

TABLE 7 (1)

The Main Financial and Performance Ratios

June 30, 2022

The Peer-Group Average

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.22	14.95	14.86	14.59	14.00
2.Arithmetic mean	14.20	14.95	14.80	14.84	14.07
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	12.11	13.05	13.01	12.68	11.97
2.Arithmetic mean	11.99	12.99	12.97	12.79	12.08
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	10.88	12.12	12.00	11.48	11.26
2.Arithmetic mean	10.75	12.00	11.96	11.84	11.32
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.42	6.80	6.84	6.75	6.81
2.Arithmetic mean	6.13	6.49	6.47	6.64	6.71
Liabilities / Equity (multiple)	13.57	12.74	12.92	12.60	12.06
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.16	0.19	0.17	0.20	0.23
2.Arithmetic mean	0.16	0.21	0.17	0.22	0.22
Loan loss provisions / NPLs	792.87	668.05	802.45	696.63	643.06
Expected losses of classified assets / Total provisions	74.62	74.38	73.77	74.06	73.72
【 E 】					
NIBT / Average equity					
1.Winsorized mean	7.55	7.74	7.30	7.21	8.46
2.Arithmetic mean	8.70	8.58	8.14	7.84	9.49
(NIBT + loan loss provisions) / Average equity	8.27	8.47	7.71	7.65	9.08
NIBT / Average assets					
1.Winsorized mean	0.54	0.57	0.53	0.53	0.62
2.Arithmetic mean	0.59	0.61	0.58	0.58	0.70
(NIBT + loan loss provisions) / Average assets	0.61	0.62	0.56	0.55	0.68
Net interest income / NIBT	167.37	r 156.52	169.88	177.45	160.04
NIBT / Net income	40.61	39.38	36.58	35.77	38.65
NIBT / Employees (in thousand / per person)	1,926.51	1,879.01	1,771.64	1,658.01	1,934.86
【 L 】					
Liquidity coverage ratio	126.92	139.47	r 139.12	142.49	139.68
Net stable funding ratio	135.37	r 136.25	137.92	134.52	132.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.95	31.35	30.41	30.85	30.68
Loans / Deposits	71.07	70.56	69.79	70.17	72.63
Time deposits / Deposits	33.76	36.67	35.40	37.10	39.47
NCDs / Time deposits	1.52	1.74	1.28	1.52	2.09
Accumulated gap of assets and liabilities (180 days) / Equity	-117.68	-73.95	-75.81	-72.53	-71.67
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.34	105.50	104.16	103.23	104.31
Interest rate sensitivity gap / Equity	13.24	25.84	23.72	11.82	22.86
【 G 】					
Deposit growth rate	6.46	8.02	6.19	8.51	4.54
Loan growth rate	8.26	5.39	5.94	4.85	3.68
Investment growth rate	1.55	9.14	5.13	11.25	6.54
Guarantee growth rate	5.98	12.94	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.
- 5.“r” represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Bank of Taiwan

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.63	15.69	15.25	14.95	14.16
Tier 1 capital / Risk-weighted assets	13.18	13.94	13.71	13.12	12.39
Common equity Tier 1 / Risk-weighted assets	13.18	13.94	13.71	13.12	12.39
Tier 1 capital / Exposure measurement	5.33	5.48	5.48	5.46	5.08
Liabilities / Equity (multiple)	13.69	12.60	12.81	13.09	12.54
【 A 】					
Non-performing loan ratio	0.10	0.14	0.11	0.15	0.18
Loan loss provisions / NPLs	1,273.96	1,040.55	1,325.50	997.45	912.72
【 E 】					
NIBT / Average equity	4.84	4.96	4.29	3.26	3.87
(NIBT + loan loss provisions) / Average equity	3.87	4.77	4.43	3.23	3.96
NIBT / Average assets	0.35	0.35	0.31	0.23	0.25
(NIBT + loan loss provisions) / Average assets	0.28	0.34	0.32	0.23	0.26
Net interest income / NIBT	164.78	154.17	174.46	223.89	204.29
NIBT / Net income	55.92	52.34	43.60	36.14	31.16
NIBT / Employees (in thousand / per person)	2,559.64	2,526.51	2,224.27	1,605.91	1,716.45
【 L 】					
Liquidity coverage ratio	129.07	152.03	146.66	171.90	184.52
Net stable funding ratio	149.54	152.71	152.82	153.57	153.95
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.04	32.60	32.68	34.27	37.41
Loans / Deposits	72.93	71.52	70.92	69.84	68.52
Time deposits / Deposits	37.83	39.98	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	-34.98	-5.06	-35.27	-9.64	-30.98
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.95	96.05	96.60	96.12	97.67
Interest rate sensitivity gap / Equity	-41.59	-37.70	-32.23	-38.64	-22.40
【 G 】					
Deposit growth rate	7.23	3.24	0.88	5.05	-1.34
Loan growth rate	9.35	2.69	2.45	7.08	4.81
Investment growth rate	-5.02	15.34	3.23	2.36	-2.83
Guarantee growth rate	-3.04	5.65	-10.27	12.89	-1.39

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Land Bank of Taiwan

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.02	13.25	13.13	12.89	12.75
Tier 1 capital / Risk-weighted assets	10.92	11.02	11.14	10.64	10.37
Common equity Tier 1 / Risk-weighted assets	9.54	9.69	9.70	9.31	8.80
Tier 1 capital / Exposure measurement	5.80	5.85	5.70	5.81	5.64
Liabilities / Equity (multiple)	17.07	16.62	17.30	16.77	16.86
【 A 】					
Non-performing loan ratio	0.11	0.14	0.12	0.15	0.18
Loan loss provisions / NPLs	1,532.99	1,141.20	1,395.06	1,065.01	891.18
【 E 】					
NIBT / Average equity	8.19	8.18	7.77	6.68	8.40
(NIBT + loan loss provisions) / Average equity	8.81	8.97	8.46	7.48	8.85
NIBT / Average assets	0.43	0.43	0.41	0.36	0.43
(NIBT + loan loss provisions) / Average assets	0.46	0.48	0.45	0.40	0.45
Net interest income / NIBT	221.23	210.80	222.16	241.51	216.22
NIBT / Net income	45.09	44.12	41.71	37.16	41.54
NIBT / Employees (in thousand / per person)	2,558.59	2,394.08	2,295.60	1,899.37	2,246.76
【 L 】					
Liquidity coverage ratio	103.61	101.50	110.97	101.73	103.07
Net stable funding ratio	118.28	115.68	117.87	110.52	111.13
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.61	26.59	26.85	26.23	26.04
Loans / Deposits	77.63	78.71	76.06	78.65	77.87
Time deposits / Deposits	42.44	45.00	44.13	44.12	48.73
NCDs / Time deposits	0.07	0.08	0.07	0.06	0.06
Accumulated gap of assets and liabilities (180 days) / Equity	-379.84	-365.68	-329.26	-376.18	-403.61
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.33	102.50	103.08	102.39	103.17
Interest rate sensitivity gap / Equity	32.58	34.54	44.41	33.19	43.36
【 G 】					
Deposit growth rate	6.78	8.22	11.08	2.41	-1.26
Loan growth rate	5.39	4.01	6.47	4.77	1.11
Investment growth rate	6.21	11.75	8.59	8.05	2.81
Guarantee growth rate	17.10	21.68	16.93	13.51	6.72

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Taiwan Cooperative Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.63	14.70	14.96	15.42	13.58
Tier 1 capital / Risk-weighted assets	11.74	12.54	12.95	12.94	11.16
Common equity Tier 1 / Risk-weighted assets	10.66	11.58	11.98	11.92	10.52
Tier 1 capital / Exposure measurement	5.44	5.68	5.70	5.81	5.95
Liabilities / Equity (multiple)	17.16	15.61	15.75	15.15	14.45
【 A 】					
Non-performing loan ratio	0.20	0.26	0.22	0.29	0.25
Loan loss provisions / NPLs	584.73	462.09	541.67	429.98	498.73
【 E 】					
NIBT / Average equity	8.10	8.77	9.20	7.66	8.92
(NIBT + loan loss provisions) / Average equity	8.26	9.79	9.32	8.44	9.57
NIBT / Average assets	0.47	0.52	0.54	0.47	0.55
(NIBT + loan loss provisions) / Average assets	0.48	0.58	0.55	0.52	0.60
Net interest income / NIBT	185.81	169.11	161.46	195.72	180.71
NIBT / Net income	44.85	44.11	44.16	36.25	40.60
NIBT / Employees (in thousand / per person)	2,258.97	2,386.22	2,475.39	1,992.03	2,201.89
【 L 】					
Liquidity coverage ratio	136.02	138.50	145.07	151.07	122.01
Net stable funding ratio	142.00	141.75	145.60	147.58	136.09
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.80	30.33	28.92	32.20	28.00
Loans / Deposits	71.26	72.54	70.75	70.12	76.25
Time deposits / Deposits	30.64	31.68	30.02	33.00	34.72
NCDs / Time deposits	4.49	4.66	4.08	4.37	4.30
Accumulated gap of assets and liabilities (180 days) / Equity	-124.62	-79.16	-41.36	-52.24	-71.79
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.57	99.61	98.65	97.51	99.05
Interest rate sensitivity gap / Equity	-18.67	-4.68	-16.27	-29.14	-10.38
【 G 】					
Deposit growth rate	4.18	8.95	6.37	12.89	6.21
Loan growth rate	2.35	7.04	7.33	3.80	6.42
Investment growth rate	-3.57	14.00	4.29	24.05	8.72
Guarantee growth rate	-0.64	-8.60	-4.87	3.39	15.71

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

First Commercial Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.71	14.15	14.21	13.63	13.00
Tier 1 capital / Risk-weighted assets	11.69	12.28	12.48	11.66	11.11
Common equity Tier 1 / Risk-weighted assets	9.88	11.14	10.88	10.58	10.63
Tier 1 capital / Exposure measurement	5.85	5.83	6.12	5.95	5.90
Liabilities / Equity (multiple)	16.48	14.94	15.05	14.60	13.14
【 A 】					
Non-performing loan ratio	0.19	0.20	0.20	0.24	0.24
Loan loss provisions / NPLs	620.36	595.97	620.26	527.29	527.54
【 E 】					
NIBT / Average equity	11.58	10.74	9.98	8.79	11.29
(NIBT + loan loss provisions) / Average equity	14.27	11.85	10.89	9.69	12.28
NIBT / Average assets	0.63	0.66	0.60	0.58	0.78
(NIBT + loan loss provisions) / Average assets	0.78	0.72	0.65	0.63	0.85
Net interest income / NIBT	150.11	135.64	154.25	155.48	122.58
NIBT / Net income	48.25	49.56	44.66	41.61	48.03
NIBT / Employees (in thousand / per person)	2,822.34	2,759.76	2,502.45	2,220.81	2,842.74
【 L 】					
Liquidity coverage ratio	119.15	124.44	131.39	132.55	133.59
Net stable funding ratio	128.29	133.18	136.74	133.27	129.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.97	38.15	36.96	39.24	37.93
Loans / Deposits	72.16	71.89	69.55	71.04	74.29
Time deposits / Deposits	19.67	20.30	18.22	22.40	24.01
NCDs / Time deposits	1.94	2.62	2.72	2.03	2.74
Accumulated gap of assets and liabilities (180 days) / Equity	-102.39	-41.99	-96.28	-91.09	-103.07
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.61	112.82	113.95	112.07	111.64
Interest rate sensitivity gap / Equity	134.87	122.73	131.09	110.76	93.42
【 G 】					
Deposit growth rate	10.81	12.49	9.13	12.91	10.32
Loan growth rate	11.22	9.22	6.83	7.98	4.09
Investment growth rate	7.66	9.03	-0.18	18.48	17.84
Guarantee growth rate	22.30	5.12	14.32	15.03	9.88

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Hua Nan Commercial Bank, Ltd.

