

TABLE 7 (1)

The Main Financial and Performance Ratios

December 31, 2023

The Peer-Group Average

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	15.20	14.83	14.86	14.59	14.00
2.Arithmetic mean	15.33	14.68	14.8	14.84	14.07
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	13.24	12.47	13.01	12.68	11.97
2.Arithmetic mean	13.22	12.46	12.97	12.79	12.08
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	12.03	11.24	12.00	11.48	11.26
2.Arithmetic mean	11.93	11.13	11.96	11.84	11.32
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.92	6.74	6.84	6.75	6.81
2.Arithmetic mean	6.63	6.29	6.47	6.64	6.71
Liabilities / Equity (multiple)	12.29	13.19	12.92	12.60	12.06
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.13	0.15	0.17	0.20	0.23
2.Arithmetic mean	0.14	0.15	0.17	0.22	0.22
Loan loss provisions / NPLs	1,113.58	1,021.52	802.45	696.63	643.06
Expected losses of classified assets / Total provisions	74.33	74.40	73.77	74.06	73.72
【 E 】					
NIBT / Average equity					
1.Winsorized mean	9.17	8.41	7.30	7.21	8.46
2.Arithmetic mean	10.33	9.33	8.14	7.84	9.49
(NIBT + loan loss provisions) / Average equity	9.91	8.85	7.71	7.65	9.08
NIBT / Average assets					
1.Winsorized mean	0.63	0.59	0.53	0.53	0.62
2.Arithmetic mean	0.70	0.62	0.58	0.58	0.70
(NIBT + loan loss provisions) / Average assets	0.66	0.61	0.56	0.55	0.68
Net interest income / NIBT	137.30	171.17	169.88	177.45	160.04
NIBT / Net income	40.81	39.59	36.58	35.77	38.65
NIBT / Employees (in thousand / per person)	2,312.26	2,018.03	1,771.64	1,658.01	1,934.86
【 L 】					
Liquidity coverage ratio	139.08	137.46	139.12	142.49	139.68
Net stable funding ratio	137.48	139.10	137.92	134.52	132.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.03	27.96	30.41	30.85	30.68
Loans / Deposits	70.02	70.19	69.79	70.17	72.63
Time deposits / Deposits	51.64	48.74	45.87	47.75	52.58
NCDs / Time deposits	1.06	0.80	0.90	1.33	1.41
Accumulated gap of assets and liabilities (180 days) / Equity	-95.74	-100.89	-75.81	-72.53	-71.67
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.30	102.91	104.16	103.23	104.31
Interest rate sensitivity gap / Equity	30.02	22.74	23.72	11.82	22.86
【 G 】					
Deposit growth rate	5.69	6.09	6.19	8.51	4.54
Loan growth rate	5.76	8.09	5.94	4.85	3.68
Investment growth rate	6.99	-0.35	5.13	11.25	6.54
Guarantee growth rate	10.42	-6.03	8.39	16.85	9.24

Notes:

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

2. The peer-group average, if not noted, is a winsorized mean based on an average of banks within the 25th and 75th percentile values for a given ratio.

The values below first quartile (Q1) are substituted by Q1. The values above third quartile (Q3) are substituted by Q3.

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

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

5.“r” represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Bank of Taiwan

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	16.18	14.99	15.25	14.95	14.16
Tier 1 capital / Risk-weighted assets	13.96	12.72	13.71	13.12	12.39
Common equity Tier 1 / Risk-weighted assets	13.96	12.72	13.71	13.12	12.39
Tier 1 capital / Exposure measurement	5.55	5.02	5.48	5.46	5.08
Liabilities / Equity (multiple)	13.09	14.64	12.81	13.09	12.54
【 A 】					
Non-performing loan ratio	0.09	0.09	0.11	0.15	0.18
Loan loss provisions / NPLs	1,726.24	1,458.34	1,325.50	997.45	912.72
【 E 】					
NIBT / Average equity	6.92	4.83	4.29	3.26	3.87
(NIBT + loan loss provisions) / Average equity	7.03	5.13	4.43	3.23	3.96
NIBT / Average assets	0.46	0.33	0.31	0.23	0.25
(NIBT + loan loss provisions) / Average assets	0.47	0.35	0.32	0.23	0.26
Net interest income / NIBT	134.13	183.76	174.46	223.89	204.29
NIBT / Net income	51.04	44.92	43.60	36.14	31.16
NIBT / Employees (in thousand / per person)	3,731.05	2,506.34	2,224.27	1,605.91	1,716.45
【 L 】					
Liquidity coverage ratio	135.10	149.83	146.66	171.90	184.52
Net stable funding ratio	153.74	148.29	152.82	153.57	153.95
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.41	22.11	32.68	34.27	37.41
Loans / Deposits	65.56	72.62	70.92	69.84	68.52
Time deposits / Deposits	55.21	53.01	50.49	53.66	58.23
NCDs / Time deposits	0.03	0.03	0.12	0.04	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	-48.47	98.62	-35.27	-9.64	-30.98
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.97	101.10	96.60	96.12	97.67
Interest rate sensitivity gap / Equity	-19.66	11.40	-32.23	-38.64	-22.40
【 G 】					
Deposit growth rate	1.36	10.96	0.88	5.05	-1.34
Loan growth rate	-8.23	16.05	2.45	7.08	4.81
Investment growth rate	17.59	9.84	3.23	2.36	-2.83
Guarantee growth rate	6.37	2.21	-10.27	12.89	-1.39

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Land Bank of Taiwan

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.31	13.24	13.13	12.89	12.75
Tier 1 capital / Risk-weighted assets	12.28	11.12	11.14	10.64	10.37
Common equity Tier 1 / Risk-weighted assets	10.87	9.75	9.70	9.31	8.80
Tier 1 capital / Exposure measurement	6.43	5.99	5.70	5.81	5.64
Liabilities / Equity (multiple)	15.07	16.43	17.30	16.77	16.86
【 A 】					
Non-performing loan ratio	0.11	0.10	0.12	0.15	0.18
Loan loss provisions / NPLs	1,675.16	1,645.80	1,395.06	1,065.01	891.18
【 E 】					
NIBT / Average equity	8.84	8.24	7.77	6.68	8.40
(NIBT + loan loss provisions) / Average equity	9.14	8.86	8.46	7.48	8.85
NIBT / Average assets	0.50	0.43	0.41	0.36	0.43
(NIBT + loan loss provisions) / Average assets	0.51	0.47	0.45	0.40	0.45
Net interest income / NIBT	183.00	222.84	222.16	241.51	216.22
NIBT / Net income	48.39	44.46	41.71	37.16	41.54
NIBT / Employees (in thousand / per person)	2,954.24	2,580.84	2,295.60	1,899.37	2,246.76
【 L 】					
Liquidity coverage ratio	115.76	111.49	110.97	101.73	103.07
Net stable funding ratio	118.80	119.45	117.87	110.52	111.13
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.75	25.33	26.85	26.23	26.04
Loans / Deposits	78.76	77.72	76.06	78.65	77.87
Time deposits / Deposits	55.58	53.67	53.72	54.60	60.64
NCDs / Time deposits	0.05	0.05	0.05	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-295.92	-284.74	-329.26	-376.18	-403.61
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.77	102.29	103.08	102.39	103.17
Interest rate sensitivity gap / Equity	34.47	30.77	44.41	33.19	43.36
【 G 】					
Deposit growth rate	0.93	-4.83	11.08	2.41	-1.26
Loan growth rate	-0.67	2.62	6.47	4.77	1.11
Investment growth rate	5.62	-3.86	8.59	8.05	2.81
Guarantee growth rate	2.23	-7.88	16.93	13.51	6.72

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Taiwan Cooperative Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.92	14.59	14.96	15.42	13.58
Tier 1 capital / Risk-weighted assets	13.24	12.83	12.95	12.94	11.16
Common equity Tier 1 / Risk-weighted assets	11.55	11.06	11.98	11.92	10.52
Tier 1 capital / Exposure measurement	5.86	5.80	5.70	5.81	5.95
Liabilities / Equity (multiple)	16.43	17.13	15.75	15.15	14.45
【 A 】					
Non-performing loan ratio	0.18	0.18	0.22	0.29	0.25
Loan loss provisions / NPLs	637.13	637.40	541.67	429.98	498.73
【 E 】					
NIBT / Average equity	7.87	9.24	9.20	7.66	8.92
(NIBT + loan loss provisions) / Average equity	9.29	9.47	9.32	8.44	9.57
NIBT / Average assets	0.46	0.53	0.54	0.47	0.55
(NIBT + loan loss provisions) / Average assets	0.54	0.54	0.55	0.52	0.60
Net interest income / NIBT	157.55	167.43	161.46	195.72	180.71
NIBT / Net income	37.16	45.29	44.16	36.25	40.60
NIBT / Employees (in thousand / per person)	2,288.23	2,512.10	2,475.39	1,992.03	2,201.89
【 L 】					
Liquidity coverage ratio	132.92	131.17	145.07	151.07	122.01
Net stable funding ratio	140.14	142.51	145.60	147.58	136.09
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.71	30.36	28.92	32.20	28.00
Loans / Deposits	72.39	71.50	70.75	70.12	76.25
Time deposits / Deposits	45.25	43.56	41.68	43.74	46.98
NCDs / Time deposits	1.96	3.23	2.94	3.29	3.18
Accumulated gap of assets and liabilities (180 days) / Equity	-134.01	-95.30	-41.36	-52.24	-71.79
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.12	99.58	98.65	97.51	99.05
Interest rate sensitivity gap / Equity	26.12	-5.51	-16.27	-29.14	-10.38
【 G 】					
Deposit growth rate	7.36	3.41	6.37	12.89	6.21
Loan growth rate	8.06	6.13	7.33	3.80	6.42
Investment growth rate	4.99	-0.95	4.29	24.05	8.72
Guarantee growth rate	4.96	-8.56	-4.87	3.39	15.71

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

First Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.56	13.76	14.21	13.63	13.00
Tier 1 capital / Risk-weighted assets	12.61	11.80	12.48	11.66	11.11
Common equity Tier 1 / Risk-weighted assets	10.91	10.09	10.88	10.58	10.63
Tier 1 capital / Exposure measurement	6.05	5.99	6.12	5.95	5.90
Liabilities / Equity (multiple)	15.84	16.37	15.05	14.60	13.14
【 A 】					
Non-performing loan ratio	0.17	0.18	0.20	0.24	0.24
Loan loss provisions / NPLs	826.76	709.20	620.26	527.29	527.54
【 E 】					
NIBT / Average equity	11.82	11.71	9.98	8.79	11.29
(NIBT + loan loss provisions) / Average equity	13.77	12.70	10.89	9.69	12.28
NIBT / Average assets	0.64	0.62	0.60	0.58	0.78
(NIBT + loan loss provisions) / Average assets	0.75	0.67	0.65	0.63	0.85
Net interest income / NIBT	109.83	147.16	154.25	155.48	122.58
NIBT / Net income	45.37	43.68	44.66	41.61	48.03
NIBT / Employees (in thousand / per person)	3,094.12	2,816.36	2,502.45	2,220.81	2,842.74
【 L 】					
Liquidity coverage ratio	129.14	123.81	131.39	132.55	133.59
Net stable funding ratio	135.99	131.30	136.74	133.27	129.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.43	34.63	36.96	39.24	37.93
Loans / Deposits	69.08	70.60	69.55	71.04	74.29
Time deposits / Deposits	45.86	41.41	34.24	36.38	39.06
NCDs / Time deposits	0.47	1.03	1.45	1.25	1.68
Accumulated gap of assets and liabilities (180 days) / Equity	-141.20	-75.80	-96.28	-91.09	-103.07
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.44	113.22	113.95	112.07	111.64
Interest rate sensitivity gap / Equity	95.19	131.73	131.09	110.76	93.42
【 G 】					
Deposit growth rate	6.37	11.87	9.13	12.91	10.32
Loan growth rate	4.09	13.56	6.83	7.98	4.09
Investment growth rate	11.54	11.42	-0.18	18.48	17.84
Guarantee growth rate	1.24	12.46	14.32	15.03	9.88

