TABLE 7 (1)

The Main Financial and Performance Ratios

June 30, 2023

The Peer-Group Average　　Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.88	14.22	14.83	14.86	14.59
2.Arithmetic mean	15.01	14.20	14.68	14.80	14.84
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	12.73	12.11	12.47	13.01	12.68
2.Arithmetic mean	12.86	11.99	12.46	12.97	12.79
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.68	10.88	11.24	12.00	11.48
2.Arithmetic mean	11.54	10.75	11.13	11.96	11.84
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.78	6.42	6.74	6.84	6.75
2.Arithmetic mean	6.47	6.13	6.29	6.47	6.64
Liabilities / Equity (multiple)	12.74	13.57	13.19	12.92	12.60
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.16	0.16	0.15	0.17	0.20
2.Arithmetic mean	0.16	0.16	0.15	0.17	0.22
Loan loss provisions / NPLs	962.86	792.87	1,021.52	802.45	696.63
Expected losses of classified assets / Total provisions	74.31	74.62	74.40	73.77	74.06
【E】					
NIBT / Average equity					
1.Winsorized mean	9.88	7.55	8.41	7.30	7.21
2.Arithmetic mean	11.16	8.70	9.33	8.14	7.84
(NIBT + loan loss provisions) / Average equity	10.29	8.27	8.85	7.71	7.65
NIBT / Average assets					
1.Winsorized mean	0.70	0.54	0.59	0.53	0.53
2.Arithmetic mean	0.75	0.59	0.62	0.58	0.58
(NIBT + loan loss provisions) / Average assets	0.73	0.61	0.61	0.56	0.55
Net interest income / NIBT	123.71	167.37	171.18	169.88	177.45
NIBT / Net income	43.45	40.61	39.59	36.58	35.77
NIBT / Employees (in thousand / per person)	2,565.07	1,926.51	2,018.03	1,771.64	1,658.01
【L】					
Liquidity coverage ratio	134.66	126.92	137.46	139.12	142.49
Net stable funding ratio	138.85	135.37	139.10	137.92	134.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.85	28.95	27.96	30.41	30.85
Loans / Deposits	69.33	r 71.08	70.19	69.79	70.17
Time deposits / Deposits	50.96	r 45.94	48.74	45.87	47.75
NCDs / Time deposits	0.73	r 0.97	0.80	0.90	1.33
Accumulated gap of assets and liabilities (180 days) / Equity	-93.06	-117.68	-100.89	-75.81	-72.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.64	103.34	102.91	104.16	103.23
Interest rate sensitivity gap / Equity	22.23	13.24	22.74	23.72	11.82
【G】					
Deposit growth rate	7.64	6.46	6.09	6.19	8.51
Loan growth rate	6.14	8.26	8.09	5.94	4.85
Investment growth rate	6.89	1.55	-0.35	5.13	11.25
Guarantee growth rate	0.98	5.98	-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

June 30, 2023

Bank of Taiwan

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	16.08	15.63	14.99	15.25	14.95
Tier 1 capital / Risk-weighted assets	13.83	13.18	12.72	13.71	13.12
Common equity Tier 1 / Risk-weighted assets	13.83	13.18	12.72	13.71	13.12
Tier 1 capital / Exposure measurement	5.26	5.33	5.02	5.48	5.46
Liabilities / Equity (multiple)	13.88	13.69	14.64	12.81	13.09
【 A 】					
Non-performing loan ratio	0.09	0.10	0.09	0.11	0.15
Loan loss provisions / NPLs	1,511.05	1,273.96	1,458.34	1,325.50	997.45
【 E 】					
NIBT / Average equity	7.09	4.84	4.83	4.29	3.26
(NIBT + loan loss provisions) / Average equity	7.21	3.87	5.13	4.43	3.23
NIBT / Average assets	0.46	0.35	0.33	0.31	0.23
(NIBT + loan loss provisions) / Average assets	0.47	0.28	0.35	0.32	0.23
Net interest income / NIBT	137.36	164.78	183.76	174.46	223.89
NIBT / Net income	53.76	55.92	44.92	43.60	36.14
NIBT / Employees (in thousand / per person)	3,813.74	2,559.64	2,506.34	2,224.27	1,605.91
【 L 】					
Liquidity coverage ratio	152.61	129.07	149.83	146.66	171.90
Net stable funding ratio	151.01	149.54	148.29	152.82	153.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.16	26.04	22.11	32.68	34.27
Loans / Deposits	67.90	72.93	72.62	70.92	69.84
Time deposits / Deposits	54.06	r 51.81	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	-75.00	-34.98	98.62	-35.27	-9.64
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.27	95.95	101.10	96.60	96.12
Interest rate sensitivity gap / Equity	-7.30	-41.59	11.40	-32.23	-38.64
【 G 】					
Deposit growth rate	4.92	7.23	10.96	0.88	5.05
Loan growth rate	0.30	9.35	16.05	2.45	7.08
Investment growth rate	31.57	-5.02	9.84	3.23	2.36
Guarantee growth rate	5.02	-3.04	2.21	-10.27	12.89

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Land Bank of Taiwan

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	13.96	13.02	13.24	13.13	12.89
Tier 1 capital / Risk-weighted assets	11.79	10.92	11.12	11.14	10.64
Common equity Tier 1 / Risk-weighted assets	10.40	9.54	9.75	9.70	9.31
Tier 1 capital / Exposure measurement	6.11	5.80	5.99	5.70	5.81
Liabilities / Equity (multiple)	16.01	17.07	16.43	17.30	16.77
【A】					
Non-performing loan ratio	0.12	0.11	0.10	0.12	0.15
Loan loss provisions / NPLs	1,463.14	1,532.99	1,645.80	1,395.06	1,065.01
【E】					
NIBT / Average equity	9.19	8.19	8.24	7.77	6.68
(NIBT + loan loss provisions) / Average equity	9.22	8.81	8.86	8.46	7.48
NIBT / Average assets	0.51	0.43	0.43	0.41	0.36
(NIBT + loan loss provisions) / Average assets	0.51	0.46	0.47	0.45	0.40
Net interest income / NIBT	184.05	221.23	222.84	222.16	241.51
NIBT / Net income	50.11	45.09	44.46	41.71	37.16
NIBT / Employees (in thousand / per person)	3,078.83	2,558.59	2,580.84	2,295.60	1,899.37
【L】					
Liquidity coverage ratio	121.61	103.61	111.49	110.97	101.73
Net stable funding ratio	122.07	118.28	119.45	117.87	110.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.30	26.61	25.33	26.85	26.23
Loans / Deposits	75.42	77.63	77.72	76.06	78.65
Time deposits / Deposits	56.77	r 54.17	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	-304.28	-379.84	-284.74	-329.26	-376.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.17	102.33	102.29	103.08	102.39
Interest rate sensitivity gap / Equity	28.55	32.58	30.77	44.41	33.19
【G】					
Deposit growth rate	-2.58	6.78	-4.83	11.08	2.41
Loan growth rate	-1.32	5.39	2.62	6.47	4.77
Investment growth rate	9.50	6.21	-3.86	8.59	8.05
Guarantee growth rate	-8.49	17.10	-7.88	16.93	13.51

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Taiwan Cooperative Bank Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.68	13.63	14.59	14.96	15.42
Tier 1 capital / Risk-weighted assets	12.98	11.74	12.83	12.95	12.94
Common equity Tier 1 / Risk-weighted assets	11.28	10.66	11.06	11.98	11.92
Tier 1 capital / Exposure measurement	5.86	5.44	5.80	5.70	5.81
Liabilities / Equity (multiple)	16.63	17.16	17.13	15.75	15.15
【A】					
Non-performing loan ratio	0.24	0.20	0.18	0.22	0.29
Loan loss provisions / NPLs	477.28	584.73	637.40	541.67	429.98
【E】					
NIBT / Average equity	8.70	8.10	9.24	9.20	7.66
(NIBT + loan loss provisions) / Average equity	9.52	8.26	9.47	9.32	8.44
NIBT / Average assets	0.50	0.47	0.53	0.54	0.47
(NIBT + loan loss provisions) / Average assets	0.55	0.48	0.54	0.55	0.52
Net interest income / NIBT	149.10	185.81	167.43	161.46	195.72
NIBT / Net income	42.55	44.85	45.29	44.16	36.25
NIBT / Employees (in thousand / per person)	2,557.12	2,258.97	2,512.10	2,475.39	1,992.03
【L】					
Liquidity coverage ratio	124.53	136.02	131.17	145.07	151.07
Net stable funding ratio	139.28	142.00	142.51	145.60	147.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.61	29.80	30.36	28.92	32.20
Loans / Deposits	72.27	71.26	71.50	70.75	70.12
Time deposits / Deposits	44.62	r 42.90	43.56	41.68	43.74
NCDs / Time deposits	1.91	r 3.21	3.23	2.94	3.29
Accumulated gap of assets and liabilities (180 days) / Equity	-163.80	-124.62	-95.30	-41.36	-52.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.76	98.57	99.58	98.65	97.51
Interest rate sensitivity gap / Equity	9.57	-18.67	-5.51	-16.27	-29.14
【G】					
Deposit growth rate	5.53	4.18	3.41	6.37	12.89
Loan growth rate	8.84	2.35	6.13	7.33	3.80
Investment growth rate	7.54	-3.57	-0.95	4.29	24.05
Guarantee growth rate	0.71	-0.64	-8.56	-4.87	3.39

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

First Commercial Bank Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.26	13.71	13.76	14.21	13.63
Tier 1 capital / Risk-weighted assets	12.32	11.69	11.80	12.48	11.66
Common equity Tier 1 / Risk-weighted assets	10.59	9.88	10.09	10.88	10.58
Tier 1 capital / Exposure measurement	6.00	5.85	5.99	6.12	5.95
Liabilities / Equity (multiple)	15.93	16.48	16.37	15.05	14.60
【A】					
Non-performing loan ratio	0.18	0.19	0.18	0.20	0.24
Loan loss provisions / NPLs	735.76	620.36	709.20	620.26	527.29
【E】					
NIBT / Average equity	13.46	11.58	11.71	9.98	8.79
(NIBT + loan loss provisions) / Average equity	15.16	14.27	12.70	10.89	9.69
NIBT / Average assets	0.74	0.63	0.62	0.60	0.58
(NIBT + loan loss provisions) / Average assets	0.83	0.78	0.67	0.65	0.63
Net interest income / NIBT	96.07	150.11	147.16	154.25	155.48
NIBT / Net income	50.04	48.25	43.68	44.66	41.61
NIBT / Employees (in thousand / per person)	3,553.49	2,822.34	2,816.36	2,502.45	2,220.81
【L】					
Liquidity coverage ratio	127.60	119.15	123.81	131.39	132.55
Net stable funding ratio	135.11	128.29	131.30	136.74	133.27
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.76	35.97	34.63	36.96	39.24
Loans / Deposits	69.60	72.16	70.60	69.55	71.04
Time deposits / Deposits	44.00	r 38.22	41.41	34.24	36.38
NCDs / Time deposits	0.69	r 1.00	1.03	1.45	1.25
Accumulated gap of assets and liabilities (180 days) / Equity	-120.92	-102.39	-75.80	-96.28	-91.09
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.46	113.61	113.22	113.95	112.07
Interest rate sensitivity gap / Equity	85.92	134.87	131.73	131.09	110.76
【G】					
Deposit growth rate	8.70	10.81	11.87	9.13	12.91
Loan growth rate	4.84	11.22	13.56	6.83	7.98
Investment growth rate	12.26	7.66	11.42	-0.18	18.48
Guarantee growth rate	1.42	22.30	12.46	14.32	15.03

