TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2023

The Peer-Group Average | Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.91	13.91	14.83	14.86	14.59
2.Arithmetic mean	15.00	r 13.95	14.68	14.80	14.84
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	12.87	11.87	12.47	13.01	12.68
2.Arithmetic mean	12.89	r 11.79	12.46	12.97	12.79
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.70	r 10.67	11.24	12.00	11.48
2.Arithmetic mean	11.60	r 10.50	11.13	11.96	11.84
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.78	6.45	6.74	6.84	6.75
2.Arithmetic mean	6.50	r 6.05	6.29	6.47	6.64
Liabilities / Equity (multiple)	12.57	13.82	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	0.16	0.15	0.15	0.17	0.22
Loan loss provisions / NPLs	978.22	906.96	1,021.52	802.45	696.63
Expected losses of classified assets / Total provisions	75.07	74.83	74.40	73.77	74.06
【E】					
NIBT / Average equity					
1.Winsorized mean	9.90	8.21	8.41	7.30	7.21
2.Arithmetic mean	11.28	r 9.51	9.33	8.14	7.84
(NIBT + loan loss provisions) / Average equity	10.61	8.97	8.85	7.71	7.65
NIBT / Average assets					
1.Winsorized mean	0.68	0.57	0.59	0.53	0.53
2.Arithmetic mean	0.76	0.64	0.62	0.58	0.58
(NIBT + loan loss provisions) / Average assets	0.73	0.63	0.61	0.56	0.55
Net interest income / NIBT	122.33	163.96	r 171.17	169.88	177.45
NIBT / Net income	43.07	41.09	39.59	36.58	35.77
NIBT / Employees (in thousand / per person)	2,554.94	2,007.39	2,018.03	1,771.64	1,658.01
【L】					
Liquidity coverage ratio	129.13	124.07	137.46	139.12	142.49
Net stable funding ratio	136.65	134.40	139.10	137.92	134.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.87	27.46	27.96	30.41	30.85
Loans / Deposits	70.96	71.08	70.19	69.79	70.17
Time deposits / Deposits	51.49	r 47.40	48.74	45.87	47.75
NCDs / Time deposits	0.84	r 1.04	0.80	0.90	1.33
Accumulated gap of assets and liabilities (180 days) / Equity	-103.39	-120.01	-100.89	-75.81	-72.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.53	103.66	102.91	104.16	103.23
Interest rate sensitivity gap / Equity	26.20	24.40	22.74	23.72	11.82
【G】					
Deposit growth rate	6.06	7.01	6.09	6.19	8.51
Loan growth rate	5.83	8.68	8.09	5.94	4.85
Investment growth rate	8.43	1.26	-0.35	5.13	11.25
Guarantee growth rate	6.89	-3.06	-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

September 30, 2023

Bank of Taiwan | Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.91	14.66	14.99	15.25	14.95
Tier 1 capital / Risk-weighted assets	13.69	12.20	12.72	13.71	13.12
Common equity Tier 1 / Risk-weighted assets	13.69	12.20	12.72	13.71	13.12
Tier 1 capital / Exposure measurement	5.35	5.00	5.02	5.48	5.46
Liabilities / Equity (multiple)	13.65	14.32	14.64	12.81	13.09
【A】					
Non-performing loan ratio	0.10	0.09	0.09	0.11	0.15
Loan loss provisions / NPLs	1,410.93	1,389.05	1,458.34	1,325.50	997.45
【E】					
NIBT / Average equity	6.64	4.83	4.83	4.29	3.26
(NIBT + loan loss provisions) / Average equity	7.10	5.68	5.13	4.43	3.23
NIBT / Average assets	0.43	0.34	0.33	0.31	0.23
(NIBT + loan loss provisions) / Average assets	0.46	0.40	0.35	0.32	0.23
Net interest income / NIBT	142.67	174.96	183.76	174.46	223.89
NIBT / Net income	49.62	46.66	44.92	43.60	36.14
NIBT / Employees (in thousand / per person)	3,606.58	2,582.90	2,506.34	2,224.27	1,605.91
【L】					
Liquidity coverage ratio	128.32	124.08	149.83	146.66	171.90
Net stable funding ratio	150.21	142.44	148.29	152.82	153.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.25	22.66	22.11	32.68	34.27
Loans / Deposits	68.63	75.01	72.62	70.92	69.84
Time deposits / Deposits	54.60	r 52.12	53.01	50.49	53.66
NCDs / Time deposits	0.04	r 0.05	0.03	0.12	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	-60.06	15.65	98.62	-35.27	-9.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.27	99.78	101.10	96.60	96.12
Interest rate sensitivity gap / Equity	-47.43	-2.21	11.40	-32.23	-38.64
【G】					
Deposit growth rate	2.43	8.51	10.96	0.88	5.05
Loan growth rate	-3.77	25.72	16.05	2.45	7.08
Investment growth rate	35.98	-14.05	9.84	3.23	2.36
Guarantee growth rate	2.36	1.33	2.21	-10.27	12.89

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Land Bank of Taiwan

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.25	12.89	13.24	13.13	12.89
Tier 1 capital / Risk-weighted assets	12.10	10.81	11.12	11.14	10.64
Common equity Tier 1 / Risk-weighted assets	10.70	9.47	9.75	9.70	9.31
Tier 1 capital / Exposure measurement	6.26	5.95	5.99	5.70	5.81
Liabilities / Equity (multiple)	15.61	16.51	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	1,610.39	1,513.77	1,645.80	1,395.06	1,065.01
【E】					
NIBT / Average equity	9.21	8.52	8.24	7.77	6.68
(NIBT + loan loss provisions) / Average equity	9.27	8.83	8.86	8.46	7.48
NIBT / Average assets	0.51	0.45	0.43	0.41	0.36
(NIBT + loan loss provisions) / Average assets	0.52	0.46	0.47	0.45	0.40
Net interest income / NIBT	179.00	215.74	222.84	222.16	241.51
NIBT / Net income	50.04	46.38	44.46	41.71	37.16
NIBT / Employees (in thousand / per person)	3,123.34	2,721.01	2,580.84	2,295.60	1,899.37
【L】					
Liquidity coverage ratio	113.87	103.74	111.49	110.97	101.73
Net stable funding ratio	121.16	121.35	119.45	117.87	110.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.93	26.18	25.33	26.85	26.23
Loans / Deposits	76.50	78.54	77.72	76.06	78.65
Time deposits / Deposits	56.62	r 54.72	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	-306.02	-293.55	-284.74	-329.26	-376.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.08	102.55	102.29	103.08	102.39
Interest rate sensitivity gap / Equity	26.71	34.08	30.77	44.41	33.19
【G】					
Deposit growth rate	-0.15	1.49	-4.83	11.08	2.41
Loan growth rate	-1.85	4.44	2.62	6.47	4.77
Investment growth rate	16.45	-0.75	-3.86	8.59	8.05
Guarantee growth rate	-0.12	6.95	-7.88	16.93	13.51

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Taiwan Cooperative Bank | Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.46	13.18	14.59	14.96	15.42
Tier 1 capital / Risk-weighted assets	12.84	11.42	12.83	12.95	12.94
Common equity Tier 1 / Risk-weighted assets	11.18	9.99	11.06	11.98	11.92
Tier 1 capital / Exposure measurement	5.89	5.38	5.80	5.70	5.81
Liabilities / Equity (multiple)	16.53	18.18	17.13	15.75	15.15
【A】					
Non-performing loan ratio	0.22	0.21	0.18	0.22	0.29
Loan loss provisions / NPLs	511.65	568.57	637.40	541.67	429.98
【E】					
NIBT / Average equity	8.83	9.03	9.24	9.20	7.66
(NIBT + loan loss provisions) / Average equity	9.69	9.48	9.47	9.32	8.44
NIBT / Average assets	0.51	0.52	0.53	0.54	0.47
(NIBT + loan loss provisions) / Average assets	0.56	0.55	0.54	0.55	0.52
Net interest income / NIBT	143.75	171.25	167.43	161.46	195.72
NIBT / Net income	41.97	45.35	45.29	44.16	36.25
NIBT / Employees (in thousand / per person)	2,560.75	2,451.05	2,512.10	2,475.39	1,992.03
【L】					
Liquidity coverage ratio	120.24	130.61	131.17	145.07	151.07
Net stable funding ratio	137.85	141.62	142.51	145.60	147.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.51	30.61	30.36	28.92	32.20
Loans / Deposits	73.71	71.57	71.50	70.75	70.12
Time deposits / Deposits	44.66	r 43.76	43.56	41.68	43.74
NCDs / Time deposits	1.58	r 3.10	3.23	2.94	3.29
Accumulated gap of assets and liabilities (180 days) / Equity	-104.10	-66.14	-95.30	-41.36	-52.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.24	99.60	99.58	98.65	97.51
Interest rate sensitivity gap / Equity	15.32	-5.43	-5.51	-16.27	-29.14
【G】					
Deposit growth rate	2.23	7.22	3.41	6.37	12.89
Loan growth rate	6.06	4.61	6.13	7.33	3.80
Investment growth rate	5.86	-4.37	-0.95	4.29	24.05
Guarantee growth rate	-2.20	6.02	-8.56	-4.87	3.39

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

First Commercial Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.28	13.62	13.76	14.21	13.63
Tier 1 capital / Risk-weighted assets	12.36	11.64	11.80	12.48	11.66
Common equity Tier 1 / Risk-weighted assets	10.67	9.90	10.09	10.88	10.58
Tier 1 capital / Exposure measurement	5.98	5.95	5.99	6.12	5.95
Liabilities / Equity (multiple)	15.96	16.28	16.37	15.05	14.60
【A】					
Non-performing loan ratio	0.17	0.18	0.18	0.20	0.24
Loan loss provisions / NPLs	797.00	684.05	709.20	620.26	527.29
【E】					
NIBT / Average equity	13.22	12.31	11.71	9.98	8.79
(NIBT + loan loss provisions) / Average equity	14.85	13.91	12.70	10.89	9.69
NIBT / Average assets	0.71	0.65	0.62	0.60	0.58
(NIBT + loan loss provisions) / Average assets	0.80	0.74	0.67	0.65	0.63
Net interest income / NIBT	99.16	144.24	147.16	154.25	155.48
NIBT / Net income	49.36	47.01	43.68	44.66	41.61
NIBT / Employees (in thousand / per person)	3,415.38	2,935.55	2,816.36	2,502.45	2,220.81
【L】					
Liquidity coverage ratio	126.86	116.07	123.81	131.39	132.55
Net stable funding ratio	134.68	128.93	131.30	136.74	133.27
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.00	33.99	34.63	36.96	39.24
Loans / Deposits	70.24	73.00	70.60	69.55	71.04
Time deposits / Deposits	45.13	r 40.12	41.41	34.24	36.38
NCDs / Time deposits	0.56	r 1.08	1.03	1.45	1.25
Accumulated gap of assets and liabilities (180 days) / Equity	-130.33	-112.99	-75.80	-96.28	-91.09
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.53	115.82	113.22	113.95	112.07
Interest rate sensitivity gap / Equity	86.93	151.07	131.73	131.09	110.76
【G】					
Deposit growth rate	10.12	9.70	11.87	9.13	12.91
Loan growth rate	5.95	11.76	13.56	6.83	7.98
Investment growth rate	16.12	7.37	11.42	-0.18	18.48
Guarantee growth rate	-1.21	15.67	12.46	14.32	15.03