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Hua Nan Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.46	14.64	14.16	13.67	13.88
Tier 1 capital / Risk-weighted assets	12.61	12.63	12.00	11.35	11.63
Common equity Tier 1 / Risk-weighted assets	10.48	10.27	10.41	10.37	10.89
Tier 1 capital / Exposure measurement	6.30	6.06	6.13	6.22	6.52
Liabilities / Equity (multiple)	15.46	16.59	15.02	14.19	12.55
【 A 】					
Non-performing loan ratio	0.15	0.13	0.15	0.15	0.12
Loan loss provisions / NPLs	846.39	993.64	827.05	794.82	1,031.61
【 E 】					
NIBT / Average equity	11.09	9.89	8.10	7.62	9.63
(NIBT + loan loss provisions) / Average equity	11.92	10.28	8.84	7.99	10.42
NIBT / Average assets	0.63	0.55	0.48	0.50	0.65
(NIBT + loan loss provisions) / Average assets	0.68	0.57	0.52	0.52	0.70
Net interest income / NIBT	112.98	162.45	169.22	168.01	142.19
NIBT / Net income	47.27	43.09	39.21	38.45	43.46
NIBT / Employees (in thousand / per person)	2,920.41	2,458.35	2,037.83	1,816.23	2,224.54
【 L 】					
Liquidity coverage ratio	118.44	139.28	125.08	153.50	115.55
Net stable funding ratio	134.18	140.69	138.37	138.80	135.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.45	33.74	29.35	29.44	26.76
Loans / Deposits	74.10	68.21	70.40	71.41	75.95
Time deposits / Deposits	37.56	33.50	30.71	33.17	35.21
NCDs / Time deposits	0.33	0.46	1.52	6.21	3.34
Accumulated gap of assets and liabilities (180 days) / Equity	-8.92	79.71	85.06	44.02	9.13
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.84	97.25	97.72	96.53	97.72
Interest rate sensitivity gap / Equity	-36.59	-34.36	-26.76	-38.30	-21.82
【 G 】					
Deposit growth rate	3.86	3.74	12.57	13.61	3.14
Loan growth rate	10.05	2.69	11.35	6.81	2.86
Investment growth rate	1.80	9.69	15.08	21.51	1.90
Guarantee growth rate	13.58	7.82	34.84	49.10	4.85

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Chang Hwa Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.21	14.30	14.97	14.38	13.96
Tier 1 capital / Risk-weighted assets	11.59	11.43	12.09	11.48	10.63
Common equity Tier 1 / Risk-weighted assets	9.98	9.71	10.46	9.87	9.67
Tier 1 capital / Exposure measurement	6.29	6.26	6.31	6.73	6.67
Liabilities / Equity (multiple)	14.33	14.79	13.82	12.96	12.10
【 A 】					
Non-performing loan ratio	0.18	0.20	0.33	0.38	0.34
Loan loss provisions / NPLs	693.17	637.94	386.80	334.70	351.97
【 E 】					
NIBT / Average equity	9.32	8.08	6.26	5.23	8.72
(NIBT + loan loss provisions) / Average equity	9.97	8.93	6.66	5.79	9.09
NIBT / Average assets	0.54	0.45	0.39	0.36	0.61
(NIBT + loan loss provisions) / Average assets	0.58	0.50	0.42	0.40	0.64
Net interest income / NIBT	134.05	184.64	196.72	221.89	163.38
NIBT / Net income	42.45	38.71	35.88	30.88	42.60
NIBT / Employees (in thousand / per person)	2,407.68	1,944.15	1,524.28	1,244.72	2,038.64
【 L 】					
Liquidity coverage ratio	115.61	135.96	153.22	129.35	125.42
Net stable funding ratio	134.14	139.90	141.47	140.28	138.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.28	25.85	25.94	23.39	19.96
Loans / Deposits	73.62	72.26	72.24	77.61	81.43
Time deposits / Deposits	45.69	42.92	38.14	37.02	40.63
NCDs / Time deposits	0.35	0.40	0.34	0.40	0.87
Accumulated gap of assets and liabilities (180 days) / Equity	-133.28	-166.39	-102.89	-96.81	-86.31
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.50	108.34	110.11	110.78	112.36
Interest rate sensitivity gap / Equity	81.96	82.57	94.56	95.81	100.09
【 G 】					
Deposit growth rate	5.23	8.30	12.97	8.72	4.62
Loan growth rate	7.21	8.31	5.15	3.62	7.00
Investment growth rate	8.50	13.65	29.89	16.94	7.24
Guarantee growth rate	2.79	-3.35	-2.21	10.36	15.22

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

The Shanghai Commercial & Savings Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.27	15.66	14.87	13.36	14.56
Tier 1 capital / Risk-weighted assets	12.78	12.66	14.82	13.09	13.82
Common equity Tier 1 / Risk-weighted assets	11.95	11.80	14.82	13.09	13.82
Tier 1 capital / Exposure measurement	7.59	7.55	8.73	8.56	9.04
Liabilities / Equity (multiple)	7.66	7.94	7.66	7.78	7.42
【 A 】					
Non-performing loan ratio	0.17	0.16	0.13	0.21	0.20
Loan loss provisions / NPLs	941.85	905.76	1,040.73	590.26	640.98
【 E 】					
NIBT / Average equity	9.13	10.24	9.80	9.62	11.96
(NIBT + loan loss provisions) / Average equity	10.08	11.56	9.98	9.73	12.06
NIBT / Average assets	1.07	1.16	1.12	1.09	1.39
(NIBT + loan loss provisions) / Average assets	1.18	1.31	1.14	1.10	1.40
Net interest income / NIBT	116.74	97.39	75.60	78.36	76.92
NIBT / Net income	58.57	59.27	65.12	64.99	67.35
NIBT / Employees (in thousand / per person)	5,705.56	5,771.79	5,534.77	5,529.97	6,312.62
【 L 】					
Liquidity coverage ratio	131.48	124.68	114.42	123.28	119.35
Net stable funding ratio	121.22	127.63	129.83	124.79	124.71
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.52	29.89	31.19	27.88	32.90
Loans / Deposits	68.98	69.88	73.17	74.00	73.94
Time deposits / Deposits	60.72	54.93	45.94	51.95	59.46
NCDs / Time deposits	8.20	8.62	1.82	1.71	4.36
Accumulated gap of assets and liabilities (180 days) / Equity	-126.58	-127.73	-122.62	-87.75	-94.98
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.77	108.52	113.50	109.94	109.38
Interest rate sensitivity gap / Equity	24.78	43.47	63.93	47.18	41.98
【 G 】					
Deposit growth rate	4.60	15.99	1.16	5.09	8.43
Loan growth rate	3.26	10.74	0.02	5.11	5.83
Investment growth rate	17.24	3.61	9.89	7.73	6.93
Guarantee growth rate	-12.39	-19.21	10.31	31.62	43.93

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Taipei Fubon Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	16.41	15.49	14.39	16.47	14.12
Tier 1 capital / Risk-weighted assets	14.17	13.03	12.95	14.71	12.46
Common equity Tier 1 / Risk-weighted assets	12.71	11.74	12.26	13.81	11.97
Tier 1 capital / Exposure measurement	7.42	6.87	6.57	7.36	6.88
Liabilities / Equity (multiple)	12.28	13.14	12.86	11.82	12.21
【 A 】					
Non-performing loan ratio	0.12	0.19	0.16	0.16	0.19
Loan loss provisions / NPLs	1,071.34	701.76	759.92	776.86	708.99
【 E 】					
NIBT / Average equity	10.75	11.71	9.69	10.34	12.16
(NIBT + loan loss provisions) / Average equity	11.03	12.12	10.04	10.47	12.58
NIBT / Average assets	0.79	0.82	0.73	0.78	0.95
(NIBT + loan loss provisions) / Average assets	0.81	0.85	0.76	0.79	0.98
Net interest income / NIBT	123.64	113.01	127.95	119.97	99.08
NIBT / Net income	45.28	52.74	47.41	48.47	51.66
NIBT / Employees (in thousand / per person)	3,242.48	3,633.01	3,064.64	3,136.69	3,454.44
【 L 】					
Liquidity coverage ratio	126.62	137.78	109.84	122.29	134.73
Net stable funding ratio	136.36	134.52	125.49	133.16	130.86
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.94	25.12	26.06	27.84	29.55
Loans / Deposits	65.18	63.05	65.05	66.98	66.46
Time deposits / Deposits	47.00	47.27	43.13	41.09	46.03
NCDs / Time deposits	2.64	0.88	8.12	4.51	2.98
Accumulated gap of assets and liabilities (180 days) / Equity	-103.11	-165.63	-108.18	-77.67	-72.49
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.63	109.82	112.36	112.28	107.83
Interest rate sensitivity gap / Equity	53.50	71.06	83.94	79.33	49.70
【 G 】					
Deposit growth rate	14.71	9.59	15.97	9.23	8.56
Loan growth rate	18.61	6.22	12.63	10.07	3.72
Investment growth rate	6.22	1.18	17.70	9.92	3.20
Guarantee growth rate	3.73	18.99	6.77	-15.77	-18.33

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Cathay United Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.83	15.38	16.25	16.91	15.09
Tier 1 capital / Risk-weighted assets	13.74	12.89	14.11	14.16	12.30
Common equity Tier 1 / Risk-weighted assets	12.02	11.02	12.56	12.50	10.73
Tier 1 capital / Exposure measurement	6.52	6.16	6.76	7.00	7.01
Liabilities / Equity (multiple)	14.04	14.82	12.73	11.89	11.67
【 A 】					
Non-performing loan ratio	0.11	0.08	0.09	0.14	0.15
Loan loss provisions / NPLs	1,452.74	2,149.60	1,778.45	1,180.04	1,136.12
【 E 】					
NIBT / Average equity	13.99	12.97	10.95	10.62	11.88
(NIBT + loan loss provisions) / Average equity	14.65	13.85	11.28	11.29	12.55
NIBT / Average assets	0.86	0.82	0.80	0.81	0.88
(NIBT + loan loss provisions) / Average assets	0.90	0.88	0.83	0.86	0.93
Net interest income / NIBT	135.84	146.44	133.75	128.32	129.03
NIBT / Net income	42.80	43.18	43.65	42.65	42.09
NIBT / Employees (in thousand / per person)	3,219.12	2,868.06	2,539.45	2,378.97	2,390.01
【 L 】					
Liquidity coverage ratio	145.22	163.03	187.89	172.98	168.48
Net stable funding ratio	147.14	151.98	153.72	153.48	140.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.36	28.87	33.89	37.58	36.59
Loans / Deposits	64.70	62.94	61.56	62.92	66.03
Time deposits / Deposits	36.06	31.27	25.76	29.13	35.94
NCDs / Time deposits	0.25	0.33	0.32	0.34	0.36
Accumulated gap of assets and liabilities (180 days) / Equity	-120.81	-78.23	-28.35	-44.93	-65.17
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.25	108.44	105.38	108.28	110.62
Interest rate sensitivity gap / Equity	75.50	82.25	47.99	67.00	83.08
【 G 】					
Deposit growth rate	8.93	10.79	11.18	12.42	4.73
Loan growth rate	11.91	13.22	8.70	7.05	-2.79
Investment growth rate	5.79	1.02	3.81	7.18	21.51
Guarantee growth rate	-3.97	7.52	6.86	31.76	-4.26

