TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2024

The Peer-Group Average　　Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	15.15	15.02	r 15.21	14.83	14.86
2.Arithmetic mean	15.29	r 15.05	15.33	14.68	14.80
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	13.17	12.92	r 13.27	12.47	13.01
2.Arithmetic mean	13.21	r 12.86	13.22	12.46	12.97
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	12.07	11.68	12.03	11.24	12.00
2.Arithmetic mean	11.96	11.52	r 11.94	11.13	11.96
Tier 1 capital / Exposure measurement					
1.Winsorized mean	7.02	6.84	r 6.93	6.74	6.84
2.Arithmetic mean	6.66	6.42	6.63	6.29	6.47
Liabilities / Equity (multiple)	12.23	12.78	12.29	13.19	12.92
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.13	0.15	0.13	0.15	0.17
2.Arithmetic mean	0.17	0.15	0.14	0.15	0.17
Loan loss provisions / NPLs	1,033.21	905.48	1,113.58	1,021.52	802.45
Expected losses of classified assets / Total provisions	75.26	74.16	74.33	74.40	73.77
【E】					
NIBT / Average equity					
1.Winsorized mean	10.31	9.70	9.17	8.41	7.30
2.Arithmetic mean	11.52	11.54	10.33	9.33	8.14
(NIBT + loan loss provisions) / Average equity	11.73	10.92	9.91	8.85	7.71
NIBT / Average assets					
1.Winsorized mean	0.77	0.68	0.63	0.59	0.53
2.Arithmetic mean	0.81	0.77	0.70	0.62	0.58
(NIBT + loan loss provisions) / Average assets	0.88	0.79	0.66	0.61	0.56
Net interest income / NIBT	114.19	127.26	137.30	171.17	169.88
NIBT / Net income	43.72	43.96	40.81	39.59	36.58
NIBT / Employees (in thousand / per person)	2,842.66	2,555.15	2,312.26	2,018.03	1,771.64
【L】					
Liquidity coverage ratio	136.61	134.38	139.08	137.46	139.12
Net stable funding ratio	136.70	r 139.26	r 137.49	139.10	137.92
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.91	28.73	28.03	27.96	30.41
Loans / Deposits	70.62	69.89	70.02	70.19	69.79
Time deposits / Deposits	52.37	50.45	51.64	48.74	45.87
NCDs / Time deposits	1.01	0.79	1.06	0.80	0.90
Accumulated gap of assets and liabilities (180 days) / Equity	-89.12	-97.01	-95.74	-100.89	-75.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.79	103.02	104.30	102.91	104.16
Interest rate sensitivity gap / Equity	28.90	18.26	30.02	22.74	23.72
【G】					
Deposit growth rate	6.36	6.28	5.69	6.09	6.19
Loan growth rate	7.57	7.20	5.76	8.09	5.94
Investment growth rate	5.79	1.89	6.99	-0.35	5.13
Guarantee growth rate	3.02	-3.81	10.42	-6.03	8.39

Notes:

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

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

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

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

5.“r” represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Bank of Taiwan

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	16.43	15.92	16.18	14.99	15.25
Tier 1 capital / Risk-weighted assets	14.21	13.60	r 13.97	12.72	13.71
Common equity Tier 1 / Risk-weighted assets	14.21	13.60	r 13.97	12.72	13.71
Tier 1 capital / Exposure measurement	5.65	5.17	5.55	5.02	5.48
Liabilities / Equity (multiple)	12.84	14.48	13.09	14.64	12.81
【A】					
Non-performing loan ratio	0.09	0.09	0.09	0.09	0.11
Loan loss provisions / NPLs	1,500.61	1,432.77	1,726.24	1,458.34	1,325.50
【E】					
NIBT / Average equity	8.89	7.33	6.92	4.83	4.29
(NIBT + loan loss provisions) / Average equity	8.13	7.33	7.03	5.13	4.43
NIBT / Average assets	0.62	0.47	0.46	0.33	0.31
(NIBT + loan loss provisions) / Average assets	0.57	0.47	0.47	0.35	0.32
Net interest income / NIBT	100.33	135.31	134.13	183.76	174.46
NIBT / Net income	64.68	55.07	51.04	44.92	43.60
NIBT / Employees (in thousand / per person)	5,093.85	3,867.43	3,731.05	2,506.34	2,224.27
【L】					
Liquidity coverage ratio	119.70	132.33	135.10	149.83	146.66
Net stable funding ratio	152.00	144.88	153.74	148.29	152.82
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.63	24.04	35.41	22.11	32.68
Loans / Deposits	68.32	73.01	65.56	72.62	70.92
Time deposits / Deposits	56.78	54.84	55.21	53.01	50.49
NCDs / Time deposits	0.05	0.03	0.03	0.03	0.12
Accumulated gap of assets and liabilities (180 days) / Equity	-85.11	52.17	-48.47	98.62	-35.27
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.82	100.72	97.97	101.10	96.60
Interest rate sensitivity gap / Equity	-11.09	7.41	-19.66	11.40	-32.23
【G】					
Deposit growth rate	3.90	7.72	1.36	10.96	0.88
Loan growth rate	-3.55	12.65	-8.23	16.05	2.45
Investment growth rate	8.33	20.67	17.59	9.84	3.23
Guarantee growth rate	-1.14	9.04	6.37	2.21	-10.27

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Land Bank of Taiwan Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.64	13.62	14.31	13.24	13.13
Tier 1 capital / Risk-weighted assets	12.60	11.48	12.28	11.12	11.14
Common equity Tier 1 / Risk-weighted assets	11.17	10.09	r 10.86	9.75	9.70
Tier 1 capital / Exposure measurement	6.51	6.19	r 6.44	5.99	5.70
Liabilities / Equity (multiple)	14.86	15.85	15.07	16.43	17.30
【A】					
Non-performing loan ratio	0.11	0.11	0.11	0.10	0.12
Loan loss provisions / NPLs	1,609.27	1,607.11	1,675.16	1,645.80	1,395.06
【E】					
NIBT / Average equity	9.42	9.25	8.84	8.24	7.77
(NIBT + loan loss provisions) / Average equity	9.77	9.41	9.14	8.86	8.46
NIBT / Average assets	0.56	0.51	0.50	0.43	0.41
(NIBT + loan loss provisions) / Average assets	0.58	0.52	0.51	0.47	0.45
Net interest income / NIBT	159.17	187.65	183.00	222.84	222.16
NIBT / Net income	51.28	49.19	48.39	44.46	41.71
NIBT / Employees (in thousand / per person)	3,354.38	3,061.27	2,954.24	2,580.84	2,295.60
【L】					
Liquidity coverage ratio	111.65	108.49	115.76	111.49	110.97
Net stable funding ratio	120.43	123.19	118.80	119.45	117.87
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.60	25.91	23.75	25.33	26.85
Loans / Deposits	78.44	79.89	78.76	77.72	76.06
Time deposits / Deposits	55.03	54.81	55.58	53.67	53.72
NCDs / Time deposits	0.05	0.05	0.05	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-326.03	-290.45	-295.92	-284.74	-329.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.70	103.36	102.77	102.29	103.08
Interest rate sensitivity gap / Equity	32.85	43.78	34.47	30.77	44.41
【G】					
Deposit growth rate	4.01	-7.67	0.93	-4.83	11.08
Loan growth rate	-1.23	1.61	-0.67	2.62	6.47
Investment growth rate	6.81	-6.23	5.62	-3.86	8.59
Guarantee growth rate	-8.61	0.65	2.23	-7.88	16.93

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Taiwan Cooperative Bank Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.71	14.57	14.92	14.59	14.96
Tier 1 capital / Risk-weighted assets	13.05	12.82	r 13.23	12.83	12.95
Common equity Tier 1 / Risk-weighted assets	11.43	11.11	11.55	11.06	11.98
Tier 1 capital / Exposure measurement	5.86	5.79	5.86	5.80	5.70
Liabilities / Equity (multiple)	16.38	17.02	16.43	17.13	15.75
【 A 】					
Non-performing loan ratio	0.19	0.20	0.18	0.18	0.22
Loan loss provisions / NPLs	614.07	557.66	637.13	637.40	541.67
【 E 】					
NIBT / Average equity	8.86	8.66	7.87	9.24	9.20
(NIBT + loan loss provisions) / Average equity	10.81	10.24	9.29	9.47	9.32
NIBT / Average assets	0.52	0.51	0.46	0.53	0.54
(NIBT + loan loss provisions) / Average assets	0.63	0.60	0.54	0.54	0.55
Net interest income / NIBT	119.25	155.61	157.55	167.43	161.46
NIBT / Net income	42.86	42.65	37.16	45.29	44.16
NIBT / Employees (in thousand / per person)	2,752.04	2,517.43	2,288.23	2,512.10	2,475.39
【 L 】					
Liquidity coverage ratio	118.57	125.60	132.92	131.17	145.07
Net stable funding ratio	139.03	140.93	140.14	142.51	145.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.02	29.34	28.71	30.36	28.92
Loans / Deposits	71.95	72.70	72.39	71.50	70.75
Time deposits / Deposits	46.67	45.83	45.25	43.56	41.68
NCDs / Time deposits	2.37	1.96	1.96	3.23	2.94
Accumulated gap of assets and liabilities (180 days) / Equity	-156.23	-184.88	-134.01	-95.30	-41.36
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.41	100.34	102.12	99.58	98.65
Interest rate sensitivity gap / Equity	17.03	4.40	26.12	-5.51	-16.27
【 G 】					
Deposit growth rate	6.18	6.19	7.36	3.41	6.37
Loan growth rate	4.33	8.79	8.06	6.13	7.33
Investment growth rate	8.73	-0.54	4.99	-0.95	4.29
Guarantee growth rate	-4.98	2.29	4.96	-8.56	-4.87

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

First Commercial Bank Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.54	14.21	14.56	13.76	14.21
Tier 1 capital / Risk-weighted assets	12.62	12.30	12.61	11.80	12.48
Common equity Tier 1 / Risk-weighted assets	10.97	10.57	10.91	10.09	10.88
Tier 1 capital / Exposure measurement	6.02	6.00	6.05	5.99	6.12
Liabilities / Equity (multiple)	15.63	16.09	15.84	16.37	15.05
【 A 】					
Non-performing loan ratio	0.18	0.18	0.17	0.18	0.20
Loan loss provisions / NPLs	742.18	730.90	826.76	709.20	620.26
【 E 】					
NIBT / Average equity	13.30	13.98	11.82	11.71	9.98
(NIBT + loan loss provisions) / Average equity	16.61	18.14	13.77	12.70	10.89
NIBT / Average assets	0.73	0.77	0.64	0.62	0.60
(NIBT + loan loss provisions) / Average assets	0.91	1.00	0.75	0.67	0.65
Net interest income / NIBT	88.59	91.69	109.83	147.16	154.25
NIBT / Net income	50.50	51.59	45.37	43.68	44.66
NIBT / Employees (in thousand / per person)	3,657.18	3,702.36	3,094.12	2,816.36	2,502.45
【 L 】					
Liquidity coverage ratio	125.34	121.50	129.14	123.81	131.39
Net stable funding ratio	132.97	130.90	135.99	131.30	136.74
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.91	35.77	34.43	34.63	36.96
Loans / Deposits	69.79	69.99	69.08	70.60	69.55
Time deposits / Deposits	45.57	44.18	45.86	41.41	34.24
NCDs / Time deposits	0.58	1.04	0.47	1.03	1.45
Accumulated gap of assets and liabilities (180 days) / Equity	-80.40	-68.71	-141.20	-75.80	-96.28
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.25	112.33	109.44	113.22	113.95
Interest rate sensitivity gap / Equity	81.77	123.29	95.19	131.73	131.09
【 G 】					
Deposit growth rate	5.50	11.05	6.37	11.87	9.13
Loan growth rate	5.19	11.54	4.09	13.56	6.83
Investment growth rate	8.37	12.07	11.54	11.42	-0.18
Guarantee growth rate	-5.13	14.67	1.24	12.46	14.32