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Hua Nan Commercial Bank　　Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.23	14.06	14.64	14.16	13.67
Tier 1 capital / Risk-weighted assets	12.35	12.05	12.63	12.00	11.35
Common equity Tier 1 / Risk-weighted assets	10.16	9.74	10.27	10.41	10.37
Tier 1 capital / Exposure measurement	6.01	5.88	6.06	6.13	6.22
Liabilities / Equity (multiple)	16.10	17.21	16.59	15.02	14.19
【 A 】					
Non-performing loan ratio	0.18	0.12	0.13	0.15	0.15
Loan loss provisions / NPLs	734.09	1,128.20	993.64	827.05	794.82
【 E 】					
NIBT / Average equity	11.55	10.24	9.89	8.10	7.62
(NIBT + loan loss provisions) / Average equity	12.36	11.49	10.28	8.84	7.99
NIBT / Average assets	0.66	0.57	0.55	0.48	0.50
(NIBT + loan loss provisions) / Average assets	0.71	0.64	0.57	0.52	0.52
Net interest income / NIBT	110.35	156.90	162.45	169.22	168.01
NIBT / Net income	48.90	43.42	43.09	39.21	38.45
NIBT / Employees (in thousand / per person)	3,115.11	2,615.07	2,458.35	2,037.83	1,816.23
【 L 】					
Liquidity coverage ratio	122.82	140.40	139.28	125.08	153.50
Net stable funding ratio	133.96	140.80	140.69	138.37	138.80
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.37	32.10	33.74	29.35	29.44
Loans / Deposits	72.96	69.67	68.21	70.40	71.41
Time deposits / Deposits	37.73	r 33.99	33.50	30.71	33.17
NCDs / Time deposits	0.99	r 0.53	0.46	1.52	6.21
Accumulated gap of assets and liabilities (180 days) / Equity	-2.67	27.95	79.71	85.06	44.02
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.31	98.49	97.25	97.72	96.53
Interest rate sensitivity gap / Equity	-19.89	-19.00	-34.36	-26.76	-38.30
【 G 】					
Deposit growth rate	5.15	3.76	3.74	12.57	13.61
Loan growth rate	7.30	3.83	2.69	11.35	6.81
Investment growth rate	0.81	13.70	9.69	15.08	21.51
Guarantee growth rate	6.72	19.41	7.82	34.84	49.10

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Chang Hwa Commercial Bank　　Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.06	13.43	14.30	14.97	14.38
Tier 1 capital / Risk-weighted assets	11.46	10.70	11.43	12.09	11.48
Common equity Tier 1 / Risk-weighted assets	9.82	9.06	9.71	10.46	9.87
Tier 1 capital / Exposure measurement	6.35	6.04	6.26	6.31	6.73
Liabilities / Equity (multiple)	14.30	15.36	14.79	13.82	12.96
【 A 】					
Non-performing loan ratio	0.19	0.21	0.20	0.33	0.38
Loan loss provisions / NPLs	649.85	576.02	637.94	386.80	334.70
【 E 】					
NIBT / Average equity	9.78	8.19	8.08	6.26	5.23
(NIBT + loan loss provisions) / Average equity	10.50	9.03	8.93	6.66	5.79
NIBT / Average assets	0.57	0.47	0.45	0.39	0.36
(NIBT + loan loss provisions) / Average assets	0.61	0.52	0.50	0.42	0.40
Net interest income / NIBT	127.85	179.94	184.64	196.72	221.89
NIBT / Net income	43.82	40.15	38.71	35.88	30.88
NIBT / Employees (in thousand / per person)	2,506.01	1,971.77	1,944.15	1,524.28	1,244.72
【 L 】					
Liquidity coverage ratio	122.54	122.64	135.96	153.22	129.35
Net stable funding ratio	132.66	132.67	139.90	141.47	140.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.23	22.20	25.85	25.94	23.39
Loans / Deposits	74.97	75.59	72.26	72.24	77.61
Time deposits / Deposits	44.51	r 41.72	42.92	38.14	37.02
NCDs / Time deposits	0.38	r 0.38	0.40	0.34	0.40
Accumulated gap of assets and liabilities (180 days) / Equity	-137.77	-123.01	-166.39	-102.89	-96.81
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.50	109.99	108.34	110.11	110.78
Interest rate sensitivity gap / Equity	98.36	97.43	82.57	94.56	95.81
【 G 】					
Deposit growth rate	2.16	12.65	8.30	12.97	8.72
Loan growth rate	1.31	9.65	8.31	5.15	3.62
Investment growth rate	18.43	8.40	13.65	29.89	16.94
Guarantee growth rate	-2.47	5.28	-3.35	-2.21	10.36

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

The Shanghai Commercial & Savings Bank　　Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.88	13.69	15.66	14.87	13.36
Tier 1 capital / Risk-weighted assets	12.25	10.59	12.66	14.82	13.09
Common equity Tier 1 / Risk-weighted assets	11.42	9.84	11.80	14.82	13.09
Tier 1 capital / Exposure measurement	7.15	6.56	7.55	8.73	8.56
Liabilities / Equity (multiple)	7.91	8.33	7.94	7.66	7.78
【 A 】					
Non-performing loan ratio	0.20	0.24	0.16	0.13	0.21
Loan loss provisions / NPLs	715.45	542.35	905.76	1,040.73	590.26
【 E 】					
NIBT / Average equity	11.99	12.18	10.24	9.80	9.62
(NIBT + loan loss provisions) / Average equity	12.14	12.49	11.56	9.98	9.73
NIBT / Average assets	1.40	1.38	1.16	1.12	1.09
(NIBT + loan loss provisions) / Average assets	1.41	1.42	1.31	1.14	1.10
Net interest income / NIBT	90.13	77.93	97.39	75.60	78.36
NIBT / Net income	68.01	68.48	59.27	65.12	64.99
NIBT / Employees (in thousand / per person)	7,425.19	6,899.11	5,771.79	5,534.77	5,529.97
【 L 】					
Liquidity coverage ratio	118.50	115.73	124.68	114.42	123.28
Net stable funding ratio	121.35	123.33	127.63	129.83	124.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.66	26.30	29.89	31.19	27.88
Loans / Deposits	68.52	71.68	69.88	73.17	74.00
Time deposits / Deposits	60.86	r 51.29	54.93	45.94	51.95
NCDs / Time deposits	7.66	r 4.18	8.62	1.82	1.71
Accumulated gap of assets and liabilities (180 days) / Equity	-135.57	-166.58	-127.73	-122.62	-87.75
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.35	106.06	108.52	113.50	109.94
Interest rate sensitivity gap / Equity	28.49	30.89	43.47	63.93	47.18
【 G 】					
Deposit growth rate	11.46	12.08	15.99	1.16	5.09
Loan growth rate	6.54	11.84	10.74	0.02	5.11
Investment growth rate	37.92	-7.16	3.61	9.89	7.73
Guarantee growth rate	-11.61	-15.86	-19.21	10.31	31.62

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Taipei Fubon Commercial Bank | Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	16.28	14.75	15.49	14.39	16.47
Tier 1 capital / Risk-weighted assets	14.02	12.36	13.03	12.95	14.71
Common equity Tier 1 / Risk-weighted assets	12.54	11.17	11.74	12.26	13.81
Tier 1 capital / Exposure measurement	7.37	6.50	6.87	6.57	7.36
Liabilities / Equity (multiple)	12.43	13.72	13.14	12.86	11.82
【 A 】					
Non-performing loan ratio	0.11	0.16	0.19	0.16	0.16
Loan loss provisions / NPLs	1,147.24	759.89	701.76	759.92	776.86
【 E 】					
NIBT / Average equity	12.05	12.82	11.71	9.69	10.34
(NIBT + loan loss provisions) / Average equity	12.69	12.88	12.12	10.04	10.47
NIBT / Average assets	0.88	0.90	0.82	0.73	0.78
(NIBT + loan loss provisions) / Average assets	0.93	0.90	0.85	0.76	0.79
Net interest income / NIBT	109.51	103.61	113.01	127.95	119.97
NIBT / Net income	49.05	56.32	52.74	47.41	48.47
NIBT / Employees (in thousand / per person)	3,592.57	4,238.86	3,633.01	3,064.64	3,136.69
【 L 】					
Liquidity coverage ratio	119.60	112.45	137.78	109.84	122.29
Net stable funding ratio	133.09	127.90	134.52	125.49	133.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.85	25.85	25.12	26.06	27.84
Loans / Deposits	66.22	63.89	63.05	65.05	66.98
Time deposits / Deposits	48.15	r 46.69	47.27	43.13	41.09
NCDs / Time deposits	1.81	r 2.26	0.88	8.12	4.51
Accumulated gap of assets and liabilities (180 days) / Equity	-101.92	-157.85	-165.63	-108.18	-77.67
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.80	112.40	109.82	112.36	112.28
Interest rate sensitivity gap / Equity	34.72	88.18	71.06	83.94	79.33
【 G 】					
Deposit growth rate	12.36	12.49	9.59	15.97	9.23
Loan growth rate	16.62	6.93	6.22	12.63	10.07
Investment growth rate	7.57	4.33	1.18	17.70	9.92
Guarantee growth rate	2.57	39.41	18.99	6.77	-15.77

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Cathay United Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.94	14.75	15.38	16.25	16.91
Tier 1 capital / Risk-weighted assets	12.81	12.28	12.89	14.11	14.16
Common equity Tier 1 / Risk-weighted assets	11.07	10.41	11.02	12.56	12.50
Tier 1 capital / Exposure measurement	6.15	6.05	6.16	6.76	7.00
Liabilities / Equity (multiple)	15.00	15.04	14.82	12.73	11.89
【A】					
Non-performing loan ratio	0.09	0.09	0.08	0.09	0.14
Loan loss provisions / NPLs	1,715.77	1,855.32	2,149.60	1,778.45	1,180.04
【E】					
NIBT / Average equity	16.25	13.79	12.97	10.95	10.62
(NIBT + loan loss provisions) / Average equity	17.03	14.48	13.85	11.28	11.29
NIBT / Average assets	1.00	0.89	0.82	0.80	0.81
(NIBT + loan loss provisions) / Average assets	1.05	0.94	0.88	0.83	0.86
Net interest income / NIBT	117.30	131.02	146.44	133.75	128.32
NIBT / Net income	47.63	46.77	43.18	43.65	42.65
NIBT / Employees (in thousand / per person)	3,811.17	3,136.11	2,868.06	2,539.45	2,378.97
【L】					
Liquidity coverage ratio	137.99	166.70	163.03	187.89	172.98
Net stable funding ratio	145.72	148.59	151.98	153.72	153.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.08	27.79	28.87	33.89	37.58
Loans / Deposits	63.54	63.20	62.94	61.56	62.92
Time deposits / Deposits	36.55	r 29.69	31.27	25.76	29.13
NCDs / Time deposits	0.24	r 0.36	0.33	0.32	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	-82.45	-73.79	-78.23	-28.35	-44.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.37	103.21	108.44	105.38	108.28
Interest rate sensitivity gap / Equity	41.71	31.78	82.25	47.99	67.00
【G】					
Deposit growth rate	11.42	10.97	10.79	11.18	12.42
Loan growth rate	11.96	11.18	13.22	8.70	7.05
Investment growth rate	10.84	-6.89	1.02	3.81	7.18
Guarantee growth rate	5.10	4.44	7.52	6.86	31.76

