TABLE 7 (1)

The Main Financial and Performance Ratios

December 31, 2022

The Peer-Group Average　　　　　　　　　　　　　　　　　　　　　　　　　Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.83	14.86	14.59	14.00	13.82
2.Arithmetic mean	14.68	14.80	14.84	14.07	13.99
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	12.47	13.01	12.68	11.97	11.79
2.Arithmetic mean	12.46	12.97	12.79	12.08	11.86
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.23	12.00	11.48	11.26	11.06
2.Arithmetic mean	11.13	11.96	11.84	11.32	11.19
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.74	6.84	6.75	6.81	6.88
2.Arithmetic mean	6.28	6.47	6.64	6.71	6.56
Liabilities / Equity (multiple)	13.19	12.92	12.60	12.06	12.36
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.15	0.17	0.20	0.23	0.26
2.Arithmetic mean	0.15	0.17	0.22	0.22	0.24
Loan loss provisions / NPLs	1,021.52	802.45	696.63	643.06	583.03
Expected losses of classified assets / Total prov	74.40	73.77	74.06	73.72	72.65
【 E 】					
NIBT / Average equity					
1.Winsorized mean	8.41	7.30	7.21	8.46	8.04
2.Arithmetic mean	9.33	8.14	7.84	9.49	9.34
(NIBT + loan loss provisions) / Average equity	8.85	7.71	7.65	9.08	8.77
NIBT / Average assets					
1.Winsorized mean	0.59	0.53	0.53	0.62	0.60
2.Arithmetic mean	0.62	0.58	0.58	0.70	0.68
(NIBT + loan loss provisions) / Average assets	0.61	0.56	0.55	0.68	0.64
Net interest income / NIBT	171.18	169.88	177.45	160.04	171.77
NIBT / Net income	39.59	36.58	35.77	38.65	38.04
NIBT / Employees (in thousand / per person)	2,018.03	1,771.64	1,658.01	1,934.86	1,838.04
【 L 】					
Liquidity coverage ratio	137.46	139.12	142.49	139.68	132.48
Net stable funding ratio	139.10	137.92	134.52	132.28	130.55
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.96	30.41	30.85	30.68	30.77
Loans / Deposits*	70.19	69.79	70.17	72.63	73.75
Time deposits / Deposits	48.74	r 45.87	r 47.75	r 52.58	r 53.35
NCDs / Time deposits	0.80	r 0.90	r 1.33	r 1.41	r 2.25
Accumulated gap of assets and liabilities (180 days) / Equity	-100.89	-75.81	-72.53	-71.67	-62.66
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.91	104.16	103.23	104.31	105.16
Interest rate sensitivity gap / Equity	22.74	23.72	11.82	22.86	22.46
【 G 】					
Deposit growth rate	6.09	6.19	8.51	4.54	3.36
Loan growth rate	8.09	5.94	4.85	3.68	5.79
Investment growth rate	-0.35	5.13	11.25	6.54	7.45
Guarantee growth rate	-6.03	8.39	16.85	9.24	9.58

Notes:

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

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

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

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

5.“r” represents the revision.

* Includes re-deposits from the Chunghwa Post Co., Ltd..

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Bank of Taiwan　　　　Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.99	15.25	14.95	14.16	12.55
Tier 1 capital / Risk-weighted assets	12.72	13.71	13.12	12.39	10.50
Common equity Tier 1 / Risk-weighted assets	12.72	13.71	13.12	12.39	10.50
Tier 1 capital / Exposure measurement	5.02	5.48	5.46	5.08	4.12
Liabilities / Equity (multiple)	14.64	12.81	13.09	12.54	15.27
【A】					
Non-performing loan ratio	0.09	0.11	0.15	0.18	0.21
Loan loss provisions / NPLs	1,458.34	1,325.50	997.45	912.72	715.09
【E】					
NIBT / Average equity	4.83	4.29	3.26	3.87	3.73
(NIBT + loan loss provisions) / Average equity	5.13	4.43	3.23	3.96	3.83
NIBT / Average assets	0.33	0.31	0.23	0.25	0.22
(NIBT + loan loss provisions) / Average assets	0.35	0.32	0.23	0.26	0.23
Net interest income / NIBT	183.76	174.46	223.89	204.29	225.71
NIBT / Net income	44.92	43.60	36.14	31.16	28.95
NIBT / Employees (in thousand / per person)	2,506.34	2,224.27	1,605.91	1,716.45	1,515.55
【L】					
Liquidity coverage ratio	149.83	146.66	171.90	184.52	234.89
Net stable funding ratio	148.29	152.82	153.57	153.95	161.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.11	32.68	34.27	37.41	44.82
Loans / Deposits	72.62	70.92	69.84	68.52	64.50
Time deposits / Deposits	53.01	r 50.49	r 53.66	r 58.23	r 58.97
NCDs / Time deposits	0.03	r 0.12	r 0.04	r 0.04	r 0.04
Accumulated gap of assets and liabilities (180 days) / Equity	98.62	-35.27	-9.64	-30.98	89.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.10	96.60	96.12	97.67	96.49
Interest rate sensitivity gap / Equity	11.40	-32.23	-38.64	-22.40	-41.96
【G】					
Deposit growth rate	10.96	0.88	5.05	-1.34	2.15
Loan growth rate	16.05	2.45	7.08	4.81	12.01
Investment growth rate	9.84	3.23	2.36	-2.83	-0.93
Guarantee growth rate	2.21	-10.27	12.89	-1.39	2.42

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Land Bank of Taiwan　　　　Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	13.24	13.13	12.89	12.75	12.10
Tier 1 capital / Risk-weighted assets	11.11	11.14	10.64	10.37	9.49
Common equity Tier 1 / Risk-weighted assets	9.74	9.70	9.31	8.80	8.55
Tier 1 capital / Exposure measurement	5.99	5.70	5.81	5.64	4.99
Liabilities / Equity (multiple)	16.43	17.30	16.77	16.86	18.13
【A】					
Non-performing loan ratio	0.10	0.12	0.15	0.18	0.19
Loan loss provisions / NPLs	1,645.80	1,395.06	1,065.01	891.18	798.26
【E】					
NIBT / Average equity	8.24	7.77	6.68	8.40	8.34
(NIBT + loan loss provisions) / Average equity	8.86	8.46	7.48	8.85	9.13
NIBT / Average assets	0.43	0.41	0.36	0.43	0.41
(NIBT + loan loss provisions) / Average assets	0.47	0.45	0.40	0.45	0.44
Net interest income / NIBT	222.84	222.16	241.51	216.22	219.13
NIBT / Net income	44.46	41.71	37.16	41.54	37.61
NIBT / Employees (in thousand / per person)	2,580.84	2,295.60	1,899.37	2,246.76	2,158.47
【L】					
Liquidity coverage ratio	111.49	110.97	101.73	103.07	109.28
Net stable funding ratio	119.45	117.87	110.52	111.13	115.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.33	26.85	26.23	26.04	28.17
Loans / Deposits	77.72	76.06	78.65	77.87	76.24
Time deposits / Deposits	53.67	r 53.72	r 54.60	r 60.64	r 63.35
NCDs / Time deposits	0.05	r 0.05	r 0.05	r 0.05	r 2.66
Accumulated gap of assets and liabilities (180 days) / Equity	-284.74	-329.26	-376.18	-403.61	-396.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.29	103.08	102.39	103.17	100.24
Interest rate sensitivity gap / Equity	30.77	44.41	33.19	43.36	3.60
【G】					
Deposit growth rate	-4.83	11.08	2.41	-1.26	1.11
Loan growth rate	2.62	6.47	4.77	1.11	4.67
Investment growth rate	-3.86	8.59	8.05	2.81	6.29
Guarantee growth rate	-7.88	16.93	13.51	6.72	12.57

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Taiwan Cooperative Bank Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.62	14.96	15.42	13.58	13.59
Tier 1 capital / Risk-weighted assets	12.87	12.95	12.94	11.16	10.74
Common equity Tier 1 / Risk-weighted assets	11.10	11.98	11.92	10.52	10.57
Tier 1 capital / Exposure measurement	5.81	5.70	5.81	5.95	5.71
Liabilities / Equity (multiple)	17.13	15.75	15.15	14.45	14.67
【A】					
Non-performing loan ratio	0.18	0.22	0.29	0.25	0.28
Loan loss provisions / NPLs	637.40	541.67	429.98	498.73	448.39
【E】					
NIBT / Average equity	9.24	9.20	7.66	8.92	8.44
(NIBT + loan loss provisions) / Average equity	9.47	9.32	8.44	9.57	9.52
NIBT / Average assets	0.53	0.54	0.47	0.55	0.52
(NIBT + loan loss provisions) / Average assets	0.54	0.55	0.52	0.60	0.59
Net interest income / NIBT	167.43	161.46	195.72	180.71	199.63
NIBT / Net income	45.29	44.16	36.25	40.60	38.23
NIBT / Employees (in thousand / per person)	2,512.10	2,475.39	1,992.03	2,201.89	2,029.22
【L】					
Liquidity coverage ratio	131.17	145.07	151.07	122.01	128.11
Net stable funding ratio	142.51	145.60	147.58	136.09	140.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.36	28.92	32.20	28.00	27.17
Loans / Deposits	71.50	70.75	70.12	76.25	76.08
Time deposits / Deposits	43.56	r 41.68	r 43.74	r 46.98	r 47.13
NCDs / Time deposits	3.23	r 2.94	r 3.29	r 3.18	r 3.76
Accumulated gap of assets and liabilities (180 days) / Equity	-95.30	-41.36	-52.24	-71.79	-26.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.58	98.65	97.51	99.05	98.99
Interest rate sensitivity gap / Equity	-5.51	-16.27	-29.14	-10.38	-11.37
【G】					
Deposit growth rate	3.41	6.37	12.89	6.21	3.99
Loan growth rate	6.13	7.33	3.80	6.42	2.85
Investment growth rate	-0.95	4.29	24.05	8.72	6.57
Guarantee growth rate	-8.56	-4.87	3.39	15.71	8.55

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

First Commercial Bank　　　　Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	13.76	14.21	13.63	13.00	13.57
Tier 1 capital / Risk-weighted assets	11.80	12.48	11.66	11.11	11.58
Common equity Tier 1 / Risk-weighted assets	10.09	10.88	10.58	10.63	10.96
Tier 1 capital / Exposure measurement	5.99	6.12	5.95	5.90	6.32
Liabilities / Equity (multiple)	16.37	15.05	14.60	13.14	12.86
【A】					
Non-performing loan ratio	0.18	0.20	0.24	0.24	0.32
Loan loss provisions / NPLs	709.20	620.26	527.29	527.54	389.61
【E】					
NIBT / Average equity	11.71	9.98	8.79	11.29	10.90
(NIBT + loan loss provisions) / Average equity	12.70	10.89	9.69	12.28	12.05
NIBT / Average assets	0.62	0.60	0.58	0.78	0.77
(NIBT + loan loss provisions) / Average assets	0.67	0.65	0.63	0.85	0.86
Net interest income / NIBT	147.16	154.25	155.48	122.58	138.73
NIBT / Net income	43.68	44.66	41.61	48.03	44.96
NIBT / Employees (in thousand / per person)	2,816.36	2,502.45	2,220.81	2,842.74	2,699.90
【L】					
Liquidity coverage ratio	123.81	131.39	132.55	133.59	121.47
Net stable funding ratio	131.30	136.74	133.27	129.37	131.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.63	36.96	39.24	37.93	32.88
Loans / Deposits	70.60	69.55	71.04	74.29	78.71
Time deposits / Deposits	41.41	r 34.24	r 36.38	r 39.06	r 38.36
NCDs / Time deposits	1.03	r 1.45	r 1.25	r 1.68	r 3.03
Accumulated gap of assets and liabilities (180 days) / Equity	-75.80	-96.28	-91.09	-103.07	-111.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.22	113.95	112.07	111.64	112.93
Interest rate sensitivity gap / Equity	131.73	131.09	110.76	93.42	100.37
【G】					
Deposit growth rate	11.87	9.13	12.91	10.32	7.91
Loan growth rate	13.56	6.83	7.98	4.09	7.13
Investment growth rate	11.42	-0.18	18.48	17.84	23.61
Guarantee growth rate	12.46	14.32	15.03	9.88	2.33