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Hua Nan Commercial Bank Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.35	14.53	14.46	14.64	14.16
Tier 1 capital / Risk-weighted assets	12.50	12.60	12.61	12.63	12.00
Common equity Tier 1 / Risk-weighted assets	10.43	10.32	10.48	10.27	10.41
Tier 1 capital / Exposure measurement	6.03	6.16	r 6.31	6.06	6.13
Liabilities / Equity (multiple)	16.10	16.17	15.46	16.59	15.02
【 A 】					
Non-performing loan ratio	0.16	0.15	0.15	0.13	0.15
Loan loss provisions / NPLs	825.16	871.00	846.39	993.64	827.05
【 E 】					
NIBT / Average equity	10.52	10.70	11.09	9.89	8.10
(NIBT + loan loss provisions) / Average equity	12.38	12.27	11.92	10.28	8.84
NIBT / Average assets	0.61	0.62	0.63	0.55	0.48
(NIBT + loan loss provisions) / Average assets	0.72	0.71	0.68	0.57	0.52
Net interest income / NIBT	96.79	130.18	112.98	162.45	169.22
NIBT / Net income	46.67	47.11	47.27	43.09	39.21
NIBT / Employees (in thousand / per person)	3,069.05	2,843.30	2,920.41	2,458.35	2,037.83
【 L 】					
Liquidity coverage ratio	119.58	136.10	118.44	139.28	125.08
Net stable funding ratio	133.13	142.17	134.18	140.69	138.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.65	32.59	28.45	33.74	29.35
Loans / Deposits	68.97	69.96	74.10	68.21	70.40
Time deposits / Deposits	40.18	36.58	37.56	33.50	30.71
NCDs / Time deposits	2.37	0.48	0.33	0.46	1.52
Accumulated gap of assets and liabilities (180 days) / Equity	15.02	66.69	-8.92	79.71	85.06
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.25	97.34	96.84	97.25	97.72
Interest rate sensitivity gap / Equity	-33.40	-32.80	-36.59	-34.36	-26.76
【 G 】					
Deposit growth rate	14.01	2.58	3.86	3.74	12.57
Loan growth rate	9.61	2.07	10.05	2.69	11.35
Investment growth rate	16.76	8.20	1.80	9.69	15.08
Guarantee growth rate	6.21	12.20	13.58	7.82	34.84

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Chang Hwa Commercial Bank

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.09	14.24	14.21	14.30	14.97
Tier 1 capital / Risk-weighted assets	11.58	11.51	11.59	11.43	12.09
Common equity Tier 1 / Risk-weighted assets	10.01	9.82	9.98	9.71	10.46
Tier 1 capital / Exposure measurement	6.19	6.31	6.29	6.26	6.31
Liabilities / Equity (multiple)	14.50	14.60	14.33	14.79	13.82
【A】					
Non-performing loan ratio	0.17	0.18	0.18	0.20	0.33
Loan loss provisions / NPLs	724.05	693.91	693.17	637.94	386.80
【E】					
NIBT / Average equity	10.41	9.70	9.32	8.08	6.26
(NIBT + loan loss provisions) / Average equity	12.46	12.36	9.97	8.93	6.66
NIBT / Average assets	0.60	0.57	0.54	0.45	0.39
(NIBT + loan loss provisions) / Average assets	0.71	0.73	0.58	0.50	0.42
Net interest income / NIBT	111.94	129.98	134.05	184.64	196.72
NIBT / Net income	47.23	43.60	42.45	38.71	35.88
NIBT / Employees (in thousand / per person)	2,873.54	2,523.19	2,407.68	1,944.15	1,524.28
【L】					
Liquidity coverage ratio	116.85	145.67	115.61	135.96	153.22
Net stable funding ratio	131.97	138.56	134.14	139.90	141.47
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.40	26.89	24.28	25.85	25.94
Loans / Deposits	73.62	71.83	73.62	72.26	72.24
Time deposits / Deposits	47.81	45.02	45.69	42.92	38.14
NCDs / Time deposits	0.34	0.39	0.35	0.40	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	-134.65	-113.92	-133.28	-166.39	-102.89
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.84	110.67	108.50	108.34	110.11
Interest rate sensitivity gap / Equity	75.02	103.40	81.96	82.57	94.56
【G】					
Deposit growth rate	7.56	7.75	5.23	8.30	12.97
Loan growth rate	10.24	3.98	7.21	8.31	5.15
Investment growth rate	11.74	4.64	8.50	13.65	29.89
Guarantee growth rate	3.24	-13.41	2.79	-3.35	-2.21

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

The Shanghai Commercial & Savings Bank　　Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	15.60	15.88	15.27	15.66	14.87
Tier 1 capital / Risk-weighted assets	12.83	12.98	12.78	12.66	14.82
Common equity Tier 1 / Risk-weighted assets	12.02	12.13	11.95	11.80	14.82
Tier 1 capital / Exposure measurement	7.86	7.62	7.59	7.55	8.73
Liabilities / Equity (multiple)	7.20	7.86	7.66	7.94	7.66
【A】					
Non-performing loan ratio	0.56	0.17	0.17	0.16	0.13
Loan loss provisions / NPLs	238.02	872.95	941.85	905.76	1,040.73
【E】					
NIBT / Average equity	10.53	10.77	9.13	10.24	9.80
(NIBT + loan loss provisions) / Average equity	11.04	11.63	10.08	11.56	9.98
NIBT / Average assets	1.25	1.25	1.07	1.16	1.12
(NIBT + loan loss provisions) / Average assets	1.31	1.35	1.18	1.31	1.14
Net interest income / NIBT	95.05	98.64	116.74	97.39	75.60
NIBT / Net income	65.13	66.13	58.57	59.27	65.12
NIBT / Employees (in thousand / per person)	6,868.99	6,536.12	5,705.56	5,771.79	5,534.77
【L】					
Liquidity coverage ratio	126.03	126.00	131.48	124.68	114.42
Net stable funding ratio	120.41	123.58	121.22	127.63	129.83
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.00	32.37	30.52	29.89	31.19
Loans / Deposits	69.58	68.55	68.98	69.88	73.17
Time deposits / Deposits	59.92	57.97	60.72	54.93	45.94
NCDs / Time deposits	5.22	10.78	8.20	8.62	1.82
Accumulated gap of assets and liabilities (180 days) / Equity	-145.84	-129.94	-126.58	-127.73	-122.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.00	106.50	104.77	108.52	113.50
Interest rate sensitivity gap / Equity	19.19	33.68	24.78	43.47	63.93
【G】					
Deposit growth rate	1.11	16.31	4.60	15.99	1.16
Loan growth rate	2.62	8.82	3.26	10.74	0.02
Investment growth rate	3.39	16.53	17.24	3.61	9.89
Guarantee growth rate	-6.25	-29.23	-12.39	-19.21	10.31

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Taipei Fubon Commercial Bank

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	16.19	16.42	16.41	15.49	14.39
Tier 1 capital / Risk-weighted assets	13.94	13.93	14.17	13.03	12.95
Common equity Tier 1 / Risk-weighted assets	12.54	12.25	12.71	11.74	12.26
Tier 1 capital / Exposure measurement	7.38	7.20	7.42	6.87	6.57
Liabilities / Equity (multiple)	12.23	12.74	12.28	13.14	12.86
【A】					
Non-performing loan ratio	0.11	0.14	0.12	0.19	0.16
Loan loss provisions / NPLs	1,143.45	931.50	1,071.34	701.76	759.92
【E】					
NIBT / Average equity	13.12	13.67	10.75	11.71	9.69
(NIBT + loan loss provisions) / Average equity	14.57	14.48	11.03	12.12	10.04
NIBT / Average assets	0.99	0.99	0.79	0.82	0.73
(NIBT + loan loss provisions) / Average assets	1.10	1.05	0.81	0.85	0.76
Net interest income / NIBT	97.99	89.78	123.64	113.01	127.95
NIBT / Net income	50.59	54.24	45.28	52.74	47.41
NIBT / Employees (in thousand / per person)	4,265.39	4,355.49	3,242.48	3,633.01	3,064.64
【L】					
Liquidity coverage ratio	121.75	121.33	126.62	137.78	109.84
Net stable funding ratio	133.97	138.31	136.36	134.52	125.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.91	27.49	21.94	25.12	26.06
Loans / Deposits	66.21	63.01	65.18	63.05	65.05
Time deposits / Deposits	49.48	49.51	47.00	47.27	43.13
NCDs / Time deposits	1.26	1.27	2.64	0.88	8.12
Accumulated gap of assets and liabilities (180 days) / Equity	-83.74	-125.77	-103.11	-165.63	-108.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.32	108.99	107.63	109.82	112.36
Interest rate sensitivity gap / Equity	45.15	64.62	53.50	71.06	83.94
【G】					
Deposit growth rate	17.46	6.05	14.71	9.59	15.97
Loan growth rate	23.42	4.04	18.61	6.22	12.63
Investment growth rate	2.44	3.12	6.22	1.18	17.70
Guarantee growth rate	-5.81	21.44	3.73	18.99	6.77

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Cathay United Bank Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	15.64	15.55	15.83	15.38	16.25
Tier 1 capital / Risk-weighted assets	13.58	13.12	13.74	12.89	14.11
Common equity Tier 1 / Risk-weighted assets	11.91	11.32	12.02	11.02	12.56
Tier 1 capital / Exposure measurement	6.78	6.29	6.52	6.16	6.76
Liabilities / Equity (multiple)	13.42	14.48	14.04	14.82	12.73
【A】					
Non-performing loan ratio	0.11	0.07	0.11	0.08	0.09
Loan loss provisions / NPLs	1,457.36	2,176.57	1,452.74	2,149.60	1,778.45
【E】					
NIBT / Average equity	18.32	17.83	13.99	12.97	10.95
(NIBT + loan loss provisions) / Average equity	21.37	19.88	14.65	13.85	11.28
NIBT / Average assets	1.22	1.11	0.86	0.82	0.80
(NIBT + loan loss provisions) / Average assets	1.42	1.23	0.90	0.88	0.83
Net interest income / NIBT	101.42	108.98	135.84	146.44	133.75
NIBT / Net income	49.16	53.81	42.80	43.18	43.65
NIBT / Employees (in thousand / per person)	4,610.69	4,078.29	3,219.12	2,868.06	2,539.45
【L】					
Liquidity coverage ratio	123.46	146.52	145.22	163.03	187.89
Net stable funding ratio	143.92	150.39	147.14	151.98	153.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.72	27.75	25.36	28.87	33.89
Loans / Deposits	68.59	64.26	64.70	62.94	61.56
Time deposits / Deposits	33.83	33.21	36.06	31.27	25.76
NCDs / Time deposits	0.26	0.31	0.25	0.33	0.32
Accumulated gap of assets and liabilities (180 days) / Equity	-113.95	-29.85	-120.81	-78.23	-28.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.92	107.20	108.25	108.44	105.38
Interest rate sensitivity gap / Equity	35.80	68.20	75.50	82.25	47.99
【G】					
Deposit growth rate	6.39	10.50	8.93	10.79	11.18
Loan growth rate	13.53	13.62	11.91	13.22	8.70
Investment growth rate	-1.32	0.08	5.79	1.02	3.81
Guarantee growth rate	-4.32	5.91	-3.97	7.52	6.86