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

The Export-Import Bank of the Republic of China

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	27.63	26.69	29.58	29.55	31.72
Tier 1 capital / Risk-weighted assets	26.31	25.36	28.24	28.21	30.37
Common equity Tier 1 / Risk-weighted assets	26.31	25.36	28.24	28.21	30.37
Tier 1 capital / Exposure measurement	17.54	17.46	19.69	19.81	20.64
Liabilities / Equity (multiple)	3.76	3.90	3.33	3.33	3.16
【 A 】					
Non-performing loan ratio	0.08	0.05	0.03	0.04	-
Loan loss provisions / NPLs	2,178.08	3,135.80	4,706.67	3,868.63	86,050.00
【 E 】					
NIBT / Average equity	3.29	2.38	2.27	2.15	2.11
(NIBT + loan loss provisions) / Average equity	3.47	2.50	2.43	2.11	2.43
NIBT / Average assets	0.67	0.52	0.53	0.51	0.56
(NIBT + loan loss provisions) / Average assets	0.71	0.54	0.57	0.50	0.65
Net interest income / NIBT	233.91	206.18	162.97	196.78	207.79
NIBT / Net income	45.18	45.44	53.68	47.10	42.87
NIBT / Employees (in thousand / per person)	4,872.59	3,374.02	3,240.82	3,229.44	3,004.26
【 L 】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	114.30	110.05	116.45	115.25	104.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	66.14	44.72	167.70	60.54	100.66
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	0.72	-7.47	34.95	25.65	-27.12
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	144.95	145.81	147.45	146.07	164.83
Interest rate sensitivity gap / Equity	90.45	95.98	86.77	86.17	94.02
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	5.76	20.69	-0.63	6.69	18.28
Investment growth rate	3.96	-4.69	0.58	0.21	-0.35
Guarantee growth rate	28.94	12.20	-4.02	17.71	-5.88

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Bank of Kaohsiung

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.28	12.36	13.23	12.42	12.11
Tier 1 capital / Risk-weighted assets	10.94	10.86	11.48	10.49	10.04
Common equity Tier 1 / Risk-weighted assets	8.47	8.11	9.70	9.31	8.99
Tier 1 capital / Exposure measurement	6.62	6.58	6.54	6.17	5.77
Liabilities / Equity (multiple)	15.55	16.35	15.07	15.95	16.46
【 A 】					
Non-performing loan ratio	0.25	0.24	0.27	0.30	0.48
Loan loss provisions / NPLs	481.24	589.18	475.76	382.58	245.48
【 E 】					
NIBT / Average equity	6.88	6.76	6.05	5.64	5.91
(NIBT + loan loss provisions) / Average equity	7.78	7.90	6.60	6.34	6.71
NIBT / Average assets	0.41	0.41	0.37	0.33	0.33
(NIBT + loan loss provisions) / Average assets	0.47	0.48	0.41	0.37	0.38
Net interest income / NIBT	211.04	254.60	265.75	293.47	311.61
NIBT / Net income	31.55	29.28	26.17	23.83	23.85
NIBT / Employees (in thousand / per person)	1,095.45	1,061.40	964.22	796.41	847.18
【 L 】					
Liquidity coverage ratio	135.15	131.53	159.95	163.60	184.92
Net stable funding ratio	133.97	135.31	138.53	128.96	137.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.57	18.52	18.34	17.97	20.16
Loans / Deposits	73.76	76.71	76.26	77.41	78.49
Time deposits / Deposits	44.02	42.22	44.34	49.95	54.58
NCDs / Time deposits	0.34	0.39	0.36	0.34	0.35
Accumulated gap of assets and liabilities (180 days) / Equity	-28.95	31.74	41.63	-41.63	44.62
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.09	96.77	98.19	95.10	94.60
Interest rate sensitivity gap / Equity	-65.74	-38.71	-21.19	-59.40	-66.42
【 G 】					
Deposit growth rate	9.65	-4.91	4.93	1.96	1.10
Loan growth rate	5.43	-4.35	3.37	0.55	-3.39
Investment growth rate	15.10	5.68	-3.36	13.19	13.97
Guarantee growth rate	9.18	-3.24	19.84	6.38	12.26

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Mega International Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.33	14.31	14.14	14.04	13.92
Tier 1 capital / Risk-weighted assets	13.25	12.39	12.97	12.70	12.66
Common equity Tier 1 / Risk-weighted assets	13.25	12.39	12.97	12.70	12.66
Tier 1 capital / Exposure measurement	7.29	7.06	7.05	7.39	7.58
Liabilities / Equity (multiple)	10.97	11.72	11.63	10.66	10.36
【 A 】					
Non-performing loan ratio	0.17	0.16	0.26	0.21	0.14
Loan loss provisions / NPLs	985.09	930.65	573.29	725.78	1,120.24
【 E 】					
NIBT / Average equity	11.95	9.72	7.25	8.19	10.05
(NIBT + loan loss provisions) / Average equity	13.07	10.22	7.82	8.24	10.18
NIBT / Average assets	0.91	0.68	0.55	0.69	0.87
(NIBT + loan loss provisions) / Average assets	1.00	0.71	0.59	0.69	0.88
Net interest income / NIBT	103.68	135.50	145.22	125.87	118.08
NIBT / Net income	51.32	50.05	45.59	48.19	52.03
NIBT / Employees (in thousand / per person)	5,117.78	3,984.65	3,127.31	3,502.93	4,187.37
【 L 】					
Liquidity coverage ratio	133.41	116.67	111.76	119.03	111.66
Net stable funding ratio	126.45	125.01	123.50	118.93	114.86
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.84	30.63	33.93	32.64	29.87
Loans / Deposits	73.26	73.88	69.43	73.23	77.21
Time deposits / Deposits	50.70	48.53	48.22	48.78	53.18
NCDs / Time deposits	0.03	0.04	0.07	0.11	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-64.76	-42.21	-37.33	-29.99	-4.02
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	125.37	128.23	118.49	121.25	118.18
Interest rate sensitivity gap / Equity	131.06	151.61	107.20	108.90	78.65
【 G 】					
Deposit growth rate	0.23	-4.16	13.64	6.35	6.16
Loan growth rate	2.88	1.99	7.73	0.87	0.29
Investment growth rate	5.15	-7.86	12.46	35.70	20.36
Guarantee growth rate	-4.61	8.54	-3.19	-14.50	-7.16

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Agricultural Bank of Taiwan

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.41	12.68	11.74	13.39	14.07
Tier 1 capital / Risk-weighted assets	10.93	10.59	9.59	9.84	10.12
Common equity Tier 1 / Risk-weighted assets	8.75	8.35	8.98	9.84	10.12
Tier 1 capital / Exposure measurement	3.72	3.48	3.16	3.26	3.52
Liabilities / Equity (multiple)	30.64	33.55	29.47	23.75	23.83
【 A 】					
Non-performing loan ratio	0.26	0.07	0.19	0.23	0.30
Loan loss provisions / NPLs	557.79	2,066.32	928.59	669.54	543.27
【 E 】					
NIBT / Average equity	0.48	3.14	5.52	4.46	4.64
(NIBT + loan loss provisions) / Average equity	-0.74	3.16	5.96	5.61	5.30
NIBT / Average assets	0.01	0.09	0.19	0.17	0.17
(NIBT + loan loss provisions) / Average assets	-0.02	0.09	0.21	0.21	0.19
Net interest income / NIBT	-1,705.30	210.12	143.95	161.92	135.84
NIBT / Net income	7.05	32.33	44.05	39.08	41.67
NIBT / Employees (in thousand / per person)	326.73	2,358.09	4,628.65	3,839.44	3,704.92
【 L 】					
Liquidity coverage ratio	114.32	117.39	143.13	118.26	106.99
Net stable funding ratio	147.90	148.69	171.76	169.06	151.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.05	48.79	57.16	57.09	54.83
Loans / Deposits	50.46	49.31	40.29	42.09	40.55
Time deposits / Deposits	97.37	97.69	95.30	96.79	96.37
NCDs / Time deposits	4.74	1.23	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-1,362.92	-1,486.04	-731.08	-660.05	-585.10
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	72.53	74.24	82.73	86.63	84.42
Interest rate sensitivity gap / Equity	-669.15	-673.56	-436.36	-277.94	-326.75
【 G 】					
Deposit growth rate	-1.98	1.92	9.62	9.07	2.37
Loan growth rate	0.32	24.74	4.94	13.20	16.15
Investment growth rate	-4.14	25.95	20.95	1.84	-7.31
Guarantee growth rate	25.60	-15.84	8.08	26.75	7.96

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Citibank (Taiwan)

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	52.30	20.27	20.57	16.70	15.59
Tier 1 capital / Risk-weighted assets	51.70	19.31	19.13	14.94	14.62
Common equity Tier 1 / Risk-weighted assets	51.70	19.31	19.13	14.94	14.62
Tier 1 capital / Exposure measurement	16.94	7.70	7.93	7.28	7.73
Liabilities / Equity (multiple)	3.84	6.70	6.34	7.11	6.63
【 A 】					
Non-performing loan ratio	0.00	0.30	0.28	0.40	0.45
Loan loss provisions / NPLs	38,700.00	575.82	641.66	462.96	398.76
【 E 】					
NIBT / Average equity	19.00	4.95	5.90	9.36	14.13
(NIBT + loan loss provisions) / Average equity	18.87	4.97	5.54	9.56	14.55
NIBT / Average assets	2.94	0.62	0.72	1.11	1.82
(NIBT + loan loss provisions) / Average assets	2.92	0.62	0.68	1.14	1.87
Net interest income / NIBT	39.64	246.68	149.08	114.06	95.59
NIBT / Net income	134.49	21.36	28.53	39.20	49.06
NIBT / Employees (in thousand / per person)	-	1,248.11	1,492.82	2,376.19	3,668.00
【 L 】					
Liquidity coverage ratio	246.82	199.92	161.13	138.58	148.48
Net stable funding ratio	230.50	173.25	173.93	156.61	149.90
Liquidity reserve ratio (average daily data in the last month of each quarter)	115.82	39.53	56.82	59.68	61.37
Loans / Deposits	19.47	43.32	46.76	48.42	50.70
Time deposits / Deposits	12.71	24.35	14.61	15.96	20.71
NCDs / Time deposits	0.03	0.01	0.02	0.02	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	27.21	-7.26	-12.01	-9.99	-9.20
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	130.92	102.68	109.40	112.27	114.18
Interest rate sensitivity gap / Equity	47.57	7.66	25.77	32.69	35.37
【 G 】					
Deposit growth rate	-48.19	7.29	-4.24	0.32	6.35
Loan growth rate	-76.71	-0.61	-7.51	-4.20	-1.39
Investment growth rate	-19.64	3.48	-11.78	34.34	-11.13
Guarantee growth rate	-13.67	31.97	11.22	17.66	-6.45