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

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

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	26.91	27.30	26.69	29.58	29.55
Tier 1 capital / Risk-weighted assets	25.59	25.97	25.36	28.24	28.21
Common equity Tier 1 / Risk-weighted assets	25.59	25.97	25.36	28.24	28.21
Tier 1 capital / Exposure measurement	18.26	18.00	17.46	19.69	19.81
Liabilities / Equity (multiple)	4.00	3.79	3.90	3.33	3.33
【A】					
Non-performing loan ratio	0.08	0.05	0.05	0.03	0.04
Loan loss provisions / NPLs	2,046.05	3,082.72	3,135.80	4,706.67	3,868.63
【E】					
NIBT / Average equity	3.80	2.64	2.38	2.27	2.15
(NIBT + loan loss provisions) / Average equity	5.06	3.33	2.50	2.43	2.11
NIBT / Average assets	0.77	0.58	0.52	0.53	0.51
(NIBT + loan loss provisions) / Average assets	1.03	0.74	0.54	0.57	0.50
Net interest income / NIBT	198.89	171.06	206.18	162.97	196.78
NIBT / Net income	47.80	48.35	45.44	53.68	47.10
NIBT / Employees (in thousand / per person)	5,486.01	3,852.46	3,374.02	3,240.82	3,229.44
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	110.85	112.12	110.05	116.45	115.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	44.30	61.42	44.72	167.70	60.54
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-32.42	-27.27	-7.47	34.95	25.65
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	140.07	147.20	145.81	147.45	146.07
Interest rate sensitivity gap / Equity	88.45	94.29	95.98	86.77	86.17
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	12.74	19.22	20.69	-0.63	6.69
Investment growth rate	11.25	-1.18	-4.69	0.58	0.21
Guarantee growth rate	20.81	8.95	12.20	-4.02	17.71

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Bank of Kaohsiung Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	11.95	12.31	12.36	13.23	12.42
Tier 1 capital / Risk-weighted assets	10.62	10.79	10.86	11.48	10.49
Common equity Tier 1 / Risk-weighted assets	8.11	8.09	8.11	9.70	9.31
Tier 1 capital / Exposure measurement	6.57	6.46	6.58	6.54	6.17
Liabilities / Equity (multiple)	16.04	16.64	16.35	15.07	15.95
【A】					
Non-performing loan ratio	0.24	0.24	0.24	0.27	0.30
Loan loss provisions / NPLs	513.26	565.24	589.18	475.76	382.58
【E】					
NIBT / Average equity	7.27	7.27	6.76	6.05	5.64
(NIBT + loan loss provisions) / Average equity	8.49	7.28	7.90	6.60	6.34
NIBT / Average assets	0.44	0.45	0.41	0.37	0.33
(NIBT + loan loss provisions) / Average assets	0.51	0.45	0.48	0.41	0.37
Net interest income / NIBT	202.85	233.44	254.60	265.75	293.47
NIBT / Net income	32.33	31.25	29.28	26.17	23.83
NIBT / Employees (in thousand / per person)	1,168.05	1,142.86	1,061.40	964.22	796.41
【L】					
Liquidity coverage ratio	124.99	110.79	131.53	159.95	163.60
Net stable funding ratio	134.52	134.76	135.31	138.53	128.96
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.30	20.63	18.52	18.34	17.97
Loans / Deposits	74.74	76.84	76.71	76.26	77.41
Time deposits / Deposits	44.30	r 41.57	42.22	44.34	49.95
NCDs / Time deposits	0.35	r 0.41	0.39	0.36	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	-45.87	29.45	31.74	41.63	-41.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.60	97.87	96.77	98.19	95.10
Interest rate sensitivity gap / Equity	-62.26	-25.81	-38.71	-21.19	-59.40
【G】					
Deposit growth rate	8.83	-6.06	-4.91	4.93	1.96
Loan growth rate	5.86	-5.35	-4.35	3.37	0.55
Investment growth rate	6.92	7.32	5.68	-3.36	13.19
Guarantee growth rate	20.87	4.39	-3.24	19.84	6.38

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Mega International Commercial Bank Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.06	r 12.84	14.31	14.14	14.04
Tier 1 capital / Risk-weighted assets	13.06	r 11.48	12.39	12.97	12.70
Common equity Tier 1 / Risk-weighted assets	13.06	r 11.48	12.39	12.97	12.70
Tier 1 capital / Exposure measurement	7.34	r 6.39	7.06	7.05	7.39
Liabilities / Equity (multiple)	10.99	13.04	11.72	11.63	10.66
【 A 】					
Non-performing loan ratio	0.22	0.17	0.16	0.26	0.21
Loan loss provisions / NPLs	696.04	851.61	930.65	573.29	725.78
【 E 】					
NIBT / Average equity	13.27	8.59	9.72	7.25	8.19
(NIBT + loan loss provisions) / Average equity	13.72	9.10	10.22	7.82	8.24
NIBT / Average assets	1.01	0.60	0.68	0.55	0.69
(NIBT + loan loss provisions) / Average assets	1.05	0.64	0.71	0.59	0.69
Net interest income / NIBT	94.63	148.78	135.50	145.22	125.87
NIBT / Net income	55.86	48.16	50.05	45.59	48.19
NIBT / Employees (in thousand / per person)	5,817.25	3,662.82	3,984.65	3,127.31	3,502.93
【 L 】					
Liquidity coverage ratio	118.09	119.28	116.67	111.76	119.03
Net stable funding ratio	125.38	120.32	125.01	123.50	118.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.49	29.32	30.63	33.93	32.64
Loans / Deposits	72.92	74.44	73.88	69.43	73.23
Time deposits / Deposits	51.99	r 47.71	48.53	48.22	48.78
NCDs / Time deposits	0.04	r 0.03	0.04	0.07	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-41.64	-56.14	-42.21	-37.33	-29.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	125.52	130.98	128.23	118.49	121.25
Interest rate sensitivity gap / Equity	135.13	169.85	151.61	107.20	108.90
【 G 】					
Deposit growth rate	-2.04	1.66	-4.16	13.64	6.35
Loan growth rate	-0.66	5.65	1.99	7.73	0.87
Investment growth rate	5.78	-0.31	-7.86	12.46	35.70
Guarantee growth rate	-6.65	11.72	8.54	-3.19	-14.50

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Agricultural Bank of Taiwan

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	12.27	9.13	12.68	11.74	13.39
Tier 1 capital / Risk-weighted assets	10.69	7.02	10.59	9.59	9.84
Common equity Tier 1 / Risk-weighted assets	8.57	4.71	8.35	8.98	9.84
Tier 1 capital / Exposure measurement	3.60	2.27	3.48	3.16	3.26
Liabilities / Equity (multiple)	30.91	59.52	33.55	29.47	23.75
【 A 】					
Non-performing loan ratio	0.27	0.09	0.07	0.19	0.23
Loan loss provisions / NPLs	584.22	1,803.28	2,066.32	928.59	669.54
【 E 】					
NIBT / Average equity	3.69	5.99	3.14	5.52	4.46
(NIBT + loan loss provisions) / Average equity	4.45	6.66	3.16	5.96	5.61
NIBT / Average assets	0.09	0.17	0.09	0.19	0.17
(NIBT + loan loss provisions) / Average assets	0.11	0.19	0.09	0.21	0.21
Net interest income / NIBT	-213.16	147.38	210.12	143.95	161.92
NIBT / Net income	31.41	46.58	32.33	44.05	39.08
NIBT / Employees (in thousand / per person)	2,481.85	4,650.75	2,358.09	4,628.65	3,839.44
【 L 】					
Liquidity coverage ratio	112.39	103.16	117.39	143.13	118.26
Net stable funding ratio	146.76	149.62	148.69	171.76	169.06
Liquidity reserve ratio (average daily data in the last month of each quarter)	45.62	48.89	48.79	57.16	57.09
Loans / Deposits	48.40	44.58	49.31	40.29	42.09
Time deposits / Deposits	97.79	r 97.89	97.69	95.30	96.79
NCDs / Time deposits	2.91	-	1.23	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-1,278.87	-2,188.38	-1,486.04	-731.08	-660.05
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	72.34	72.77	74.24	82.73	86.63
Interest rate sensitivity gap / Equity	-669.39	-1,294.33	-673.56	-436.36	-277.94
【 G 】					
Deposit growth rate	-0.92	3.46	1.92	9.62	9.07
Loan growth rate	7.58	9.16	24.74	4.94	13.20
Investment growth rate	5.78	27.39	25.95	20.95	1.84
Guarantee growth rate	4.46	0.88	-15.84	8.08	26.75

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Citibank (Taiwan)　　Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	45.09	17.92	20.27	20.57	16.70
Tier 1 capital / Risk-weighted assets	44.50	16.95	19.31	19.13	14.94
Common equity Tier 1 / Risk-weighted assets	44.50	16.95	19.31	19.13	14.94
Tier 1 capital / Exposure measurement	15.95	7.35	7.70	7.93	7.28
Liabilities / Equity (multiple)	3.42	6.95	6.70	6.34	7.11
【 A 】					
Non-performing loan ratio	-	0.29	0.30	0.28	0.40
Loan loss provisions / NPLs	90,700.00	597.29	575.82	641.66	462.96
【 E 】					
NIBT / Average equity	23.66	4.53	4.95	5.90	9.36
(NIBT + loan loss provisions) / Average equity	23.82	4.95	4.97	5.54	9.56
NIBT / Average assets	3.34	0.56	0.62	0.72	1.11
(NIBT + loan loss provisions) / Average assets	3.37	0.62	0.62	0.68	1.14
Net interest income / NIBT	30.36	238.50	246.68	149.08	114.06
NIBT / Net income	163.90	20.69	21.36	28.53	39.20
NIBT / Employees (in thousand / per person)	-	1,140.82	1,248.11	1,492.82	2,376.19
【 L 】					
Liquidity coverage ratio	249.57	176.71	199.92	161.13	138.58
Net stable funding ratio	214.36	162.45	173.25	173.93	156.61
Liquidity reserve ratio (average daily data in the last month of each quarter)	152.03	39.73	39.53	56.82	59.68
Loans / Deposits	22.65	46.26	43.32	46.76	48.42
Time deposits / Deposits	21.45	r 18.35	24.35	14.61	15.96
NCDs / Time deposits	0.02	r 0.02	0.01	0.02	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	23.99	16.18	-7.26	-12.01	-9.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	170.04	97.13	102.68	109.40	112.27
Interest rate sensitivity gap / Equity	78.09	-8.48	7.66	25.77	32.69
【 G 】					
Deposit growth rate	-46.57	-2.19	7.29	-4.24	0.32
Loan growth rate	-73.84	-2.92	-0.61	-7.51	-4.20
Investment growth rate	-4.80	-12.36	3.48	-11.78	34.34
Guarantee growth rate	0.59	23.32	31.97	11.22	17.66

Note:As Citibank (Taiwan) transferred its consumer banking business to DBS Bank (Taiwan) on 12 August 2023, the data of "NIBT / Employees (in thousand / per person)" as of 30 September 2023 was not calculated, due to a significant change in number of employees.