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

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

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	26.97	27.31	27.63	26.69	29.58
Tier 1 capital / Risk-weighted assets	25.66	25.99	26.31	25.36	28.24
Common equity Tier 1 / Risk-weighted assets	25.66	25.99	26.31	25.36	28.24
Tier 1 capital / Exposure measurement	17.17	17.55	17.54	17.46	19.69
Liabilities / Equity (multiple)	3.89	3.86	3.76	3.90	3.33
【A】					
Non-performing loan ratio	0.08	0.12	0.08	0.05	0.03
Loan loss provisions / NPLs	2,228.48	1,258.37	2,178.08	3,135.80	4,706.67
【E】					
NIBT / Average equity	5.13	3.92	3.29	2.38	2.27
(NIBT + loan loss provisions) / Average equity	6.98	4.92	3.47	2.50	2.43
NIBT / Average assets	1.05	0.80	0.67	0.52	0.53
(NIBT + loan loss provisions) / Average assets	1.43	1.00	0.71	0.54	0.57
Net interest income / NIBT	154.39	179.33	233.91	206.18	162.97
NIBT / Net income	60.93	56.20	45.18	45.44	53.68
NIBT / Employees (in thousand / per person)	7,922.78	5,705.18	4,872.59	3,374.02	3,240.82
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	110.40	113.84	114.30	110.05	116.45
Liquidity reserve ratio (average daily data in the last month of each quarter)	57.79	44.79	66.14	44.72	167.70
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-11.54	20.79	0.72	-7.47	34.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	140.92	147.35	144.95	145.81	147.45
Interest rate sensitivity gap / Equity	86.06	96.01	90.45	95.98	86.77
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	11.89	13.48	5.76	20.69	-0.63
Investment growth rate	0.25	-1.16	3.96	-4.69	0.58
Guarantee growth rate	23.63	7.94	28.94	12.20	-4.02

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Bank of Kaohsiung

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.42	12.44	12.28	12.36	13.23
Tier 1 capital / Risk-weighted assets	13.32	11.09	10.94	10.86	11.48
Common equity Tier 1 / Risk-weighted assets	11.01	8.41	8.47	8.11	9.70
Tier 1 capital / Exposure measurement	8.13	6.82	6.62	6.58	6.54
Liabilities / Equity (multiple)	12.30	15.42	15.55	16.35	15.07
【 A 】					
Non-performing loan ratio	0.27	0.26	0.25	0.24	0.27
Loan loss provisions / NPLs	440.91	521.48	481.24	589.18	475.76
【 E 】					
NIBT / Average equity	5.32	6.96	6.88	6.76	6.05
(NIBT + loan loss provisions) / Average equity	7.47	7.79	7.78	7.90	6.60
NIBT / Average assets	0.35	0.42	0.41	0.41	0.37
(NIBT + loan loss provisions) / Average assets	0.49	0.47	0.47	0.48	0.41
Net interest income / NIBT	235.29	222.79	211.04	254.60	265.75
NIBT / Net income	27.84	32.70	31.55	29.28	26.17
NIBT / Employees (in thousand / per person)	946.09	1,098.04	1,095.45	1,061.40	964.22
【 L 】					
Liquidity coverage ratio	162.16	121.01	135.15	131.53	159.95
Net stable funding ratio	132.73	135.18	133.97	135.31	138.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.28	17.36	18.57	18.52	18.34
Loans / Deposits	73.10	76.41	73.76	76.71	76.26
Time deposits / Deposits	47.13	43.34	44.02	42.22	44.34
NCDs / Time deposits	0.30	0.38	0.34	0.39	0.36
Accumulated gap of assets and liabilities (180 days) / Equity	38.37	-2.71	-28.95	31.74	41.63
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.98	95.53	94.09	96.77	98.19
Interest rate sensitivity gap / Equity	-18.21	-50.04	-65.74	-38.71	-21.19
【 G 】					
Deposit growth rate	14.43	-0.66	9.65	-4.91	4.93
Loan growth rate	9.46	7.60	5.43	-4.35	3.37
Investment growth rate	25.83	-5.19	15.10	5.68	-3.36
Guarantee growth rate	21.62	-10.95	9.18	-3.24	19.84

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Mega International Commercial Bank

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.62	15.00	r 15.32	14.31	14.14
Tier 1 capital / Risk-weighted assets	13.53	13.06	13.25	12.39	12.97
Common equity Tier 1 / Risk-weighted assets	13.53	13.06	13.25	12.39	12.97
Tier 1 capital / Exposure measurement	7.46	7.31	7.29	7.06	7.05
Liabilities / Equity (multiple)	10.63	11.20	10.97	11.72	11.63
【 A 】					
Non-performing loan ratio	0.30	0.23	0.17	0.16	0.26
Loan loss provisions / NPLs	538.76	677.84	985.09	930.65	573.29
【 E 】					
NIBT / Average equity	12.74	16.59	11.95	9.72	7.25
(NIBT + loan loss provisions) / Average equity	13.66	17.05	13.07	10.22	7.82
NIBT / Average assets	1.08	1.24	0.91	0.68	0.55
(NIBT + loan loss provisions) / Average assets	1.15	1.28	1.00	0.71	0.59
Net interest income / NIBT	87.91	78.84	103.68	135.50	145.22
NIBT / Net income	58.90	64.17	51.32	50.05	45.59
NIBT / Employees (in thousand / per person)	6,249.49	6,973.78	5,117.78	3,984.65	3,127.31
【 L 】					
Liquidity coverage ratio	115.38	118.74	133.41	116.67	111.76
Net stable funding ratio	124.98	124.49	126.45	125.01	123.50
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.43	30.25	27.84	30.63	33.93
Loans / Deposits	74.91	72.69	73.26	73.88	69.43
Time deposits / Deposits	51.73	50.19	50.70	48.53	48.22
NCDs / Time deposits	0.03	0.04	0.03	0.04	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-50.95	-38.23	-64.76	-42.21	-37.33
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	125.56	127.63	125.37	128.23	118.49
Interest rate sensitivity gap / Equity	127.02	143.97	131.06	151.61	107.20
【 G 】					
Deposit growth rate	5.35	-9.56	0.23	-4.16	13.64
Loan growth rate	7.34	-1.16	2.88	1.99	7.73
Investment growth rate	0.69	-11.29	5.15	-7.86	12.46
Guarantee growth rate	-8.01	9.13	-4.61	8.54	-3.19

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Agricultural Bank of Taiwan Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	11.48	12.74	12.41	12.68	11.74
Tier 1 capital / Risk-weighted assets	10.51	11.10	10.93	10.59	9.59
Common equity Tier 1 / Risk-weighted assets	8.31	8.80	8.75	8.35	8.98
Tier 1 capital / Exposure measurement	3.62	3.62	3.72	3.48	3.16
Liabilities / Equity (multiple)	31.85	31.84	30.64	33.55	29.47
【A】					
Non-performing loan ratio	0.37	0.19	0.26	0.07	0.19
Loan loss provisions / NPLs	396.94	821.22	557.79	2,066.32	928.59
【E】					
NIBT / Average equity	-17.80	7.47	0.48	3.14	5.52
(NIBT + loan loss provisions) / Average equity	-16.91	8.43	-0.74	3.16	5.96
NIBT / Average assets	-0.45	0.18	0.01	0.09	0.19
(NIBT + loan loss provisions) / Average assets	-0.42	0.21	-0.02	0.09	0.21
Net interest income / NIBT	-	-75.86	-1,705.30	210.12	143.95
NIBT / Net income	-	50.56	7.05	32.33	44.05
NIBT / Employees (in thousand / per person)	-11,712.87	4,836.98	326.73	2,358.09	4,628.65
【L】					
Liquidity coverage ratio	102.85	117.38	114.32	117.39	143.13
Net stable funding ratio	147.47	161.49	147.90	148.69	171.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	44.65	46.88	46.05	48.79	57.16
Loans / Deposits	51.01	46.82	50.46	49.31	40.29
Time deposits / Deposits	97.32	97.97	97.37	97.69	95.30
NCDs / Time deposits	3.89	-	4.74	1.23	-
Accumulated gap of assets and liabilities (180 days) / Equity	-1,168.47	-1,133.56	-1,362.92	-1,486.04	-731.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	74.20	72.32	72.53	74.24	82.73
Interest rate sensitivity gap / Equity	-661.42	-689.46	-669.15	-673.56	-436.36
【G】					
Deposit growth rate	-3.32	-0.57	-1.98	1.92	9.62
Loan growth rate	5.33	20.46	0.32	24.74	4.94
Investment growth rate	-7.72	15.84	-4.14	25.95	20.95
Guarantee growth rate	7.55	-2.21	25.60	-15.84	8.08

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Citibank (Taiwan) Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	47.48	21.41	r 52.32	20.27	20.57
Tier 1 capital / Risk-weighted assets	46.91	20.46	r 51.72	19.31	19.13
Common equity Tier 1 / Risk-weighted assets	46.91	20.46	r 51.72	19.31	19.13
Tier 1 capital / Exposure measurement	16.83	7.97	r 16.93	7.70	7.93
Liabilities / Equity (multiple)	3.86	6.51	3.84	6.70	6.34
【 A 】					
Non-performing loan ratio	0.00	0.31	0.00	0.30	0.28
Loan loss provisions / NPLs	81,000.00	571.85	38,700.00	575.82	641.66
【 E 】					
NIBT / Average equity	10.38	12.03	19.00	4.95	5.90
(NIBT + loan loss provisions) / Average equity	10.50	13.13	18.87	4.97	5.54
NIBT / Average assets	2.23	1.56	2.94	0.62	0.72
(NIBT + loan loss provisions) / Average assets	2.25	1.70	2.92	0.62	0.68
Net interest income / NIBT	98.26	141.22	39.64	246.68	149.08
NIBT / Net income	67.63	38.30	134.49	21.36	28.53
NIBT / Employees (in thousand / per person)	15,144.03	3,101.58	-	1,248.11	1,492.82
【 L 】					
Liquidity coverage ratio	250.60	203.92	246.82	199.92	161.13
Net stable funding ratio	215.22	178.24	230.50	173.25	173.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	109.70	49.40	115.82	39.53	56.82
Loans / Deposits	20.04	42.69	19.47	43.32	46.76
Time deposits / Deposits	11.91	25.60	12.71	24.35	14.61
NCDs / Time deposits	0.03	0.01	0.03	0.01	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	67.73	-19.34	27.21	-7.26	-12.01
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	121.00	104.94	130.92	102.68	109.40
Interest rate sensitivity gap / Equity	32.35	14.44	47.57	7.66	25.77
【 G 】					
Deposit growth rate	-45.86	-3.16	-48.19	7.29	-4.24
Loan growth rate	-74.58	-6.04	-76.71	-0.61	-7.51
Investment growth rate	-29.09	6.08	-19.64	3.48	-11.78
Guarantee growth rate	-1.10	47.40	-13.67	31.97	11.22