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 31 December 2023 was not calculated, due to a significant change in number of employees.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

O-Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.97	14.49	14.71	12.67	14.00
Tier 1 capital / Risk-weighted assets	12.54	12.72	13.63	11.46	12.02
Common equity Tier 1 / Risk-weighted assets	12.36	12.09	13.51	11.34	11.72
Tier 1 capital / Exposure measurement	7.56	7.80	7.99	7.49	7.31
Liabilities / Equity (multiple)	8.75	8.44	7.66	8.25	9.08
【 A 】					
Non-performing loan ratio	0.09	0.35	0.41	0.42	0.75
Loan loss provisions / NPLs	1,510.77	431.59	353.00	309.65	183.02
【 E 】					
NIBT / Average equity	7.08	14.81	5.60	3.67	3.65
(NIBT + loan loss provisions) / Average equity	7.12	15.38	6.21	3.81	4.86
NIBT / Average assets	0.72	1.52	0.63	0.36	0.36
(NIBT + loan loss provisions) / Average assets	0.73	1.58	0.70	0.38	0.48
Net interest income / NIBT	83.27	52.99	109.62	155.07	161.60
NIBT / Net income	40.33	57.55	36.56	26.55	22.84
NIBT / Employees (in thousand / per person)	2,548.80	5,141.73	2,091.29	1,347.54	1,217.09
【 L 】					
Liquidity coverage ratio	118.68	114.23	113.22	113.01	104.02
Net stable funding ratio	116.70	111.25	115.93	110.37	106.43
Liquidity reserve ratio (average daily data in the last month of each quarter)	45.46	46.54	46.81	46.39	45.89
Loans / Deposits	68.36	67.58	66.81	65.56	70.40
Time deposits / Deposits	79.67	81.78	67.63	75.70	79.91
NCDs / Time deposits	2.75	4.86	3.04	6.76	6.01
Accumulated gap of assets and liabilities (180 days) / Equity	-69.28	-112.47	-88.81	-52.05	-8.14
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.78	108.94	110.05	113.82	116.01
Interest rate sensitivity gap / Equity	13.53	43.21	47.93	72.78	89.54
【 G 】					
Deposit growth rate	8.25	15.30	-3.38	1.15	1.30
Loan growth rate	9.37	18.75	-4.25	-5.84	-3.10
Investment growth rate	7.94	3.93	-1.89	5.14	11.82
Guarantee growth rate	29.10	-41.55	-3.75	76.78	31.24

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Taiwan Business Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.54	12.45	13.39	13.42	12.66
Tier 1 capital / Risk-weighted assets	9.89	9.30	9.83	9.84	9.61
Common equity Tier 1 / Risk-weighted assets	8.55	7.89	8.32	8.28	8.40
Tier 1 capital / Exposure measurement	5.72	5.48	5.41	5.90	5.53
Liabilities / Equity (multiple)	17.38	18.88	18.89	17.13	17.30
【 A 】					
Non-performing loan ratio	0.18	0.20	0.28	0.50	0.32
Loan loss provisions / NPLs	720.93	641.78	422.57	233.63	367.72
【 E 】					
NIBT / Average equity	10.66	11.44	5.83	5.65	9.03
(NIBT + loan loss provisions) / Average equity	12.86	12.19	7.53	6.70	10.72
NIBT / Average assets	0.57	0.58	0.30	0.30	0.46
(NIBT + loan loss provisions) / Average assets	0.68	0.62	0.39	0.36	0.55
Net interest income / NIBT	150.32	167.58	306.79	299.94	211.54
NIBT / Net income	38.94	42.26	24.06	24.61	34.94
NIBT / Employees (in thousand / per person)	2,227.11	2,210.73	1,080.24	1,019.41	1,525.52
【 L 】					
Liquidity coverage ratio	120.81	118.86	123.88	132.37	133.46
Net stable funding ratio	128.39	131.25	131.57	127.42	130.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.00	22.12	22.38	19.03	24.01
Loans / Deposits	77.73	77.91	75.94	82.36	76.21
Time deposits / Deposits	47.04	42.99	42.77	42.64	47.33
NCDs / Time deposits	0.64	0.77	1.17	0.71	0.71
Accumulated gap of assets and liabilities (180 days) / Equity	58.45	85.30	101.65	42.93	34.53
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.40	106.95	102.64	103.01	97.84
Interest rate sensitivity gap / Equity	120.60	95.52	37.52	38.38	-29.01
【 G 】					
Deposit growth rate	8.95	0.29	17.65	-1.20	9.47
Loan growth rate	6.54	7.61	7.67	6.82	5.35
Investment growth rate	18.61	-9.60	31.03	-7.82	13.91
Guarantee growth rate	24.74	-9.37	17.92	12.16	0.21

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Standard Chartered Bank (Taiwan)

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.47	16.34	14.42	14.03	15.84
Tier 1 capital / Risk-weighted assets	14.47	14.91	12.71	11.96	13.27
Common equity Tier 1 / Risk-weighted assets	14.47	14.91	12.71	11.96	13.27
Tier 1 capital / Exposure measurement	6.51	6.12	5.89	5.70	6.51
Liabilities / Equity (multiple)	13.20	13.99	13.40	14.39	12.54
【 A 】					
Non-performing loan ratio	0.14	0.09	0.07	0.11	0.14
Loan loss provisions / NPLs	1,235.65	1,815.04	2,196.14	1,503.90	1,179.50
【 E 】					
NIBT / Average equity	11.87	6.25	5.88	5.94	7.25
(NIBT + loan loss provisions) / Average equity	12.83	6.48	6.18	5.93	7.50
NIBT / Average assets	0.79	0.40	0.40	0.41	0.52
(NIBT + loan loss provisions) / Average assets	0.86	0.41	0.42	0.41	0.54
Net interest income / NIBT	98.17	189.94	183.95	179.24	129.45
NIBT / Net income	34.79	22.62	22.57	21.89	24.32
NIBT / Employees (in thousand / per person)	2,313.10	1,153.11	995.34	965.28	1,104.69
【 L 】					
Liquidity coverage ratio	216.88	160.66	187.61	162.66	187.59
Net stable funding ratio	152.77	150.29	146.40	143.67	142.13
Liquidity reserve ratio (average daily data in the last month of each quarter)	49.68	63.82	58.53	59.13	55.59
Loans / Deposits	48.51	49.79	52.17	46.79	55.79
Time deposits / Deposits	34.14	30.47	20.44	21.43	33.97
NCDs / Time deposits	2.58	2.11	4.58	4.46	5.09
Accumulated gap of assets and liabilities (180 days) / Equity	-156.43	-196.19	-196.34	-214.02	-148.31
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	122.81	139.95	116.28	89.99	131.88
Interest rate sensitivity gap / Equity	152.94	278.20	126.42	-70.31	206.59
【 G 】					
Deposit growth rate	2.19	1.32	-6.61	20.76	0.69
Loan growth rate	-0.44	-3.32	4.13	1.28	1.63
Investment growth rate	-20.08	1.12	-11.25	20.34	-5.17
Guarantee growth rate	44.38	2.28	89.46	-1.13	-14.62

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Taichung Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.47	15.95	15.81	13.60	13.23
Tier 1 capital / Risk-weighted assets	13.67	14.03	14.24	13.06	12.64
Common equity Tier 1 / Risk-weighted assets	11.85	12.01	12.24	11.03	10.49
Tier 1 capital / Exposure measurement	9.44	9.53	8.87	8.54	8.44
Liabilities / Equity (multiple)	10.26	10.52	11.02	11.69	12.17
【 A 】					
Non-performing loan ratio	0.14	0.15	0.15	0.21	0.31
Loan loss provisions / NPLs	935.73	849.81	898.12	644.56	475.69
【 E 】					
NIBT / Average equity	11.15	10.05	9.20	8.82	10.17
(NIBT + loan loss provisions) / Average equity	12.79	10.53	10.43	9.11	10.54
NIBT / Average assets	0.99	0.83	0.74	0.67	0.75
(NIBT + loan loss provisions) / Average assets	1.13	0.87	0.84	0.69	0.77
Net interest income / NIBT	132.03	156.71	158.46	166.19	154.95
NIBT / Net income	49.71	46.43	43.48	43.97	45.91
NIBT / Employees (in thousand / per person)	2,761.54	2,291.99	1,961.12	1,752.25	1,938.31
【 L 】					
Liquidity coverage ratio	138.22	137.93	171.66	167.53	155.76
Net stable funding ratio	135.27	139.16	143.98	143.72	140.12
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.54	20.75	24.20	24.39	24.28
Loans / Deposits	74.84	75.80	73.35	72.32	75.38
Time deposits / Deposits	47.31	45.82	44.56	47.93	51.83
NCDs / Time deposits	0.31	0.37	1.26	0.75	0.61
Accumulated gap of assets and liabilities (180 days) / Equity	-112.12	-145.93	-28.94	-22.59	-30.34
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.09	91.86	90.75	89.63	89.45
Interest rate sensitivity gap / Equity	-92.04	-71.76	-86.39	-104.57	-110.36
【 G 】					
Deposit growth rate	6.76	3.62	3.63	9.15	-0.77
Loan growth rate	5.41	7.10	5.05	4.70	-3.75
Investment growth rate	16.00	-5.51	4.52	11.83	5.72
Guarantee growth rate	11.61	0.44	18.67	38.79	-10.09

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

King's Town Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	17.00	14.33	16.31	16.15	15.06
Tier 1 capital / Risk-weighted assets	15.84	13.19	15.23	14.58	14.71
Common equity Tier 1 / Risk-weighted assets	15.84	13.19	15.23	14.58	14.71
Tier 1 capital / Exposure measurement	12.93	10.99	12.84	12.28	11.85
Liabilities / Equity (multiple)	6.44	7.73	5.89	5.89	5.83
【 A 】					
Non-performing loan ratio	0.02	0.02	0.02	0.01	0.01
Loan loss provisions / NPLs	7,545.83	8,940.00	8,342.11	11,764.00	9,860.87
【 E 】					
NIBT / Average equity	15.00	6.09	14.76	16.22	10.35
(NIBT + loan loss provisions) / Average equity	14.98	6.83	19.75	17.00	10.47
NIBT / Average assets	1.93	0.81	2.01	2.11	1.37
(NIBT + loan loss provisions) / Average assets	1.92	0.91	2.69	2.21	1.38
Net interest income / NIBT	71.86	193.66	81.96	80.50	119.68
NIBT / Net income	75.56	57.40	64.88	71.55	46.47
NIBT / Employees (in thousand / per person)	7,491.74	2,887.32	6,706.43	6,538.30	3,973.14
【 L 】					
Liquidity coverage ratio	215.11	114.07	140.78	141.80	182.76
Net stable funding ratio	145.03	130.22	144.93	134.07	130.62
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.95	19.45	22.94	21.96	25.26
Loans / Deposits	78.47	86.53	82.88	82.69	82.17
Time deposits / Deposits	48.84	48.05	41.50	42.69	41.91
NCDs / Time deposits	2.11	0.79	0.07	1.11	0.49
Accumulated gap of assets and liabilities (180 days) / Equity	0.29	-76.85	-3.47	8.21	37.09
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.38	98.03	96.30	91.97	93.87
Interest rate sensitivity gap / Equity	-13.97	-12.37	-17.65	-38.41	-27.93
【 G 】					
Deposit growth rate	4.80	12.41	11.30	18.42	1.64
Loan growth rate	-4.96	17.36	11.54	19.17	1.95
Investment growth rate	6.33	-6.94	-5.31	9.07	0.76
Guarantee growth rate	1.02	-10.64	10.59	61.19	10.33

