TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2023

The Peer-Group Average Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	15.02	r 14.90	14.83	14.86	14.59
2.Arithmetic mean	15.06	14.88	14.68	14.80	14.84
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	12.92	r 12.75	12.47	13.01	12.68
2.Arithmetic mean	12.87	12.61	12.46	12.97	12.79
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.68	r 11.42	r 11.24	12.00	11.48
2.Arithmetic mean	11.52	11.39	11.13	11.96	11.84
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.84	6.78	6.74	6.84	6.75
2.Arithmetic mean	6.42	6.44	r 6.29	r 6.47	6.64
Liabilities / Equity (multiple)	12.78	12.89	13.19	12.92	12.60
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.15	0.15	0.15	0.17	0.20
2.Arithmetic mean	0.15	0.16	0.15	0.17	0.22
Loan loss provisions / NPLs	905.48	772.66	1,021.52	802.45	696.63
Expected losses of classified assets / Total provisions	74.16	73.53	74.40	73.77	74.06
【E】					
NIBT / Average equity					
1.Winsorized mean	9.70	7.47	8.41	7.30	7.21
2.Arithmetic mean	11.54	8.54	9.33	8.14	7.84
(NIBT + loan loss provisions) / Average equity	10.92	8.68	8.85	7.71	7.65
NIBT / Average assets					
1.Winsorized mean	0.68	0.55	0.59	0.53	0.53
2.Arithmetic mean	0.77	0.59	0.62	0.58	0.58
(NIBT + loan loss provisions) / Average assets	0.79	0.63	0.61	0.56	0.55
Net interest income / NIBT	127.26	162.97	171.18	169.88	177.45
NIBT / Net income	43.96	39.40	39.59	36.58	35.77
NIBT / Employees (in thousand / per person)	2,555.15	1,853.96	2,018.03	1,771.64	1,658.01
【L】					
Liquidity coverage ratio	134.38	137.38	137.46	139.12	142.49
Net stable funding ratio	139.22	137.14	139.10	137.92	134.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.73	30.32	27.96	30.41	30.85
Loans / Deposits*	69.89	70.34	70.19	69.79	70.17
Time deposits / Deposits	50.45	r 46.03	48.74	45.87	47.75
NCDs / Time deposits	0.79	r 1.19	0.80	0.90	1.33
Accumulated gap of assets and liabilities (180 days) / Equity	-97.01	-84.18	-100.89	-75.81	-72.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.02	102.80	102.91	104.16	103.23
Interest rate sensitivity gap / Equity	18.26	10.53	22.74	23.72	11.82
【G】					
Deposit growth rate	6.28	7.30	6.09	6.19	8.51
Loan growth rate	7.20	6.96	8.09	5.94	4.85
Investment growth rate	1.89	5.85	-0.35	5.13	11.25
Guarantee growth rate	-3.81	8.63	-6.03	8.39	16.85

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

March 31, 2023

Bank of Taiwan

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.92	16.00	14.99	15.25	14.95
Tier 1 capital / Risk-weighted assets	13.60	13.40	12.72	13.71	13.12
Common equity Tier 1 / Risk-weighted assets	13.60	13.40	12.72	13.71	13.12
Tier 1 capital / Exposure measurement	5.17	5.63	5.02	5.48	5.46
Liabilities / Equity (multiple)	14.48	12.61	14.64	12.81	13.09
【A】					
Non-performing loan ratio	0.09	0.11	0.09	0.11	0.15
Loan loss provisions / NPLs	1,432.77	1,284.09	1,458.34	1,325.50	997.45
【E】					
NIBT / Average equity	7.33	4.25	4.83	4.29	3.26
(NIBT + loan loss provisions) / Average equity	7.33	2.99	5.13	4.43	3.23
NIBT / Average assets	0.47	0.30	0.33	0.31	0.23
(NIBT + loan loss provisions) / Average assets	0.47	0.21	0.35	0.32	0.23
Net interest income / NIBT	135.31	176.56	183.76	174.46	223.89
NIBT / Net income	55.07	51.05	44.92	43.60	36.14
NIBT / Employees (in thousand / per person)	3,867.43	2,225.08	2,506.34	2,224.27	1,605.91
【L】					
Liquidity coverage ratio	132.33	132.49	149.83	146.66	171.90
Net stable funding ratio	144.88	148.46	148.29	152.82	153.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.04	27.37	22.11	32.68	34.27
Loans / Deposits	73.01	71.69	72.62	70.92	69.84
Time deposits / Deposits	54.84	r 51.39	53.01	50.49	53.66
NCDs / Time deposits	0.03	r 0.04	0.03	0.12	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	52.17	-61.14	98.62	-35.27	-9.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.72	95.70	101.10	96.60	96.12
Interest rate sensitivity gap / Equity	7.41	-40.11	11.40	-32.23	-38.64
【G】					
Deposit growth rate	7.72	4.35	10.96	0.88	5.05
Loan growth rate	12.65	8.12	16.05	2.45	7.08
Investment growth rate	20.67	-4.55	9.84	3.23	2.36
Guarantee growth rate	9.04	-9.04	2.21	-10.27	12.89

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Land Bank of Taiwan

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	13.62	13.08	13.24	13.13	12.89
Tier 1 capital / Risk-weighted assets	11.48	11.11	r 11.12	11.14	10.64
Common equity Tier 1 / Risk-weighted assets	10.09	9.70	r 9.75	9.70	9.31
Tier 1 capital / Exposure measurement	6.19	5.79	5.99	5.70	5.81
Liabilities / Equity (multiple)	15.85	16.99	16.43	17.30	16.77
【A】					
Non-performing loan ratio	0.11	0.11	0.10	0.12	0.15
Loan loss provisions / NPLs	1,607.11	1,448.34	1,645.80	1,395.06	1,065.01
【E】					
NIBT / Average equity	9.25	8.49	8.24	7.77	6.68
(NIBT + loan loss provisions) / Average equity	9.41	9.07	8.86	8.46	7.48
NIBT / Average assets	0.51	0.44	0.43	0.41	0.36
(NIBT + loan loss provisions) / Average assets	0.52	0.47	0.47	0.45	0.40
Net interest income / NIBT	187.65	204.25	222.84	222.16	241.51
NIBT / Net income	49.19	47.14	44.46	41.71	37.16
NIBT / Employees (in thousand / per person)	3,061.27	2,628.75	2,580.84	2,295.60	1,899.37
【L】					
Liquidity coverage ratio	108.49	107.67	111.49	110.97	101.73
Net stable funding ratio	123.19	118.75	119.45	117.87	110.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.91	26.15	25.33	26.85	26.23
Loans / Deposits	79.89	76.84	77.72	76.06	78.65
Time deposits / Deposits	54.81	r 55.32	53.67	53.72	54.60
NCDs / Time deposits	0.05	r 0.05	0.05	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-290.45	-380.71	-284.74	-329.26	-376.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.36	101.61	102.29	103.08	102.39
Interest rate sensitivity gap / Equity	43.78	23.03	30.77	44.41	33.19
【G】					
Deposit growth rate	-7.67	10.48	-4.83	11.08	2.41
Loan growth rate	1.61	6.39	2.62	6.47	4.77
Investment growth rate	-6.23	12.37	-3.86	8.59	8.05
Guarantee growth rate	0.65	14.91	-7.88	16.93	13.51

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Taiwan Cooperative Bank　　　　Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.57	14.92	r 14.59	14.96	15.42
Tier 1 capital / Risk-weighted assets	12.82	12.89	r 12.83	12.95	12.94
Common equity Tier 1 / Risk-weighted assets	11.11	11.88	r 11.06	11.98	11.92
Tier 1 capital / Exposure measurement	5.79	5.81	r 5.80	5.70	5.81
Liabilities / Equity (multiple)	17.02	15.74	17.13	15.75	15.15
【 A 】					
Non-performing loan ratio	0.20	0.19	0.18	0.22	0.29
Loan loss provisions / NPLs	557.66	611.98	637.40	541.67	429.98
【 E 】					
NIBT / Average equity	8.66	7.47	9.24	9.20	7.66
(NIBT + loan loss provisions) / Average equity	10.24	7.70	9.47	9.32	8.44
NIBT / Average assets	0.51	0.44	0.53	0.54	0.47
(NIBT + loan loss provisions) / Average assets	0.60	0.45	0.54	0.55	0.52
Net interest income / NIBT	155.61	192.40	167.43	161.46	195.72
NIBT / Net income	42.65	44.06	45.29	44.16	36.25
NIBT / Employees (in thousand / per person)	2,517.43	2,091.17	2,512.10	2,475.39	1,992.03
【 L 】					
Liquidity coverage ratio	125.60	129.31	131.17	145.07	151.07
Net stable funding ratio	140.93	141.86	142.51	145.60	147.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.34	29.64	30.36	28.92	32.20
Loans / Deposits	72.70	72.15	71.50	70.75	70.12
Time deposits / Deposits	45.83	r 41.92	43.56	41.68	43.74
NCDs / Time deposits	1.96	r 3.10	3.23	2.94	3.29
Accumulated gap of assets and liabilities (180 days) / Equity	-184.88	-72.17	-95.30	-41.36	-52.24
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.34	98.20	99.58	98.65	97.51
Interest rate sensitivity gap / Equity	4.40	-21.90	-5.51	-16.27	-29.14
【 G 】					
Deposit growth rate	6.19	6.98	3.41	6.37	12.89
Loan growth rate	8.79	6.98	6.13	7.33	3.80
Investment growth rate	-0.54	1.03	-0.95	4.29	24.05
Guarantee growth rate	2.29	-8.96	-8.56	-4.87	3.39

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

First Commercial Bank

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.21	14.66	13.76	14.21	13.63
Tier 1 capital / Risk-weighted assets	12.30	12.60	11.80	12.48	11.66
Common equity Tier 1 / Risk-weighted assets	10.57	10.72	10.09	10.88	10.58
Tier 1 capital / Exposure measurement	6.00	6.18	5.99	6.12	5.95
Liabilities / Equity (multiple)	16.09	15.33	16.37	15.05	14.60
【 A 】					
Non-performing loan ratio	0.18	0.20	0.18	0.20	0.24
Loan loss provisions / NPLs	730.90	615.76	709.20	620.26	527.29
【 E 】					
NIBT / Average equity	13.98	11.05	11.71	9.98	8.79
(NIBT + loan loss provisions) / Average equity	18.14	13.05	12.70	10.89	9.69
NIBT / Average assets	0.77	0.62	0.62	0.60	0.58
(NIBT + loan loss provisions) / Average assets	1.00	0.74	0.67	0.65	0.63
Net interest income / NIBT	91.69	148.04	147.16	154.25	155.48
NIBT / Net income	51.59	49.97	43.68	44.66	41.61
NIBT / Employees (in thousand / per person)	3,702.36	2,774.95	2,816.36	2,502.45	2,220.81
【 L 】					
Liquidity coverage ratio	121.50	132.87	123.81	131.39	132.55
Net stable funding ratio	130.90	131.45	131.30	136.74	133.27
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.77	37.67	34.63	36.96	39.24
Loans / Deposits	69.99	69.68	70.60	69.55	71.04
Time deposits / Deposits	44.18	r 36.84	41.41	34.24	36.38
NCDs / Time deposits	1.04	r 1.38	1.03	1.45	1.25
Accumulated gap of assets and liabilities (180 days) / Equity	-68.71	-74.77	-75.80	-96.28	-91.09
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.33	110.92	113.22	113.95	112.07
Interest rate sensitivity gap / Equity	123.29	103.94	131.73	131.09	110.76
【 G 】					
Deposit growth rate	11.05	10.71	11.87	9.13	12.91
Loan growth rate	11.54	9.03	13.56	6.83	7.98
Investment growth rate	12.07	9.06	11.42	-0.18	18.48
Guarantee growth rate	14.67	11.44	12.46	14.32	15.03