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

March 31, 2024

O-Bank Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.39	14.38	13.97	14.49	14.71
Tier 1 capital / Risk-weighted assets	12.48	12.72	12.54	12.72	13.63
Common equity Tier 1 / Risk-weighted assets	12.34	12.15	12.36	12.09	13.51
Tier 1 capital / Exposure measurement	7.68	7.63	7.56	7.80	7.99
Liabilities / Equity (multiple)	8.59	8.74	8.75	8.44	7.66
【 A 】					
Non-performing loan ratio	0.09	0.34	0.09	0.35	0.41
Loan loss provisions / NPLs	1,600.53	436.60	1,510.77	431.59	353.00
【 E 】					
NIBT / Average equity	10.85	8.87	7.08	14.81	5.60
(NIBT + loan loss provisions) / Average equity	12.16	9.22	7.12	15.38	6.21
NIBT / Average assets	1.12	0.91	0.72	1.52	0.63
(NIBT + loan loss provisions) / Average assets	1.26	0.95	0.73	1.58	0.70
Net interest income / NIBT	54.15	60.38	83.27	52.99	109.62
NIBT / Net income	49.66	46.85	40.33	57.55	36.56
NIBT / Employees (in thousand / per person)	4,081.03	3,123.39	2,548.80	5,141.73	2,091.29
【 L 】					
Liquidity coverage ratio	119.16	111.74	118.68	114.23	113.22
Net stable funding ratio	113.92	109.48	116.70	111.25	115.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	44.09	50.98	45.46	46.54	46.81
Loans / Deposits	70.54	66.47	68.36	67.58	66.81
Time deposits / Deposits	77.11	82.89	79.67	81.78	67.63
NCDs / Time deposits	2.12	3.02	2.75	4.86	3.04
Accumulated gap of assets and liabilities (180 days) / Equity	-149.91	-183.04	-69.28	-112.47	-88.81
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.52	104.60	102.78	108.94	110.05
Interest rate sensitivity gap / Equity	26.12	22.91	13.53	43.21	47.93
【 G 】					
Deposit growth rate	4.71	17.19	8.25	15.30	-3.38
Loan growth rate	11.03	16.16	9.37	18.75	-4.25
Investment growth rate	-4.53	15.25	7.94	3.93	-1.89
Guarantee growth rate	28.72	-35.95	29.10	-41.55	-3.75

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Taiwan Business Bank　　Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.38	r 12.57	r 13.53	12.45	13.39
Tier 1 capital / Risk-weighted assets	9.93	r 9.55	9.89	9.30	9.83
Common equity Tier 1 / Risk-weighted assets	8.60	r 8.15	r 8.54	7.89	8.32
Tier 1 capital / Exposure measurement	5.78	5.49	5.72	5.48	5.41
Liabilities / Equity (multiple)	17.01	18.05	17.38	18.88	18.89
【 A 】					
Non-performing loan ratio	0.16	0.14	0.18	0.20	0.28
Loan loss provisions / NPLs	829.76	876.88	720.93	641.78	422.57
【 E 】					
NIBT / Average equity	11.38	14.90	10.66	11.44	5.83
(NIBT + loan loss provisions) / Average equity	16.82	17.94	12.86	12.19	7.53
NIBT / Average assets	0.61	0.76	0.57	0.58	0.30
(NIBT + loan loss provisions) / Average assets	0.91	0.92	0.68	0.62	0.39
Net interest income / NIBT	127.94	114.93	150.32	167.58	306.79
NIBT / Net income	40.80	51.91	38.94	42.26	24.06
NIBT / Employees (in thousand / per person)	2,521.27	3,028.76	2,227.11	2,210.73	1,080.24
【 L 】					
Liquidity coverage ratio	112.60	124.26	120.81	118.86	123.88
Net stable funding ratio	127.43	133.02	128.39	131.25	131.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.19	24.87	25.00	22.12	22.38
Loans / Deposits	77.50	76.33	77.73	77.91	75.94
Time deposits / Deposits	47.87	43.99	47.04	42.99	42.77
NCDs / Time deposits	0.67	0.64	0.64	0.77	1.17
Accumulated gap of assets and liabilities (180 days) / Equity	95.52	94.71	58.45	85.30	101.65
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.93	107.49	109.40	106.95	102.64
Interest rate sensitivity gap / Equity	99.31	99.67	120.60	95.52	37.52
【 G 】					
Deposit growth rate	9.99	1.51	8.95	0.29	17.65
Loan growth rate	7.59	6.07	6.54	7.61	7.67
Investment growth rate	7.10	-0.16	18.61	-9.60	31.03
Guarantee growth rate	13.08	1.26	24.74	-9.37	17.92

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Standard Chartered Bank (Taiwan) Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	15.30	15.85	r 15.46	16.34	14.42
Tier 1 capital / Risk-weighted assets	14.31	14.47	r 14.46	14.91	12.71
Common equity Tier 1 / Risk-weighted assets	14.31	14.47	r 14.46	14.91	12.71
Tier 1 capital / Exposure measurement	6.27	6.36	r 6.50	6.12	5.89
Liabilities / Equity (multiple)	13.95	13.43	13.20	13.99	13.40
【A】					
Non-performing loan ratio	0.14	0.09	0.14	0.09	0.07
Loan loss provisions / NPLs	1,265.06	1,895.86	1,235.65	1,815.04	2,196.14
【E】					
NIBT / Average equity	12.68	12.26	11.87	6.25	5.88
(NIBT + loan loss provisions) / Average equity	16.10	16.00	12.83	6.48	6.18
NIBT / Average assets	0.85	0.81	0.79	0.40	0.40
(NIBT + loan loss provisions) / Average assets	1.07	1.06	0.86	0.41	0.42
Net interest income / NIBT	105.73	95.59	98.17	189.94	183.95
NIBT / Net income	35.13	35.13	34.79	22.62	22.57
NIBT / Employees (in thousand / per person)	2,565.50	2,314.19	2,313.10	1,153.11	995.34
【L】					
Liquidity coverage ratio	184.36	197.78	216.88	160.66	187.61
Net stable funding ratio	147.78	152.34	152.77	150.29	146.40
Liquidity reserve ratio (average daily data in the last month of each quarter)	49.81	59.37	49.68	63.82	58.53
Loans / Deposits	47.38	49.55	48.51	49.79	52.17
Time deposits / Deposits	34.43	30.37	34.14	30.47	20.44
NCDs / Time deposits	2.18	2.92	2.58	2.11	4.58
Accumulated gap of assets and liabilities (180 days) / Equity	-189.78	-191.83	-156.43	-196.19	-196.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	120.98	131.10	122.81	139.95	116.28
Interest rate sensitivity gap / Equity	141.43	219.93	152.94	278.20	126.42
【G】					
Deposit growth rate	4.22	3.49	2.19	1.32	-6.61
Loan growth rate	-0.37	-0.32	-0.44	-3.32	4.13
Investment growth rate	-15.53	-3.32	-20.08	1.12	-11.25
Guarantee growth rate	4.41	3.84	44.38	2.28	89.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Taichung Commercial Bank Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.71	16.32	15.47	15.95	15.81
Tier 1 capital / Risk-weighted assets	13.97	14.44	13.67	14.03	14.24
Common equity Tier 1 / Risk-weighted assets	12.16	12.41	11.85	12.01	12.24
Tier 1 capital / Exposure measurement	9.59	9.74	9.44	9.53	8.87
Liabilities / Equity (multiple)	10.07	10.17	10.26	10.52	11.02
【 A 】					
Non-performing loan ratio	0.13	0.19	0.14	0.15	0.15
Loan loss provisions / NPLs	931.64	679.62	935.73	849.81	898.12
【 E 】					
NIBT / Average equity	12.62	9.93	11.15	10.05	9.20
(NIBT + loan loss provisions) / Average equity	14.08	12.59	12.79	10.53	10.43
NIBT / Average assets	1.13	0.87	0.99	0.83	0.74
(NIBT + loan loss provisions) / Average assets	1.26	1.11	1.13	0.87	0.84
Net interest income / NIBT	111.38	150.17	132.03	156.71	158.46
NIBT / Net income	56.76	44.86	49.71	46.43	43.48
NIBT / Employees (in thousand / per person)	3,328.78	2,494.96	2,761.54	2,291.99	1,961.12
【 L 】					
Liquidity coverage ratio	141.68	145.58	138.22	137.93	171.66
Net stable funding ratio	134.29	138.56	135.27	139.16	143.98
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.59	21.75	19.54	20.75	24.20
Loans / Deposits	74.75	74.99	74.84	75.80	73.35
Time deposits / Deposits	49.53	46.56	47.31	45.82	44.56
NCDs / Time deposits	1.01	0.36	0.31	0.37	1.26
Accumulated gap of assets and liabilities (180 days) / Equity	-72.11	-107.86	-112.12	-145.93	-28.94
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.92	91.73	89.09	91.86	90.75
Interest rate sensitivity gap / Equity	-92.18	-71.10	-92.04	-71.76	-86.39
【 G 】					
Deposit growth rate	8.25	1.84	6.76	3.62	3.63
Loan growth rate	7.90	4.21	5.41	7.10	5.05
Investment growth rate	15.26	-1.78	16.00	-5.51	4.52
Guarantee growth rate	22.38	-5.10	11.61	0.44	18.67

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

King's Town Bank　　Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	17.76	14.70	17.00	14.33	16.31
Tier 1 capital / Risk-weighted assets	16.63	13.57	15.84	13.19	15.23
Common equity Tier 1 / Risk-weighted assets	16.63	13.57	15.84	13.19	15.23
Tier 1 capital / Exposure measurement	13.53	11.45	12.93	10.99	12.84
Liabilities / Equity (multiple)	6.16	7.42	6.44	7.73	5.89
【A】					
Non-performing loan ratio	0.02	0.02	0.02	0.02	0.02
Loan loss provisions / NPLs	6,527.45	8,288.64	7,545.83	8,940.00	8,342.11
【E】					
NIBT / Average equity	17.21	9.07	15.00	6.09	14.76
(NIBT + loan loss provisions) / Average equity	17.27	12.16	14.98	6.83	19.75
NIBT / Average assets	2.41	1.15	1.93	0.81	2.01
(NIBT + loan loss provisions) / Average assets	2.42	1.54	1.92	0.91	2.69
Net interest income / NIBT	57.42	117.48	71.86	193.66	81.96
NIBT / Net income	78.59	55.78	75.56	57.40	64.88
NIBT / Employees (in thousand / per person)	9,109.99	4,302.49	7,491.74	2,887.32	6,706.43
【L】					
Liquidity coverage ratio	229.76	117.22	215.11	114.07	140.78
Net stable funding ratio	150.15	133.68	145.03	130.22	144.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.04	19.06	23.95	19.45	22.94
Loans / Deposits	77.44	85.70	78.47	86.53	82.88
Time deposits / Deposits	47.86	49.27	48.84	48.05	41.50
NCDs / Time deposits	0.05	5.05	2.11	0.79	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	20.23	-41.09	0.29	-76.85	-3.47
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.39	97.20	97.38	98.03	96.30
Interest rate sensitivity gap / Equity	-18.41	-17.08	-13.97	-12.37	-17.65
【G】					
Deposit growth rate	3.02	13.31	4.80	12.41	11.30
Loan growth rate	-6.91	14.74	-4.96	17.36	11.54
Investment growth rate	9.67	-3.21	6.33	-6.94	-5.31
Guarantee growth rate	-6.19	-20.70	1.02	-10.64	10.59

