TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2022

The Peer-Group Average

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	13.91	14.82	14.86	14.59	14.00
2.Arithmetic mean	13.96	14.78	14.80	14.84	14.07
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	11.87	12.97	13.01	12.68	11.97
2.Arithmetic mean	11.80	12.90	12.97	12.79	12.08
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	10.68	12.00	12.00	11.48	11.26
2.Arithmetic mean	10.52	11.92	11.96	11.84	11.32
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.45	6.81	6.84	6.75	6.81
2.Arithmetic mean	6.06	6.48	r 6.46	6.64	6.71
Liabilities / Equity (multiple)	13.82	12.83	12.92	12.60	12.06
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.15	0.18	0.17	0.20	0.23
2.Arithmetic mean	0.15	0.19	0.17	0.22	0.22
Loan loss provisions / NPLs	906.96	726.80	802.45	696.63	643.06
Expected losses of classified assets / Total provisions	74.83	74.25	73.77	74.06	73.72
【E】					
NIBT / Average equity					
1.Winsorized mean	8.21	7.79	7.30	7.21	8.46
2.Arithmetic mean	9.52	8.72	8.14	7.84	9.49
(NIBT + loan loss provisions) / Average equity	8.97	8.23	7.71	7.65	9.08
NIBT / Average assets					
1.Winsorized mean	0.57	0.56	0.53	0.53	0.62
2.Arithmetic mean	0.64	0.62	0.58	0.58	0.70
(NIBT + loan loss provisions) / Average assets	0.63	0.61	0.56	0.55	0.68
Net interest income / NIBT	163.96	155.59	169.88	177.45	160.04
NIBT / Net income	41.09	38.98	36.58	35.77	38.65
NIBT / Employees (in thousand / per person)	2,007.39	1,914.05	1,771.64	1,658.01	1,934.86
【L】					
Liquidity coverage ratio	124.07	132.51	139.12	142.49	139.68
Net stable funding ratio	134.40	r 136.47	137.92	134.52	132.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.46	30.52	30.41	30.85	30.68
Loans / Deposits	71.08	70.36	69.79	70.17	72.63
Time deposits / Deposits	32.90	35.73	35.40	37.10	39.47
NCDs / Time deposits	1.74	1.41	1.28	1.52	2.09
Accumulated gap of assets and liabilities (180 days) / Equity	-120.01	-94.00	-75.81	-72.53	-71.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.66	104.34	104.16	103.23	104.31
Interest rate sensitivity gap / Equity	24.40	17.54	23.72	11.82	22.86
【G】					
Deposit growth rate	7.01	7.31	6.19	8.51	4.54
Loan growth rate	8.68	5.79	5.94	4.85	3.68
Investment growth rate	1.26	7.96	5.13	11.25	6.54
Guarantee growth rate	-3.06	10.59	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

September 30, 2022

Bank of Taiwan Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.66	15.67	15.25	14.95	14.16
Tier 1 capital / Risk-weighted assets	12.20	13.93	13.71	13.12	12.39
Common equity Tier 1 / Risk-weighted assets	12.20	13.93	13.71	13.12	12.39
Tier 1 capital / Exposure measurement	5.00	5.57	5.48	5.46	5.08
Liabilities / Equity (multiple)	14.32	12.07	12.81	13.09	12.54
【A】					
Non-performing loan ratio	0.09	0.14	0.11	0.15	0.18
Loan loss provisions / NPLs	1,389.05	1,162.36	1,325.50	997.45	912.72
【E】					
NIBT / Average equity	4.83	4.80	4.29	3.26	3.87
(NIBT + loan loss provisions) / Average equity	5.68	5.29	4.43	3.23	3.96
NIBT / Average assets	0.34	0.35	0.31	0.23	0.25
(NIBT + loan loss provisions) / Average assets	0.40	0.38	0.32	0.23	0.26
Net interest income / NIBT	174.96	157.15	174.46	223.89	204.29
NIBT / Net income	46.66	46.65	43.60	36.14	31.16
NIBT / Employees (in thousand / per person)	2,582.90	2,511.81	2,224.27	1,605.91	1,716.45
【L】					
Liquidity coverage ratio	124.08	190.75	146.66	171.90	184.52
Net stable funding ratio	142.44	161.10	152.82	153.57	153.95
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.66	37.22	32.68	34.27	37.41
Loans / Deposits	75.01	64.74	70.92	69.84	68.52
Time deposits / Deposits	37.16	39.40	38.26	41.35	44.71
NCDs / Time deposits	0.08	0.15	0.16	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	15.65	-5.44	-35.27	-9.64	-30.98
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.78	95.23	96.60	96.12	97.67
Interest rate sensitivity gap / Equity	-2.21	-43.22	-32.23	-38.64	-22.40
【G】					
Deposit growth rate	8.51	1.89	0.88	5.05	-1.34
Loan growth rate	25.72	-5.25	2.45	7.08	4.81
Investment growth rate	-14.05	12.99	3.23	2.36	-2.83
Guarantee growth rate	1.33	-3.27	-10.27	12.89	-1.39

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Land Bank of Taiwan　　Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	12.89	13.34	13.13	12.89	12.75
Tier 1 capital / Risk-weighted assets	10.81	11.12	11.14	10.64	10.37
Common equity Tier 1 / Risk-weighted assets	9.47	9.80	9.70	9.31	8.80
Tier 1 capital / Exposure measurement	5.95	5.84	5.70	5.81	5.64
Liabilities / Equity (multiple)	16.51	16.66	17.30	16.77	16.86
【A】					
Non-performing loan ratio	0.11	0.13	0.12	0.15	0.18
Loan loss provisions / NPLs	1,513.77	1,267.93	1,395.06	1,065.01	891.18
【E】					
NIBT / Average equity	8.52	8.27	7.77	6.68	8.40
(NIBT + loan loss provisions) / Average equity	8.83	8.64	8.46	7.48	8.85
NIBT / Average assets	0.45	0.44	0.41	0.36	0.43
(NIBT + loan loss provisions) / Average assets	0.46	0.46	0.45	0.40	0.45
Net interest income / NIBT	215.74	208.99	222.16	241.51	216.22
NIBT / Net income	46.38	44.29	41.71	37.16	41.54
NIBT / Employees (in thousand / per person)	2,721.01	2,474.57	2,295.60	1,899.37	2,246.76
【L】					
Liquidity coverage ratio	103.74	104.01	110.97	101.73	103.07
Net stable funding ratio	121.35	116.33	117.87	110.52	111.13
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.18	25.96	26.85	26.23	26.04
Loans / Deposits	78.54	78.49	76.06	78.65	77.87
Time deposits / Deposits	41.02	44.96	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	-293.55	-342.54	-329.26	-376.18	-403.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.55	101.97	103.08	102.39	103.17
Interest rate sensitivity gap / Equity	34.08	27.43	44.41	33.19	43.36
【G】					
Deposit growth rate	1.49	8.46	11.08	2.41	-1.26
Loan growth rate	4.44	5.48	6.47	4.77	1.11
Investment growth rate	-0.75	7.85	8.59	8.05	2.81
Guarantee growth rate	6.95	20.61	16.93	13.51	6.72

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Taiwan Cooperative Bank

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.18	14.71	14.96	15.42	13.58
Tier 1 capital / Risk-weighted assets	11.42	12.63	12.95	12.94	11.16
Common equity Tier 1 / Risk-weighted assets	9.99	11.68	11.98	11.92	10.52
Tier 1 capital / Exposure measurement	5.38	5.77	5.70	5.81	5.95
Liabilities / Equity (multiple)	18.18	15.43	15.75	15.15	14.45
【 A 】					
Non-performing loan ratio	0.21	0.21	0.22	0.29	0.25
Loan loss provisions / NPLs	568.57	577.93	541.67	429.98	498.73
【 E 】					
NIBT / Average equity	9.03	9.60	9.20	7.66	8.92
(NIBT + loan loss provisions) / Average equity	9.48	10.07	9.32	8.44	9.57
NIBT / Average assets	0.52	0.56	0.54	0.47	0.55
(NIBT + loan loss provisions) / Average assets	0.55	0.59	0.55	0.52	0.60
Net interest income / NIBT	171.25	154.95	161.46	195.72	180.71
NIBT / Net income	45.35	45.76	44.16	36.25	40.60
NIBT / Employees (in thousand / per person)	2,451.05	2,617.50	2,475.39	1,992.03	2,201.89
【 L 】					
Liquidity coverage ratio	130.61	130.74	145.07	151.07	122.01
Net stable funding ratio	141.62	141.42	145.60	147.58	136.09
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.61	29.33	28.92	32.20	28.00
Loans / Deposits	71.57	73.96	70.75	70.12	76.25
Time deposits / Deposits	29.92	31.64	30.02	33.00	34.72
NCDs / Time deposits	4.53	4.05	4.08	4.37	4.30
Accumulated gap of assets and liabilities (180 days) / Equity	-66.14	-126.62	-41.36	-52.24	-71.79
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.60	101.19	98.65	97.51	99.05
Interest rate sensitivity gap / Equity	-5.43	14.22	-16.27	-29.14	-10.38
【 G 】					
Deposit growth rate	7.22	7.52	6.37	12.89	6.21
Loan growth rate	4.61	6.39	7.33	3.80	6.42
Investment growth rate	-4.37	18.26	4.29	24.05	8.72
Guarantee growth rate	6.02	-10.97	-4.87	3.39	15.71

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

First Commercial Bank   Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.62	13.87	14.21	13.63	13.00
Tier 1 capital / Risk-weighted assets	11.64	12.07	12.48	11.66	11.11
Common equity Tier 1 / Risk-weighted assets	9.90	10.99	10.88	10.58	10.63
Tier 1 capital / Exposure measurement	5.95	5.92	6.12	5.95	5.90
Liabilities / Equity (multiple)	16.28	14.67	15.05	14.60	13.14
【A】					
Non-performing loan ratio	0.18	0.21	0.20	0.24	0.24
Loan loss provisions / NPLs	684.05	601.73	620.26	527.29	527.54
【E】					
NIBT / Average equity	12.31	11.09	9.98	8.79	11.29
(NIBT + loan loss provisions) / Average equity	13.91	11.87	10.89	9.69	12.28
NIBT / Average assets	0.65	0.67	0.60	0.58	0.78
(NIBT + loan loss provisions) / Average assets	0.74	0.72	0.65	0.63	0.85
Net interest income / NIBT	144.24	135.10	154.25	155.48	122.58
NIBT / Net income	47.01	49.55	44.66	41.61	48.03
NIBT / Employees (in thousand / per person)	2,935.55	2,797.54	2,502.45	2,220.81	2,842.74
【L】					
Liquidity coverage ratio	116.07	127.33	131.39	132.55	133.59
Net stable funding ratio	128.93	132.48	136.74	133.27	129.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.99	36.12	36.96	39.24	37.93
Loans / Deposits	73.00	71.66	69.55	71.04	74.29
Time deposits / Deposits	19.92	19.64	18.22	22.40	24.01
NCDs / Time deposits	2.17	2.38	2.72	2.03	2.74
Accumulated gap of assets and liabilities (180 days) / Equity	-112.99	-133.18	-96.28	-91.09	-103.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	115.82	113.32	113.95	112.07	111.64
Interest rate sensitivity gap / Equity	151.07	124.83	131.09	110.76	93.42
【G】					
Deposit growth rate	9.70	10.08	9.13	12.91	10.32
Loan growth rate	11.76	7.85	6.83	7.98	4.09
Investment growth rate	7.37	7.54	-0.18	18.48	17.84
Guarantee growth rate	15.67	9.93	14.32	15.03	9.88

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Hua Nan Commercial Bank, Ltd.