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Hua Nan Commercial Bank, Ltd. Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.65	14.16	13.67	13.88	13.75
Tier 1 capital / Risk-weighted assets	12.64	12.00	11.35	11.63	11.14
Common equity Tier 1 / Risk-weighted assets	10.28	10.41	10.37	10.89	10.67
Tier 1 capital / Exposure measurement	6.06	6.13	6.22	6.52	6.26
Liabilities / Equity (multiple)	16.59	15.02	14.19	12.55	13.32
【A】					
Non-performing loan ratio	0.13	0.15	0.15	0.12	0.15
Loan loss provisions / NPLs	993.64	827.05	794.82	1,031.61	853.60
【E】					
NIBT / Average equity	9.89	8.10	7.62	9.63	9.19
(NIBT + loan loss provisions) / Average equity	10.28	8.84	7.99	10.42	10.20
NIBT / Average assets	0.55	0.48	0.50	0.65	0.59
(NIBT + loan loss provisions) / Average assets	0.57	0.52	0.52	0.70	0.66
Net interest income / NIBT	162.45	169.22	168.01	142.19	163.21
NIBT / Net income	43.09	39.21	38.45	43.46	39.33
NIBT / Employees (in thousand / per person)	2,458.35	2,037.83	1,816.23	2,224.54	2,109.25
【L】					
Liquidity coverage ratio	139.28	125.08	153.50	115.55	115.70
Net stable funding ratio	140.69	138.37	138.80	135.31	134.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.74	29.35	29.44	26.76	27.26
Loans / Deposits	68.21	70.40	71.41	75.95	76.15
Time deposits / Deposits	33.50	r 30.71	r 33.17	r 35.21	r 37.36
NCDs / Time deposits	0.46	r 1.52	r 6.21	r 3.34	r 3.41
Accumulated gap of assets and liabilities (180 days) / Equity	79.71	85.06	44.02	9.13	8.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.25	97.72	96.53	97.72	97.33
Interest rate sensitivity gap / Equity	-34.36	-26.76	-38.30	-21.82	-26.85
【G】					
Deposit growth rate	3.74	12.57	13.61	3.14	2.12
Loan growth rate	2.69	11.35	6.81	2.86	2.64
Investment growth rate	9.69	15.08	21.51	1.90	16.31
Guarantee growth rate	7.82	34.84	49.10	4.85	17.96

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Chang Hwa Commercial Bank Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.30	14.97	14.38	13.96	14.11
Tier 1 capital / Risk-weighted assets	11.43	12.09	11.48	10.63	10.40
Common equity Tier 1 / Risk-weighted assets	9.71	10.46	9.87	9.67	9.79
Tier 1 capital / Exposure measurement	6.26	6.31	6.73	6.67	6.40
Liabilities / Equity (multiple)	14.79	13.82	12.96	12.10	12.20
【 A 】					
Non-performing loan ratio	0.20	0.33	0.38	0.34	0.32
Loan loss provisions / NPLs	637.94	386.80	334.70	351.97	376.81
【 E 】					
NIBT / Average equity	8.08	6.26	5.23	8.72	9.84
(NIBT + loan loss provisions) / Average equity	8.93	6.66	5.79	9.09	10.37
NIBT / Average assets	0.45	0.39	0.36	0.61	0.69
(NIBT + loan loss provisions) / Average assets	0.50	0.42	0.40	0.64	0.73
Net interest income / NIBT	184.64	196.72	221.89	163.38	157.25
NIBT / Net income	38.71	35.88	30.88	42.60	44.58
NIBT / Employees (in thousand / per person)	1,944.15	1,524.28	1,244.72	2,038.64	2,215.58
【 L 】					
Liquidity coverage ratio	135.96	153.22	129.35	125.42	146.84
Net stable funding ratio	139.90	141.47	140.28	138.02	137.63
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.85	25.94	23.39	19.96	18.70
Loans / Deposits	72.26	72.24	77.61	81.43	79.60
Time deposits / Deposits	42.92	r 38.14	r 37.02	r 40.63	r 41.69
NCDs / Time deposits	0.40	r 0.34	r 0.40	r 0.87	r 0.81
Accumulated gap of assets and liabilities (180 days) / Equity	-166.39	-102.89	-96.81	-86.31	-94.13
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.34	110.11	110.78	112.36	110.44
Interest rate sensitivity gap / Equity	82.57	94.56	95.81	100.09	82.82
【 G 】					
Deposit growth rate	8.30	12.97	8.72	4.62	0.50
Loan growth rate	8.31	5.15	3.62	7.00	-4.09
Investment growth rate	13.65	29.89	16.94	7.24	15.09
Guarantee growth rate	-3.35	-2.21	10.36	15.22	11.84

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

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

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	15.66	14.87	13.36	14.56	14.41
Tier 1 capital / Risk-weighted assets	12.66	14.82	13.09	13.82	13.61
Common equity Tier 1 / Risk-weighted assets	11.80	14.82	13.09	13.82	13.61
Tier 1 capital / Exposure measurement	7.55	8.73	8.56	9.04	8.95
Liabilities / Equity (multiple)	7.94	7.66	7.78	7.42	8.09
【A】					
Non-performing loan ratio	0.16	0.13	0.21	0.20	0.25
Loan loss provisions / NPLs	905.76	1,040.73	590.26	640.98	539.11
【E】					
NIBT / Average equity	10.24	9.80	9.62	11.96	12.46
(NIBT + loan loss provisions) / Average equity	11.56	9.98	9.73	12.06	12.51
NIBT / Average assets	1.16	1.12	1.09	1.39	1.35
(NIBT + loan loss provisions) / Average assets	1.31	1.14	1.10	1.40	1.36
Net interest income / NIBT	97.39	75.60	78.36	76.92	81.09
NIBT / Net income	59.27	65.12	64.99	67.35	68.47
NIBT / Employees (in thousand / per person)	5,771.79	5,534.77	5,529.97	6,312.62	6,203.01
【L】					
Liquidity coverage ratio	124.68	114.42	123.28	119.35	111.31
Net stable funding ratio	127.63	129.83	124.79	124.71	121.66
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.89	31.19	27.88	32.90	33.65
Loans / Deposits	69.88	73.17	74.00	73.94	75.71
Time deposits / Deposits	54.93	r 45.94	r 51.95	r 59.46	r 60.08
NCDs / Time deposits	8.62	r 1.82	r 1.71	r 4.36	r 3.94
Accumulated gap of assets and liabilities (180 days) / Equity	-127.73	-122.62	-87.75	-94.98	-107.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.52	113.50	109.94	109.38	106.61
Interest rate sensitivity gap / Equity	43.47	63.93	47.18	41.98	32.63
【G】					
Deposit growth rate	15.99	1.16	5.09	8.43	7.22
Loan growth rate	10.74	0.02	5.11	5.83	8.14
Investment growth rate	3.61	9.89	7.73	6.93	12.29
Guarantee growth rate	-19.21	10.31	31.62	43.93	15.89

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

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

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	15.49	14.39	16.47	14.12	13.98
Tier 1 capital / Risk-weighted assets	13.03	12.95	14.71	12.46	12.39
Common equity Tier 1 / Risk-weighted assets	11.74	12.26	13.81	11.97	12.37
Tier 1 capital / Exposure measurement	6.87	6.57	7.36	6.88	6.79
Liabilities / Equity (multiple)	13.14	12.86	11.82	12.21	12.15
【A】					
Non-performing loan ratio	0.19	0.16	0.16	0.19	0.17
Loan loss provisions / NPLs	701.76	759.92	776.86	708.99	784.90
【E】					
NIBT / Average equity	11.71	9.69	10.34	12.16	11.94
(NIBT + loan loss provisions) / Average equity	12.12	10.04	10.47	12.58	12.25
NIBT / Average assets	0.82	0.73	0.78	0.95	0.89
(NIBT + loan loss provisions) / Average assets	0.85	0.76	0.79	0.98	0.92
Net interest income / NIBT	113.01	127.95	119.97	99.08	99.99
NIBT / Net income	52.74	47.41	48.47	51.66	52.37
NIBT / Employees (in thousand / per person)	3,633.01	3,064.64	3,136.69	3,454.44	3,239.45
【L】					
Liquidity coverage ratio	137.78	109.84	122.29	134.73	108.28
Net stable funding ratio	134.52	125.49	133.16	130.86	132.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.12	26.06	27.84	29.55	33.50
Loans / Deposits	63.05	65.05	66.98	66.46	69.56
Time deposits / Deposits	47.27	r 43.13	r 41.09	r 46.03	r 46.55
NCDs / Time deposits	0.88	r 8.12	r 4.51	r 2.98	r 4.52
Accumulated gap of assets and liabilities (180 days) / Equity	-165.63	-108.18	-77.67	-72.49	-97.79
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.82	112.36	112.28	107.83	112.65
Interest rate sensitivity gap / Equity	71.06	83.94	79.33	49.70	80.88
【G】					
Deposit growth rate	9.59	15.97	9.23	8.56	-2.40
Loan growth rate	6.22	12.63	10.07	3.72	3.00
Investment growth rate	1.18	17.70	9.92	3.20	4.14
Guarantee growth rate	18.99	6.77	-15.77	-18.33	-5.28

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Cathay United Bank　　Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	15.38	16.25	16.91	15.09	14.99
Tier 1 capital / Risk-weighted assets	12.89	14.11	14.16	12.30	11.85
Common equity Tier 1 / Risk-weighted assets	11.02	12.56	12.50	10.73	10.13
Tier 1 capital / Exposure measurement	6.16	6.76	7.00	7.01	6.59
Liabilities / Equity (multiple)	14.82	12.73	11.89	11.67	12.73
【A】					
Non-performing loan ratio	0.08	0.09	0.14	0.15	0.16
Loan loss provisions / NPLs	2,149.60	1,778.45	1,180.04	1,136.12	931.32
【E】					
NIBT / Average equity	12.97	10.95	10.62	11.88	12.51
(NIBT + loan loss provisions) / Average equity	13.85	11.28	11.29	12.55	13.90
NIBT / Average assets	0.82	0.80	0.81	0.88	0.87
(NIBT + loan loss provisions) / Average assets	0.88	0.83	0.86	0.93	0.97
Net interest income / NIBT	146.44	133.75	128.32	129.03	128.30
NIBT / Net income	43.18	43.65	42.65	42.09	41.08
NIBT / Employees (in thousand / per person)	2,868.06	2,539.45	2,378.97	2,390.01	2,180.13
【L】					
Liquidity coverage ratio	163.03	187.89	172.98	168.48	157.51
Net stable funding ratio	151.98	153.72	153.48	140.29	128.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.87	33.89	37.58	36.59	34.22
Loans / Deposits	62.94	61.56	62.92	66.03	71.10
Time deposits / Deposits	31.27	r 25.76	r 29.13	r 35.94	r 36.69
NCDs / Time deposits	0.33	r 0.32	r 0.34	r 0.36	r 0.54
Accumulated gap of assets and liabilities (180 days) / Equity	-78.23	-28.35	-44.93	-65.17	-56.66
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.44	105.38	108.28	110.62	115.98
Interest rate sensitivity gap / Equity	82.25	47.99	67.00	83.08	132.32
【G】					
Deposit growth rate	10.79	11.18	12.42	4.73	5.75
Loan growth rate	13.22	8.70	7.05	-2.79	9.54
Investment growth rate	1.02	3.81	7.18	21.51	-2.89
Guarantee growth rate	7.52	6.86	31.76	-4.26	88.84

