Employees (in thousand / per person)	-3,122.36	-	-	-	-
【L】					
Liquidity coverage ratio	17,979.17	-	-	-	-
Net stable funding ratio	290.67	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	5,883.68	-	-	-	-
Loans / Deposits	7.39	-	-	-	-
Time deposits / Deposits	65.49	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	68.63	-	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	1,023.81	-	-	-	-
Interest rate sensitivity gap / Equity	61.50	-	-	-	-
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-

Note: Since NEXT Commercial Bank has been in operation for less than one year, the ROE and ROA related ratios in first quarter of 2022 were not calculated.

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

LINE Bank Taiwan Limited

Unit：%

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	45.20	-	92.39	-	-
Tier 1 capital / Risk-weighted assets	45.20	-	92.39	-	-
Common equity Tier 1 / Risk-weighted assets	45.20	-	92.39	-	-
Tier 1 capital / Exposure measurement	10.48	-	r 17.49	-	-
Liabilities / Equity (multiple)	4.83	-	3.03	-	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【E】					
NIBT / Average equity	-44.01	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-41.87	-	-	-	-
NIBT / Average assets	-8.78	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-8.36	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-	-	-	-	-
NIBT / Employees (in thousand / per person)	-12,836.50	-	-6,608.36	-	-
【L】					
Liquidity coverage ratio	9,179.30	-	9,387.24	-	-
Net stable funding ratio	306.30	-	337.43	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	83.85	-	89.37	-	-
Loans / Deposits	22.70	-	15.34	-	-
Time deposits / Deposits	37.88	-	42.01	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	138.41	-	123.45	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.03	-	97.01	-	-
Interest rate sensitivity gap / Equity	-47.51	-	-7.69	-	-
【G】					
Deposit growth rate	147,617.39	-	-	-	-
Loan growth rate	771,100.00	-	-	-	-
Investment growth rate	4,035.50	-	-	-	-
Guarantee growth rate	-	-	-	-	-

Note: LINE bank opened on 24 March 2021, which data related to ROE and ROA ratios of 2021 were not calculated.

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2022

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

Items	31/03/22	31/03/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	311.37	779.55	451.00	-	-
Tier 1 capital / Risk-weighted assets	311.37	779.55	451.00	-	-
Common equity Tier 1 / Risk-weighted assets	311.37	779.55	451.00	-	-
Tier 1 capital / Exposure measurement	43.84	90.05	55.59	-	-
Liabilities / Equity (multiple)	1.11	0.10	0.70	-	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【E】					
NIBT / Average equity	-6.29	-4.80	-5.82	-	-
(NIBT + loan loss provisions) / Average equity	-6.16	-4.80	-5.82	-	-
NIBT / Average assets	-3.27	-4.57	-4.54	-	-
(NIBT + loan loss provisions) / Average assets	-3.21	-4.57	-4.54	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-	-5,850.00	-5,580.00	-	-
NIBT / Employees (in thousand / per person)	-3,920.53	-3,656.25	-4,359.37	-	-
【L】					
Liquidity coverage ratio	7,799.66	6,558.14	9,424.87	-	-
Net stable funding ratio	380.06	199.85	306.69	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	169.81	1,265.35	222.64	-	-
Loans / Deposits	3.21	1.11	3.09	-	-
Time deposits / Deposits	39.15	75.97	54.77	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	107.13	91.62	85.83	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	129.99	981.85	214.98	-	-
Interest rate sensitivity gap / Equity	31.92	81.74	75.42	-	-
【G】					
Deposit growth rate	1,013.13	-	-	-	-
Loan growth rate	3,110.00	-	-	-	-
Investment growth rate	3,569.92	-	-	-	-
Guarantee growth rate	-	-	-	-	-