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Hua Nan Commercial Bank, Ltd. Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.53	13.54	r 14.64	14.16	13.67
Tier 1 capital / Risk-weighted assets	12.60	11.45	r 12.63	12.00	11.35
Common equity Tier 1 / Risk-weighted assets	10.32	10.03	r 10.27	10.41	10.37
Tier 1 capital / Exposure measurement	6.16	5.89	6.06	6.13	6.22
Liabilities / Equity (multiple)	16.17	15.63	16.59	15.02	14.19
【 A 】					
Non-performing loan ratio	0.15	0.15	0.13	0.15	0.15
Loan loss provisions / NPLs	871.00	801.39	993.64	827.05	794.82
【 E 】					
NIBT / Average equity	10.70	8.59	9.89	8.10	7.62
(NIBT + loan loss provisions) / Average equity	12.27	10.09	10.28	8.84	7.99
NIBT / Average assets	0.62	0.49	0.55	0.48	0.50
(NIBT + loan loss provisions) / Average assets	0.71	0.57	0.57	0.52	0.52
Net interest income / NIBT	130.18	169.14	162.45	169.22	168.01
NIBT / Net income	47.11	42.55	43.09	39.21	38.45
NIBT / Employees (in thousand / per person)	2,843.30	2,253.74	2,458.35	2,037.83	1,816.23
【 L 】					
Liquidity coverage ratio	136.10	116.44	139.28	125.08	153.50
Net stable funding ratio	142.17	136.35	140.69	138.37	138.80
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.59	28.77	33.74	29.35	29.44
Loans / Deposits	69.96	72.08	68.21	70.40	71.41
Time deposits / Deposits	36.58	r 31.06	33.50	30.71	33.17
NCDs / Time deposits	0.48	r 2.12	0.46	1.52	6.21
Accumulated gap of assets and liabilities (180 days) / Equity	66.69	60.07	79.71	85.06	44.02
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.34	96.49	97.25	97.72	96.53
Interest rate sensitivity gap / Equity	-32.80	-41.97	-34.36	-26.76	-38.30
【 G 】					
Deposit growth rate	2.58	8.94	3.74	12.57	13.61
Loan growth rate	2.07	11.58	2.69	11.35	6.81
Investment growth rate	8.20	-0.05	9.69	15.08	21.51
Guarantee growth rate	12.20	30.35	7.82	34.84	49.10

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Chang Hwa Commercial Bank Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.24	14.72	14.30	14.97	14.38
Tier 1 capital / Risk-weighted assets	11.51	11.68	11.43	12.09	11.48
Common equity Tier 1 / Risk-weighted assets	9.82	9.93	9.71	10.46	9.87
Tier 1 capital / Exposure measurement	6.31	6.37	6.26	6.31	6.73
Liabilities / Equity (multiple)	14.60	14.19	14.79	13.82	12.96
【A】					
Non-performing loan ratio	0.18	0.29	0.20	0.33	0.38
Loan loss provisions / NPLs	693.91	422.05	637.94	386.80	334.70
【E】					
NIBT / Average equity	9.70	6.77	8.08	6.26	5.23
(NIBT + loan loss provisions) / Average equity	12.36	8.46	8.93	6.66	5.79
NIBT / Average assets	0.57	0.40	0.45	0.39	0.36
(NIBT + loan loss provisions) / Average assets	0.73	0.50	0.50	0.42	0.40
Net interest income / NIBT	129.98	188.82	184.64	196.72	221.89
NIBT / Net income	43.60	38.54	38.71	35.88	30.88
NIBT / Employees (in thousand / per person)	2,523.19	1,683.86	1,944.15	1,524.28	1,244.72
【L】					
Liquidity coverage ratio	145.67	130.12	135.96	153.22	129.35
Net stable funding ratio	138.56	135.75	139.90	141.47	140.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.89	27.11	25.85	25.94	23.39
Loans / Deposits	71.83	74.43	72.26	72.24	77.61
Time deposits / Deposits	45.02	r 38.79	42.92	38.14	37.02
NCDs / Time deposits	0.39	r 0.36	0.40	0.34	0.40
Accumulated gap of assets and liabilities (180 days) / Equity	-113.92	-76.14	-166.39	-102.89	-96.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.67	110.49	108.34	110.11	110.78
Interest rate sensitivity gap / Equity	103.40	98.35	82.57	94.56	95.81
【G】					
Deposit growth rate	7.75	9.56	8.30	12.97	8.72
Loan growth rate	3.98	8.18	8.31	5.15	3.62
Investment growth rate	4.64	21.24	13.65	29.89	16.94
Guarantee growth rate	-13.41	7.93	-3.35	-2.21	10.36

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

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

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.88	15.23	15.66	14.87	13.36
Tier 1 capital / Risk-weighted assets	12.98	11.88	12.66	14.82	13.09
Common equity Tier 1 / Risk-weighted assets	12.13	11.13	11.80	14.82	13.09
Tier 1 capital / Exposure measurement	7.62	7.52	7.55	8.73	8.56
Liabilities / Equity (multiple)	7.86	7.77	7.94	7.66	7.78
【 A 】					
Non-performing loan ratio	0.17	0.24	0.16	0.13	0.21
Loan loss provisions / NPLs	872.95	539.85	905.76	1,040.73	590.26
【 E 】					
NIBT / Average equity	10.77	10.26	10.24	9.80	9.62
(NIBT + loan loss provisions) / Average equity	11.63	10.50	11.56	9.98	9.73
NIBT / Average assets	1.25	1.17	1.16	1.12	1.09
(NIBT + loan loss provisions) / Average assets	1.35	1.20	1.31	1.14	1.10
Net interest income / NIBT	98.64	75.81	97.39	75.60	78.36
NIBT / Net income	66.13	65.56	59.27	65.12	64.99
NIBT / Employees (in thousand / per person)	6,536.12	5,956.63	5,771.79	5,534.77	5,529.97
【 L 】					
Liquidity coverage ratio	126.00	110.24	124.68	114.42	123.28
Net stable funding ratio	123.58	127.10	127.63	129.83	124.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.37	26.23	29.89	31.19	27.88
Loans / Deposits	68.55	73.26	69.88	73.17	74.00
Time deposits / Deposits	57.97	r 45.80	54.93	45.94	51.95
NCDs / Time deposits	10.78	r 4.05	8.62	1.82	1.71
Accumulated gap of assets and liabilities (180 days) / Equity	-129.94	-139.67	-127.73	-122.62	-87.75
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.50	108.44	108.52	113.50	109.94
Interest rate sensitivity gap / Equity	33.68	40.90	43.47	63.93	47.18
【 G 】					
Deposit growth rate	16.31	4.91	15.99	1.16	5.09
Loan growth rate	8.82	3.60	10.74	0.02	5.11
Investment growth rate	16.53	0.62	3.61	9.89	7.73
Guarantee growth rate	-29.23	15.06	-19.21	10.31	31.62

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

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

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	16.42	15.12	15.49	14.39	16.47
Tier 1 capital / Risk-weighted assets	13.93	12.85	13.03	12.95	14.71
Common equity Tier 1 / Risk-weighted assets	12.25	11.74	11.74	12.26	13.81
Tier 1 capital / Exposure measurement	7.20	6.73	6.87	6.57	7.36
Liabilities / Equity (multiple)	12.74	12.91	13.14	12.86	11.82
【 A 】					
Non-performing loan ratio	0.14	0.17	0.19	0.16	0.16
Loan loss provisions / NPLs	931.50	726.00	701.76	759.92	776.86
【 E 】					
NIBT / Average equity	13.67	13.94	11.71	9.69	10.34
(NIBT + loan loss provisions) / Average equity	14.48	15.20	12.12	10.04	10.47
NIBT / Average assets	0.99	0.99	0.82	0.73	0.78
(NIBT + loan loss provisions) / Average assets	1.05	1.08	0.85	0.76	0.79
Net interest income / NIBT	89.78	90.43	113.01	127.95	119.97
NIBT / Net income	54.24	58.00	52.74	47.41	48.47
NIBT / Employees (in thousand / per person)	4,355.49	4,597.01	3,633.01	3,064.64	3,136.69
【 L 】					
Liquidity coverage ratio	121.33	110.55	137.78	109.84	122.29
Net stable funding ratio	138.31	126.41	134.52	125.49	133.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.49	28.05	25.12	26.06	27.84
Loans / Deposits	63.01	64.23	63.05	65.05	66.98
Time deposits / Deposits	49.51	r 43.36	47.27	43.13	41.09
NCDs / Time deposits	1.27	r 4.49	0.88	8.12	4.51
Accumulated gap of assets and liabilities (180 days) / Equity	-125.77	-142.94	-165.63	-108.18	-77.67
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.99	111.86	109.82	112.36	112.28
Interest rate sensitivity gap / Equity	64.62	82.49	71.06	83.94	79.33
【 G 】					
Deposit growth rate	6.05	20.73	9.59	15.97	9.23
Loan growth rate	4.04	12.66	6.22	12.63	10.07
Investment growth rate	3.12	18.24	1.18	17.70	9.92
Guarantee growth rate	21.44	1.22	18.99	6.77	-15.77

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Cathay United Bank

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.55	16.81	15.38	16.25	16.91
Tier 1 capital / Risk-weighted assets	13.12	13.96	12.89	14.11	14.16
Common equity Tier 1 / Risk-weighted assets	11.32	12.08	11.02	12.56	12.50
Tier 1 capital / Exposure measurement	6.29	6.84	6.16	6.76	7.00
Liabilities / Equity (multiple)	14.48	13.10	14.82	12.73	11.89
【 A 】					
Non-performing loan ratio	0.07	0.08	0.08	0.09	0.14
Loan loss provisions / NPLs	2,176.57	1,944.55	2,149.60	1,778.45	1,180.04
【 E 】					
NIBT / Average equity	17.83	13.01	12.97	10.95	10.62
(NIBT + loan loss provisions) / Average equity	19.88	14.14	13.85	11.28	11.29
NIBT / Average assets	1.11	0.91	0.82	0.80	0.81
(NIBT + loan loss provisions) / Average assets	1.23	0.99	0.88	0.83	0.86
Net interest income / NIBT	108.98	116.08	146.44	133.75	128.32
NIBT / Net income	53.81	50.17	43.18	43.65	42.65
NIBT / Employees (in thousand / per person)	4,078.29	3,060.08	2,868.06	2,539.45	2,378.97
【 L 】					
Liquidity coverage ratio	146.52	201.52	163.03	187.89	172.98
Net stable funding ratio	150.39	154.73	151.98	153.72	153.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.75	36.39	28.87	33.89	37.58
Loans / Deposits	64.26	62.46	62.94	61.56	62.92
Time deposits / Deposits	33.21	r 25.92	31.27	25.76	29.13
NCDs / Time deposits	0.31	r 0.85	0.33	0.32	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	-29.85	-9.30	-78.23	-28.35	-44.93
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.20	107.34	108.44	105.38	108.28
Interest rate sensitivity gap / Equity	68.20	66.32	82.25	47.99	67.00
【 G 】					
Deposit growth rate	10.50	11.11	10.79	11.18	12.42
Loan growth rate	13.62	6.98	13.22	8.70	7.05
Investment growth rate	0.08	8.44	1.02	3.81	7.18
Guarantee growth rate	5.91	8.82	7.52	6.86	31.76