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.06	14.07	14.16	13.67	13.88
Tier 1 capital / Risk-weighted assets	12.05	11.93	12.00	11.35	11.63
Common equity Tier 1 / Risk-weighted assets	9.74	10.35	10.41	10.37	10.89
Tier 1 capital / Exposure measurement	5.88	6.21	6.13	6.22	6.52
Liabilities / Equity (multiple)	17.21	14.89	15.02	14.19	12.55
【A】					
Non-performing loan ratio	0.12	0.13	0.15	0.15	0.12
Loan loss provisions / NPLs	1,128.20	972.97	827.05	794.82	1,031.61
【E】					
NIBT / Average equity	10.24	8.68	8.10	7.62	9.63
(NIBT + loan loss provisions) / Average equity	11.49	9.96	8.84	7.99	10.42
NIBT / Average assets	0.57	0.52	0.48	0.50	0.65
(NIBT + loan loss provisions) / Average assets	0.64	0.59	0.52	0.52	0.70
Net interest income / NIBT	156.90	156.27	169.22	168.01	142.19
NIBT / Net income	43.42	41.06	39.21	38.45	43.46
NIBT / Employees (in thousand / per person)	2,615.07	2,187.14	2,037.83	1,816.23	2,224.54
【L】					
Liquidity coverage ratio	140.40	123.72	125.08	153.50	115.55
Net stable funding ratio	140.80	138.42	138.37	138.80	135.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.10	29.70	29.35	29.44	26.76
Loans / Deposits	69.67	71.44	70.40	71.41	75.95
Time deposits / Deposits	21.46	20.78	19.57	23.20	22.78
NCDs / Time deposits	0.85	8.68	2.39	8.88	5.17
Accumulated gap of assets and liabilities (180 days) / Equity	27.95	58.98	85.06	44.02	9.13
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.49	97.55	97.72	96.53	97.72
Interest rate sensitivity gap / Equity	-19.00	-28.51	-26.76	-38.30	-21.82
【G】					
Deposit growth rate	3.76	15.10	12.57	13.61	3.14
Loan growth rate	3.83	10.13	11.35	6.81	2.86
Investment growth rate	13.70	25.67	15.08	21.51	1.90
Guarantee growth rate	19.41	37.67	34.84	49.10	4.85

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Chang Hwa Commercial Bank

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.43	14.81	14.97	14.38	13.96
Tier 1 capital / Risk-weighted assets	10.70	11.97	12.09	11.48	10.63
Common equity Tier 1 / Risk-weighted assets	9.06	10.32	10.46	9.87	9.67
Tier 1 capital / Exposure measurement	6.04	6.50	6.31	6.73	6.67
Liabilities / Equity (multiple)	15.36	13.45	13.82	12.96	12.10
【A】					
Non-performing loan ratio	0.21	0.33	0.33	0.38	0.34
Loan loss provisions / NPLs	576.02	367.44	386.80	334.70	351.97
【E】					
NIBT / Average equity	8.19	6.44	6.26	5.23	8.72
(NIBT + loan loss provisions) / Average equity	9.03	7.27	6.66	5.79	9.09
NIBT / Average assets	0.47	0.41	0.39	0.36	0.61
(NIBT + loan loss provisions) / Average assets	0.52	0.46	0.42	0.40	0.64
Net interest income / NIBT	179.94	188.61	196.72	221.89	163.38
NIBT / Net income	40.15	36.56	35.88	30.88	42.60
NIBT / Employees (in thousand / per person)	1,971.77	1,560.15	1,524.28	1,244.72	2,038.64
【L】					
Liquidity coverage ratio	122.64	127.49	153.22	129.35	125.42
Net stable funding ratio	132.67	140.23	141.47	140.28	138.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.20	22.91	25.94	23.39	19.96
Loans / Deposits	75.59	77.66	72.24	77.61	81.43
Time deposits / Deposits	23.41	25.28	24.54	24.21	25.93
NCDs / Time deposits	0.67	0.63	0.53	0.62	1.36
Accumulated gap of assets and liabilities (180 days) / Equity	-123.01	-127.05	-102.89	-96.81	-86.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.99	109.04	110.11	110.78	112.36
Interest rate sensitivity gap / Equity	97.43	83.35	94.56	95.81	100.09
【G】					
Deposit growth rate	12.65	11.39	12.97	8.72	4.62
Loan growth rate	9.65	7.78	5.15	3.62	7.00
Investment growth rate	8.40	30.02	29.89	16.94	7.24
Guarantee growth rate	5.28	-4.78	-2.21	10.36	15.22

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

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

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.69	14.43	14.87	13.36	14.56
Tier 1 capital / Risk-weighted assets	10.59	14.43	14.82	13.09	13.82
Common equity Tier 1 / Risk-weighted assets	9.84	14.43	14.82	13.09	13.82
Tier 1 capital / Exposure measurement	6.56	8.40	8.73	8.56	9.04
Liabilities / Equity (multiple)	8.33	7.71	7.66	7.78	7.42
【 A 】					
Non-performing loan ratio	0.24	0.16	0.13	0.21	0.20
Loan loss provisions / NPLs	542.35	832.72	1,040.73	590.26	640.98
【 E 】					
NIBT / Average equity	12.18	10.10	9.80	9.62	11.96
(NIBT + loan loss provisions) / Average equity	12.49	10.21	9.98	9.73	12.06
NIBT / Average assets	1.38	1.16	1.12	1.09	1.39
(NIBT + loan loss provisions) / Average assets	1.42	1.17	1.14	1.10	1.40
Net interest income / NIBT	77.93	73.13	75.60	78.36	76.92
NIBT / Net income	68.48	65.68	65.12	64.99	67.35
NIBT / Employees (in thousand / per person)	6,899.11	5,798.31	5,534.77	5,529.97	6,312.62
【 L 】					
Liquidity coverage ratio	115.73	113.34	114.42	123.28	119.35
Net stable funding ratio	123.33	130.12	129.83	124.79	124.71
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.30	31.16	31.19	27.88	32.90
Loans / Deposits	71.68	71.83	73.17	74.00	73.94
Time deposits / Deposits	36.37	32.95	32.47	37.61	43.25
NCDs / Time deposits	5.89	2.95	2.58	2.36	5.99
Accumulated gap of assets and liabilities (180 days) / Equity	-166.58	-144.77	-122.62	-87.75	-94.98
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.06	111.28	113.50	109.94	109.38
Interest rate sensitivity gap / Equity	30.89	53.40	63.93	47.18	41.98
【 G 】					
Deposit growth rate	12.08	-0.96	1.16	5.09	8.43
Loan growth rate	11.84	-3.65	0.02	5.11	5.83
Investment growth rate	-7.16	4.23	9.89	7.73	6.93
Guarantee growth rate	-15.86	13.63	10.31	31.62	43.93

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

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

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.75	14.22	14.39	16.47	14.12
Tier 1 capital / Risk-weighted assets	12.36	12.78	12.95	14.71	12.46
Common equity Tier 1 / Risk-weighted assets	11.17	12.07	12.26	13.81	11.97
Tier 1 capital / Exposure measurement	6.50	6.69	6.57	7.36	6.88
Liabilities / Equity (multiple)	13.72	12.76	12.86	11.82	12.21
【A】					
Non-performing loan ratio	0.16	0.18	0.16	0.16	0.19
Loan loss provisions / NPLs	759.89	673.01	759.92	776.86	708.99
【E】					
NIBT / Average equity	12.82	9.96	9.69	10.34	12.16
(NIBT + loan loss provisions) / Average equity	12.88	10.57	10.04	10.47	12.58
NIBT / Average assets	0.90	0.76	0.73	0.78	0.95
(NIBT + loan loss provisions) / Average assets	0.90	0.81	0.76	0.79	0.98
Net interest income / NIBT	103.61	123.64	127.95	119.97	99.08
NIBT / Net income	56.32	48.34	47.41	48.47	51.66
NIBT / Employees (in thousand / per person)	4,238.86	3,164.86	3,064.64	3,136.69	3,454.44
【L】					
Liquidity coverage ratio	112.45	118.50	109.84	122.29	134.73
Net stable funding ratio	127.90	126.42	125.49	133.16	130.86
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.85	27.63	26.06	27.84	29.55
Loans / Deposits	63.89	67.21	65.05	66.98	66.46
Time deposits / Deposits	23.94	24.22	24.03	26.92	27.39
NCDs / Time deposits	4.41	13.14	14.58	6.88	5.00
Accumulated gap of assets and liabilities (180 days) / Equity	-157.85	-83.97	-108.18	-77.67	-72.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.40	114.08	112.36	112.28	107.83
Interest rate sensitivity gap / Equity	88.18	96.52	83.94	79.33	49.70
【G】					
Deposit growth rate	12.49	15.75	15.97	9.23	8.56
Loan growth rate	6.93	13.83	12.63	10.07	3.72
Investment growth rate	4.33	19.31	17.70	9.92	3.20
Guarantee growth rate	39.41	10.23	6.77	-15.77	-18.33

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Cathay United Bank Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.75	16.20	16.25	16.91	15.09
Tier 1 capital / Risk-weighted assets	12.28	14.00	14.11	14.16	12.30
Common equity Tier 1 / Risk-weighted assets	10.41	12.42	12.56	12.50	10.73
Tier 1 capital / Exposure measurement	6.05	6.77	6.76	7.00	7.01
Liabilities / Equity (multiple)	15.04	12.67	12.73	11.89	11.67
【 A 】					
Non-performing loan ratio	0.09	0.18	0.09	0.14	0.15
Loan loss provisions / NPLs	1,855.32	911.44	1,778.45	1,180.04	1,136.12
【 E 】					
NIBT / Average equity	13.79	11.64	10.95	10.62	11.88
(NIBT + loan loss provisions) / Average equity	14.48	12.23	11.28	11.29	12.55
NIBT / Average assets	0.89	0.86	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	131.02	124.01	133.75	128.32	129.03
NIBT / Net income	46.77	45.66	43.65	42.65	42.09
NIBT / Employees (in thousand / per person)	3,136.11	2,738.46	2,539.45	2,378.97	2,390.01
【 L 】					
Liquidity coverage ratio	166.70	177.91	187.89	172.98	168.48
Net stable funding ratio	148.59	152.86	153.72	153.48	140.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.79	33.52	33.89	37.58	36.59
Loans / Deposits	63.20	63.04	61.56	62.92	66.03
Time deposits / Deposits	19.12	19.32	18.83	21.26	26.00
NCDs / Time deposits	0.56	0.44	0.44	0.46	0.50
Accumulated gap of assets and liabilities (180 days) / Equity	-73.79	-40.16	-28.35	-44.93	-65.17
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.21	103.92	105.38	108.28	110.62
Interest rate sensitivity gap / Equity	31.78	34.90	47.99	67.00	83.08
【 G 】					
Deposit growth rate	10.97	13.53	11.18	12.42	4.73
Loan growth rate	11.18	12.38	8.70	7.05	-2.79
Investment growth rate	-6.89	13.44	3.81	7.18	21.51
Guarantee growth rate	4.44	23.21	6.86	31.76	-4.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