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

HSBC Bank (Taiwan) Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	20.10	19.98	18.69	18.13	16.91
Tier 1 capital / Risk-weighted assets	19.09	18.93	17.67	17.06	15.87
Common equity Tier 1 / Risk-weighted assets	19.09	18.93	17.67	17.06	15.87
Tier 1 capital / Exposure measurement	7.36	6.92	6.99	6.78	5.86
Liabilities / Equity (multiple)	9.95	10.65	10.51	11.02	12.66
【 A 】					
Non-performing loan ratio	0.06	0.05	0.06	0.04	0.04
Loan loss provisions / NPLs	2,040.10	2,705.93	2,208.52	3,626.47	3,589.58
【 E 】					
NIBT / Average equity	22.24	20.12	18.30	10.78	5.46
(NIBT + loan loss provisions) / Average equity	22.69	20.19	18.40	10.71	5.57
NIBT / Average assets	2.03	1.69	1.58	0.79	0.40
(NIBT + loan loss provisions) / Average assets	2.07	1.70	1.59	0.79	0.41
Net interest income / NIBT	29.10	56.90	52.87	89.63	132.47
NIBT / Net income	57.81	57.09	52.02	38.80	25.17
NIBT / Employees (in thousand / per person)	6,726.64	5,544.17	5,167.49	2,749.51	1,369.78
【 L 】					
Liquidity coverage ratio	170.20	173.28	168.04	191.83	148.44
Net stable funding ratio	168.17	166.51	173.56	156.83	152.71
Liquidity reserve ratio (average daily data in the last month of each quarter)	74.09	75.90	72.58	64.95	86.25
Loans / Deposits	59.16	54.74	56.56	60.32	60.45
Time deposits / Deposits	42.85	46.80	44.43	38.39	33.71
NCDs / Time deposits	0.12	0.04	0.11	0.03	1.05
Accumulated gap of assets and liabilities (180 days) / Equity	-81.48	-113.19	-52.80	-50.88	-56.71
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	165.21	147.63	157.07	155.50	179.45
Interest rate sensitivity gap / Equity	286.43	254.34	283.11	277.22	418.69
【 G 】					
Deposit growth rate	-1.32	8.11	11.78	8.15	-4.95
Loan growth rate	6.66	1.22	4.80	7.91	3.98
Investment growth rate	8.38	-18.36	40.86	-36.35	0.64
Guarantee growth rate	55.53	0.22	30.56	11.61	52.56

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Taipei Star Bank Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.55	13.99	r 13.67	14.07	15.16
Tier 1 capital / Risk-weighted assets	11.62	11.86	r 11.74	11.95	12.57
Common equity Tier 1 / Risk-weighted assets	9.96	10.16	r 10.05	10.22	10.74
Tier 1 capital / Exposure measurement	6.74	7.03	6.80	6.87	6.52
Liabilities / Equity (multiple)	14.63	14.11	14.49	14.54	15.10
【 A 】					
Non-performing loan ratio	0.14	0.13	0.07	0.28	0.28
Loan loss provisions / NPLs	831.17	905.56	1,534.15	431.17	407.28
【 E 】					
NIBT / Average equity	2.85	2.32	2.44	4.55	4.56
(NIBT + loan loss provisions) / Average equity	3.61	1.48	2.20	4.89	4.72
NIBT / Average assets	0.18	0.15	0.16	0.28	0.29
(NIBT + loan loss provisions) / Average assets	0.23	0.09	0.14	0.30	0.30
Net interest income / NIBT	541.46	645.45	623.57	375.86	387.16
NIBT / Net income	14.14	12.94	13.38	20.75	21.31
NIBT / Employees (in thousand / per person)	361.23	290.11	308.37	569.87	539.92
【 L 】					
Liquidity coverage ratio	136.57	113.88	140.58	134.41	151.06
Net stable funding ratio	122.05	120.67	125.21	117.51	123.77
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.52	18.23	19.01	20.30	19.42
Loans / Deposits	73.15	77.89	73.94	76.72	74.84
Time deposits / Deposits	61.60	61.03	61.70	60.27	59.63
NCDs / Time deposits	2.30	0.19	1.90	1.55	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	-232.74	-264.94	-256.45	-296.65	-237.22
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	82.55	84.76	82.61	83.71	86.62
Interest rate sensitivity gap / Equity	-230.79	-192.96	-227.02	-212.14	-179.68
【 G 】					
Deposit growth rate	4.81	2.66	3.46	0.87	1.12
Loan growth rate	-1.56	2.49	-0.28	3.40	5.19
Investment growth rate	15.78	-18.00	4.71	-10.73	0.50
Guarantee growth rate	592.71	-65.09	2,837.50	-91.27	-49.45

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Hwatai Bank

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	12.36	12.10	12.58	12.32	12.74
Tier 1 capital / Risk-weighted assets	9.03	8.90	9.18	9.05	9.76
Common equity Tier 1 / Risk-weighted assets	8.42	8.21	8.55	8.33	8.89
Tier 1 capital / Exposure measurement	6.64	6.57	6.61	6.62	6.65
Liabilities / Equity (multiple)	14.56	14.87	14.62	14.83	14.54
【 A 】					
Non-performing loan ratio	0.00	0.01	0.00	0.01	0.06
Loan loss provisions / NPLs	230,100.00	20,550.00	216,800.00	13,707.14	2,176.06
【 E 】					
NIBT / Average equity	8.28	8.31	8.21	7.56	4.35
(NIBT + loan loss provisions) / Average equity	13.73	13.06	7.82	8.18	5.45
NIBT / Average assets	0.53	0.52	0.51	0.45	0.29
(NIBT + loan loss provisions) / Average assets	0.88	0.82	0.49	0.49	0.36
Net interest income / NIBT	251.57	248.57	255.01	275.40	354.73
NIBT / Net income	32.76	33.84	33.84	30.07	22.21
NIBT / Employees (in thousand / per person)	1,603.35	1,364.90	1,415.86	1,113.70	637.25
【 L 】					
Liquidity coverage ratio	132.97	114.41	148.22	116.13	128.80
Net stable funding ratio	129.19	r 142.13	r 130.52	145.44	143.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.59	17.81	18.41	18.26	22.65
Loans / Deposits	79.73	81.28	78.53	80.38	76.95
Time deposits / Deposits	62.49	60.29	62.07	57.04	51.52
NCDs / Time deposits	8.57	6.86	9.46	5.12	4.20
Accumulated gap of assets and liabilities (180 days) / Equity	-153.04	-179.50	-127.24	-196.53	-261.30
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.38	100.41	101.42	100.42	98.21
Interest rate sensitivity gap / Equity	4.99	5.51	18.84	5.62	-23.15
【 G 】					
Deposit growth rate	14.85	11.02	16.03	13.59	6.45
Loan growth rate	12.66	12.68	13.35	18.66	27.46
Investment growth rate	13.46	-6.57	12.34	-7.56	-7.22
Guarantee growth rate	-1.98	-61.30	119.74	-72.16	3.80

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Shin Kong Commercial Bank

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.56	14.90	15.45	14.38	14.82
Tier 1 capital / Risk-weighted assets	12.64	12.78	13.48	12.18	12.41
Common equity Tier 1 / Risk-weighted assets	10.02	10.29	10.79	9.71	10.40
Tier 1 capital / Exposure measurement	6.48	6.53	6.84	6.15	6.51
Liabilities / Equity (multiple)	16.92	16.71	15.90	18.05	15.91
【 A 】					
Non-performing loan ratio	0.12	0.12	0.12	0.12	0.16
Loan loss provisions / NPLs	1,095.52	1,114.30	1,107.86	1,089.24	800.85
【 E 】					
NIBT / Average equity	9.93	9.44	10.37	11.35	10.85
(NIBT + loan loss provisions) / Average equity	11.68	9.89	10.74	11.58	11.28
NIBT / Average assets	0.65	0.61	0.68	0.69	0.67
(NIBT + loan loss provisions) / Average assets	0.77	0.64	0.71	0.70	0.70
Net interest income / NIBT	153.03	165.77	155.83	165.40	169.23
NIBT / Net income	40.81	39.15	41.82	43.95	40.38
NIBT / Employees (in thousand / per person)	2,214.81	1,911.40	2,142.67	2,152.13	1,949.73
【 L 】					
Liquidity coverage ratio	159.26	150.96	147.89	159.99	149.39
Net stable funding ratio	138.62	139.96	137.83	142.51	130.08
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.20	25.48	22.17	26.56	25.48
Loans / Deposits	73.45	72.06	73.54	70.20	68.89
Time deposits / Deposits	57.21	57.33	56.49	56.52	54.54
NCDs / Time deposits	4.61	2.75	3.02	5.06	1.84
Accumulated gap of assets and liabilities (180 days) / Equity	-147.03	-237.63	-176.15	-285.11	-159.07
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.85	86.01	88.94	86.29	81.66
Interest rate sensitivity gap / Equity	-144.37	-177.83	-132.99	-182.30	-226.98
【 G 】					
Deposit growth rate	6.73	-0.75	2.13	2.75	14.71
Loan growth rate	8.78	2.52	7.01	4.70	10.19
Investment growth rate	0.20	-2.49	0.34	-2.83	12.69
Guarantee growth rate	8.65	-25.55	17.41	-23.43	33.73

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Sunny Bank

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.42	13.42	r 13.41	12.97	12.63
Tier 1 capital / Risk-weighted assets	11.54	11.46	r 11.46	11.28	11.53
Common equity Tier 1 / Risk-weighted assets	9.56	9.34	r 9.45	9.12	9.32
Tier 1 capital / Exposure measurement	7.42	7.14	r 7.37	7.11	6.72
Liabilities / Equity (multiple)	14.48	15.33	14.64	15.55	16.03
【 A 】					
Non-performing loan ratio	0.00	0.15	0.00	0.15	0.16
Loan loss provisions / NPLs	45,253.85	866.13	36,541.18	875.07	929.90
【 E 】					
NIBT / Average equity	13.34	12.71	7.84	12.57	8.00
(NIBT + loan loss provisions) / Average equity	12.02	12.00	11.29	11.81	11.82
NIBT / Average assets	0.90	0.84	0.52	0.79	0.48
(NIBT + loan loss provisions) / Average assets	0.81	0.79	0.74	0.74	0.71
Net interest income / NIBT	117.64	133.47	216.10	152.38	221.13
NIBT / Net income	63.60	59.67	37.70	58.43	36.17
NIBT / Employees (in thousand / per person)	2,767.12	2,492.75	1,547.10	2,253.39	1,337.49
【 L 】					
Liquidity coverage ratio	117.97	117.03	114.58	115.79	114.34
Net stable funding ratio	129.23	133.33	128.79	132.06	131.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.35	20.43	18.64	18.78	23.74
Loans / Deposits	74.39	73.75	76.06	74.50	71.95
Time deposits / Deposits	68.84	69.13	68.41	66.68	64.03
NCDs / Time deposits	7.01	5.88	6.94	6.33	5.75
Accumulated gap of assets and liabilities (180 days) / Equity	-231.47	-226.46	-261.63	-286.39	-264.83
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.39	88.70	89.20	88.78	89.77
Interest rate sensitivity gap / Equity	-131.89	-148.07	-135.65	-149.41	-141.18
【 G 】					
Deposit growth rate	4.12	6.76	4.69	5.32	9.59
Loan growth rate	5.00	7.83	6.87	9.03	6.61
Investment growth rate	11.15	-4.65	10.67	-11.73	6.16
Guarantee growth rate	25.89	-12.57	-20.43	6.04	19.64