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

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

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	27.31	28.50	26.69	29.58	29.55
Tier 1 capital / Risk-weighted assets	25.99	27.17	25.36	28.24	28.21
Common equity Tier 1 / Risk-weighted assets	25.99	27.17	25.36	28.24	28.21
Tier 1 capital / Exposure measurement	17.55	19.25	17.46	19.69	19.81
Liabilities / Equity (multiple)	3.86	3.44	3.90	3.33	3.33
【A】					
Non-performing loan ratio	0.12	0.03	0.05	0.03	0.04
Loan loss provisions / NPLs	1,258.37	4,751.06	3,135.80	4,706.67	3,868.63
【E】					
NIBT / Average equity	3.92	3.28	2.38	2.27	2.15
(NIBT + loan loss provisions) / Average equity	4.92	4.59	2.50	2.43	2.11
NIBT / Average assets	0.80	0.75	0.52	0.53	0.51
(NIBT + loan loss provisions) / Average assets	1.00	1.05	0.54	0.57	0.50
Net interest income / NIBT	179.33	116.32	206.18	162.97	196.78
NIBT / Net income	56.20	55.38	45.44	53.68	47.10
NIBT / Employees (in thousand / per person)	5,705.18	4,682.93	3,374.02	3,240.82	3,229.44
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	113.84	117.12	110.05	116.45	115.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	44.79	87.11	44.72	167.70	60.54
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	20.79	1.75	-7.47	34.95	25.65
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	147.35	145.75	145.81	147.45	146.07
Interest rate sensitivity gap / Equity	96.01	87.09	95.98	86.77	86.17
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	13.48	5.26	20.69	-0.63	6.69
Investment growth rate	-1.16	15.62	-4.69	0.58	0.21
Guarantee growth rate	7.94	5.43	12.20	-4.02	17.71

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Bank of Kaohsiung Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	12.44	13.60	r 12.36	13.23	12.42
Tier 1 capital / Risk-weighted assets	11.09	12.06	r 10.86	11.48	10.49
Common equity Tier 1 / Risk-weighted assets	8.41	9.60	r 8.11	9.70	9.31
Tier 1 capital / Exposure measurement	6.82	6.94	6.58	6.54	6.17
Liabilities / Equity (multiple)	15.42	14.90	16.35	15.07	15.95
【A】					
Non-performing loan ratio	0.26	0.28	0.24	0.27	0.30
Loan loss provisions / NPLs	521.48	541.74	589.18	475.76	382.58
【E】					
NIBT / Average equity	6.96	7.00	6.76	6.05	5.64
(NIBT + loan loss provisions) / Average equity	7.79	10.20	7.90	6.60	6.34
NIBT / Average assets	0.42	0.46	0.41	0.37	0.33
(NIBT + loan loss provisions) / Average assets	0.47	0.66	0.48	0.41	0.37
Net interest income / NIBT	222.79	219.61	254.60	265.75	293.47
NIBT / Net income	32.70	30.05	29.28	26.17	23.83
NIBT / Employees (in thousand / per person)	1,098.04	1,143.38	1,061.40	964.22	796.41
【L】					
Liquidity coverage ratio	121.01	184.55	131.53	159.95	163.60
Net stable funding ratio	135.18	141.98	135.31	138.53	128.96
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.36	20.13	18.52	18.34	17.97
Loans / Deposits	76.41	70.55	76.71	76.26	77.41
Time deposits / Deposits	43.34	r 44.83	42.22	44.34	49.95
NCDs / Time deposits	0.38	r 0.37	0.39	0.36	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	-2.71	38.23	31.74	41.63	-41.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.53	96.03	96.77	98.19	95.10
Interest rate sensitivity gap / Equity	-50.04	-46.32	-38.71	-21.19	-59.40
【G】					
Deposit growth rate	-0.66	2.33	-4.91	4.93	1.96
Loan growth rate	7.60	-6.88	-4.35	3.37	0.55
Investment growth rate	-5.19	12.94	5.68	-3.36	13.19
Guarantee growth rate	-10.95	20.69	-3.24	19.84	6.38

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Mega International Commercial Bank

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.00	14.15	14.31	14.14	14.04
Tier 1 capital / Risk-weighted assets	13.06	12.75	r 12.39	12.97	12.70
Common equity Tier 1 / Risk-weighted assets	13.06	12.75	r 12.39	12.97	12.70
Tier 1 capital / Exposure measurement	7.31	6.81	r 7.06	7.05	7.39
Liabilities / Equity (multiple)	11.20	12.29	11.72	11.63	10.66
【 A 】					
Non-performing loan ratio	0.23	0.19	0.16	0.26	0.21
Loan loss provisions / NPLs	677.84	751.65	930.65	573.29	725.78
【 E 】					
NIBT / Average equity	16.59	6.90	9.72	7.25	8.19
(NIBT + loan loss provisions) / Average equity	17.05	6.90	10.22	7.82	8.24
NIBT / Average assets	1.24	0.51	0.68	0.55	0.69
(NIBT + loan loss provisions) / Average assets	1.28	0.51	0.71	0.59	0.69
Net interest income / NIBT	78.84	159.32	135.50	145.22	125.87
NIBT / Net income	64.17	45.35	50.05	45.59	48.19
NIBT / Employees (in thousand / per person)	6,973.78	3,015.09	3,984.65	3,127.31	3,502.93
【 L 】					
Liquidity coverage ratio	118.74	120.75	116.67	111.76	119.03
Net stable funding ratio	124.49	126.00	125.01	123.50	118.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.25	33.81	30.63	33.93	32.64
Loans / Deposits	72.69	68.32	73.88	69.43	73.23
Time deposits / Deposits	50.19	r 48.88	48.53	48.22	48.78
NCDs / Time deposits	0.04	r 0.01	0.04	0.07	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-38.23	-45.00	-42.21	-37.33	-29.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	127.63	118.99	128.23	118.49	121.25
Interest rate sensitivity gap / Equity	143.97	111.10	151.61	107.20	108.90
【 G 】					
Deposit growth rate	-9.56	10.48	-4.16	13.64	6.35
Loan growth rate	-1.16	4.18	1.99	7.73	0.87
Investment growth rate	-11.29	9.80	-7.86	12.46	35.70
Guarantee growth rate	9.13	-4.52	8.54	-3.19	-14.50

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Agricultural Bank of Taiwan

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	12.74	11.63	12.68	11.74	13.39
Tier 1 capital / Risk-weighted assets	11.10	9.24	10.59	9.59	9.84
Common equity Tier 1 / Risk-weighted assets	8.80	8.51	8.35	8.98	9.84
Tier 1 capital / Exposure measurement	3.62	2.75	3.48	3.16	3.26
Liabilities / Equity (multiple)	31.84	35.95	33.55	29.47	23.75
【 A 】					
Non-performing loan ratio	0.19	0.20	0.07	0.19	0.23
Loan loss provisions / NPLs	821.22	936.70	2,066.32	928.59	669.54
【 E 】					
NIBT / Average equity	7.47	9.54	3.14	5.52	4.46
(NIBT + loan loss provisions) / Average equity	8.43	11.58	3.16	5.96	5.61
NIBT / Average assets	0.18	0.31	0.09	0.19	0.17
(NIBT + loan loss provisions) / Average assets	0.21	0.38	0.09	0.21	0.21
Net interest income / NIBT	-75.86	98.82	210.12	143.95	161.92
NIBT / Net income	50.56	61.19	32.33	44.05	39.08
NIBT / Employees (in thousand / per person)	4,836.98	8,063.66	2,358.09	4,628.65	3,839.44
【 L 】					
Liquidity coverage ratio	117.38	140.45	117.39	143.13	118.26
Net stable funding ratio	161.49	182.84	148.69	171.76	169.06
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.88	52.15	48.79	57.16	57.09
Loans / Deposits	46.82	38.65	49.31	40.29	42.09
Time deposits / Deposits	97.97	r 96.51	97.69	95.30	96.79
NCDs / Time deposits	-	-	1.23	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-1,133.56	-624.17	-1,486.04	-731.08	-660.05
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	72.32	76.69	74.24	82.73	86.63
Interest rate sensitivity gap / Equity	-689.46	-714.17	-673.56	-436.36	-277.94
【 G 】					
Deposit growth rate	-0.57	7.68	1.92	9.62	9.07
Loan growth rate	20.46	-2.26	24.74	4.94	13.20
Investment growth rate	15.84	29.44	25.95	20.95	1.84
Guarantee growth rate	-2.21	22.52	-15.84	8.08	26.75

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Citibank Taiwan Limited

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	21.41	18.91	r 20.27	20.57	16.70
Tier 1 capital / Risk-weighted assets	20.46	17.95	r 19.31	19.13	14.94
Common equity Tier 1 / Risk-weighted assets	20.46	17.95	r 19.31	19.13	14.94
Tier 1 capital / Exposure measurement	7.97	7.43	r 7.70	7.93	7.28
Liabilities / Equity (multiple)	6.51	6.95	6.70	6.34	7.11
【 A 】					
Non-performing loan ratio	0.31	0.30	0.30	0.28	0.40
Loan loss provisions / NPLs	571.85	574.22	575.82	641.66	462.96
【 E 】					
NIBT / Average equity	12.03	5.55	4.95	5.90	9.36
(NIBT + loan loss provisions) / Average equity	13.13	6.21	4.97	5.54	9.56
NIBT / Average assets	1.56	0.71	0.62	0.72	1.11
(NIBT + loan loss provisions) / Average assets	1.70	0.80	0.62	0.68	1.14
Net interest income / NIBT	141.22	154.33	246.68	149.08	114.06
NIBT / Net income	38.30	26.73	21.36	28.53	39.20
NIBT / Employees (in thousand / per person)	3,101.58	1,407.35	1,248.11	1,492.82	2,376.19
【 L 】					
Liquidity coverage ratio	203.92	177.69	199.92	161.13	138.58
Net stable funding ratio	178.24	170.76	173.25	173.93	156.61
Liquidity reserve ratio (average daily data in the last month of each quarter)	49.40	52.83	39.53	56.82	59.68
Loans / Deposits	42.69	44.00	43.32	46.76	48.42
Time deposits / Deposits	25.60	r 12.67	24.35	14.61	15.96
NCDs / Time deposits	0.01	r 0.02	0.01	0.02	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	-19.34	29.25	-7.26	-12.01	-9.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.94	97.14	102.68	109.40	112.27
Interest rate sensitivity gap / Equity	14.44	-8.81	7.66	25.77	32.69
【 G 】					
Deposit growth rate	-3.16	8.26	7.29	-4.24	0.32
Loan growth rate	-6.04	-3.50	-0.61	-7.51	-4.20
Investment growth rate	6.08	1.81	3.48	-11.78	34.34
Guarantee growth rate	47.40	11.75	31.97	11.22	17.66