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.97	14.46	14.16	13.67	13.88
Tier 1 capital / Risk-weighted assets	10.96	12.17	12.00	11.35	11.63
Common equity Tier 1 / Risk-weighted assets	9.55	10.53	10.41	10.37	10.89
Tier 1 capital / Exposure measurement	5.51	6.32	6.13	6.22	6.52
Liabilities / Equity (multiple)	17.17	14.48	15.02	14.19	12.55
【 A 】					
Non-performing loan ratio	0.13	0.14	0.15	0.15	0.12
Loan loss provisions / NPLs	919.24	843.22	827.05	794.82	1,031.61
【 E 】					
NIBT / Average equity	8.98	8.67	8.10	7.62	9.63
(NIBT + loan loss provisions) / Average equity	10.01	9.28	8.84	7.99	10.42
NIBT / Average assets	0.50	0.52	0.48	0.50	0.65
(NIBT + loan loss provisions) / Average assets	0.56	0.56	0.52	0.52	0.70
Net interest income / NIBT	174.02	154.89	169.22	168.01	142.19
NIBT / Net income	42.15	42.58	39.21	38.45	43.46
NIBT / Employees (in thousand / per person)	2,308.82	2,172.62	2,037.83	1,816.23	2,224.54
【 L 】					
Liquidity coverage ratio	112.12	130.53	125.08	153.50	115.55
Net stable funding ratio	134.83	139.61	138.37	138.80	135.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.43	31.99	29.35	29.44	26.76
Loans / Deposits	72.56	71.57	70.40	71.41	75.95
Time deposits / Deposits	22.33	20.99	19.57	23.20	22.78
NCDs / Time deposits	0.87	6.46	2.39	8.88	5.17
Accumulated gap of assets and liabilities (180 days) / Equity	33.59	63.76	85.06	44.02	9.13
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.59	97.56	97.72	96.53	97.72
Interest rate sensitivity gap / Equity	-5.22	-27.36	-26.76	-38.30	-21.82
【 G 】					
Deposit growth rate	9.36	12.58	12.57	13.61	3.14
Loan growth rate	10.88	7.75	11.35	6.81	2.86
Investment growth rate	9.37	34.63	15.08	21.51	1.90
Guarantee growth rate	39.17	32.82	34.84	49.10	4.85

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Chang Hwa Commercial Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.70	15.71	14.97	14.38	13.96
Tier 1 capital / Risk-weighted assets	10.83	12.67	12.09	11.48	10.63
Common equity Tier 1 / Risk-weighted assets	9.15	10.94	10.46	9.87	9.67
Tier 1 capital / Exposure measurement	6.11	6.63	6.31	6.73	6.67
Liabilities / Equity (multiple)	14.92	13.18	13.82	12.96	12.10
【 A 】					
Non-performing loan ratio	0.23	0.33	0.33	0.38	0.34
Loan loss provisions / NPLs	505.28	382.00	386.80	334.70	351.97
【 E 】					
NIBT / Average equity	7.52	6.04	6.26	5.23	8.72
(NIBT + loan loss provisions) / Average equity	8.75	6.81	6.66	5.79	9.09
NIBT / Average assets	0.44	0.39	0.39	0.36	0.61
(NIBT + loan loss provisions) / Average assets	0.51	0.44	0.42	0.40	0.64
Net interest income / NIBT	184.90	195.77	196.72	221.89	163.38
NIBT / Net income	39.14	35.66	35.88	30.88	42.60
NIBT / Employees (in thousand / per person)	1,830.47	1,464.67	1,524.28	1,244.72	2,038.64
【 L 】					
Liquidity coverage ratio	123.79	135.64	153.22	129.35	125.42
Net stable funding ratio	134.63	141.76	141.47	140.28	138.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.15	23.31	25.94	23.39	19.96
Loans / Deposits	75.10	75.73	72.24	77.61	81.43
Time deposits / Deposits	23.93	25.78	24.54	24.21	25.93
NCDs / Time deposits	0.63	0.60	0.53	0.62	1.36
Accumulated gap of assets and liabilities (180 days) / Equity	-96.40	-52.12	-102.89	-96.81	-86.31
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.96	110.92	110.11	110.78	112.36
Interest rate sensitivity gap / Equity	106.40	99.14	94.56	95.81	100.09
【 G 】					
Deposit growth rate	11.15	12.57	12.97	8.72	4.62
Loan growth rate	10.22	2.10	5.15	3.62	7.00
Investment growth rate	21.90	25.79	29.89	16.94	7.24
Guarantee growth rate	14.77	-6.36	-2.21	10.36	15.22

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

The Shanghai Commercial & Savings Bank, Ltd.

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.65	15.63	14.87	13.36	14.56
Tier 1 capital / Risk-weighted assets	10.56	15.63	14.82	13.09	13.82
Common equity Tier 1 / Risk-weighted assets	9.80	15.63	14.82	13.09	13.82
Tier 1 capital / Exposure measurement	6.74	8.95	8.73	8.56	9.04
Liabilities / Equity (multiple)	8.24	7.35	7.66	7.78	7.42
【 A 】					
Non-performing loan ratio	0.24	0.18	0.13	0.21	0.20
Loan loss provisions / NPLs	553.30	724.19	1,040.73	590.26	640.98
【 E 】					
NIBT / Average equity	10.19	9.86	9.80	9.62	11.96
(NIBT + loan loss provisions) / Average equity	10.63	10.18	9.98	9.73	12.06
NIBT / Average assets	1.17	1.14	1.12	1.09	1.39
(NIBT + loan loss provisions) / Average assets	1.22	1.17	1.14	1.10	1.40
Net interest income / NIBT	83.95	74.90	75.60	78.36	76.92
NIBT / Net income	64.96	65.14	65.12	64.99	67.35
NIBT / Employees (in thousand / per person)	5,831.18	5,681.82	5,534.77	5,529.97	6,312.62
【 L 】					
Liquidity coverage ratio	103.80	126.61	114.42	123.28	119.35
Net stable funding ratio	121.75	129.58	129.83	124.79	124.71
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.10	31.94	31.19	27.88	32.90
Loans / Deposits	72.31	73.64	73.17	74.00	73.94
Time deposits / Deposits	34.21	34.52	32.47	37.61	43.25
NCDs / Time deposits	2.99	5.03	2.58	2.36	5.99
Accumulated gap of assets and liabilities (180 days) / Equity	-177.55	-128.41	-122.62	-87.75	-94.98
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.35	116.79	113.50	109.94	109.38
Interest rate sensitivity gap / Equity	36.88	75.68	63.93	47.18	41.98
【 G 】					
Deposit growth rate	8.08	1.11	1.16	5.09	8.43
Loan growth rate	6.12	-0.69	0.02	5.11	5.83
Investment growth rate	-12.25	19.80	9.89	7.73	6.93
Guarantee growth rate	5.82	11.15	10.31	31.62	43.93

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Taipei Fubon Commercial Bank Co., Ltd.

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.59	14.75	14.39	16.47	14.12
Tier 1 capital / Risk-weighted assets	12.31	13.27	12.95	14.71	12.46
Common equity Tier 1 / Risk-weighted assets	11.10	12.51	12.26	13.81	11.97
Tier 1 capital / Exposure measurement	6.53	6.86	6.57	7.36	6.88
Liabilities / Equity (multiple)	13.47	12.26	12.86	11.82	12.21
【 A 】					
Non-performing loan ratio	0.16	0.20	0.16	0.16	0.19
Loan loss provisions / NPLs	750.41	634.10	759.92	776.86	708.99
【 E 】					
NIBT / Average equity	12.17	9.66	9.69	10.34	12.16
(NIBT + loan loss provisions) / Average equity	12.63	10.59	10.04	10.47	12.58
NIBT / Average assets	0.86	0.75	0.73	0.78	0.95
(NIBT + loan loss provisions) / Average assets	0.90	0.82	0.76	0.79	0.98
Net interest income / NIBT	108.09	125.46	127.95	119.97	99.08
NIBT / Net income	54.62	48.64	47.41	48.47	51.66
NIBT / Employees (in thousand / per person)	4,071.71	3,122.96	3,064.64	3,136.69	3,454.44
【 L 】					
Liquidity coverage ratio	117.51	112.68	109.84	122.29	134.73
Net stable funding ratio	127.65	125.31	125.49	133.16	130.86
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.83	27.42	26.06	27.84	29.55
Loans / Deposits	65.39	69.96	65.05	66.98	66.46
Time deposits / Deposits	24.21	24.05	24.03	26.92	27.39
NCDs / Time deposits	5.79	7.08	14.58	6.88	5.00
Accumulated gap of assets and liabilities (180 days) / Equity	-155.30	-101.00	-108.18	-77.67	-72.49
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.47	113.57	112.36	112.28	107.83
Interest rate sensitivity gap / Equity	88.80	90.42	83.94	79.33	49.70
【 G 】					
Deposit growth rate	19.99	8.29	15.97	9.23	8.56
Loan growth rate	12.14	9.73	12.63	10.07	3.72
Investment growth rate	11.90	8.43	17.70	9.92	3.20
Guarantee growth rate	15.08	12.79	6.77	-15.77	-18.33

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Cathay United Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.87	15.97	16.25	16.91	15.09
Tier 1 capital / Risk-weighted assets	12.39	13.69	14.11	14.16	12.30
Common equity Tier 1 / Risk-weighted assets	10.54	12.10	12.56	12.50	10.73
Tier 1 capital / Exposure measurement	6.17	6.71	6.76	7.00	7.01
Liabilities / Equity (multiple)	14.56	12.75	12.73	11.89	11.67
【 A 】					
Non-performing loan ratio	0.08	0.21	0.09	0.14	0.15
Loan loss provisions / NPLs	1,896.75	763.04	1,778.45	1,180.04	1,136.12
【 E 】					
NIBT / Average equity	13.08	11.37	10.95	10.62	11.88
(NIBT + loan loss provisions) / Average equity	14.05	12.12	11.28	11.29	12.55
NIBT / Average assets	0.87	0.85	0.80	0.81	0.88
(NIBT + loan loss provisions) / Average assets	0.94	0.90	0.83	0.86	0.93
Net interest income / NIBT	127.65	124.56	133.75	128.32	129.03
NIBT / Net income	47.63	46.01	43.65	42.65	42.09
NIBT / Employees (in thousand / per person)	3,003.99	2,681.66	2,539.45	2,378.97	2,390.01
【 L 】					
Liquidity coverage ratio	170.70	166.50	187.89	172.98	168.48
Net stable funding ratio	151.14	149.48	153.72	153.48	140.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.41	34.71	33.89	37.58	36.59
Loans / Deposits	63.10	64.37	61.56	62.92	66.03
Time deposits / Deposits	19.03	19.80	18.83	21.26	26.00
NCDs / Time deposits	1.27	0.47	0.44	0.46	0.50
Accumulated gap of assets and liabilities (180 days) / Equity	-28.57	-18.83	-28.35	-44.93	-65.17
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.25	106.16	105.38	108.28	110.62
Interest rate sensitivity gap / Equity	51.53	54.38	47.99	67.00	83.08
【 G 】					
Deposit growth rate	10.57	13.31	11.18	12.42	4.73
Loan growth rate	8.32	10.92	8.70	7.05	-2.79
Investment growth rate	1.43	13.21	3.81	7.18	21.51
Guarantee growth rate	3.96	32.97	6.86	31.76	-4.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