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Bank of Panhsin　　　　Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	12.31	12.19	r 12.18	12.04	12.14
Tier 1 capital / Risk-weighted assets	9.76	9.65	r 9.63	9.43	9.44
Common equity Tier 1 / Risk-weighted assets	8.86	8.69	r 8.73	8.46	8.52
Tier 1 capital / Exposure measurement	6.00	5.98	r 6.02	5.79	5.65
Liabilities / Equity (multiple)	14.20	14.27	14.26	14.88	14.49
【 A 】					
Non-performing loan ratio	0.14	0.20	0.13	0.19	0.21
Loan loss provisions / NPLs	855.81	600.50	967.80	637.17	566.42
【 E 】					
NIBT / Average equity	9.13	8.32	9.22	9.95	7.00
(NIBT + loan loss provisions) / Average equity	9.75	9.10	9.37	10.09	7.72
NIBT / Average assets	0.62	0.55	0.62	0.64	0.45
(NIBT + loan loss provisions) / Average assets	0.66	0.61	0.63	0.65	0.49
Net interest income / NIBT	172.78	206.49	182.66	184.11	234.10
NIBT / Net income	38.81	35.49	38.48	39.45	29.07
NIBT / Employees (in thousand / per person)	1,463.13	1,197.12	1,428.68	1,368.88	861.64
【 L 】					
Liquidity coverage ratio	114.54	118.09	114.86	130.02	116.38
Net stable funding ratio	135.48	r 134.73	134.01	139.64	137.23
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.46	19.08	19.15	20.33	21.19
Loans / Deposits	74.62	74.37	73.99	71.85	74.48
Time deposits / Deposits	58.44	56.68	57.94	56.04	52.87
NCDs / Time deposits	0.15	0.18	0.15	0.22	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	-14.56	-43.93	-33.45	-53.76	-123.73
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.50	96.96	97.85	95.39	95.18
Interest rate sensitivity gap / Equity	-17.03	-34.44	-24.51	-54.69	-57.91
【 G 】					
Deposit growth rate	6.32	4.83	3.86	6.80	5.86
Loan growth rate	6.68	2.48	6.94	3.03	4.70
Investment growth rate	5.70	3.33	5.74	13.24	3.65
Guarantee growth rate	-8.21	-2.79	0.54	-4.83	69.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Cota Bank

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.62	13.31	r 14.85	13.04	13.59
Tier 1 capital / Risk-weighted assets	12.43	11.84	r 12.62	11.57	11.69
Common equity Tier 1 / Risk-weighted assets	11.94	11.34	r 12.12	11.07	11.16
Tier 1 capital / Exposure measurement	7.58	6.76	r 7.50	6.59	6.46
Liabilities / Equity (multiple)	12.16	12.58	12.36	12.97	13.31
【 A 】					
Non-performing loan ratio	0.73	0.21	0.22	0.17	0.17
Loan loss provisions / NPLs	175.18	616.38	622.68	778.85	866.67
【 E 】					
NIBT / Average equity	8.91	8.73	8.23	7.99	7.08
(NIBT + loan loss provisions) / Average equity	10.51	8.97	8.27	8.10	7.10
NIBT / Average assets	0.67	0.64	0.61	0.57	0.50
(NIBT + loan loss provisions) / Average assets	0.79	0.66	0.61	0.57	0.50
Net interest income / NIBT	212.91	234.01	244.84	254.23	279.80
NIBT / Net income	35.54	36.53	34.17	33.32	31.79
NIBT / Employees (in thousand / per person)	1,121.21	1,012.79	993.97	913.12	807.49
【 L 】					
Liquidity coverage ratio	248.32	201.54	331.32	193.29	526.85
Net stable funding ratio	144.59	141.81	145.72	142.64	143.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.75	18.36	20.71	18.93	26.04
Loans / Deposits	76.25	80.04	75.48	78.58	73.01
Time deposits / Deposits	53.68	52.61	52.79	51.04	52.57
NCDs / Time deposits	0.38	0.35	0.40	0.95	3.14
Accumulated gap of assets and liabilities (180 days) / Equity	-138.66	-167.72	-116.70	-180.44	-145.85
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	81.69	83.51	82.94	82.80	82.08
Interest rate sensitivity gap / Equity	-209.54	-196.34	-197.28	-209.91	-222.39
【 G 】					
Deposit growth rate	6.65	-0.73	5.34	0.95	3.64
Loan growth rate	1.59	10.30	1.18	8.66	0.99
Investment growth rate	27.68	-13.72	9.75	-8.07	15.60
Guarantee growth rate	9.69	17.95	16.95	13.53	-38.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Union Bank of Taiwan　　　　　　　　　　　　　　　　　　　　　　　　　　　　Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.49	14.53	r 14.73	14.95	16.08
Tier 1 capital / Risk-weighted assets	12.39	12.53	r 12.69	12.93	14.26
Common equity Tier 1 / Risk-weighted assets	9.93	9.77	r 10.08	10.00	11.18
Tier 1 capital / Exposure measurement	6.41	6.16	r 6.32	6.38	6.53
Liabilities / Equity (multiple)	11.98	12.83	12.43	12.53	11.76
【 A 】					
Non-performing loan ratio	0.31	0.24	0.27	0.24	0.10
Loan loss provisions / NPLs	400.96	485.86	440.08	481.73	1,081.36
【 E 】					
NIBT / Average equity	8.40	8.93	8.15	7.14	8.43
(NIBT + loan loss provisions) / Average equity	9.85	9.97	8.41	7.40	7.45
NIBT / Average assets	0.63	0.65	0.59	0.53	0.66
(NIBT + loan loss provisions) / Average assets	0.74	0.72	0.61	0.55	0.58
Net interest income / NIBT	132.83	161.39	159.79	224.26	163.92
NIBT / Net income	32.27	36.83	34.41	33.36	37.08
NIBT / Employees (in thousand / per person)	1,489.58	1,412.54	1,324.12	1,124.97	1,341.13
【 L 】					
Liquidity coverage ratio	132.67	151.23	125.27	147.97	170.97
Net stable funding ratio	133.08	134.20	133.56	134.68	137.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.61	19.72	19.83	18.36	21.93
Loans / Deposits	74.47	73.96	75.13	74.81	73.70
Time deposits / Deposits	51.94	51.59	51.43	50.04	45.82
NCDs / Time deposits	0.06	0.42	0.06	0.73	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-88.11	-133.90	-94.19	-123.99	-99.38
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.02	94.52	95.07	95.19	91.91
Interest rate sensitivity gap / Equity	-52.31	-61.82	-53.95	-52.51	-85.38
【 G 】					
Deposit growth rate	6.33	7.38	6.70	5.63	10.60
Loan growth rate	6.89	3.89	6.97	7.18	16.33
Investment growth rate	3.11	-3.85	12.66	-8.18	3.67
Guarantee growth rate	-3.28	11.93	4.51	2.26	20.55

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Far Eastern International Bank

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.14	14.58	15.03	14.90	13.95
Tier 1 capital / Risk-weighted assets	12.69	11.98	12.60	12.27	11.30
Common equity Tier 1 / Risk-weighted assets	12.08	11.37	11.98	11.63	10.87
Tier 1 capital / Exposure measurement	6.84	6.73	6.83	6.73	5.87
Liabilities / Equity (multiple)	12.34	12.65	12.44	12.49	13.56
【 A 】					
Non-performing loan ratio	0.09	0.34	0.11	0.36	0.26
Loan loss provisions / NPLs	1,388.12	411.24	1,190.63	391.77	496.25
【 E 】					
NIBT / Average equity	9.53	6.93	8.24	8.24	6.76
(NIBT + loan loss provisions) / Average equity	10.17	9.55	8.52	8.45	6.24
NIBT / Average assets	0.72	0.52	0.60	0.57	0.47
(NIBT + loan loss provisions) / Average assets	0.77	0.71	0.63	0.58	0.43
Net interest income / NIBT	103.74	174.20	137.89	167.29	201.54
NIBT / Net income	43.86	32.42	37.42	36.35	31.41
NIBT / Employees (in thousand / per person)	2,197.44	1,529.60	1,814.56	1,668.26	1,300.20
【 L 】					
Liquidity coverage ratio	127.29	114.81	125.61	112.03	142.22
Net stable funding ratio	124.66	123.60	126.41	127.04	128.35
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.49	27.22	29.13	30.81	37.42
Loans / Deposits	71.69	74.31	71.69	73.08	67.44
Time deposits / Deposits	64.12	68.45	64.46	65.44	61.97
NCDs / Time deposits	7.57	7.19	7.89	4.84	1.82
Accumulated gap of assets and liabilities (180 days) / Equity	-246.51	-260.02	-247.74	-216.56	-197.42
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.93	97.17	104.12	103.19	104.66
Interest rate sensitivity gap / Equity	35.55	-27.66	37.91	30.03	47.82
【 G 】					
Deposit growth rate	6.66	3.06	9.16	-2.28	5.40
Loan growth rate	2.64	7.51	6.70	7.56	6.18
Investment growth rate	9.80	-0.41	7.77	-0.62	6.73
Guarantee growth rate	-43.76	-33.63	-18.99	-40.73	-2.59

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Yuanta Commercial Bank   Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.22	14.87	14.82	14.65	15.41
Tier 1 capital / Risk-weighted assets	11.92	12.26	12.47	12.02	13.54
Common equity Tier 1 / Risk-weighted assets	11.27	11.53	11.77	11.26	12.87
Tier 1 capital / Exposure measurement	6.45	6.32	6.55	6.27	6.92
Liabilities / Equity (multiple)	13.70	14.13	13.47	14.31	12.43
【A】					
Non-performing loan ratio	0.04	0.03	0.03	0.02	0.10
Loan loss provisions / NPLs	3,324.07	5,153.99	4,231.02	6,585.64	1,433.02
【E】					
NIBT / Average equity	10.21	9.05	8.93	7.75	7.42
(NIBT + loan loss provisions) / Average equity	10.97	10.01	9.09	8.02	7.83
NIBT / Average assets	0.70	0.60	0.60	0.53	0.59
(NIBT + loan loss provisions) / Average assets	0.75	0.66	0.61	0.55	0.62
Net interest income / NIBT	104.66	129.20	130.04	155.77	137.65
NIBT / Net income	49.39	49.59	46.34	43.40	44.23
NIBT / Employees (in thousand / per person)	2,915.80	2,391.92	2,373.32	2,028.45	2,091.66
【L】					
Liquidity coverage ratio	170.83	192.63	169.76	158.58	187.19
Net stable funding ratio	153.58	163.33	155.36	154.22	159.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.87	30.88	25.82	30.10	37.33
Loans / Deposits	66.59	63.27	66.71	66.21	59.02
Time deposits / Deposits	45.48	47.13	45.67	46.49	40.12
NCDs / Time deposits	0.09	0.02	1.66	0.69	1.34
Accumulated gap of assets and liabilities (180 days) / Equity	8.77	-9.67	-36.85	-66.29	54.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.94	88.07	91.79	89.55	79.67
Interest rate sensitivity gap / Equity	-101.10	-138.39	-89.61	-120.41	-214.43
【G】					
Deposit growth rate	8.60	5.21	8.93	1.12	17.84
Loan growth rate	14.30	11.48	9.76	13.03	11.78
Investment growth rate	-4.42	-5.36	1.29	-12.87	18.34
Guarantee growth rate	20.92	3.31	33.55	-9.28	-21.94