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

O-Bank Co., Ltd. Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.38	14.47	14.49	14.71	12.67
Tier 1 capital / Risk-weighted assets	12.72	13.20	12.72	13.63	11.46
Common equity Tier 1 / Risk-weighted assets	12.15	13.00	12.09	13.51	11.34
Tier 1 capital / Exposure measurement	7.63	7.94	7.80	7.99	7.49
Liabilities / Equity (multiple)	8.74	8.02	8.44	7.66	8.25
【A】					
Non-performing loan ratio	0.34	0.32	0.35	0.41	0.42
Loan loss provisions / NPLs	436.60	441.37	431.59	353.00	309.65
【E】					
NIBT / Average equity	8.87	7.22	14.81	5.60	3.67
(NIBT + loan loss provisions) / Average equity	9.22	8.29	15.38	6.21	3.81
NIBT / Average assets	0.91	0.82	1.52	0.63	0.36
(NIBT + loan loss provisions) / Average assets	0.95	0.94	1.58	0.70	0.38
Net interest income / NIBT	60.38	92.98	52.99	109.62	155.07
NIBT / Net income	46.85	44.74	57.55	36.56	26.55
NIBT / Employees (in thousand / per person)	3,123.39	2,717.84	5,141.73	2,091.29	1,347.54
【L】					
Liquidity coverage ratio	111.74	r 113.81	114.23	113.22	113.01
Net stable funding ratio	109.48	r 113.76	111.25	115.93	110.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	50.98	45.55	46.54	46.81	46.39
Loans / Deposits	66.47	68.23	67.58	66.81	65.56
Time deposits / Deposits	82.89	r 75.13	81.78	67.63	75.70
NCDs / Time deposits	3.02	r 3.42	4.86	3.04	6.76
Accumulated gap of assets and liabilities (180 days) / Equity	-183.04	-84.92	-112.47	-88.81	-52.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.60	107.52	108.94	110.05	113.82
Interest rate sensitivity gap / Equity	22.91	37.45	43.21	47.93	72.78
【G】					
Deposit growth rate	17.19	1.73	15.30	-3.38	1.15
Loan growth rate	16.16	4.79	18.75	-4.25	-5.84
Investment growth rate	15.25	3.04	3.93	-1.89	5.14
Guarantee growth rate	-35.95	-14.50	-41.55	-3.75	76.78

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Taiwan Business Bank　　Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	12.65	13.07	r 12.45	13.39	13.42
Tier 1 capital / Risk-weighted assets	9.61	9.60	r 9.30	9.83	9.84
Common equity Tier 1 / Risk-weighted assets	8.20	8.10	r 7.89	8.32	8.28
Tier 1 capital / Exposure measurement	5.49	5.28	r 5.48	5.41	5.90
Liabilities / Equity (multiple)	18.05	18.77	18.88	18.89	17.13
【A】					
Non-performing loan ratio	0.14	0.18	0.20	0.28	0.50
Loan loss provisions / NPLs	876.88	663.25	641.78	422.57	233.63
【E】					
NIBT / Average equity	14.90	10.24	11.44	5.83	5.65
(NIBT + loan loss provisions) / Average equity	17.94	13.36	12.19	7.53	6.70
NIBT / Average assets	0.76	0.50	0.58	0.30	0.30
(NIBT + loan loss provisions) / Average assets	0.92	0.65	0.62	0.39	0.36
Net interest income / NIBT	114.93	179.53	167.58	306.79	299.94
NIBT / Net income	51.91	41.99	42.26	24.06	24.61
NIBT / Employees (in thousand / per person)	3,028.76	1,975.25	2,210.73	1,080.24	1,019.41
【L】					
Liquidity coverage ratio	124.26	125.05	118.86	123.88	132.37
Net stable funding ratio	133.02	132.03	131.25	131.57	127.42
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.87	23.59	22.12	22.38	19.03
Loans / Deposits	76.33	76.09	77.91	75.94	82.36
Time deposits / Deposits	43.99	r 44.03	42.99	42.77	42.64
NCDs / Time deposits	0.64	r 0.90	0.77	1.17	0.71
Accumulated gap of assets and liabilities (180 days) / Equity	94.71	29.81	85.30	101.65	42.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.49	101.55	106.95	102.64	103.01
Interest rate sensitivity gap / Equity	99.67	21.98	95.52	37.52	38.38
【G】					
Deposit growth rate	1.51	15.99	0.29	17.65	-1.20
Loan growth rate	6.07	7.54	7.61	7.67	6.82
Investment growth rate	-0.16	29.42	-9.60	31.03	-7.82
Guarantee growth rate	1.26	11.96	-9.37	17.92	12.16

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Standard Chartered Bank (Taiwan) Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.85	13.70	r 16.34	14.42	14.03
Tier 1 capital / Risk-weighted assets	14.47	12.02	r 14.91	12.71	11.96
Common equity Tier 1 / Risk-weighted assets	14.47	12.02	r 14.91	12.71	11.96
Tier 1 capital / Exposure measurement	6.36	5.64	r 6.12	5.89	5.70
Liabilities / Equity (multiple)	13.43	13.96	13.99	13.40	14.39
【A】					
Non-performing loan ratio	0.09	0.07	0.09	0.07	0.11
Loan loss provisions / NPLs	1,895.86	2,320.98	1,815.04	2,196.14	1,503.90
【E】					
NIBT / Average equity	12.26	3.24	6.25	5.88	5.94
(NIBT + loan loss provisions) / Average equity	16.00	5.87	6.48	6.18	5.93
NIBT / Average assets	0.81	0.22	0.40	0.40	0.41
(NIBT + loan loss provisions) / Average assets	1.06	0.40	0.41	0.42	0.41
Net interest income / NIBT	95.59	356.65	189.94	183.95	179.24
NIBT / Net income	35.13	12.42	22.62	22.57	21.89
NIBT / Employees (in thousand / per person)	2,314.19	538.87	1,153.11	995.34	965.28
【L】					
Liquidity coverage ratio	197.78	182.94	160.66	187.61	162.66
Net stable funding ratio	152.34	145.83	150.29	146.40	143.67
Liquidity reserve ratio (average daily data in the last month of each quarter)	59.37	59.48	63.82	58.53	59.13
Loans / Deposits	49.55	51.44	49.79	52.17	46.79
Time deposits / Deposits	30.37	r 21.82	30.47	20.44	21.43
NCDs / Time deposits	2.92	r 4.44	2.11	4.58	4.46
Accumulated gap of assets and liabilities (180 days) / Equity	-191.83	-220.27	-196.19	-196.34	-214.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	131.10	113.29	139.95	116.28	89.99
Interest rate sensitivity gap / Equity	219.93	106.19	278.20	126.42	-70.31
【G】					
Deposit growth rate	3.49	-0.71	1.32	-6.61	20.76
Loan growth rate	-0.32	2.58	-3.32	4.13	1.28
Investment growth rate	-3.32	0.92	1.12	-11.25	20.34
Guarantee growth rate	3.84	75.74	2.28	89.46	-1.13

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Taichung Commercial Bank Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	16.32	16.32	15.95	15.81	13.60
Tier 1 capital / Risk-weighted assets	14.44	14.21	14.03	14.24	13.06
Common equity Tier 1 / Risk-weighted assets	12.41	12.03	12.01	12.24	11.03
Tier 1 capital / Exposure measurement	9.74	9.23	9.53	8.87	8.54
Liabilities / Equity (multiple)	10.17	10.98	10.52	11.02	11.69
【A】					
Non-performing loan ratio	0.19	0.16	0.15	0.15	0.21
Loan loss provisions / NPLs	679.62	858.72	849.81	898.12	644.56
【E】					
NIBT / Average equity	9.93	9.48	10.05	9.20	8.82
(NIBT + loan loss provisions) / Average equity	12.59	11.98	10.53	10.43	9.11
NIBT / Average assets	0.87	0.79	0.83	0.74	0.67
(NIBT + loan loss provisions) / Average assets	1.11	0.99	0.87	0.84	0.69
Net interest income / NIBT	150.17	148.81	156.71	158.46	166.19
NIBT / Net income	44.86	47.98	46.43	43.48	43.97
NIBT / Employees (in thousand / per person)	2,494.96	2,188.41	2,291.99	1,961.12	1,752.25
【L】					
Liquidity coverage ratio	145.58	168.48	137.93	171.66	167.53
Net stable funding ratio	138.56	144.65	139.16	143.98	143.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.75	24.11	20.75	24.20	24.39
Loans / Deposits	74.99	73.28	75.80	73.35	72.32
Time deposits / Deposits	46.56	r 44.92	45.82	44.56	47.93
NCDs / Time deposits	0.36	r 1.18	0.37	1.26	0.75
Accumulated gap of assets and liabilities (180 days) / Equity	-107.86	-67.54	-145.93	-28.94	-22.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.73	90.35	91.86	90.75	89.63
Interest rate sensitivity gap / Equity	-71.10	-90.09	-71.76	-86.39	-104.57
【G】					
Deposit growth rate	1.84	4.95	3.62	3.63	9.15
Loan growth rate	4.21	4.41	7.10	5.05	4.70
Investment growth rate	-1.78	3.99	-5.51	4.52	11.83
Guarantee growth rate	-5.10	8.79	0.44	18.67	38.79

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

King's Town Bank Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.70	15.89	14.33	16.31	16.15
Tier 1 capital / Risk-weighted assets	13.57	14.65	13.19	15.23	14.58
Common equity Tier 1 / Risk-weighted assets	13.57	14.65	13.19	15.23	14.58
Tier 1 capital / Exposure measurement	11.45	12.92	10.99	12.84	12.28
Liabilities / Equity (multiple)	7.42	6.23	7.73	5.89	5.89
【 A 】					
Non-performing loan ratio	0.02	0.02	0.02	0.02	0.01
Loan loss provisions / NPLs	8,288.64	7,345.45	8,940.00	8,342.11	11,764.00
【 E 】					
NIBT / Average equity	9.07	1.62	6.09	14.76	16.22
(NIBT + loan loss provisions) / Average equity	12.16	2.30	6.83	19.75	17.00
NIBT / Average assets	1.15	0.22	0.81	2.01	2.11
(NIBT + loan loss provisions) / Average assets	1.54	0.32	0.91	2.69	2.21
Net interest income / NIBT	117.48	719.68	193.66	81.96	80.50
NIBT / Net income	55.78	38.29	57.40	64.88	71.55
NIBT / Employees (in thousand / per person)	4,302.49	778.47	2,887.32	6,706.43	6,538.30
【 L 】					
Liquidity coverage ratio	117.22	124.60	114.07	140.78	141.80
Net stable funding ratio	133.68	140.25	130.22	144.93	134.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.06	21.87	19.45	22.94	21.96
Loans / Deposits	85.70	84.64	86.53	82.88	82.69
Time deposits / Deposits	49.27	r 41.81	48.05	41.50	42.69
NCDs / Time deposits	5.05	r 0.07	0.79	0.07	1.11
Accumulated gap of assets and liabilities (180 days) / Equity	-41.09	-15.93	-76.85	-3.47	8.21
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.20	96.70	98.03	96.30	91.97
Interest rate sensitivity gap / Equity	-17.08	-16.91	-12.37	-17.65	-38.41
【 G 】					
Deposit growth rate	13.31	9.65	12.41	11.30	18.42
Loan growth rate	14.74	12.68	17.36	11.54	19.17
Investment growth rate	-3.21	-6.25	-6.94	-5.31	9.07
Guarantee growth rate	-20.70	19.37	-10.64	10.59	61.19