The Export-Import Bank of the Republic of China

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	28.78	31.43	29.58	29.55	31.72
Tier 1 capital / Risk-weighted assets	27.45	30.08	28.24	28.21	30.37
Common equity Tier 1 / Risk-weighted assets	27.45	30.08	28.24	28.21	30.37
Tier 1 capital / Exposure measurement	19.40	20.67	19.69	19.81	20.64
Liabilities / Equity (multiple)	3.39	3.13	3.33	3.33	3.16
【 A 】					
Non-performing loan ratio	0.05	0.04	0.03	0.04	-
Loan loss provisions / NPLs	2,961.54	3,870.59	4,706.67	3,868.63	86,050.00
【 E 】					
NIBT / Average equity	2.86	2.66	2.27	2.15	2.11
(NIBT + loan loss provisions) / Average equity	3.29	2.34	2.43	2.11	2.43
NIBT / Average assets	0.65	0.63	0.53	0.51	0.56
(NIBT + loan loss provisions) / Average assets	0.74	0.55	0.57	0.50	0.65
Net interest income / NIBT	143.87	137.72	162.97	196.78	207.79
NIBT / Net income	52.06	62.28	53.68	47.10	42.87
NIBT / Employees (in thousand / per person)	4,113.82	3,882.85	3,240.82	3,229.44	3,004.26
【 L 】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	116.90	121.06	116.45	115.25	104.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	68.87	130.82	167.70	60.54	100.66
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-9.74	8.15	34.95	25.65	-27.12
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	146.07	150.00	147.45	146.07	164.83
Interest rate sensitivity gap / Equity	85.90	84.59	86.77	86.17	94.02
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	12.50	-2.27	-0.63	6.69	18.28
Investment growth rate	-16.16	0.22	0.58	0.21	-0.35
Guarantee growth rate	10.87	1.17	-4.02	17.71	-5.88

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Bank of Kaohsiung

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.75	13.03	13.23	12.42	12.11
Tier 1 capital / Risk-weighted assets	11.22	11.27	11.48	10.49	10.04
Common equity Tier 1 / Risk-weighted assets	8.58	9.48	9.70	9.31	8.99
Tier 1 capital / Exposure measurement	6.60	6.40	6.54	6.17	5.77
Liabilities / Equity (multiple)	16.41	15.04	15.07	15.95	16.46
【 A 】					
Non-performing loan ratio	0.29	0.28	0.27	0.30	0.48
Loan loss provisions / NPLs	513.54	464.50	475.76	382.58	245.48
【 E 】					
NIBT / Average equity	7.45	5.98	6.05	5.64	5.91
(NIBT + loan loss provisions) / Average equity	8.18	6.88	6.60	6.34	6.71
NIBT / Average assets	0.47	0.37	0.37	0.33	0.33
(NIBT + loan loss provisions) / Average assets	0.52	0.42	0.41	0.37	0.38
Net interest income / NIBT	220.83	267.45	265.75	293.47	311.61
NIBT / Net income	31.33	24.71	26.17	23.83	23.85
NIBT / Employees (in thousand / per person)	1,215.76	937.84	964.22	796.41	847.18
【 L 】					
Liquidity coverage ratio	128.65	136.27	159.95	163.60	184.92
Net stable funding ratio	137.53	r 133.56	138.53	128.96	137.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.38	19.11	18.34	17.97	20.16
Loans / Deposits	73.85	74.79	76.26	77.41	78.49
Time deposits / Deposits	30.74	41.18	35.69	39.86	41.49
NCDs / Time deposits	0.54	0.40	0.45	0.42	0.46
Accumulated gap of assets and liabilities (180 days) / Equity	63.69	-70.28	41.63	-41.63	44.62
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.53	95.72	98.19	95.10	94.60
Interest rate sensitivity gap / Equity	-5.75	-49.98	-21.19	-59.40	-66.42
【 G 】					
Deposit growth rate	-4.31	5.47	4.93	1.96	1.10
Loan growth rate	-5.51	1.04	3.37	0.55	-3.39
Investment growth rate	0.69	18.21	-3.36	13.19	13.97
Guarantee growth rate	14.65	17.26	19.84	6.38	12.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Mega International Commercial Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.30	14.06	14.14	14.04	13.92
Tier 1 capital / Risk-weighted assets	11.92	12.68	12.97	12.70	12.66
Common equity Tier 1 / Risk-weighted assets	11.92	12.68	12.97	12.70	12.66
Tier 1 capital / Exposure measurement	6.45	6.56	7.05	7.39	7.58
Liabilities / Equity (multiple)	13.01	12.14	11.63	10.66	10.36
【 A 】					
Non-performing loan ratio	0.15	0.20	0.26	0.21	0.14
Loan loss provisions / NPLs	912.16	712.18	573.29	725.78	1,120.24
【 E 】					
NIBT / Average equity	6.81	6.98	7.25	8.19	10.05
(NIBT + loan loss provisions) / Average equity	7.04	7.15	7.82	8.24	10.18
NIBT / Average assets	0.48	0.55	0.55	0.69	0.87
(NIBT + loan loss provisions) / Average assets	0.50	0.56	0.59	0.69	0.88
Net interest income / NIBT	176.68	146.72	145.22	125.87	118.08
NIBT / Net income	44.39	46.25	45.59	48.19	52.03
NIBT / Employees (in thousand / per person)	2,944.13	3,042.01	3,127.31	3,502.93	4,187.37
【 L 】					
Liquidity coverage ratio	113.26	119.73	111.76	119.03	111.66
Net stable funding ratio	120.44	121.24	123.50	118.93	114.86
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.34	35.42	33.93	32.64	29.87
Loans / Deposits	73.84	73.09	69.43	73.23	77.21
Time deposits / Deposits	25.31	31.44	28.52	26.49	22.84
NCDs / Time deposits	0.05	0.18	0.12	0.20	0.15
Accumulated gap of assets and liabilities (180 days) / Equity	-60.60	-37.54	-37.33	-29.99	-4.02
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	126.41	118.13	118.49	121.25	118.18
Interest rate sensitivity gap / Equity	150.49	104.85	107.20	108.90	78.65
【 G 】					
Deposit growth rate	3.97	11.29	13.64	6.35	6.16
Loan growth rate	5.05	6.04	7.73	0.87	0.29
Investment growth rate	3.38	25.23	12.46	35.70	20.36
Guarantee growth rate	4.52	-9.39	-3.19	-14.50	-7.16

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Agricultural Bank of Taiwan

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	11.28	12.08	11.74	13.39	14.07
Tier 1 capital / Risk-weighted assets	8.92	9.65	9.59	9.84	10.12
Common equity Tier 1 / Risk-weighted assets	6.39	9.65	8.98	9.84	10.12
Tier 1 capital / Exposure measurement	2.77	3.20	3.16	3.26	3.52
Liabilities / Equity (multiple)	45.23	25.79	29.47	23.75	23.83
【 A 】					
Non-performing loan ratio	0.16	0.21	0.19	0.23	0.30
Loan loss provisions / NPLs	1,019.55	786.94	928.59	669.54	543.27
【 E 】					
NIBT / Average equity	6.48	7.02	5.52	4.46	4.64
(NIBT + loan loss provisions) / Average equity	6.98	8.29	5.96	5.61	5.30
NIBT / Average assets	0.20	0.25	0.19	0.17	0.17
(NIBT + loan loss provisions) / Average assets	0.21	0.29	0.21	0.21	0.19
Net interest income / NIBT	142.86	110.83	143.95	161.92	135.84
NIBT / Net income	49.72	53.09	44.05	39.08	41.67
NIBT / Employees (in thousand / per person)	5,236.07	6,191.55	4,628.65	3,839.44	3,704.92
【 L 】					
Liquidity coverage ratio	137.15	147.49	143.13	118.26	106.99
Net stable funding ratio	168.63	173.15	171.76	169.06	151.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	50.82	56.10	57.16	57.09	54.83
Loans / Deposits	43.00	41.60	40.29	42.09	40.55
Time deposits / Deposits	95.97	93.57	94.21	94.94	94.88
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-1,015.00	-367.41	-731.08	-660.05	-585.10
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	73.61	85.74	82.73	86.63	84.42
Interest rate sensitivity gap / Equity	-978.24	-316.74	-436.36	-277.94	-326.75
【 G 】					
Deposit growth rate	4.67	9.32	9.62	9.07	2.37
Loan growth rate	8.18	16.87	4.94	13.20	16.15
Investment growth rate	22.57	17.37	20.95	1.84	-7.31
Guarantee growth rate	9.46	14.71	8.08	26.75	7.96

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Citibank Taiwan Limited

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	18.51	19.90	20.57	16.70	15.59
Tier 1 capital / Risk-weighted assets	17.55	18.48	19.13	14.94	14.62
Common equity Tier 1 / Risk-weighted assets	17.55	18.48	19.13	14.94	14.62
Tier 1 capital / Exposure measurement	7.05	7.51	7.93	7.28	7.73
Liabilities / Equity (multiple)	7.35	7.02	6.34	7.11	6.63
【 A 】					
Non-performing loan ratio	0.33	0.36	0.28	0.40	0.45
Loan loss provisions / NPLs	536.66	511.28	641.66	462.96	398.76
【 E 】					
NIBT / Average equity	4.98	6.16	5.90	9.36	14.13
(NIBT + loan loss provisions) / Average equity	5.42	6.66	5.54	9.56	14.55
NIBT / Average assets	0.62	0.76	0.72	1.11	1.82
(NIBT + loan loss provisions) / Average assets	0.68	0.82	0.68	1.14	1.87
Net interest income / NIBT	187.10	145.55	149.08	114.06	95.59
NIBT / Net income	24.13	29.52	28.53	39.20	49.06
NIBT / Employees (in thousand / per person)	1,260.77	1,591.92	1,492.82	2,376.19	3,668.00
【 L 】					
Liquidity coverage ratio	168.53	126.69	161.13	138.58	148.48
Net stable funding ratio	163.17	161.62	173.93	156.61	149.90
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.63	66.90	56.82	59.68	61.37
Loans / Deposits	43.06	47.42	46.76	48.42	50.70
Time deposits / Deposits	9.84	11.26	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	22.67	-9.91	-12.01	-9.99	-9.20
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.72	108.65	109.40	112.27	114.18
Interest rate sensitivity gap / Equity	2.23	24.65	25.77	32.69	35.37
【 G 】					
Deposit growth rate	2.17	1.20	-4.24	0.32	6.35
Loan growth rate	-7.23	-1.28	-7.51	-4.20	-1.39
Investment growth rate	-7.18	7.29	-11.78	34.34	-11.13
Guarantee growth rate	17.87	-0.76	11.22	17.66	-6.45

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

O-Bank Co., Ltd.