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Hua Nan Commercial Bank, Ltd. Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.50	12.97	14.64	14.16	13.67
Tier 1 capital / Risk-weighted assets	12.57	10.96	12.63	12.00	11.35
Common equity Tier 1 / Risk-weighted assets	10.32	9.55	10.27	10.41	10.37
Tier 1 capital / Exposure measurement	6.15	5.51	6.06	6.13	6.22
Liabilities / Equity (multiple)	16.07	17.17	16.59	15.02	14.19
【A】					
Non-performing loan ratio	0.15	0.13	0.13	0.15	0.15
Loan loss provisions / NPLs	855.42	919.24	993.64	827.05	794.82
【E】					
NIBT / Average equity	11.02	8.98	9.89	8.10	7.62
(NIBT + loan loss provisions) / Average equity	11.62	10.01	10.28	8.84	7.99
NIBT / Average assets	0.64	0.50	0.55	0.48	0.50
(NIBT + loan loss provisions) / Average assets	0.67	0.56	0.57	0.52	0.52
Net interest income / NIBT	118.90	174.02	162.45	169.22	168.01
NIBT / Net income	47.74	42.15	43.09	39.21	38.45
NIBT / Employees (in thousand / per person)	2,961.05	2,308.82	2,458.35	2,037.83	1,816.23
【L】					
Liquidity coverage ratio	125.30	112.12	139.28	125.08	153.50
Net stable funding ratio	139.31	134.83	140.69	138.37	138.80
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.68	30.43	33.74	29.35	29.44
Loans / Deposits	70.85	72.56	68.21	70.40	71.41
Time deposits / Deposits	35.88	r 33.93	33.50	30.71	33.17
NCDs / Time deposits	0.25	r 0.57	0.46	1.52	6.21
Accumulated gap of assets and liabilities (180 days) / Equity	24.39	33.59	79.71	85.06	44.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.52	99.59	97.25	97.72	96.53
Interest rate sensitivity gap / Equity	-30.25	-5.22	-34.36	-26.76	-38.30
【G】					
Deposit growth rate	0.58	9.36	3.74	12.57	13.61
Loan growth rate	0.72	10.88	2.69	11.35	6.81
Investment growth rate	7.49	9.37	9.69	15.08	21.51
Guarantee growth rate	2.85	39.17	7.82	34.84	49.10

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Chang Hwa Commercial Bank Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.15	13.70	14.30	14.97	14.38
Tier 1 capital / Risk-weighted assets	11.46	10.83	11.43	12.09	11.48
Common equity Tier 1 / Risk-weighted assets	9.77	9.15	9.71	10.46	9.87
Tier 1 capital / Exposure measurement	6.35	6.11	6.26	6.31	6.73
Liabilities / Equity (multiple)	14.34	14.92	14.79	13.82	12.96
【 A 】					
Non-performing loan ratio	0.17	0.23	0.20	0.33	0.38
Loan loss provisions / NPLs	723.97	505.28	637.94	386.80	334.70
【 E 】					
NIBT / Average equity	9.82	7.52	8.08	6.26	5.23
(NIBT + loan loss provisions) / Average equity	10.49	8.75	8.93	6.66	5.79
NIBT / Average assets	0.58	0.44	0.45	0.39	0.36
(NIBT + loan loss provisions) / Average assets	0.62	0.51	0.50	0.42	0.40
Net interest income / NIBT	126.31	184.90	184.64	196.72	221.89
NIBT / Net income	43.97	39.14	38.71	35.88	30.88
NIBT / Employees (in thousand / per person)	2,557.35	1,830.47	1,944.15	1,524.28	1,244.72
【 L 】					
Liquidity coverage ratio	148.71	123.79	135.96	153.22	129.35
Net stable funding ratio	137.66	134.63	139.90	141.47	140.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.53	27.15	25.85	25.94	23.39
Loans / Deposits	71.90	75.10	72.26	72.24	77.61
Time deposits / Deposits	45.14	r 40.56	42.92	38.14	37.02
NCDs / Time deposits	0.37	r 0.37	0.40	0.34	0.40
Accumulated gap of assets and liabilities (180 days) / Equity	-116.06	-96.40	-166.39	-102.89	-96.81
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.83	110.96	108.34	110.11	110.78
Interest rate sensitivity gap / Equity	85.49	106.40	82.57	94.56	95.81
【 G 】					
Deposit growth rate	4.49	11.15	8.30	12.97	8.72
Loan growth rate	0.03	10.22	8.31	5.15	3.62
Investment growth rate	13.06	21.90	13.65	29.89	16.94
Guarantee growth rate	-8.76	14.77	-3.35	-2.21	10.36

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

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

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.72	13.65	15.66	14.87	13.36
Tier 1 capital / Risk-weighted assets	12.12	10.56	12.66	14.82	13.09
Common equity Tier 1 / Risk-weighted assets	11.28	9.80	11.80	14.82	13.09
Tier 1 capital / Exposure measurement	7.14	6.74	7.55	8.73	8.56
Liabilities / Equity (multiple)	8.06	8.24	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	842.85	553.30	905.76	1,040.73	590.26
【E】					
NIBT / Average equity	11.65	10.19	10.24	9.80	9.62
(NIBT + loan loss provisions) / Average equity	11.74	10.63	11.56	9.98	9.73
NIBT / Average assets	1.36	1.17	1.16	1.12	1.09
(NIBT + loan loss provisions) / Average assets	1.37	1.22	1.31	1.14	1.10
Net interest income / NIBT	92.24	83.95	97.39	75.60	78.36
NIBT / Net income	67.68	64.96	59.27	65.12	64.99
NIBT / Employees (in thousand / per person)	7,061.76	5,831.18	5,771.79	5,534.77	5,529.97
【L】					
Liquidity coverage ratio	120.25	103.80	124.68	114.42	123.28
Net stable funding ratio	122.14	121.75	127.63	129.83	124.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.38	24.10	29.89	31.19	27.88
Loans / Deposits	68.72	72.31	69.88	73.17	74.00
Time deposits / Deposits	59.06	r 48.26	54.93	45.94	51.95
NCDs / Time deposits	9.74	r 2.12	8.62	1.82	1.71
Accumulated gap of assets and liabilities (180 days) / Equity	-154.27	-177.55	-127.73	-122.62	-87.75
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.90	107.35	108.52	113.50	109.94
Interest rate sensitivity gap / Equity	31.72	36.88	43.47	63.93	47.18
【G】					
Deposit growth rate	15.10	8.08	15.99	1.16	5.09
Loan growth rate	9.37	6.12	10.74	0.02	5.11
Investment growth rate	36.47	-12.25	3.61	9.89	7.73
Guarantee growth rate	-25.08	5.82	-19.21	10.31	31.62

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

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

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	16.05	14.59	15.49	14.39	16.47
Tier 1 capital / Risk-weighted assets	13.69	12.31	13.03	12.95	14.71
Common equity Tier 1 / Risk-weighted assets	12.19	11.10	11.74	12.26	13.81
Tier 1 capital / Exposure measurement	7.24	6.53	6.87	6.57	7.36
Liabilities / Equity (multiple)	12.63	13.47	13.14	12.86	11.82
【A】					
Non-performing loan ratio	0.12	0.16	0.19	0.16	0.16
Loan loss provisions / NPLs	1,070.41	750.41	701.76	759.92	776.86
【E】					
NIBT / Average equity	12.12	12.17	11.71	9.69	10.34
(NIBT + loan loss provisions) / Average equity	12.83	12.63	12.12	10.04	10.47
NIBT / Average assets	0.88	0.86	0.82	0.73	0.78
(NIBT + loan loss provisions) / Average assets	0.94	0.90	0.85	0.76	0.79
Net interest income / NIBT	105.21	108.09	113.01	127.95	119.97
NIBT / Net income	50.34	54.62	52.74	47.41	48.47
NIBT / Employees (in thousand / per person)	3,554.77	4,071.71	3,633.01	3,064.64	3,136.69
【L】					
Liquidity coverage ratio	118.90	117.51	137.78	109.84	122.29
Net stable funding ratio	134.53	127.65	134.52	125.49	133.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.19	25.83	25.12	26.06	27.84
Loans / Deposits	65.35	65.39	63.05	65.05	66.98
Time deposits / Deposits	47.72	r 45.70	47.27	43.13	41.09
NCDs / Time deposits	1.49	r 3.07	0.88	8.12	4.51
Accumulated gap of assets and liabilities (180 days) / Equity	-111.14	-155.30	-165.63	-108.18	-77.67
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.67	112.47	109.82	112.36	112.28
Interest rate sensitivity gap / Equity	34.70	88.80	71.06	83.94	79.33
【G】					
Deposit growth rate	13.56	19.99	9.59	15.97	9.23
Loan growth rate	13.75	12.14	6.22	12.63	10.07
Investment growth rate	10.49	11.90	1.18	17.70	9.92
Guarantee growth rate	4.89	15.08	18.99	6.77	-15.77

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Cathay United Bank

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.91	14.87	15.38	16.25	16.91
Tier 1 capital / Risk-weighted assets	12.79	12.39	12.89	14.11	14.16
Common equity Tier 1 / Risk-weighted assets	11.06	10.54	11.02	12.56	12.50
Tier 1 capital / Exposure measurement	6.13	6.17	6.16	6.76	7.00
Liabilities / Equity (multiple)	14.95	14.56	14.82	12.73	11.89
【 A 】					
Non-performing loan ratio	0.09	0.08	0.08	0.09	0.14
Loan loss provisions / NPLs	1,811.35	1,896.75	2,149.60	1,778.45	1,180.04
【 E 】					
NIBT / Average equity	16.92	13.08	12.97	10.95	10.62
(NIBT + loan loss provisions) / Average equity	17.99	14.05	13.85	11.28	11.29
NIBT / Average assets	1.06	0.87	0.82	0.80	0.81
(NIBT + loan loss provisions) / Average assets	1.12	0.94	0.88	0.83	0.86
Net interest income / NIBT	113.69	127.65	146.44	133.75	128.32
NIBT / Net income	49.63	47.63	43.18	43.65	42.65
NIBT / Employees (in thousand / per person)	3,924.49	3,003.99	2,868.06	2,539.45	2,378.97
【 L 】					
Liquidity coverage ratio	149.62	170.70	163.03	187.89	172.98
Net stable funding ratio	149.00	151.14	151.98	153.72	153.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.30	31.41	28.87	33.89	37.58
Loans / Deposits	61.84	63.10	62.94	61.56	62.92
Time deposits / Deposits	34.70	r 27.57	31.27	25.76	29.13
NCDs / Time deposits	0.27	r 0.88	0.33	0.32	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	-56.67	-28.57	-78.23	-28.35	-44.93
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.70	105.25	108.44	105.38	108.28
Interest rate sensitivity gap / Equity	44.71	51.53	82.25	47.99	67.00
【 G 】					
Deposit growth rate	13.98	10.57	10.79	11.18	12.42
Loan growth rate	11.61	8.32	13.22	8.70	7.05
Investment growth rate	6.30	1.43	1.02	3.81	7.18
Guarantee growth rate	7.95	3.96	7.52	6.86	31.76