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

HSBC Bank (Taiwan) Limited Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	19.98	15.96	18.13	16.91	15.09
Tier 1 capital / Risk-weighted assets	18.93	14.90	17.06	15.87	14.01
Common equity Tier 1 / Risk-weighted assets	18.93	14.90	17.06	15.87	14.01
Tier 1 capital / Exposure measurement	6.92	5.65	6.78	5.86	5.89
Liabilities / Equity (multiple)	10.65	13.71	11.02	12.66	12.92
【A】					
Non-performing loan ratio	0.05	0.03	0.04	0.04	0.03
Loan loss provisions / NPLs	2,705.93	4,156.32	3,626.47	3,589.58	3,917.65
【E】					
NIBT / Average equity	20.12	8.89	10.78	5.46	7.20
(NIBT + loan loss provisions) / Average equity	20.19	10.24	10.71	5.57	7.17
NIBT / Average assets	1.69	0.64	0.79	0.40	0.55
(NIBT + loan loss provisions) / Average assets	1.70	0.74	0.79	0.41	0.55
Net interest income / NIBT	56.90	93.49	89.63	132.47	82.07
NIBT / Net income	57.09	34.18	38.80	25.17	33.44
NIBT / Employees (in thousand / per person)	5,544.17	2,227.30	2,749.51	1,369.78	1,867.89
【L】					
Liquidity coverage ratio	173.28	142.68	191.83	148.44	172.69
Net stable funding ratio	166.51	153.23	156.83	152.71	149.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	75.90	81.54	64.95	86.25	78.16
Loans / Deposits	54.74	58.46	60.32	60.45	55.26
Time deposits / Deposits	46.80	r 34.24	38.39	33.71	43.11
NCDs / Time deposits	0.04	r 0.95	0.03	1.05	0.97
Accumulated gap of assets and liabilities (180 days) / Equity	-113.19	-114.30	-50.88	-56.71	-52.80
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	147.63	155.36	155.50	179.45	153.93
Interest rate sensitivity gap / Equity	254.34	330.69	277.22	418.69	325.92
【G】					
Deposit growth rate	8.11	4.00	8.15	-4.95	3.67
Loan growth rate	1.22	12.93	7.91	3.98	-9.02
Investment growth rate	-18.36	-14.15	-36.35	0.64	-18.86
Guarantee growth rate	0.22	61.33	11.61	52.56	39.79

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Taipei Star Bank　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.99	14.77	r 14.07	15.16	12.68
Tier 1 capital / Risk-weighted assets	11.86	12.26	r 11.95	12.57	10.16
Common equity Tier 1 / Risk-weighted assets	10.16	10.51	r 10.22	10.74	9.10
Tier 1 capital / Exposure measurement	7.03	6.69	r 6.87	6.52	6.22
Liabilities / Equity (multiple)	14.11	14.66	14.54	15.10	15.00
【 A 】					
Non-performing loan ratio	0.13	0.24	0.28	0.28	0.13
Loan loss provisions / NPLs	905.56	477.86	431.17	407.28	852.17
【 E 】					
NIBT / Average equity	2.32	4.44	4.56	4.56	4.53
(NIBT + loan loss provisions) / Average equity	1.48	5.21	4.89	4.72	4.44
NIBT / Average assets	0.15	0.28	0.28	0.29	0.27
(NIBT + loan loss provisions) / Average assets	0.09	0.32	0.30	0.30	0.26
Net interest income / NIBT	645.45	407.81	375.86	387.16	377.69
NIBT / Net income	12.94	20.65	20.75	21.31	21.77
NIBT / Employees (in thousand / per person)	290.11	549.36	569.87	539.92	517.53
【 L 】					
Liquidity coverage ratio	113.88	110.70	134.41	151.06	145.25
Net stable funding ratio	120.67	117.32	117.51	123.77	118.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.23	17.95	20.30	19.42	22.01
Loans / Deposits	77.89	78.01	76.72	74.84	71.95
Time deposits / Deposits	61.03	r 58.77	60.27	59.63	61.49
NCDs / Time deposits	0.19	r 0.80	1.55	0.77	0.70
Accumulated gap of assets and liabilities (180 days) / Equity	-264.94	-279.57	-296.65	-237.22	-236.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.76	84.33	83.71	86.62	86.41
Interest rate sensitivity gap / Equity	-192.96	-204.64	-212.14	-179.68	-181.32
【 G 】					
Deposit growth rate	2.66	-0.80	0.87	1.12	-0.46
Loan growth rate	2.49	4.91	3.40	5.19	1.89
Investment growth rate	-18.00	5.87	-10.73	0.50	-13.79
Guarantee growth rate	-65.09	-5.50	-91.27	-49.45	-39.08

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Hwatai Bank

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	12.10	11.68	12.32	12.74	12.34
Tier 1 capital / Risk-weighted assets	8.90	8.87	9.05	9.76	9.90
Common equity Tier 1 / Risk-weighted assets	8.21	8.08	8.33	8.89	9.90
Tier 1 capital / Exposure measurement	6.57	6.29	6.62	6.65	6.24
Liabilities / Equity (multiple)	14.87	15.65	14.83	14.54	13.82
【 A 】					
Non-performing loan ratio	0.01	0.06	0.01	0.06	0.08
Loan loss provisions / NPLs	20,550.00	2,134.21	13,707.14	2,176.06	1,754.41
【 E 】					
NIBT / Average equity	8.31	5.22	7.56	4.35	3.38
(NIBT + loan loss provisions) / Average equity	13.06	7.99	8.18	5.45	3.95
NIBT / Average assets	0.52	0.32	0.45	0.29	0.23
(NIBT + loan loss provisions) / Average assets	0.82	0.49	0.49	0.36	0.27
Net interest income / NIBT	248.57	343.48	275.40	354.73	391.23
NIBT / Net income	33.84	24.08	30.07	22.21	19.61
NIBT / Employees (in thousand / per person)	1,364.90	780.76	1,113.70	637.25	459.68
【 L 】					
Liquidity coverage ratio	114.41	115.68	116.13	128.80	270.12
Net stable funding ratio	142.07	139.41	145.44	143.48	153.96
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.81	19.71	18.26	22.65	36.34
Loans / Deposits	81.28	80.09	80.38	76.95	64.27
Time deposits / Deposits	60.29	r 54.40	57.04	51.52	52.68
NCDs / Time deposits	6.86	r 8.84	5.12	4.20	3.26
Accumulated gap of assets and liabilities (180 days) / Equity	-179.50	-272.62	-196.53	-261.30	-149.54
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.41	97.95	100.42	98.21	95.02
Interest rate sensitivity gap / Equity	5.51	-28.77	5.62	-23.15	-60.85
【 G 】					
Deposit growth rate	11.02	10.37	13.59	6.45	8.78
Loan growth rate	12.68	31.52	18.66	27.46	0.87
Investment growth rate	-6.57	-2.33	-7.56	-7.22	4.02
Guarantee growth rate	-61.30	4.82	-72.16	3.80	6.48

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Shin Kong Commercial Bank — Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.90	14.33	14.38	14.82	16.87
Tier 1 capital / Risk-weighted assets	12.78	12.04	r 12.18	12.41	13.96
Common equity Tier 1 / Risk-weighted assets	10.29	10.01	9.71	10.40	11.65
Tier 1 capital / Exposure measurement	6.53	6.24	r 6.15	6.51	7.26
Liabilities / Equity (multiple)	16.71	16.88	18.05	15.91	13.93
【 A 】					
Non-performing loan ratio	0.12	0.14	0.12	0.16	0.19
Loan loss provisions / NPLs	1,114.30	959.10	1,089.24	800.85	672.56
【 E 】					
NIBT / Average equity	9.44	9.60	11.35	10.85	10.20
(NIBT + loan loss provisions) / Average equity	9.89	10.93	11.58	11.28	10.62
NIBT / Average assets	0.61	0.58	0.69	0.67	0.67
(NIBT + loan loss provisions) / Average assets	0.64	0.66	0.70	0.70	0.70
Net interest income / NIBT	165.77	196.77	165.40	169.23	168.61
NIBT / Net income	39.15	38.47	43.95	40.38	39.58
NIBT / Employees (in thousand / per person)	1,911.40	1,785.70	2,152.13	1,949.73	1,769.23
【 L 】					
Liquidity coverage ratio	150.96	146.30	159.99	149.39	154.66
Net stable funding ratio	139.96	130.88	142.51	130.08	123.73
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.48	25.27	26.56	25.48	26.25
Loans / Deposits	72.06	69.76	70.20	68.89	71.71
Time deposits / Deposits	57.33	r 54.93	56.52	54.54	55.42
NCDs / Time deposits	2.75	r 2.67	5.06	1.84	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	-237.63	-212.53	-285.11	-159.07	-100.22
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	86.01	81.79	86.29	81.66	85.24
Interest rate sensitivity gap / Equity	-177.83	-239.89	-182.30	-226.98	-160.48
【 G 】					
Deposit growth rate	-0.75	10.71	2.75	14.71	11.68
Loan growth rate	2.52	9.61	4.70	10.19	7.93
Investment growth rate	-2.49	9.10	-2.83	12.69	19.75
Guarantee growth rate	-25.55	21.46	-23.43	33.73	61.59

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Sunny Bank, Ltd. Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.42	12.93	12.97	12.63	13.08
Tier 1 capital / Risk-weighted assets	11.46	11.57	11.28	11.53	11.64
Common equity Tier 1 / Risk-weighted assets	9.34	9.24	9.12	9.32	9.38
Tier 1 capital / Exposure measurement	7.14	6.90	7.11	6.72	6.89
Liabilities / Equity (multiple)	15.33	16.16	15.55	16.03	15.62
【 A 】					
Non-performing loan ratio	0.15	0.15	0.15	0.16	0.22
Loan loss provisions / NPLs	866.13	970.80	875.07	929.90	555.63
【 E 】					
NIBT / Average equity	12.71	14.29	12.57	8.00	8.06
(NIBT + loan loss provisions) / Average equity	12.00	13.36	11.81	11.82	11.47
NIBT / Average assets	0.84	0.86	0.79	0.48	0.50
(NIBT + loan loss provisions) / Average assets	0.79	0.81	0.74	0.71	0.71
Net interest income / NIBT	133.47	125.62	152.38	221.13	207.02
NIBT / Net income	59.67	62.13	58.43	36.17	37.39
NIBT / Employees (in thousand / per person)	2,492.75	2,483.91	2,253.39	1,337.49	1,292.23
【 L 】					
Liquidity coverage ratio	117.03	114.53	115.79	114.34	111.86
Net stable funding ratio	133.33	130.05	132.06	131.57	129.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.43	23.12	18.78	23.74	24.84
Loans / Deposits	73.75	73.01	74.50	71.95	73.95
Time deposits / Deposits	69.13	r 64.97	66.68	64.03	65.34
NCDs / Time deposits	5.88	r 5.61	6.33	5.75	7.11
Accumulated gap of assets and liabilities (180 days) / Equity	-226.46	-317.13	-286.39	-264.83	-300.12
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.70	88.58	88.78	89.77	88.80
Interest rate sensitivity gap / Equity	-148.07	-160.87	-149.41	-141.18	-150.83
【 G 】					
Deposit growth rate	6.76	8.12	5.32	9.59	14.15
Loan growth rate	7.83	7.53	9.03	6.61	12.83
Investment growth rate	-4.65	4.10	-11.73	6.16	24.87
Guarantee growth rate	-12.57	18.26	6.04	19.64	4.77