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.08	14.43	14.71	12.67	14.00
Tier 1 capital / Risk-weighted assets	12.25	13.20	13.63	11.46	12.02
Common equity Tier 1 / Risk-weighted assets	11.98	13.06	13.51	11.34	11.72
Tier 1 capital / Exposure measurement	7.24	7.76	7.99	7.49	7.31
Liabilities / Equity (multiple)	9.19	7.70	7.66	8.25	9.08
【 A 】					
Non-performing loan ratio	0.36	0.42	0.41	0.42	0.75
Loan loss provisions / NPLs	386.76	335.71	353.00	309.65	183.02
【 E 】					
NIBT / Average equity	6.45	6.02	5.60	3.67	3.65
(NIBT + loan loss provisions) / Average equity	7.42	6.65	6.21	3.81	4.86
NIBT / Average assets	0.70	0.67	0.63	0.36	0.36
(NIBT + loan loss provisions) / Average assets	0.81	0.74	0.70	0.38	0.48
Net interest income / NIBT	115.49	97.51	109.62	155.07	161.60
NIBT / Net income	40.64	39.43	36.56	26.55	22.84
NIBT / Employees (in thousand / per person)	2,261.81	2,421.88	2,091.29	1,347.54	1,217.09
【 L 】					
Liquidity coverage ratio	111.20	118.95	113.50	113.12	104.02
Net stable funding ratio	112.22	116.59	116.03	110.42	106.43
Liquidity reserve ratio (average daily data in the last month of each quarter)	43.07	45.27	46.81	46.39	45.89
Loans / Deposits	66.97	65.09	66.81	65.56	70.40
Time deposits / Deposits	53.97	50.72	50.00	56.73	52.81
NCDs / Time deposits	5.74	5.33	4.12	9.02	9.10
Accumulated gap of assets and liabilities (180 days) / Equity	-177.33	-110.25	-88.81	-52.05	-8.14
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.99	116.77	110.05	113.82	116.01
Interest rate sensitivity gap / Equity	22.81	79.28	47.93	72.78	89.54
【 G 】					
Deposit growth rate	14.55	-6.25	-3.38	1.15	1.30
Loan growth rate	14.47	-10.52	-4.25	-5.84	-3.10
Investment growth rate	0.42	-3.36	-1.89	5.14	11.82
Guarantee growth rate	-29.05	31.64	-3.75	76.78	31.24

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Taiwan Business Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.51	14.16	13.39	13.42	12.66
Tier 1 capital / Risk-weighted assets	9.24	10.25	9.83	9.84	9.61
Common equity Tier 1 / Risk-weighted assets	7.77	8.66	8.32	8.28	8.40
Tier 1 capital / Exposure measurement	5.42	5.78	5.41	5.90	5.53
Liabilities / Equity (multiple)	19.04	17.35	18.89	17.13	17.30
【 A 】					
Non-performing loan ratio	0.20	0.47	0.28	0.50	0.32
Loan loss provisions / NPLs	585.77	271.16	422.57	233.63	367.72
【 E 】					
NIBT / Average equity	9.84	5.81	5.83	5.65	9.03
(NIBT + loan loss provisions) / Average equity	11.86	9.00	7.53	6.70	10.72
NIBT / Average assets	0.49	0.31	0.30	0.30	0.46
(NIBT + loan loss provisions) / Average assets	0.59	0.48	0.39	0.36	0.55
Net interest income / NIBT	193.32	304.86	306.79	299.94	211.54
NIBT / Net income	39.25	24.81	24.06	24.61	34.94
NIBT / Employees (in thousand / per person)	1,851.35	1,060.52	1,080.24	1,019.41	1,525.52
【 L 】					
Liquidity coverage ratio	110.81	115.16	123.88	132.37	133.46
Net stable funding ratio	126.88	129.25	131.57	127.42	130.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.56	18.52	22.38	19.03	24.01
Loans / Deposits	78.65	78.73	75.94	82.36	76.21
Time deposits / Deposits	31.37	34.96	31.99	33.67	37.45
NCDs / Time deposits	1.00	1.09	1.57	0.90	0.90
Accumulated gap of assets and liabilities (180 days) / Equity	2.44	71.45	101.65	42.93	34.53
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.83	100.60	102.64	103.01	97.84
Interest rate sensitivity gap / Equity	53.19	7.91	37.52	38.38	-29.01
【 G 】					
Deposit growth rate	10.71	13.20	17.65	-1.20	9.47
Loan growth rate	10.08	4.90	7.67	6.82	5.35
Investment growth rate	6.34	22.18	31.03	-7.82	13.91
Guarantee growth rate	14.17	18.24	17.92	12.16	0.21

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Standard Chartered Bank (Taiwan)

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.39	13.84	14.42	14.03	15.84
Tier 1 capital / Risk-weighted assets	13.59	11.81	12.71	11.96	13.27
Common equity Tier 1 / Risk-weighted assets	13.59	11.81	12.71	11.96	13.27
Tier 1 capital / Exposure measurement	5.93	5.73	5.89	5.70	6.51
Liabilities / Equity (multiple)	14.66	13.43	13.40	14.39	12.54
【 A 】					
Non-performing loan ratio	0.08	0.08	0.07	0.11	0.14
Loan loss provisions / NPLs	2,164.38	2,029.78	2,196.14	1,503.90	1,179.50
【 E 】					
NIBT / Average equity	3.56	7.23	5.88	5.94	7.25
(NIBT + loan loss provisions) / Average equity	4.00	7.83	6.18	5.93	7.50
NIBT / Average assets	0.23	0.49	0.40	0.41	0.52
(NIBT + loan loss provisions) / Average assets	0.26	0.53	0.42	0.41	0.54
Net interest income / NIBT	333.41	147.14	183.95	179.24	129.45
NIBT / Net income	13.94	26.81	22.57	21.89	24.32
NIBT / Employees (in thousand / per person)	594.05	1,226.80	995.34	965.28	1,104.69
【 L 】					
Liquidity coverage ratio	166.65	174.98	187.61	162.66	187.59
Net stable funding ratio	148.20	146.43	146.40	143.67	142.13
Liquidity reserve ratio (average daily data in the last month of each quarter)	57.34	64.76	58.53	59.13	55.59
Loans / Deposits	50.32	49.47	52.17	46.79	55.79
Time deposits / Deposits	7.83	8.67	8.57	8.99	15.62
NCDs / Time deposits	10.93	10.94	10.93	10.64	11.08
Accumulated gap of assets and liabilities (180 days) / Equity	-255.52	-157.92	-196.34	-214.02	-148.31
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	123.75	128.03	116.28	89.99	131.88
Interest rate sensitivity gap / Equity	185.22	197.98	126.42	-70.31	206.59
【 G 】					
Deposit growth rate	-0.68	5.30	-6.61	20.76	0.69
Loan growth rate	1.03	0.14	4.13	1.28	1.63
Investment growth rate	5.46	-0.89	-11.25	20.34	-5.17
Guarantee growth rate	34.69	48.46	89.46	-1.13	-14.62

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Taichung Commercial Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.89	14.83	15.81	13.60	13.23
Tier 1 capital / Risk-weighted assets	13.74	14.23	14.24	13.06	12.64
Common equity Tier 1 / Risk-weighted assets	11.62	12.10	12.24	11.03	10.49
Tier 1 capital / Exposure measurement	9.18	8.68	8.87	8.54	8.44
Liabilities / Equity (multiple)	11.07	11.36	11.02	11.69	12.17
【 A 】					
Non-performing loan ratio	0.14	0.26	0.15	0.21	0.31
Loan loss provisions / NPLs	1,049.01	515.98	898.12	644.56	475.69
【 E 】					
NIBT / Average equity	9.99	8.84	9.20	8.82	10.17
(NIBT + loan loss provisions) / Average equity	12.07	10.45	10.43	9.11	10.54
NIBT / Average assets	0.82	0.70	0.74	0.67	0.75
(NIBT + loan loss provisions) / Average assets	1.00	0.83	0.84	0.69	0.77
Net interest income / NIBT	150.44	164.06	158.46	166.19	154.95
NIBT / Net income	49.20	43.29	43.48	43.97	45.91
NIBT / Employees (in thousand / per person)	2,345.23	1,962.05	1,961.12	1,752.25	1,938.31
【 L 】					
Liquidity coverage ratio	145.48	169.45	171.66	167.53	155.76
Net stable funding ratio	136.74	143.74	143.98	143.72	140.12
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.86	24.85	24.20	24.39	24.28
Loans / Deposits	75.81	72.64	73.35	72.32	75.38
Time deposits / Deposits	39.59	41.60	39.56	42.94	46.11
NCDs / Time deposits	2.04	1.14	1.41	0.84	0.68
Accumulated gap of assets and liabilities (180 days) / Equity	-127.71	-58.58	-28.94	-22.59	-30.34
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.83	90.05	90.75	89.63	89.45
Interest rate sensitivity gap / Equity	-76.70	-97.09	-86.39	-104.57	-110.36
【 G 】					
Deposit growth rate	3.03	5.49	3.63	9.15	-0.77
Loan growth rate	7.51	4.12	5.05	4.70	-3.75
Investment growth rate	-0.03	9.12	4.52	11.83	5.72
Guarantee growth rate	3.55	36.47	18.67	38.79	-10.09

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

King's Town Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.71	16.80	16.31	16.15	15.06
Tier 1 capital / Risk-weighted assets	12.58	15.48	15.23	14.58	14.71
Common equity Tier 1 / Risk-weighted assets	12.58	15.48	15.23	14.58	14.71
Tier 1 capital / Exposure measurement	11.35	12.94	12.84	12.28	11.85
Liabilities / Equity (multiple)	7.30	5.75	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	8,350.00	9,484.85	8,342.11	11,764.00	9,860.87
【 E 】					
NIBT / Average equity	4.72	23.75	14.76	16.22	10.35
(NIBT + loan loss provisions) / Average equity	5.25	24.43	19.75	17.00	10.47
NIBT / Average assets	0.64	3.18	2.01	2.11	1.37
(NIBT + loan loss provisions) / Average assets	0.72	3.27	2.69	2.21	1.38
Net interest income / NIBT	254.17	52.12	81.96	80.50	119.68
NIBT / Net income	71.14	93.11	64.88	71.55	46.47
NIBT / Employees (in thousand / per person)	2,279.21	10,521.92	6,706.43	6,538.30	3,973.14
【 L 】					
Liquidity coverage ratio	105.39	142.16	140.78	141.80	182.76
Net stable funding ratio	130.50	138.50	144.93	134.07	130.62
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.10	23.69	22.94	21.96	25.26
Loans / Deposits	84.01	85.13	82.88	82.69	82.17
Time deposits / Deposits	37.49	33.38	32.16	34.29	36.28
NCDs / Time deposits	0.58	0.10	0.09	1.39	0.56
Accumulated gap of assets and liabilities (180 days) / Equity	-47.28	9.75	-3.47	8.21	37.09
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.96	94.71	96.30	91.97	93.87
Interest rate sensitivity gap / Equity	-23.64	-25.08	-17.65	-38.41	-27.93
【 G 】					
Deposit growth rate	12.45	17.29	11.30	18.42	1.64
Loan growth rate	10.97	20.22	11.54	19.17	1.95
Investment growth rate	1.68	-1.23	-5.31	9.07	0.76
Guarantee growth rate	12.68	47.03	10.59	61.19	10.33