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

HSBC Bank (Taiwan)

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	18.69	18.13	16.91	15.09	14.22
Tier 1 capital / Risk-weighted assets	17.67	17.06	15.87	14.01	13.19
Common equity Tier 1 / Risk-weighted assets	17.67	17.06	15.87	14.01	13.19
Tier 1 capital / Exposure measurement	6.99	6.78	5.86	5.89	5.66
Liabilities / Equity (multiple)	10.51	11.02	12.66	12.92	13.39
【 A 】					
Non-performing loan ratio	0.06	0.04	0.04	0.03	0.04
Loan loss provisions / NPLs	2,208.52	3,626.47	3,589.58	3,917.65	3,364.55
【 E 】					
NIBT / Average equity	18.30	10.78	5.46	7.20	9.12
(NIBT + loan loss provisions) / Average equity	18.40	10.71	5.57	7.17	8.71
NIBT / Average assets	1.58	0.79	0.40	0.55	0.61
(NIBT + loan loss provisions) / Average assets	1.59	0.79	0.41	0.55	0.59
Net interest income / NIBT	52.87	89.63	132.47	82.07	-0.80
NIBT / Net income	52.02	38.80	25.17	33.44	38.41
NIBT / Employees (in thousand / per person)	5,167.49	2,749.51	1,369.78	1,867.89	2,290.29
【 L 】					
Liquidity coverage ratio	168.04	191.83	148.44	172.69	154.20
Net stable funding ratio	173.56	156.83	152.71	149.29	127.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	72.58	64.95	86.25	78.16	98.01
Loans / Deposits	56.56	60.32	60.45	55.26	60.65
Time deposits / Deposits	44.43	38.39	33.71	43.11	53.33
NCDs / Time deposits	0.11	0.03	1.05	0.97	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	-52.80	-50.88	-56.71	-52.80	-102.76
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	157.07	155.50	179.45	153.93	189.62
Interest rate sensitivity gap / Equity	283.11	277.22	418.69	325.92	494.13
【 G 】					
Deposit growth rate	11.78	8.15	-4.95	3.67	-6.97
Loan growth rate	4.80	7.91	3.98	-9.02	-5.28
Investment growth rate	40.86	-36.35	0.64	-18.86	-18.70
Guarantee growth rate	30.56	11.61	52.56	39.79	15.27

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Taipei Star Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.66	14.07	15.16	12.68	12.39
Tier 1 capital / Risk-weighted assets	11.73	11.95	12.57	10.16	9.51
Common equity Tier 1 / Risk-weighted assets	10.04	10.22	10.74	9.10	8.50
Tier 1 capital / Exposure measurement	6.80	6.87	6.52	6.22	5.75
Liabilities / Equity (multiple)	14.49	14.54	15.10	15.00	15.59
【 A 】					
Non-performing loan ratio	0.07	0.28	0.28	0.13	0.17
Loan loss provisions / NPLs	1,534.15	431.17	407.28	852.17	666.28
【 E 】					
NIBT / Average equity	2.44	4.55	4.56	4.53	4.36
(NIBT + loan loss provisions) / Average equity	2.20	4.89	4.72	4.44	4.27
NIBT / Average assets	0.16	0.28	0.29	0.27	0.26
(NIBT + loan loss provisions) / Average assets	0.14	0.30	0.30	0.26	0.25
Net interest income / NIBT	623.57	375.86	387.16	377.69	346.22
NIBT / Net income	13.38	20.75	21.31	21.77	21.76
NIBT / Employees (in thousand / per person)	308.37	569.87	539.92	517.53	505.31
【 L 】					
Liquidity coverage ratio	140.58	134.41	151.06	145.25	146.50
Net stable funding ratio	125.21	117.51	123.77	118.60	115.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.01	20.30	19.42	22.01	35.75
Loans / Deposits	73.94	76.72	74.84	71.95	70.29
Time deposits / Deposits	61.70	60.27	59.63	61.49	66.67
NCDs / Time deposits	1.90	1.55	0.77	0.70	2.34
Accumulated gap of assets and liabilities (180 days) / Equity	-256.45	-296.65	-237.22	-236.99	-236.93
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	82.61	83.71	86.62	86.41	86.53
Interest rate sensitivity gap / Equity	-227.02	-212.14	-179.68	-181.32	-186.46
【 G 】					
Deposit growth rate	3.46	0.87	1.12	-0.46	3.13
Loan growth rate	-0.28	3.40	5.19	1.89	4.74
Investment growth rate	4.71	-10.73	0.50	-13.79	7.97
Guarantee growth rate	2,837.50	-91.27	-49.45	-39.08	93.71

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Hwatai Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.58	12.32	12.74	12.34	12.11
Tier 1 capital / Risk-weighted assets	9.18	9.05	9.76	9.90	10.62
Common equity Tier 1 / Risk-weighted assets	8.55	8.33	8.89	9.90	10.62
Tier 1 capital / Exposure measurement	6.61	6.62	6.65	6.24	6.47
Liabilities / Equity (multiple)	14.62	14.83	14.54	13.82	13.33
【 A 】					
Non-performing loan ratio	0.00	0.01	0.06	0.08	0.48
Loan loss provisions / NPLs	216,800.00	13,707.14	2,176.06	1,754.41	324.94
【 E 】					
NIBT / Average equity	8.21	7.56	4.35	3.38	3.11
(NIBT + loan loss provisions) / Average equity	7.82	8.18	5.45	3.95	6.58
NIBT / Average assets	0.51	0.45	0.29	0.23	0.21
(NIBT + loan loss provisions) / Average assets	0.49	0.49	0.36	0.27	0.45
Net interest income / NIBT	255.01	275.40	354.73	391.23	482.84
NIBT / Net income	33.84	30.07	22.21	19.61	15.75
NIBT / Employees (in thousand / per person)	1,415.86	1,113.70	637.25	459.68	377.33
【 L 】					
Liquidity coverage ratio	148.22	116.13	128.80	270.12	211.83
Net stable funding ratio	130.47	145.44	143.48	153.96	156.08
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.41	18.26	22.65	36.34	30.67
Loans / Deposits	78.53	80.38	76.95	64.27	69.31
Time deposits / Deposits	62.07	57.04	51.52	52.68	57.71
NCDs / Time deposits	9.46	5.12	4.20	3.26	3.00
Accumulated gap of assets and liabilities (180 days) / Equity	-127.24	-196.53	-261.30	-149.54	-62.51
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.42	100.42	98.21	95.02	96.65
Interest rate sensitivity gap / Equity	18.84	5.62	-23.15	-60.85	-39.68
【 G 】					
Deposit growth rate	16.03	13.59	6.45	8.78	2.07
Loan growth rate	13.35	18.66	27.46	0.87	-1.29
Investment growth rate	12.34	-7.56	-7.22	4.02	-1.13
Guarantee growth rate	119.74	-72.16	3.80	6.48	-

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Shin Kong Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.45	14.38	14.82	16.87	14.41
Tier 1 capital / Risk-weighted assets	13.48	12.18	12.41	13.96	11.81
Common equity Tier 1 / Risk-weighted assets	10.79	9.71	10.40	11.65	10.49
Tier 1 capital / Exposure measurement	6.84	6.15	6.51	7.26	7.19
Liabilities / Equity (multiple)	15.90	18.05	15.91	13.93	13.45
【 A 】					
Non-performing loan ratio	0.12	0.12	0.16	0.19	0.20
Loan loss provisions / NPLs	1,107.86	1,089.24	800.85	672.56	636.50
【 E 】					
NIBT / Average equity	10.37	11.35	10.85	10.20	10.88
(NIBT + loan loss provisions) / Average equity	10.74	11.58	11.28	10.62	11.26
NIBT / Average assets	0.68	0.69	0.67	0.67	0.74
(NIBT + loan loss provisions) / Average assets	0.71	0.70	0.70	0.70	0.77
Net interest income / NIBT	155.83	165.40	169.23	168.61	175.21
NIBT / Net income	41.82	43.95	40.38	39.58	40.51
NIBT / Employees (in thousand / per person)	2,142.67	2,152.13	1,949.73	1,769.23	1,747.39
【 L 】					
Liquidity coverage ratio	147.89	159.99	149.39	154.66	147.16
Net stable funding ratio	137.83	142.51	130.08	123.73	122.75
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.17	26.56	25.48	26.25	23.10
Loans / Deposits	73.54	70.20	68.89	71.71	74.19
Time deposits / Deposits	56.49	56.52	54.54	55.42	59.45
NCDs / Time deposits	3.02	5.06	1.84	0.02	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	-176.15	-285.11	-159.07	-100.22	-70.55
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.94	86.29	81.66	85.24	84.42
Interest rate sensitivity gap / Equity	-132.99	-182.30	-226.98	-160.48	-164.11
【 G 】					
Deposit growth rate	2.13	2.75	14.71	11.68	9.88
Loan growth rate	7.01	4.70	10.19	7.93	6.84
Investment growth rate	0.34	-2.83	12.69	19.75	11.35
Guarantee growth rate	17.41	-23.43	33.73	61.59	-1.39