The Export-Import Bank of the Republic of China

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	27.30	30.34	29.58	29.55	31.72
Tier 1 capital / Risk-weighted assets	25.97	29.00	28.24	28.21	30.37
Common equity Tier 1 / Risk-weighted assets	25.97	29.00	28.24	28.21	30.37
Tier 1 capital / Exposure measurement	18.00	20.24	19.69	19.81	20.64
Liabilities / Equity (multiple)	3.79	3.24	3.33	3.33	3.16
【A】					
Non-performing loan ratio	0.05	0.03	0.03	0.04	-
Loan loss provisions / NPLs	3,082.72	4,478.26	4,706.67	3,868.63	86,050.00
【E】					
NIBT / Average equity	2.64	2.44	2.27	2.15	2.11
(NIBT + loan loss provisions) / Average equity	3.33	2.78	2.43	2.11	2.43
NIBT / Average assets	0.58	0.58	0.53	0.51	0.56
(NIBT + loan loss provisions) / Average assets	0.74	0.65	0.57	0.50	0.65
Net interest income / NIBT	171.06	150.23	162.97	196.78	207.79
NIBT / Net income	48.35	58.33	53.68	47.10	42.87
NIBT / Employees (in thousand / per person)	3,852.46	3,561.11	3,240.82	3,229.44	3,004.26
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	112.12	118.74	116.45	115.25	104.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	61.42	84.10	167.70	60.54	100.66
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-27.27	9.26	34.95	25.65	-27.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	147.20	148.69	147.45	146.07	164.83
Interest rate sensitivity gap / Equity	94.29	85.85	86.77	86.17	94.02
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	19.22	-1.89	-0.63	6.69	18.28
Investment growth rate	-1.18	1.41	0.58	0.21	-0.35
Guarantee growth rate	8.95	-3.04	-4.02	17.71	-5.88

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Bank of Kaohsiung

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	12.31	13.21	13.23	12.42	12.11
Tier 1 capital / Risk-weighted assets	10.79	11.47	11.48	10.49	10.04
Common equity Tier 1 / Risk-weighted assets	8.09	9.68	9.70	9.31	8.99
Tier 1 capital / Exposure measurement	6.46	6.58	6.54	6.17	5.77
Liabilities / Equity (multiple)	16.64	14.98	15.07	15.95	16.46
【A】					
Non-performing loan ratio	0.24	0.29	0.27	0.30	0.48
Loan loss provisions / NPLs	565.24	459.54	475.76	382.58	245.48
【E】					
NIBT / Average equity	7.27	6.04	6.05	5.64	5.91
(NIBT + loan loss provisions) / Average equity	7.28	7.31	6.60	6.34	6.71
NIBT / Average assets	0.45	0.37	0.37	0.33	0.33
(NIBT + loan loss provisions) / Average assets	0.45	0.45	0.41	0.37	0.38
Net interest income / NIBT	233.44	266.20	265.75	293.47	311.61
NIBT / Net income	31.25	25.64	26.17	23.83	23.85
NIBT / Employees (in thousand / per person)	1,142.86	950.30	964.22	796.41	847.18
【L】					
Liquidity coverage ratio	110.79	137.49	159.95	163.60	184.92
Net stable funding ratio	134.76	r 137.08	138.53	128.96	137.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.63	17.75	18.34	17.97	20.16
Loans / Deposits	76.84	76.26	76.26	77.41	78.49
Time deposits / Deposits	30.89	39.42	35.69	39.86	41.49
NCDs / Time deposits	0.56	0.42	0.45	0.42	0.46
Accumulated gap of assets and liabilities (180 days) / Equity	29.45	15.79	41.63	-41.63	44.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.87	96.08	98.19	95.10	94.60
Interest rate sensitivity gap / Equity	-25.81	-46.13	-21.19	-59.40	-66.42
【G】					
Deposit growth rate	-6.06	6.49	4.93	1.96	1.10
Loan growth rate	-5.35	1.96	3.37	0.55	-3.39
Investment growth rate	7.32	9.28	-3.36	13.19	13.97
Guarantee growth rate	4.39	14.43	19.84	6.38	12.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Mega International Commercial Bank Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.06	14.30	14.14	14.04	13.92
Tier 1 capital / Risk-weighted assets	11.70	12.91	12.97	12.70	12.66
Common equity Tier 1 / Risk-weighted assets	11.70	12.91	12.97	12.70	12.66
Tier 1 capital / Exposure measurement	6.40	6.71	7.05	7.39	7.58
Liabilities / Equity (multiple)	13.04	11.86	11.63	10.66	10.36
【A】					
Non-performing loan ratio	0.17	0.26	0.26	0.21	0.14
Loan loss provisions / NPLs	851.61	540.33	573.29	725.78	1,120.24
【E】					
NIBT / Average equity	8.59	7.47	7.25	8.19	10.05
(NIBT + loan loss provisions) / Average equity	9.10	7.64	7.82	8.24	10.18
NIBT / Average assets	0.60	0.57	0.55	0.69	0.87
(NIBT + loan loss provisions) / Average assets	0.64	0.59	0.59	0.69	0.88
Net interest income / NIBT	148.78	139.71	145.22	125.87	118.08
NIBT / Net income	48.16	47.57	45.59	48.19	52.03
NIBT / Employees (in thousand / per person)	3,662.82	3,240.93	3,127.31	3,502.93	4,187.37
【L】					
Liquidity coverage ratio	119.28	112.97	111.76	119.03	111.66
Net stable funding ratio	120.32	123.98	123.50	118.93	114.86
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.32	33.06	33.93	32.64	29.87
Loans / Deposits	74.44	71.63	69.43	73.23	77.21
Time deposits / Deposits	22.45	30.78	28.52	26.49	22.84
NCDs / Time deposits	0.06	0.18	0.12	0.20	0.15
Accumulated gap of assets and liabilities (180 days) / Equity	-56.14	-58.84	-37.33	-29.99	-4.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	130.98	115.07	118.49	121.25	118.18
Interest rate sensitivity gap / Equity	169.85	86.77	107.20	108.90	78.65
【G】					
Deposit growth rate	1.66	16.20	13.64	6.35	6.16
Loan growth rate	5.65	7.17	7.73	0.87	0.29
Investment growth rate	-0.31	19.26	12.46	35.70	20.36
Guarantee growth rate	11.72	-3.98	-3.19	-14.50	-7.16

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Agricultural Bank of Taiwan

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	9.13	11.82	11.74	13.39	14.07
Tier 1 capital / Risk-weighted assets	7.02	9.43	9.59	9.84	10.12
Common equity Tier 1 / Risk-weighted assets	4.71	9.43	8.98	9.84	10.12
Tier 1 capital / Exposure measurement	2.27	3.11	3.16	3.26	3.52
Liabilities / Equity (multiple)	59.52	26.58	29.47	23.75	23.83
【A】					
Non-performing loan ratio	0.09	0.21	0.19	0.23	0.30
Loan loss provisions / NPLs	1,803.28	780.08	928.59	669.54	543.27
【E】					
NIBT / Average equity	5.99	5.62	5.52	4.46	4.64
(NIBT + loan loss provisions) / Average equity	6.66	6.21	5.96	5.61	5.30
NIBT / Average assets	0.17	0.20	0.19	0.17	0.17
(NIBT + loan loss provisions) / Average assets	0.19	0.22	0.21	0.21	0.19
Net interest income / NIBT	147.38	139.23	143.95	161.92	135.84
NIBT / Net income	46.58	44.02	44.05	39.08	41.67
NIBT / Employees (in thousand / per person)	4,650.75	4,987.79	4,628.65	3,839.44	3,704.92
【L】					
Liquidity coverage ratio	103.16	126.99	143.13	118.26	106.99
Net stable funding ratio	149.62	168.55	171.76	169.06	151.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	48.89	55.62	57.16	57.09	54.83
Loans / Deposits	44.58	42.25	40.29	42.09	40.55
Time deposits / Deposits	95.83	94.43	94.21	94.94	94.88
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-2,188.38	-634.80	-731.08	-660.05	-585.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	72.77	85.09	82.73	86.63	84.42
Interest rate sensitivity gap / Equity	-1,294.33	-343.19	-436.36	-277.94	-326.75
【G】					
Deposit growth rate	3.46	11.03	9.62	9.07	2.37
Loan growth rate	9.16	23.37	4.94	13.20	16.15
Investment growth rate	27.39	14.21	20.95	1.84	-7.31
Guarantee growth rate	0.88	9.58	8.08	26.75	7.96

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Citibank Taiwan Limited   Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	17.92	18.95	20.57	16.70	15.59
Tier 1 capital / Risk-weighted assets	16.95	17.51	19.13	14.94	14.62
Common equity Tier 1 / Risk-weighted assets	16.95	17.51	19.13	14.94	14.62
Tier 1 capital / Exposure measurement	7.35	7.13	7.93	7.28	7.73
Liabilities / Equity (multiple)	6.95	7.20	6.34	7.11	6.63
【A】					
Non-performing loan ratio	0.29	0.29	0.28	0.40	0.45
Loan loss provisions / NPLs	597.29	623.71	641.66	462.96	398.76
【E】					
NIBT / Average equity	4.53	5.99	5.90	9.36	14.13
(NIBT + loan loss provisions) / Average equity	4.95	6.32	5.54	9.56	14.55
NIBT / Average assets	0.56	0.73	0.72	1.11	1.82
(NIBT + loan loss provisions) / Average assets	0.62	0.77	0.68	1.14	1.87
Net interest income / NIBT	238.50	147.58	149.08	114.06	95.59
NIBT / Net income	20.69	28.39	28.53	39.20	49.06
NIBT / Employees (in thousand / per person)	1,140.82	1,527.15	1,492.82	2,376.19	3,668.00
【L】					
Liquidity coverage ratio	176.71	138.03	161.13	138.58	148.48
Net stable funding ratio	162.45	167.28	173.93	156.61	149.90
Liquidity reserve ratio (average daily data in the last month of each quarter)	39.73	59.85	56.82	59.68	61.37
Loans / Deposits	46.26	46.60	46.76	48.42	50.70
Time deposits / Deposits	10.79	11.23	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	16.18	-14.57	-12.01	-9.99	-9.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.13	103.76	109.40	112.27	114.18
Interest rate sensitivity gap / Equity	-8.48	11.50	25.77	32.69	35.37
【G】					
Deposit growth rate	-2.19	4.01	-4.24	0.32	6.35
Loan growth rate	-2.92	-4.63	-7.51	-4.20	-1.39
Investment growth rate	-12.36	3.87	-11.78	34.34	-11.13
Guarantee growth rate	23.32	-3.03	11.22	17.66	-6.45