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

O-Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.32	13.05	14.49	14.71	12.67
Tier 1 capital / Risk-weighted assets	11.80	12.01	12.72	13.63	11.46
Common equity Tier 1 / Risk-weighted assets	11.61	11.78	12.09	13.51	11.34
Tier 1 capital / Exposure measurement	7.37	7.13	7.80	7.99	7.49
Liabilities / Equity (multiple)	8.85	9.72	8.44	7.66	8.25
【 A 】					
Non-performing loan ratio	0.34	0.35	0.35	0.41	0.42
Loan loss provisions / NPLs	439.38	405.77	431.59	353.00	309.65
【 E 】					
NIBT / Average equity	8.33	7.24	14.81	5.60	3.67
(NIBT + loan loss provisions) / Average equity	9.06	8.08	15.38	6.21	3.81
NIBT / Average assets	0.85	0.76	1.52	0.63	0.36
(NIBT + loan loss provisions) / Average assets	0.93	0.84	1.58	0.70	0.38
Net interest income / NIBT	71.76	110.99	52.99	109.62	155.07
NIBT / Net income	43.58	41.77	57.55	36.56	26.55
NIBT / Employees (in thousand / per person)	2,987.11	2,506.56	5,141.73	2,091.29	1,347.54
【 L 】					
Liquidity coverage ratio	105.82	110.63	114.23	113.22	113.01
Net stable funding ratio	111.27	110.55	111.25	115.93	110.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.00	46.76	46.54	46.81	46.39
Loans / Deposits	69.78	68.04	67.58	66.81	65.56
Time deposits / Deposits	80.41	r 78.65	81.78	67.63	75.70
NCDs / Time deposits	4.03	r 5.47	4.86	3.04	6.76
Accumulated gap of assets and liabilities (180 days) / Equity	-81.82	-169.19	-112.47	-88.81	-52.05
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.45	104.78	108.94	110.05	113.82
Interest rate sensitivity gap / Equity	21.27	27.15	43.21	47.93	72.78
【 G 】					
Deposit growth rate	5.64	13.82	15.30	-3.38	1.15
Loan growth rate	8.25	22.82	18.75	-4.25	-5.84
Investment growth rate	3.01	10.21	3.93	-1.89	5.14
Guarantee growth rate	14.73	-36.49	-41.55	-3.75	76.78

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Taiwan Business Bank Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.31	12.31	12.45	13.39	13.42
Tier 1 capital / Risk-weighted assets	9.73	9.09	9.30	9.83	9.84
Common equity Tier 1 / Risk-weighted assets	8.36	7.65	7.89	8.32	8.28
Tier 1 capital / Exposure measurement	5.58	5.21	5.48	5.41	5.90
Liabilities / Equity (multiple)	17.99	19.30	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	727.44	619.57	641.78	422.57	233.63
【 E 】					
NIBT / Average equity	11.65	10.90	11.44	5.83	5.65
(NIBT + loan loss provisions) / Average equity	13.70	13.30	12.19	7.53	6.70
NIBT / Average assets	0.61	0.55	0.58	0.30	0.30
(NIBT + loan loss provisions) / Average assets	0.72	0.67	0.62	0.39	0.36
Net interest income / NIBT	142.42	177.27	167.58	306.79	299.94
NIBT / Net income	41.52	41.02	42.26	24.06	24.61
NIBT / Employees (in thousand / per person)	2,403.76	2,068.44	2,210.73	1,080.24	1,019.41
【 L 】					
Liquidity coverage ratio	132.40	109.73	118.86	123.88	132.37
Net stable funding ratio	126.91	126.93	131.25	131.57	127.42
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.26	23.28	22.12	22.38	19.03
Loans / Deposits	75.93	78.75	77.91	75.94	82.36
Time deposits / Deposits	47.29	r 44.31	42.99	42.77	42.64
NCDs / Time deposits	0.58	r 0.63	0.77	1.17	0.71
Accumulated gap of assets and liabilities (180 days) / Equity	35.18	4.15	85.30	101.65	42.93
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.92	107.97	106.95	102.64	103.01
Interest rate sensitivity gap / Equity	117.79	110.95	95.52	37.52	38.38
【 G 】					
Deposit growth rate	6.27	0.48	0.29	17.65	-1.20
Loan growth rate	4.47	9.58	7.61	7.67	6.82
Investment growth rate	18.66	-1.87	-9.60	31.03	-7.82
Guarantee growth rate	16.00	-2.98	-9.37	17.92	12.16

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Standard Chartered Bank (Taiwan) Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.20	r 14.58	16.34	14.42	14.03
Tier 1 capital / Risk-weighted assets	13.79	r 12.78	14.91	12.71	11.96
Common equity Tier 1 / Risk-weighted assets	13.79	r 12.78	14.91	12.71	11.96
Tier 1 capital / Exposure measurement	6.13	r 4.97	6.12	5.89	5.70
Liabilities / Equity (multiple)	14.38	16.55	13.99	13.40	14.39
【A】					
Non-performing loan ratio	0.11	0.09	0.09	0.07	0.11
Loan loss provisions / NPLs	1,548.29	1,942.23	1,815.04	2,196.14	1,503.90
【E】					
NIBT / Average equity	12.29	4.87	6.25	5.88	5.94
(NIBT + loan loss provisions) / Average equity	12.87	5.70	6.48	6.18	5.93
NIBT / Average assets	0.82	0.31	0.40	0.40	0.41
(NIBT + loan loss provisions) / Average assets	0.86	0.37	0.41	0.42	0.41
Net interest income / NIBT	91.92	241.69	189.94	183.95	179.24
NIBT / Net income	35.44	18.32	22.62	22.57	21.89
NIBT / Employees (in thousand / per person)	2,363.83	807.83	1,153.11	995.34	965.28
【L】					
Liquidity coverage ratio	185.20	188.44	160.66	187.61	162.66
Net stable funding ratio	144.68	140.86	150.29	146.40	143.67
Liquidity reserve ratio (average daily data in the last month of each quarter)	55.91	58.46	63.82	58.53	59.13
Loans / Deposits	49.33	45.90	49.79	52.17	46.79
Time deposits / Deposits	32.02	r 30.12	30.47	20.44	21.43
NCDs / Time deposits	2.76	r 2.55	2.11	4.58	4.46
Accumulated gap of assets and liabilities (180 days) / Equity	-79.32	-172.06	-196.19	-196.34	-214.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	123.51	129.00	139.95	116.28	89.99
Interest rate sensitivity gap / Equity	174.32	246.25	278.20	126.42	-70.31
【G】					
Deposit growth rate	-6.69	11.67	1.32	-6.61	20.76
Loan growth rate	0.27	1.71	-3.32	4.13	1.28
Investment growth rate	-14.05	-1.27	1.12	-11.25	20.34
Guarantee growth rate	2.80	12.74	2.28	89.46	-1.13

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Taichung Commercial Bank　　Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.74	15.61	15.95	15.81	13.60
Tier 1 capital / Risk-weighted assets	13.89	13.65	14.03	14.24	13.06
Common equity Tier 1 / Risk-weighted assets	11.98	11.58	12.01	12.24	11.03
Tier 1 capital / Exposure measurement	9.55	9.04	9.53	8.87	8.54
Liabilities / Equity (multiple)	10.29	11.26	10.52	11.02	11.69
【A】					
Non-performing loan ratio	0.19	0.14	0.15	0.15	0.21
Loan loss provisions / NPLs	690.98	906.96	849.81	898.12	644.56
【E】					
NIBT / Average equity	10.75	9.94	10.05	9.20	8.82
(NIBT + loan loss provisions) / Average equity	11.35	11.58	10.53	10.43	9.11
NIBT / Average assets	0.95	0.82	0.83	0.74	0.67
(NIBT + loan loss provisions) / Average assets	1.00	0.95	0.87	0.84	0.69
Net interest income / NIBT	137.56	156.54	156.71	158.46	166.19
NIBT / Net income	47.84	46.18	46.43	43.48	43.97
NIBT / Employees (in thousand / per person)	2,712.04	2,286.06	2,291.99	1,961.12	1,752.25
【L】					
Liquidity coverage ratio	129.89	141.53	137.93	171.66	167.53
Net stable funding ratio	135.45	138.64	139.16	143.98	143.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.67	23.31	20.75	24.20	24.39
Loans / Deposits	75.84	73.26	75.80	73.35	72.32
Time deposits / Deposits	47.23	r 47.78	45.82	44.56	47.93
NCDs / Time deposits	0.33	r 1.80	0.37	1.26	0.75
Accumulated gap of assets and liabilities (180 days) / Equity	-114.22	-104.14	-145.93	-28.94	-22.59
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.98	90.90	91.86	90.75	89.63
Interest rate sensitivity gap / Equity	-94.50	-86.48	-71.76	-86.39	-104.57
【G】					
Deposit growth rate	1.26	7.34	3.62	3.63	9.15
Loan growth rate	4.83	8.06	7.10	5.05	4.70
Investment growth rate	6.76	4.41	-5.51	4.52	11.83
Guarantee growth rate	16.01	-2.36	0.44	18.67	38.79

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

King's Town Bank　　　　Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.66	13.45	14.33	16.31	16.15
Tier 1 capital / Risk-weighted assets	14.54	12.35	13.19	15.23	14.58
Common equity Tier 1 / Risk-weighted assets	14.54	12.35	13.19	15.23	14.58
Tier 1 capital / Exposure measurement	12.10	10.68	10.99	12.84	12.28
Liabilities / Equity (multiple)	7.00	7.96	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	7,412.24	8,697.50	8,940.00	8,342.11	11,764.00
【E】					
NIBT / Average equity	14.74	4.03	6.09	14.76	16.22
(NIBT + loan loss provisions) / Average equity	14.76	4.68	6.83	19.75	17.00
NIBT / Average assets	1.86	0.54	0.81	2.01	2.11
(NIBT + loan loss provisions) / Average assets	1.86	0.63	0.91	2.69	2.21
Net interest income / NIBT	74.16	298.52	193.66	81.96	80.50
NIBT / Net income	73.81	52.65	57.40	64.88	71.55
NIBT / Employees (in thousand / per person)	7,180.33	1,914.39	2,887.32	6,706.43	6,538.30
【L】					
Liquidity coverage ratio	172.95	110.04	114.07	140.78	141.80
Net stable funding ratio	138.55	127.99	130.22	144.93	134.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.55	20.98	19.45	22.94	21.96
Loans / Deposits	81.89	86.10	86.53	82.88	82.69
Time deposits / Deposits	49.87	r 45.18	48.05	41.50	42.69
NCDs / Time deposits	3.05	r 0.06	0.79	0.07	1.11
Accumulated gap of assets and liabilities (180 days) / Equity	-0.93	-52.28	-76.85	-3.47	8.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.47	97.01	98.03	96.30	91.97
Interest rate sensitivity gap / Equity	-14.58	-18.97	-12.37	-17.65	-38.41
【G】					
Deposit growth rate	9.23	10.84	12.41	11.30	18.42
Loan growth rate	3.90	14.02	17.36	11.54	19.17
Investment growth rate	-2.35	-0.82	-6.94	-5.31	9.07
Guarantee growth rate	-18.90	8.52	-10.64	10.59	61.19