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

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

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	26.69	29.58	29.55	31.72	33.83
Tier 1 capital / Risk-weighted assets	25.36	28.24	28.21	30.37	32.47
Common equity Tier 1 / Risk-weighted assets	25.36	28.24	28.21	30.37	32.47
Tier 1 capital / Exposure measurement	17.46	19.69	19.81	20.64	22.27
Liabilities / Equity (multiple)	3.90	3.33	3.33	3.16	2.82
【A】					
Non-performing loan ratio	0.05	0.03	0.04	-	0.01
Loan loss provisions / NPLs	3,135.80	4,706.67	3,868.63	86,050.00	22,316.67
【E】					
NIBT / Average equity	2.38	2.27	2.15	2.11	2.18
(NIBT + loan loss provisions) / Average equity	2.50	2.43	2.11	2.43	2.34
NIBT / Average assets	0.52	0.53	0.51	0.56	0.57
(NIBT + loan loss provisions) / Average assets	0.54	0.57	0.50	0.65	0.61
Net interest income / NIBT	206.18	162.97	196.78	207.79	198.81
NIBT / Net income	45.44	53.68	47.10	42.87	42.43
NIBT / Employees (in thousand / per person)	3,374.02	3,240.82	3,229.44	3,004.26	2,938.60
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	110.05	116.45	115.25	104.02	100.56
Liquidity reserve ratio (average daily data in the last month of each quarter)	44.72	167.70	60.54	100.66	102.13
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-7.47	34.95	25.65	-27.12	-23.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	145.81	147.45	146.07	164.83	164.90
Interest rate sensitivity gap / Equity	95.98	86.77	86.17	94.02	88.59
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	20.69	-0.63	6.69	18.28	7.06
Investment growth rate	-4.69	0.58	0.21	-0.35	3.51
Guarantee growth rate	12.20	-4.02	17.71	-5.88	17.63

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Bank of Kaohsiung

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	12.37	13.23	12.42	12.11	11.05
Tier 1 capital / Risk-weighted assets	10.87	11.48	10.49	10.04	8.51
Common equity Tier 1 / Risk-weighted assets	8.12	9.70	9.31	8.99	8.19
Tier 1 capital / Exposure measurement	6.58	6.54	6.17	5.77	5.11
Liabilities / Equity (multiple)	16.35	15.07	15.95	16.46	17.59
【 A 】					
Non-performing loan ratio	0.24	0.27	0.30	0.48	0.81
Loan loss provisions / NPLs	589.18	475.76	382.58	245.48	147.93
【 E 】					
NIBT / Average equity	6.76	6.05	5.64	5.91	3.43
(NIBT + loan loss provisions) / Average equity	7.90	6.60	6.34	6.71	4.50
NIBT / Average assets	0.41	0.37	0.33	0.33	0.18
(NIBT + loan loss provisions) / Average assets	0.48	0.41	0.37	0.38	0.24
Net interest income / NIBT	254.60	265.75	293.47	311.61	537.22
NIBT / Net income	29.28	26.17	23.83	23.85	13.98
NIBT / Employees (in thousand / per person)	1,061.40	964.22	796.41	847.18	479.41
【 L 】					
Liquidity coverage ratio	131.53	159.95	163.60	184.92	217.36
Net stable funding ratio	135.31	138.53	128.96	137.58	131.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.52	18.34	17.97	20.16	18.18
Loans / Deposits	76.71	76.26	77.41	78.49	82.12
Time deposits / Deposits	42.22	r 44.34	r 49.95	r 54.58	r 57.03
NCDs / Time deposits	0.39	r 0.36	r 0.34	r 0.35	r 0.36
Accumulated gap of assets and liabilities (180 days) / Equity	31.74	41.63	-41.63	44.62	52.47
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.77	98.19	95.10	94.60	99.03
Interest rate sensitivity gap / Equity	-38.71	-21.19	-59.40	-66.42	-12.65
【 G 】					
Deposit growth rate	-4.91	4.93	1.96	1.10	-2.84
Loan growth rate	-4.35	3.37	0.55	-3.39	2.88
Investment growth rate	5.68	-3.36	13.19	13.97	6.47
Guarantee growth rate	-3.24	19.84	6.38	12.26	20.25

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Mega International Commercial Bank

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.31	14.14	14.04	13.92	13.86
Tier 1 capital / Risk-weighted assets	12.40	12.97	12.70	12.66	12.54
Common equity Tier 1 / Risk-weighted assets	12.40	12.97	12.70	12.66	12.54
Tier 1 capital / Exposure measurement	7.05	7.05	7.39	7.58	7.64
Liabilities / Equity (multiple)	11.72	11.63	10.66	10.36	10.23
【A】					
Non-performing loan ratio	0.16	0.26	0.21	0.14	0.14
Loan loss provisions / NPLs	930.65	573.29	725.78	1,120.24	1,120.22
【E】					
NIBT / Average equity	9.72	7.25	8.19	10.05	9.84
(NIBT + loan loss provisions) / Average equity	10.22	7.82	8.24	10.18	10.71
NIBT / Average assets	0.68	0.55	0.69	0.87	0.85
(NIBT + loan loss provisions) / Average assets	0.71	0.59	0.69	0.88	0.92
Net interest income / NIBT	135.50	145.22	125.87	118.08	134.93
NIBT / Net income	50.05	45.59	48.19	52.03	51.31
NIBT / Employees (in thousand / per person)	3,984.65	3,127.31	3,502.93	4,187.37	4,312.75
【L】					
Liquidity coverage ratio	116.67	111.76	119.03	111.66	112.72
Net stable funding ratio	125.01	123.50	118.93	114.86	113.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.63	33.93	32.64	29.87	29.47
Loans / Deposits	73.88	69.43	73.23	77.21	81.70
Time deposits / Deposits	48.53	r 48.22	r 48.78	r 53.18	r 51.99
NCDs / Time deposits	0.04	r 0.07	r 0.11	r 0.07	r 0.17
Accumulated gap of assets and liabilities (180 days) / Equity	-42.21	-37.33	-29.99	-4.02	-5.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	128.23	118.49	121.25	118.18	120.25
Interest rate sensitivity gap / Equity	151.61	107.20	108.90	78.65	87.03
【G】					
Deposit growth rate	-4.16	13.64	6.35	6.16	-3.04
Loan growth rate	1.99	7.73	0.87	0.29	5.81
Investment growth rate	-7.86	12.46	35.70	20.36	-2.49
Guarantee growth rate	8.54	-3.19	-14.50	-7.16	-4.94

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Agricultural Bank of Taiwan

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	12.68	11.74	13.39	14.07	13.03
Tier 1 capital / Risk-weighted assets	10.59	9.59	9.84	10.12	9.35
Common equity Tier 1 / Risk-weighted assets	8.35	8.98	9.84	10.12	9.35
Tier 1 capital / Exposure measurement	3.48	3.16	3.26	3.52	3.36
Liabilities / Equity (multiple)	33.55	29.47	23.75	23.83	26.68
【A】					
Non-performing loan ratio	0.07	0.19	0.23	0.30	0.39
Loan loss provisions / NPLs	2,066.32	928.59	669.54	543.27	446.01
【E】					
NIBT / Average equity	3.14	5.52	4.46	4.64	3.97
(NIBT + loan loss provisions) / Average equity	3.16	5.96	5.61	5.30	4.68
NIBT / Average assets	0.09	0.19	0.17	0.17	0.15
(NIBT + loan loss provisions) / Average assets	0.09	0.21	0.21	0.19	0.18
Net interest income / NIBT	210.12	143.95	161.92	135.84	176.19
NIBT / Net income	32.33	44.05	39.08	41.67	47.31
NIBT / Employees (in thousand / per person)	2,358.09	4,628.65	3,839.44	3,704.92	3,316.94
【L】					
Liquidity coverage ratio	117.39	143.13	118.26	106.99	95.20
Net stable funding ratio	148.69	171.76	169.06	151.68	151.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	48.79	57.16	57.09	54.83	50.99
Loans / Deposits	49.31	40.29	42.09	40.55	35.74
Time deposits / Deposits	97.69	r 95.30	r 96.79	r 96.37	r 98.06
NCDs / Time deposits	1.23	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-1,486.04	-731.08	-660.05	-585.10	-557.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	74.24	82.73	86.63	84.42	79.06
Interest rate sensitivity gap / Equity	-673.56	-436.36	-277.94	-326.75	-513.06
【G】					
Deposit growth rate	1.92	9.62	9.07	2.37	-4.50
Loan growth rate	24.74	4.94	13.20	16.15	9.17
Investment growth rate	25.95	20.95	1.84	-7.31	1.29
Guarantee growth rate	-15.84	8.08	26.75	7.96	-6.76

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Citibank Taiwan Limited

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	20.22	20.57	16.70	15.59	15.74
Tier 1 capital / Risk-weighted assets	19.26	19.13	14.94	14.62	14.39
Common equity Tier 1 / Risk-weighted assets	19.26	19.13	14.94	14.62	14.39
Tier 1 capital / Exposure measurement	7.67	7.93	7.28	7.73	7.62
Liabilities / Equity (multiple)	6.70	6.34	7.11	6.63	6.53
【 A 】					
Non-performing loan ratio	0.30	0.28	0.40	0.45	0.42
Loan loss provisions / NPLs	575.82	641.66	462.96	398.76	453.11
【 E 】					
NIBT / Average equity	4.95	5.90	9.36	14.13	12.83
(NIBT + loan loss provisions) / Average equity	4.97	5.54	9.56	14.55	13.26
NIBT / Average assets	0.62	0.72	1.11	1.82	1.63
(NIBT + loan loss provisions) / Average assets	0.62	0.68	1.14	1.87	1.69
Net interest income / NIBT	246.68	149.08	114.06	95.59	107.05
NIBT / Net income	21.36	28.53	39.20	49.06	43.96
NIBT / Employees (in thousand / per person)	1,248.11	1,492.82	2,376.19	3,668.00	3,182.22
【 L 】					
Liquidity coverage ratio	199.92	161.13	138.58	148.48	121.85
Net stable funding ratio	173.25	173.93	156.61	149.90	150.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	39.53	56.82	59.68	61.37	62.07
Loans / Deposits	43.32	46.76	48.42	50.70	54.68
Time deposits / Deposits	24.35	r 14.61	r 15.96	r 20.71	r 23.51
NCDs / Time deposits	0.01	r 0.02	r 0.02	r 0.02	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	-7.26	-12.01	-9.99	-9.20	-35.16
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.68	109.40	112.27	114.18	112.72
Interest rate sensitivity gap / Equity	7.66	25.77	32.69	35.37	33.28
【 G 】					
Deposit growth rate	7.29	-4.24	0.32	6.35	4.36
Loan growth rate	-0.61	-7.51	-4.20	-1.39	4.69
Investment growth rate	3.48	-11.78	34.34	-11.13	-2.85
Guarantee growth rate	31.97	11.22	17.66	-6.45	-2.11

