TABLE 7 (1)

The Main Financial and Performance Ratios

June 30, 2024

The Peer-Group Average　　Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.50	14.88	15.21	14.83	14.86
2.Arithmetic mean	14.74	15.01	15.33	14.68	14.80
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	12.70	12.73	13.27	12.47	13.01
2.Arithmetic mean	12.67	12.86	13.22	12.46	12.97
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.61	11.68	12.03	11.24	12.00
2.Arithmetic mean	11.45	11.54	11.94	11.13	11.96
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.80	6.78	6.93	6.74	6.84
2.Arithmetic mean	6.44	6.47	6.63	6.29	6.47
Liabilities / Equity (multiple)	12.53	12.74	12.29	13.19	12.92
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.13	0.16	0.13	0.15	0.17
2.Arithmetic mean	0.16	0.16	0.14	0.15	0.17
Loan loss provisions / NPLs	1,080.64	962.86	1,113.58	1,021.52	802.45
Expected losses of classified assets / Total provisions	75.82	74.31	74.33	74.40	73.77
【 E 】					
NIBT / Average equity					
1.Winsorized mean	9.97	9.88	9.17	8.41	7.30
2.Arithmetic mean	11.16	11.16	10.33	9.33	8.14
(NIBT + loan loss provisions) / Average equity	10.94	10.29	9.91	8.85	7.71
NIBT / Average assets					
1.Winsorized mean	0.73	0.70	0.63	0.59	0.53
2.Arithmetic mean	0.78	0.75	0.7	0.62	0.58
(NIBT + loan loss provisions) / Average assets	0.80	0.73	0.66	0.61	0.56
Net interest income / NIBT	117.60	123.71	137.30	171.17	169.88
NIBT / Net income	43.38	43.45	40.81	39.59	36.58
NIBT / Employees (in thousand / per person)	2,780.15	2,565.07	2,312.26	2,018.03	1,771.64
【 L 】					
Liquidity coverage ratio	127.90	134.66	139.08	137.46	139.12
Net stable funding ratio	135.16	r 138.86	137.49	139.10	137.92
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.61	27.85	28.03	27.96	30.41
Loans / Deposits	70.97	69.33	70.02	70.19	69.79
Time deposits / Deposits	52.52	50.96	51.64	48.74	45.87
NCDs / Time deposits	1.06	0.73	1.06	0.80	0.90
Accumulated gap of assets and liabilities (180 days) / Equity	-118.55	-93.06	-95.74	-100.89	-75.81
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.80	102.64	104.30	102.91	104.16
Interest rate sensitivity gap / Equity	26.85	22.23	30.02	22.74	23.72
【 G 】					
Deposit growth rate	6.40	7.64	5.69	6.09	6.19
Loan growth rate	8.96	6.14	5.76	8.09	5.94
Investment growth rate	4.54	6.89	6.99	-0.35	5.13
Guarantee growth rate	3.89	0.98	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.“r” represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Bank of Taiwan Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	16.37	16.08	16.18	14.99	15.25
Tier 1 capital / Risk-weighted assets	14.14	13.83	13.97	12.72	13.71
Common equity Tier 1 / Risk-weighted assets	14.14	13.83	13.97	12.72	13.71
Tier 1 capital / Exposure measurement	5.50	5.26	5.55	5.02	5.48
Liabilities / Equity (multiple)	12.92	13.88	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	1,717.06	1,511.05	1,726.24	1,458.34	1,325.50
【 E 】					
NIBT / Average equity	8.68	7.09	6.92	4.83	4.29
(NIBT + loan loss provisions) / Average equity	8.80	7.21	7.03	5.13	4.43
NIBT / Average assets	0.61	0.46	0.46	0.33	0.31
(NIBT + loan loss provisions) / Average assets	0.61	0.47	0.47	0.35	0.32
Net interest income / NIBT	95.93	137.36	134.13	183.76	174.46
NIBT / Net income	61.87	53.76	51.04	44.92	43.60
NIBT / Employees (in thousand / per person)	5,105.42	3,813.74	3,731.05	2,506.34	2,224.27
【 L 】					
Liquidity coverage ratio	147.61	152.61	135.10	149.83	146.66
Net stable funding ratio	156.65	151.01	153.74	148.29	152.82
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.80	29.16	35.41	22.11	32.68
Loans / Deposits	61.78	67.90	65.56	72.62	70.92
Time deposits / Deposits	56.44	54.06	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	-70.83	-75.00	-48.47	98.62	-35.27
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.51	99.27	97.97	101.10	96.60
Interest rate sensitivity gap / Equity	-13.67	-7.30	-19.66	11.40	-32.23
【 G 】					
Deposit growth rate	8.22	4.92	1.36	10.96	0.88
Loan growth rate	-2.39	0.30	-8.23	16.05	2.45
Investment growth rate	15.38	31.57	17.59	9.84	3.23
Guarantee growth rate	-5.34	5.02	6.37	2.21	-10.27