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

HSBC Bank (Taiwan) Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	18.03	14.95	18.13	16.91	15.09
Tier 1 capital / Risk-weighted assets	17.00	13.89	17.06	15.87	14.01
Common equity Tier 1 / Risk-weighted assets	17.00	13.89	17.06	15.87	14.01
Tier 1 capital / Exposure measurement	7.16	6.11	6.78	5.86	5.89
Liabilities / Equity (multiple)	10.41	13.12	11.02	12.66	12.92
【 A 】					
Non-performing loan ratio	0.06	0.03	0.04	0.04	0.03
Loan loss provisions / NPLs	2,307.69	4,055.91	3,626.47	3,589.58	3,917.65
【 E 】					
NIBT / Average equity	19.20	9.65	10.78	5.46	7.20
(NIBT + loan loss provisions) / Average equity	19.73	9.76	10.71	5.57	7.17
NIBT / Average assets	1.65	0.70	0.79	0.40	0.55
(NIBT + loan loss provisions) / Average assets	1.70	0.71	0.79	0.41	0.55
Net interest income / NIBT	52.46	94.11	89.63	132.47	82.07
NIBT / Net income	53.24	35.57	38.80	25.17	33.44
NIBT / Employees (in thousand / per person)	5,362.83	2,445.76	2,749.51	1,369.78	1,867.89
【 L 】					
Liquidity coverage ratio	162.57	136.25	191.83	148.44	172.69
Net stable funding ratio	159.59	140.33	156.83	152.71	149.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	69.99	77.09	64.95	86.25	78.16
Loans / Deposits	60.23	63.99	60.32	60.45	55.26
Time deposits / Deposits	45.33	r 35.17	38.39	33.71	43.11
NCDs / Time deposits	0.33	r 1.08	0.03	1.05	0.97
Accumulated gap of assets and liabilities (180 days) / Equity	-99.43	-115.85	-50.88	-56.71	-52.80
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	158.30	176.01	155.50	179.45	153.93
Interest rate sensitivity gap / Equity	272.79	389.00	277.22	418.69	325.92
【 G 】					
Deposit growth rate	8.67	4.92	8.15	-4.95	3.67
Loan growth rate	2.29	12.09	7.91	3.98	-9.02
Investment growth rate	-14.58	-29.75	-36.35	0.64	-18.86
Guarantee growth rate	-0.80	47.34	11.61	52.56	39.79

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Taipei Star Bank Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.41	13.81	14.07	15.16	12.68
Tier 1 capital / Risk-weighted assets	11.49	11.71	11.95	12.57	10.16
Common equity Tier 1 / Risk-weighted assets	9.82	10.00	10.22	10.74	9.10
Tier 1 capital / Exposure measurement	6.90	6.55	6.87	6.52	6.22
Liabilities / Equity (multiple)	14.29	15.20	14.54	15.10	15.00
【 A 】					
Non-performing loan ratio	0.10	0.22	0.28	0.28	0.13
Loan loss provisions / NPLs	1,188.89	519.35	431.17	407.28	852.17
【 E 】					
NIBT / Average equity	2.79	4.94	r 4.55	4.56	4.53
(NIBT + loan loss provisions) / Average equity	2.75	5.24	4.89	4.72	4.44
NIBT / Average assets	0.18	0.31	0.28	0.29	0.27
(NIBT + loan loss provisions) / Average assets	0.18	0.33	0.30	0.30	0.26
Net interest income / NIBT	543.33	356.81	375.86	387.16	377.69
NIBT / Net income	14.91	22.44	20.75	21.31	21.77
NIBT / Employees (in thousand / per person)	354.77	618.74	569.87	539.92	517.53
【 L 】					
Liquidity coverage ratio	107.49	110.52	134.41	151.06	145.25
Net stable funding ratio	124.15	115.87	117.51	123.77	118.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.96	24.30	20.30	19.42	22.01
Loans / Deposits	76.41	78.55	76.72	74.84	71.95
Time deposits / Deposits	61.69	r 59.11	60.27	59.63	61.49
NCDs / Time deposits	0.62	r 5.02	1.55	0.77	0.70
Accumulated gap of assets and liabilities (180 days) / Equity	-259.33	-317.44	-296.65	-237.22	-236.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.16	84.28	83.71	86.62	86.41
Interest rate sensitivity gap / Equity	-205.17	-214.00	-212.14	-179.68	-181.32
【 G 】					
Deposit growth rate	2.96	3.00	0.87	1.12	-0.46
Loan growth rate	0.15	5.54	3.40	5.19	1.89
Investment growth rate	-10.90	1.83	-10.73	0.50	-13.79
Guarantee growth rate	5,692.31	-96.61	-91.27	-49.45	-39.08

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Hwatai Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	12.02	12.62	12.32	12.74	12.34
Tier 1 capital / Risk-weighted assets	9.20	9.27	9.05	9.76	9.90
Common equity Tier 1 / Risk-weighted assets	8.55	8.51	8.33	8.89	9.90
Tier 1 capital / Exposure measurement	6.68	6.49	6.62	6.65	6.24
Liabilities / Equity (multiple)	14.49	15.12	14.83	14.54	13.82
【A】					
Non-performing loan ratio	-	0.01	0.01	0.06	0.08
Loan loss provisions / NPLs	32,142.86	16,863.64	13,707.14	2,176.06	1,754.41
【E】					
NIBT / Average equity	8.30	7.53	7.56	4.35	3.38
(NIBT + loan loss provisions) / Average equity	9.33	9.13	8.18	5.45	3.95
NIBT / Average assets	0.52	0.44	0.45	0.29	0.23
(NIBT + loan loss provisions) / Average assets	0.58	0.54	0.49	0.36	0.27
Net interest income / NIBT	252.33	275.21	275.40	354.73	391.23
NIBT / Net income	31.90	29.43	30.07	22.21	19.61
NIBT / Employees (in thousand / per person)	1,390.74	1,123.11	1,113.70	637.25	459.68
【L】					
Liquidity coverage ratio	135.24	111.20	116.13	128.80	270.12
Net stable funding ratio	134.61	141.94	145.44	143.48	153.96
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.44	17.83	18.26	22.65	36.34
Loans / Deposits	79.96	81.53	80.38	76.95	64.27
Time deposits / Deposits	62.61	r 58.41	57.04	51.52	52.68
NCDs / Time deposits	8.46	r 8.60	5.12	4.20	3.26
Accumulated gap of assets and liabilities (180 days) / Equity	-124.45	-240.35	-196.53	-261.30	-149.54
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.73	99.39	100.42	98.21	95.02
Interest rate sensitivity gap / Equity	35.53	-8.18	5.62	-23.15	-60.85
【G】					
Deposit growth rate	12.89	12.92	13.59	6.45	8.78
Loan growth rate	10.72	21.85	18.66	27.46	0.87
Investment growth rate	4.57	-4.52	-7.56	-7.22	4.02
Guarantee growth rate	82.89	-69.48	-72.16	3.80	6.48

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Shin Kong Commercial Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.39	13.70	14.38	14.82	16.87
Tier 1 capital / Risk-weighted assets	13.33	11.43	12.18	12.41	13.96
Common equity Tier 1 / Risk-weighted assets	10.54	8.98	9.71	10.40	11.65
Tier 1 capital / Exposure measurement	6.80	5.94	6.15	6.51	7.26
Liabilities / Equity (multiple)	16.22	18.95	18.05	15.91	13.93
【A】					
Non-performing loan ratio	0.12	0.12	0.12	0.16	0.19
Loan loss provisions / NPLs	1,125.27	1,056.70	1,089.24	800.85	672.56
【E】					
NIBT / Average equity	10.71	11.49	11.35	10.85	10.20
(NIBT + loan loss provisions) / Average equity	10.71	11.59	11.58	11.28	10.62
NIBT / Average assets	0.70	0.69	0.69	0.67	0.67
(NIBT + loan loss provisions) / Average assets	0.70	0.70	0.70	0.70	0.70
Net interest income / NIBT	150.67	170.48	165.40	169.23	168.61
NIBT / Net income	42.20	44.22	43.95	40.38	39.58
NIBT / Employees (in thousand / per person)	2,144.33	2,183.51	2,152.13	1,949.73	1,769.23
【L】					
Liquidity coverage ratio	128.42	117.18	159.99	149.39	154.66
Net stable funding ratio	135.43	131.80	142.51	130.08	123.73
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.33	24.95	26.56	25.48	26.25
Loans / Deposits	74.09	72.47	70.20	68.89	71.71
Time deposits / Deposits	56.56	r 54.53	56.52	54.54	55.42
NCDs / Time deposits	2.04	r 6.43	5.06	1.84	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	-301.58	-368.76	-285.11	-159.07	-100.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	87.76	85.00	86.29	81.66	85.24
Interest rate sensitivity gap / Equity	-150.89	-211.57	-182.30	-226.98	-160.48
【G】					
Deposit growth rate	0.16	1.91	2.75	14.71	11.68
Loan growth rate	2.41	7.19	4.70	10.19	7.93
Investment growth rate	0.92	-7.78	-2.83	12.69	19.75
Guarantee growth rate	16.19	-36.13	-23.43	33.73	61.59

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Sunny Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.34	13.09	12.97	12.63	13.08
Tier 1 capital / Risk-weighted assets	11.55	11.37	11.28	11.53	11.64
Common equity Tier 1 / Risk-weighted assets	9.51	9.10	9.12	9.32	9.38
Tier 1 capital / Exposure measurement	7.35	7.11	7.11	6.72	6.89
Liabilities / Equity (multiple)	14.74	15.68	15.55	16.03	15.62
【 A 】					
Non-performing loan ratio	0.19	0.15	0.15	0.16	0.22
Loan loss provisions / NPLs	629.20	923.69	875.07	929.90	555.63
【 E 】					
NIBT / Average equity	12.16	14.68	12.57	8.00	8.06
(NIBT + loan loss provisions) / Average equity	12.35	14.39	11.81	11.82	11.47
NIBT / Average assets	0.80	0.90	0.79	0.48	0.50
(NIBT + loan loss provisions) / Average assets	0.81	0.88	0.74	0.71	0.71
Net interest income / NIBT	140.06	131.09	152.38	221.13	207.02
NIBT / Net income	56.76	61.19	58.43	36.17	37.39
NIBT / Employees (in thousand / per person)	2,383.26	2,594.71	2,253.39	1,337.49	1,292.23
【 L 】					
Liquidity coverage ratio	114.09	101.04	115.79	114.34	111.86
Net stable funding ratio	129.55	128.01	132.06	131.57	129.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.48	19.53	18.78	23.74	24.84
Loans / Deposits	75.08	76.80	74.50	71.95	73.95
Time deposits / Deposits	69.07	r 65.12	66.68	64.03	65.34
NCDs / Time deposits	6.21	r 4.11	6.33	5.75	7.11
Accumulated gap of assets and liabilities (180 days) / Equity	-284.71	-358.32	-286.39	-264.83	-300.12
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.79	89.12	88.78	89.77	88.80
Interest rate sensitivity gap / Equity	-128.36	-145.50	-149.41	-141.18	-150.83
【 G 】					
Deposit growth rate	9.99	2.92	5.32	9.59	14.15
Loan growth rate	7.50	8.37	9.03	6.61	12.83
Investment growth rate	21.01	-15.06	-11.73	6.16	24.87
Guarantee growth rate	25.39	29.22	6.04	19.64	4.77