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

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

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	28.18	28.78	26.69	29.58	29.55
Tier 1 capital / Risk-weighted assets	26.85	27.45	25.36	28.24	28.21
Common equity Tier 1 / Risk-weighted assets	26.85	27.45	25.36	28.24	28.21
Tier 1 capital / Exposure measurement	18.04	19.40	17.46	19.69	19.81
Liabilities / Equity (multiple)	3.72	3.39	3.90	3.33	3.33
【A】					
Non-performing loan ratio	0.12	0.05	0.05	0.03	0.04
Loan loss provisions / NPLs	1,344.23	2,961.54	3,135.80	4,706.67	3,868.63
【E】					
NIBT / Average equity	3.72	2.86	2.38	2.27	2.15
(NIBT + loan loss provisions) / Average equity	4.67	3.29	2.50	2.43	2.11
NIBT / Average assets	0.76	0.65	0.52	0.53	0.51
(NIBT + loan loss provisions) / Average assets	0.95	0.74	0.54	0.57	0.50
Net interest income / NIBT	197.97	143.87	206.18	162.97	196.78
NIBT / Net income	51.42	52.06	45.44	53.68	47.10
NIBT / Employees (in thousand / per person)	5,333.33	4,113.82	3,374.02	3,240.82	3,229.44
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	113.77	116.90	110.05	116.45	115.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	47.63	68.87	44.72	167.70	60.54
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-2.97	-9.74	-7.47	34.95	25.65
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	150.23	146.07	145.81	147.45	146.07
Interest rate sensitivity gap / Equity	96.33	85.90	95.98	86.77	86.17
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	16.54	12.50	20.69	-0.63	6.69
Investment growth rate	19.99	-16.16	-4.69	0.58	0.21
Guarantee growth rate	11.89	10.87	12.20	-4.02	17.71

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Bank of Kaohsiung　　　　Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	12.01	12.75	12.36	13.23	12.42
Tier 1 capital / Risk-weighted assets	10.68	11.22	10.86	11.48	10.49
Common equity Tier 1 / Risk-weighted assets	8.14	8.58	8.11	9.70	9.31
Tier 1 capital / Exposure measurement	6.67	6.60	6.58	6.54	6.17
Liabilities / Equity (multiple)	15.86	16.41	16.35	15.07	15.95
【A】					
Non-performing loan ratio	0.22	0.29	0.24	0.27	0.30
Loan loss provisions / NPLs	569.80	513.54	589.18	475.76	382.58
【E】					
NIBT / Average equity	7.35	7.45	6.76	6.05	5.64
(NIBT + loan loss provisions) / Average equity	7.28	8.18	7.90	6.60	6.34
NIBT / Average assets	0.45	0.47	0.41	0.37	0.33
(NIBT + loan loss provisions) / Average assets	0.44	0.52	0.48	0.41	0.37
Net interest income / NIBT	205.36	220.83	254.60	265.75	293.47
NIBT / Net income	32.58	31.33	29.28	26.17	23.83
NIBT / Employees (in thousand / per person)	1,190.61	1,215.76	1,061.40	964.22	796.41
【L】					
Liquidity coverage ratio	116.23	128.65	131.53	159.95	163.60
Net stable funding ratio	133.97	137.53	135.31	138.53	128.96
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.17	22.38	18.52	18.34	17.97
Loans / Deposits	75.85	73.85	76.71	76.26	77.41
Time deposits / Deposits	42.69	r 40.19	42.22	44.34	49.95
NCDs / Time deposits	0.38	r 0.42	0.39	0.36	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	2.32	63.69	31.74	41.63	-41.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.46	99.53	96.77	98.19	95.10
Interest rate sensitivity gap / Equity	-51.85	-5.75	-38.71	-21.19	-59.40
【G】					
Deposit growth rate	5.35	-4.31	-4.91	4.93	1.96
Loan growth rate	8.20	-5.51	-4.35	3.37	0.55
Investment growth rate	4.57	0.69	5.68	-3.36	13.19
Guarantee growth rate	7.93	14.65	-3.24	19.84	6.38

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Mega International Commercial Bank

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.02	13.30	14.31	14.14	14.04
Tier 1 capital / Risk-weighted assets	13.05	11.92	12.39	12.97	12.70
Common equity Tier 1 / Risk-weighted assets	13.05	11.92	12.39	12.97	12.70
Tier 1 capital / Exposure measurement	7.26	6.45	7.06	7.05	7.39
Liabilities / Equity (multiple)	11.27	13.01	11.72	11.63	10.66
【 A 】					
Non-performing loan ratio	0.25	0.15	0.16	0.26	0.21
Loan loss provisions / NPLs	634.49	912.16	930.65	573.29	725.78
【 E 】					
NIBT / Average equity	14.54	6.81	9.72	7.25	8.19
(NIBT + loan loss provisions) / Average equity	16.12	7.04	10.22	7.82	8.24
NIBT / Average assets	1.11	0.48	0.68	0.55	0.69
(NIBT + loan loss provisions) / Average assets	1.23	0.50	0.71	0.59	0.69
Net interest income / NIBT	88.08	176.68	135.50	145.22	125.87
NIBT / Net income	58.06	44.39	50.05	45.59	48.19
NIBT / Employees (in thousand / per person)	6,290.53	2,944.13	3,984.65	3,127.31	3,502.93
【 L 】					
Liquidity coverage ratio	121.78	113.26	116.67	111.76	119.03
Net stable funding ratio	126.09	120.44	125.01	123.50	118.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.47	33.34	30.63	33.93	32.64
Loans / Deposits	70.66	73.84	73.88	69.43	73.23
Time deposits / Deposits	51.67	r 47.70	48.53	48.22	48.78
NCDs / Time deposits	0.04	r 0.02	0.04	0.07	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-20.56	-60.60	-42.21	-37.33	-29.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	128.35	126.41	128.23	118.49	121.25
Interest rate sensitivity gap / Equity	148.76	150.49	151.61	107.20	108.90
【 G 】					
Deposit growth rate	-1.48	3.97	-4.16	13.64	6.35
Loan growth rate	-2.41	5.05	1.99	7.73	0.87
Investment growth rate	1.16	3.38	-7.86	12.46	35.70
Guarantee growth rate	1.39	4.52	8.54	-3.19	-14.50

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Agricultural Bank of Taiwan　　Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	12.56	11.28	12.68	11.74	13.39
Tier 1 capital / Risk-weighted assets	10.90	8.92	10.59	9.59	9.84
Common equity Tier 1 / Risk-weighted assets	8.66	6.39	8.35	8.98	9.84
Tier 1 capital / Exposure measurement	3.65	2.77	3.48	3.16	3.26
Liabilities / Equity (multiple)	31.42	45.23	33.55	29.47	23.75
【A】					
Non-performing loan ratio	0.28	0.16	0.07	0.19	0.23
Loan loss provisions / NPLs	581.84	1,019.55	2,066.32	928.59	669.54
【E】					
NIBT / Average equity	5.11	6.48	3.14	5.52	4.46
(NIBT + loan loss provisions) / Average equity	6.12	6.98	3.16	5.96	5.61
NIBT / Average assets	0.13	0.20	0.09	0.19	0.17
(NIBT + loan loss provisions) / Average assets	0.15	0.21	0.09	0.21	0.21
Net interest income / NIBT	-137.68	142.86	210.12	143.95	161.92
NIBT / Net income	40.07	49.72	32.33	44.05	39.08
NIBT / Employees (in thousand / per person)	3,357.66	5,236.07	2,358.09	4,628.65	3,839.44
【L】					
Liquidity coverage ratio	135.51	137.15	117.39	143.13	118.26
Net stable funding ratio	158.11	168.63	148.69	171.76	169.06
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.50	50.82	48.79	57.16	57.09
Loans / Deposits	45.62	43.00	49.31	40.29	42.09
Time deposits / Deposits	97.67	r 97.86	97.69	95.30	96.79
NCDs / Time deposits	-	-	1.23	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-974.77	-1,015.00	-1,486.04	-731.08	-660.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	72.58	73.61	74.24	82.73	86.63
Interest rate sensitivity gap / Equity	-676.12	-978.24	-673.56	-436.36	-277.94
【G】					
Deposit growth rate	1.25	4.67	1.92	9.62	9.07
Loan growth rate	7.42	8.18	24.74	4.94	13.20
Investment growth rate	13.89	22.57	25.95	20.95	1.84
Guarantee growth rate	0.44	9.46	-15.84	8.08	26.75

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Citibank Taiwan Limited Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	20.69	18.51	20.27	20.57	16.70
Tier 1 capital / Risk-weighted assets	19.73	17.55	19.31	19.13	14.94
Common equity Tier 1 / Risk-weighted assets	19.73	17.55	19.31	19.13	14.94
Tier 1 capital / Exposure measurement	7.95	7.05	7.70	7.93	7.28
Liabilities / Equity (multiple)	6.51	7.35	6.70	6.34	7.11
【 A 】					
Non-performing loan ratio	0.34	0.33	0.30	0.28	0.40
Loan loss provisions / NPLs	502.27	536.66	575.82	641.66	462.96
【 E 】					
NIBT / Average equity	11.63	4.98	4.95	5.90	9.36
(NIBT + loan loss provisions) / Average equity	11.56	5.42	4.97	5.54	9.56
NIBT / Average assets	1.53	0.62	0.62	0.72	1.11
(NIBT + loan loss provisions) / Average assets	1.52	0.68	0.62	0.68	1.14
Net interest income / NIBT	145.52	187.10	246.68	149.08	114.06
NIBT / Net income	37.85	24.13	21.36	28.53	39.20
NIBT / Employees (in thousand / per person)	3,021.68	1,260.77	1,248.11	1,492.82	2,376.19
【 L 】					
Liquidity coverage ratio	298.08	168.53	199.92	161.13	138.58
Net stable funding ratio	171.44	163.17	173.25	173.93	156.61
Liquidity reserve ratio (average daily data in the last month of each quarter)	57.07	46.63	39.53	56.82	59.68
Loans / Deposits	43.57	43.06	43.32	46.76	48.42
Time deposits / Deposits	26.57	r 13.49	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	-46.72	22.67	-7.26	-12.01	-9.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	117.88	100.72	102.68	109.40	112.27
Interest rate sensitivity gap / Equity	49.28	2.23	7.66	25.77	32.69
【 G 】					
Deposit growth rate	-4.87	2.17	7.29	-4.24	0.32
Loan growth rate	-3.75	-7.23	-0.61	-7.51	-4.20
Investment growth rate	-14.96	-7.18	3.48	-11.78	34.34
Guarantee growth rate	8.27	17.87	31.97	11.22	17.66