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

HSBC Bank (Taiwan) Limited

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.39	18.93	16.91	15.09	14.22
Tier 1 capital / Risk-weighted assets	14.32	17.92	15.87	14.01	13.19
Common equity Tier 1 / Risk-weighted assets	14.32	17.92	15.87	14.01	13.19
Tier 1 capital / Exposure measurement	5.86	6.08	5.86	5.89	5.66
Liabilities / Equity (multiple)	13.05	12.22	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	4,075.00	3,405.15	3,589.58	3,917.65	3,364.55
【 E 】					
NIBT / Average equity	8.84	8.25	5.46	7.20	9.12
(NIBT + loan loss provisions) / Average equity	9.42	8.58	5.57	7.17	8.71
NIBT / Average assets	0.63	0.60	0.40	0.55	0.61
(NIBT + loan loss provisions) / Average assets	0.67	0.62	0.41	0.55	0.59
Net interest income / NIBT	98.35	86.21	132.47	82.07	-0.80
NIBT / Net income	33.63	36.42	25.17	33.44	38.41
NIBT / Employees (in thousand / per person)	2,213.44	2,127.18	1,369.78	1,867.89	2,290.29
【 L 】					
Liquidity coverage ratio	131.59	139.54	148.44	172.69	154.20
Net stable funding ratio	143.13	156.50	152.71	149.29	127.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	88.27	85.60	86.25	78.16	98.01
Loans / Deposits	65.90	57.82	60.45	55.26	60.65
Time deposits / Deposits	19.16	27.93	24.17	32.04	31.32
NCDs / Time deposits	2.05	1.40	1.46	1.30	1.31
Accumulated gap of assets and liabilities (180 days) / Equity	-60.57	-72.76	-56.71	-52.80	-102.76
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	170.43	173.22	179.45	153.93	189.62
Interest rate sensitivity gap / Equity	364.73	390.11	418.69	325.92	494.13
【 G 】					
Deposit growth rate	1.70	-1.37	-4.95	3.67	-6.97
Loan growth rate	15.91	-3.26	3.98	-9.02	-5.28
Investment growth rate	-13.03	9.55	0.64	-18.86	-18.70
Guarantee growth rate	70.76	27.37	52.56	39.79	15.27

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Taipei Star Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.59	15.32	15.16	12.68	12.39
Tier 1 capital / Risk-weighted assets	11.47	12.59	12.57	10.16	9.51
Common equity Tier 1 / Risk-weighted assets	9.78	11.30	10.74	9.10	8.50
Tier 1 capital / Exposure measurement	6.53	6.42	6.52	6.22	5.75
Liabilities / Equity (multiple)	15.21	14.58	15.10	15.00	15.59
【 A 】					
Non-performing loan ratio	0.24	0.24	0.28	0.13	0.17
Loan loss provisions / NPLs	468.15	473.02	407.28	852.17	666.28
【 E 】					
NIBT / Average equity	4.16	3.23	4.56	4.53	4.36
(NIBT + loan loss provisions) / Average equity	4.37	3.26	4.72	4.44	4.27
NIBT / Average assets	0.26	0.20	0.29	0.27	0.26
(NIBT + loan loss provisions) / Average assets	0.27	0.20	0.30	0.26	0.25
Net interest income / NIBT	424.17	539.56	387.16	377.69	346.22
NIBT / Net income	19.74	16.19	21.31	21.77	21.76
NIBT / Employees (in thousand / per person)	527.47	386.41	539.92	517.53	505.31
【 L 】					
Liquidity coverage ratio	117.86	127.89	151.06	145.25	146.50
Net stable funding ratio	117.68	119.24	123.77	118.60	115.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.82	22.30	19.42	22.01	35.75
Loans / Deposits	78.74	74.86	74.84	71.95	70.29
Time deposits / Deposits	57.17	57.46	57.91	58.63	62.68
NCDs / Time deposits	0.55	0.84	0.79	0.73	2.49
Accumulated gap of assets and liabilities (180 days) / Equity	-310.60	-278.38	-237.22	-236.99	-236.93
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	82.98	87.17	86.62	86.41	86.53
Interest rate sensitivity gap / Equity	-231.46	-166.34	-179.68	-181.32	-186.46
【 G 】					
Deposit growth rate	2.04	-1.63	1.12	-0.46	3.13
Loan growth rate	7.34	1.31	5.19	1.89	4.74
Investment growth rate	0.10	-10.23	0.50	-13.79	7.97
Guarantee growth rate	-27.69	-65.03	-49.45	-39.08	93.71

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Hwatai Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	11.71	10.76	12.74	12.34	12.11
Tier 1 capital / Risk-weighted assets	8.89	8.55	9.76	9.90	10.62
Common equity Tier 1 / Risk-weighted assets	8.10	8.55	8.89	9.90	10.62
Tier 1 capital / Exposure measurement	6.21	6.09	6.65	6.24	6.47
Liabilities / Equity (multiple)	15.89	14.28	14.54	13.82	13.33
【 A 】					
Non-performing loan ratio	0.03	0.07	0.06	0.08	0.48
Loan loss provisions / NPLs	4,302.50	1,812.68	2,176.06	1,754.41	324.94
【 E 】					
NIBT / Average equity	6.79	4.87	4.35	3.38	3.11
(NIBT + loan loss provisions) / Average equity	8.58	6.65	5.45	3.95	6.58
NIBT / Average assets	0.41	0.33	0.29	0.23	0.21
(NIBT + loan loss provisions) / Average assets	0.51	0.44	0.36	0.27	0.45
Net interest income / NIBT	289.04	293.28	354.73	391.23	482.84
NIBT / Net income	28.46	26.33	22.21	19.61	15.75
NIBT / Employees (in thousand / per person)	1,018.60	712.68	637.25	459.68	377.33
【 L 】					
Liquidity coverage ratio	124.21	200.87	128.80	270.12	211.83
Net stable funding ratio	139.55	145.55	143.48	153.96	156.08
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.16	30.17	22.65	36.34	30.67
Loans / Deposits	80.17	68.99	76.95	64.27	69.31
Time deposits / Deposits	51.86	50.36	48.82	49.39	54.26
NCDs / Time deposits	11.39	6.89	4.43	3.48	3.19
Accumulated gap of assets and liabilities (180 days) / Equity	-259.36	-159.19	-261.30	-149.54	-62.51
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.82	98.48	98.21	95.02	96.65
Interest rate sensitivity gap / Equity	-31.08	-19.59	-23.15	-60.85	-39.68
【 G 】					
Deposit growth rate	6.57	11.49	6.45	8.78	2.07
Loan growth rate	23.83	16.53	27.46	0.87	-1.29
Investment growth rate	-12.20	-2.80	-7.22	4.02	-1.13
Guarantee growth rate	-29.32	-31.22	3.80	6.48	-

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Shin Kong Commercial Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.78	15.51	14.82	16.87	14.41
Tier 1 capital / Risk-weighted assets	11.50	12.84	12.41	13.96	11.81
Common equity Tier 1 / Risk-weighted assets	9.46	10.72	10.40	11.65	10.49
Tier 1 capital / Exposure measurement	5.93	6.70	6.51	7.26	7.19
Liabilities / Equity (multiple)	18.07	15.25	15.91	13.93	13.45
【 A 】					
Non-performing loan ratio	0.13	0.18	0.16	0.19	0.20
Loan loss provisions / NPLs	989.56	732.18	800.85	672.56	636.50
【 E 】					
NIBT / Average equity	10.85	10.28	10.85	10.20	10.88
(NIBT + loan loss provisions) / Average equity	11.07	11.02	11.28	10.62	11.26
NIBT / Average assets	0.65	0.64	0.67	0.67	0.74
(NIBT + loan loss provisions) / Average assets	0.66	0.69	0.70	0.70	0.77
Net interest income / NIBT	182.17	175.73	169.23	168.61	175.21
NIBT / Net income	42.08	39.81	40.38	39.58	40.51
NIBT / Employees (in thousand / per person)	2,046.96	1,872.01	1,949.73	1,769.23	1,747.39
【 L 】					
Liquidity coverage ratio	120.86	138.92	149.39	154.66	147.16
Net stable funding ratio	128.22	122.26	130.08	123.73	122.75
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.93	26.91	25.48	26.25	23.10
Loans / Deposits	70.36	69.74	68.89	71.71	74.19
Time deposits / Deposits	47.79	47.92	47.07	48.22	51.62
NCDs / Time deposits	3.81	0.45	2.14	0.02	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	-334.28	-168.32	-159.07	-100.22	-70.55
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	80.79	82.58	81.66	85.24	84.42
Interest rate sensitivity gap / Equity	-270.56	-209.25	-226.98	-160.48	-164.11
【 G 】					
Deposit growth rate	6.48	14.59	14.71	11.68	9.88
Loan growth rate	7.43	10.49	10.19	7.93	6.84
Investment growth rate	-4.58	23.56	12.69	19.75	11.35
Guarantee growth rate	-4.70	78.54	33.73	61.59	-1.39

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Sunny Bank, Ltd.

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.30	13.06	12.63	13.08	11.55
Tier 1 capital / Risk-weighted assets	10.99	11.78	11.53	11.64	9.84
Common equity Tier 1 / Risk-weighted assets	8.71	9.59	9.32	9.38	8.49
Tier 1 capital / Exposure measurement	6.71	7.04	6.72	6.89	6.65
Liabilities / Equity (multiple)	16.81	15.26	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	969.01	571.31	929.90	555.63	440.46
【 E 】					
NIBT / Average equity	14.61	12.48	8.00	8.06	8.60
(NIBT + loan loss provisions) / Average equity	14.58	12.19	11.82	11.47	11.29
NIBT / Average assets	0.89	0.75	0.48	0.50	0.55
(NIBT + loan loss provisions) / Average assets	0.89	0.73	0.71	0.71	0.72
Net interest income / NIBT	129.40	139.69	221.13	207.02	203.63
NIBT / Net income	61.21	56.71	36.17	37.39	37.49
NIBT / Employees (in thousand / per person)	2,593.75	2,131.22	1,337.49	1,292.23	1,293.70
【 L 】					
Liquidity coverage ratio	112.67	114.04	114.34	111.86	120.18
Net stable funding ratio	128.92	129.42	131.57	129.48	128.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.91	24.07	23.74	24.84	24.16
Loans / Deposits	73.71	72.98	71.95	73.95	74.79
Time deposits / Deposits	56.80	58.27	56.62	58.10	59.34
NCDs / Time deposits	5.58	7.26	6.50	8.00	7.41
Accumulated gap of assets and liabilities (180 days) / Equity	-334.84	-282.94	-264.83	-300.12	-265.44
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.21	88.74	89.77	88.80	89.34
Interest rate sensitivity gap / Equity	-156.70	-148.99	-141.18	-150.83	-136.89
【 G 】					
Deposit growth rate	9.10	11.73	9.59	14.15	11.14
Loan growth rate	10.17	9.90	6.61	12.83	9.47
Investment growth rate	-1.69	12.28	6.16	24.87	7.71
Guarantee growth rate	29.93	-6.02	19.64	4.77	-7.79