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

O-Bank Co., Ltd. Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.49	14.71	12.67	14.00	13.69
Tier 1 capital / Risk-weighted assets	12.72	13.63	11.46	12.02	11.56
Common equity Tier 1 / Risk-weighted assets	12.09	13.51	11.34	11.72	11.21
Tier 1 capital / Exposure measurement	7.80	7.99	7.49	7.31	7.16
Liabilities / Equity (multiple)	8.44	7.66	8.25	9.08	9.44
【A】					
Non-performing loan ratio	0.35	0.41	0.42	0.75	0.01
Loan loss provisions / NPLs	431.59	353.00	309.65	183.02	9,848.15
【E】					
NIBT / Average equity	14.81	5.60	3.67	3.65	3.88
(NIBT + loan loss provisions) / Average equity	15.38	6.21	3.81	4.86	4.54
NIBT / Average assets	1.52	0.63	0.36	0.36	0.36
(NIBT + loan loss provisions) / Average assets	1.58	0.70	0.38	0.48	0.42
Net interest income / NIBT	52.99	109.62	155.07	161.60	191.83
NIBT / Net income	57.55	36.56	26.55	22.84	24.07
NIBT / Employees (in thousand / per person)	5,141.73	2,091.29	1,347.54	1,217.09	1,254.69
【L】					
Liquidity coverage ratio	114.23	r 113.22	r 113.01	104.02	90.18
Net stable funding ratio	111.25	r 115.93	r 110.37	106.43	97.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.54	46.81	46.39	45.89	45.61
Loans / Deposits	67.58	66.81	65.56	70.40	75.71
Time deposits / Deposits	81.78	r 67.63	r 75.70	r 79.91	r 82.93
NCDs / Time deposits	4.86	r 3.04	r 6.76	r 6.01	r 8.37
Accumulated gap of assets and liabilities (180 days) / Equity	-112.47	-88.81	-52.05	-8.14	-99.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.94	110.05	113.82	116.01	97.44
Interest rate sensitivity gap / Equity	43.21	47.93	72.78	89.54	-13.33
【G】					
Deposit growth rate	15.30	-3.38	1.15	1.30	31.39
Loan growth rate	18.75	-4.25	-5.84	-3.10	10.22
Investment growth rate	3.93	-1.89	5.14	11.82	7.49
Guarantee growth rate	-41.55	-3.75	76.78	31.24	68.91

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Taiwan Business Bank　　Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	12.38	13.39	13.42	12.66	12.70
Tier 1 capital / Risk-weighted assets	9.27	9.83	9.84	9.61	9.60
Common equity Tier 1 / Risk-weighted assets	7.86	8.32	8.28	8.40	8.21
Tier 1 capital / Exposure measurement	5.29	5.41	5.90	5.53	5.40
Liabilities / Equity (multiple)	18.88	18.89	17.13	17.30	18.05
【A】					
Non-performing loan ratio	0.20	0.28	0.50	0.32	0.30
Loan loss provisions / NPLs	641.78	422.57	233.63	367.72	394.13
【E】					
NIBT / Average equity	11.44	5.83	5.65	9.03	11.19
(NIBT + loan loss provisions) / Average equity	12.19	7.53	6.70	10.72	12.13
NIBT / Average assets	0.58	0.30	0.30	0.46	0.55
(NIBT + loan loss provisions) / Average assets	0.62	0.39	0.36	0.55	0.59
Net interest income / NIBT	167.58	306.79	299.94	211.54	188.49
NIBT / Net income	42.26	24.06	24.61	34.94	40.01
NIBT / Employees (in thousand / per person)	2,210.73	1,080.24	1,019.41	1,525.52	1,782.37
【L】					
Liquidity coverage ratio	118.86	123.88	132.37	133.46	120.63
Net stable funding ratio	131.25	131.57	127.42	130.16	130.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.12	22.38	19.03	24.01	22.29
Loans / Deposits	77.91	75.94	82.36	76.21	79.57
Time deposits / Deposits	42.99	r 42.77	r 42.64	r 47.33	r 47.00
NCDs / Time deposits	0.77	r 1.17	r 0.71	r 0.71	r 1.28
Accumulated gap of assets and liabilities (180 days) / Equity	85.30	101.65	42.93	34.53	-39.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.95	102.64	103.01	97.84	99.22
Interest rate sensitivity gap / Equity	95.52	37.52	38.38	-29.01	-10.37
【G】					
Deposit growth rate	0.29	17.65	-1.20	9.47	-0.36
Loan growth rate	7.61	7.67	6.82	5.35	-3.21
Investment growth rate	-9.60	31.03	-7.82	13.91	24.15
Guarantee growth rate	-9.37	17.92	12.16	0.21	21.88

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Standard Chartered Bank (Taiwan) Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	16.36	14.42	14.03	15.84	15.90
Tier 1 capital / Risk-weighted assets	14.94	12.71	11.96	13.27	12.89
Common equity Tier 1 / Risk-weighted assets	14.94	12.71	11.96	13.27	12.89
Tier 1 capital / Exposure measurement	6.14	5.89	5.70	6.51	6.24
Liabilities / Equity (multiple)	13.99	13.40	14.39	12.54	12.88
【A】					
Non-performing loan ratio	0.09	0.07	0.11	0.14	0.23
Loan loss provisions / NPLs	1,815.04	2,196.14	1,503.90	1,179.50	733.94
【E】					
NIBT / Average equity	6.25	5.88	5.94	7.25	6.26
(NIBT + loan loss provisions) / Average equity	6.48	6.18	5.93	7.50	6.70
NIBT / Average assets	0.40	0.40	0.41	0.52	0.45
(NIBT + loan loss provisions) / Average assets	0.41	0.42	0.41	0.54	0.48
Net interest income / NIBT	189.94	183.95	179.24	129.45	144.41
NIBT / Net income	22.62	22.57	21.89	24.32	21.02
NIBT / Employees (in thousand / per person)	1,153.11	995.34	965.28	1,104.69	938.82
【L】					
Liquidity coverage ratio	160.66	187.61	162.66	187.59	278.61
Net stable funding ratio	150.29	146.40	143.67	142.13	154.38
Liquidity reserve ratio (average daily data in the last month of each quarter)	63.82	58.53	59.13	55.59	69.29
Loans / Deposits	49.79	52.17	46.79	55.79	55.28
Time deposits / Deposits	30.47	r 20.44	r 21.43	r 33.97	r 44.46
NCDs / Time deposits	2.11	r 4.58	r 4.46	r 5.09	r 5.81
Accumulated gap of assets and liabilities (180 days) / Equity	-196.19	-196.34	-214.02	-148.31	-35.36
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	139.95	116.28	89.99	131.88	154.72
Interest rate sensitivity gap / Equity	278.20	126.42	-70.31	206.59	356.23
【G】					
Deposit growth rate	1.32	-6.61	20.76	0.69	1.05
Loan growth rate	-3.32	4.13	1.28	1.63	5.51
Investment growth rate	1.12	-11.25	20.34	-5.17	-6.69
Guarantee growth rate	2.28	89.46	-1.13	-14.62	32.98

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Taichung Commercial Bank

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	15.95	15.81	13.60	13.23	12.35
Tier 1 capital / Risk-weighted assets	14.03	14.24	13.06	12.64	11.65
Common equity Tier 1 / Risk-weighted assets	12.01	12.24	11.03	10.49	9.54
Tier 1 capital / Exposure measurement	9.53	8.87	8.54	8.44	7.80
Liabilities / Equity (multiple)	10.52	11.02	11.69	12.17	13.32
【 A 】					
Non-performing loan ratio	0.15	0.15	0.21	0.31	0.45
Loan loss provisions / NPLs	849.81	898.12	644.56	475.69	317.96
【 E 】					
NIBT / Average equity	10.05	9.20	8.82	10.17	10.31
(NIBT + loan loss provisions) / Average equity	10.53	10.43	9.11	10.54	11.04
NIBT / Average assets	0.83	0.74	0.67	0.75	0.69
(NIBT + loan loss provisions) / Average assets	0.87	0.84	0.69	0.77	0.74
Net interest income / NIBT	156.71	158.46	166.19	154.95	170.32
NIBT / Net income	46.43	43.48	43.97	45.91	43.53
NIBT / Employees (in thousand / per person)	2,291.99	1,961.12	1,752.25	1,938.31	1,964.80
【 L 】					
Liquidity coverage ratio	137.93	171.66	167.53	155.76	137.84
Net stable funding ratio	139.16	143.98	143.72	140.12	139.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.75	24.20	24.39	24.28	23.01
Loans / Deposits	75.80	73.35	72.32	75.38	77.70
Time deposits / Deposits	45.82	r 44.56	r 47.93	r 51.83	r 54.84
NCDs / Time deposits	0.37	r 1.26	r 0.75	r 0.61	r 3.49
Accumulated gap of assets and liabilities (180 days) / Equity	-145.93	-28.94	-22.59	-30.34	-70.62
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.86	90.75	89.63	89.45	90.69
Interest rate sensitivity gap / Equity	-71.76	-86.39	-104.57	-110.36	-105.72
【 G 】					
Deposit growth rate	3.62	3.63	9.15	-0.77	3.87
Loan growth rate	7.10	5.05	4.70	-3.75	5.11
Investment growth rate	-5.51	4.52	11.83	5.72	4.49
Guarantee growth rate	0.44	18.67	38.79	-10.09	-1.91

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

King's Town Bank　　Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.33	16.31	16.15	15.06	14.04
Tier 1 capital / Risk-weighted assets	13.19	15.23	14.58	14.71	13.95
Common equity Tier 1 / Risk-weighted assets	13.19	15.23	14.58	14.71	13.95
Tier 1 capital / Exposure measurement	10.99	12.84	12.28	11.85	11.11
Liabilities / Equity (multiple)	7.73	5.89	5.89	5.83	6.94
【A】					
Non-performing loan ratio	0.02	0.02	0.01	0.01	0.02
Loan loss provisions / NPLs	8,940.00	8,342.11	11,764.00	9,860.87	6,762.86
【E】					
NIBT / Average equity	6.09	14.76	16.22	10.35	9.58
(NIBT + loan loss provisions) / Average equity	6.83	19.75	17.00	10.47	14.23
NIBT / Average assets	0.81	2.01	2.11	1.37	1.26
(NIBT + loan loss provisions) / Average assets	0.91	2.69	2.21	1.38	1.87
Net interest income / NIBT	193.66	81.96	80.50	119.68	139.57
NIBT / Net income	57.40	64.88	71.55	46.47	51.27
NIBT / Employees (in thousand / per person)	2,887.32	6,706.43	6,538.30	3,973.14	3,677.86
【L】					
Liquidity coverage ratio	114.07	140.78	141.80	182.76	154.46
Net stable funding ratio	130.22	144.93	134.07	130.62	121.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.45	22.94	21.96	25.26	24.34
Loans / Deposits	86.53	82.88	82.69	82.17	81.92
Time deposits / Deposits	48.05	r 41.50	r 42.69	r 41.91	r 43.79
NCDs / Time deposits	0.79	r 0.07	r 1.11	r 0.49	r 7.74
Accumulated gap of assets and liabilities (180 days) / Equity	-76.85	-3.47	8.21	37.09	17.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.03	96.30	91.97	93.87	96.76
Interest rate sensitivity gap / Equity	-12.37	-17.65	-38.41	-27.93	-17.15
【G】					
Deposit growth rate	12.41	11.30	18.42	1.64	4.42
Loan growth rate	17.36	11.54	19.17	1.95	6.48
Investment growth rate	-6.94	-5.31	9.07	0.76	2.07
Guarantee growth rate	-10.64	10.59	61.19	10.33	24.22