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Bank of Panhsin Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	11.67	11.56	12.04	12.14	11.21
Tier 1 capital / Risk-weighted assets	9.46	8.91	9.43	9.44	9.28
Common equity Tier 1 / Risk-weighted assets	8.54	7.97	8.46	8.52	8.31
Tier 1 capital / Exposure measurement	5.93	5.67	5.79	5.65	5.61
Liabilities / Equity (multiple)	14.39	14.95	14.88	14.49	14.32
【 A 】					
Non-performing loan ratio	0.16	0.20	0.19	0.21	0.26
Loan loss provisions / NPLs	767.07	601.53	637.17	566.42	441.96
【 E 】					
NIBT / Average equity	9.44	10.06	9.95	7.00	6.72
(NIBT + loan loss provisions) / Average equity	9.80	10.84	10.09	7.72	7.42
NIBT / Average assets	0.63	0.65	0.64	0.45	0.44
(NIBT + loan loss provisions) / Average assets	0.66	0.70	0.65	0.49	0.48
Net interest income / NIBT	180.07	180.31	184.11	234.10	226.76
NIBT / Net income	38.50	39.18	39.45	29.07	28.22
NIBT / Employees (in thousand / per person)	1,435.67	1,370.80	1,368.88	861.64	767.39
【 L 】					
Liquidity coverage ratio	106.75	105.63	130.02	116.38	117.54
Net stable funding ratio	132.40	133.42	139.64	137.23	139.39
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.32	19.47	20.33	21.19	19.59
Loans / Deposits	75.03	76.78	71.85	74.48	75.09
Time deposits / Deposits	57.43	r 53.70	56.04	52.87	56.36
NCDs / Time deposits	0.15	r 0.24	0.22	0.23	0.25
Accumulated gap of assets and liabilities (180 days) / Equity	-40.95	-105.69	-53.76	-123.73	-131.21
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.27	94.45	95.39	95.18	95.85
Interest rate sensitivity gap / Equity	-31.22	-65.82	-54.69	-57.91	-49.91
【 G 】					
Deposit growth rate	4.54	3.23	6.80	5.86	10.05
Loan growth rate	2.16	4.79	3.03	4.70	7.93
Investment growth rate	7.87	6.70	13.24	3.65	5.00
Guarantee growth rate	2.73	-4.23	-4.83	69.46	43.98

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Cota Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.50	13.04	13.04	13.59	13.07
Tier 1 capital / Risk-weighted assets	12.15	11.18	11.57	11.69	10.75
Common equity Tier 1 / Risk-weighted assets	11.65	10.68	11.07	11.16	10.25
Tier 1 capital / Exposure measurement	7.32	6.44	6.59	6.46	6.41
Liabilities / Equity (multiple)	12.71	13.14	12.97	13.31	13.36
【 A 】					
Non-performing loan ratio	0.25	0.19	0.17	0.17	0.20
Loan loss provisions / NPLs	515.32	714.34	778.85	866.67	707.44
【 E 】					
NIBT / Average equity	8.70	8.43	7.99	7.08	7.21
(NIBT + loan loss provisions) / Average equity	9.13	8.79	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	0.62	0.57	0.50	0.50
Net interest income / NIBT	232.74	240.77	254.23	279.80	287.49
NIBT / Net income	35.36	34.31	33.32	31.79	31.46
NIBT / Employees (in thousand / per person)	1,045.55	986.90	913.12	807.49	774.46
【 L 】					
Liquidity coverage ratio	269.95	209.22	193.29	526.85	503.45
Net stable funding ratio	145.98	142.79	142.64	143.00	138.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.69	21.73	18.93	26.04	25.09
Loans / Deposits	78.47	78.10	78.58	73.01	74.93
Time deposits / Deposits	53.28	r 51.11	51.04	52.57	54.39
NCDs / Time deposits	0.55	r 0.99	0.95	3.14	5.05
Accumulated gap of assets and liabilities (180 days) / Equity	-185.87	-249.21	-180.44	-145.85	-187.28
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	83.31	83.08	82.80	82.08	83.88
Interest rate sensitivity gap / Equity	-198.98	-207.76	-209.91	-222.39	-201.20
【 G 】					
Deposit growth rate	3.93	2.01	0.95	3.64	5.52
Loan growth rate	4.42	6.64	8.66	0.99	7.40
Investment growth rate	2.81	-3.81	-8.07	15.60	-4.40
Guarantee growth rate	5.71	-32.41	13.53	-38.26	3.65

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Union Bank of Taiwan

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.34	14.30	14.95	16.08	14.80
Tier 1 capital / Risk-weighted assets	12.38	12.33	12.93	14.26	12.83
Common equity Tier 1 / Risk-weighted assets	9.76	9.43	10.00	11.18	9.90
Tier 1 capital / Exposure measurement	6.19	6.08	6.38	6.53	6.55
Liabilities / Equity (multiple)	12.85	13.17	12.53	11.76	11.41
【A】					
Non-performing loan ratio	0.26	0.15	0.24	0.10	0.14
Loan loss provisions / NPLs	452.66	735.02	481.73	1,081.36	788.45
【E】					
NIBT / Average equity	8.90	6.58	7.14	8.43	6.84
(NIBT + loan loss provisions) / Average equity	9.26	7.16	7.40	7.45	7.14
NIBT / Average assets	0.64	0.49	0.53	0.66	0.52
(NIBT + loan loss provisions) / Average assets	0.67	0.53	0.55	0.58	0.55
Net interest income / NIBT	149.56	242.68	224.26	163.92	197.25
NIBT / Net income	36.95	32.26	33.36	37.08	32.25
NIBT / Employees (in thousand / per person)	1,439.53	1,055.94	1,124.97	1,341.13	969.09
【L】					
Liquidity coverage ratio	118.02	105.74	147.97	170.97	214.29
Net stable funding ratio	131.63	129.45	134.68	137.72	134.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.43	17.08	18.36	21.93	26.64
Loans / Deposits	76.05	78.16	74.81	73.70	69.91
Time deposits / Deposits	52.33	r 49.17	50.04	45.82	49.68
NCDs / Time deposits	0.08	r 0.63	0.73	0.11	0.10
Accumulated gap of assets and liabilities (180 days) / Equity	-119.48	-135.87	-123.99	-99.38	-39.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.86	93.66	95.19	91.91	95.14
Interest rate sensitivity gap / Equity	-57.75	-72.82	-52.51	-85.38	-47.09
【G】					
Deposit growth rate	8.34	6.89	5.63	10.60	13.98
Loan growth rate	5.22	18.49	7.18	16.33	9.83
Investment growth rate	7.91	-12.97	-8.18	3.67	0.97
Guarantee growth rate	9.60	-3.96	2.26	20.55	1.60

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Far Eastern International Bank　　Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.83	13.49	14.90	13.95	14.10
Tier 1 capital / Risk-weighted assets	12.36	10.98	12.27	11.30	11.49
Common equity Tier 1 / Risk-weighted assets	11.75	10.38	11.63	10.87	11.03
Tier 1 capital / Exposure measurement	6.68	6.28	6.73	5.87	6.09
Liabilities / Equity (multiple)	12.83	13.36	12.49	13.56	12.98
【A】					
Non-performing loan ratio	0.11	0.35	0.36	0.26	0.51
Loan loss provisions / NPLs	1,145.17	376.35	391.77	496.25	286.35
【E】					
NIBT / Average equity	9.22	7.74	8.24	6.76	6.05
(NIBT + loan loss provisions) / Average equity	8.77	8.25	8.45	6.24	5.61
NIBT / Average assets	0.67	0.52	0.57	0.47	0.43
(NIBT + loan loss provisions) / Average assets	0.64	0.56	0.58	0.43	0.40
Net interest income / NIBT	126.85	181.67	167.29	201.54	211.01
NIBT / Net income	40.60	35.21	36.35	31.41	26.53
NIBT / Employees (in thousand / per person)	2,026.98	1,532.93	1,668.26	1,300.20	1,137.24
【L】					
Liquidity coverage ratio	125.63	114.63	112.03	142.22	142.42
Net stable funding ratio	126.47	121.05	127.04	128.35	123.36
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.28	28.61	30.81	37.42	37.53
Loans / Deposits	69.74	74.78	73.08	67.44	66.74
Time deposits / Deposits	66.81	r 65.01	65.44	61.97	63.42
NCDs / Time deposits	8.05	r 5.35	4.84	1.82	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	-211.42	-239.33	-216.56	-197.42	-232.14
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.59	104.49	103.19	104.66	107.47
Interest rate sensitivity gap / Equity	-3.95	43.07	30.03	47.82	70.83
【G】					
Deposit growth rate	7.55	3.09	-2.28	5.40	8.63
Loan growth rate	0.35	6.83	7.56	6.18	-0.34
Investment growth rate	22.98	8.19	-0.62	6.73	11.52
Guarantee growth rate	-31.93	-25.26	-40.73	-2.59	11.40

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Yuanta Commercial Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.55	13.87	14.65	15.41	16.98
Tier 1 capital / Risk-weighted assets	12.18	11.93	12.02	13.54	14.72
Common equity Tier 1 / Risk-weighted assets	11.48	11.14	11.26	12.87	13.98
Tier 1 capital / Exposure measurement	6.49	6.17	6.27	6.92	7.95
Liabilities / Equity (multiple)	13.60	14.42	14.31	12.43	10.57
【 A 】					
Non-performing loan ratio	0.15	0.04	0.02	0.10	0.12
Loan loss provisions / NPLs	897.41	3,305.04	6,585.64	1,433.02	1,230.93
【 E 】					
NIBT / Average equity	10.16	8.23	7.75	7.42	6.49
(NIBT + loan loss provisions) / Average equity	10.48	8.45	8.02	7.83	7.38
NIBT / Average assets	0.68	0.57	0.53	0.59	0.58
(NIBT + loan loss provisions) / Average assets	0.70	0.59	0.55	0.62	0.66
Net interest income / NIBT	116.11	144.46	155.77	137.65	151.76
NIBT / Net income	49.78	45.51	43.40	44.23	40.36
NIBT / Employees (in thousand / per person)	2,786.65	2,203.56	2,028.45	2,091.66	1,823.56
【 L 】					
Liquidity coverage ratio	171.41	164.23	158.58	187.19	237.56
Net stable funding ratio	153.65	155.83	154.22	159.16	160.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.20	32.05	30.10	37.33	37.23
Loans / Deposits	66.34	63.69	66.21	59.02	62.18
Time deposits / Deposits	46.50	r 44.17	46.49	40.12	41.95
NCDs / Time deposits	2.60	r 0.03	0.69	1.34	2.60
Accumulated gap of assets and liabilities (180 days) / Equity	-81.82	-106.56	-66.29	54.93	56.06
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.94	89.00	89.55	79.67	83.18
Interest rate sensitivity gap / Equity	-110.68	-126.22	-120.41	-214.43	-148.18
【 G 】					
Deposit growth rate	6.90	2.65	1.12	17.84	9.64
Loan growth rate	11.31	11.78	13.03	11.78	2.95
Investment growth rate	-1.82	-14.39	-12.87	18.34	18.50
Guarantee growth rate	12.75	-16.63	-9.28	-21.94	-1.32