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Bank of Panhsin　　Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	12.19	12.39	r 12.04	12.14	11.21
Tier 1 capital / Risk-weighted assets	9.65	9.54	r 9.43	9.44	9.28
Common equity Tier 1 / Risk-weighted assets	8.69	8.51	r 8.46	8.52	8.31
Tier 1 capital / Exposure measurement	5.98	5.76	r 5.79	5.65	5.61
Liabilities / Equity (multiple)	14.27	14.62	14.88	14.49	14.32
【 A 】					
Non-performing loan ratio	0.20	0.23	0.19	0.21	0.26
Loan loss provisions / NPLs	600.50	541.28	637.17	566.42	441.96
【 E 】					
NIBT / Average equity	8.32	8.06	9.95	7.00	6.72
(NIBT + loan loss provisions) / Average equity	9.10	9.81	10.09	7.72	7.42
NIBT / Average assets	0.55	0.52	0.64	0.45	0.44
(NIBT + loan loss provisions) / Average assets	0.61	0.64	0.65	0.49	0.48
Net interest income / NIBT	206.49	202.93	184.11	234.10	226.76
NIBT / Net income	35.49	32.92	39.45	29.07	28.22
NIBT / Employees (in thousand / per person)	1,197.12	1,034.48	1,368.88	861.64	767.39
【 L 】					
Liquidity coverage ratio	118.09	110.05	130.02	116.38	117.54
Net stable funding ratio	135.95	136.97	139.64	137.23	139.39
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.08	22.23	20.33	21.19	19.59
Loans / Deposits	74.37	76.07	71.85	74.48	75.09
Time deposits / Deposits	56.68	r 51.65	56.04	52.87	56.36
NCDs / Time deposits	0.18	r 0.26	0.22	0.23	0.25
Accumulated gap of assets and liabilities (180 days) / Equity	-43.93	-92.27	-53.76	-123.73	-131.21
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.96	93.08	95.39	95.18	95.85
Interest rate sensitivity gap / Equity	-34.44	-83.50	-54.69	-57.91	-49.91
【 G 】					
Deposit growth rate	4.83	1.09	6.80	5.86	10.05
Loan growth rate	2.48	1.50	3.03	4.70	7.93
Investment growth rate	3.33	10.09	13.24	3.65	5.00
Guarantee growth rate	-2.79	32.29	-4.83	69.46	43.98

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Cota Bank Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	13.31	13.58	13.04	13.59	13.07
Tier 1 capital / Risk-weighted assets	11.84	11.68	r 11.57	11.69	10.75
Common equity Tier 1 / Risk-weighted assets	11.34	11.16	11.07	11.16	10.25
Tier 1 capital / Exposure measurement	6.76	6.44	6.59	6.46	6.41
Liabilities / Equity (multiple)	12.58	13.34	12.97	13.31	13.36
【A】					
Non-performing loan ratio	0.21	0.15	0.17	0.17	0.20
Loan loss provisions / NPLs	616.38	968.98	778.85	866.67	707.44
【E】					
NIBT / Average equity	8.73	8.26	7.99	7.08	7.21
(NIBT + loan loss provisions) / Average equity	8.97	8.32	8.10	7.10	7.21
NIBT / Average assets	0.64	0.58	0.57	0.50	0.50
(NIBT + loan loss provisions) / Average assets	0.66	0.59	0.57	0.50	0.50
Net interest income / NIBT	234.01	238.89	254.23	279.80	287.49
NIBT / Net income	36.53	34.39	33.32	31.79	31.46
NIBT / Employees (in thousand / per person)	1,012.79	964.29	913.12	807.49	774.46
【L】					
Liquidity coverage ratio	201.54	465.91	193.29	526.85	503.45
Net stable funding ratio	141.81	148.76	142.64	143.00	138.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.36	25.90	18.93	26.04	25.09
Loans / Deposits	80.04	72.03	78.58	73.01	74.93
Time deposits / Deposits	52.61	r 52.53	51.04	52.57	54.39
NCDs / Time deposits	0.35	r 2.90	0.95	3.14	5.05
Accumulated gap of assets and liabilities (180 days) / Equity	-167.72	-163.06	-180.44	-145.85	-187.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	83.51	81.70	82.80	82.08	83.88
Interest rate sensitivity gap / Equity	-196.34	-229.16	-209.91	-222.39	-201.20
【G】					
Deposit growth rate	-0.73	4.30	0.95	3.64	5.52
Loan growth rate	10.30	-0.50	8.66	0.99	7.40
Investment growth rate	-13.72	17.53	-8.07	15.60	-4.40
Guarantee growth rate	17.95	-38.59	13.53	-38.26	3.65

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Union Bank of Taiwan Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.53	15.10	14.95	16.08	14.80
Tier 1 capital / Risk-weighted assets	12.53	12.97	r 12.93	14.26	12.83
Common equity Tier 1 / Risk-weighted assets	9.77	10.05	r 10.00	11.18	9.90
Tier 1 capital / Exposure measurement	6.16	6.39	r 6.38	6.53	6.55
Liabilities / Equity (multiple)	12.83	12.14	12.53	11.76	11.41
【 A 】					
Non-performing loan ratio	0.24	0.12	0.24	0.10	0.14
Loan loss provisions / NPLs	485.86	916.01	481.73	1,081.36	788.45
【 E 】					
NIBT / Average equity	8.93	5.11	7.14	8.43	6.84
(NIBT + loan loss provisions) / Average equity	9.97	6.44	7.40	7.45	7.14
NIBT / Average assets	0.65	0.39	0.53	0.66	0.52
(NIBT + loan loss provisions) / Average assets	0.72	0.49	0.55	0.58	0.55
Net interest income / NIBT	161.39	285.43	224.26	163.92	197.25
NIBT / Net income	36.83	29.18	33.36	37.08	32.25
NIBT / Employees (in thousand / per person)	1,412.54	828.39	1,124.97	1,341.13	969.09
【 L 】					
Liquidity coverage ratio	151.23	131.95	147.97	170.97	214.29
Net stable funding ratio	134.20	133.95	134.68	137.72	134.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.72	19.09	18.36	21.93	26.64
Loans / Deposits	73.96	76.41	74.81	73.70	69.91
Time deposits / Deposits	51.59	r 47.52	50.04	45.82	49.68
NCDs / Time deposits	0.42	r 0.41	0.73	0.11	0.10
Accumulated gap of assets and liabilities (180 days) / Equity	-133.90	-163.25	-123.99	-99.38	-39.70
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.52	91.79	95.19	91.91	95.14
Interest rate sensitivity gap / Equity	-61.82	-88.88	-52.51	-85.38	-47.09
【 G 】					
Deposit growth rate	7.38	9.92	5.63	10.60	13.98
Loan growth rate	3.89	16.19	7.18	16.33	9.83
Investment growth rate	-3.85	-2.87	-8.18	3.67	0.97
Guarantee growth rate	11.93	16.56	2.26	20.55	1.60

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Far Eastern International Bank Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.58	14.04	14.90	13.95	14.10
Tier 1 capital / Risk-weighted assets	11.98	11.04	12.27	11.30	11.49
Common equity Tier 1 / Risk-weighted assets	11.37	10.41	11.63	10.87	11.03
Tier 1 capital / Exposure measurement	6.73	6.11	6.73	5.87	6.09
Liabilities / Equity (multiple)	12.65	13.65	12.49	13.56	12.98
【A】					
Non-performing loan ratio	0.34	0.24	0.36	0.26	0.51
Loan loss provisions / NPLs	411.24	557.70	391.77	496.25	286.35
【E】					
NIBT / Average equity	6.93	6.04	8.24	6.76	6.05
(NIBT + loan loss provisions) / Average equity	9.55	8.29	8.45	6.24	5.61
NIBT / Average assets	0.52	0.41	0.57	0.47	0.43
(NIBT + loan loss provisions) / Average assets	0.71	0.56	0.58	0.43	0.40
Net interest income / NIBT	174.20	216.35	167.29	201.54	211.01
NIBT / Net income	32.42	30.02	36.35	31.41	26.53
NIBT / Employees (in thousand / per person)	1,529.60	1,191.22	1,668.26	1,300.20	1,137.24
【L】					
Liquidity coverage ratio	114.81	133.54	112.03	142.22	142.42
Net stable funding ratio	123.60	125.55	127.04	128.35	123.36
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.22	33.98	30.81	37.42	37.53
Loans / Deposits	74.31	71.73	73.08	67.44	66.74
Time deposits / Deposits	68.45	r 60.75	65.44	61.97	63.42
NCDs / Time deposits	7.19	r 3.20	4.84	1.82	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	-260.02	-170.05	-216.56	-197.42	-232.14
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.17	102.41	103.19	104.66	107.47
Interest rate sensitivity gap / Equity	-27.66	25.04	30.03	47.82	70.83
【G】					
Deposit growth rate	3.06	6.52	-2.28	5.40	8.63
Loan growth rate	7.51	7.75	7.56	6.18	-0.34
Investment growth rate	-0.41	r 4.27	-0.62	6.73	11.52
Guarantee growth rate	-33.63	-12.92	-40.73	-2.59	11.40

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Yuanta Commercial Bank

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.87	15.08	14.65	15.41	16.98
Tier 1 capital / Risk-weighted assets	12.26	12.97	12.02	13.54	14.72
Common equity Tier 1 / Risk-weighted assets	11.53	12.19	11.26	12.87	13.98
Tier 1 capital / Exposure measurement	6.32	6.78	6.27	6.92	7.95
Liabilities / Equity (multiple)	14.13	13.01	14.31	12.43	10.57
【A】					
Non-performing loan ratio	0.03	0.10	0.02	0.10	0.12
Loan loss provisions / NPLs	5,153.99	1,431.21	6,585.64	1,433.02	1,230.93
【E】					
NIBT / Average equity	9.05	5.15	7.75	7.42	6.49
(NIBT + loan loss provisions) / Average equity	10.01	6.22	8.02	7.83	7.38
NIBT / Average assets	0.60	0.38	0.53	0.59	0.58
(NIBT + loan loss provisions) / Average assets	0.66	0.46	0.55	0.62	0.66
Net interest income / NIBT	129.20	206.27	155.77	137.65	151.76
NIBT / Net income	49.59	36.65	43.40	44.23	40.36
NIBT / Employees (in thousand / per person)	2,391.92	1,425.44	2,028.45	2,091.66	1,823.56
【L】					
Liquidity coverage ratio	192.63	198.46	158.58	187.19	237.56
Net stable funding ratio	163.33	158.61	154.22	159.16	160.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.88	36.56	30.10	37.33	37.23
Loans / Deposits	63.27	59.58	66.21	59.02	62.18
Time deposits / Deposits	47.13	r 42.68	46.49	40.12	41.95
NCDs / Time deposits	0.02	r 1.86	0.69	1.34	2.60
Accumulated gap of assets and liabilities (180 days) / Equity	-9.67	-30.20	-66.29	54.93	56.06
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.07	82.04	89.55	79.67	83.18
Interest rate sensitivity gap / Equity	-138.39	-197.08	-120.41	-214.43	-148.18
【G】					
Deposit growth rate	5.21	15.76	1.12	17.84	9.64
Loan growth rate	11.48	13.41	13.03	11.78	2.95
Investment growth rate	-5.36	11.85	-12.87	18.34	18.50
Guarantee growth rate	3.31	-25.52	-9.28	-21.94	-1.32