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

O-Bank Co., Ltd. Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.10	13.08	14.49	14.71	12.67
Tier 1 capital / Risk-weighted assets	11.60	12.25	12.72	13.63	11.46
Common equity Tier 1 / Risk-weighted assets	11.38	11.98	12.09	13.51	11.34
Tier 1 capital / Exposure measurement	7.22	7.24	7.80	7.99	7.49
Liabilities / Equity (multiple)	9.01	9.19	8.44	7.66	8.25
【 A 】					
Non-performing loan ratio	0.31	0.36	0.35	0.41	0.42
Loan loss provisions / NPLs	468.01	386.76	431.59	353.00	309.65
【 E 】					
NIBT / Average equity	8.90	6.45	14.81	5.60	3.67
(NIBT + loan loss provisions) / Average equity	9.29	7.42	15.38	6.21	3.81
NIBT / Average assets	0.92	0.70	1.52	0.63	0.36
(NIBT + loan loss provisions) / Average assets	0.96	0.81	1.58	0.70	0.38
Net interest income / NIBT	62.68	115.49	52.99	109.62	155.07
NIBT / Net income	46.14	40.64	57.55	36.56	26.55
NIBT / Employees (in thousand / per person)	3,187.85	2,261.81	5,141.73	2,091.29	1,347.54
【 L 】					
Liquidity coverage ratio	111.31	r 110.84	114.23	113.22	113.01
Net stable funding ratio	108.43	r 112.10	111.25	115.93	110.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	47.21	43.07	46.54	46.81	46.39
Loans / Deposits	67.57	66.97	67.58	66.81	65.56
Time deposits / Deposits	82.37	r 76.64	81.78	67.63	75.70
NCDs / Time deposits	3.45	r 4.04	4.86	3.04	6.76
Accumulated gap of assets and liabilities (180 days) / Equity	-177.39	-177.33	-112.47	-88.81	-52.05
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.20	103.99	108.94	110.05	113.82
Interest rate sensitivity gap / Equity	15.89	22.81	43.21	47.93	72.78
【 G 】					
Deposit growth rate	9.27	14.55	15.30	-3.38	1.15
Loan growth rate	12.11	14.47	18.75	-4.25	-5.84
Investment growth rate	12.07	0.42	3.93	-1.89	5.14
Guarantee growth rate	3.46	-29.05	-41.55	-3.75	76.78

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Taiwan Business Bank Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	13.31	12.51	12.45	13.39	13.42
Tier 1 capital / Risk-weighted assets	9.66	9.24	9.30	9.83	9.84
Common equity Tier 1 / Risk-weighted assets	8.27	7.77	7.89	8.32	8.28
Tier 1 capital / Exposure measurement	5.70	5.42	5.48	5.41	5.90
Liabilities / Equity (multiple)	17.53	19.04	18.88	18.89	17.13
【A】					
Non-performing loan ratio	0.18	0.20	0.20	0.28	0.50
Loan loss provisions / NPLs	700.80	585.77	641.78	422.57	233.63
【E】					
NIBT / Average equity	13.22	9.84	11.44	5.83	5.65
(NIBT + loan loss provisions) / Average equity	15.18	11.86	12.19	7.53	6.70
NIBT / Average assets	0.69	0.49	0.58	0.30	0.30
(NIBT + loan loss provisions) / Average assets	0.79	0.59	0.62	0.39	0.36
Net interest income / NIBT	129.09	193.32	167.58	306.79	299.94
NIBT / Net income	46.91	39.25	42.26	24.06	24.61
NIBT / Employees (in thousand / per person)	2,718.61	1,851.35	2,210.73	1,080.24	1,019.41
【L】					
Liquidity coverage ratio	126.52	110.81	118.86	123.88	132.37
Net stable funding ratio	130.15	126.88	131.25	131.57	127.42
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.37	21.56	22.12	22.38	19.03
Loans / Deposits	77.34	78.65	77.91	75.94	82.36
Time deposits / Deposits	44.87	r 43.64	42.99	42.77	42.64
NCDs / Time deposits	0.73	r 0.72	0.77	1.17	0.71
Accumulated gap of assets and liabilities (180 days) / Equity	68.32	2.44	85.30	101.65	42.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.02	103.83	106.95	102.64	103.01
Interest rate sensitivity gap / Equity	116.00	53.19	95.52	37.52	38.38
【G】					
Deposit growth rate	2.43	10.71	0.29	17.65	-1.20
Loan growth rate	4.46	10.08	7.61	7.67	6.82
Investment growth rate	13.42	6.34	-9.60	31.03	-7.82
Guarantee growth rate	2.52	14.17	-9.37	17.92	12.16

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Standard Chartered Bank (Taiwan) Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.88	15.39	16.34	14.42	14.03
Tier 1 capital / Risk-weighted assets	13.50	13.59	14.91	12.71	11.96
Common equity Tier 1 / Risk-weighted assets	13.50	13.59	14.91	12.71	11.96
Tier 1 capital / Exposure measurement	6.08	5.93	6.12	5.89	5.70
Liabilities / Equity (multiple)	14.03	14.66	13.99	13.40	14.39
【A】					
Non-performing loan ratio	0.09	0.08	0.09	0.07	0.11
Loan loss provisions / NPLs	1,932.82	2,164.38	1,815.04	2,196.14	1,503.90
【E】					
NIBT / Average equity	11.54	3.56	6.25	5.88	5.94
(NIBT + loan loss provisions) / Average equity	12.28	4.00	6.48	6.18	5.93
NIBT / Average assets	0.78	0.23	0.40	0.40	0.41
(NIBT + loan loss provisions) / Average assets	0.83	0.26	0.41	0.42	0.41
Net interest income / NIBT	97.74	333.41	189.94	183.95	179.24
NIBT / Net income	34.09	13.94	22.62	22.57	21.89
NIBT / Employees (in thousand / per person)	2,216.39	594.05	1,153.11	995.34	965.28
【L】					
Liquidity coverage ratio	186.94	166.65	160.66	187.61	162.66
Net stable funding ratio	152.62	148.20	150.29	146.40	143.67
Liquidity reserve ratio (average daily data in the last month of each quarter)	56.55	57.34	63.82	58.53	59.13
Loans / Deposits	47.29	50.32	49.79	52.17	46.79
Time deposits / Deposits	28.68	r 22.66	30.47	20.44	21.43
NCDs / Time deposits	3.04	r 3.78	2.11	4.58	4.46
Accumulated gap of assets and liabilities (180 days) / Equity	-126.19	-255.52	-196.19	-196.34	-214.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	123.34	123.75	139.95	116.28	89.99
Interest rate sensitivity gap / Equity	173.82	185.22	278.20	126.42	-70.31
【G】					
Deposit growth rate	4.01	-0.68	1.32	-6.61	20.76
Loan growth rate	-2.26	1.03	-3.32	4.13	1.28
Investment growth rate	0.69	5.46	1.12	-11.25	20.34
Guarantee growth rate	3.96	34.69	2.28	89.46	-1.13

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Taichung Commercial Bank　　　　　　　　　　　　　　　　　　　　　　　　Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.94	15.89	15.95	15.81	13.60
Tier 1 capital / Risk-weighted assets	14.04	13.74	14.03	14.24	13.06
Common equity Tier 1 / Risk-weighted assets	12.08	11.62	12.01	12.24	11.03
Tier 1 capital / Exposure measurement	9.65	9.18	9.53	8.87	8.54
Liabilities / Equity (multiple)	10.22	11.07	10.52	11.02	11.69
【 A 】					
Non-performing loan ratio	0.24	0.14	0.15	0.15	0.21
Loan loss provisions / NPLs	571.84	1,049.01	849.81	898.12	644.56
【 E 】					
NIBT / Average equity	10.17	9.99	10.05	9.20	8.82
(NIBT + loan loss provisions) / Average equity	12.04	12.07	10.53	10.43	9.11
NIBT / Average assets	0.90	0.82	0.83	0.74	0.67
(NIBT + loan loss provisions) / Average assets	1.06	1.00	0.87	0.84	0.69
Net interest income / NIBT	144.13	150.44	156.71	158.46	166.19
NIBT / Net income	45.56	49.20	46.43	43.48	43.97
NIBT / Employees (in thousand / per person)	2,644.78	2,345.23	2,291.99	1,961.12	1,752.25
【 L 】					
Liquidity coverage ratio	136.36	145.48	137.93	171.66	167.53
Net stable funding ratio	137.92	136.74	139.16	143.98	143.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.92	22.86	20.75	24.20	24.39
Loans / Deposits	75.57	75.81	75.80	73.35	72.32
Time deposits / Deposits	46.60	r 45.49	45.82	44.56	47.93
NCDs / Time deposits	0.34	r 1.78	0.37	1.26	0.75
Accumulated gap of assets and liabilities (180 days) / Equity	-87.73	-127.71	-145.93	-28.94	-22.59
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.33	91.83	91.86	90.75	89.63
Interest rate sensitivity gap / Equity	-83.37	-76.70	-71.76	-86.39	-104.57
【 G 】					
Deposit growth rate	3.57	3.03	3.62	3.63	9.15
Loan growth rate	3.24	7.51	7.10	5.05	4.70
Investment growth rate	5.20	-0.03	-5.51	4.52	11.83
Guarantee growth rate	10.89	3.55	0.44	18.67	38.79

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

King's Town Bank　　　　　　　　　　　　　　　　　　　　　　　　Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.68	13.71	14.33	16.31	16.15
Tier 1 capital / Risk-weighted assets	13.58	12.58	13.19	15.23	14.58
Common equity Tier 1 / Risk-weighted assets	13.58	12.58	13.19	15.23	14.58
Tier 1 capital / Exposure measurement	11.56	11.35	10.99	12.84	12.28
Liabilities / Equity (multiple)	7.34	7.30	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	8,721.43	8,350.00	8,940.00	8,342.11	11,764.00
【E】					
NIBT / Average equity	12.04	4.72	6.09	14.76	16.22
(NIBT + loan loss provisions) / Average equity	14.37	5.25	6.83	19.75	17.00
NIBT / Average assets	1.51	0.64	0.81	2.01	2.11
(NIBT + loan loss provisions) / Average assets	1.80	0.72	0.91	2.69	2.21
Net interest income / NIBT	91.18	254.17	193.66	81.96	80.50
NIBT / Net income	59.55	71.14	57.40	64.88	71.55
NIBT / Employees (in thousand / per person)	5,764.23	2,279.21	2,887.32	6,706.43	6,538.30
【L】					
Liquidity coverage ratio	132.34	105.39	114.07	140.78	141.80
Net stable funding ratio	134.76	130.50	130.22	144.93	134.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.05	21.10	19.45	22.94	21.96
Loans / Deposits	83.41	84.01	86.53	82.88	82.69
Time deposits / Deposits	49.71	r 45.50	48.05	41.50	42.69
NCDs / Time deposits	4.87	r 0.48	0.79	0.07	1.11
Accumulated gap of assets and liabilities (180 days) / Equity	0.22	-47.28	-76.85	-3.47	8.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.49	95.96	98.03	96.30	91.97
Interest rate sensitivity gap / Equity	-27.23	-23.64	-12.37	-17.65	-38.41
【G】					
Deposit growth rate	10.42	12.45	12.41	11.30	18.42
Loan growth rate	9.63	10.97	17.36	11.54	19.17
Investment growth rate	2.99	1.68	-6.94	-5.31	9.07
Guarantee growth rate	-21.02	12.68	-10.64	10.59	61.19