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Bank SinoPac

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.29	13.94	14.34	15.80	15.89
Tier 1 capital / Risk-weighted assets	12.70	11.20	11.63	12.99	13.13
Common equity Tier 1 / Risk-weighted assets	10.91	9.31	9.75	11.43	11.78
Tier 1 capital / Exposure measurement	6.98	6.33	6.32	6.66	6.88
Liabilities / Equity (multiple)	14.00	16.14	16.10	13.81	13.20
【A】					
Non-performing loan ratio	0.08	0.14	0.11	0.13	0.14
Loan loss provisions / NPLs	1,528.96	959.22	1,167.70	1,010.80	937.61
【E】					
NIBT / Average equity	12.75	13.23	12.22	9.27	8.15
(NIBT + loan loss provisions) / Average equity	13.24	13.95	12.54	9.77	8.60
NIBT / Average assets	0.83	0.85	0.77	0.63	0.59
(NIBT + loan loss provisions) / Average assets	0.86	0.89	0.79	0.67	0.62
Net interest income / NIBT	114.02	126.13	141.01	148.29	148.42
NIBT / Net income	50.47	49.30	48.03	43.69	40.64
NIBT / Employees (in thousand / per person)	3,150.22	3,091.20	2,752.76	2,152.09	1,835.16
【L】					
Liquidity coverage ratio	133.91	138.62	124.47	136.85	143.65
Net stable funding ratio	136.96	131.99	136.92	137.09	132.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.20	22.20	22.88	31.19	31.78
Loans / Deposits	71.52	70.10	66.02	64.60	68.76
Time deposits / Deposits	50.24	r 43.66	49.40	44.58	47.17
NCDs / Time deposits	1.40	r 0.32	1.72	0.05	0.26
Accumulated gap of assets and liabilities (180 days) / Equity	-96.23	-70.48	-105.55	-29.23	52.12
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	114.46	104.65	108.55	105.54	109.89
Interest rate sensitivity gap / Equity	114.19	41.70	76.21	47.23	78.49
【G】					
Deposit growth rate	8.87	5.34	9.06	10.21	18.98
Loan growth rate	11.03	5.42	11.42	3.47	13.50
Investment growth rate	21.04	-3.47	-3.84	8.26	28.42
Guarantee growth rate	4.42	-14.97	-15.28	28.61	57.16

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

E.Sun Commercial Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.46	13.61	14.33	13.97	15.64
Tier 1 capital / Risk-weighted assets	12.94	11.07	11.64	11.74	13.00
Common equity Tier 1 / Risk-weighted assets	11.42	9.53	10.07	10.32	11.34
Tier 1 capital / Exposure measurement	6.54	5.76	5.86	6.02	6.28
Liabilities / Equity (multiple)	14.76	17.92	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	711.36	740.31	752.62	783.82	656.32
【 E 】					
NIBT / Average equity	11.19	10.03	10.22	11.28	10.89
(NIBT + loan loss provisions) / Average equity	11.60	10.49	10.62	11.76	11.54
NIBT / Average assets	0.68	0.56	0.57	0.70	0.72
(NIBT + loan loss provisions) / Average assets	0.70	0.58	0.59	0.73	0.76
Net interest income / NIBT	115.72	156.33	146.65	116.24	103.99
NIBT / Net income	40.08	37.37	36.98	40.22	36.66
NIBT / Employees (in thousand / per person)	2,688.25	2,108.63	2,168.75	2,347.58	2,099.80
【 L 】					
Liquidity coverage ratio	142.20	124.33	132.63	124.72	133.83
Net stable funding ratio	136.60	131.95	137.61	133.53	137.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.85	30.19	32.69	33.81	35.84
Loans / Deposits	67.65	66.74	66.23	65.69	65.63
Time deposits / Deposits	51.25	r 47.92	48.75	43.22	43.36
NCDs / Time deposits	1.02	r 0.60	0.64	2.51	4.61
Accumulated gap of assets and liabilities (180 days) / Equity	-109.45	-180.46	-137.81	-79.88	-28.00
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.36	118.96	119.12	116.91	121.61
Interest rate sensitivity gap / Equity	108.00	179.18	176.89	152.91	193.65
【 G 】					
Deposit growth rate	4.01	11.75	7.55	8.62	19.42
Loan growth rate	4.67	11.13	9.20	8.70	12.22
Investment growth rate	4.24	4.95	0.78	6.10	30.83
Guarantee growth rate	-27.23	-9.65	-22.52	17.29	18.43

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

KGI Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	13.89	12.68	14.19	14.96	14.81
Tier 1 capital / Risk-weighted assets	11.94	10.71	12.07	13.07	12.32
Common equity Tier 1 / Risk-weighted assets	11.45	10.21	11.54	12.72	11.79
Tier 1 capital / Exposure measurement	7.60	7.07	7.41	8.01	7.88
Liabilities / Equity (multiple)	11.08	12.56	11.43	9.80	10.65
【A】					
Non-performing loan ratio	0.30	0.18	0.20	0.13	0.16
Loan loss provisions / NPLs	434.63	691.25	663.38	955.69	843.75
【E】					
NIBT / Average equity	9.89	11.24	10.49	7.38	7.35
(NIBT + loan loss provisions) / Average equity	10.32	11.38	10.46	7.47	7.54
NIBT / Average assets	0.85	0.96	0.88	0.70	0.69
(NIBT + loan loss provisions) / Average assets	0.89	0.98	0.88	0.70	0.70
Net interest income / NIBT	122.34	r 134.80	r 141.62	178.57	161.11
NIBT / Net income	48.16	r 52.61	50.59	43.51	41.58
NIBT / Employees (in thousand / per person)	2,615.16	2,890.78	2,666.26	1,982.28	1,857.26
【L】					
Liquidity coverage ratio	109.76	103.35	122.07	110.77	112.28
Net stable funding ratio	124.34	120.13	130.66	125.14	114.56
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.28	28.99	31.83	38.54	36.18
Loans / Deposits	74.15	79.30	73.57	75.31	73.98
Time deposits / Deposits	59.87	r 60.20	61.57	59.45	64.54
NCDs / Time deposits	0.04	r 2.64	0.94	1.53	1.80
Accumulated gap of assets and liabilities (180 days) / Equity	-181.21	-226.03	-209.72	-210.01	-176.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	117.51	105.77	114.98	110.44	106.87
Interest rate sensitivity gap / Equity	98.13	37.02	88.97	55.04	38.84
【G】					
Deposit growth rate	5.57	9.16	8.10	-2.11	21.88
Loan growth rate	-1.29	10.18	5.60	-0.36	9.47
Investment growth rate	3.74	-8.82	-6.23	-0.22	26.72
Guarantee growth rate	60.02	-59.99	-49.52	7.74	-4.44

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

DBS Bank (Taiwan) Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.93	13.81	14.94	14.46	14.87
Tier 1 capital / Risk-weighted assets	14.10	11.65	12.73	12.36	12.69
Common equity Tier 1 / Risk-weighted assets	12.40	9.06	9.90	9.56	9.77
Tier 1 capital / Exposure measurement	6.64	6.26	6.36	7.13	7.40
Liabilities / Equity (multiple)	8.74	12.68	12.54	10.87	10.65
【A】					
Non-performing loan ratio	0.42	0.41	0.43	0.47	0.46
Loan loss provisions / NPLs	367.83	321.09	323.61	279.92	288.45
【E】					
NIBT / Average equity	1.91	3.97	2.15	2.44	2.66
(NIBT + loan loss provisions) / Average equity	1.96	4.68	2.58	2.94	3.01
NIBT / Average assets	0.18	0.31	0.17	0.20	0.22
(NIBT + loan loss provisions) / Average assets	0.19	0.37	0.20	0.24	0.24
Net interest income / NIBT	716.45	360.63	672.36	553.22	559.55
NIBT / Net income	8.50	16.39	8.78	9.59	10.13
NIBT / Employees (in thousand / per person)	-	655.46	355.85	424.66	433.50
【L】					
Liquidity coverage ratio	138.74	138.80	139.58	119.36	122.90
Net stable funding ratio	140.15	122.03	131.96	121.63	124.14
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.59	29.77	30.58	21.70	26.10
Loans / Deposits	71.43	69.50	65.93	76.34	73.00
Time deposits / Deposits	54.97	r 57.58	60.95	55.58	60.07
NCDs / Time deposits	-	r 13.22	6.43	13.18	4.67
Accumulated gap of assets and liabilities (180 days) / Equity	-180.65	-289.13	-308.02	-130.35	-270.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	136.48	144.87	141.42	123.64	113.90
Interest rate sensitivity gap / Equity	152.23	255.71	245.23	149.95	92.69
【G】					
Deposit growth rate	62.60	13.24	15.85	2.29	-3.41
Loan growth rate	67.13	7.26	0.05	6.97	0.41
Investment growth rate	53.77	4.38	25.90	-12.59	-9.14
Guarantee growth rate	38.94	-0.26	-8.85	16.38	26.26

Note:As DBS Bank (Taiwan) acquired the consumer banking business of Citibank (Taiwan) on 12 August 2023, the data of "NIBT / Employees (in thousand / per person)" as of 30 September 2023 was not calculated, due to a significant change in number of employees.