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Bank of Panhsin

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.28	11.27	12.14	11.21	11.43
Tier 1 capital / Risk-weighted assets	9.52	9.05	9.44	9.28	9.38
Common equity Tier 1 / Risk-weighted assets	8.50	8.15	8.52	8.31	8.32
Tier 1 capital / Exposure measurement	5.70	5.61	5.65	5.61	5.61
Liabilities / Equity (multiple)	14.84	14.51	14.49	14.32	14.33
【 A 】					
Non-performing loan ratio	0.23	0.23	0.21	0.26	0.32
Loan loss provisions / NPLs	529.43	513.39	566.42	441.96	375.79
【 E 】					
NIBT / Average equity	8.48	7.50	7.00	6.72	6.45
(NIBT + loan loss provisions) / Average equity	9.63	8.17	7.72	7.42	7.13
NIBT / Average assets	0.55	0.48	0.45	0.44	0.41
(NIBT + loan loss provisions) / Average assets	0.62	0.52	0.49	0.48	0.45
Net interest income / NIBT	204.79	215.69	234.10	226.76	243.58
NIBT / Net income	35.32	31.27	29.07	28.22	26.22
NIBT / Employees (in thousand / per person)	1,108.16	912.59	861.64	767.39	714.18
【 L 】					
Liquidity coverage ratio	113.79	113.25	116.38	117.54	156.24
Net stable funding ratio	138.46	135.94	137.23	139.39	143.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.40	19.10	21.19	19.59	22.60
Loans / Deposits	74.00	75.62	74.48	75.09	76.54
Time deposits / Deposits	44.41	47.76	45.19	49.24	52.11
NCDs / Time deposits	0.30	0.26	0.27	0.29	0.35
Accumulated gap of assets and liabilities (180 days) / Equity	-71.35	-40.11	-123.73	-131.21	-78.61
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.96	98.17	95.18	95.85	95.25
Interest rate sensitivity gap / Equity	-72.25	-22.30	-57.91	-49.91	-57.79
【 G 】					
Deposit growth rate	1.91	13.58	5.86	10.05	1.82
Loan growth rate	-0.35	17.63	4.70	7.93	8.73
Investment growth rate	19.63	1.55	3.65	5.00	-3.38
Guarantee growth rate	11.44	110.01	69.46	43.98	19.79

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Cota Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.25	14.13	13.59	13.07	13.19
Tier 1 capital / Risk-weighted assets	11.37	11.76	11.69	10.75	10.45
Common equity Tier 1 / Risk-weighted assets	10.86	11.22	11.16	10.25	9.94
Tier 1 capital / Exposure measurement	6.28	6.56	6.46	6.41	6.20
Liabilities / Equity (multiple)	13.35	13.06	13.31	13.36	13.79
【 A 】					
Non-performing loan ratio	0.19	0.18	0.17	0.20	0.44
Loan loss provisions / NPLs	741.91	785.52	866.67	707.44	323.78
【 E 】					
NIBT / Average equity	8.47	7.42	7.08	7.21	8.30
(NIBT + loan loss provisions) / Average equity	8.47	7.53	7.10	7.21	8.69
NIBT / Average assets	0.60	0.52	0.50	0.50	0.55
(NIBT + loan loss provisions) / Average assets	0.60	0.53	0.50	0.50	0.57
Net interest income / NIBT	235.14	266.88	279.80	287.49	275.38
NIBT / Net income	35.24	33.43	31.79	31.46	30.66
NIBT / Employees (in thousand / per person)	991.07	839.57	807.49	774.46	833.63
【 L 】					
Liquidity coverage ratio	234.14	263.83	526.85	503.45	435.09
Net stable funding ratio	145.49	141.92	143.00	138.33	141.54
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.62	24.98	26.04	25.09	27.15
Loans / Deposits	74.75	75.38	73.01	74.93	73.61
Time deposits / Deposits	52.03	53.35	51.95	53.62	57.26
NCDs / Time deposits	1.87	4.06	3.18	5.12	7.11
Accumulated gap of assets and liabilities (180 days) / Equity	-253.18	-223.79	-145.85	-187.28	-203.84
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	82.51	84.14	82.08	83.88	84.80
Interest rate sensitivity gap / Equity	-217.99	-193.64	-222.39	-201.20	-196.67
【 G 】					
Deposit growth rate	3.17	6.52	3.64	5.52	2.65
Loan growth rate	2.30	6.83	0.99	7.40	-3.13
Investment growth rate	7.26	7.91	15.60	-4.40	22.41
Guarantee growth rate	-33.94	-0.50	-38.26	3.65	4.35

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Union Bank of Taiwan

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.82	15.86	16.08	14.80	14.70
Tier 1 capital / Risk-weighted assets	12.78	13.87	14.26	12.83	13.01
Common equity Tier 1 / Risk-weighted assets	9.78	10.73	11.18	9.90	9.94
Tier 1 capital / Exposure measurement	6.22	6.43	6.53	6.55	6.53
Liabilities / Equity (multiple)	12.75	r 11.44	11.76	11.41	11.33
【 A 】					
Non-performing loan ratio	0.12	0.14	0.10	0.14	0.15
Loan loss provisions / NPLs	944.08	788.75	1,081.36	788.45	738.50
【 E 】					
NIBT / Average equity	5.09	8.52	8.43	6.84	7.33
(NIBT + loan loss provisions) / Average equity	5.85	9.11	7.45	7.14	7.36
NIBT / Average assets	0.38	0.66	0.66	0.52	0.58
(NIBT + loan loss provisions) / Average assets	0.44	0.71	0.58	0.55	0.59
Net interest income / NIBT	304.36	163.72	163.92	197.25	165.67
NIBT / Net income	28.51	37.51	37.08	32.25	33.87
NIBT / Employees (in thousand / per person)	833.12	1,317.47	1,341.13	969.09	991.20
【 L 】					
Liquidity coverage ratio	105.07	206.59	170.97	214.29	158.85
Net stable funding ratio	131.55	137.99	137.72	134.60	126.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.01	24.28	21.93	26.64	27.13
Loans / Deposits	78.01	71.27	73.70	69.91	72.46
Time deposits / Deposits	40.11	40.31	38.72	41.23	44.33
NCDs / Time deposits	0.49	0.10	0.13	0.12	0.10
Accumulated gap of assets and liabilities (180 days) / Equity	-153.25	-69.71	-99.38	-39.70	-50.03
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.11	91.75	91.91	95.14	96.35
Interest rate sensitivity gap / Equity	-77.00	-82.10	-85.38	-47.09	-34.27
【 G 】					
Deposit growth rate	8.01	11.99	10.60	13.98	3.79
Loan growth rate	18.07	12.30	16.33	9.83	18.14
Investment growth rate	-11.16	6.80	3.67	0.97	7.81
Guarantee growth rate	0.07	-5.17	20.55	1.60	4.42

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Far Eastern International Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.41	14.00	13.95	14.10	13.60
Tier 1 capital / Risk-weighted assets	10.46	10.94	11.30	11.49	10.99
Common equity Tier 1 / Risk-weighted assets	9.85	10.51	10.87	11.03	10.53
Tier 1 capital / Exposure measurement	5.75	5.98	5.87	6.09	6.11
Liabilities / Equity (multiple)	14.70	13.35	13.56	12.98	12.89
【 A 】					
Non-performing loan ratio	0.23	0.38	0.26	0.51	0.28
Loan loss provisions / NPLs	568.15	366.39	496.25	286.35	510.29
【 E 】					
NIBT / Average equity	7.70	6.63	6.76	6.05	9.09
(NIBT + loan loss provisions) / Average equity	8.20	7.50	6.24	5.61	9.21
NIBT / Average assets	0.52	0.47	0.47	0.43	0.67
(NIBT + loan loss provisions) / Average assets	0.56	0.53	0.43	0.40	0.68
Net interest income / NIBT	177.42	r 200.94	201.54	211.01	127.64
NIBT / Net income	35.63	29.95	31.41	26.53	37.36
NIBT / Employees (in thousand / per person)	1,527.35	1,280.10	1,300.20	1,137.24	1,676.18
【 L 】					
Liquidity coverage ratio	135.99	128.51	142.22	142.42	124.91
Net stable funding ratio	123.12	125.40	128.35	123.36	120.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.25	36.38	37.42	37.53	31.17
Loans / Deposits	70.87	72.18	67.44	66.74	72.57
Time deposits / Deposits	52.45	53.55	53.94	55.31	58.37
NCDs / Time deposits	6.63	0.87	2.09	0.26	0.62
Accumulated gap of assets and liabilities (180 days) / Equity	-257.87	-138.59	-197.42	-232.14	-204.24
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.40	108.33	104.66	107.47	103.02
Interest rate sensitivity gap / Equity	35.92	82.58	47.82	70.83	28.20
【 G 】					
Deposit growth rate	7.01	9.32	5.40	8.63	5.96
Loan growth rate	5.39	5.72	6.18	-0.34	1.37
Investment growth rate	1.95	r 7.04	6.73	11.52	12.50
Guarantee growth rate	-20.27	10.54	-2.59	11.40	28.34

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Yuanta Commercial Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.36	15.65	15.41	16.98	15.57
Tier 1 capital / Risk-weighted assets	12.23	13.52	13.54	14.72	13.12
Common equity Tier 1 / Risk-weighted assets	11.44	12.83	12.87	13.98	12.50
Tier 1 capital / Exposure measurement	6.33	7.19	6.92	7.95	8.27
Liabilities / Equity (multiple)	14.08	11.86	12.43	10.57	9.92
【 A 】					
Non-performing loan ratio	0.10	0.17	0.10	0.12	0.15
Loan loss provisions / NPLs	1,464.92	867.65	1,433.02	1,230.93	1,121.41
【 E 】					
NIBT / Average equity	6.24	8.04	7.42	6.49	9.62
(NIBT + loan loss provisions) / Average equity	6.71	8.74	7.83	7.38	10.78
NIBT / Average assets	0.44	0.67	0.59	0.58	0.89
(NIBT + loan loss provisions) / Average assets	0.48	0.73	0.62	0.66	1.00
Net interest income / NIBT	180.87	123.58	137.65	151.76	113.21
NIBT / Net income	39.86	48.10	44.23	40.36	50.03
NIBT / Employees (in thousand / per person)	1,705.34	2,310.11	2,091.66	1,823.56	2,623.63
【 L 】					
Liquidity coverage ratio	171.14	231.04	187.19	237.56	200.03
Net stable funding ratio	156.89	161.36	159.16	160.93	144.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.68	38.38	37.33	37.23	34.02
Loans / Deposits	61.16	59.06	59.02	62.18	66.20
Time deposits / Deposits	38.22	35.52	36.10	36.70	41.83
NCDs / Time deposits	0.93	2.45	1.49	2.98	5.18
Accumulated gap of assets and liabilities (180 days) / Equity	-84.30	36.05	54.93	56.06	11.50
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.30	80.80	79.67	83.18	85.53
Interest rate sensitivity gap / Equity	-182.92	-193.23	-214.43	-148.18	-113.98
【 G 】					
Deposit growth rate	7.70	16.41	17.84	9.64	7.12
Loan growth rate	11.17	6.18	11.78	2.95	2.41
Investment growth rate	-5.47	26.97	18.34	18.50	7.46
Guarantee growth rate	-4.14	-20.22	-21.94	-1.32	-16.20

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Bank SinoPac Co., Ltd.