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

HSBC Bank (Taiwan) Limited

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	19.10	15.39	18.13	16.91	15.09
Tier 1 capital / Risk-weighted assets	18.06	14.32	17.06	15.87	14.01
Common equity Tier 1 / Risk-weighted assets	18.06	14.32	17.06	15.87	14.01
Tier 1 capital / Exposure measurement	6.99	5.86	6.78	5.86	5.89
Liabilities / Equity (multiple)	10.49	13.05	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	2,482.67	r 4,081.52	3,626.47	3,589.58	3,917.65
【E】					
NIBT / Average equity	19.30	8.84	10.78	5.46	7.20
(NIBT + loan loss provisions) / Average equity	19.71	9.42	10.71	5.57	7.17
NIBT / Average assets	1.64	0.63	0.79	0.40	0.55
(NIBT + loan loss provisions) / Average assets	1.68	0.67	0.79	0.41	0.55
Net interest income / NIBT	53.71	98.35	89.63	132.47	82.07
NIBT / Net income	54.46	33.63	38.80	25.17	33.44
NIBT / Employees (in thousand / per person)	5,398.03	2,213.44	2,749.51	1,369.78	1,867.89
【L】					
Liquidity coverage ratio	133.79	131.59	191.83	148.44	172.69
Net stable funding ratio	158.40	143.13	156.83	152.71	149.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	74.72	88.27	64.95	86.25	78.16
Loans / Deposits	59.83	r 66.04	60.32	60.45	55.26
Time deposits / Deposits	42.41	r 31.34	38.39	33.71	43.11
NCDs / Time deposits	0.03	r 1.25	0.03	1.05	0.97
Accumulated gap of assets and liabilities (180 days) / Equity	-108.00	-60.57	-50.88	-56.71	-52.80
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	160.12	170.43	155.50	179.45	153.93
Interest rate sensitivity gap / Equity	287.26	364.73	277.22	418.69	325.92
【G】					
Deposit growth rate	7.71	1.70	8.15	-4.95	3.67
Loan growth rate	-2.42	r 16.14	7.91	3.98	-9.02
Investment growth rate	-21.29	-13.03	-36.35	0.64	-18.86
Guarantee growth rate	-13.08	70.76	11.61	52.56	39.79

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Taipei Star Bank Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.54	13.59	14.07	15.16	12.68
Tier 1 capital / Risk-weighted assets	11.55	11.47	11.95	12.57	10.16
Common equity Tier 1 / Risk-weighted assets	9.86	9.78	10.22	10.74	9.10
Tier 1 capital / Exposure measurement	6.86	6.53	6.87	6.52	6.22
Liabilities / Equity (multiple)	14.46	15.21	14.54	15.10	15.00
【 A 】					
Non-performing loan ratio	0.08	0.24	0.28	0.28	0.13
Loan loss provisions / NPLs	1,497.67	468.15	431.17	407.28	852.17
【 E 】					
NIBT / Average equity	2.16	4.16	4.56	4.56	4.53
(NIBT + loan loss provisions) / Average equity	1.88	4.37	4.89	4.72	4.44
NIBT / Average assets	0.14	0.26	0.28	0.29	0.27
(NIBT + loan loss provisions) / Average assets	0.12	0.27	0.30	0.30	0.26
Net interest income / NIBT	688.71	424.17	375.86	387.16	377.69
NIBT / Net income	12.06	19.74	20.75	21.31	21.77
NIBT / Employees (in thousand / per person)	276.17	527.47	569.87	539.92	517.53
【 L 】					
Liquidity coverage ratio	105.60	117.86	134.41	151.06	145.25
Net stable funding ratio	122.19	117.68	117.51	123.77	118.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	16.94	23.82	20.30	19.42	22.01
Loans / Deposits	76.58	78.74	76.72	74.84	71.95
Time deposits / Deposits	61.39	r 59.36	60.27	59.63	61.49
NCDs / Time deposits	0.18	r 0.53	1.55	0.77	0.70
Accumulated gap of assets and liabilities (180 days) / Equity	-261.43	-310.60	-296.65	-237.22	-236.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	83.39	82.98	83.71	86.62	86.41
Interest rate sensitivity gap / Equity	-217.58	-231.46	-212.14	-179.68	-181.32
【 G 】					
Deposit growth rate	4.30	2.04	0.87	1.12	-0.46
Loan growth rate	1.44	7.34	3.40	5.19	1.89
Investment growth rate	-14.47	0.10	-10.73	0.50	-13.79
Guarantee growth rate	173.14	-27.69	-91.27	-49.45	-39.08

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Hwatai Bank

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	11.77	11.71	12.32	12.74	12.34
Tier 1 capital / Risk-weighted assets	8.64	8.89	9.05	9.76	9.90
Common equity Tier 1 / Risk-weighted assets	7.96	8.10	8.33	8.89	9.90
Tier 1 capital / Exposure measurement	6.30	6.21	6.62	6.65	6.24
Liabilities / Equity (multiple)	15.39	15.89	14.83	14.54	13.82
【A】					
Non-performing loan ratio	-	0.03	0.01	0.06	0.08
Loan loss provisions / NPLs	31,200.00	4,302.50	13,707.14	2,176.06	1,754.41
【E】					
NIBT / Average equity	8.30	6.79	7.56	4.35	3.38
(NIBT + loan loss provisions) / Average equity	10.58	8.58	8.18	5.45	3.95
NIBT / Average assets	0.52	0.41	0.45	0.29	0.23
(NIBT + loan loss provisions) / Average assets	0.66	0.51	0.49	0.36	0.27
Net interest income / NIBT	251.92	289.04	275.40	354.73	391.23
NIBT / Net income	31.47	28.46	30.07	22.21	19.61
NIBT / Employees (in thousand / per person)	1,404.26	1,018.60	1,113.70	637.25	459.68
【L】					
Liquidity coverage ratio	146.13	124.21	116.13	128.80	270.12
Net stable funding ratio	140.08	139.55	145.44	143.48	153.96
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.53	17.16	18.26	22.65	36.34
Loans / Deposits	79.89	80.17	80.38	76.95	64.27
Time deposits / Deposits	60.54	r 55.15	57.04	51.52	52.68
NCDs / Time deposits	9.16	r 10.71	5.12	4.20	3.26
Accumulated gap of assets and liabilities (180 days) / Equity	-126.76	-259.36	-196.53	-261.30	-149.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.62	97.82	100.42	98.21	95.02
Interest rate sensitivity gap / Equity	22.48	-31.08	5.62	-23.15	-60.85
【G】					
Deposit growth rate	14.02	6.57	13.59	6.45	8.78
Loan growth rate	13.63	23.83	18.66	27.46	0.87
Investment growth rate	4.07	-12.20	-7.56	-7.22	4.02
Guarantee growth rate	-12.50	-29.32	-72.16	3.80	6.48

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Shin Kong Commercial Bank

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.17	13.78	14.38	14.82	16.87
Tier 1 capital / Risk-weighted assets	13.12	11.50	12.18	12.41	13.96
Common equity Tier 1 / Risk-weighted assets	10.35	9.46	9.71	10.40	11.65
Tier 1 capital / Exposure measurement	6.63	5.93	6.15	6.51	7.26
Liabilities / Equity (multiple)	16.76	18.07	18.05	15.91	13.93
【 A 】					
Non-performing loan ratio	0.12	0.13	0.12	0.16	0.19
Loan loss provisions / NPLs	1,121.27	989.56	1,089.24	800.85	672.56
【 E 】					
NIBT / Average equity	10.87	10.85	11.35	10.85	10.20
(NIBT + loan loss provisions) / Average equity	11.69	11.07	11.58	11.28	10.62
NIBT / Average assets	0.70	0.65	0.69	0.67	0.67
(NIBT + loan loss provisions) / Average assets	0.75	0.66	0.70	0.70	0.70
Net interest income / NIBT	146.44	182.17	165.40	169.23	168.61
NIBT / Net income	42.66	42.08	43.95	40.38	39.58
NIBT / Employees (in thousand / per person)	2,224.67	2,046.96	2,152.13	1,949.73	1,769.23
【 L 】					
Liquidity coverage ratio	166.40	120.86	159.99	149.39	154.66
Net stable funding ratio	139.08	128.22	142.51	130.08	123.73
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.94	24.93	26.56	25.48	26.25
Loans / Deposits	70.52	70.36	70.20	68.89	71.71
Time deposits / Deposits	58.46	r 55.76	56.52	54.54	55.42
NCDs / Time deposits	2.55	r 3.27	5.06	1.84	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	-257.89	-334.28	-285.11	-159.07	-100.22
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	85.19	80.79	86.29	81.66	85.24
Interest rate sensitivity gap / Equity	-190.85	-270.56	-182.30	-226.98	-160.48
【 G 】					
Deposit growth rate	2.86	6.48	2.75	14.71	11.68
Loan growth rate	3.08	7.43	4.70	10.19	7.93
Investment growth rate	4.48	-4.58	-2.83	12.69	19.75
Guarantee growth rate	-15.75	-4.70	-23.43	33.73	61.59

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Sunny Bank, Ltd. Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	13.23	12.30	12.97	12.63	13.08
Tier 1 capital / Risk-weighted assets	11.40	10.99	11.28	11.53	11.64
Common equity Tier 1 / Risk-weighted assets	9.32	8.71	9.12	9.32	9.38
Tier 1 capital / Exposure measurement	7.23	6.71	7.11	6.72	6.89
Liabilities / Equity (multiple)	15.05	16.81	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	827.18	969.01	875.07	929.90	555.63
【E】					
NIBT / Average equity	13.06	14.61	12.57	8.00	8.06
(NIBT + loan loss provisions) / Average equity	12.68	14.58	11.81	11.82	11.47
NIBT / Average assets	0.85	0.89	0.79	0.48	0.50
(NIBT + loan loss provisions) / Average assets	0.83	0.89	0.74	0.71	0.71
Net interest income / NIBT	131.24	129.40	152.38	221.13	207.02
NIBT / Net income	60.03	61.21	58.43	36.17	37.39
NIBT / Employees (in thousand / per person)	2,545.06	2,593.75	2,253.39	1,337.49	1,292.23
【L】					
Liquidity coverage ratio	121.31	112.67	115.79	114.34	111.86
Net stable funding ratio	131.84	128.92	132.06	131.57	129.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.76	21.91	18.78	23.74	24.84
Loans / Deposits	74.50	73.71	74.50	71.95	73.95
Time deposits / Deposits	68.47	r 64.25	66.68	64.03	65.34
NCDs / Time deposits	5.93	r 4.93	6.33	5.75	7.11
Accumulated gap of assets and liabilities (180 days) / Equity	-254.02	-334.84	-286.39	-264.83	-300.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.69	89.21	88.78	89.77	88.80
Interest rate sensitivity gap / Equity	-145.21	-156.70	-149.41	-141.18	-150.83
【G】					
Deposit growth rate	5.42	9.10	5.32	9.59	14.15
Loan growth rate	6.54	10.17	9.03	6.61	12.83
Investment growth rate	-2.14	-1.69	-11.73	6.16	24.87
Guarantee growth rate	6.74	29.93	6.04	19.64	4.77