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Sunny Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	13.39	12.97	12.63	13.08	11.55
Tier 1 capital / Risk-weighted assets	11.44	11.28	11.53	11.64	9.84
Common equity Tier 1 / Risk-weighted assets	9.44	9.12	9.32	9.38	8.49
Tier 1 capital / Exposure measurement	7.36	7.11	6.72	6.89	6.65
Liabilities / Equity (multiple)	14.64	15.55	16.03	15.62	14.92
【 A 】					
Non-performing loan ratio	0.00	0.15	0.16	0.22	0.28
Loan loss provisions / NPLs	36,541.18	875.07	929.90	555.63	440.46
【 E 】					
NIBT / Average equity	7.84	12.57	8.00	8.06	8.60
(NIBT + loan loss provisions) / Average equity	11.29	11.81	11.82	11.47	11.29
NIBT / Average assets	0.52	0.79	0.48	0.50	0.55
(NIBT + loan loss provisions) / Average assets	0.74	0.74	0.71	0.71	0.72
Net interest income / NIBT	216.10	152.38	221.13	207.02	203.63
NIBT / Net income	37.70	58.43	36.17	37.39	37.49
NIBT / Employees (in thousand / per person)	1,547.10	2,253.39	1,337.49	1,292.23	1,293.70
【 L 】					
Liquidity coverage ratio	114.58	115.79	114.34	111.86	120.18
Net stable funding ratio	128.79	132.06	131.57	129.48	128.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.64	18.78	23.74	24.84	24.16
Loans / Deposits	76.06	74.50	71.95	73.95	74.79
Time deposits / Deposits	68.41	66.68	64.03	65.34	67.34
NCDs / Time deposits	6.94	6.33	5.75	7.11	6.53
Accumulated gap of assets and liabilities (180 days) / Equity	-261.63	-286.39	-264.83	-300.12	-265.44
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.20	88.78	89.77	88.80	89.34
Interest rate sensitivity gap / Equity	-135.65	-149.41	-141.18	-150.83	-136.89
【 G 】					
Deposit growth rate	4.69	5.32	9.59	14.15	11.14
Loan growth rate	6.87	9.03	6.61	12.83	9.47
Investment growth rate	10.67	-11.73	6.16	24.87	7.71
Guarantee growth rate	-20.43	6.04	19.64	4.77	-7.79

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Bank of Panhsin

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	12.19	12.04	12.14	11.21	11.43
Tier 1 capital / Risk-weighted assets	9.64	9.43	9.44	9.28	9.38
Common equity Tier 1 / Risk-weighted assets	8.74	8.46	8.52	8.31	8.32
Tier 1 capital / Exposure measurement	6.01	5.79	5.65	5.61	5.61
Liabilities / Equity (multiple)	14.26	14.88	14.49	14.32	14.33
【 A 】					
Non-performing loan ratio	0.13	0.19	0.21	0.26	0.32
Loan loss provisions / NPLs	967.80	637.17	566.42	441.96	375.79
【 E 】					
NIBT / Average equity	9.22	9.95	7.00	6.72	6.45
(NIBT + loan loss provisions) / Average equity	9.37	10.09	7.72	7.42	7.13
NIBT / Average assets	0.62	0.64	0.45	0.44	0.41
(NIBT + loan loss provisions) / Average assets	0.63	0.65	0.49	0.48	0.45
Net interest income / NIBT	182.66	184.11	234.10	226.76	243.58
NIBT / Net income	38.48	39.45	29.07	28.22	26.22
NIBT / Employees (in thousand / per person)	1,428.68	1,368.88	861.64	767.39	714.18
【 L 】					
Liquidity coverage ratio	114.86	130.02	116.38	117.54	156.24
Net stable funding ratio	134.01	139.64	137.23	139.39	143.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.15	20.33	21.19	19.59	22.60
Loans / Deposits	73.99	71.85	74.48	75.09	76.54
Time deposits / Deposits	57.94	56.04	52.87	56.36	57.54
NCDs / Time deposits	0.15	0.22	0.23	0.25	0.31
Accumulated gap of assets and liabilities (180 days) / Equity	-33.45	-53.76	-123.73	-131.21	-78.61
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.85	95.39	95.18	95.85	95.25
Interest rate sensitivity gap / Equity	-24.51	-54.69	-57.91	-49.91	-57.79
【 G 】					
Deposit growth rate	3.86	6.80	5.86	10.05	1.82
Loan growth rate	6.94	3.03	4.70	7.93	8.73
Investment growth rate	5.74	13.24	3.65	5.00	-3.38
Guarantee growth rate	0.54	-4.83	69.46	43.98	19.79

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Cota Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.84	13.04	13.59	13.07	13.19
Tier 1 capital / Risk-weighted assets	12.61	11.57	11.69	10.75	10.45
Common equity Tier 1 / Risk-weighted assets	12.11	11.07	11.16	10.25	9.94
Tier 1 capital / Exposure measurement	7.49	6.59	6.46	6.41	6.20
Liabilities / Equity (multiple)	12.36	12.97	13.31	13.36	13.79
【 A 】					
Non-performing loan ratio	0.22	0.17	0.17	0.20	0.44
Loan loss provisions / NPLs	622.68	778.85	866.67	707.44	323.78
【 E 】					
NIBT / Average equity	8.23	7.99	7.08	7.21	8.30
(NIBT + loan loss provisions) / Average equity	8.27	8.10	7.10	7.21	8.69
NIBT / Average assets	0.61	0.57	0.50	0.50	0.55
(NIBT + loan loss provisions) / Average assets	0.61	0.57	0.50	0.50	0.57
Net interest income / NIBT	244.84	254.23	279.80	287.49	275.38
NIBT / Net income	34.17	33.32	31.79	31.46	30.66
NIBT / Employees (in thousand / per person)	993.97	913.12	807.49	774.46	833.63
【 L 】					
Liquidity coverage ratio	331.32	193.29	526.85	503.45	435.09
Net stable funding ratio	145.72	142.64	143.00	138.33	141.54
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.71	18.93	26.04	25.09	27.15
Loans / Deposits	75.48	78.58	73.01	74.93	73.61
Time deposits / Deposits	52.79	51.04	52.57	54.39	57.99
NCDs / Time deposits	0.40	0.95	3.14	5.05	7.02
Accumulated gap of assets and liabilities (180 days) / Equity	-116.70	-180.44	-145.85	-187.28	-203.84
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	82.94	82.80	82.08	83.88	84.80
Interest rate sensitivity gap / Equity	-197.28	-209.91	-222.39	-201.20	-196.67
【 G 】					
Deposit growth rate	5.34	0.95	3.64	5.52	2.65
Loan growth rate	1.18	8.66	0.99	7.40	-3.13
Investment growth rate	9.75	-8.07	15.60	-4.40	22.41
Guarantee growth rate	16.95	13.53	-38.26	3.65	4.35

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Union Bank of Taiwan

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.76	14.95	16.08	14.80	14.70
Tier 1 capital / Risk-weighted assets	12.71	12.93	14.26	12.83	13.01
Common equity Tier 1 / Risk-weighted assets	10.09	10.00	11.18	9.90	9.94
Tier 1 capital / Exposure measurement	6.31	6.38	6.53	6.55	6.53
Liabilities / Equity (multiple)	12.43	12.53	11.76	11.41	11.33
【 A 】					
Non-performing loan ratio	0.27	0.24	0.10	0.14	0.15
Loan loss provisions / NPLs	440.08	481.73	1,081.36	788.45	738.50
【 E 】					
NIBT / Average equity	8.15	7.14	8.43	6.84	7.33
(NIBT + loan loss provisions) / Average equity	8.41	7.40	7.45	7.14	7.36
NIBT / Average assets	0.59	0.53	0.66	0.52	0.58
(NIBT + loan loss provisions) / Average assets	0.61	0.55	0.58	0.55	0.59
Net interest income / NIBT	159.79	224.26	163.92	197.25	165.67
NIBT / Net income	34.41	33.36	37.08	32.25	33.87
NIBT / Employees (in thousand / per person)	1,324.12	1,124.97	1,341.13	969.09	991.20
【 L 】					
Liquidity coverage ratio	125.27	147.97	170.97	214.29	158.85
Net stable funding ratio	133.56	134.68	137.72	134.60	126.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.83	18.36	21.93	26.64	27.13
Loans / Deposits	75.13	74.81	73.70	69.91	72.46
Time deposits / Deposits	51.43	50.04	45.82	49.68	53.76
NCDs / Time deposits	0.06	0.73	0.11	0.10	0.08
Accumulated gap of assets and liabilities (180 days) / Equity	-94.19	-123.99	-99.38	-39.70	-50.03
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.07	95.19	91.91	95.14	96.35
Interest rate sensitivity gap / Equity	-53.95	-52.51	-85.38	-47.09	-34.27
【 G 】					
Deposit growth rate	6.70	5.63	10.60	13.98	3.79
Loan growth rate	6.97	7.18	16.33	9.83	18.14
Investment growth rate	12.66	-8.18	3.67	0.97	7.81
Guarantee growth rate	4.51	2.26	20.55	1.60	4.42

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Far Eastern International Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.03	14.90	13.95	14.10	13.60
Tier 1 capital / Risk-weighted assets	12.60	12.27	11.30	11.49	10.99
Common equity Tier 1 / Risk-weighted assets	11.98	11.63	10.87	11.03	10.53
Tier 1 capital / Exposure measurement	6.83	6.73	5.87	6.09	6.11
Liabilities / Equity (multiple)	12.44	12.49	13.56	12.98	12.89
【 A 】					
Non-performing loan ratio	0.11	0.36	0.26	0.51	0.28
Loan loss provisions / NPLs	1,190.63	391.77	496.25	286.35	510.29
【 E 】					
NIBT / Average equity	8.24	8.24	6.76	6.05	9.09
(NIBT + loan loss provisions) / Average equity	8.52	8.45	6.24	5.61	9.21
NIBT / Average assets	0.60	0.57	0.47	0.43	0.67
(NIBT + loan loss provisions) / Average assets	0.63	0.58	0.43	0.40	0.68
Net interest income / NIBT	137.89	167.29	201.54	211.01	127.64
NIBT / Net income	37.42	36.35	31.41	26.53	37.36
NIBT / Employees (in thousand / per person)	1,814.56	1,668.26	1,300.20	1,137.24	1,676.18
【 L 】					
Liquidity coverage ratio	125.61	112.03	142.22	142.42	124.91
Net stable funding ratio	126.41	127.04	128.35	123.36	120.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.13	30.81	37.42	37.53	31.17
Loans / Deposits	71.69	73.08	67.44	66.74	72.57
Time deposits / Deposits	64.46	65.44	61.97	63.42	70.49
NCDs / Time deposits	7.89	4.84	1.82	0.23	0.52
Accumulated gap of assets and liabilities (180 days) / Equity	-247.74	-216.56	-197.42	-232.14	-204.24
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.12	103.19	104.66	107.47	103.02
Interest rate sensitivity gap / Equity	37.91	30.03	47.82	70.83	28.20
【 G 】					
Deposit growth rate	9.16	-2.28	5.40	8.63	5.96
Loan growth rate	6.70	7.56	6.18	-0.34	1.37
Investment growth rate	7.77	-0.62	6.73	11.52	12.50
Guarantee growth rate	-18.99	-40.73	-2.59	11.40	28.34