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.15	15.32	15.80	15.89	14.00
Tier 1 capital / Risk-weighted assets	12.23	12.49	12.99	13.13	12.26
Common equity Tier 1 / Risk-weighted assets	10.17	11.18	11.43	11.78	11.47
Tier 1 capital / Exposure measurement	6.66	6.51	6.66	6.88	7.49
Liabilities / Equity (multiple)	15.09	13.76	13.81	13.20	11.69
【 A 】					
Non-performing loan ratio	0.12	0.15	0.13	0.14	0.21
Loan loss provisions / NPLs	1,154.82	809.63	1,010.80	937.61	638.56
【 E 】					
NIBT / Average equity	12.28	9.70	9.27	8.15	8.86
(NIBT + loan loss provisions) / Average equity	13.40	10.36	9.77	8.60	8.76
NIBT / Average assets	0.80	0.66	0.63	0.59	0.70
(NIBT + loan loss provisions) / Average assets	0.87	0.71	0.67	0.62	0.69
Net interest income / NIBT	126.41	138.18	148.29	148.42	121.88
NIBT / Net income	48.06	45.38	43.69	40.64	44.55
NIBT / Employees (in thousand / per person)	2,886.76	2,257.23	2,152.09	1,835.16	2,033.55
【 L 】					
Liquidity coverage ratio	130.12	149.28	136.85	143.65	161.12
Net stable funding ratio	131.78	134.47	137.09	132.28	135.59
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.14	32.37	31.19	31.78	32.74
Loans / Deposits	70.41	68.56	64.60	68.76	72.00
Time deposits / Deposits	24.52	29.68	26.81	29.60	32.79
NCDs / Time deposits	0.09	0.09	0.09	0.41	2.50
Accumulated gap of assets and liabilities (180 days) / Equity	-86.07	-12.44	-29.23	52.12	-33.23
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.46	105.28	105.54	109.89	116.24
Interest rate sensitivity gap / Equity	47.82	45.40	47.23	78.49	111.09
【 G 】					
Deposit growth rate	-0.07	13.68	10.21	18.98	15.79
Loan growth rate	2.63	7.07	3.47	13.50	8.08
Investment growth rate	-2.70	16.18	8.26	28.42	21.59
Guarantee growth rate	6.73	39.05	28.61	57.16	22.40

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

E.Sun Commercial Bank, Ltd.

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.61	14.77	13.97	15.64	14.62
Tier 1 capital / Risk-weighted assets	11.05	12.38	11.74	13.00	11.81
Common equity Tier 1 / Risk-weighted assets	9.51	10.82	10.32	11.34	10.49
Tier 1 capital / Exposure measurement	5.78	6.29	6.02	6.28	7.02
Liabilities / Equity (multiple)	17.27	15.16	15.67	15.24	13.22
【 A 】					
Non-performing loan ratio	0.16	0.17	0.16	0.19	0.19
Loan loss provisions / NPLs	743.89	703.08	783.82	656.32	640.26
【 E 】					
NIBT / Average equity	8.88	11.75	11.28	10.89	13.87
(NIBT + loan loss provisions) / Average equity	9.53	12.63	11.76	11.54	14.18
NIBT / Average assets	0.50	0.73	0.70	0.72	0.97
(NIBT + loan loss provisions) / Average assets	0.54	0.79	0.73	0.76	0.99
Net interest income / NIBT	173.49	108.25	116.24	103.99	80.24
NIBT / Net income	35.27	42.43	40.22	36.66	44.17
NIBT / Employees (in thousand / per person)	1,878.91	2,408.09	2,347.58	2,099.80	2,597.05
【 L 】					
Liquidity coverage ratio	111.14	126.36	124.72	133.83	125.06
Net stable funding ratio	135.06	134.88	133.53	137.57	130.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.23	34.14	33.81	35.84	30.55
Loans / Deposits	67.39	66.80	65.69	65.63	69.83
Time deposits / Deposits	22.32	23.69	22.36	23.64	24.02
NCDs / Time deposits	3.60	5.25	4.86	8.45	2.09
Accumulated gap of assets and liabilities (180 days) / Equity	-112.65	-86.58	-79.88	-28.00	-78.07
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	119.61	117.06	116.91	121.61	120.25
Interest rate sensitivity gap / Equity	185.99	150.83	152.91	193.65	153.52
【 G 】					
Deposit growth rate	11.32	13.25	8.62	19.42	10.01
Loan growth rate	12.29	7.70	8.70	12.22	7.83
Investment growth rate	6.09	20.46	6.10	30.83	10.76
Guarantee growth rate	6.38	4.22	17.29	18.43	20.54

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

KGI Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.35	14.60	14.96	14.81	15.38
Tier 1 capital / Risk-weighted assets	11.28	12.38	13.07	12.32	13.50
Common equity Tier 1 / Risk-weighted assets	10.77	11.89	12.72	11.79	12.92
Tier 1 capital / Exposure measurement	7.40	7.78	8.01	7.88	8.56
Liabilities / Equity (multiple)	11.60	10.44	9.80	10.65	9.32
【 A 】					
Non-performing loan ratio	0.17	0.14	0.13	0.16	0.17
Loan loss provisions / NPLs	731.73	935.41	955.69	843.75	736.63
【 E 】					
NIBT / Average equity	10.45	7.92	7.38	7.35	7.69
(NIBT + loan loss provisions) / Average equity	10.53	8.10	7.47	7.54	8.47
NIBT / Average assets	0.92	0.74	0.70	0.69	0.71
(NIBT + loan loss provisions) / Average assets	0.93	0.76	0.70	0.70	0.78
Net interest income / NIBT	141.97	166.60	178.57	161.11	142.83
NIBT / Net income	51.78	46.77	43.51	41.58	41.90
NIBT / Employees (in thousand / per person)	2,762.53	2,160.52	1,982.28	1,857.26	1,844.20
【 L 】					
Liquidity coverage ratio	101.38	112.40	110.77	112.28	111.19
Net stable funding ratio	118.06	r 119.25	125.14	114.56	112.65
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.52	37.22	38.54	36.18	40.43
Loans / Deposits	78.42	74.98	75.31	73.98	82.36
Time deposits / Deposits	43.80	42.77	36.96	46.03	44.83
NCDs / Time deposits	6.93	1.70	2.46	2.52	5.50
Accumulated gap of assets and liabilities (180 days) / Equity	-222.97	-198.60	-210.01	-176.92	-192.53
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.46	102.22	110.44	106.87	122.32
Interest rate sensitivity gap / Equity	15.73	12.81	55.04	38.84	102.06
【 G 】					
Deposit growth rate	-1.32	3.20	-2.11	21.88	-0.10
Loan growth rate	3.20	3.25	-0.36	9.47	2.02
Investment growth rate	-1.64	14.72	-0.22	26.72	-9.74
Guarantee growth rate	-37.18	33.08	7.74	-4.44	54.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

DBS Bank (Taiwan), Ltd.

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.32	15.22	14.46	14.87	14.87
Tier 1 capital / Risk-weighted assets	12.18	13.06	12.36	12.69	12.62
Common equity Tier 1 / Risk-weighted assets	9.46	10.12	9.56	9.77	9.65
Tier 1 capital / Exposure measurement	6.70	7.12	7.13	7.40	7.23
Liabilities / Equity (multiple)	11.67	10.93	10.87	10.65	11.00
【 A 】					
Non-performing loan ratio	0.43	0.51	0.47	0.46	0.59
Loan loss provisions / NPLs	302.10	256.87	279.92	288.45	235.58
【 E 】					
NIBT / Average equity	4.17	5.66	2.44	2.66	1.55
(NIBT + loan loss provisions) / Average equity	5.19	6.63	2.94	3.01	1.70
NIBT / Average assets	0.33	0.48	0.20	0.22	0.12
(NIBT + loan loss provisions) / Average assets	0.42	0.56	0.24	0.24	0.13
Net interest income / NIBT	331.13	242.09	553.22	559.55	966.79
NIBT / Net income	17.62	21.19	9.59	10.13	5.63
NIBT / Employees (in thousand / per person)	719.39	965.58	424.66	433.50	223.68
【 L 】					
Liquidity coverage ratio	129.25	118.96	119.36	122.90	127.45
Net stable funding ratio	121.13	119.90	121.63	124.14	129.34
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.50	26.50	21.70	26.10	27.65
Loans / Deposits	73.39	76.85	76.34	73.00	70.22
Time deposits / Deposits	44.92	47.59	48.11	51.93	50.52
NCDs / Time deposits	17.04	9.29	15.23	5.40	-
Accumulated gap of assets and liabilities (180 days) / Equity	-248.25	-198.48	-130.35	-270.89	-353.36
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	135.32	118.23	123.64	113.90	109.71
Interest rate sensitivity gap / Equity	212.06	115.84	149.95	92.69	65.85
【 G 】					
Deposit growth rate	11.98	-1.87	2.29	-3.41	-8.77
Loan growth rate	6.95	1.74	6.97	0.41	-1.85
Investment growth rate	-10.25	-3.04	-12.59	-9.14	14.89
Guarantee growth rate	18.60	26.02	16.38	26.26	60.81

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Taishin International Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.63	15.12	15.06	16.28	14.40
Tier 1 capital / Risk-weighted assets	12.17	12.48	12.57	13.38	11.60
Common equity Tier 1 / Risk-weighted assets	10.31	10.58	10.73	11.35	9.79
Tier 1 capital / Exposure measurement	6.75	7.04	7.18	7.27	7.38
Liabilities / Equity (multiple)	13.02	12.15	11.89	12.20	11.74
【 A 】					
Non-performing loan ratio	0.14	0.12	0.12	0.15	0.17
Loan loss provisions / NPLs	969.99	1,085.27	1,104.45	855.02	814.28
【 E 】					
NIBT / Average equity	8.60	9.26	9.30	8.92	9.03
(NIBT + loan loss provisions) / Average equity	9.23	9.88	9.41	9.20	9.79
NIBT / Average assets	0.62	0.68	0.69	0.66	0.69
(NIBT + loan loss provisions) / Average assets	0.66	0.72	0.70	0.68	0.75
Net interest income / NIBT	160.06	136.78	138.87	144.27	136.91
NIBT / Net income	37.48	39.95	39.86	37.36	35.89
NIBT / Employees (in thousand / per person)	1,918.30	2,047.76	2,012.62	1,834.03	1,766.47
【 L 】					
Liquidity coverage ratio	115.83	116.33	112.92	120.30	111.29
Net stable funding ratio	132.26	134.10	132.07	135.30	125.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.68	23.90	22.85	24.84	25.27
Loans / Deposits	78.37	79.72	78.15	77.07	79.03
Time deposits / Deposits	24.24	24.14	22.89	25.87	29.76
NCDs / Time deposits	0.79	0.25	0.18	0.44	0.26
Accumulated gap of assets and liabilities (180 days) / Equity	43.87	73.59	44.31	81.48	85.01
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	176.78	172.79	181.32	175.58	149.28
Interest rate sensitivity gap / Equity	369.31	343.47	355.48	342.78	232.30
【 G 】					
Deposit growth rate	7.56	7.99	4.97	12.11	13.64
Loan growth rate	5.43	9.81	6.12	9.12	11.90
Investment growth rate	2.43	4.31	-4.73	6.88	20.94
Guarantee growth rate	10.37	21.93	0.81	34.03	6.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