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Bank of Panhsin

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	11.93	12.28	12.04	12.14	11.21
Tier 1 capital / Risk-weighted assets	9.59	9.52	9.43	9.44	9.28
Common equity Tier 1 / Risk-weighted assets	8.65	8.50	8.46	8.52	8.31
Tier 1 capital / Exposure measurement	6.05	5.70	5.79	5.65	5.61
Liabilities / Equity (multiple)	14.12	14.84	14.88	14.49	14.32
【A】					
Non-performing loan ratio	0.18	0.23	0.19	0.21	0.26
Loan loss provisions / NPLs	679.95	529.43	637.17	566.42	441.96
【E】					
NIBT / Average equity	8.80	8.48	9.95	7.00	6.72
(NIBT + loan loss provisions) / Average equity	9.64	9.63	10.09	7.72	7.42
NIBT / Average assets	0.59	0.55	0.64	0.45	0.44
(NIBT + loan loss provisions) / Average assets	0.64	0.62	0.65	0.49	0.48
Net interest income / NIBT	193.70	204.79	184.11	234.10	226.76
NIBT / Net income	36.37	35.32	39.45	29.07	28.22
NIBT / Employees (in thousand / per person)	1,297.81	1,108.16	1,368.88	861.64	767.39
【L】					
Liquidity coverage ratio	112.06	113.79	130.02	116.38	117.54
Net stable funding ratio	133.11	138.46	139.64	137.23	139.39
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.81	23.40	20.33	21.19	19.59
Loans / Deposits	74.02	74.00	71.85	74.48	75.09
Time deposits / Deposits	57.36	r 52.23	56.04	52.87	56.36
NCDs / Time deposits	0.15	r 0.25	0.22	0.23	0.25
Accumulated gap of assets and liabilities (180 days) / Equity	-41.72	-71.35	-53.76	-123.73	-131.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.17	93.96	95.39	95.18	95.85
Interest rate sensitivity gap / Equity	-32.08	-72.25	-54.69	-57.91	-49.91
【G】					
Deposit growth rate	5.35	1.91	6.80	5.86	10.05
Loan growth rate	5.38	-0.35	3.03	4.70	7.93
Investment growth rate	-5.59	19.63	13.24	3.65	5.00
Guarantee growth rate	5.28	11.44	-4.83	69.46	43.98

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Cota Bank | Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.27	13.25	13.04	13.59	13.07
Tier 1 capital / Risk-weighted assets	11.91	11.37	11.57	11.69	10.75
Common equity Tier 1 / Risk-weighted assets	11.40	10.86	11.07	11.16	10.25
Tier 1 capital / Exposure measurement	7.23	6.28	6.59	6.46	6.41
Liabilities / Equity (multiple)	12.84	13.35	12.97	13.31	13.36
【 A 】					
Non-performing loan ratio	0.26	0.19	0.17	0.17	0.20
Loan loss provisions / NPLs	470.25	741.91	778.85	866.67	707.44
【 E 】					
NIBT / Average equity	8.73	8.47	7.99	7.08	7.21
(NIBT + loan loss provisions) / Average equity	9.11	8.47	8.10	7.10	7.21
NIBT / Average assets	0.64	0.60	0.57	0.50	0.50
(NIBT + loan loss provisions) / Average assets	0.67	0.60	0.57	0.50	0.50
Net interest income / NIBT	230.17	235.14	254.23	279.80	287.49
NIBT / Net income	35.78	35.24	33.32	31.79	31.46
NIBT / Employees (in thousand / per person)	1,045.30	991.07	913.12	807.49	774.46
【 L 】					
Liquidity coverage ratio	223.90	234.14	193.29	526.85	503.45
Net stable funding ratio	143.50	145.49	142.64	143.00	138.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.55	24.62	18.93	26.04	25.09
Loans / Deposits	78.64	74.75	78.58	73.01	74.93
Time deposits / Deposits	52.74	r 52.74	51.04	52.57	54.39
NCDs / Time deposits	0.56	r 1.84	0.95	3.14	5.05
Accumulated gap of assets and liabilities (180 days) / Equity	-184.72	-253.18	-180.44	-145.85	-187.28
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	83.12	82.51	82.80	82.08	83.88
Interest rate sensitivity gap / Equity	-203.89	-217.99	-209.91	-222.39	-201.20
【 G 】					
Deposit growth rate	1.62	3.17	0.95	3.64	5.52
Loan growth rate	6.91	2.30	8.66	0.99	7.40
Investment growth rate	-2.87	7.26	-8.07	15.60	-4.40
Guarantee growth rate	13.96	-33.94	13.53	-38.26	3.65

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Union Bank of Taiwan

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.43	14.82	14.95	16.08	14.80
Tier 1 capital / Risk-weighted assets	12.39	12.78	12.93	14.26	12.83
Common equity Tier 1 / Risk-weighted assets	9.70	9.78	10.00	11.18	9.90
Tier 1 capital / Exposure measurement	6.25	6.22	6.38	6.53	6.55
Liabilities / Equity (multiple)	12.61	12.75	12.53	11.76	11.41
【A】					
Non-performing loan ratio	0.25	0.12	0.24	0.10	0.14
Loan loss provisions / NPLs	466.81	944.08	481.73	1,081.36	788.45
【E】					
NIBT / Average equity	9.38	5.09	7.14	8.43	6.84
(NIBT + loan loss provisions) / Average equity	10.15	5.85	7.40	7.45	7.14
NIBT / Average assets	0.68	0.38	0.53	0.66	0.52
(NIBT + loan loss provisions) / Average assets	0.73	0.44	0.55	0.58	0.55
Net interest income / NIBT	145.76	304.36	224.26	163.92	197.25
NIBT / Net income	37.80	28.51	33.36	37.08	32.25
NIBT / Employees (in thousand / per person)	1,496.97	833.12	1,124.97	1,341.13	969.09
【L】					
Liquidity coverage ratio	120.41	105.07	147.97	170.97	214.29
Net stable funding ratio	132.44	131.55	134.68	137.72	134.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.02	17.01	18.36	21.93	26.64
Loans / Deposits	76.09	78.01	74.81	73.70	69.91
Time deposits / Deposits	51.76	r 47.64	50.04	45.82	49.68
NCDs / Time deposits	0.17	r 0.41	0.73	0.11	0.10
Accumulated gap of assets and liabilities (180 days) / Equity	-164.25	-153.25	-123.99	-99.38	-39.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.82	93.11	95.19	91.91	95.14
Interest rate sensitivity gap / Equity	-57.56	-77.00	-52.51	-85.38	-47.09
【G】					
Deposit growth rate	7.82	8.01	5.63	10.60	13.98
Loan growth rate	4.97	18.07	7.18	16.33	9.83
Investment growth rate	6.86	-11.16	-8.18	3.67	0.97
Guarantee growth rate	8.24	0.07	2.26	20.55	1.60

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Far Eastern International Bank　　Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.37	13.41	14.90	13.95	14.10
Tier 1 capital / Risk-weighted assets	11.85	10.46	12.27	11.30	11.49
Common equity Tier 1 / Risk-weighted assets	11.25	9.85	11.63	10.87	11.03
Tier 1 capital / Exposure measurement	6.57	5.75	6.73	5.87	6.09
Liabilities / Equity (multiple)	13.05	14.70	12.49	13.56	12.98
【A】					
Non-performing loan ratio	0.22	0.23	0.36	0.26	0.51
Loan loss provisions / NPLs	587.62	568.15	391.77	496.25	286.35
【E】					
NIBT / Average equity	8.26	7.70	8.24	6.76	6.05
(NIBT + loan loss provisions) / Average equity	6.74	8.20	8.45	6.24	5.61
NIBT / Average assets	0.61	0.52	0.57	0.47	0.43
(NIBT + loan loss provisions) / Average assets	0.50	0.56	0.58	0.43	0.40
Net interest income / NIBT	144.15	177.42	167.29	201.54	211.01
NIBT / Net income	37.09	35.63	36.35	31.41	26.53
NIBT / Employees (in thousand / per person)	1,810.12	1,527.35	1,668.26	1,300.20	1,137.24
【L】					
Liquidity coverage ratio	128.28	135.99	112.03	142.22	142.42
Net stable funding ratio	122.77	123.12	127.04	128.35	123.36
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.45	33.25	30.81	37.42	37.53
Loans / Deposits	72.54	70.87	73.08	67.44	66.74
Time deposits / Deposits	69.16	r 62.44	65.44	61.97	63.42
NCDs / Time deposits	8.87	r 5.57	4.84	1.82	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	-268.95	-257.87	-216.56	-197.42	-232.14
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.01	103.40	103.19	104.66	107.47
Interest rate sensitivity gap / Equity	-9.85	35.92	30.03	47.82	70.83
【G】					
Deposit growth rate	3.58	7.01	-2.28	5.40	8.63
Loan growth rate	6.71	5.39	7.56	6.18	-0.34
Investment growth rate	15.82	1.95	-0.62	6.73	11.52
Guarantee growth rate	-35.80	-20.27	-40.73	-2.59	11.40

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Yuanta Commercial Bank | Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.83	14.36	14.65	15.41	16.98
Tier 1 capital / Risk-weighted assets	12.26	12.23	12.02	13.54	14.72
Common equity Tier 1 / Risk-weighted assets	11.53	11.44	11.26	12.87	13.98
Tier 1 capital / Exposure measurement	6.38	6.33	6.27	6.92	7.95
Liabilities / Equity (multiple)	13.97	14.08	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	5,101.47	1,464.92	6,585.64	1,433.02	1,230.93
【 E 】					
NIBT / Average equity	10.56	6.24	7.75	7.42	6.49
(NIBT + loan loss provisions) / Average equity	11.12	6.71	8.02	7.83	7.38
NIBT / Average assets	0.70	0.44	0.53	0.59	0.58
(NIBT + loan loss provisions) / Average assets	0.74	0.48	0.55	0.62	0.66
Net interest income / NIBT	110.44	180.87	155.77	137.65	151.76
NIBT / Net income	51.26	39.86	43.40	44.23	40.36
NIBT / Employees (in thousand / per person)	2,859.25	1,705.34	2,028.45	2,091.66	1,823.56
【 L 】					
Liquidity coverage ratio	184.79	r 171.15	158.58	187.19	237.56
Net stable funding ratio	162.32	156.89	154.22	159.16	160.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.07	34.68	30.10	37.33	37.23
Loans / Deposits	63.28	61.16	66.21	59.02	62.18
Time deposits / Deposits	44.74	r 44.63	46.49	40.12	41.95
NCDs / Time deposits	0.03	r 0.79	0.69	1.34	2.60
Accumulated gap of assets and liabilities (180 days) / Equity	-17.37	-84.30	-66.29	54.93	56.06
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	87.57	84.30	89.55	79.67	83.18
Interest rate sensitivity gap / Equity	-143.36	-182.92	-120.41	-214.43	-148.18
【 G 】					
Deposit growth rate	7.69	7.70	1.12	17.84	9.64
Loan growth rate	11.39	11.17	13.03	11.78	2.95
Investment growth rate	0.65	-5.47	-12.87	18.34	18.50
Guarantee growth rate	6.69	-4.14	-9.28	-21.94	-1.32