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

O-Bank Co., Ltd. Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.05	14.30	14.71	12.67	14.00
Tier 1 capital / Risk-weighted assets	12.01	13.12	13.63	11.46	12.02
Common equity Tier 1 / Risk-weighted assets	11.78	12.97	13.51	11.34	11.72
Tier 1 capital / Exposure measurement	7.13	7.91	7.99	7.49	7.31
Liabilities / Equity (multiple)	9.72	7.80	7.66	8.25	9.08
【A】					
Non-performing loan ratio	0.35	0.53	0.41	0.42	0.75
Loan loss provisions / NPLs	405.77	274.27	353.00	309.65	183.02
【E】					
NIBT / Average equity	7.24	5.98	5.60	3.67	3.65
(NIBT + loan loss provisions) / Average equity	8.08	6.41	6.21	3.81	4.86
NIBT / Average assets	0.76	0.67	0.63	0.36	0.36
(NIBT + loan loss provisions) / Average assets	0.84	0.72	0.70	0.38	0.48
Net interest income / NIBT	110.99	100.74	109.62	155.07	161.60
NIBT / Net income	41.77	38.78	36.56	26.55	22.84
NIBT / Employees (in thousand / per person)	2,506.56	2,322.91	2,091.29	1,347.54	1,217.09
【L】					
Liquidity coverage ratio	110.63	117.02	113.50	113.12	104.02
Net stable funding ratio	110.55	113.78	116.03	110.42	106.43
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.76	43.21	46.81	46.39	45.89
Loans / Deposits	68.04	64.18	66.81	65.56	70.40
Time deposits / Deposits	52.08	52.14	50.00	56.73	52.81
NCDs / Time deposits	8.26	5.03	4.12	9.02	9.10
Accumulated gap of assets and liabilities (180 days) / Equity	-169.19	-132.36	-88.81	-52.05	-8.14
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.78	114.49	110.05	113.82	116.01
Interest rate sensitivity gap / Equity	27.15	68.94	47.93	72.78	89.54
【G】					
Deposit growth rate	13.82	-2.93	-3.38	1.15	1.30
Loan growth rate	22.82	-9.93	-4.25	-5.84	-3.10
Investment growth rate	10.21	-6.25	-1.89	5.14	11.82
Guarantee growth rate	-36.49	13.05	-3.75	76.78	31.24

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Taiwan Business Bank Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	12.31	13.59	13.39	13.42	12.66
Tier 1 capital / Risk-weighted assets	9.09	9.97	9.83	9.84	9.61
Common equity Tier 1 / Risk-weighted assets	7.65	8.43	8.32	8.28	8.40
Tier 1 capital / Exposure measurement	5.21	5.26	5.41	5.90	5.53
Liabilities / Equity (multiple)	19.30	18.87	18.89	17.13	17.30
【A】					
Non-performing loan ratio	0.20	0.32	0.28	0.50	0.32
Loan loss provisions / NPLs	619.57	381.71	422.57	233.63	367.72
【E】					
NIBT / Average equity	10.90	5.94	5.83	5.65	9.03
(NIBT + loan loss provisions) / Average equity	13.30	8.51	7.53	6.70	10.72
NIBT / Average assets	0.55	0.31	0.30	0.30	0.46
(NIBT + loan loss provisions) / Average assets	0.67	0.44	0.39	0.36	0.55
Net interest income / NIBT	177.27	300.53	306.79	299.94	211.54
NIBT / Net income	41.02	24.31	24.06	24.61	34.94
NIBT / Employees (in thousand / per person)	2,068.44	1,089.28	1,080.24	1,019.41	1,525.52
【L】					
Liquidity coverage ratio	109.73	132.11	123.88	132.37	133.46
Net stable funding ratio	126.93	129.69	131.57	127.42	130.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.28	21.30	22.38	19.03	24.01
Loans / Deposits	78.75	73.21	75.94	82.36	76.21
Time deposits / Deposits	29.83	34.55	31.99	33.67	37.45
NCDs / Time deposits	0.93	1.56	1.57	0.90	0.90
Accumulated gap of assets and liabilities (180 days) / Equity	4.15	57.44	101.65	42.93	34.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.97	96.72	102.64	103.01	97.84
Interest rate sensitivity gap / Equity	110.95	-47.62	37.52	38.38	-29.01
【G】					
Deposit growth rate	0.48	20.33	17.65	-1.20	9.47
Loan growth rate	9.58	6.04	7.67	6.82	5.35
Investment growth rate	-1.87	16.49	31.03	-7.82	13.91
Guarantee growth rate	-2.98	31.54	17.92	12.16	0.21

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Standard Chartered Bank (Taiwan) Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.56	15.26	14.42	14.03	15.84
Tier 1 capital / Risk-weighted assets	12.76	13.17	12.71	11.96	13.27
Common equity Tier 1 / Risk-weighted assets	12.76	13.17	12.71	11.96	13.27
Tier 1 capital / Exposure measurement	5.50	5.92	5.89	5.70	6.51
Liabilities / Equity (multiple)	16.55	13.30	13.40	14.39	12.54
【A】					
Non-performing loan ratio	0.09	0.08	0.07	0.11	0.14
Loan loss provisions / NPLs	1,942.23	1,902.11	2,196.14	1,503.90	1,179.50
【E】					
NIBT / Average equity	4.87	6.50	5.88	5.94	7.25
(NIBT + loan loss provisions) / Average equity	5.70	6.63	6.18	5.93	7.50
NIBT / Average assets	0.31	0.44	0.40	0.41	0.52
(NIBT + loan loss provisions) / Average assets	0.37	0.45	0.42	0.41	0.54
Net interest income / NIBT	241.69	164.57	183.95	179.24	129.45
NIBT / Net income	18.32	24.36	22.57	21.89	24.32
NIBT / Employees (in thousand / per person)	807.83	1,100.20	995.34	965.28	1,104.69
【L】					
Liquidity coverage ratio	188.44	166.94	187.61	162.66	187.59
Net stable funding ratio	140.86	151.16	146.40	143.67	142.13
Liquidity reserve ratio (average daily data in the last month of each quarter)	58.46	57.64	58.53	59.13	55.59
Loans / Deposits	45.90	50.40	52.17	46.79	55.79
Time deposits / Deposits	8.17	8.52	8.57	8.99	15.62
NCDs / Time deposits	9.39	11.37	10.93	10.64	11.08
Accumulated gap of assets and liabilities (180 days) / Equity	-172.06	-223.85	-196.34	-214.02	-148.31
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	129.00	123.50	116.28	89.99	131.88
Interest rate sensitivity gap / Equity	246.25	172.20	126.42	-70.31	206.59
【G】					
Deposit growth rate	11.67	3.06	-6.61	20.76	0.69
Loan growth rate	1.71	-1.46	4.13	1.28	1.63
Investment growth rate	-1.27	-0.68	-11.25	20.34	-5.17
Guarantee growth rate	12.74	74.42	89.46	-1.13	-14.62

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Taichung Commercial Bank Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	15.61	14.54	15.81	13.60	13.23
Tier 1 capital / Risk-weighted assets	13.65	13.99	14.24	13.06	12.64
Common equity Tier 1 / Risk-weighted assets	11.58	11.91	12.24	11.03	10.49
Tier 1 capital / Exposure measurement	9.04	8.73	8.87	8.54	8.44
Liabilities / Equity (multiple)	11.26	11.27	11.02	11.69	12.17
【A】					
Non-performing loan ratio	0.14	0.24	0.15	0.21	0.31
Loan loss provisions / NPLs	906.96	560.42	898.12	644.56	475.69
【E】					
NIBT / Average equity	9.94	9.29	9.20	8.82	10.17
(NIBT + loan loss provisions) / Average equity	11.58	9.52	10.43	9.11	10.54
NIBT / Average assets	0.82	0.74	0.74	0.67	0.75
(NIBT + loan loss provisions) / Average assets	0.95	0.76	0.84	0.69	0.77
Net interest income / NIBT	156.54	156.72	158.46	166.19	154.95
NIBT / Net income	46.18	45.13	43.48	43.97	45.91
NIBT / Employees (in thousand / per person)	2,286.06	1,994.64	1,961.12	1,752.25	1,938.31
【L】					
Liquidity coverage ratio	141.53	154.56	171.66	167.53	155.76
Net stable funding ratio	138.64	144.50	143.98	143.72	140.12
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.31	24.56	24.20	24.39	24.28
Loans / Deposits	73.26	72.76	73.35	72.32	75.38
Time deposits / Deposits	40.90	40.68	39.56	42.94	46.11
NCDs / Time deposits	2.11	0.65	1.41	0.84	0.68
Accumulated gap of assets and liabilities (180 days) / Equity	-104.14	-64.59	-28.94	-22.59	-30.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.90	89.65	90.75	89.63	89.45
Interest rate sensitivity gap / Equity	-86.48	-100.60	-86.39	-104.57	-110.36
【G】					
Deposit growth rate	7.34	4.66	3.63	9.15	-0.77
Loan growth rate	8.06	3.36	5.05	4.70	-3.75
Investment growth rate	4.41	5.04	4.52	11.83	5.72
Guarantee growth rate	-2.36	36.69	18.67	38.79	-10.09

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

King's Town Bank

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.45	17.02	16.31	16.15	15.06
Tier 1 capital / Risk-weighted assets	12.35	15.74	15.23	14.58	14.71
Common equity Tier 1 / Risk-weighted assets	12.35	15.74	15.23	14.58	14.71
Tier 1 capital / Exposure measurement	10.68	13.27	12.84	12.28	11.85
Liabilities / Equity (multiple)	7.96	5.65	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	8,697.50	7,822.50	8,342.11	11,764.00	9,860.87
【E】					
NIBT / Average equity	4.03	21.10	14.76	16.22	10.35
(NIBT + loan loss provisions) / Average equity	4.68	21.10	19.75	17.00	10.47
NIBT / Average assets	0.54	2.86	2.01	2.11	1.37
(NIBT + loan loss provisions) / Average assets	0.63	2.86	2.69	2.21	1.38
Net interest income / NIBT	298.52	57.83	81.96	80.50	119.68
NIBT / Net income	52.65	92.73	64.88	71.55	46.47
NIBT / Employees (in thousand / per person)	1,914.39	9,430.25	6,706.43	6,538.30	3,973.14
【L】					
Liquidity coverage ratio	110.04	154.62	140.78	141.80	182.76
Net stable funding ratio	127.99	143.27	144.93	134.07	130.62
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.98	22.88	22.94	21.96	25.26
Loans / Deposits	86.10	83.70	82.88	82.69	82.17
Time deposits / Deposits	36.93	33.35	32.16	34.29	36.28
NCDs / Time deposits	0.08	0.09	0.09	1.39	0.56
Accumulated gap of assets and liabilities (180 days) / Equity	-52.28	-17.83	-3.47	8.21	37.09
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.01	96.08	96.30	91.97	93.87
Interest rate sensitivity gap / Equity	-18.97	-18.01	-17.65	-38.41	-27.93
【G】					
Deposit growth rate	10.84	15.42	11.30	18.42	1.64
Loan growth rate	14.02	17.21	11.54	19.17	1.95
Investment growth rate	-0.82	-6.50	-5.31	9.07	0.76
Guarantee growth rate	8.52	39.12	10.59	61.19	10.33