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Land Bank of Taiwan

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.46	13.96	14.31	13.24	13.13
Tier 1 capital / Risk-weighted assets	12.43	11.79	12.28	11.12	11.14
Common equity Tier 1 / Risk-weighted assets	11.26	10.40	10.86	9.75	9.70
Tier 1 capital / Exposure measurement	6.53	6.11	6.44	5.99	5.70
Liabilities / Equity (multiple)	14.36	16.01	15.07	16.43	17.30
【 A 】					
Non-performing loan ratio	0.10	0.12	0.11	0.10	0.12
Loan loss provisions / NPLs	1,720.73	1,463.14	1,675.16	1,645.80	1,395.06
【 E 】					
NIBT / Average equity	9.39	9.19	8.84	8.24	7.77
(NIBT + loan loss provisions) / Average equity	9.55	9.22	9.14	8.86	8.46
NIBT / Average assets	0.57	0.51	0.50	0.43	0.41
(NIBT + loan loss provisions) / Average assets	0.57	0.51	0.51	0.47	0.45
Net interest income / NIBT	161.35	184.05	183.00	222.84	222.16
NIBT / Net income	51.05	50.11	48.39	44.46	41.71
NIBT / Employees (in thousand / per person)	3,338.58	3,078.83	2,954.24	2,580.84	2,295.60
【 L 】					
Liquidity coverage ratio	103.20	121.61	115.76	111.49	110.97
Net stable funding ratio	119.60	122.07	118.80	119.45	117.87
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.10	27.30	23.75	25.33	26.85
Loans / Deposits	80.81	75.42	78.76	77.72	76.06
Time deposits / Deposits	53.22	56.77	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	-323.16	-304.28	-295.92	-284.74	-329.26
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.34	102.17	102.77	102.29	103.08
Interest rate sensitivity gap / Equity	27.59	28.55	34.47	30.77	44.41
【 G 】					
Deposit growth rate	-0.68	-2.58	0.93	-4.83	11.08
Loan growth rate	2.30	-1.32	-0.67	2.62	6.47
Investment growth rate	-10.52	9.50	5.62	-3.86	8.59
Guarantee growth rate	-4.96	-8.49	2.23	-7.88	16.93

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Taiwan Cooperative Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.54	14.68	14.92	14.59	14.96
Tier 1 capital / Risk-weighted assets	12.51	12.98	13.23	12.83	12.95
Common equity Tier 1 / Risk-weighted assets	10.93	11.28	11.55	11.06	11.98
Tier 1 capital / Exposure measurement	5.77	5.86	5.86	5.80	5.70
Liabilities / Equity (multiple)	16.37	16.63	16.43	17.13	15.75
【 A 】					
Non-performing loan ratio	0.18	0.24	0.18	0.18	0.22
Loan loss provisions / NPLs	594.92	477.28	637.13	637.40	541.67
【 E 】					
NIBT / Average equity	9.41	8.70	7.87	9.24	9.20
(NIBT + loan loss provisions) / Average equity	9.57	9.52	9.29	9.47	9.32
NIBT / Average assets	0.55	0.50	0.46	0.53	0.54
(NIBT + loan loss provisions) / Average assets	0.56	0.55	0.54	0.54	0.55
Net interest income / NIBT	112.48	149.10	157.55	167.43	161.46
NIBT / Net income	45.16	42.55	37.16	45.29	44.16
NIBT / Employees (in thousand / per person)	2,945.08	2,557.12	2,288.23	2,512.10	2,475.39
【 L 】					
Liquidity coverage ratio	113.30	124.53	132.92	131.17	145.07
Net stable funding ratio	136.67	139.28	140.14	142.51	145.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.17	30.61	28.71	30.36	28.92
Loans / Deposits	73.39	72.27	72.39	71.50	70.75
Time deposits / Deposits	46.37	44.62	45.25	43.56	41.68
NCDs / Time deposits	2.62	1.91	1.96	3.23	2.94
Accumulated gap of assets and liabilities (180 days) / Equity	-156.36	-163.80	-134.01	-95.30	-41.36
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.43	100.76	102.12	99.58	98.65
Interest rate sensitivity gap / Equity	17.29	9.57	26.12	-5.51	-16.27
【 G 】					
Deposit growth rate	6.80	5.53	7.36	3.41	6.37
Loan growth rate	7.65	8.84	8.06	6.13	7.33
Investment growth rate	1.94	7.54	4.99	-0.95	4.29
Guarantee growth rate	-4.37	0.71	4.96	-8.56	-4.87