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Bank SinoPac Co., Ltd. Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.39	15.15	14.34	15.80	15.89
Tier 1 capital / Risk-weighted assets	12.70	12.23	11.63	12.99	13.13
Common equity Tier 1 / Risk-weighted assets	10.87	10.17	9.75	11.43	11.78
Tier 1 capital / Exposure measurement	6.97	6.66	6.32	6.66	6.88
Liabilities / Equity (multiple)	14.00	15.09	16.10	13.81	13.20
【A】					
Non-performing loan ratio	0.08	0.12	0.11	0.13	0.14
Loan loss provisions / NPLs	1,545.53	1,154.82	1,167.70	1,010.80	937.61
【E】					
NIBT / Average equity	12.79	12.28	12.22	9.27	8.15
(NIBT + loan loss provisions) / Average equity	13.26	13.40	12.54	9.77	8.60
NIBT / Average assets	0.81	0.80	0.77	0.63	0.59
(NIBT + loan loss provisions) / Average assets	0.84	0.87	0.79	0.67	0.62
Net interest income / NIBT	117.23	126.41	141.01	148.29	148.42
NIBT / Net income	50.21	48.06	48.03	43.69	40.64
NIBT / Employees (in thousand / per person)	3,061.76	2,886.76	2,752.76	2,152.09	1,835.16
【L】					
Liquidity coverage ratio	139.77	130.12	124.47	136.85	143.65
Net stable funding ratio	137.25	131.78	136.92	137.09	132.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.49	24.14	22.88	31.19	31.78
Loans / Deposits	69.61	70.41	66.02	64.60	68.76
Time deposits / Deposits	49.32	r 41.35	49.40	44.58	47.17
NCDs / Time deposits	1.31	r 0.06	1.72	0.05	0.26
Accumulated gap of assets and liabilities (180 days) / Equity	-77.78	-86.07	-105.55	-29.23	52.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.98	105.46	108.55	105.54	109.89
Interest rate sensitivity gap / Equity	73.81	47.82	76.21	47.23	78.49
【G】					
Deposit growth rate	14.83	-0.07	9.06	10.21	18.98
Loan growth rate	13.44	2.63	11.42	3.47	13.50
Investment growth rate	13.03	-2.70	-3.84	8.26	28.42
Guarantee growth rate	-4.51	6.73	-15.28	28.61	57.16

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

E.Sun Commercial Bank, Ltd.

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.48	13.61	14.33	13.97	15.64
Tier 1 capital / Risk-weighted assets	12.89	11.05	11.64	11.74	13.00
Common equity Tier 1 / Risk-weighted assets	11.35	9.51	10.07	10.32	11.34
Tier 1 capital / Exposure measurement	6.44	5.78	5.86	6.02	6.28
Liabilities / Equity (multiple)	14.96	17.27	16.68	15.67	15.24
【 A 】					
Non-performing loan ratio	0.17	0.16	0.16	0.16	0.19
Loan loss provisions / NPLs	690.40	743.89	752.62	783.82	656.32
【 E 】					
NIBT / Average equity	11.92	8.88	10.22	11.28	10.89
(NIBT + loan loss provisions) / Average equity	12.52	9.53	10.62	11.76	11.54
NIBT / Average assets	0.71	0.50	0.57	0.70	0.72
(NIBT + loan loss provisions) / Average assets	0.74	0.54	0.59	0.73	0.76
Net interest income / NIBT	109.13	173.49	146.65	116.24	103.99
NIBT / Net income	42.23	35.27	36.98	40.22	36.66
NIBT / Employees (in thousand / per person)	2,799.16	1,878.91	2,168.75	2,347.58	2,099.80
【 L 】					
Liquidity coverage ratio	140.13	111.14	132.63	124.72	133.83
Net stable funding ratio	138.32	135.06	137.61	133.53	137.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.05	32.23	32.69	33.81	35.84
Loans / Deposits	66.13	67.39	66.23	65.69	65.63
Time deposits / Deposits	50.56	r 45.67	48.75	43.22	43.36
NCDs / Time deposits	0.91	r 1.76	0.64	2.51	4.61
Accumulated gap of assets and liabilities (180 days) / Equity	-94.82	-112.65	-137.81	-79.88	-28.00
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	111.66	119.61	119.12	116.91	121.61
Interest rate sensitivity gap / Equity	103.43	185.99	176.89	152.91	193.65
【 G 】					
Deposit growth rate	5.93	11.32	7.55	8.62	19.42
Loan growth rate	4.67	12.29	9.20	8.70	12.22
Investment growth rate	3.05	6.09	0.78	6.10	30.83
Guarantee growth rate	-24.46	6.38	-22.52	17.29	18.43

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

KGI Bank

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.10	13.35	14.19	14.96	14.81
Tier 1 capital / Risk-weighted assets	12.07	11.28	12.07	13.07	12.32
Common equity Tier 1 / Risk-weighted assets	11.57	10.77	11.54	12.72	11.79
Tier 1 capital / Exposure measurement	7.49	7.40	7.41	8.01	7.88
Liabilities / Equity (multiple)	11.19	11.60	11.43	9.80	10.65
【A】					
Non-performing loan ratio	0.19	0.17	0.20	0.13	0.16
Loan loss provisions / NPLs	680.71	731.73	663.38	955.69	843.75
【E】					
NIBT / Average equity	10.63	10.45	10.49	7.38	7.35
(NIBT + loan loss provisions) / Average equity	10.61	10.53	10.46	7.47	7.54
NIBT / Average assets	0.92	0.92	0.88	0.70	0.69
(NIBT + loan loss provisions) / Average assets	0.92	0.93	0.88	0.70	0.70
Net interest income / NIBT	113.91	141.97	141.63	178.57	161.11
NIBT / Net income	50.96	51.78	50.59	43.51	41.58
NIBT / Employees (in thousand / per person)	2,862.23	2,762.53	2,666.26	1,982.28	1,857.26
【L】					
Liquidity coverage ratio	125.76	101.38	122.07	110.77	112.28
Net stable funding ratio	130.67	118.06	130.66	125.14	114.56
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.75	33.52	31.83	38.54	36.18
Loans / Deposits	68.26	78.42	73.57	75.31	73.98
Time deposits / Deposits	59.10	r 59.70	61.57	59.45	64.54
NCDs / Time deposits	0.04	r 5.08	0.94	1.53	1.80
Accumulated gap of assets and liabilities (180 days) / Equity	-145.22	-222.97	-209.72	-210.01	-176.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.52	102.46	114.98	110.44	106.87
Interest rate sensitivity gap / Equity	58.84	15.73	88.97	55.04	38.84
【G】					
Deposit growth rate	15.78	-1.32	8.10	-2.11	21.88
Loan growth rate	0.78	3.20	5.60	-0.36	9.47
Investment growth rate	-2.68	-1.64	-6.23	-0.22	26.72
Guarantee growth rate	14.63	-37.18	-49.52	7.74	-4.44

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

DBS Bank (Taiwan) , Ltd.

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	29.32	14.32	14.94	14.46	14.87
Tier 1 capital / Risk-weighted assets	27.28	12.18	12.73	12.36	12.69
Common equity Tier 1 / Risk-weighted assets	24.80	9.46	9.90	9.56	9.77
Tier 1 capital / Exposure measurement	13.69	6.70	6.36	7.13	7.40
Liabilities / Equity (multiple)	5.34	11.67	12.54	10.87	10.65
【A】					
Non-performing loan ratio	0.39	0.43	0.43	0.47	0.46
Loan loss provisions / NPLs	351.22	302.10	323.61	279.92	288.45
【E】					
NIBT / Average equity	1.34	4.17	2.15	2.44	2.66
(NIBT + loan loss provisions) / Average equity	2.28	5.19	2.58	2.94	3.01
NIBT / Average assets	0.10	0.33	0.17	0.20	0.22
(NIBT + loan loss provisions) / Average assets	0.17	0.42	0.20	0.24	0.24
Net interest income / NIBT	1,221.83	331.13	672.36	553.22	559.55
NIBT / Net income	4.68	17.62	8.78	9.59	10.13
NIBT / Employees (in thousand / per person)	204.71	719.39	355.85	424.66	433.50
【L】					
Liquidity coverage ratio	151.10	129.25	139.58	119.36	122.90
Net stable funding ratio	145.63	121.13	131.96	121.63	124.14
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.71	22.50	30.58	21.70	26.10
Loans / Deposits	68.10	73.39	65.93	76.34	73.00
Time deposits / Deposits	62.91	r 57.04	60.95	55.58	60.07
NCDs / Time deposits	2.67	r 13.42	6.43	13.18	4.67
Accumulated gap of assets and liabilities (180 days) / Equity	-61.05	-248.25	-308.02	-130.35	-270.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	149.41	135.32	141.42	123.64	113.90
Interest rate sensitivity gap / Equity	123.53	212.06	245.23	149.95	92.69
【G】					
Deposit growth rate	9.92	11.98	15.85	2.29	-3.41
Loan growth rate	1.99	6.95	0.05	6.97	0.41
Investment growth rate	45.05	-10.25	25.90	-12.59	-9.14
Guarantee growth rate	17.86	18.60	-8.85	16.38	26.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

Taishin International Bank Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.55	14.63	14.91	15.06	16.28
Tier 1 capital / Risk-weighted assets	12.39	12.17	12.57	12.57	13.38
Common equity Tier 1 / Risk-weighted assets	10.66	10.31	10.71	10.73	11.35
Tier 1 capital / Exposure measurement	6.47	6.75	6.63	7.18	7.27
Liabilities / Equity (multiple)	13.66	13.02	13.36	11.89	12.20
【 A 】					
Non-performing loan ratio	0.12	0.14	0.14	0.12	0.15
Loan loss provisions / NPLs	1,089.18	969.99	972.98	1,104.45	855.02
【 E 】					
NIBT / Average equity	11.27	8.60	8.91	9.30	8.92
(NIBT + loan loss provisions) / Average equity	11.99	9.23	8.82	9.41	9.20
NIBT / Average assets	0.74	0.62	0.62	0.69	0.66
(NIBT + loan loss provisions) / Average assets	0.79	0.66	0.61	0.70	0.68
Net interest income / NIBT	126.19	160.06	165.35	138.87	144.27
NIBT / Net income	42.60	37.48	37.74	39.86	37.36
NIBT / Employees (in thousand / per person)	2,499.94	1,918.30	1,878.08	2,012.62	1,834.03
【 L 】					
Liquidity coverage ratio	129.64	115.83	127.85	112.92	120.30
Net stable funding ratio	141.06	132.26	137.64	132.07	135.30
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.73	21.68	21.68	22.85	24.84
Loans / Deposits	71.51	78.37	73.32	78.15	77.07
Time deposits / Deposits	46.25	r 39.99	44.98	37.51	40.33
NCDs / Time deposits	0.19	r 0.48	0.31	0.11	0.29
Accumulated gap of assets and liabilities (180 days) / Equity	71.77	43.87	0.10	44.31	81.48
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	187.33	176.78	168.30	181.32	175.58
Interest rate sensitivity gap / Equity	400.17	369.31	345.06	355.48	342.78
【 G 】					
Deposit growth rate	17.47	7.56	14.64	4.97	12.11
Loan growth rate	6.50	5.43	6.76	6.12	9.12
Investment growth rate	36.00	2.43	22.43	-4.73	6.88
Guarantee growth rate	-17.80	10.37	-19.57	0.81	34.03