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

HSBC Bank (Taiwan) Limited

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	18.13	16.91	15.09	14.22	14.75
Tier 1 capital / Risk-weighted assets	17.06	15.87	14.01	13.19	13.68
Common equity Tier 1 / Risk-weighted assets	17.06	15.87	14.01	13.19	13.68
Tier 1 capital / Exposure measurement	6.78	5.86	5.89	5.66	5.42
Liabilities / Equity (multiple)	11.02	12.66	12.92	13.39	14.14
【A】					
Non-performing loan ratio	0.04	0.04	0.03	0.04	0.06
Loan loss provisions / NPLs	3,626.47	3,589.58	3,917.65	3,364.55	2,265.70
【E】					
NIBT / Average equity	10.78	5.46	7.20	9.12	12.18
(NIBT + loan loss provisions) / Average equity	10.71	5.57	7.17	8.71	12.40
NIBT / Average assets	0.79	0.40	0.55	0.61	0.78
(NIBT + loan loss provisions) / Average assets	0.79	0.41	0.55	0.59	0.79
Net interest income / NIBT	89.63	132.47	82.07	-0.80	16.96
NIBT / Net income	38.80	25.17	33.44	38.41	45.12
NIBT / Employees (in thousand / per person)	2,749.51	1,369.78	1,867.89	2,290.29	2,954.37
【L】					
Liquidity coverage ratio	191.83	148.44	172.69	154.20	149.32
Net stable funding ratio	156.83	152.71	149.29	127.33	142.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	64.95	86.25	78.16	98.01	117.21
Loans / Deposits	60.32	60.45	55.26	60.65	61.82
Time deposits / Deposits	38.39	r 33.71	r 43.11	r 53.33	r 56.13
NCDs / Time deposits	0.03	r 1.05	r 0.97	r 0.77	r 2.98
Accumulated gap of assets and liabilities (180 days) / Equity	-50.88	-56.71	-52.80	-102.76	-190.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	155.50	179.45	153.93	189.62	191.36
Interest rate sensitivity gap / Equity	277.22	418.69	325.92	494.13	505.80
【G】					
Deposit growth rate	8.15	-4.95	3.67	-6.97	4.20
Loan growth rate	7.91	3.98	-9.02	-5.28	16.41
Investment growth rate	-36.35	0.64	-18.86	-18.70	6.06
Guarantee growth rate	11.61	52.56	39.79	15.27	16.38

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Taipei Star Bank

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.01	15.16	12.68	12.39	13.17
Tier 1 capital / Risk-weighted assets	11.89	12.57	10.16	9.51	9.66
Common equity Tier 1 / Risk-weighted assets	10.16	10.74	9.10	8.50	9.07
Tier 1 capital / Exposure measurement	6.84	6.52	6.22	5.75	5.70
Liabilities / Equity (multiple)	14.54	15.10	15.00	15.59	15.10
【A】					
Non-performing loan ratio	0.28	0.28	0.13	0.17	0.30
Loan loss provisions / NPLs	431.17	407.28	852.17	666.28	393.01
【E】					
NIBT / Average equity	4.56	4.56	4.53	4.36	4.16
(NIBT + loan loss provisions) / Average equity	4.89	4.72	4.44	4.27	3.84
NIBT / Average assets	0.28	0.29	0.27	0.26	0.25
(NIBT + loan loss provisions) / Average assets	0.30	0.30	0.26	0.25	0.23
Net interest income / NIBT	375.86	387.16	377.69	346.22	332.13
NIBT / Net income	20.75	21.31	21.77	21.76	24.02
NIBT / Employees (in thousand / per person)	569.87	539.92	517.53	505.31	463.31
【L】					
Liquidity coverage ratio	134.41	151.06	145.25	146.50	149.20
Net stable funding ratio	117.51	123.77	118.60	115.00	113.11
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.30	19.42	22.01	35.75	32.28
Loans / Deposits	76.72	74.84	71.95	70.29	69.21
Time deposits / Deposits	60.27	r 59.63	r 61.49	r 66.67	r 67.53
NCDs / Time deposits	1.55	r 0.77	r 0.70	r 2.34	r 13.41
Accumulated gap of assets and liabilities (180 days) / Equity	-296.65	-237.22	-236.99	-236.93	-280.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	83.71	86.62	86.41	86.53	87.17
Interest rate sensitivity gap / Equity	-212.14	-179.68	-181.32	-186.46	-172.50
【G】					
Deposit growth rate	0.87	1.12	-0.46	3.13	0.84
Loan growth rate	3.40	5.19	1.89	4.74	2.06
Investment growth rate	-10.73	0.50	-13.79	7.97	2.82
Guarantee growth rate	-91.27	-49.45	-39.08	93.71	-19.97

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Hwatai Bank Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	12.32	12.74	12.34	12.11	12.28
Tier 1 capital / Risk-weighted assets	9.05	9.76	9.90	10.62	10.56
Common equity Tier 1 / Risk-weighted assets	8.33	8.89	9.90	10.62	10.56
Tier 1 capital / Exposure measurement	6.62	6.65	6.24	6.47	6.39
Liabilities / Equity (multiple)	14.83	14.54	13.82	13.33	13.65
【 A 】					
Non-performing loan ratio	0.01	0.06	0.08	0.48	1.24
Loan loss provisions / NPLs	13,707.14	2,176.06	1,754.41	324.94	116.55
【 E 】					
NIBT / Average equity	7.56	4.35	3.38	3.11	0.68
(NIBT + loan loss provisions) / Average equity	8.18	5.45	3.95	6.58	3.26
NIBT / Average assets	0.45	0.29	0.23	0.21	0.05
(NIBT + loan loss provisions) / Average assets	0.49	0.36	0.27	0.45	0.22
Net interest income / NIBT	275.40	354.73	391.23	482.84	2,379.69
NIBT / Net income	30.07	22.21	19.61	15.75	3.31
NIBT / Employees (in thousand / per person)	1,113.70	637.25	459.68	377.33	74.77
【 L 】					
Liquidity coverage ratio	116.13	128.80	270.12	211.83	191.59
Net stable funding ratio	145.44	143.48	153.96	156.08	127.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.26	22.65	36.34	30.67	30.13
Loans / Deposits	80.38	76.95	64.27	69.31	71.67
Time deposits / Deposits	57.04	r 51.52	r 52.68	r 57.71	r 59.54
NCDs / Time deposits	5.12	r 4.20	r 3.26	r 3.00	r 2.81
Accumulated gap of assets and liabilities (180 days) / Equity	-196.53	-261.30	-149.54	-62.51	-86.21
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.42	98.21	95.02	96.65	95.06
Interest rate sensitivity gap / Equity	5.62	-23.15	-60.85	-39.68	-59.50
【 G 】					
Deposit growth rate	13.59	6.45	8.78	2.07	-2.21
Loan growth rate	18.66	27.46	0.87	-1.29	7.52
Investment growth rate	-7.56	-7.22	4.02	-1.13	16.40
Guarantee growth rate	-72.16	3.80	6.48	-	-5.36

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Shin Kong Commercial Bank | Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.38	14.82	16.87	14.41	14.38
Tier 1 capital / Risk-weighted assets	12.19	12.41	13.96	11.81	11.51
Common equity Tier 1 / Risk-weighted assets	9.71	10.40	11.65	10.49	10.39
Tier 1 capital / Exposure measurement	6.16	6.51	7.26	7.19	6.98
Liabilities / Equity (multiple)	18.05	15.91	13.93	13.45	13.64
【 A 】					
Non-performing loan ratio	0.12	0.16	0.19	0.20	0.23
Loan loss provisions / NPLs	1,089.24	800.85	672.56	636.50	570.52
【 E 】					
NIBT / Average equity	11.35	10.85	10.20	10.88	11.54
(NIBT + loan loss provisions) / Average equity	11.58	11.28	10.62	11.26	12.23
NIBT / Average assets	0.69	0.67	0.67	0.74	0.74
(NIBT + loan loss provisions) / Average assets	0.70	0.70	0.70	0.77	0.78
Net interest income / NIBT	165.40	169.23	168.61	175.21	189.67
NIBT / Net income	43.95	40.38	39.58	40.51	38.91
NIBT / Employees (in thousand / per person)	2,152.13	1,949.73	1,769.23	1,747.39	1,666.58
【 L 】					
Liquidity coverage ratio	159.99	149.39	154.66	147.16	121.79
Net stable funding ratio	142.51	130.08	123.73	122.75	120.62
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.56	25.48	26.25	23.10	21.92
Loans / Deposits	70.20	68.89	71.71	74.19	76.31
Time deposits / Deposits	56.52	r 54.54	r 55.42	r 59.45	r 59.61
NCDs / Time deposits	5.06	r 1.84	0.02	0.03	r 0.75
Accumulated gap of assets and liabilities (180 days) / Equity	-285.11	-159.07	-100.22	-70.55	-62.00
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	86.29	81.66	85.24	84.42	91.00
Interest rate sensitivity gap / Equity	-182.30	-226.98	-160.48	-164.11	-94.40
【 G 】					
Deposit growth rate	2.75	14.71	11.68	9.88	4.12
Loan growth rate	4.70	10.19	7.93	6.84	6.04
Investment growth rate	-2.83	12.69	19.75	11.35	7.22
Guarantee growth rate	-23.43	33.73	61.59	-1.39	-29.76

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Sunny Bank, Ltd.　　Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	12.97	12.63	13.08	11.55	12.11
Tier 1 capital / Risk-weighted assets	11.28	11.53	11.64	9.84	9.76
Common equity Tier 1 / Risk-weighted assets	9.12	9.32	9.38	8.49	8.65
Tier 1 capital / Exposure measurement	7.11	6.72	6.89	6.65	6.52
Liabilities / Equity (multiple)	15.55	16.03	15.62	14.92	14.69
【A】					
Non-performing loan ratio	0.15	0.16	0.22	0.28	0.18
Loan loss provisions / NPLs	875.07	929.90	555.63	440.46	659.09
【E】					
NIBT / Average equity	12.57	8.00	8.06	8.60	11.63
(NIBT + loan loss provisions) / Average equity	11.81	11.82	11.47	11.29	12.22
NIBT / Average assets	0.79	0.48	0.50	0.55	0.66
(NIBT + loan loss provisions) / Average assets	0.74	0.71	0.71	0.72	0.70
Net interest income / NIBT	152.38	221.13	207.02	203.63	172.99
NIBT / Net income	58.43	36.17	37.39	37.49	44.89
NIBT / Employees (in thousand / per person)	2,253.39	1,337.49	1,292.23	1,293.70	1,578.65
【L】					
Liquidity coverage ratio	115.79	114.34	111.86	120.18	141.89
Net stable funding ratio	132.06	131.57	129.48	128.37	130.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.78	23.74	24.84	24.16	24.43
Loans / Deposits	74.50	71.95	73.95	74.79	75.91
Time deposits / Deposits	66.68	r 64.03	r 65.34	r 67.34	r 67.33
NCDs / Time deposits	6.33	r 5.75	r 7.11	r 6.53	r 6.58
Accumulated gap of assets and liabilities (180 days) / Equity	-286.39	-264.83	-300.12	-265.44	-220.25
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.78	89.77	88.80	89.34	92.37
Interest rate sensitivity gap / Equity	-149.41	-141.18	-150.83	-136.89	-95.47
【G】					
Deposit growth rate	5.32	9.59	14.15	11.14	9.66
Loan growth rate	9.03	6.61	12.83	9.47	8.53
Investment growth rate	-11.73	6.16	24.87	7.71	4.71
Guarantee growth rate	6.04	19.64	4.77	-7.79	38.34