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

Bank SinoPac

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	15.73	15.18	16.14	14.34	15.80
Tier 1 capital / Risk-weighted assets	13.21	12.50	13.47	11.63	12.99
Common equity Tier 1 / Risk-weighted assets	11.48	10.66	11.64	9.75	11.43
Tier 1 capital / Exposure measurement	7.24	6.67	7.20	6.32	6.66
Liabilities / Equity (multiple)	13.25	14.73	13.33	16.10	13.81
【A】					
Non-performing loan ratio	0.15	0.10	0.09	0.11	0.13
Loan loss provisions / NPLs	870.79	1,225.42	1,419.25	1,167.70	1,010.80
【E】					
NIBT / Average equity	14.12	12.69	11.87	12.22	9.27
(NIBT + loan loss provisions) / Average equity	15.52	13.81	12.39	12.54	9.77
NIBT / Average assets	1.01	0.77	0.79	0.77	0.63
(NIBT + loan loss provisions) / Average assets	1.11	0.83	0.82	0.79	0.67
Net interest income / NIBT	84.37	124.66	118.45	141.01	148.29
NIBT / Net income	52.99	49.28	49.01	48.03	43.69
NIBT / Employees (in thousand / per person)	3,932.34	2,991.83	2,986.81	2,752.76	2,152.09
【L】					
Liquidity coverage ratio	125.92	132.23	128.04	124.47	136.85
Net stable funding ratio	132.91	138.42	136.34	136.92	137.09
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.18	24.42	29.08	22.88	31.19
Loans / Deposits	73.70	68.34	70.51	66.02	64.60
Time deposits / Deposits	47.48	50.93	48.65	49.40	44.58
NCDs / Time deposits	1.11	1.34	1.20	1.72	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-78.35	-91.35	-112.94	-105.55	-29.23
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	115.46	109.87	114.60	108.55	105.54
Interest rate sensitivity gap / Equity	118.42	84.02	111.95	76.21	47.23
【G】					
Deposit growth rate	0.66	13.24	0.89	9.06	10.21
Loan growth rate	8.55	10.59	7.75	11.42	3.47
Investment growth rate	21.95	-0.89	22.62	-3.84	8.26
Guarantee growth rate	-11.12	-13.67	-11.35	-15.28	28.61

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

E.Sun Commercial Bank Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.64	14.96	15.62	14.33	13.97
Tier 1 capital / Risk-weighted assets	13.17	12.29	13.10	11.64	11.74
Common equity Tier 1 / Risk-weighted assets	11.71	10.68	11.61	10.07	10.32
Tier 1 capital / Exposure measurement	6.70	6.14	6.61	5.86	6.02
Liabilities / Equity (multiple)	14.23	15.79	14.40	16.68	15.67
【 A 】					
Non-performing loan ratio	0.16	0.17	0.16	0.16	0.16
Loan loss provisions / NPLs	770.85	696.03	753.33	752.62	783.82
【 E 】					
NIBT / Average equity	11.97	14.25	11.39	10.22	11.28
(NIBT + loan loss provisions) / Average equity	12.66	14.63	12.16	10.62	11.76
NIBT / Average assets	0.78	0.82	0.70	0.57	0.70
(NIBT + loan loss provisions) / Average assets	0.82	0.84	0.75	0.59	0.73
Net interest income / NIBT	107.21	89.28	113.28	146.65	116.24
NIBT / Net income	44.08	48.03	39.80	36.98	40.22
NIBT / Employees (in thousand / per person)	3,163.03	3,169.50	2,814.54	2,168.75	2,347.58
【 L 】					
Liquidity coverage ratio	128.09	141.29	143.59	132.63	124.72
Net stable funding ratio	136.12	139.25	136.85	137.61	133.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.50	29.61	25.68	32.69	33.81
Loans / Deposits	68.26	66.85	68.45	66.23	65.69
Time deposits / Deposits	51.45	50.06	50.55	48.75	43.22
NCDs / Time deposits	1.17	0.68	1.19	0.64	2.51
Accumulated gap of assets and liabilities (180 days) / Equity	-80.37	-117.58	-96.62	-137.81	-79.88
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	111.36	115.31	113.35	119.12	116.91
Interest rate sensitivity gap / Equity	96.84	141.44	115.09	176.89	152.91
【 G 】					
Deposit growth rate	8.08	5.60	4.16	7.55	8.62
Loan growth rate	9.57	5.46	6.89	9.20	8.70
Investment growth rate	-0.40	2.29	-0.77	0.78	6.10
Guarantee growth rate	-10.93	-29.40	-18.27	-22.52	17.29

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

KGI Bank Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.23	14.30	14.61	14.19	14.96
Tier 1 capital / Risk-weighted assets	12.28	12.21	12.59	12.07	13.07
Common equity Tier 1 / Risk-weighted assets	11.81	11.69	12.09	11.54	12.72
Tier 1 capital / Exposure measurement	7.77	7.66	7.79	7.41	8.01
Liabilities / Equity (multiple)	10.64	10.71	10.42	11.43	9.80
【 A 】					
Non-performing loan ratio	0.29	0.18	0.30	0.20	0.13
Loan loss provisions / NPLs	443.12	727.35	424.63	663.38	955.69
【 E 】					
NIBT / Average equity	9.51	11.00	9.30	10.49	7.38
(NIBT + loan loss provisions) / Average equity	11.63	10.22	9.35	10.46	7.47
NIBT / Average assets	0.85	0.94	0.80	0.88	0.70
(NIBT + loan loss provisions) / Average assets	1.04	0.88	0.80	0.88	0.70
Net interest income / NIBT	98.93	110.43	122.27	141.62	178.57
NIBT / Net income	43.13	r 52.42	46.04	50.59	43.51
NIBT / Employees (in thousand / per person)	2,752.55	2,892.99	2,485.90	2,666.26	1,982.28
【 L 】					
Liquidity coverage ratio	114.82	123.23	107.10	122.07	110.77
Net stable funding ratio	125.83	131.53	128.02	130.66	125.14
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.31	34.26	35.30	31.83	38.54
Loans / Deposits	73.64	72.94	72.07	73.57	75.31
Time deposits / Deposits	59.26	62.46	58.98	61.57	59.45
NCDs / Time deposits	0.04	0.04	0.04	0.94	1.53
Accumulated gap of assets and liabilities (180 days) / Equity	-169.58	-173.13	-183.96	-209.72	-210.01
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	120.22	109.17	118.77	114.98	110.44
Interest rate sensitivity gap / Equity	110.66	56.03	100.07	88.97	55.04
【 G 】					
Deposit growth rate	7.74	12.16	2.67	8.10	-2.11
Loan growth rate	8.77	2.30	0.58	5.60	-0.36
Investment growth rate	1.61	-1.85	4.14	-6.23	-0.22
Guarantee growth rate	6.77	-33.73	46.49	-49.52	7.74

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

DBS Bank (Taiwan) Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	15.29	14.52	r 16.19	14.94	14.46
Tier 1 capital / Risk-weighted assets	13.53	12.37	r 14.39	12.73	12.36
Common equity Tier 1 / Risk-weighted assets	11.92	9.65	r 12.64	9.90	9.56
Tier 1 capital / Exposure measurement	6.52	6.52	r 6.66	6.36	7.13
Liabilities / Equity (multiple)	9.03	11.97	8.86	12.54	10.87
【A】					
Non-performing loan ratio	0.22	0.39	0.35	0.43	0.47
Loan loss provisions / NPLs	684.41	353.89	446.01	323.61	279.92
【E】					
NIBT / Average equity	6.28	4.76	1.11	2.15	2.44
(NIBT + loan loss provisions) / Average equity	9.96	7.22	2.48	2.58	2.94
NIBT / Average assets	0.65	0.36	0.11	0.17	0.20
(NIBT + loan loss provisions) / Average assets	1.02	0.54	0.24	0.20	0.24
Net interest income / NIBT	248.37	359.36	1,308.99	672.36	553.22
NIBT / Net income	19.97	16.65	4.39	8.78	9.59
NIBT / Employees (in thousand / per person)	1,033.49	734.90	-	355.85	424.66
【L】					
Liquidity coverage ratio	165.16	141.58	169.57	139.58	119.36
Net stable funding ratio	140.76	126.26	142.24	131.96	121.63
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.57	27.80	27.47	30.58	21.70
Loans / Deposits	66.18	70.64	65.04	65.93	76.34
Time deposits / Deposits	58.22	65.06	56.83	60.95	55.58
NCDs / Time deposits	-	3.26	-	6.43	13.18
Accumulated gap of assets and liabilities (180 days) / Equity	-203.04	-339.38	-188.11	-308.02	-130.35
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	123.22	137.98	125.53	141.42	123.64
Interest rate sensitivity gap / Equity	110.35	227.25	113.77	245.23	149.95
【G】					
Deposit growth rate	86.76	7.97	74.75	15.85	2.29
Loan growth rate	74.98	2.88	72.40	0.05	6.97
Investment growth rate	72.75	16.78	36.13	25.90	-12.59
Guarantee growth rate	25.83	-1.23	53.51	-8.85	16.38

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

March 31, 2024

Taishin International Bank

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.62	14.81	15.07	14.91	15.06
Tier 1 capital / Risk-weighted assets	12.58	12.51	13.02	12.57	12.57
Common equity Tier 1 / Risk-weighted assets	10.97	10.72	11.32	10.71	10.73
Tier 1 capital / Exposure measurement	6.55	6.52	6.77	6.63	7.18
Liabilities / Equity (multiple)	13.37	13.59	12.89	13.36	11.89
【 A 】					
Non-performing loan ratio	0.10	0.11	0.12	0.14	0.12
Loan loss provisions / NPLs	1,247.31	1,182.98	1,159.75	972.98	1,104.45
【 E 】					
NIBT / Average equity	11.13	12.23	10.20	8.91	9.30
(NIBT + loan loss provisions) / Average equity	13.19	13.48	10.65	8.82	9.41
NIBT / Average assets	0.76	0.81	0.68	0.62	0.69
(NIBT + loan loss provisions) / Average assets	0.90	0.89	0.71	0.61	0.70
Net interest income / NIBT	124.15	116.89	136.48	165.35	138.87
NIBT / Net income	42.69	45.24	39.98	37.74	39.86
NIBT / Employees (in thousand / per person)	2,628.47	2,665.46	2,221.14	1,878.08	2,012.62
【 L 】					
Liquidity coverage ratio	116.12	145.35	119.33	127.85	112.92
Net stable funding ratio	134.91	140.17	138.66	137.64	132.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	15.93	22.92	18.13	21.68	22.85
Loans / Deposits	73.61	71.55	72.10	73.32	78.15
Time deposits / Deposits	48.29	46.67	46.99	44.98	37.51
NCDs / Time deposits	0.62	0.21	0.16	0.31	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	72.74	54.56	47.10	0.10	44.31
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	189.64	192.37	191.15	168.30	181.32
Interest rate sensitivity gap / Equity	397.22	414.88	402.49	345.06	355.48
【 G 】					
Deposit growth rate	10.09	16.25	9.70	14.64	4.97
Loan growth rate	13.21	3.99	7.70	6.76	6.12
Investment growth rate	6.49	35.29	19.32	22.43	-4.73
Guarantee growth rate	9.24	-11.09	25.18	-19.57	0.81