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Bank SinoPac Co., Ltd. Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.18	r 15.43	14.34	15.80	15.89
Tier 1 capital / Risk-weighted assets	12.50	r 12.45	11.63	12.99	13.13
Common equity Tier 1 / Risk-weighted assets	10.66	r 10.46	9.75	11.43	11.78
Tier 1 capital / Exposure measurement	6.67	6.94	6.32	6.66	6.88
Liabilities / Equity (multiple)	14.73	14.11	16.10	13.81	13.20
【A】					
Non-performing loan ratio	0.10	0.15	0.11	0.13	0.14
Loan loss provisions / NPLs	1,225.42	840.85	1,167.70	1,010.80	937.61
【E】					
NIBT / Average equity	12.69	12.03	12.22	9.27	8.15
(NIBT + loan loss provisions) / Average equity	13.81	14.46	12.54	9.77	8.60
NIBT / Average assets	0.77	0.80	0.77	0.63	0.59
(NIBT + loan loss provisions) / Average assets	0.83	0.97	0.79	0.67	0.62
Net interest income / NIBT	124.66	118.74	141.01	148.29	148.42
NIBT / Net income	49.28	46.98	48.03	43.69	40.64
NIBT / Employees (in thousand / per person)	2,991.83	2,855.35	2,752.76	2,152.09	1,835.16
【L】					
Liquidity coverage ratio	132.23	r 124.10	124.47	136.85	143.65
Net stable funding ratio	138.42	132.98	136.92	137.09	132.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.42	26.89	22.88	31.19	31.78
Loans / Deposits	68.34	69.94	66.02	64.60	68.76
Time deposits / Deposits	50.93	r 43.34	49.40	44.58	47.17
NCDs / Time deposits	1.34	r 0.71	1.72	0.05	0.26
Accumulated gap of assets and liabilities (180 days) / Equity	-91.35	-26.47	-105.55	-29.23	52.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.87	106.03	108.55	105.54	109.89
Interest rate sensitivity gap / Equity	84.02	50.93	76.21	47.23	78.49
【G】					
Deposit growth rate	13.24	6.11	9.06	10.21	18.98
Loan growth rate	10.59	6.43	11.42	3.47	13.50
Investment growth rate	-0.89	9.17	-3.84	8.26	28.42
Guarantee growth rate	-13.67	7.99	-15.28	28.61	57.16

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

E.Sun Commercial Bank, Ltd. Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.96	13.95	14.33	13.97	15.64
Tier 1 capital / Risk-weighted assets	12.29	11.45	11.64	11.74	13.00
Common equity Tier 1 / Risk-weighted assets	10.68	9.93	10.07	10.32	11.34
Tier 1 capital / Exposure measurement	6.14	6.26	5.86	6.02	6.28
Liabilities / Equity (multiple)	15.79	15.91	16.68	15.67	15.24
【 A 】					
Non-performing loan ratio	0.17	0.15	0.16	0.16	0.19
Loan loss provisions / NPLs	696.03	811.81	752.62	783.82	656.32
【 E 】					
NIBT / Average equity	14.25	9.69	10.22	11.28	10.89
(NIBT + loan loss provisions) / Average equity	14.63	11.31	10.62	11.76	11.54
NIBT / Average assets	0.82	0.58	0.57	0.70	0.72
(NIBT + loan loss provisions) / Average assets	0.84	0.67	0.59	0.73	0.76
Net interest income / NIBT	89.28	149.05	146.65	116.24	103.99
NIBT / Net income	48.03	38.16	36.98	40.22	36.66
NIBT / Employees (in thousand / per person)	3,169.50	2,081.34	2,168.75	2,347.58	2,099.80
【 L 】					
Liquidity coverage ratio	141.29	120.14	132.63	124.72	133.83
Net stable funding ratio	139.25	134.50	137.61	133.53	137.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.61	32.43	32.69	33.81	35.84
Loans / Deposits	66.85	67.41	66.23	65.69	65.63
Time deposits / Deposits	50.06	r 43.26	48.75	43.22	43.36
NCDs / Time deposits	0.68	r 2.20	0.64	2.51	4.61
Accumulated gap of assets and liabilities (180 days) / Equity	-117.58	-70.58	-137.81	-79.88	-28.00
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	115.31	115.59	119.12	116.91	121.61
Interest rate sensitivity gap / Equity	141.44	141.37	176.89	152.91	193.65
【 G 】					
Deposit growth rate	5.60	11.29	7.55	8.62	19.42
Loan growth rate	5.46	12.60	9.20	8.70	12.22
Investment growth rate	2.29	5.20	0.78	6.10	30.83
Guarantee growth rate	-29.40	12.82	-22.52	17.29	18.43

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

KGI Bank

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.30	14.59	14.19	14.96	14.81
Tier 1 capital / Risk-weighted assets	12.21	12.49	12.07	13.07	12.32
Common equity Tier 1 / Risk-weighted assets	11.69	11.97	11.54	12.72	11.79
Tier 1 capital / Exposure measurement	7.66	8.11	r 7.41	8.01	7.88
Liabilities / Equity (multiple)	10.71	10.20	11.43	9.80	10.65
【 A 】					
Non-performing loan ratio	0.18	0.14	0.20	0.13	0.16
Loan loss provisions / NPLs	727.35	913.36	663.38	955.69	843.75
【 E 】					
NIBT / Average equity	11.00	9.67	10.49	7.38	7.35
(NIBT + loan loss provisions) / Average equity	10.22	9.04	10.46	7.47	7.54
NIBT / Average assets	0.94	0.90	0.88	0.70	0.69
(NIBT + loan loss provisions) / Average assets	0.88	0.84	0.88	0.70	0.70
Net interest income / NIBT	110.43	146.37	141.63	178.57	161.11
NIBT / Net income	52.44	51.35	50.59	43.51	41.58
NIBT / Employees (in thousand / per person)	2,892.99	2,607.92	2,666.26	1,982.28	1,857.26
【 L 】					
Liquidity coverage ratio	123.23	106.61	122.07	110.77	112.28
Net stable funding ratio	131.53	122.75	130.66	125.14	114.56
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.26	35.85	31.83	38.54	36.18
Loans / Deposits	72.94	79.96	73.57	75.31	73.98
Time deposits / Deposits	62.46	r 59.24	61.57	59.45	64.54
NCDs / Time deposits	0.04	r 1.95	0.94	1.53	1.80
Accumulated gap of assets and liabilities (180 days) / Equity	-173.13	-204.53	-209.72	-210.01	-176.92
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.17	106.37	114.98	110.44	106.87
Interest rate sensitivity gap / Equity	56.03	35.46	88.97	55.04	38.84
【 G 】					
Deposit growth rate	12.16	-1.64	8.10	-2.11	21.88
Loan growth rate	2.30	1.34	5.60	-0.36	9.47
Investment growth rate	-1.85	-0.39	-6.23	-0.22	26.72
Guarantee growth rate	-33.73	2.55	-49.52	7.74	-4.44

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

DBS Bank (Taiwan) , Ltd. Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.52	14.49	r 14.94	14.46	14.87
Tier 1 capital / Risk-weighted assets	12.37	12.36	r 12.73	12.36	12.69
Common equity Tier 1 / Risk-weighted assets	9.65	9.59	r 9.90	9.56	9.77
Tier 1 capital / Exposure measurement	6.52	6.96	r 6.36	7.13	7.40
Liabilities / Equity (multiple)	11.97	11.09	12.54	10.87	10.65
【A】					
Non-performing loan ratio	0.39	0.44	0.43	0.47	0.46
Loan loss provisions / NPLs	353.89	297.62	323.61	279.92	288.45
【E】					
NIBT / Average equity	4.76	5.13	2.15	2.44	2.66
(NIBT + loan loss provisions) / Average equity	7.22	6.47	2.58	2.94	3.01
NIBT / Average assets	0.36	0.41	0.17	0.20	0.22
(NIBT + loan loss provisions) / Average assets	0.54	0.52	0.20	0.24	0.24
Net interest income / NIBT	359.36	257.36	672.36	553.22	559.55
NIBT / Net income	16.65	20.70	8.78	9.59	10.13
NIBT / Employees (in thousand / per person)	734.90	883.79	355.85	424.66	433.50
【L】					
Liquidity coverage ratio	141.58	119.93	139.58	119.36	122.90
Net stable funding ratio	126.26	122.23	131.96	121.63	124.14
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.80	25.86	30.58	21.70	26.10
Loans / Deposits	70.64	74.13	65.93	76.34	73.00
Time deposits / Deposits	65.06	r 56.59	60.95	55.58	60.07
NCDs / Time deposits	3.26	r 13.58	6.43	13.18	4.67
Accumulated gap of assets and liabilities (180 days) / Equity	-339.38	-182.60	-308.02	-130.35	-270.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	137.98	132.96	141.42	123.64	113.90
Interest rate sensitivity gap / Equity	227.25	197.13	245.23	149.95	92.69
【G】					
Deposit growth rate	7.97	2.90	15.85	2.29	-3.41
Loan growth rate	2.88	4.96	0.05	6.97	0.41
Investment growth rate	16.78	-7.30	25.90	-12.59	-9.14
Guarantee growth rate	-1.23	18.81	-8.85	16.38	26.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Taishin International Bank　　　　Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.81	r 14.47	14.91	15.06	16.28
Tier 1 capital / Risk-weighted assets	12.51	r 11.99	12.57	12.57	13.38
Common equity Tier 1 / Risk-weighted assets	10.72	r 10.22	10.71	10.73	11.35
Tier 1 capital / Exposure measurement	6.52	6.94	6.63	7.18	7.27
Liabilities / Equity (multiple)	13.59	12.50	13.36	11.89	12.20
【 A 】					
Non-performing loan ratio	0.11	0.13	0.14	0.12	0.15
Loan loss provisions / NPLs	1,182.98	988.76	972.98	1,104.45	855.02
【 E 】					
NIBT / Average equity	12.23	8.99	8.91	9.30	8.92
(NIBT + loan loss provisions) / Average equity	13.48	10.91	8.82	9.41	9.20
NIBT / Average assets	0.81	0.66	0.62	0.69	0.66
(NIBT + loan loss provisions) / Average assets	0.89	0.80	0.61	0.70	0.68
Net interest income / NIBT	116.89	147.55	165.35	138.87	144.27
NIBT / Net income	45.24	38.27	37.74	39.86	37.36
NIBT / Employees (in thousand / per person)	2,665.46	1,996.02	1,878.08	2,012.62	1,834.03
【 L 】					
Liquidity coverage ratio	145.35	118.76	127.85	112.92	120.30
Net stable funding ratio	140.17	132.82	137.64	132.07	135.30
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.92	21.38	21.68	22.85	24.84
Loans / Deposits	71.55	79.33	73.32	78.15	77.07
Time deposits / Deposits	46.67	r 36.96	44.98	37.51	40.33
NCDs / Time deposits	0.21	r 0.28	0.31	0.11	0.29
Accumulated gap of assets and liabilities (180 days) / Equity	54.56	68.13	0.10	44.31	81.48
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	192.37	181.23	168.30	181.32	175.58
Interest rate sensitivity gap / Equity	414.88	366.83	345.06	355.48	342.78
【 G 】					
Deposit growth rate	16.25	7.04	14.64	4.97	12.11
Loan growth rate	3.99	8.17	6.76	6.12	9.12
Investment growth rate	35.29	-1.08	22.43	-4.73	6.88
Guarantee growth rate	-11.09	17.61	-19.57	0.81	34.03