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Bank of Panhsin

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	12.01	12.14	11.21	11.43	11.48
Tier 1 capital / Risk-weighted assets	9.40	9.44	9.28	9.38	9.30
Common equity Tier 1 / Risk-weighted assets	8.43	8.52	8.31	8.32	8.16
Tier 1 capital / Exposure measurement	5.76	5.65	5.61	5.61	5.42
Liabilities / Equity (multiple)	14.88	14.49	14.32	14.33	14.86
【A】					
Non-performing loan ratio	0.19	0.21	0.26	0.32	0.85
Loan loss provisions / NPLs	637.17	566.42	441.96	375.79	145.37
【E】					
NIBT / Average equity	9.95	7.00	6.72	6.45	3.09
(NIBT + loan loss provisions) / Average equity	10.09	7.72	7.42	7.13	5.52
NIBT / Average assets	0.64	0.45	0.44	0.41	0.19
(NIBT + loan loss provisions) / Average assets	0.65	0.49	0.48	0.45	0.33
Net interest income / NIBT	184.11	234.10	226.76	243.58	508.46
NIBT / Net income	39.45	29.07	28.22	26.22	12.49
NIBT / Employees (in thousand / per person)	1,368.88	861.64	767.39	714.18	317.54
【L】					
Liquidity coverage ratio	130.02	116.38	117.54	156.24	222.42
Net stable funding ratio	139.64	137.23	139.39	143.22	155.24
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.33	21.19	19.59	22.60	26.67
Loans / Deposits	71.85	74.48	75.09	76.54	71.67
Time deposits / Deposits	56.04	r 52.87	r 56.36	r 57.54	r 60.32
NCDs / Time deposits	0.22	r 0.23	r 0.25	r 0.31	r 0.33
Accumulated gap of assets and liabilities (180 days) / Equity	-53.76	-123.73	-131.21	-78.61	-44.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.39	95.18	95.85	95.25	97.43
Interest rate sensitivity gap / Equity	-54.69	-57.91	-49.91	-57.79	-32.04
【G】					
Deposit growth rate	6.80	5.86	10.05	1.82	1.50
Loan growth rate	3.03	4.70	7.93	8.73	5.91
Investment growth rate	13.24	3.65	5.00	-3.38	19.00
Guarantee growth rate	-4.83	69.46	43.98	19.79	-1.45

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Cota Bank

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	13.04	13.59	13.07	13.19	12.91
Tier 1 capital / Risk-weighted assets	11.58	11.69	10.75	10.45	9.86
Common equity Tier 1 / Risk-weighted assets	11.07	11.16	10.25	9.94	9.36
Tier 1 capital / Exposure measurement	6.59	6.46	6.41	6.20	6.00
Liabilities / Equity (multiple)	12.97	13.31	13.36	13.79	14.24
【A】					
Non-performing loan ratio	0.17	0.17	0.20	0.44	0.50
Loan loss provisions / NPLs	778.85	866.67	707.44	323.78	295.69
【E】					
NIBT / Average equity	7.99	7.08	7.21	8.30	8.53
(NIBT + loan loss provisions) / Average equity	8.10	7.10	7.21	8.69	8.78
NIBT / Average assets	0.57	0.50	0.50	0.55	0.56
(NIBT + loan loss provisions) / Average assets	0.57	0.50	0.50	0.57	0.57
Net interest income / NIBT	254.23	279.80	287.49	275.38	286.22
NIBT / Net income	33.32	31.79	31.46	30.66	31.09
NIBT / Employees (in thousand / per person)	913.12	807.49	774.46	833.63	811.54
【L】					
Liquidity coverage ratio	193.29	526.85	503.45	435.09	371.77
Net stable funding ratio	142.64	143.00	138.33	141.54	136.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.93	26.04	25.09	27.15	23.24
Loans / Deposits	78.58	73.01	74.93	73.61	77.99
Time deposits / Deposits	51.04	r 52.57	r 54.39	r 57.99	r 58.06
NCDs / Time deposits	0.95	r 3.14	r 5.05	r 7.02	r 10.13
Accumulated gap of assets and liabilities (180 days) / Equity	-180.44	-145.85	-187.28	-203.84	-277.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	82.80	82.08	83.88	84.80	86.29
Interest rate sensitivity gap / Equity	-209.91	-222.39	-201.20	-196.67	-183.02
【G】					
Deposit growth rate	0.95	3.64	5.52	2.65	3.67
Loan growth rate	8.66	0.99	7.40	-3.13	0.03
Investment growth rate	-8.07	15.60	-4.40	22.41	13.91
Guarantee growth rate	13.53	-38.26	3.65	4.35	-12.26

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Union Bank of Taiwan Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.95	16.08	14.80	14.70	14.32
Tier 1 capital / Risk-weighted assets	12.90	14.26	12.83	13.01	13.07
Common equity Tier 1 / Risk-weighted assets	9.97	11.18	9.90	9.94	9.66
Tier 1 capital / Exposure measurement	6.35	6.53	6.55	6.53	6.48
Liabilities / Equity (multiple)	12.53	11.76	11.41	11.33	11.86
【 A 】					
Non-performing loan ratio	0.24	0.10	0.14	0.15	0.12
Loan loss provisions / NPLs	481.73	1,081.36	788.45	738.50	960.85
【 E 】					
NIBT / Average equity	7.14	8.43	6.84	7.33	6.64
(NIBT + loan loss provisions) / Average equity	7.40	7.45	7.14	7.36	6.80
NIBT / Average assets	0.53	0.66	0.52	0.58	0.56
(NIBT + loan loss provisions) / Average assets	0.55	0.58	0.55	0.59	0.57
Net interest income / NIBT	224.26	163.92	197.25	165.67	204.88
NIBT / Net income	33.36	37.08	32.25	33.87	31.77
NIBT / Employees (in thousand / per person)	1,124.97	1,341.13	969.09	991.20	865.72
【 L 】					
Liquidity coverage ratio	147.97	170.97	214.29	158.85	290.88
Net stable funding ratio	134.68	137.72	134.60	126.72	132.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.36	21.93	26.64	27.13	28.35
Loans / Deposits	74.81	73.70	69.91	72.46	63.63
Time deposits / Deposits	50.04	r 45.82	r 49.68	r 53.76	r 57.30
NCDs / Time deposits	0.73	r 0.11	r 0.10	r 0.08	r 3.56
Accumulated gap of assets and liabilities (180 days) / Equity	-123.99	-99.38	-39.70	-50.03	-19.55
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.19	91.91	95.14	96.35	95.68
Interest rate sensitivity gap / Equity	-52.51	-85.38	-47.09	-34.27	-42.87
【 G 】					
Deposit growth rate	5.63	10.60	13.98	3.79	14.42
Loan growth rate	7.18	16.33	9.83	18.14	2.69
Investment growth rate	-8.18	3.67	0.97	7.81	13.33
Guarantee growth rate	2.26	20.55	1.60	4.42	6.48

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Far Eastern International Bank | Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.90	13.95	14.10	13.60	13.33
Tier 1 capital / Risk-weighted assets	12.27	11.30	11.49	10.99	11.07
Common equity Tier 1 / Risk-weighted assets	11.63	10.87	11.03	10.53	10.51
Tier 1 capital / Exposure measurement	6.73	5.87	6.09	6.11	6.14
Liabilities / Equity (multiple)	12.49	13.56	12.98	12.89	13.07
【A】					
Non-performing loan ratio	0.36	0.26	0.51	0.28	0.24
Loan loss provisions / NPLs	391.77	496.25	286.35	510.29	574.01
【E】					
NIBT / Average equity	8.24	6.76	6.05	9.09	9.34
(NIBT + loan loss provisions) / Average equity	8.45	6.24	5.61	9.21	9.59
NIBT / Average assets	0.57	0.47	0.43	0.67	0.67
(NIBT + loan loss provisions) / Average assets	0.58	0.43	0.40	0.68	0.69
Net interest income / NIBT	167.29	201.54	211.01	127.64	139.73
NIBT / Net income	36.35	31.41	26.53	37.36	37.00
NIBT / Employees (in thousand / per person)	1,668.26	1,300.20	1,137.24	1,676.18	1,656.57
【L】					
Liquidity coverage ratio	112.03	142.22	142.42	124.91	110.28
Net stable funding ratio	127.04	128.35	123.36	120.49	114.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.81	37.42	37.53	31.17	30.30
Loans / Deposits	73.08	67.44	66.74	72.57	75.68
Time deposits / Deposits	65.44	r 61.97	r 63.42	r 70.49	r 71.17
NCDs / Time deposits	4.84	r 1.82	r 0.23	r 0.52	r 1.73
Accumulated gap of assets and liabilities (180 days) / Equity	-216.56	-197.42	-232.14	-204.24	-175.87
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.19	104.66	107.47	103.02	108.33
Interest rate sensitivity gap / Equity	30.03	47.82	70.83	28.20	75.95
【G】					
Deposit growth rate	-2.28	5.40	8.63	5.96	8.05
Loan growth rate	7.56	6.18	-0.34	1.37	8.14
Investment growth rate	-0.62	6.73	11.52	12.50	10.20
Guarantee growth rate	-40.73	-2.59	11.40	28.34	12.67

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Yuanta Commercial Bank

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.65	15.41	16.98	15.57	15.39
Tier 1 capital / Risk-weighted assets	12.02	13.54	14.72	13.12	12.52
Common equity Tier 1 / Risk-weighted assets	11.26	12.87	13.98	12.50	11.91
Tier 1 capital / Exposure measurement	6.27	6.92	7.95	8.27	8.13
Liabilities / Equity (multiple)	14.31	12.43	10.57	9.92	10.06
【A】					
Non-performing loan ratio	0.02	0.10	0.12	0.15	0.21
Loan loss provisions / NPLs	6,585.64	1,433.02	1,230.93	1,121.41	761.88
【E】					
NIBT / Average equity	7.75	7.42	6.49	9.62	8.75
(NIBT + loan loss provisions) / Average equity	8.02	7.83	7.38	10.78	9.09
NIBT / Average assets	0.53	0.59	0.58	0.89	0.77
(NIBT + loan loss provisions) / Average assets	0.55	0.62	0.66	1.00	0.80
Net interest income / NIBT	155.77	137.65	151.76	113.21	135.08
NIBT / Net income	43.40	44.23	40.36	50.03	46.35
NIBT / Employees (in thousand / per person)	2,028.45	2,091.66	1,823.56	2,623.63	2,236.75
【L】					
Liquidity coverage ratio	158.58	187.19	237.56	200.03	139.46
Net stable funding ratio	154.22	159.16	160.93	144.85	133.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.10	37.33	37.23	34.02	34.78
Loans / Deposits	66.21	59.02	62.18	66.20	69.21
Time deposits / Deposits	46.49	r 40.12	r 41.95	r 50.71	r 55.59
NCDs / Time deposits	0.69	r 1.34	r 2.60	r 4.27	r 7.63
Accumulated gap of assets and liabilities (180 days) / Equity	-66.29	54.93	56.06	11.50	-55.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.55	79.67	83.18	85.53	84.86
Interest rate sensitivity gap / Equity	-120.41	-214.43	-148.18	-113.98	-117.04
【G】					
Deposit growth rate	1.12	17.84	9.64	7.12	44.50
Loan growth rate	13.03	11.78	2.95	2.41	51.56
Investment growth rate	-12.87	18.34	18.50	7.46	47.92
Guarantee growth rate	-9.28	-21.94	-1.32	-16.20	-7.32