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

HSBC Bank (Taiwan) Limited

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.95	17.89	16.91	15.09	14.22
Tier 1 capital / Risk-weighted assets	13.89	16.85	15.87	14.01	13.19
Common equity Tier 1 / Risk-weighted assets	13.89	16.85	15.87	14.01	13.19
Tier 1 capital / Exposure measurement	6.11	5.82	5.86	5.89	5.66
Liabilities / Equity (multiple)	13.12	12.85	12.66	12.92	13.39
【A】					
Non-performing loan ratio	0.03	0.03	0.04	0.03	0.04
Loan loss provisions / NPLs	4,055.91	3,823.60	3,589.58	3,917.65	3,364.55
【E】					
NIBT / Average equity	9.65	6.64	5.46	7.20	9.12
(NIBT + loan loss provisions) / Average equity	9.76	6.94	5.57	7.17	8.71
NIBT / Average assets	0.70	0.49	0.40	0.55	0.61
(NIBT + loan loss provisions) / Average assets	0.71	0.51	0.41	0.55	0.59
Net interest income / NIBT	94.11	107.57	132.47	82.07	-0.80
NIBT / Net income	35.57	30.02	25.17	33.44	38.41
NIBT / Employees (in thousand / per person)	2,445.76	1,668.33	1,369.78	1,867.89	2,290.29
【L】					
Liquidity coverage ratio	136.25	146.18	148.44	172.69	154.20
Net stable funding ratio	140.33	147.38	152.71	149.29	127.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	77.09	87.27	86.25	78.16	98.01
Loans / Deposits	63.99	59.89	60.45	55.26	60.65
Time deposits / Deposits	18.01	22.66	24.17	32.04	31.32
NCDs / Time deposits	2.11	1.56	1.46	1.30	1.31
Accumulated gap of assets and liabilities (180 days) / Equity	-115.85	-97.47	-56.71	-52.80	-102.76
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	176.01	183.32	179.45	153.93	189.62
Interest rate sensitivity gap / Equity	389.00	437.29	418.69	325.92	494.13
【G】					
Deposit growth rate	4.92	0.93	-4.95	3.67	-6.97
Loan growth rate	12.09	1.90	3.98	-9.02	-5.28
Investment growth rate	-29.75	16.25	0.64	-18.86	-18.70
Guarantee growth rate	47.34	38.72	52.56	39.79	15.27

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Taipei Star Bank Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.81	14.56	15.16	12.68	12.39
Tier 1 capital / Risk-weighted assets	11.71	11.99	12.57	10.16	9.51
Common equity Tier 1 / Risk-weighted assets	10.00	10.75	10.74	9.10	8.50
Tier 1 capital / Exposure measurement	6.55	6.26	6.52	6.22	5.75
Liabilities / Equity (multiple)	15.20	15.08	15.10	15.00	15.59
【A】					
Non-performing loan ratio	0.22	0.19	0.28	0.13	0.17
Loan loss provisions / NPLs	519.35	600.99	407.28	852.17	666.28
【E】					
NIBT / Average equity	4.94	4.12	4.56	4.53	4.36
(NIBT + loan loss provisions) / Average equity	5.24	4.38	4.72	4.44	4.27
NIBT / Average assets	0.31	0.26	0.29	0.27	0.26
(NIBT + loan loss provisions) / Average assets	0.33	0.27	0.30	0.26	0.25
Net interest income / NIBT	356.81	424.71	387.16	377.69	346.22
NIBT / Net income	22.44	19.71	21.31	21.77	21.76
NIBT / Employees (in thousand / per person)	618.74	494.67	539.92	517.53	505.31
【L】					
Liquidity coverage ratio	110.52	111.66	151.06	145.25	146.50
Net stable funding ratio	115.87	123.06	123.77	118.60	115.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.30	20.70	19.42	22.01	35.75
Loans / Deposits	78.55	76.66	74.84	71.95	70.29
Time deposits / Deposits	56.66	56.60	57.91	58.63	62.68
NCDs / Time deposits	5.24	0.84	0.79	0.73	2.49
Accumulated gap of assets and liabilities (180 days) / Equity	-317.44	-276.57	-237.22	-236.99	-236.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.28	87.50	86.62	86.41	86.53
Interest rate sensitivity gap / Equity	-214.00	-168.41	-179.68	-181.32	-186.46
【G】					
Deposit growth rate	3.00	-1.88	1.12	-0.46	3.13
Loan growth rate	5.54	2.14	5.19	1.89	4.74
Investment growth rate	1.83	-10.35	0.50	-13.79	7.97
Guarantee growth rate	-96.61	-34.86	-49.45	-39.08	93.71

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Hwatai Bank

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.62	13.20	12.74	12.34	12.11
Tier 1 capital / Risk-weighted assets	9.27	10.07	9.76	9.90	10.62
Common equity Tier 1 / Risk-weighted assets	8.51	9.17	8.89	9.90	10.62
Tier 1 capital / Exposure measurement	6.49	6.73	6.65	6.24	6.47
Liabilities / Equity (multiple)	15.12	14.40	14.54	13.82	13.33
【 A 】					
Non-performing loan ratio	0.01	0.06	0.06	0.08	0.48
Loan loss provisions / NPLs	16,863.64	2,166.67	2,176.06	1,754.41	324.94
【 E 】					
NIBT / Average equity	7.53	4.50	4.35	3.38	3.11
(NIBT + loan loss provisions) / Average equity	9.13	6.31	5.45	3.95	6.58
NIBT / Average assets	0.44	0.30	0.29	0.23	0.21
(NIBT + loan loss provisions) / Average assets	0.54	0.42	0.36	0.27	0.45
Net interest income / NIBT	275.21	331.53	354.73	391.23	482.84
NIBT / Net income	29.43	23.45	22.21	19.61	15.75
NIBT / Employees (in thousand / per person)	1,123.11	655.49	637.25	459.68	377.33
【 L 】					
Liquidity coverage ratio	111.20	142.17	128.80	270.12	211.83
Net stable funding ratio	141.94	143.89	143.48	153.96	156.08
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.83	23.53	22.65	36.34	30.67
Loans / Deposits	81.53	75.55	76.95	64.27	69.31
Time deposits / Deposits	54.79	51.12	48.82	49.39	54.26
NCDs / Time deposits	9.16	6.56	4.43	3.48	3.19
Accumulated gap of assets and liabilities (180 days) / Equity	-240.35	-266.95	-261.30	-149.54	-62.51
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.39	97.36	98.21	95.02	96.65
Interest rate sensitivity gap / Equity	-8.18	-33.74	-23.15	-60.85	-39.68
【 G 】					
Deposit growth rate	12.92	7.75	6.45	8.78	2.07
Loan growth rate	21.85	28.28	27.46	0.87	-1.29
Investment growth rate	-4.52	-8.69	-7.22	4.02	-1.13
Guarantee growth rate	-69.48	-29.86	3.80	6.48	-

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Shin Kong Commercial Bank Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.70	15.36	14.82	16.87	14.41
Tier 1 capital / Risk-weighted assets	11.43	12.75	12.41	13.96	11.81
Common equity Tier 1 / Risk-weighted assets	8.98	10.67	10.40	11.65	10.49
Tier 1 capital / Exposure measurement	5.94	6.64	6.51	7.26	7.19
Liabilities / Equity (multiple)	18.95	15.41	15.91	13.93	13.45
【 A 】					
Non-performing loan ratio	0.12	0.17	0.16	0.19	0.20
Loan loss provisions / NPLs	1,056.70	765.17	800.85	672.56	636.50
【 E 】					
NIBT / Average equity	11.49	11.37	10.85	10.20	10.88
(NIBT + loan loss provisions) / Average equity	11.59	11.70	11.28	10.62	11.26
NIBT / Average assets	0.69	0.70	0.67	0.67	0.74
(NIBT + loan loss provisions) / Average assets	0.70	0.72	0.70	0.70	0.77
Net interest income / NIBT	170.48	160.70	169.23	168.61	175.21
NIBT / Net income	44.22	41.89	40.38	39.58	40.51
NIBT / Employees (in thousand / per person)	2,183.51	2,027.41	1,949.73	1,769.23	1,747.39
【 L 】					
Liquidity coverage ratio	117.18	132.81	149.39	154.66	147.16
Net stable funding ratio	131.80	120.52	130.08	123.73	122.75
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.95	27.37	25.48	26.25	23.10
Loans / Deposits	72.47	68.90	68.89	71.71	74.19
Time deposits / Deposits	45.28	48.27	47.07	48.22	51.62
NCDs / Time deposits	7.74	0.13	2.14	0.02	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	-368.76	-192.50	-159.07	-100.22	-70.55
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	85.00	83.18	81.66	85.24	84.42
Interest rate sensitivity gap / Equity	-211.57	-203.48	-226.98	-160.48	-164.11
【 G 】					
Deposit growth rate	1.91	15.65	14.71	11.68	9.88
Loan growth rate	7.19	10.58	10.19	7.93	6.84
Investment growth rate	-7.78	23.85	12.69	19.75	11.35
Guarantee growth rate	-36.13	75.71	33.73	61.59	-1.39

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Sunny Bank, Ltd. Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.09	12.84	12.63	13.08	11.55
Tier 1 capital / Risk-weighted assets	11.37	11.65	11.53	11.64	9.84
Common equity Tier 1 / Risk-weighted assets	9.10	9.40	9.32	9.38	8.49
Tier 1 capital / Exposure measurement	7.11	6.89	6.72	6.89	6.65
Liabilities / Equity (multiple)	15.68	15.51	16.03	15.62	14.92
【A】					
Non-performing loan ratio	0.15	0.21	0.16	0.22	0.28
Loan loss provisions / NPLs	923.69	582.35	929.90	555.63	440.46
【E】					
NIBT / Average equity	14.68	12.24	8.00	8.06	8.60
(NIBT + loan loss provisions) / Average equity	14.39	12.35	11.82	11.47	11.29
NIBT / Average assets	0.90	0.73	0.48	0.50	0.55
(NIBT + loan loss provisions) / Average assets	0.88	0.74	0.71	0.71	0.72
Net interest income / NIBT	131.09	144.47	221.13	207.02	203.63
NIBT / Net income	61.19	55.16	36.17	37.39	37.49
NIBT / Employees (in thousand / per person)	2,594.71	2,105.17	1,337.49	1,292.23	1,293.70
【L】					
Liquidity coverage ratio	101.04	108.74	114.34	111.86	120.18
Net stable funding ratio	128.01	130.23	131.57	129.48	128.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.53	23.80	23.74	24.84	24.16
Loans / Deposits	76.80	72.93	71.95	73.95	74.79
Time deposits / Deposits	56.37	58.81	56.62	58.10	59.34
NCDs / Time deposits	4.75	6.49	6.50	8.00	7.41
Accumulated gap of assets and liabilities (180 days) / Equity	-358.32	-317.24	-264.83	-300.12	-265.44
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.12	89.60	89.77	88.80	89.34
Interest rate sensitivity gap / Equity	-145.50	-139.41	-141.18	-150.83	-136.89
【G】					
Deposit growth rate	2.92	10.32	9.59	14.15	11.14
Loan growth rate	8.37	8.27	6.61	12.83	9.47
Investment growth rate	-15.06	10.99	6.16	24.87	7.71
Guarantee growth rate	29.22	-10.15	19.64	4.77	-7.79