Jih Sun International Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.30	15.64	15.06	15.81	14.00
Tier 1 capital / Risk-weighted assets	14.05	14.44	13.85	14.29	12.92
Common equity Tier 1 / Risk-weighted assets	14.05	14.44	13.85	14.29	12.92
Tier 1 capital / Exposure measurement	7.91	7.80	7.80	7.89	7.86
Liabilities / Equity (multiple)	10.91	10.99	11.06	10.90	10.64
【 A 】					
Non-performing loan ratio	0.15	0.21	0.19	0.25	0.15
Loan loss provisions / NPLs	845.32	591.85	669.79	514.87	841.27
【 E 】					
NIBT / Average equity	6.06	4.83	2.97	4.81	5.22
(NIBT + loan loss provisions) / Average equity	6.35	5.01	3.56	5.09	5.34
NIBT / Average assets	0.51	0.40	0.25	0.40	0.45
(NIBT + loan loss provisions) / Average assets	0.54	0.42	0.30	0.43	0.46
Net interest income / NIBT	214.04	250.54	403.78	237.36	241.44
NIBT / Net income	34.33	27.57	17.79	27.66	27.66
NIBT / Employees (in thousand / per person)	1,155.84	766.37	495.31	704.35	763.92
【 L 】					
Liquidity coverage ratio	198.05	528.25	256.45	325.11	163.31
Net stable funding ratio	144.93	155.98	149.52	154.82	142.43
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.91	31.48	28.43	26.67	26.21
Loans / Deposits	75.62	68.52	73.57	69.99	74.23
Time deposits / Deposits	27.29	24.66	22.13	27.69	33.75
NCDs / Time deposits	0.27	0.29	0.33	0.27	4.92
Accumulated gap of assets and liabilities (180 days) / Equity	13.15	85.65	83.70	67.30	12.04
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.53	98.16	98.87	100.23	97.88
Interest rate sensitivity gap / Equity	-22.80	-16.93	-10.66	2.05	-18.25
【 G 】					
Deposit growth rate	-2.19	4.16	0.98	6.11	13.19
Loan growth rate	8.88	-0.08	6.13	0.04	5.13
Investment growth rate	6.74	6.97	6.92	4.96	-3.55
Guarantee growth rate	-46.12	45.03	21.65	25.15	32.18

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

EnTie Commercial Bank

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	16.52	18.14	17.69	16.32	14.33
Tier 1 capital / Risk-weighted assets	15.33	16.93	16.50	15.09	14.33
Common equity Tier 1 / Risk-weighted assets	15.33	16.93	16.50	15.09	14.33
Tier 1 capital / Exposure measurement	9.12	9.76	9.74	10.16	9.87
Liabilities / Equity (multiple)	9.26	8.09	8.57	8.03	8.09
【 A 】					
Non-performing loan ratio	0.90	0.89	0.57	0.97	0.91
Loan loss provisions / NPLs	158.26	161.58	264.66	160.90	190.96
【 E 】					
NIBT / Average equity	7.54	8.01	7.61	7.53	7.33
(NIBT + loan loss provisions) / Average equity	9.03	8.35	8.48	7.71	8.55
NIBT / Average assets	0.80	0.89	0.83	0.82	0.79
(NIBT + loan loss provisions) / Average assets	0.96	0.92	0.93	0.84	0.92
Net interest income / NIBT	148.89	127.39	138.55	133.70	148.94
NIBT / Net income	43.02	47.67	44.69	43.81	38.33
NIBT / Employees (in thousand / per person)	1,794.02	1,879.36	1,794.46	1,769.87	1,651.88
【 L 】					
Liquidity coverage ratio	113.01	145.42	122.40	153.95	132.73
Net stable funding ratio	123.42	130.14	123.36	127.75	122.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.34	31.65	30.89	32.02	31.10
Loans / Deposits	76.89	75.44	76.30	77.26	77.98
Time deposits / Deposits	56.93	55.02	57.11	54.94	55.68
NCDs / Time deposits	1.09	0.54	0.50	0.57	0.61
Accumulated gap of assets and liabilities (180 days) / Equity	-207.12	-101.57	-151.82	-111.60	-145.49
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.49	108.04	100.46	109.83	107.57
Interest rate sensitivity gap / Equity	10.55	49.51	3.11	59.28	45.50
【 G 】					
Deposit growth rate	5.47	3.04	7.82	0.98	-1.23
Loan growth rate	7.50	4.33	6.47	-0.07	5.03
Investment growth rate	3.39	-6.86	11.90	11.19	-16.77
Guarantee growth rate	-26.28	-19.50	-21.21	-14.39	90.75

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

CTBC Bank Co., Ltd.

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.15	14.58	14.98	14.93	14.17
Tier 1 capital / Risk-weighted assets	13.29	14.58	14.98	14.93	14.17
Common equity Tier 1 / Risk-weighted assets	11.70	14.45	14.97	14.92	14.17
Tier 1 capital / Exposure measurement	6.00	6.51	6.54	6.87	7.35
Liabilities / Equity (multiple)	12.50	11.76	11.70	11.05	10.21
【 A 】					
Non-performing loan ratio	0.15	0.19	0.16	0.23	0.17
Loan loss provisions / NPLs	823.17	676.95	792.04	594.14	835.43
【 E 】					
NIBT / Average equity	12.65	11.00	11.02	10.28	12.28
(NIBT + loan loss provisions) / Average equity	13.85	11.92	11.58	10.66	12.81
NIBT / Average assets	0.97	0.88	0.87	0.86	1.09
(NIBT + loan loss provisions) / Average assets	1.06	0.96	0.91	0.89	1.13
Net interest income / NIBT	123.49	125.03	128.53	129.54	106.02
NIBT / Net income	44.38	39.44	38.74	39.08	43.23
NIBT / Employees (in thousand / per person)	3,174.07	2,809.10	2,756.47	2,631.84	3,147.47
【 L 】					
Liquidity coverage ratio	156.36	148.87	158.25	151.51	128.71
Net stable funding ratio	143.82	140.03	147.23	137.99	132.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.80	29.99	31.14	29.97	27.80
Loans / Deposits	64.46	65.71	63.85	63.21	67.35
Time deposits / Deposits	24.11	25.38	24.98	25.57	28.41
NCDs / Time deposits	0.10	0.50	0.12	0.65	0.98
Accumulated gap of assets and liabilities (180 days) / Equity	-60.90	-24.30	-36.65	-28.18	-47.06
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.57	105.67	104.79	103.79	106.59
Interest rate sensitivity gap / Equity	27.57	41.86	35.37	25.53	39.53
【 G 】					
Deposit growth rate	9.70	12.40	9.37	11.84	10.06
Loan growth rate	7.61	11.19	10.47	4.97	6.32
Investment growth rate	4.22	5.17	5.47	13.09	16.02
Guarantee growth rate	12.05	-8.45	-6.02	12.91	18.45

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

NEXT Commercial Bank Co., Ltd.

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	196.85	-	-	-	-
Tier 1 capital / Risk-weighted assets	196.65	-	-	-	-
Common equity Tier 1 / Risk-weighted assets	196.65	-	-	-	-
Tier 1 capital / Exposure measurement	40.32	-	-	-	-
Liabilities / Equity (multiple)	1.22	-	-	-	-
【 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	-3,056.25	-	-	-	-
NIBT / Employees (in thousand / per person)	-3,820.31	-	-	-	-
【 L 】					
Liquidity coverage ratio	5,714.29	-	-	-	-
Net stable funding ratio	301.39	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	166.24	-	-	-	-
Loans / Deposits	6.64	-	-	-	-
Time deposits / Deposits	23.00	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	114.09	-	-	-	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	144.96	-	-	-	-
Interest rate sensitivity gap / Equity	50.84	-	-	-	-
【 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 of 2022 were not calculated.

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2022

LINE Bank Taiwan Limited

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	82.33	175.33	92.39	-	-
Tier 1 capital / Risk-weighted assets	82.33	175.33	92.39	-	-
Common equity Tier 1 / Risk-weighted assets	82.33	175.33	92.39	-	-
Tier 1 capital / Exposure measurement	23.10	80.59	17.49	-	-
Liabilities / Equity (multiple)	2.60	0.18	3.03	-	-
【 A 】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【 E 】					
NIBT / Average equity	-38.04	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-37.15	-	-	-	-
NIBT / Average assets	-6.84	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-6.68	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-	-2,540.00	-	-	-
NIBT / Employees (in thousand / per person)	-8,017.05	-3,863.12	-6,608.36	-	-
【 L 】					
Liquidity coverage ratio	8,375.75	7,309.30	9,387.24	-	-
Net stable funding ratio	282.42	283.73	337.43	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	73.69	264.79	89.37	-	-
Loans / Deposits	33.66	17.79	15.34	-	-
Time deposits / Deposits	42.41	47.76	42.01	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	83.18	80.80	123.45	-	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	116.03	548.85	97.01	-	-
Interest rate sensitivity gap / Equity	34.24	68.24	-7.69	-	-
【 G 】					
Deposit growth rate	2,447.13	-	-	-	-
Loan growth rate	4,719.69	-	-	-	-
Investment growth rate	902.53	-	-	-	-
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

June 30, 2022

Rakuten International Commercial Bank Co., Ltd.

Unit : %

Items	30/06/22	30/06/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	216.09	288.52	451.00	-	-
Tier 1 capital / Risk-weighted assets	216.09	288.52	451.00	-	-
Common equity Tier 1 / Risk-weighted assets	216.09	288.52	451.00	-	-
Tier 1 capital / Exposure measurement	29.06	76.09	55.59	-	-
Liabilities / Equity (multiple)	2.11	0.28	0.70	-	-
【 A 】					
Non-performing loan ratio	0.73	-	-	-	-
Loan loss provisions / NPLs	150.00	-	-	-	-
【 E 】					
NIBT / Average equity	-6.90	-5.26	-5.82	-	-
(NIBT + loan loss provisions) / Average equity	-6.83	-5.24	-5.82	-	-
NIBT / Average assets	-3.10	-4.72	-4.54	-	-
(NIBT + loan loss provisions) / Average assets	-3.07	-4.70	-4.54	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-	-2,833.33	-5,580.00	-	-
NIBT / Employees (in thousand / per person)	-4,238.41	-3,984.37	-4,359.37	-	-
【 L 】					
Liquidity coverage ratio	3,073.40	9,048.82	9,424.87	-	-
Net stable funding ratio	405.75	239.22	306.69	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	136.70	438.56	222.64	-	-
Loans / Deposits	3.12	4.16	3.09	-	-
Time deposits / Deposits	17.68	61.31	54.77	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	128.56	102.14	85.83	-	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.92	390.12	214.98	-	-
Interest rate sensitivity gap / Equity	-6.34	77.92	75.42	-	-
【 G 】					
Deposit growth rate	584.99	-	-	-	-
Loan growth rate	414.02	-	-	-	-
Investment growth rate	701.83	-	-	-	-
Guarantee growth rate	-	-	-	-	-