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Bank SinoPac Co., Ltd. Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.34	15.80	15.89	14.00	13.87
Tier 1 capital / Risk-weighted assets	11.63	12.99	13.13	12.26	12.64
Common equity Tier 1 / Risk-weighted assets	9.75	11.43	11.78	11.47	12.16
Tier 1 capital / Exposure measurement	6.32	6.66	6.88	7.49	8.11
Liabilities / Equity (multiple)	16.10	13.81	13.20	11.69	10.81
【A】					
Non-performing loan ratio	0.11	0.13	0.14	0.21	0.25
Loan loss provisions / NPLs	1,167.70	1,010.80	937.61	638.56	561.14
【E】					
NIBT / Average equity	12.22	9.27	8.15	8.86	8.56
(NIBT + loan loss provisions) / Average equity	12.54	9.77	8.60	8.76	8.96
NIBT / Average assets	0.77	0.63	0.59	0.70	0.72
(NIBT + loan loss provisions) / Average assets	0.79	0.67	0.62	0.69	0.75
Net interest income / NIBT	141.01	148.29	148.42	121.88	130.44
NIBT / Net income	48.03	43.69	40.64	44.55	45.39
NIBT / Employees (in thousand / per person)	2,752.76	2,152.09	1,835.16	2,033.55	2,133.48
【L】					
Liquidity coverage ratio	124.47	136.85	143.65	161.12	115.00
Net stable funding ratio	136.92	137.09	132.28	135.59	130.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.88	31.19	31.78	32.74	26.97
Loans / Deposits	66.02	64.60	68.76	72.00	77.67
Time deposits / Deposits	49.40	r 44.58	r 47.17	r 54.97	r 54.32
NCDs / Time deposits	1.72	r 0.05	r 0.26	r 1.49	r 3.95
Accumulated gap of assets and liabilities (180 days) / Equity	-105.55	-29.23	52.12	-33.23	-4.40
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.55	105.54	109.89	116.24	117.37
Interest rate sensitivity gap / Equity	76.21	47.23	78.49	111.09	111.11
【G】					
Deposit growth rate	9.06	10.21	18.98	15.79	3.84
Loan growth rate	11.42	3.47	13.50	8.08	6.06
Investment growth rate	-3.84	8.26	28.42	21.59	-1.43
Guarantee growth rate	-15.28	28.61	57.16	22.40	-11.40

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

E.Sun Commercial Bank, Ltd. Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.33	13.97	15.64	14.62	15.13
Tier 1 capital / Risk-weighted assets	11.64	11.74	13.00	11.81	12.00
Common equity Tier 1 / Risk-weighted assets	10.07	10.32	11.34	10.49	10.56
Tier 1 capital / Exposure measurement	5.86	6.02	6.28	7.02	7.17
Liabilities / Equity (multiple)	16.68	15.67	15.24	13.22	13.09
【A】					
Non-performing loan ratio	0.16	0.16	0.19	0.19	0.23
Loan loss provisions / NPLs	752.62	783.82	656.32	640.26	523.76
【E】					
NIBT / Average equity	10.22	11.28	10.89	13.87	13.23
(NIBT + loan loss provisions) / Average equity	10.62	11.76	11.54	14.18	13.90
NIBT / Average assets	0.57	0.70	0.72	0.97	0.95
(NIBT + loan loss provisions) / Average assets	0.59	0.73	0.76	0.99	1.00
Net interest income / NIBT	146.65	116.24	103.99	80.24	93.02
NIBT / Net income	36.98	40.22	36.66	44.17	43.12
NIBT / Employees (in thousand / per person)	2,168.75	2,347.58	2,099.80	2,597.05	2,424.54
【L】					
Liquidity coverage ratio	132.63	124.72	133.83	125.06	132.55
Net stable funding ratio	137.61	133.53	137.57	130.57	132.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.69	33.81	35.84	30.55	29.02
Loans / Deposits	66.23	65.69	65.63	69.83	71.22
Time deposits / Deposits	48.75	r 43.22	r 43.36	r 48.44	r 47.49
NCDs / Time deposits	0.64	r 2.51	r 4.61	r 1.03	r 1.27
Accumulated gap of assets and liabilities (180 days) / Equity	-137.81	-79.88	-28.00	-78.07	-24.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	119.12	116.91	121.61	120.25	118.25
Interest rate sensitivity gap / Equity	176.89	152.91	193.65	153.52	142.48
【G】					
Deposit growth rate	7.55	8.62	19.42	10.01	9.77
Loan growth rate	9.20	8.70	12.22	7.83	10.02
Investment growth rate	0.78	6.10	30.83	10.76	12.31
Guarantee growth rate	-22.52	17.29	18.43	20.54	73.32

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

KGI Bank

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.19	14.96	14.81	15.38	13.39
Tier 1 capital / Risk-weighted assets	12.07	13.07	12.32	13.50	12.27
Common equity Tier 1 / Risk-weighted assets	11.54	12.72	11.79	12.92	11.69
Tier 1 capital / Exposure measurement	7.42	8.01	7.88	8.56	7.89
Liabilities / Equity (multiple)	11.43	9.80	10.65	9.32	10.64
【 A 】					
Non-performing loan ratio	0.20	0.13	0.16	0.17	0.17
Loan loss provisions / NPLs	663.38	955.69	843.75	736.63	755.23
【 E 】					
NIBT / Average equity	10.49	7.38	7.35	7.69	4.91
(NIBT + loan loss provisions) / Average equity	10.46	7.47	7.54	8.47	4.96
NIBT / Average assets	0.88	0.70	0.69	0.71	0.44
(NIBT + loan loss provisions) / Average assets	0.88	0.70	0.70	0.78	0.44
Net interest income / NIBT	141.63	178.57	161.11	142.83	244.53
NIBT / Net income	50.59	43.51	41.58	41.90	32.76
NIBT / Employees (in thousand / per person)	2,666.26	1,982.28	1,857.26	1,844.20	1,114.08
【 L 】					
Liquidity coverage ratio	122.07	110.77	112.28	111.19	104.55
Net stable funding ratio	130.66	125.14	114.56	112.65	111.38
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.83	38.54	36.18	40.43	37.67
Loans / Deposits	73.57	75.31	73.98	82.36	80.65
Time deposits / Deposits	61.57	r 59.45	r 64.54	r 70.06	r 73.49
NCDs / Time deposits	0.94	r 1.53	r 1.80	r 3.52	r 5.55
Accumulated gap of assets and liabilities (180 days) / Equity	-209.72	-210.01	-176.92	-192.53	-87.07
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	114.98	110.44	106.87	122.32	104.67
Interest rate sensitivity gap / Equity	88.97	55.04	38.84	102.06	23.71
【 G 】					
Deposit growth rate	8.10	-2.11	21.88	-0.10	12.00
Loan growth rate	5.60	-0.36	9.47	2.02	14.29
Investment growth rate	-6.23	-0.22	26.72	-9.74	23.15
Guarantee growth rate	-49.52	7.74	-4.44	54.26	39.51

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

DBS Bank (Taiwan) , Ltd. Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.93	14.46	14.87	14.87	12.76
Tier 1 capital / Risk-weighted assets	12.72	12.36	12.69	12.62	11.63
Common equity Tier 1 / Risk-weighted assets	9.88	9.56	9.77	9.65	8.66
Tier 1 capital / Exposure measurement	6.35	7.13	7.40	7.23	6.33
Liabilities / Equity (multiple)	12.54	10.87	10.65	11.00	12.93
【 A 】					
Non-performing loan ratio	0.43	0.47	0.46	0.59	0.56
Loan loss provisions / NPLs	323.61	279.92	288.45	235.58	246.38
【 E 】					
NIBT / Average equity	2.15	2.44	2.66	1.55	3.56
(NIBT + loan loss provisions) / Average equity	2.58	2.94	3.01	1.70	4.25
NIBT / Average assets	0.17	0.20	0.22	0.12	0.25
(NIBT + loan loss provisions) / Average assets	0.20	0.24	0.24	0.13	0.30
Net interest income / NIBT	672.36	553.22	559.55	966.79	468.48
NIBT / Net income	8.78	9.59	10.13	5.63	11.87
NIBT / Employees (in thousand / per person)	355.85	424.66	433.50	223.68	474.72
【 L 】					
Liquidity coverage ratio	139.58	119.36	122.90	127.45	130.60
Net stable funding ratio	131.96	121.63	124.14	129.34	134.39
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.58	21.70	26.10	27.65	29.41
Loans / Deposits	65.93	76.34	73.00	70.22	65.27
Time deposits / Deposits	60.95	r 55.58	r 60.07	r 68.27	r 75.32
NCDs / Time deposits	6.43	r 13.18	r 4.67	-	r 1.33
Accumulated gap of assets and liabilities (180 days) / Equity	-308.02	-130.35	-270.89	-353.36	-342.30
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	141.42	123.64	113.90	109.71	117.57
Interest rate sensitivity gap / Equity	245.23	149.95	92.69	65.85	124.13
【 G 】					
Deposit growth rate	15.85	2.29	-3.41	-8.77	4.84
Loan growth rate	0.05	6.97	0.41	-1.85	-2.78
Investment growth rate	25.90	-12.59	-9.14	14.89	-7.20
Guarantee growth rate	-8.85	16.38	26.26	60.81	10.91

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Taishin International Bank

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	14.91	15.06	16.28	14.40	14.72
Tier 1 capital / Risk-weighted assets	12.57	12.57	13.38	11.60	11.67
Common equity Tier 1 / Risk-weighted assets	10.71	10.73	11.35	9.79	9.64
Tier 1 capital / Exposure measurement	6.63	7.18	7.27	7.38	7.59
Liabilities / Equity (multiple)	13.36	11.89	12.20	11.74	11.35
【 A 】					
Non-performing loan ratio	0.14	0.12	0.15	0.17	0.18
Loan loss provisions / NPLs	972.98	1,104.45	855.02	814.28	758.18
【 E 】					
NIBT / Average equity	8.91	9.30	8.92	9.03	8.99
(NIBT + loan loss provisions) / Average equity	8.82	9.41	9.20	9.79	9.39
NIBT / Average assets	0.62	0.69	0.66	0.69	0.66
(NIBT + loan loss provisions) / Average assets	0.61	0.70	0.68	0.75	0.69
Net interest income / NIBT	165.35	138.87	144.27	136.91	156.57
NIBT / Net income	37.74	39.86	37.36	35.89	34.38
NIBT / Employees (in thousand / per person)	1,878.08	2,012.62	1,834.03	1,766.47	1,557.96
【 L 】					
Liquidity coverage ratio	127.85	112.92	120.30	111.29	130.61
Net stable funding ratio	137.64	132.07	135.30	125.68	122.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.68	22.85	24.84	25.27	25.98
Loans / Deposits	73.32	78.15	77.07	79.03	80.07
Time deposits / Deposits	44.98	r 37.51	r 40.33	r 45.25	r 50.43
NCDs / Time deposits	0.31	r 0.11	r 0.29	r 0.17	r 1.32
Accumulated gap of assets and liabilities (180 days) / Equity	0.10	44.31	81.48	85.01	21.28
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	168.30	181.32	175.58	149.28	153.48
Interest rate sensitivity gap / Equity	345.06	355.48	342.78	232.30	262.63
【 G 】					
Deposit growth rate	14.64	4.97	12.11	13.64	5.78
Loan growth rate	6.76	6.12	9.12	11.90	6.13
Investment growth rate	22.43	-4.73	6.88	20.94	7.00
Guarantee growth rate	-19.57	0.81	34.03	6.26	-8.03