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

EnTie Commercial Bank　　Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	16.91	16.37	16.96	16.30	17.69
Tier 1 capital / Risk-weighted assets	15.74	15.19	15.79	15.12	16.50
Common equity Tier 1 / Risk-weighted assets	15.74	15.19	15.79	15.12	16.50
Tier 1 capital / Exposure measurement	8.98	8.87	9.15	8.72	9.74
Liabilities / Equity (multiple)	9.34	9.44	9.08	9.66	8.57
【 A 】					
Non-performing loan ratio	0.86	0.85	0.58	0.59	0.57
Loan loss provisions / NPLs	180.58	160.22	248.21	310.09	264.66
【 E 】					
NIBT / Average equity	3.95	-8.72	3.59	3.61	7.61
(NIBT + loan loss provisions) / Average equity	6.27	7.25	4.01	6.99	8.48
NIBT / Average assets	0.40	-0.88	0.36	0.38	0.83
(NIBT + loan loss provisions) / Average assets	0.64	0.73	0.41	0.73	0.93
Net interest income / NIBT	226.15	-	270.16	312.49	138.55
NIBT / Net income	25.95	-54.05	21.47	21.55	44.69
NIBT / Employees (in thousand / per person)	928.62	-2,009.17	833.89	844.14	1,794.46
【 L 】					
Liquidity coverage ratio	140.15	125.13	133.94	132.20	122.40
Net stable funding ratio	126.45	128.40	129.93	127.87	123.36
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.63	30.56	28.01	30.43	30.89
Loans / Deposits	73.56	75.26	74.39	73.46	76.30
Time deposits / Deposits	74.22	73.13	73.33	73.50	68.71
NCDs / Time deposits	0.41	0.93	0.42	1.25	0.42
Accumulated gap of assets and liabilities (180 days) / Equity	-213.55	-223.89	-211.91	-189.16	-151.82
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.95	102.18	105.97	104.13	100.46
Interest rate sensitivity gap / Equity	21.76	16.23	42.32	31.00	3.11
【 G 】					
Deposit growth rate	2.32	2.66	-2.68	7.57	7.82
Loan growth rate	0.01	2.48	-1.45	3.57	6.47
Investment growth rate	10.04	-4.01	-4.72	4.73	11.90
Guarantee growth rate	-28.23	4.41	-11.73	-11.51	-21.21

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

CTBC Bank

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.84	15.89	14.34	14.96	14.98
Tier 1 capital / Risk-weighted assets	13.15	14.08	12.66	13.17	14.98
Common equity Tier 1 / Risk-weighted assets	11.88	12.63	11.38	11.76	14.97
Tier 1 capital / Exposure measurement	5.92	6.03	5.71	5.98	6.54
Liabilities / Equity (multiple)	12.84	12.65	13.29	12.70	11.70
【 A 】					
Non-performing loan ratio	0.18	0.15	0.16	0.12	0.16
Loan loss provisions / NPLs	682.59	823.43	782.87	981.93	792.04
【 E 】					
NIBT / Average equity	16.15	15.55	14.28	13.67	11.02
(NIBT + loan loss provisions) / Average equity	18.44	16.57	14.73	14.42	11.58
NIBT / Average assets	1.14	1.13	1.02	1.01	0.87
(NIBT + loan loss provisions) / Average assets	1.30	1.20	1.05	1.07	0.91
Net interest income / NIBT	86.18	104.01	110.03	123.53	128.53
NIBT / Net income	45.53	46.23	42.94	45.35	38.74
NIBT / Employees (in thousand / per person)	4,236.52	4,020.41	3,581.80	3,321.46	2,756.47
【 L 】					
Liquidity coverage ratio	136.10	157.27	129.16	130.11	158.25
Net stable funding ratio	145.46	r 148.57	r 142.05	144.48	147.23
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.86	28.87	24.84	23.33	31.14
Loans / Deposits	66.16	64.47	66.08	66.90	63.85
Time deposits / Deposits	47.37	46.26	47.88	44.21	37.62
NCDs / Time deposits	0.02	0.04	1.02	0.04	0.08
Accumulated gap of assets and liabilities (180 days) / Equity	-80.53	-65.53	-106.16	-67.49	-36.65
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.20	108.75	107.94	105.97	104.79
Interest rate sensitivity gap / Equity	78.09	67.60	63.02	45.84	35.37
【 G 】					
Deposit growth rate	8.09	17.24	10.05	13.99	9.37
Loan growth rate	10.92	14.27	8.71	19.44	10.47
Investment growth rate	-1.35	17.42	9.96	-1.09	5.47
Guarantee growth rate	11.24	-2.56	4.44	-4.29	-6.02

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2024

NEXT Commercial Bank

Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	43.66	64.55	57.16	74.73	-
Tier 1 capital / Risk-weighted assets	42.68	64.12	56.13	74.35	-
Common equity Tier 1 / Risk-weighted assets	42.68	64.12	56.13	74.35	-
Tier 1 capital / Exposure measurement	19.53	17.36	21.32	18.99	-
Liabilities / Equity (multiple)	3.31	3.73	3.00	3.38	-
【 A 】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【 E 】					
NIBT / Average equity	-10.01	-15.31	-16.46	-	-
(NIBT + loan loss provisions) / Average equity	-8.80	-14.84	-16.05	-	-
NIBT / Average assets	-2.37	-3.33	-3.47	-	-
(NIBT + loan loss provisions) / Average assets	-2.09	-3.23	-3.38	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-336.23	-	-13,433.33	-	-
NIBT / Employees (in thousand / per person)	-3,501.89	-4,877.64	-4,562.26	-5,273.11	-
【 L 】					
Liquidity coverage ratio	1,470.85	3,648.22	2,323.49	4,311.33	-
Net stable funding ratio	173.34	255.47	194.68	298.11	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	68.53	100.03	70.50	101.21	-
Loans / Deposits	49.91	14.52	45.57	11.96	-
Time deposits / Deposits	33.43	22.21	35.54	19.09	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	83.10	255.43	99.74	244.03	-
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.86	108.11	113.57	94.38	-
Interest rate sensitivity gap / Equity	30.91	29.07	38.45	-18.15	-
【 G 】					
Deposit growth rate	8.19	4,625.18	7.88	-	-
Loan growth rate	271.78	9,180.95	311.13	-	-
Investment growth rate	15.95	190.27	-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

March 31, 2024

LINE Bank Taiwan Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	20.26	r 37.16	r 23.44	44.64	92.39
Tier 1 capital / Risk-weighted assets	19.39	r 37.15	r 22.55	44.63	92.39
Common equity Tier 1 / Risk-weighted assets	19.39	r 37.15	r 22.55	44.63	92.39
Tier 1 capital / Exposure measurement	10.97	16.77	r 12.51	19.10	17.49
Liabilities / Equity (multiple)	5.70	3.65	4.95	3.16	3.03
【 A 】					
Non-performing loan ratio	0.08	0.03	0.06	0.01	-
Loan loss provisions / NPLs	1,303.03	3,557.14	1,587.50	7,600.00	-
【 E 】					
NIBT / Average equity	-10.09	-11.79	-11.54	-23.58	-
(NIBT + loan loss provisions) / Average equity	-8.48	-11.10	-11.06	-22.98	-
NIBT / Average assets	-1.60	-2.60	-2.34	-5.28	-
(NIBT + loan loss provisions) / Average assets	-1.35	-2.45	-2.24	-5.14	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-125.41	-1,150.00	-251.53	-	-
NIBT / Employees (in thousand / per person)	-2,859.81	-3,786.92	-3,419.35	-6,892.86	-6,608.36
【 L 】					
Liquidity coverage ratio	1,995.90	6,259.86	3,005.30	6,743.31	9,387.24
Net stable funding ratio	162.73	200.02	166.24	207.65	337.43
Liquidity reserve ratio (average daily data in the last month of each quarter)	44.87	63.29	46.72	68.60	89.37
Loans / Deposits	62.88	52.89	63.08	51.41	15.34
Time deposits / Deposits	67.52	56.82	66.85	53.25	42.01
NCDs / Time deposits	6.66	-	6.31	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	1.49	92.14	-37.98	42.54	123.45
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.49	110.18	102.88	112.91	97.01
Interest rate sensitivity gap / Equity	13.68	34.62	13.76	36.85	-7.69
【 G 】					
Deposit growth rate	42.88	37.40	41.85	78.57	-
Loan growth rate	69.87	220.16	74.04	498.41	-
Investment growth rate	-2.46	10.15	-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

March 31, 2024

Rakuten International Commercial Bank Unit：%

Items	31/03/24	31/03/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	45.65	114.04	71.73	140.36	451.00
Tier 1 capital / Risk-weighted assets	45.65	114.04	71.73	140.36	451.00
Common equity Tier 1 / Risk-weighted assets	45.65	114.04	71.73	140.36	451.00
Tier 1 capital / Exposure measurement	18.36	22.43	21.44	25.95	55.59
Liabilities / Equity (multiple)	3.73	2.95	3.09	2.44	0.70
【 A 】					
Non-performing loan ratio	0.07	0.11	0.09	0.22	-
Loan loss provisions / NPLs	1,500.00	900.00	1,180.00	466.67	-
【 E 】					
NIBT / Average equity	-8.78	-7.07	-7.62	-7.39	-5.82
(NIBT + loan loss provisions) / Average equity	-4.39	-5.90	-7.51	-7.34	-5.82
NIBT / Average assets	-2.00	-2.04	-2.00	-2.69	-4.54
(NIBT + loan loss provisions) / Average assets	-1.00	-1.71	-1.97	-2.67	-4.54
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-545.45	-708.70	-631.73	-3,059.09	-5,580.00
NIBT / Employees (in thousand / per person)	-4,472.05	-4,152.87	-4,080.75	-4,456.95	-4,359.37
【 L 】					
Liquidity coverage ratio	792.84	1,872.16	1,165.08	3,411.39	9,424.87
Net stable funding ratio	176.21	257.80	191.09	301.61	306.69
Liquidity reserve ratio (average daily data in the last month of each quarter)	80.65	111.82	93.59	124.80	222.64
Loans / Deposits	35.05	12.32	27.74	6.76	3.09
Time deposits / Deposits	55.73	17.70	54.65	16.46	54.77
NCDs / Time deposits	11.09	2.65	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-19.14	106.25	18.22	49.24	85.83
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.97	79.87	93.63	74.97	214.98
Interest rate sensitivity gap / Equity	-21.90	-58.31	-19.14	-59.52	75.42
【 G 】					
Deposit growth rate	13.77	113.16	6.57	213.27	-
Loan growth rate	223.58	719.00	337.32	585.64	-
Investment growth rate	-2.16	88.76	-29.52	174.48	-
Guarantee growth rate	-	-	-	-	-