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

EnTie Commercial Bank Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	16.16	16.52	16.30	17.69	16.32
Tier 1 capital / Risk-weighted assets	14.99	15.33	15.12	16.50	15.09
Common equity Tier 1 / Risk-weighted assets	14.99	15.33	15.12	16.50	15.09
Tier 1 capital / Exposure measurement	8.70	9.12	8.72	9.74	10.16
Liabilities / Equity (multiple)	9.63	9.26	9.66	8.57	8.03
【 A 】					
Non-performing loan ratio	0.86	0.90	0.59	0.57	0.97
Loan loss provisions / NPLs	160.13	158.26	310.09	264.66	160.90
【 E 】					
NIBT / Average equity	0.11	7.54	3.61	7.61	7.53
(NIBT + loan loss provisions) / Average equity	0.19	9.03	6.99	8.48	7.71
NIBT / Average assets	0.01	0.80	0.38	0.83	0.82
(NIBT + loan loss provisions) / Average assets	0.02	0.96	0.73	0.93	0.84
Net interest income / NIBT	8,665.00	148.89	312.49	138.55	133.70
NIBT / Net income	0.67	43.02	21.55	44.69	43.81
NIBT / Employees (in thousand / per person)	26.88	1,794.02	844.14	1,794.46	1,769.87
【 L 】					
Liquidity coverage ratio	125.19	113.01	132.20	122.40	153.95
Net stable funding ratio	127.66	123.42	127.87	123.36	127.75
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.12	31.34	30.43	30.89	32.02
Loans / Deposits	74.05	76.89	73.46	76.30	77.26
Time deposits / Deposits	73.12	r 69.84	73.50	68.71	68.24
NCDs / Time deposits	1.01	r 0.89	1.25	0.42	0.46
Accumulated gap of assets and liabilities (180 days) / Equity	-247.76	-207.12	-189.16	-151.82	-111.60
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.28	101.49	104.13	100.46	109.83
Interest rate sensitivity gap / Equity	31.86	10.55	31.00	3.11	59.28
【 G 】					
Deposit growth rate	4.07	5.47	7.57	7.82	0.98
Loan growth rate	0.22	7.50	3.57	6.47	-0.07
Investment growth rate	1.10	3.39	4.73	11.90	11.19
Guarantee growth rate	11.88	-26.28	-11.51	-21.21	-14.39

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

CTBC Bank Co., Ltd.　　Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.95	15.15	14.96	14.98	14.93
Tier 1 capital / Risk-weighted assets	12.25	13.29	13.17	14.98	14.93
Common equity Tier 1 / Risk-weighted assets	10.92	11.70	11.76	14.97	14.92
Tier 1 capital / Exposure measurement	5.63	6.00	5.98	6.54	6.87
Liabilities / Equity (multiple)	13.43	12.50	12.70	11.70	11.05
【 A 】					
Non-performing loan ratio	0.14	0.15	0.12	0.16	0.23
Loan loss provisions / NPLs	860.43	823.17	981.93	792.04	594.14
【 E 】					
NIBT / Average equity	14.35	12.65	13.67	11.02	10.28
(NIBT + loan loss provisions) / Average equity	15.51	13.85	14.42	11.58	10.66
NIBT / Average assets	1.03	0.97	1.01	0.87	0.86
(NIBT + loan loss provisions) / Average assets	1.12	1.06	1.07	0.91	0.89
Net interest income / NIBT	110.66	123.49	123.53	128.53	129.54
NIBT / Net income	43.86	44.38	45.35	38.74	39.08
NIBT / Employees (in thousand / per person)	3,723.45	3,174.07	3,321.46	2,756.47	2,631.84
【 L 】					
Liquidity coverage ratio	127.71	156.36	130.11	158.25	151.51
Net stable funding ratio	143.52	143.82	144.48	147.23	137.99
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.33	28.80	23.33	31.14	29.97
Loans / Deposits	66.56	64.46	66.90	63.85	63.21
Time deposits / Deposits	45.18	r 38.50	44.21	37.62	39.35
NCDs / Time deposits	0.03	r 0.07	0.04	0.08	0.42
Accumulated gap of assets and liabilities (180 days) / Equity	-78.83	-60.90	-67.49	-36.65	-28.18
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.51	103.57	105.97	104.79	103.79
Interest rate sensitivity gap / Equity	35.97	27.57	45.84	35.37	25.53
【 G 】					
Deposit growth rate	12.05	9.70	13.99	9.37	11.84
Loan growth rate	15.71	7.61	19.44	10.47	4.97
Investment growth rate	2.56	4.22	-1.09	5.47	13.09
Guarantee growth rate	-4.98	12.05	-4.29	-6.02	12.91

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

NEXT Commercial Bank Co., Ltd. Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	50.55	196.85	74.73	-	-
Tier 1 capital / Risk-weighted assets	50.00	196.65	74.35	-	-
Common equity Tier 1 / Risk-weighted assets	50.00	196.65	74.35	-	-
Tier 1 capital / Exposure measurement	16.37	40.32	18.99	-	-
Liabilities / Equity (multiple)	3.93	1.22	3.38	-	-
【A】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【E】					
NIBT / Average equity	-15.49	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-14.90	-	-	-	-
NIBT / Average assets	-3.26	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-3.14	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-	-3,056.25	-	-	-
NIBT / Employees (in thousand / per person)	-4,347.17	-3,820.31	-5,273.11	-	-
【L】					
Liquidity coverage ratio	4,236.31	5,714.29	4,311.33	-	-
Net stable funding ratio	218.95	301.39	298.11	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	91.91	166.24	101.21	-	-
Loans / Deposits	21.30	6.64	11.96	-	-
Time deposits / Deposits	23.87	23.00	19.09	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	209.07	114.09	244.03	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.10	144.96	94.38	-	-
Interest rate sensitivity gap / Equity	15.51	50.84	-18.15	-	-
【G】					
Deposit growth rate	190.83	-	-	-	-
Loan growth rate	832.54	-	-	-	-
Investment growth rate	33.38	-	-	-	-
Guarantee growth rate	-	-	-	-	-

Note: NEXT Commercial Bank opened on 22 January 2022, which data related to "NIBT / Average equity" and "NIBT / Average assets" of 2022 were not calculated.

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

LINE Bank Taiwan Limited

Unit：%

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	33.65	82.33	44.64	92.39	-
Tier 1 capital / Risk-weighted assets	33.65	82.33	44.63	92.39	-
Common equity Tier 1 / Risk-weighted assets	33.65	82.33	44.63	92.39	-
Tier 1 capital / Exposure measurement	15.99	23.10	19.10	17.49	-
Liabilities / Equity (multiple)	3.82	2.60	3.16	3.03	-
【A】					
Non-performing loan ratio	0.04	-	0.01	-	-
Loan loss provisions / NPLs	2,341.67	-	7,600.00	-	-
【E】					
NIBT / Average equity	-10.85	-38.04	-23.58	-	-
(NIBT + loan loss provisions) / Average equity	-10.35	-37.15	-22.98	-	-
NIBT / Average assets	-2.35	-6.84	-5.28	-	-
(NIBT + loan loss provisions) / Average assets	-2.24	-6.68	-5.14	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-352.48	-	-	-	-
NIBT / Employees (in thousand / per person)	-3,288.68	-8,017.05	-6,892.86	-6,608.36	-
【L】					
Liquidity coverage ratio	4,488.22	8,375.75	6,743.31	9,387.24	-
Net stable funding ratio	192.11	282.42	207.65	337.43	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	56.46	73.69	68.60	89.37	-
Loans / Deposits	57.74	33.66	51.41	15.34	-
Time deposits / Deposits	59.99	42.41	53.25	42.01	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	21.99	83.18	42.54	123.45	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.39	116.03	112.91	97.01	-
Interest rate sensitivity gap / Equity	27.09	34.24	36.85	-7.69	-
【G】					
Deposit growth rate	31.79	2,447.13	78.57	-	-
Loan growth rate	126.08	4,719.69	498.41	-	-
Investment growth rate	0.06	902.53	64.82	-	-
Guarantee growth rate	-	-	-	-	-

Note: LINE bank opened on 24 March 2021, which data related to "NIBT / Average equity" and "NIBT / Average assets" of 2021 were not calculated.

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2023

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

Items	30/06/23	30/06/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	103.48	216.09	140.36	451.00	-
Tier 1 capital / Risk-weighted assets	103.48	216.09	140.36	451.00	-
Common equity Tier 1 / Risk-weighted assets	103.48	216.09	140.36	451.00	-
Tier 1 capital / Exposure measurement	22.68	29.06	25.95	55.59	-
Liabilities / Equity (multiple)	2.90	2.11	2.44	0.70	-
【 A 】					
Non-performing loan ratio	0.08	0.73	0.22	-	-
Loan loss provisions / NPLs	1,366.67	150.00	466.67	-	-
【 E 】					
NIBT / Average equity	-7.43	-6.90	-7.39	-5.82	-
(NIBT + loan loss provisions) / Average equity	-7.12	-6.83	-7.34	-5.82	-
NIBT / Average assets	-2.01	-3.10	-2.69	-4.54	-
(NIBT + loan loss provisions) / Average assets	-1.92	-3.07	-2.67	-4.54	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-700.00	-	-3,059.09	-5,580.00	-
NIBT / Employees (in thousand / per person)	-4,357.62	-4,238.41	-4,456.95	-4,359.37	-
【 L 】					
Liquidity coverage ratio	1,827.62	3,073.40	3,411.39	9,424.87	-
Net stable funding ratio	222.02	405.75	301.61	306.69	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	103.77	136.70	124.80	222.64	-
Loans / Deposits	19.08	3.12	6.76	3.09	-
Time deposits / Deposits	24.52	17.68	16.46	54.77	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	81.69	128.56	49.24	85.83	-
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	87.23	96.92	74.97	214.98	-
Interest rate sensitivity gap / Equity	-36.12	-6.34	-59.52	75.42	-
【 G 】					
Deposit growth rate	17.92	584.99	213.27	-	-
Loan growth rate	620.73	414.02	585.64	-	-
Investment growth rate	34.27	701.83	174.48	-	-
Guarantee growth rate	-	-	-	-	-