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

Jih Sun International Bank　　　　Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	16.63	15.06	15.81	14.00	14.33
Tier 1 capital / Risk-weighted assets	15.38	13.85	14.29	12.92	13.20
Common equity Tier 1 / Risk-weighted assets	15.38	13.85	14.29	12.92	13.20
Tier 1 capital / Exposure measurement	8.31	7.80	7.89	7.86	7.95
Liabilities / Equity (multiple)	10.31	11.06	10.90	10.64	10.42
【A】					
Non-performing loan ratio	0.06	0.19	0.25	0.15	0.26
Loan loss provisions / NPLs	2,004.63	669.79	514.87	841.27	498.31
【E】					
NIBT / Average equity	7.64	2.97	4.81	5.22	5.02
(NIBT + loan loss provisions) / Average equity	7.62	3.56	5.09	5.34	4.74
NIBT / Average assets	0.64	0.25	0.40	0.45	0.44
(NIBT + loan loss provisions) / Average assets	0.64	0.30	0.43	0.46	0.41
Net interest income / NIBT	184.38	403.78	237.36	241.44	266.07
NIBT / Net income	40.12	17.79	27.66	27.66	27.08
NIBT / Employees (in thousand / per person)	1,497.52	495.31	704.35	763.92	721.28
【L】					
Liquidity coverage ratio	207.95	256.45	325.11	163.31	135.72
Net stable funding ratio	151.10	149.52	154.82	142.43	129.95
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.50	28.43	26.67	26.21	27.08
Loans / Deposits	74.09	73.57	69.99	74.23	79.93
Time deposits / Deposits	33.15	r 26.31	r 33.40	r 44.50	r 45.61
NCDs / Time deposits	0.22	r 0.28	r 0.22	r 3.73	r 1.33
Accumulated gap of assets and liabilities (180 days) / Equity	44.40	83.70	67.30	12.04	-13.43
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.93	98.87	100.23	97.88	98.20
Interest rate sensitivity gap / Equity	-17.99	-10.66	2.05	-18.25	-15.20
【G】					
Deposit growth rate	-2.72	0.98	6.11	13.19	3.20
Loan growth rate	0.09	6.13	0.04	5.13	4.40
Investment growth rate	-4.35	6.92	4.96	-3.55	5.13
Guarantee growth rate	-53.87	21.65	25.15	32.18	28.82

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

EnTie Commercial Bank Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	16.31	17.69	16.32	14.33	14.13
Tier 1 capital / Risk-weighted assets	15.14	16.50	15.09	14.33	14.13
Common equity Tier 1 / Risk-weighted assets	15.14	16.50	15.09	14.33	14.13
Tier 1 capital / Exposure measurement	8.72	9.74	10.16	9.87	9.47
Liabilities / Equity (multiple)	9.66	8.57	8.03	8.09	8.35
【A】					
Non-performing loan ratio	0.59	0.57	0.97	0.91	0.77
Loan loss provisions / NPLs	310.09	264.66	160.90	190.96	186.05
【E】					
NIBT / Average equity	3.61	7.61	7.53	7.33	8.51
(NIBT + loan loss provisions) / Average equity	6.99	8.48	7.71	8.55	8.64
NIBT / Average assets	0.38	0.83	0.82	0.79	0.91
(NIBT + loan loss provisions) / Average assets	0.73	0.93	0.84	0.92	0.93
Net interest income / NIBT	312.49	138.55	133.70	148.94	133.35
NIBT / Net income	21.55	44.69	43.81	38.33	44.40
NIBT / Employees (in thousand / per person)	844.14	1,794.46	1,769.87	1,651.88	1,879.79
【L】					
Liquidity coverage ratio	132.20	122.40	153.95	132.73	115.27
Net stable funding ratio	127.87	123.36	127.75	122.05	133.91
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.43	30.89	32.02	31.10	35.64
Loans / Deposits	73.46	76.30	77.26	77.98	73.33
Time deposits / Deposits	73.50	r 68.71	r 68.24	r 71.56	r 72.46
NCDs / Time deposits	1.25	r 0.42	r 0.46	r 0.48	r 0.93
Accumulated gap of assets and liabilities (180 days) / Equity	-189.16	-151.82	-111.60	-145.49	-145.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.13	100.46	109.83	107.57	106.23
Interest rate sensitivity gap / Equity	31.00	3.11	59.28	45.50	38.97
【G】					
Deposit growth rate	7.57	7.82	0.98	-1.23	0.32
Loan growth rate	3.57	6.47	-0.07	5.03	4.25
Investment growth rate	4.73	11.90	11.19	-16.77	4.27
Guarantee growth rate	-11.51	-21.21	-14.39	90.75	28.90

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

CTBC Bank Co., Ltd. Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	14.96	14.98	14.93	14.17	15.16
Tier 1 capital / Risk-weighted assets	13.17	14.98	14.93	14.17	15.16
Common equity Tier 1 / Risk-weighted assets	11.76	14.97	14.92	14.17	14.89
Tier 1 capital / Exposure measurement	5.98	6.54	6.87	7.35	7.93
Liabilities / Equity (multiple)	12.70	11.70	11.05	10.21	9.72
【A】					
Non-performing loan ratio	0.12	0.16	0.23	0.17	0.22
Loan loss provisions / NPLs	981.93	792.04	594.14	835.43	625.30
【E】					
NIBT / Average equity	13.67	11.02	10.28	12.28	11.84
(NIBT + loan loss provisions) / Average equity	14.42	11.58	10.66	12.81	12.37
NIBT / Average assets	1.01	0.87	0.86	1.09	1.08
(NIBT + loan loss provisions) / Average assets	1.07	0.91	0.89	1.13	1.13
Net interest income / NIBT	123.53	128.53	129.54	106.02	108.47
NIBT / Net income	45.35	38.74	39.08	43.23	42.89
NIBT / Employees (in thousand / per person)	3,321.46	2,756.47	2,631.84	3,147.47	2,972.48
【L】					
Liquidity coverage ratio	130.11	158.25	151.51	128.71	113.57
Net stable funding ratio	144.48	147.23	137.99	132.64	134.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.33	31.14	29.97	27.80	31.42
Loans / Deposits	66.90	63.85	63.21	67.35	69.71
Time deposits / Deposits	44.21	r 37.62	r 39.35	r 46.41	r 45.92
NCDs / Time deposits	0.04	r 0.08	r 0.42	r 0.60	r 0.57
Accumulated gap of assets and liabilities (180 days) / Equity	-67.49	-36.65	-28.18	-47.06	-21.13
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.97	104.79	103.79	106.59	111.98
Interest rate sensitivity gap / Equity	45.84	35.37	25.53	39.53	67.37
【G】					
Deposit growth rate	13.99	9.37	11.84	10.06	5.85
Loan growth rate	19.44	10.47	4.97	6.32	9.29
Investment growth rate	-1.09	5.47	13.09	16.02	3.12
Guarantee growth rate	-4.29	-6.02	12.91	18.45	-1.17

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2022

NEXT Commercial Bank Co., Ltd. Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【 C 】					
Regulatory capital / Risk-weighted assets	74.73	-	-	-	-
Tier 1 capital / Risk-weighted assets	74.35	-	-	-	-
Common equity Tier 1 / Risk-weighted assets	74.35	-	-	-	-
Tier 1 capital / Exposure measurement	18.99	-	-	-	-
Liabilities / Equity (multiple)	3.38	-	-	-	-
【 A 】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【 E 】					
NIBT / Average equity	-	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-	-	-	-	-
NIBT / Average assets	-	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-	-	-	-	-
NIBT / Employees (in thousand / per person)	-5,273.11	-	-	-	-
【 L 】					
Liquidity coverage ratio	4,311.33	-	-	-	-
Net stable funding ratio	298.11	-	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	101.21	-	-	-	-
Loans / Deposits	11.96	-	-	-	-
Time deposits / Deposits	19.09	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	244.03	-	-	-	-
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.38	-	-	-	-
Interest rate sensitivity gap / Equity	-18.15	-	-	-	-
【 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

December 31, 2022

LINE Bank Taiwan Limited

Unit：%

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	44.64	92.39	-	-	-
Tier 1 capital / Risk-weighted assets	44.63	92.39	-	-	-
Common equity Tier 1 / Risk-weighted assets	44.63	92.39	-	-	-
Tier 1 capital / Exposure measurement	19.10	17.49	-	-	-
Liabilities / Equity (multiple)	3.16	3.03	-	-	-
【A】					
Non-performing loan ratio	0.01	-	-	-	-
Loan loss provisions / NPLs	7,600.00	-	-	-	-
【E】					
NIBT / Average equity	-23.58	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-22.98	-	-	-	-
NIBT / Average assets	-5.28	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-5.14	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-	-	-	-	-
NIBT / Employees (in thousand / per person)	-6,892.86	-6,608.36	-	-	-
【L】					
Liquidity coverage ratio	6,743.31	9,387.24	-	-	-
Net stable funding ratio	207.65	337.43	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	68.60	89.37	-	-	-
Loans / Deposits	51.41	15.34	-	-	-
Time deposits / Deposits	53.25	42.01	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	42.54	123.45	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.91	97.01	-	-	-
Interest rate sensitivity gap / Equity	36.85	-7.69	-	-	-
【G】					
Deposit growth rate	78.57	-	-	-	-
Loan growth rate	498.41	-	-	-	-
Investment growth rate	64.82	-	-	-	-
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

December 31, 2022

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

Items	31/12/22	31/12/21	31/12/20	31/12/19	31/12/18
【C】					
Regulatory capital / Risk-weighted assets	140.36	451.00	-	-	-
Tier 1 capital / Risk-weighted assets	140.36	451.00	-	-	-
Common equity Tier 1 / Risk-weighted assets	140.36	451.00	-	-	-
Tier 1 capital / Exposure measurement	25.95	55.59	-	-	-
Liabilities / Equity (multiple)	2.44	0.70	-	-	-
【A】					
Non-performing loan ratio	0.22	-	-	-	-
Loan loss provisions / NPLs	466.67	-	-	-	-
【E】					
NIBT / Average equity	-7.39	-5.82	-	-	-
(NIBT + loan loss provisions) / Average equity	-7.34	-5.82	-	-	-
NIBT / Average assets	-2.69	-4.54	-	-	-
(NIBT + loan loss provisions) / Average assets	-2.67	-4.54	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-3,059.09	-5,580.00	-	-	-
NIBT / Employees (in thousand / per person)	-4,456.95	-4,359.37	-	-	-
【L】					
Liquidity coverage ratio	3,411.39	9,424.87	-	-	-
Net stable funding ratio	301.61	306.69	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	124.80	222.64	-	-	-
Loans / Deposits	6.76	3.09	-	-	-
Time deposits / Deposits	16.46	54.77	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	49.24	85.83	-	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	74.97	214.98	-	-	-
Interest rate sensitivity gap / Equity	-59.52	75.42	-	-	-
【G】					
Deposit growth rate	213.27	-	-	-	-
Loan growth rate	585.64	-	-	-	-
Investment growth rate	174.48	-	-	-	-
Guarantee growth rate	-	-	-	-	-