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

Jih Sun International Bank

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	16.24	15.53	r 16.62	15.06	15.81
Tier 1 capital / Risk-weighted assets	14.99	14.32	r 15.37	13.85	14.29
Common equity Tier 1 / Risk-weighted assets	14.99	14.32	r 15.37	13.85	14.29
Tier 1 capital / Exposure measurement	8.40	8.04	8.31	7.80	7.89
Liabilities / Equity (multiple)	10.12	10.66	10.31	11.06	10.90
【A】					
Non-performing loan ratio	0.08	0.14	0.06	0.19	0.25
Loan loss provisions / NPLs	1,523.31	871.26	2,004.63	669.79	514.87
【E】					
NIBT / Average equity	2.84	5.75	7.64	2.97	4.81
(NIBT + loan loss provisions) / Average equity	0.46	5.47	7.62	3.56	5.09
NIBT / Average assets	0.26	0.49	0.64	0.25	0.40
(NIBT + loan loss provisions) / Average assets	0.04	0.46	0.64	0.30	0.43
Net interest income / NIBT	518.39	209.44	184.38	403.78	237.36
NIBT / Net income	14.38	34.52	40.12	17.79	27.66
NIBT / Employees (in thousand / per person)	588.33	1,043.08	1,497.52	495.31	704.35
【L】					
Liquidity coverage ratio	465.96	178.88	207.95	256.45	325.11
Net stable funding ratio	161.89	147.21	151.10	149.52	154.82
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.44	26.74	26.50	28.43	26.67
Loans / Deposits	71.37	77.00	74.09	73.57	69.99
Time deposits / Deposits	32.12	r 26.30	33.15	26.31	33.40
NCDs / Time deposits	0.24	r 0.29	0.22	0.28	0.22
Accumulated gap of assets and liabilities (180 days) / Equity	25.29	50.98	44.40	83.70	67.30
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.42	98.22	97.93	98.87	100.23
Interest rate sensitivity gap / Equity	-56.45	-16.14	-17.99	-10.66	2.05
【G】					
Deposit growth rate	-1.79	-3.00	-2.72	0.98	6.11
Loan growth rate	-7.62	5.48	0.09	6.13	0.04
Investment growth rate	-17.84	4.13	-4.35	6.92	4.96
Guarantee growth rate	-41.36	-41.63	-53.87	21.65	25.15

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

EnTie Commercial Bank Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	16.37	17.72	r 16.30	17.69	16.32
Tier 1 capital / Risk-weighted assets	15.19	16.54	r 15.12	16.50	15.09
Common equity Tier 1 / Risk-weighted assets	15.19	16.54	r 15.12	16.50	15.09
Tier 1 capital / Exposure measurement	8.87	9.67	8.72	9.74	10.16
Liabilities / Equity (multiple)	9.44	8.68	9.66	8.57	8.03
【A】					
Non-performing loan ratio	0.85	0.66	0.59	0.57	0.97
Loan loss provisions / NPLs	160.22	239.67	310.09	264.66	160.90
【E】					
NIBT / Average equity	-8.72	8.52	3.61	7.61	7.53
(NIBT + loan loss provisions) / Average equity	7.25	9.80	6.99	8.48	7.71
NIBT / Average assets	-0.88	0.91	0.38	0.83	0.82
(NIBT + loan loss provisions) / Average assets	0.73	1.05	0.73	0.93	0.84
Net interest income / NIBT	-	126.22	312.49	138.55	133.70
NIBT / Net income	-54.05	48.56	21.55	44.69	43.81
NIBT / Employees (in thousand / per person)	-2,009.17	2,052.74	844.14	1,794.46	1,769.87
【L】					
Liquidity coverage ratio	125.13	135.27	132.20	122.40	153.95
Net stable funding ratio	128.40	127.41	127.87	123.36	127.75
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.56	32.07	30.43	30.89	32.02
Loans / Deposits	75.26	75.39	73.46	76.30	77.26
Time deposits / Deposits	73.13	r 68.27	73.50	68.71	68.24
NCDs / Time deposits	0.93	r 0.41	1.25	0.42	0.46
Accumulated gap of assets and liabilities (180 days) / Equity	-223.89	-150.33	-189.16	-151.82	-111.60
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.18	101.51	104.13	100.46	109.83
Interest rate sensitivity gap / Equity	16.23	10.06	31.00	3.11	59.28
【G】					
Deposit growth rate	2.66	7.87	7.57	7.82	0.98
Loan growth rate	2.48	6.74	3.57	6.47	-0.07
Investment growth rate	-4.01	3.54	4.73	11.90	11.19
Guarantee growth rate	4.41	-20.11	-11.51	-21.21	-14.39

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

CTBC Bank Co., Ltd. Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.89	16.00	14.96	14.98	14.93
Tier 1 capital / Risk-weighted assets	14.08	14.04	13.17	14.98	14.93
Common equity Tier 1 / Risk-weighted assets	12.63	12.40	11.76	14.97	14.92
Tier 1 capital / Exposure measurement	6.03	6.40	5.98	6.54	6.87
Liabilities / Equity (multiple)	12.65	11.68	12.70	11.70	11.05
【 A 】					
Non-performing loan ratio	0.15	0.14	0.12	0.16	0.23
Loan loss provisions / NPLs	823.43	889.85	981.93	792.04	594.14
【 E 】					
NIBT / Average equity	15.55	11.48	13.67	11.02	10.28
(NIBT + loan loss provisions) / Average equity	16.57	12.44	14.42	11.58	10.66
NIBT / Average assets	1.13	0.89	1.01	0.87	0.86
(NIBT + loan loss provisions) / Average assets	1.20	0.97	1.07	0.91	0.89
Net interest income / NIBT	104.01	127.81	123.53	128.53	129.54
NIBT / Net income	46.23	40.57	45.35	38.74	39.08
NIBT / Employees (in thousand / per person)	4,020.41	2,924.89	3,321.46	2,756.47	2,631.84
【 L 】					
Liquidity coverage ratio	157.27	152.65	130.11	158.25	151.51
Net stable funding ratio	148.33	143.00	144.48	147.23	137.99
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.87	29.23	23.33	31.14	29.97
Loans / Deposits	64.47	66.14	66.90	63.85	63.21
Time deposits / Deposits	46.26	r 36.20	44.21	37.62	39.35
NCDs / Time deposits	0.04	r 0.08	0.04	0.08	0.42
Accumulated gap of assets and liabilities (180 days) / Equity	-65.53	-41.73	-67.49	-36.65	-28.18
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.75	105.11	105.97	104.79	103.79
Interest rate sensitivity gap / Equity	67.60	37.35	45.84	35.37	25.53
【 G 】					
Deposit growth rate	17.24	7.32	13.99	9.37	11.84
Loan growth rate	14.27	9.07	19.44	10.47	4.97
Investment growth rate	17.42	3.38	-1.09	5.47	13.09
Guarantee growth rate	-2.56	9.25	-4.29	-6.02	12.91

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2023

NEXT Commercial Bank Co., Ltd.　　Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	64.55	699.01	74.73	-	-
Tier 1 capital / Risk-weighted assets	64.12	699.01	74.35	-	-
Common equity Tier 1 / Risk-weighted assets	64.12	699.01	74.35	-	-
Tier 1 capital / Exposure measurement	17.36	86.98	18.99	-	-
Liabilities / Equity (multiple)	3.73	0.12	3.38	-	-
【 A 】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【 E 】					
NIBT / Average equity	-15.31	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-14.84	-	-	-	-
NIBT / Average assets	-3.33	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-3.23	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-	-637.93	-	-	-
NIBT / Employees (in thousand / per person)	-4,877.64	-3,122.36	-5,273.11	-	-
【 L 】					
Liquidity coverage ratio	3,648.22	17,979.17	4,311.33	-	-
Net stable funding ratio	255.47	290.67	298.11	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	100.03	5,883.68	101.21	-	-
Loans / Deposits	14.52	7.39	11.96	-	-
Time deposits / Deposits	22.21	65.49	19.09	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	255.43	68.63	244.03	-	-
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.11	1,023.81	94.38	-	-
Interest rate sensitivity gap / Equity	29.07	61.50	-18.15	-	-
【 G 】					
Deposit growth rate	4,625.18	-	-	-	-
Loan growth rate	9,180.95	-	-	-	-
Investment growth rate	190.27	-	-	-	-
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

March 31, 2023

LINE Bank Taiwan Limited

Unit：%

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	37.37	45.20	44.64	92.39	-
Tier 1 capital / Risk-weighted assets	37.37	45.20	44.63	92.39	-
Common equity Tier 1 / Risk-weighted assets	37.37	45.20	44.63	92.39	-
Tier 1 capital / Exposure measurement	16.77	10.48	19.10	17.49	-
Liabilities / Equity (multiple)	3.65	4.83	3.16	3.03	-
【A】					
Non-performing loan ratio	0.03	-	0.01	-	-
Loan loss provisions / NPLs	3,557.14	-	7,600.00	-	-
【E】					
NIBT / Average equity	-11.79	-44.01	-23.58	-	-
(NIBT + loan loss provisions) / Average equity	-11.10	-41.87	-22.98	-	-
NIBT / Average assets	-2.60	-8.78	-5.28	-	-
(NIBT + loan loss provisions) / Average assets	-2.45	-8.36	-5.14	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-1,150.00	-	-	-	-
NIBT / Employees (in thousand / per person)	-3,786.92	-12,836.50	-6,892.86	-6,608.36	-
【L】					
Liquidity coverage ratio	6,259.86	9,179.30	6,743.31	9,387.24	-
Net stable funding ratio	200.02	306.30	207.65	337.43	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	63.29	83.85	68.60	89.37	-
Loans / Deposits	52.89	22.70	51.41	15.34	-
Time deposits / Deposits	56.82	37.88	53.25	42.01	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	92.14	138.41	42.54	123.45	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.18	88.03	112.91	97.01	-
Interest rate sensitivity gap / Equity	34.62	-47.51	36.85	-7.69	-
【G】					
Deposit growth rate	37.40	147,617.39	78.57	-	-
Loan growth rate	220.16	771,100.00	498.41	-	-
Investment growth rate	10.15	4,035.50	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

March 31, 2023

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

Items	31/03/23	31/03/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	114.04	311.37	140.36	451.00	-
Tier 1 capital / Risk-weighted assets	114.04	311.37	140.36	451.00	-
Common equity Tier 1 / Risk-weighted assets	114.04	311.37	140.36	451.00	-
Tier 1 capital / Exposure measurement	22.43	43.84	25.95	55.59	-
Liabilities / Equity (multiple)	2.95	1.11	2.44	0.70	-
【A】					
Non-performing loan ratio	0.11	-	0.22	-	-
Loan loss provisions / NPLs	900.00	-	466.67	-	-
【E】					
NIBT / Average equity	-7.07	-6.29	-7.39	-5.82	-
(NIBT + loan loss provisions) / Average equity	-5.90	-6.16	-7.34	-5.82	-
NIBT / Average assets	-2.04	-3.27	-2.69	-4.54	-
(NIBT + loan loss provisions) / Average assets	-1.71	-3.21	-2.67	-4.54	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-708.70	-	-3,059.09	-5,580.00	-
NIBT / Employees (in thousand / per person)	-4,152.87	-3,920.53	-4,456.95	-4,359.37	-
【L】					
Liquidity coverage ratio	1,872.16	7,799.66	3,411.39	9,424.87	-
Net stable funding ratio	257.80	380.06	301.61	306.69	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	111.82	169.81	124.80	222.64	-
Loans / Deposits	12.32	3.21	6.76	3.09	-
Time deposits / Deposits	17.70	39.15	16.46	54.77	-
NCDs / Time deposits	2.65	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	106.25	107.13	49.24	85.83	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	79.87	129.99	74.97	214.98	-
Interest rate sensitivity gap / Equity	-58.31	31.92	-59.52	75.42	-
【G】					
Deposit growth rate	113.16	1,013.13	213.27	-	-
Loan growth rate	719.00	3,110.00	585.64	-	-
Investment growth rate	88.76	3,569.92	174.48	-	-
Guarantee growth rate	-	-	-	-	-