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

Taishin International Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.58	14.18	14.91	15.06	16.28
Tier 1 capital / Risk-weighted assets	12.53	11.87	12.57	12.57	13.38
Common equity Tier 1 / Risk-weighted assets	10.81	10.08	10.71	10.73	11.35
Tier 1 capital / Exposure measurement	6.53	6.56	6.63	7.18	7.27
Liabilities / Equity (multiple)	13.44	13.59	13.36	11.89	12.20
【 A 】					
Non-performing loan ratio	0.13	0.13	0.14	0.12	0.15
Loan loss provisions / NPLs	1,083.39	1,001.18	972.98	1,104.45	855.02
【 E 】					
NIBT / Average equity	11.21	8.92	8.91	9.30	8.92
(NIBT + loan loss provisions) / Average equity	11.50	9.65	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	0.76	0.67	0.61	0.70	0.68
Net interest income / NIBT	126.49	161.23	165.35	138.87	144.27
NIBT / Net income	42.57	37.75	37.74	39.86	37.36
NIBT / Employees (in thousand / per person)	2,456.67	1,934.93	1,878.08	2,012.62	1,834.03
【 L 】					
Liquidity coverage ratio	118.74	115.57	127.85	112.92	120.30
Net stable funding ratio	137.39	129.80	137.64	132.07	135.30
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.55	21.27	21.68	22.85	24.84
Loans / Deposits	71.82	77.76	73.32	78.15	77.07
Time deposits / Deposits	47.21	r 42.79	44.98	37.51	40.33
NCDs / Time deposits	0.19	r 0.24	0.31	0.11	0.29
Accumulated gap of assets and liabilities (180 days) / Equity	69.09	17.14	0.10	44.31	81.48
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	193.81	168.61	168.30	181.32	175.58
Interest rate sensitivity gap / Equity	412.62	350.71	345.06	355.48	342.78
【 G 】					
Deposit growth rate	13.01	9.82	14.64	4.97	12.11
Loan growth rate	3.82	6.99	6.76	6.12	9.12
Investment growth rate	32.42	9.62	22.43	-4.73	6.88
Guarantee growth rate	18.55	-5.67	-19.57	0.81	34.03

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

EnTie Commercial Bank　　Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	16.51	16.44	16.30	17.69	16.32
Tier 1 capital / Risk-weighted assets	15.34	15.26	15.12	16.50	15.09
Common equity Tier 1 / Risk-weighted assets	15.34	15.26	15.12	16.50	15.09
Tier 1 capital / Exposure measurement	8.86	8.80	8.72	9.74	10.16
Liabilities / Equity (multiple)	9.45	9.60	9.66	8.57	8.03
【 A 】					
Non-performing loan ratio	0.61	0.79	0.59	0.57	0.97
Loan loss provisions / NPLs	227.44	184.14	310.09	264.66	160.90
【 E 】					
NIBT / Average equity	3.24	7.18	3.61	7.61	7.53
(NIBT + loan loss provisions) / Average equity	2.89	8.06	6.99	8.48	7.71
NIBT / Average assets	0.33	0.75	0.38	0.83	0.82
(NIBT + loan loss provisions) / Average assets	0.29	0.85	0.73	0.93	0.84
Net interest income / NIBT	314.45	162.59	312.49	138.55	133.70
NIBT / Net income	18.90	41.59	21.55	44.69	43.81
NIBT / Employees (in thousand / per person)	756.27	1,702.77	844.14	1,794.46	1,769.87
【 L 】					
Liquidity coverage ratio	131.67	114.99	132.20	122.40	153.95
Net stable funding ratio	128.99	122.17	127.87	123.36	127.75
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.38	31.06	30.43	30.89	32.02
Loans / Deposits	74.19	73.96	73.46	76.30	77.26
Time deposits / Deposits	73.14	r 71.06	73.50	68.71	68.24
NCDs / Time deposits	0.60	r 1.17	1.25	0.42	0.46
Accumulated gap of assets and liabilities (180 days) / Equity	-230.97	-239.79	-189.16	-151.82	-111.60
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.71	100.69	104.13	100.46	109.83
Interest rate sensitivity gap / Equity	34.64	5.14	31.00	3.11	59.28
【 G 】					
Deposit growth rate	-0.51	12.90	7.57	7.82	0.98
Loan growth rate	-0.21	7.52	3.57	6.47	-0.07
Investment growth rate	-4.31	9.01	4.73	11.90	11.19
Guarantee growth rate	13.06	-28.75	-11.51	-21.21	-14.39

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

CTBC Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.12	15.02	14.96	14.98	14.93
Tier 1 capital / Risk-weighted assets	12.44	13.18	13.17	14.98	14.93
Common equity Tier 1 / Risk-weighted assets	11.14	11.68	11.76	14.97	14.92
Tier 1 capital / Exposure measurement	5.67	5.88	5.98	6.54	6.87
Liabilities / Equity (multiple)	13.43	12.92	12.70	11.70	11.05
【A】					
Non-performing loan ratio	0.14	0.14	0.12	0.16	0.23
Loan loss provisions / NPLs	902.08	873.13	981.93	792.04	594.14
【E】					
NIBT / Average equity	14.56	14.25	13.67	11.02	10.28
(NIBT + loan loss provisions) / Average equity	15.39	14.88	14.42	11.58	10.66
NIBT / Average assets	1.04	1.07	1.01	0.87	0.86
(NIBT + loan loss provisions) / Average assets	1.10	1.12	1.07	0.91	0.89
Net interest income / NIBT	108.76	115.25	123.53	128.53	129.54
NIBT / Net income	43.90	47.84	45.35	38.74	39.08
NIBT / Employees (in thousand / per person)	3,783.50	3,481.07	3,321.46	2,756.47	2,631.84
【L】					
Liquidity coverage ratio	136.80	138.30	130.11	158.25	151.51
Net stable funding ratio	142.15	144.76	144.48	147.23	137.99
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.83	27.31	23.33	31.14	29.97
Loans / Deposits	67.57	64.99	66.90	63.85	63.21
Time deposits / Deposits	46.76	r 41.84	44.21	37.62	39.35
NCDs / Time deposits	0.03	r 0.05	0.04	0.08	0.42
Accumulated gap of assets and liabilities (180 days) / Equity	-70.16	-44.93	-67.49	-36.65	-28.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.16	102.86	105.97	104.79	103.79
Interest rate sensitivity gap / Equity	65.52	22.42	45.84	35.37	25.53
【G】					
Deposit growth rate	8.41	13.42	13.99	9.37	11.84
Loan growth rate	12.71	13.55	19.44	10.47	4.97
Investment growth rate	7.82	6.94	-1.09	5.47	13.09
Guarantee growth rate	6.02	-2.47	-4.29	-6.02	12.91

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2023

NEXT Commercial Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	43.32	104.81	74.73	-	-
Tier 1 capital / Risk-weighted assets	42.43	104.54	74.35	-	-
Common equity Tier 1 / Risk-weighted assets	42.43	104.54	74.35	-	-
Tier 1 capital / Exposure measurement	16.32	25.63	18.99	-	-
Liabilities / Equity (multiple)	3.88	2.35	3.38	-	-
【 A 】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【 E 】					
NIBT / Average equity	-15.83	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-14.94	-	-	-	-
NIBT / Average assets	-3.31	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-3.12	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-4,138.10	-	-	-	-
NIBT / Employees (in thousand / per person)	-4,372.33	-4,647.14	-5,273.11	-	-
【 L 】					
Liquidity coverage ratio	2,770.01	3,491.49	4,311.33	-	-
Net stable funding ratio	197.72	293.30	298.11	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	76.35	119.78	101.21	-	-
Loans / Deposits	37.76	8.95	11.96	-	-
Time deposits / Deposits	28.65	16.43	19.09	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	142.33	182.48	244.03	-	-
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.72	121.94	94.38	-	-
Interest rate sensitivity gap / Equity	28.41	49.40	-18.15	-	-
【 G 】					
Deposit growth rate	43.04	-	-	-	-
Loan growth rate	503.58	-	-	-	-
Investment growth rate	37.95	-	-	-	-
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

September 30, 2023

LINE Bank Taiwan

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	28.32	59.47	44.64	92.39	-
Tier 1 capital / Risk-weighted assets	28.32	59.47	44.63	92.39	-
Common equity Tier 1 / Risk-weighted assets	28.32	59.47	44.63	92.39	-
Tier 1 capital / Exposure measurement	14.43	21.58	19.10	17.49	-
Liabilities / Equity (multiple)	4.29	2.78	3.16	3.03	-
【 A 】					
Non-performing loan ratio	0.05	0.02	0.01	-	-
Loan loss provisions / NPLs	2,166.67	5,466.67	7,600.00	-	-
【 E 】					
NIBT / Average equity	-10.59	-26.40	-23.58	-	-
(NIBT + loan loss provisions) / Average equity	-10.09	-25.65	-22.98	-	-
NIBT / Average assets	-2.23	-5.66	-5.28	-	-
(NIBT + loan loss provisions) / Average assets	-2.12	-5.50	-5.14	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-261.27	-	-	-	-
NIBT / Employees (in thousand / per person)	-3,177.83	-6,989.01	-6,892.86	-6,608.36	-
【 L 】					
Liquidity coverage ratio	2,399.23	8,570.45	6,743.31	9,387.24	-
Net stable funding ratio	180.55	250.60	207.65	337.43	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	52.52	80.83	68.60	89.37	-
Loans / Deposits	60.87	42.19	51.41	15.34	-
Time deposits / Deposits	62.75	43.78	53.25	42.01	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-25.01	52.83	42.54	123.45	-
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.06	121.50	112.91	97.01	-
Interest rate sensitivity gap / Equity	16.73	50.46	36.85	-7.69	-
【 G 】					
Deposit growth rate	39.33	194.92	78.57	-	-
Loan growth rate	101.04	868.88	498.41	-	-
Investment growth rate	-10.39	275.87	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

September 30, 2023

Rakuten International Commercial Bank

Unit：%

Items	30/09/23	30/09/22	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	80.64	156.25	140.36	451.00	-
Tier 1 capital / Risk-weighted assets	80.64	156.25	140.36	451.00	-
Common equity Tier 1 / Risk-weighted assets	80.64	156.25	140.36	451.00	-
Tier 1 capital / Exposure measurement	22.27	26.49	25.95	55.59	-
Liabilities / Equity (multiple)	2.96	2.38	2.44	0.70	-
【 A 】					
Non-performing loan ratio	0.10	0.34	0.22	-	-
Loan loss provisions / NPLs	1,000.00	300.00	466.67	-	-
【 E 】					
NIBT / Average equity	-7.51	-7.34	-7.39	-5.82	-
(NIBT + loan loss provisions) / Average equity	-7.37	-7.30	-7.34	-5.82	-
NIBT / Average assets	-1.99	-2.87	-2.69	-4.54	-
(NIBT + loan loss provisions) / Average assets	-1.96	-2.85	-2.67	-4.54	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-663.51	-25,300.00	-3,059.09	-5,580.00	-
NIBT / Employees (in thousand / per person)	-4,335.54	-4,467.99	-4,456.95	-4,359.37	-
【 L 】					
Liquidity coverage ratio	1,219.70	3,467.69	3,411.39	9,424.87	-
Net stable funding ratio	190.31	337.03	301.61	306.69	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	98.95	128.00	124.80	222.64	-
Loans / Deposits	23.65	4.50	6.76	3.09	-
Time deposits / Deposits	42.88	17.15	16.46	54.77	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	37.92	41.75	49.24	85.83	-
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.73	76.99	74.97	214.98	-
Interest rate sensitivity gap / Equity	-18.03	-53.60	-59.52	75.42	-
【 G 】					
Deposit growth rate	5.33	401.71	213.27	-	-
Loan growth rate	454.02	488.67	585.64	-	-
Investment growth rate	-24.93	351.81	174.48	-	-
Guarantee growth rate	-	-	-	-	-