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Yuanta Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.82	14.65	15.41	16.98	15.57
Tier 1 capital / Risk-weighted assets	12.47	12.02	13.54	14.72	13.12
Common equity Tier 1 / Risk-weighted assets	11.77	11.26	12.87	13.98	12.50
Tier 1 capital / Exposure measurement	6.55	6.27	6.92	7.95	8.27
Liabilities / Equity (multiple)	13.47	14.31	12.43	10.57	9.92
【 A 】					
Non-performing loan ratio	0.03	0.02	0.10	0.12	0.15
Loan loss provisions / NPLs	4,231.02	6,585.64	1,433.02	1,230.93	1,121.41
【 E 】					
NIBT / Average equity	8.93	7.75	7.42	6.49	9.62
(NIBT + loan loss provisions) / Average equity	9.09	8.02	7.83	7.38	10.78
NIBT / Average assets	0.60	0.53	0.59	0.58	0.89
(NIBT + loan loss provisions) / Average assets	0.61	0.55	0.62	0.66	1.00
Net interest income / NIBT	130.04	155.77	137.65	151.76	113.21
NIBT / Net income	46.34	43.40	44.23	40.36	50.03
NIBT / Employees (in thousand / per person)	2,373.32	2,028.45	2,091.66	1,823.56	2,623.63
【 L 】					
Liquidity coverage ratio	169.76	158.58	187.19	237.56	200.03
Net stable funding ratio	155.36	154.22	159.16	160.93	144.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.82	30.10	37.33	37.23	34.02
Loans / Deposits	66.71	66.21	59.02	62.18	66.20
Time deposits / Deposits	45.67	46.49	40.12	41.95	50.71
NCDs / Time deposits	1.66	0.69	1.34	2.60	4.27
Accumulated gap of assets and liabilities (180 days) / Equity	-36.85	-66.29	54.93	56.06	11.50
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.79	89.55	79.67	83.18	85.53
Interest rate sensitivity gap / Equity	-89.61	-120.41	-214.43	-148.18	-113.98
【 G 】					
Deposit growth rate	8.93	1.12	17.84	9.64	7.12
Loan growth rate	9.76	13.03	11.78	2.95	2.41
Investment growth rate	1.29	-12.87	18.34	18.50	7.46
Guarantee growth rate	33.55	-9.28	-21.94	-1.32	-16.20

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Bank SinoPac

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	16.14	14.34	15.80	15.89	14.00
Tier 1 capital / Risk-weighted assets	13.47	11.63	12.99	13.13	12.26
Common equity Tier 1 / Risk-weighted assets	11.64	9.75	11.43	11.78	11.47
Tier 1 capital / Exposure measurement	7.20	6.32	6.66	6.88	7.49
Liabilities / Equity (multiple)	13.33	16.10	13.81	13.20	11.69
【 A 】					
Non-performing loan ratio	0.09	0.11	0.13	0.14	0.21
Loan loss provisions / NPLs	1,419.25	1,167.70	1,010.80	937.61	638.56
【 E 】					
NIBT / Average equity	11.87	12.22	9.27	8.15	8.86
(NIBT + loan loss provisions) / Average equity	12.39	12.54	9.77	8.60	8.76
NIBT / Average assets	0.79	0.77	0.63	0.59	0.70
(NIBT + loan loss provisions) / Average assets	0.82	0.79	0.67	0.62	0.69
Net interest income / NIBT	118.45	141.01	148.29	148.42	121.88
NIBT / Net income	49.01	48.03	43.69	40.64	44.55
NIBT / Employees (in thousand / per person)	2,986.81	2,752.76	2,152.09	1,835.16	2,033.55
【 L 】					
Liquidity coverage ratio	128.04	124.47	136.85	143.65	161.12
Net stable funding ratio	136.34	136.92	137.09	132.28	135.59
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.08	22.88	31.19	31.78	32.74
Loans / Deposits	70.51	66.02	64.60	68.76	72.00
Time deposits / Deposits	48.65	49.40	44.58	47.17	54.97
NCDs / Time deposits	1.20	1.72	0.05	0.26	1.49
Accumulated gap of assets and liabilities (180 days) / Equity	-112.94	-105.55	-29.23	52.12	-33.23
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	114.60	108.55	105.54	109.89	116.24
Interest rate sensitivity gap / Equity	111.95	76.21	47.23	78.49	111.09
【 G 】					
Deposit growth rate	0.89	9.06	10.21	18.98	15.79
Loan growth rate	7.75	11.42	3.47	13.50	8.08
Investment growth rate	22.62	-3.84	8.26	28.42	21.59
Guarantee growth rate	-11.35	-15.28	28.61	57.16	22.40

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

E.Sun Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.62	14.33	13.97	15.64	14.62
Tier 1 capital / Risk-weighted assets	13.10	11.64	11.74	13.00	11.81
Common equity Tier 1 / Risk-weighted assets	11.61	10.07	10.32	11.34	10.49
Tier 1 capital / Exposure measurement	6.61	5.86	6.02	6.28	7.02
Liabilities / Equity (multiple)	14.40	16.68	15.67	15.24	13.22
【 A 】					
Non-performing loan ratio	0.16	0.16	0.16	0.19	0.19
Loan loss provisions / NPLs	753.33	752.62	783.82	656.32	640.26
【 E 】					
NIBT / Average equity	11.39	10.22	11.28	10.89	13.87
(NIBT + loan loss provisions) / Average equity	12.16	10.62	11.76	11.54	14.18
NIBT / Average assets	0.70	0.57	0.70	0.72	0.97
(NIBT + loan loss provisions) / Average assets	0.75	0.59	0.73	0.76	0.99
Net interest income / NIBT	113.28	146.65	116.24	103.99	80.24
NIBT / Net income	39.80	36.98	40.22	36.66	44.17
NIBT / Employees (in thousand / per person)	2,814.54	2,168.75	2,347.58	2,099.80	2,597.05
【 L 】					
Liquidity coverage ratio	143.59	132.63	124.72	133.83	125.06
Net stable funding ratio	136.85	137.61	133.53	137.57	130.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.68	32.69	33.81	35.84	30.55
Loans / Deposits	68.45	66.23	65.69	65.63	69.83
Time deposits / Deposits	50.55	48.75	43.22	43.36	48.44
NCDs / Time deposits	1.19	0.64	2.51	4.61	1.03
Accumulated gap of assets and liabilities (180 days) / Equity	-96.62	-137.81	-79.88	-28.00	-78.07
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.35	119.12	116.91	121.61	120.25
Interest rate sensitivity gap / Equity	115.09	176.89	152.91	193.65	153.52
【 G 】					
Deposit growth rate	4.16	7.55	8.62	19.42	10.01
Loan growth rate	6.89	9.20	8.70	12.22	7.83
Investment growth rate	-0.77	0.78	6.10	30.83	10.76
Guarantee growth rate	-18.27	-22.52	17.29	18.43	20.54

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

KGI Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.61	14.19	14.96	14.81	15.38
Tier 1 capital / Risk-weighted assets	12.59	12.07	13.07	12.32	13.50
Common equity Tier 1 / Risk-weighted assets	12.09	11.54	12.72	11.79	12.92
Tier 1 capital / Exposure measurement	7.79	7.41	8.01	7.88	8.56
Liabilities / Equity (multiple)	10.42	11.43	9.80	10.65	9.32
【 A 】					
Non-performing loan ratio	0.30	0.20	0.13	0.16	0.17
Loan loss provisions / NPLs	424.63	663.38	955.69	843.75	736.63
【 E 】					
NIBT / Average equity	9.30	10.49	7.38	7.35	7.69
(NIBT + loan loss provisions) / Average equity	9.35	10.46	7.47	7.54	8.47
NIBT / Average assets	0.80	0.88	0.70	0.69	0.71
(NIBT + loan loss provisions) / Average assets	0.80	0.88	0.70	0.70	0.78
Net interest income / NIBT	122.27	141.62	178.57	161.11	142.83
NIBT / Net income	46.04	50.59	43.51	41.58	41.90
NIBT / Employees (in thousand / per person)	2,485.90	2,666.26	1,982.28	1,857.26	1,844.20
【 L 】					
Liquidity coverage ratio	107.10	122.07	110.77	112.28	111.19
Net stable funding ratio	128.02	130.66	125.14	114.56	112.65
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.30	31.83	38.54	36.18	40.43
Loans / Deposits	72.07	73.57	75.31	73.98	82.36
Time deposits / Deposits	58.98	61.57	59.45	64.54	70.06
NCDs / Time deposits	0.04	0.94	1.53	1.80	3.52
Accumulated gap of assets and liabilities (180 days) / Equity	-183.96	-209.72	-210.01	-176.92	-192.53
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	118.77	114.98	110.44	106.87	122.32
Interest rate sensitivity gap / Equity	100.07	88.97	55.04	38.84	102.06
【 G 】					
Deposit growth rate	2.67	8.10	-2.11	21.88	-0.10
Loan growth rate	0.58	5.60	-0.36	9.47	2.02
Investment growth rate	4.14	-6.23	-0.22	26.72	-9.74
Guarantee growth rate	46.49	-49.52	7.74	-4.44	54.26

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

DBS Bank (Taiwan)

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	16.08	14.94	14.46	14.87	14.87
Tier 1 capital / Risk-weighted assets	14.28	12.73	12.36	12.69	12.62
Common equity Tier 1 / Risk-weighted assets	12.53	9.90	9.56	9.77	9.65
Tier 1 capital / Exposure measurement	6.61	6.36	7.13	7.40	7.23
Liabilities / Equity (multiple)	8.86	12.54	10.87	10.65	11.00
【 A 】					
Non-performing loan ratio	0.35	0.43	0.47	0.46	0.59
Loan loss provisions / NPLs	446.01	323.61	279.92	288.45	235.58
【 E 】					
NIBT / Average equity	1.11	2.15	2.44	2.66	1.55
(NIBT + loan loss provisions) / Average equity	2.48	2.58	2.94	3.01	1.70
NIBT / Average assets	0.11	0.17	0.20	0.22	0.12
(NIBT + loan loss provisions) / Average assets	0.24	0.20	0.24	0.24	0.13
Net interest income / NIBT	1,308.99	672.36	553.22	559.55	966.79
NIBT / Net income	4.39	8.78	9.59	10.13	5.63
NIBT / Employees (in thousand / per person)	-	355.85	424.66	433.50	223.68
【 L 】					
Liquidity coverage ratio	169.57	139.58	119.36	122.90	127.45
Net stable funding ratio	142.24	131.96	121.63	124.14	129.34
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.47	30.58	21.70	26.10	27.65
Loans / Deposits	65.04	65.93	76.34	73.00	70.22
Time deposits / Deposits	56.83	60.95	55.58	60.07	68.27
NCDs / Time deposits	-	6.43	13.18	4.67	-
Accumulated gap of assets and liabilities (180 days) / Equity	-188.11	-308.02	-130.35	-270.89	-353.36
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	125.53	141.42	123.64	113.90	109.71
Interest rate sensitivity gap / Equity	113.77	245.23	149.95	92.69	65.85
【 G 】					
Deposit growth rate	74.75	15.85	2.29	-3.41	-8.77
Loan growth rate	72.40	0.05	6.97	0.41	-1.85
Investment growth rate	36.13	25.90	-12.59	-9.14	14.89
Guarantee growth rate	53.51	-8.85	16.38	26.26	60.81

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 31 December 2023 was not calculated, due to a significant change in number of employees.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