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Bank of Panhsin

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	11.56	11.93	12.14	11.21	11.43
Tier 1 capital / Risk-weighted assets	8.91	9.18	9.44	9.28	9.38
Common equity Tier 1 / Risk-weighted assets	7.97	8.28	8.52	8.31	8.32
Tier 1 capital / Exposure measurement	5.67	5.60	5.65	5.61	5.61
Liabilities / Equity (multiple)	14.95	14.45	14.49	14.32	14.33
【A】					
Non-performing loan ratio	0.20	0.25	0.21	0.26	0.32
Loan loss provisions / NPLs	601.53	445.19	566.42	441.96	375.79
【E】					
NIBT / Average equity	10.06	7.60	7.00	6.72	6.45
(NIBT + loan loss provisions) / Average equity	10.84	8.10	7.72	7.42	7.13
NIBT / Average assets	0.65	0.48	0.45	0.44	0.41
(NIBT + loan loss provisions) / Average assets	0.70	0.52	0.49	0.48	0.45
Net interest income / NIBT	180.31	215.34	234.10	226.76	243.58
NIBT / Net income	39.18	31.28	29.07	28.22	26.22
NIBT / Employees (in thousand / per person)	1,370.80	933.24	861.64	767.39	714.18
【L】					
Liquidity coverage ratio	105.63	105.40	116.38	117.54	156.24
Net stable funding ratio	133.42	136.37	137.23	139.39	143.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.47	20.37	21.19	19.59	22.60
Loans / Deposits	76.78	75.60	74.48	75.09	76.54
Time deposits / Deposits	43.92	46.98	45.19	49.24	52.11
NCDs / Time deposits	0.29	0.26	0.27	0.29	0.35
Accumulated gap of assets and liabilities (180 days) / Equity	-105.69	-122.49	-123.73	-131.21	-78.61
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.45	96.76	95.18	95.85	95.25
Interest rate sensitivity gap / Equity	-65.82	-38.85	-57.91	-49.91	-57.79
【G】					
Deposit growth rate	3.23	10.71	5.86	10.05	1.82
Loan growth rate	4.79	13.89	4.70	7.93	8.73
Investment growth rate	6.70	1.45	3.65	5.00	-3.38
Guarantee growth rate	-4.23	154.57	69.46	43.98	19.79

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Cota Bank

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.04	14.07	13.59	13.07	13.19
Tier 1 capital / Risk-weighted assets	11.18	11.70	11.69	10.75	10.45
Common equity Tier 1 / Risk-weighted assets	10.68	11.17	11.16	10.25	9.94
Tier 1 capital / Exposure measurement	6.44	6.51	6.46	6.41	6.20
Liabilities / Equity (multiple)	13.14	13.20	13.31	13.36	13.79
【A】					
Non-performing loan ratio	0.19	0.17	0.17	0.20	0.44
Loan loss provisions / NPLs	714.34	839.52	866.67	707.44	323.78
【E】					
NIBT / Average equity	8.43	7.35	7.08	7.21	8.30
(NIBT + loan loss provisions) / Average equity	8.79	7.48	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	0.62	0.53	0.50	0.50	0.57
Net interest income / NIBT	240.77	269.84	279.80	287.49	275.38
NIBT / Net income	34.31	32.96	31.79	31.46	30.66
NIBT / Employees (in thousand / per person)	986.90	835.41	807.49	774.46	833.63
【L】					
Liquidity coverage ratio	209.22	441.25	526.85	503.45	435.09
Net stable funding ratio	142.79	144.45	143.00	138.33	141.54
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.73	25.72	26.04	25.09	27.15
Loans / Deposits	78.10	74.72	73.01	74.93	73.61
Time deposits / Deposits	50.29	52.36	51.95	53.62	57.26
NCDs / Time deposits	1.00	3.58	3.18	5.12	7.11
Accumulated gap of assets and liabilities (180 days) / Equity	-249.21	-189.00	-145.85	-187.28	-203.84
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	83.08	83.51	82.08	83.88	84.80
Interest rate sensitivity gap / Equity	-207.76	-203.31	-222.39	-201.20	-196.67
【G】					
Deposit growth rate	2.01	3.58	3.64	5.52	2.65
Loan growth rate	6.64	3.68	0.99	7.40	-3.13
Investment growth rate	-3.81	12.65	15.60	-4.40	22.41
Guarantee growth rate	-32.41	-1.94	-38.26	3.65	4.35

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Union Bank of Taiwan

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.30	15.69	16.08	14.80	14.70
Tier 1 capital / Risk-weighted assets	12.33	13.86	14.26	12.83	13.01
Common equity Tier 1 / Risk-weighted assets	9.43	10.78	11.18	9.90	9.94
Tier 1 capital / Exposure measurement	6.08	6.48	6.53	6.55	6.53
Liabilities / Equity (multiple)	13.17	11.62	11.76	11.41	11.33
【A】					
Non-performing loan ratio	0.15	0.15	0.10	0.14	0.15
Loan loss provisions / NPLs	735.02	762.25	1,081.36	788.45	738.50
【E】					
NIBT / Average equity	6.58	8.70	8.43	6.84	7.33
(NIBT + loan loss provisions) / Average equity	7.16	9.30	7.45	7.14	7.36
NIBT / Average assets	0.49	0.68	0.66	0.52	0.58
(NIBT + loan loss provisions) / Average assets	0.53	0.73	0.58	0.55	0.59
Net interest income / NIBT	242.68	158.28	163.92	197.25	165.67
NIBT / Net income	32.26	38.31	37.08	32.25	33.87
NIBT / Employees (in thousand / per person)	1,055.94	1,382.06	1,341.13	969.09	991.20
【L】					
Liquidity coverage ratio	105.74	170.38	170.97	214.29	158.85
Net stable funding ratio	129.45	138.07	137.72	134.60	126.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.08	25.07	21.93	26.64	27.13
Loans / Deposits	78.16	70.42	73.70	69.91	72.46
Time deposits / Deposits	41.15	40.03	38.72	41.23	44.33
NCDs / Time deposits	0.76	0.11	0.13	0.12	0.10
Accumulated gap of assets and liabilities (180 days) / Equity	-135.87	-68.03	-99.38	-39.70	-50.03
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.66	92.12	91.91	95.14	96.35
Interest rate sensitivity gap / Equity	-72.82	-81.14	-85.38	-47.09	-34.27
【G】					
Deposit growth rate	6.89	10.39	10.60	13.98	3.79
Loan growth rate	18.49	9.26	16.33	9.83	18.14
Investment growth rate	-12.97	9.53	3.67	0.97	7.81
Guarantee growth rate	-3.96	10.60	20.55	1.60	4.42

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Far Eastern International Bank

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.49	13.54	13.95	14.10	13.60
Tier 1 capital / Risk-weighted assets	10.98	10.89	11.30	11.49	10.99
Common equity Tier 1 / Risk-weighted assets	10.38	10.47	10.87	11.03	10.53
Tier 1 capital / Exposure measurement	6.28	6.01	5.87	6.09	6.11
Liabilities / Equity (multiple)	13.36	13.26	13.56	12.98	12.89
【 A 】					
Non-performing loan ratio	0.35	0.25	0.26	0.51	0.28
Loan loss provisions / NPLs	376.35	538.53	496.25	286.35	510.29
【 E 】					
NIBT / Average equity	7.74	6.82	6.76	6.05	9.09
(NIBT + loan loss provisions) / Average equity	8.25	6.63	6.24	5.61	9.21
NIBT / Average assets	0.52	0.48	0.47	0.43	0.67
(NIBT + loan loss provisions) / Average assets	0.56	0.46	0.43	0.40	0.68
Net interest income / NIBT	181.67	199.88	201.54	211.01	127.64
NIBT / Net income	35.21	30.54	31.41	26.53	37.36
NIBT / Employees (in thousand / per person)	1,532.93	1,308.32	1,300.20	1,137.24	1,676.18
【 L 】					
Liquidity coverage ratio	114.63	125.50	142.22	142.42	124.91
Net stable funding ratio	121.05	125.01	128.35	123.36	120.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.61	35.51	37.42	37.53	31.17
Loans / Deposits	74.78	72.93	67.44	66.74	72.57
Time deposits / Deposits	51.09	51.47	53.94	55.31	58.37
NCDs / Time deposits	6.81	0.28	2.09	0.26	0.62
Accumulated gap of assets and liabilities (180 days) / Equity	-239.33	-198.84	-197.42	-232.14	-204.24
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.49	105.43	104.66	107.47	103.02
Interest rate sensitivity gap / Equity	43.07	53.31	47.82	70.83	28.20
【 G 】					
Deposit growth rate	3.09	6.84	5.40	8.63	5.96
Loan growth rate	6.83	6.64	6.18	-0.34	1.37
Investment growth rate	8.19	0.02	6.73	11.52	12.50
Guarantee growth rate	-25.26	-12.90	-2.59	11.40	28.34

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Yuanta Commercial Bank Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.87	15.40	15.41	16.98	15.57
Tier 1 capital / Risk-weighted assets	11.93	13.50	13.54	14.72	13.12
Common equity Tier 1 / Risk-weighted assets	11.14	12.81	12.87	13.98	12.50
Tier 1 capital / Exposure measurement	6.17	7.05	6.92	7.95	8.27
Liabilities / Equity (multiple)	14.42	12.20	12.43	10.57	9.92
【 A 】					
Non-performing loan ratio	0.04	0.16	0.10	0.12	0.15
Loan loss provisions / NPLs	3,305.04	929.00	1,433.02	1,230.93	1,121.41
【 E 】					
NIBT / Average equity	8.23	8.46	7.42	6.49	9.62
(NIBT + loan loss provisions) / Average equity	8.45	8.91	7.83	7.38	10.78
NIBT / Average assets	0.57	0.69	0.59	0.58	0.89
(NIBT + loan loss provisions) / Average assets	0.59	0.72	0.62	0.66	1.00
Net interest income / NIBT	144.46	119.51	137.65	151.76	113.21
NIBT / Net income	45.51	48.23	44.23	40.36	50.03
NIBT / Employees (in thousand / per person)	2,203.56	2,386.57	2,091.66	1,823.56	2,623.63
【 L 】					
Liquidity coverage ratio	164.23	192.49	187.19	237.56	200.03
Net stable funding ratio	155.83	r 160.93	159.16	160.93	144.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.05	39.75	37.33	37.23	34.02
Loans / Deposits	63.69	58.30	59.02	62.18	66.20
Time deposits / Deposits	36.19	36.22	36.10	36.70	41.83
NCDs / Time deposits	0.04	1.72	1.49	2.98	5.18
Accumulated gap of assets and liabilities (180 days) / Equity	-106.56	27.94	54.93	56.06	11.50
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.00	80.40	79.67	83.18	85.53
Interest rate sensitivity gap / Equity	-126.22	-203.66	-214.43	-148.18	-113.98
【 G 】					
Deposit growth rate	2.65	18.05	17.84	9.64	7.12
Loan growth rate	11.78	8.67	11.78	2.95	2.41
Investment growth rate	-14.39	28.20	18.34	18.50	7.46
Guarantee growth rate	-16.63	-7.12	-21.94	-1.32	-16.20

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Bank SinoPac Co., Ltd. Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.94	15.33	15.80	15.89	14.00
Tier 1 capital / Risk-weighted assets	11.20	12.62	12.99	13.13	12.26
Common equity Tier 1 / Risk-weighted assets	9.31	11.33	11.43	11.78	11.47
Tier 1 capital / Exposure measurement	6.33	6.72	6.66	6.88	7.49
Liabilities / Equity (multiple)	16.14	13.37	13.81	13.20	11.69
【A】					
Non-performing loan ratio	0.14	0.17	0.13	0.14	0.21
Loan loss provisions / NPLs	959.22	749.48	1,010.80	937.61	638.56
【E】					
NIBT / Average equity	13.23	9.83	9.27	8.15	8.86
(NIBT + loan loss provisions) / Average equity	13.95	10.63	9.77	8.60	8.76
NIBT / Average assets	0.85	0.67	0.63	0.59	0.70
(NIBT + loan loss provisions) / Average assets	0.89	0.72	0.67	0.62	0.69
Net interest income / NIBT	126.13	138.81	148.29	148.42	121.88
NIBT / Net income	49.30	44.77	43.69	40.64	44.55
NIBT / Employees (in thousand / per person)	3,091.20	2,287.58	2,152.09	1,835.16	2,033.55
【L】					
Liquidity coverage ratio	138.62	125.20	136.85	143.65	161.12
Net stable funding ratio	131.99	133.50	137.09	132.28	135.59
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.20	29.38	31.19	31.78	32.74
Loans / Deposits	70.10	70.03	64.60	68.76	72.00
Time deposits / Deposits	23.33	26.96	26.81	29.60	32.79
NCDs / Time deposits	0.60	0.21	0.09	0.41	2.50
Accumulated gap of assets and liabilities (180 days) / Equity	-70.48	-26.83	-29.23	52.12	-33.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.65	106.42	105.54	109.89	116.24
Interest rate sensitivity gap / Equity	41.70	54.04	47.23	78.49	111.09
【G】					
Deposit growth rate	5.34	10.87	10.21	18.98	15.79
Loan growth rate	5.42	8.01	3.47	13.50	8.08
Investment growth rate	-3.47	16.91	8.26	28.42	21.59
Guarantee growth rate	-14.97	39.07	28.61	57.16	22.40

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

E.Sun Commercial Bank, Ltd.

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.61	14.32	13.97	15.64	14.62
Tier 1 capital / Risk-weighted assets	11.07	12.06	11.74	13.00	11.81
Common equity Tier 1 / Risk-weighted assets	9.53	10.58	10.32	11.34	10.49
Tier 1 capital / Exposure measurement	5.76	6.28	6.02	6.28	7.02
Liabilities / Equity (multiple)	17.92	15.10	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	740.31	726.15	783.82	656.32	640.26
【 E 】					
NIBT / Average equity	10.03	11.90	11.28	10.89	13.87
(NIBT + loan loss provisions) / Average equity	10.49	12.44	11.76	11.54	14.18
NIBT / Average assets	0.56	0.74	0.70	0.72	0.97
(NIBT + loan loss provisions) / Average assets	0.58	0.77	0.73	0.76	0.99
Net interest income / NIBT	156.33	108.34	116.24	103.99	80.24
NIBT / Net income	37.37	42.19	40.22	36.66	44.17
NIBT / Employees (in thousand / per person)	2,108.63	2,450.64	2,347.58	2,099.80	2,597.05
【 L 】					
Liquidity coverage ratio	124.33	119.25	124.72	133.83	125.06
Net stable funding ratio	131.95	133.16	133.53	137.57	130.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.19	33.57	33.81	35.84	30.55
Loans / Deposits	66.74	67.58	65.69	65.63	69.83
Time deposits / Deposits	21.85	22.71	22.36	23.64	24.02
NCDs / Time deposits	1.31	5.61	4.86	8.45	2.09
Accumulated gap of assets and liabilities (180 days) / Equity	-180.46	-105.29	-79.88	-28.00	-78.07
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	118.96	115.54	116.91	121.61	120.25
Interest rate sensitivity gap / Equity	179.18	136.67	152.91	193.65	153.52
【 G 】					
Deposit growth rate	11.75	11.41	8.62	19.42	10.01
Loan growth rate	11.13	8.92	8.70	12.22	7.83
Investment growth rate	4.95	12.42	6.10	30.83	10.76
Guarantee growth rate	-9.65	13.29	17.29	18.43	20.54

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

KGI Bank Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.68	15.31	14.96	14.81	15.38
Tier 1 capital / Risk-weighted assets	10.71	13.13	13.07	12.32	13.50
Common equity Tier 1 / Risk-weighted assets	10.21	12.62	12.72	11.79	12.92
Tier 1 capital / Exposure measurement	7.07	8.26	8.01	7.88	8.56
Liabilities / Equity (multiple)	12.56	9.76	9.80	10.65	9.32
【 A 】					
Non-performing loan ratio	0.18	0.15	0.13	0.16	0.17
Loan loss provisions / NPLs	691.25	912.80	955.69	843.75	736.63
【 E 】					
NIBT / Average equity	11.24	8.50	7.38	7.35	7.69
(NIBT + loan loss provisions) / Average equity	11.38	8.30	7.47	7.54	8.47
NIBT / Average assets	0.96	0.80	0.70	0.69	0.71
(NIBT + loan loss provisions) / Average assets	0.98	0.78	0.70	0.70	0.78
Net interest income / NIBT	134.75	154.73	178.57	161.11	142.83
NIBT / Net income	52.63	48.25	43.51	41.58	41.90
NIBT / Employees (in thousand / per person)	2,890.78	2,287.93	1,982.28	1,857.26	1,844.20
【 L 】					
Liquidity coverage ratio	103.35	110.48	110.77	112.28	111.19
Net stable funding ratio	120.13	119.18	125.14	114.56	112.65
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.99	35.72	38.54	36.18	40.43
Loans / Deposits	79.30	78.56	75.31	73.98	82.36
Time deposits / Deposits	40.67	39.19	36.96	46.03	44.83
NCDs / Time deposits	3.91	2.29	2.46	2.52	5.50
Accumulated gap of assets and liabilities (180 days) / Equity	-226.03	-221.26	-210.01	-176.92	-192.53
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.77	103.47	110.44	106.87	122.32
Interest rate sensitivity gap / Equity	37.02	18.61	55.04	38.84	102.06
【 G 】					
Deposit growth rate	9.16	-0.79	-2.11	21.88	-0.10
Loan growth rate	10.18	-0.82	-0.36	9.47	2.02
Investment growth rate	-8.82	11.51	-0.22	26.72	-9.74
Guarantee growth rate	-59.99	26.86	7.74	-4.44	54.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

DBS Bank (Taiwan) , Ltd. Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	13.81	14.84	14.46	14.87	14.87
Tier 1 capital / Risk-weighted assets	11.65	12.70	12.36	12.69	12.62
Common equity Tier 1 / Risk-weighted assets	9.06	9.83	9.56	9.77	9.65
Tier 1 capital / Exposure measurement	6.26	6.91	7.13	7.40	7.23
Liabilities / Equity (multiple)	12.68	11.36	10.87	10.65	11.00
【A】					
Non-performing loan ratio	0.41	0.52	0.47	0.46	0.59
Loan loss provisions / NPLs	321.09	271.16	279.92	288.45	235.58
【E】					
NIBT / Average equity	3.97	3.38	2.44	2.66	1.55
(NIBT + loan loss provisions) / Average equity	4.68	5.20	2.94	3.01	1.70
NIBT / Average assets	0.31	0.28	0.20	0.22	0.12
(NIBT + loan loss provisions) / Average assets	0.37	0.44	0.24	0.24	0.13
Net interest income / NIBT	360.63	403.59	553.22	559.55	966.79
NIBT / Net income	16.39	12.95	9.59	10.13	5.63
NIBT / Employees (in thousand / per person)	655.46	583.85	424.66	433.50	223.68
【L】					
Liquidity coverage ratio	138.80	119.82	119.36	122.90	127.45
Net stable funding ratio	122.03	122.35	121.63	124.14	129.34
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.77	25.90	21.70	26.10	27.65
Loans / Deposits	69.50	73.38	76.34	73.00	70.22
Time deposits / Deposits	38.76	47.56	48.11	51.93	50.52
NCDs / Time deposits	19.63	16.41	15.23	5.40	-
Accumulated gap of assets and liabilities (180 days) / Equity	-289.13	-200.03	-130.35	-270.89	-353.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	144.87	123.47	123.64	113.90	109.71
Interest rate sensitivity gap / Equity	255.71	149.50	149.95	92.69	65.85
【G】					
Deposit growth rate	13.24	4.28	2.29	-3.41	-8.77
Loan growth rate	7.26	3.50	6.97	0.41	-1.85
Investment growth rate	4.38	-9.86	-12.59	-9.14	14.89
Guarantee growth rate	-0.26	16.51	16.38	26.26	60.81

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Taishin International Bank

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	14.18	14.81	15.06	16.28	14.40
Tier 1 capital / Risk-weighted assets	11.87	12.26	12.57	13.38	11.60
Common equity Tier 1 / Risk-weighted assets	10.08	10.44	10.73	11.35	9.79
Tier 1 capital / Exposure measurement	6.56	7.18	7.18	7.27	7.38
Liabilities / Equity (multiple)	13.59	11.87	11.89	12.20	11.74
【A】					
Non-performing loan ratio	0.13	0.12	0.12	0.15	0.17
Loan loss provisions / NPLs	1,001.18	1,037.57	1,104.45	855.02	814.28
【E】					
NIBT / Average equity	8.92	9.58	9.30	8.92	9.03
(NIBT + loan loss provisions) / Average equity	9.65	9.81	9.41	9.20	9.79
NIBT / Average assets	0.62	0.71	0.69	0.66	0.69
(NIBT + loan loss provisions) / Average assets	0.67	0.73	0.70	0.68	0.75
Net interest income / NIBT	161.23	133.85	138.87	144.27	136.91
NIBT / Net income	37.75	40.78	39.86	37.36	35.89
NIBT / Employees (in thousand / per person)	1,934.93	2,081.60	2,012.62	1,834.03	1,766.47
【L】					
Liquidity coverage ratio	115.57	112.02	112.92	120.30	111.29
Net stable funding ratio	129.80	133.11	132.07	135.30	125.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.27	22.12	22.85	24.84	25.27
Loans / Deposits	77.76	79.52	78.15	77.07	79.03
Time deposits / Deposits	25.84	23.35	22.89	25.87	29.76
NCDs / Time deposits	0.40	0.18	0.18	0.44	0.26
Accumulated gap of assets and liabilities (180 days) / Equity	17.14	58.72	44.31	81.48	85.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	168.61	182.98	181.32	175.58	149.28
Interest rate sensitivity gap / Equity	350.71	360.74	355.48	342.78	232.30
【G】					
Deposit growth rate	9.82	7.04	4.97	12.11	13.64
Loan growth rate	6.99	9.23	6.12	9.12	11.90
Investment growth rate	9.62	-3.60	-4.73	6.88	20.94
Guarantee growth rate	-5.67	16.76	0.81	34.03	6.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