Taishin International Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	15.07	14.91	15.06	16.28	14.40
Tier 1 capital / Risk-weighted assets	13.02	12.57	12.57	13.38	11.60
Common equity Tier 1 / Risk-weighted assets	11.32	10.71	10.73	11.35	9.79
Tier 1 capital / Exposure measurement	6.77	6.63	7.18	7.27	7.38
Liabilities / Equity (multiple)	12.89	13.36	11.89	12.20	11.74
【 A 】					
Non-performing loan ratio	0.12	0.14	0.12	0.15	0.17
Loan loss provisions / NPLs	1,159.75	972.98	1,104.45	855.02	814.28
【 E 】					
NIBT / Average equity	10.20	8.91	9.30	8.92	9.03
(NIBT + loan loss provisions) / Average equity	10.65	8.82	9.41	9.20	9.79
NIBT / Average assets	0.68	0.62	0.69	0.66	0.69
(NIBT + loan loss provisions) / Average assets	0.71	0.61	0.70	0.68	0.75
Net interest income / NIBT	136.48	165.35	138.87	144.27	136.91
NIBT / Net income	39.98	37.74	39.86	37.36	35.89
NIBT / Employees (in thousand / per person)	2,221.14	1,878.08	2,012.62	1,834.03	1,766.47
【 L 】					
Liquidity coverage ratio	119.33	127.85	112.92	120.30	111.29
Net stable funding ratio	138.66	137.64	132.07	135.30	125.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.13	21.68	22.85	24.84	25.27
Loans / Deposits	72.10	73.32	78.15	77.07	79.03
Time deposits / Deposits	46.99	44.98	37.51	40.33	45.25
NCDs / Time deposits	0.16	0.31	0.11	0.29	0.17
Accumulated gap of assets and liabilities (180 days) / Equity	47.10	0.10	44.31	81.48	85.01
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	191.15	168.30	181.32	175.58	149.28
Interest rate sensitivity gap / Equity	402.49	345.06	355.48	342.78	232.30
【 G 】					
Deposit growth rate	9.70	14.64	4.97	12.11	13.64
Loan growth rate	7.70	6.76	6.12	9.12	11.90
Investment growth rate	19.32	22.43	-4.73	6.88	20.94
Guarantee growth rate	25.18	-19.57	0.81	34.03	6.26

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

EnTie Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	16.96	16.30	17.69	16.32	14.33
Tier 1 capital / Risk-weighted assets	15.79	15.12	16.50	15.09	14.33
Common equity Tier 1 / Risk-weighted assets	15.79	15.12	16.50	15.09	14.33
Tier 1 capital / Exposure measurement	9.15	8.72	9.74	10.16	9.87
Liabilities / Equity (multiple)	9.08	9.66	8.57	8.03	8.09
【 A 】					
Non-performing loan ratio	0.58	0.59	0.57	0.97	0.91
Loan loss provisions / NPLs	248.21	310.09	264.66	160.90	190.96
【 E 】					
NIBT / Average equity	3.59	3.61	7.61	7.53	7.33
(NIBT + loan loss provisions) / Average equity	4.01	6.99	8.48	7.71	8.55
NIBT / Average assets	0.36	0.38	0.83	0.82	0.79
(NIBT + loan loss provisions) / Average assets	0.41	0.73	0.93	0.84	0.92
Net interest income / NIBT	270.16	312.49	138.55	133.70	148.94
NIBT / Net income	21.47	21.55	44.69	43.81	38.33
NIBT / Employees (in thousand / per person)	833.89	844.14	1,794.46	1,769.87	1,651.88
【 L 】					
Liquidity coverage ratio	133.94	132.20	122.40	153.95	132.73
Net stable funding ratio	129.93	127.87	123.36	127.75	122.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.01	30.43	30.89	32.02	31.10
Loans / Deposits	74.39	73.46	76.30	77.26	77.98
Time deposits / Deposits	73.33	73.50	68.71	68.24	71.56
NCDs / Time deposits	0.42	1.25	0.42	0.46	0.48
Accumulated gap of assets and liabilities (180 days) / Equity	-211.91	-189.16	-151.82	-111.60	-145.49
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.97	104.13	100.46	109.83	107.57
Interest rate sensitivity gap / Equity	42.32	31.00	3.11	59.28	45.50
【 G 】					
Deposit growth rate	-2.68	7.57	7.82	0.98	-1.23
Loan growth rate	-1.45	3.57	6.47	-0.07	5.03
Investment growth rate	-4.72	4.73	11.90	11.19	-16.77
Guarantee growth rate	-11.73	-11.51	-21.21	-14.39	90.75

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

CTBC Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	14.34	14.96	14.98	14.93	14.17
Tier 1 capital / Risk-weighted assets	12.66	13.17	14.98	14.93	14.17
Common equity Tier 1 / Risk-weighted assets	11.38	11.76	14.97	14.92	14.17
Tier 1 capital / Exposure measurement	5.71	5.98	6.54	6.87	7.35
Liabilities / Equity (multiple)	13.29	12.70	11.70	11.05	10.21
【 A 】					
Non-performing loan ratio	0.16	0.12	0.16	0.23	0.17
Loan loss provisions / NPLs	782.87	981.93	792.04	594.14	835.43
【 E 】					
NIBT / Average equity	14.28	13.67	11.02	10.28	12.28
(NIBT + loan loss provisions) / Average equity	14.73	14.42	11.58	10.66	12.81
NIBT / Average assets	1.02	1.01	0.87	0.86	1.09
(NIBT + loan loss provisions) / Average assets	1.05	1.07	0.91	0.89	1.13
Net interest income / NIBT	110.03	123.53	128.53	129.54	106.02
NIBT / Net income	42.94	45.35	38.74	39.08	43.23
NIBT / Employees (in thousand / per person)	3,581.80	3,321.46	2,756.47	2,631.84	3,147.47
【 L 】					
Liquidity coverage ratio	129.16	130.11	158.25	151.51	128.71
Net stable funding ratio	141.66	144.48	147.23	137.99	132.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.84	23.33	31.14	29.97	27.80
Loans / Deposits	66.08	66.90	63.85	63.21	67.35
Time deposits / Deposits	47.88	44.21	37.62	39.35	46.41
NCDs / Time deposits	1.02	0.04	0.08	0.42	0.60
Accumulated gap of assets and liabilities (180 days) / Equity	-106.16	-67.49	-36.65	-28.18	-47.06
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.94	105.97	104.79	103.79	106.59
Interest rate sensitivity gap / Equity	63.02	45.84	35.37	25.53	39.53
【 G 】					
Deposit growth rate	10.05	13.99	9.37	11.84	10.06
Loan growth rate	8.71	19.44	10.47	4.97	6.32
Investment growth rate	9.96	-1.09	5.47	13.09	16.02
Guarantee growth rate	4.44	-4.29	-6.02	12.91	18.45

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2023

NEXT Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	57.16	74.73	-	-	-
Tier 1 capital / Risk-weighted assets	56.13	74.35	-	-	-
Common equity Tier 1 / Risk-weighted assets	56.13	74.35	-	-	-
Tier 1 capital / Exposure measurement	21.32	18.99	-	-	-
Liabilities / Equity (multiple)	3.00	3.38	-	-	-
【 A 】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【 E 】					
NIBT / Average equity	-16.46	-	-	-	-
(NIBT + loan loss provisions) / Average equity	-16.05	-	-	-	-
NIBT / Average assets	-3.47	-	-	-	-
(NIBT + loan loss provisions) / Average assets	-3.38	-	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-13,433.33	-	-	-	-
NIBT / Employees (in thousand / per person)	-4,562.26	-5,273.11	-	-	-
【 L 】					
Liquidity coverage ratio	2,323.49	4,311.33	-	-	-
Net stable funding ratio	194.68	298.11	-	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	70.50	101.21	-	-	-
Loans / Deposits	45.57	11.96	-	-	-
Time deposits / Deposits	35.54	19.09	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	99.74	244.03	-	-	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.57	94.38	-	-	-
Interest rate sensitivity gap / Equity	38.45	-18.15	-	-	-
【 G 】					
Deposit growth rate	7.88	-	-	-	-
Loan growth rate	311.13	-	-	-	-
Investment growth rate	-2.24	-	-	-	-
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

December 31, 2023

LINE Bank Taiwan

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	23.41	44.64	92.39	-	-
Tier 1 capital / Risk-weighted assets	22.52	44.63	92.39	-	-
Common equity Tier 1 / Risk-weighted assets	22.52	44.63	92.39	-	-
Tier 1 capital / Exposure measurement	12.49	19.10	17.49	-	-
Liabilities / Equity (multiple)	4.95	3.16	3.03	-	-
【 A 】					
Non-performing loan ratio	0.06	0.01	-	-	-
Loan loss provisions / NPLs	1,587.50	7,600.00	-	-	-
【 E 】					
NIBT / Average equity	-11.54	-23.58	-	-	-
(NIBT + loan loss provisions) / Average equity	-11.06	-22.98	-	-	-
NIBT / Average assets	-2.34	-5.28	-	-	-
(NIBT + loan loss provisions) / Average assets	-2.24	-5.14	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-251.53	-	-	-	-
NIBT / Employees (in thousand / per person)	-3,419.35	-6,892.86	-6,608.36	-	-
【 L 】					
Liquidity coverage ratio	3,005.30	6,743.31	9,387.24	-	-
Net stable funding ratio	166.24	207.65	337.43	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.72	68.60	89.37	-	-
Loans / Deposits	63.08	51.41	15.34	-	-
Time deposits / Deposits	66.85	53.25	42.01	-	-
NCDs / Time deposits	6.31	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-37.98	42.54	123.45	-	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.88	112.91	97.01	-	-
Interest rate sensitivity gap / Equity	13.76	36.85	-7.69	-	-
【 G 】					
Deposit growth rate	41.85	78.57	-	-	-
Loan growth rate	74.04	498.41	-	-	-
Investment growth rate	-2.95	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

December 31, 2023

Rakuten International Commercial Bank

Unit : %

Items	31/12/23	31/12/22	31/12/21	31/12/20	31/12/19
【 C 】					
Regulatory capital / Risk-weighted assets	71.73	140.36	451.00	-	-
Tier 1 capital / Risk-weighted assets	71.73	140.36	451.00	-	-
Common equity Tier 1 / Risk-weighted assets	71.73	140.36	451.00	-	-
Tier 1 capital / Exposure measurement	21.44	25.95	55.59	-	-
Liabilities / Equity (multiple)	3.09	2.44	0.70	-	-
【 A 】					
Non-performing loan ratio	0.09	0.22	-	-	-
Loan loss provisions / NPLs	1,180.00	466.67	-	-	-
【 E 】					
NIBT / Average equity	-7.62	-7.39	-5.82	-	-
(NIBT + loan loss provisions) / Average equity	-7.51	-7.34	-5.82	-	-
NIBT / Average assets	-2.00	-2.69	-4.54	-	-
(NIBT + loan loss provisions) / Average assets	-1.97	-2.67	-4.54	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-631.73	-3,059.09	-5,580.00	-	-
NIBT / Employees (in thousand / per person)	-4,080.75	-4,456.95	-4,359.37	-	-
【 L 】					
Liquidity coverage ratio	1,165.08	3,411.39	9,424.87	-	-
Net stable funding ratio	191.09	301.61	306.69	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	93.59	124.80	222.64	-	-
Loans / Deposits	27.74	6.76	3.09	-	-
Time deposits / Deposits	54.65	16.46	54.77	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	18.22	49.24	85.83	-	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.63	74.97	214.98	-	-
Interest rate sensitivity gap / Equity	-19.14	-59.52	75.42	-	-
【 G 】					
Deposit growth rate	6.57	213.27	-	-	-
Loan growth rate	337.32	585.64	-	-	-
Investment growth rate	-29.52	174.48	-	-	-
Guarantee growth rate	-	-	-	-	-