Jih Sun International Bank | Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	15.87	15.31	15.06	15.81	14.00
Tier 1 capital / Risk-weighted assets	14.61	14.10	13.85	14.29	12.92
Common equity Tier 1 / Risk-weighted assets	14.61	14.10	13.85	14.29	12.92
Tier 1 capital / Exposure measurement	7.91	7.88	7.80	7.89	7.86
Liabilities / Equity (multiple)	10.90	10.90	11.06	10.90	10.64
【A】					
Non-performing loan ratio	0.15	0.15	0.19	0.25	0.15
Loan loss provisions / NPLs	818.82	823.74	669.79	514.87	841.27
【E】					
NIBT / Average equity	6.82	3.89	2.97	4.81	5.22
(NIBT + loan loss provisions) / Average equity	6.55	4.42	3.56	5.09	5.34
NIBT / Average assets	0.57	0.32	0.25	0.40	0.45
(NIBT + loan loss provisions) / Average assets	0.55	0.37	0.30	0.43	0.46
Net interest income / NIBT	199.67	308.47	403.78	237.36	241.44
NIBT / Net income	37.71	22.73	17.79	27.66	27.66
NIBT / Employees (in thousand / per person)	1,319.13	618.42	495.31	704.35	763.92
【L】					
Liquidity coverage ratio	220.25	338.29	256.45	325.11	163.31
Net stable funding ratio	150.95	152.18	149.52	154.82	142.43
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.29	28.54	28.43	26.67	26.21
Loans / Deposits	72.93	72.64	73.57	69.99	74.23
Time deposits / Deposits	26.41	23.90	22.13	27.69	33.75
NCDs / Time deposits	0.28	0.31	0.33	0.27	4.92
Accumulated gap of assets and liabilities (180 days) / Equity	30.26	52.68	83.70	67.30	12.04
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.73	98.49	98.87	100.23	97.88
Interest rate sensitivity gap / Equity	-20.95	-14.02	-10.66	2.05	-18.25
【G】					
Deposit growth rate	1.50	2.96	0.98	6.11	13.19
Loan growth rate	4.00	4.93	6.13	0.04	5.13
Investment growth rate	3.81	8.95	6.92	4.96	-3.55
Guarantee growth rate	-52.11	23.60	21.65	25.15	32.18

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

EnTie Commercial Bank

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	16.44	r 18.05	17.69	16.32	14.33
Tier 1 capital / Risk-weighted assets	15.26	r 16.87	16.50	15.09	14.33
Common equity Tier 1 / Risk-weighted assets	15.26	r 16.87	16.50	15.09	14.33
Tier 1 capital / Exposure measurement	8.80	10.13	9.74	10.16	9.87
Liabilities / Equity (multiple)	9.60	8.17	8.57	8.03	8.09
【A】					
Non-performing loan ratio	0.79	0.69	0.57	0.97	0.91
Loan loss provisions / NPLs	184.14	215.53	264.66	160.90	190.96
【E】					
NIBT / Average equity	7.18	8.20	7.61	7.53	7.33
(NIBT + loan loss provisions) / Average equity	8.06	8.43	8.48	7.71	8.55
NIBT / Average assets	0.75	0.90	0.83	0.82	0.79
(NIBT + loan loss provisions) / Average assets	0.85	0.93	0.93	0.84	0.92
Net interest income / NIBT	162.59	127.80	138.55	133.70	148.94
NIBT / Net income	41.59	48.09	44.69	43.81	38.33
NIBT / Employees (in thousand / per person)	1,702.77	1,916.00	1,794.46	1,769.87	1,651.88
【L】					
Liquidity coverage ratio	114.99	110.40	122.40	153.95	132.73
Net stable funding ratio	122.17	124.76	123.36	127.75	122.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.06	29.55	30.89	32.02	31.10
Loans / Deposits	73.96	77.66	76.30	77.26	77.98
Time deposits / Deposits	57.20	55.01	57.11	54.94	55.68
NCDs / Time deposits	1.45	0.56	0.50	0.57	0.61
Accumulated gap of assets and liabilities (180 days) / Equity	-239.79	-126.50	-151.82	-111.60	-145.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.69	104.41	100.46	109.83	107.57
Interest rate sensitivity gap / Equity	5.14	27.66	3.11	59.28	45.50
【G】					
Deposit growth rate	12.90	2.96	7.82	0.98	-1.23
Loan growth rate	7.52	4.09	6.47	-0.07	5.03
Investment growth rate	9.01	-1.12	11.90	11.19	-16.77
Guarantee growth rate	-28.75	-22.97	-21.21	-14.39	90.75

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

CTBC Bank Co., Ltd. Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.02	14.80	14.98	14.93	14.17
Tier 1 capital / Risk-weighted assets	13.18	14.80	14.98	14.93	14.17
Common equity Tier 1 / Risk-weighted assets	11.68	14.80	14.97	14.92	14.17
Tier 1 capital / Exposure measurement	5.88	6.54	6.54	6.87	7.35
Liabilities / Equity (multiple)	12.92	11.68	11.70	11.05	10.21
【 A 】					
Non-performing loan ratio	0.14	0.16	0.16	0.23	0.17
Loan loss provisions / NPLs	873.13	805.97	792.04	594.14	835.43
【 E 】					
NIBT / Average equity	14.25	11.33	11.02	10.28	12.28
(NIBT + loan loss provisions) / Average equity	14.88	12.02	11.58	10.66	12.81
NIBT / Average assets	1.07	0.90	0.87	0.86	1.09
(NIBT + loan loss provisions) / Average assets	1.12	0.95	0.91	0.89	1.13
Net interest income / NIBT	115.25	123.64	128.53	129.54	106.02
NIBT / Net income	47.84	39.84	38.74	39.08	43.23
NIBT / Employees (in thousand / per person)	3,481.07	2,827.72	2,756.47	2,631.84	3,147.47
【 L 】					
Liquidity coverage ratio	138.30	143.40	158.25	151.51	128.71
Net stable funding ratio	144.76	142.01	147.23	137.99	132.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.31	29.54	31.14	29.97	27.80
Loans / Deposits	64.99	64.92	63.85	63.21	67.35
Time deposits / Deposits	24.61	25.54	24.98	25.57	28.41
NCDs / Time deposits	0.08	0.32	0.12	0.65	0.98
Accumulated gap of assets and liabilities (180 days) / Equity	-44.93	-7.22	-36.65	-28.18	-47.06
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.86	103.12	104.79	103.79	106.59
Interest rate sensitivity gap / Equity	22.42	23.33	35.37	25.53	39.53
【 G 】					
Deposit growth rate	13.42	12.94	9.37	11.84	10.06
Loan growth rate	13.55	12.98	10.47	4.97	6.32
Investment growth rate	6.94	0.57	5.47	13.09	16.02
Guarantee growth rate	-2.47	-4.70	-6.02	12.91	18.45

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

NEXT Commercial Bank Co., Ltd.

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	104.81	-	-	-	-
Tier 1 capital / Risk-weighted assets	104.54	-	-	-	-
Common equity Tier 1 / Risk-weighted assets	104.54	-	-	-	-
Tier 1 capital / Exposure measurement	25.63	-	-	-	-
Liabilities / Equity (multiple)	2.35	-	-	-	-
【 A 】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【 E 】					
NIBT / Average equity	-	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-	-	-	-	-
NIBT / Average assets	-	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-	-	-	-	-
NIBT / Employees (in thousand / per person)	-4,647.14	-	-	-	-
【 L 】					
Liquidity coverage ratio	3,491.49	-	-	-	-
Net stable funding ratio	293.30	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	119.78	-	-	-	-
Loans / Deposits	8.95	-	-	-	-
Time deposits / Deposits	16.43	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	182.48	-	-	-	-
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	121.94	-	-	-	-
Interest rate sensitivity gap / Equity	49.40	-	-	-	-
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	-	-	-	-	-
Investment growth rate	-	-	-	-	-
Guarantee growth rate	-	-	-	-	-

Note: NEXT Commercial Bank opened on 22 January 2022, which data related to ROE and ROA ratios were not calculated.

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2022

LINE Bank Taiwan Limited

Unit：%

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【C】					
Regulatory capital / Risk-weighted assets	59.47	216.30	92.39	-	-
Tier 1 capital / Risk-weighted assets	59.47	216.30	92.39	-	-
Common equity Tier 1 / Risk-weighted assets	59.47	216.30	92.39	-	-
Tier 1 capital / Exposure measurement	21.58	31.31	17.49	-	-
Liabilities / Equity (multiple)	2.78	1.54	3.03	-	-
【A】					
Non-performing loan ratio	0.02	-	-	-	-
Loan loss provisions / NPLs	5,466.67	-	-	-	-
【E】					
NIBT / Average equity	-26.40	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-25.65	-	-	-	-
NIBT / Average assets	-5.66	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-5.50	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-	-	-	-	-
NIBT / Employees (in thousand / per person)	-6,989.01	-5,166.03	-6,608.36	-	-
【L】					
Liquidity coverage ratio	8,570.45	2,373.48	9,387.24	-	-
Net stable funding ratio	250.60	278.15	337.43	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	80.83	99.39	89.37	-	-
Loans / Deposits	42.19	12.84	15.34	-	-
Time deposits / Deposits	43.78	31.97	42.01	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	52.83	121.60	123.45	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	121.50	114.42	97.01	-	-
Interest rate sensitivity gap / Equity	50.46	19.93	-7.69	-	-
【G】					
Deposit growth rate	194.92	-	-	-	-
Loan growth rate	868.88	-	-	-	-
Investment growth rate	275.87	-	-	-	-
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

September 30, 2022

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

Items	30/09/22	30/09/21	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	156.25	665.39	451.00	-	-
Tier 1 capital / Risk-weighted assets	156.25	665.39	451.00	-	-
Common equity Tier 1 / Risk-weighted assets	156.25	665.39	451.00	-	-
Tier 1 capital / Exposure measurement	26.49	67.40	55.59	-	-
Liabilities / Equity (multiple)	2.38	0.43	0.70	-	-
【 A 】					
Non-performing loan ratio	0.34	-	-	-	-
Loan loss provisions / NPLs	300.00	-	-	-	-
【 E 】					
NIBT / Average equity	-7.34	-5.55	-5.82	-	-
(NIBT + loan loss provisions) / Average equity	-7.30	-5.53	-5.82	-	-
NIBT / Average assets	-2.87	-4.66	-4.54	-	-
(NIBT + loan loss provisions) / Average assets	-2.85	-4.65	-4.54	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-25,300.00	-3,645.45	-5,580.00	-	-
NIBT / Employees (in thousand / per person)	-4,467.99	-4,177.08	-4,359.37	-	-
【 L 】					
Liquidity coverage ratio	3,467.69	13,739.39	9,424.87	-	-
Net stable funding ratio	337.03	290.43	306.69	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	128.00	313.49	222.64	-	-
Loans / Deposits	4.50	3.83	3.09	-	-
Time deposits / Deposits	17.15	71.37	54.77	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	41.75	89.44	85.83	-	-
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	76.99	298.37	214.98	-	-
Interest rate sensitivity gap / Equity	-53.60	81.01	75.42	-	-
【 G 】					
Deposit growth rate	401.71	-	-	-	-
Loan growth rate	488.67	-	-	-	-
Investment growth rate	351.81	-	-	-	-
Guarantee growth rate	-	-	-	-	-