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

First Commercial Bank Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.87	14.26	14.56	13.76	14.21
Tier 1 capital / Risk-weighted assets	11.96	12.32	12.61	11.80	12.48
Common equity Tier 1 / Risk-weighted assets	10.37	10.59	10.91	10.09	10.88
Tier 1 capital / Exposure measurement	5.85	6.00	6.05	5.99	6.12
Liabilities / Equity (multiple)	15.95	15.93	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	745.34	735.76	826.76	709.20	620.26
【 E 】					
NIBT / Average equity	13.34	13.46	11.82	11.71	9.98
(NIBT + loan loss provisions) / Average equity	14.68	15.16	13.77	12.70	10.89
NIBT / Average assets	0.72	0.74	0.64	0.62	0.60
(NIBT + loan loss provisions) / Average assets	0.79	0.83	0.75	0.67	0.65
Net interest income / NIBT	90.34	96.07	109.83	147.16	154.25
NIBT / Net income	50.61	50.04	45.37	43.68	44.66
NIBT / Employees (in thousand / per person)	3,668.62	3,553.49	3,094.12	2,816.36	2,502.45
【 L 】					
Liquidity coverage ratio	114.88	127.60	129.14	123.81	131.39
Net stable funding ratio	130.43	135.11	135.99	131.30	136.74
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.83	34.76	34.43	34.63	36.96
Loans / Deposits	69.59	69.60	69.08	70.60	69.55
Time deposits / Deposits	46.09	44.00	45.86	41.41	34.24
NCDs / Time deposits	0.45	0.69	0.47	1.03	1.45
Accumulated gap of assets and liabilities (180 days) / Equity	-78.51	-120.92	-141.20	-75.80	-96.28
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.61	108.46	109.44	113.22	113.95
Interest rate sensitivity gap / Equity	86.57	85.92	95.19	131.73	131.09
【 G 】					
Deposit growth rate	8.12	8.70	6.37	11.87	9.13
Loan growth rate	8.10	4.84	4.09	13.56	6.83
Investment growth rate	7.32	12.26	11.54	11.42	-0.18
Guarantee growth rate	1.31	1.42	1.24	12.46	14.32

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Hua Nan Commercial Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.77	14.50	14.46	14.64	14.16
Tier 1 capital / Risk-weighted assets	11.91	12.57	12.61	12.63	12.00
Common equity Tier 1 / Risk-weighted assets	9.87	10.32	10.48	10.27	10.41
Tier 1 capital / Exposure measurement	5.78	6.15	6.31	6.06	6.13
Liabilities / Equity (multiple)	16.80	16.07	15.46	16.59	15.02
【 A 】					
Non-performing loan ratio	0.15	0.15	0.15	0.13	0.15
Loan loss provisions / NPLs	821.33	855.42	846.39	993.64	827.05
【 E 】					
NIBT / Average equity	10.79	11.02	11.09	9.89	8.10
(NIBT + loan loss provisions) / Average equity	11.72	11.62	11.92	10.28	8.84
NIBT / Average assets	0.60	0.64	0.63	0.55	0.48
(NIBT + loan loss provisions) / Average assets	0.65	0.67	0.68	0.57	0.52
Net interest income / NIBT	98.48	118.90	112.98	162.45	169.22
NIBT / Net income	46.35	47.74	47.27	43.09	39.21
NIBT / Employees (in thousand / per person)	3,065.34	2,961.05	2,920.41	2,458.35	2,037.83
【 L 】					
Liquidity coverage ratio	121.69	125.30	118.44	139.28	125.08
Net stable funding ratio	132.18	139.31	134.18	140.69	138.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.52	32.68	28.45	33.74	29.35
Loans / Deposits	70.94	70.85	74.10	68.21	70.40
Time deposits / Deposits	42.14	35.88	37.56	33.50	30.71
NCDs / Time deposits	1.37	0.25	0.33	0.46	1.52
Accumulated gap of assets and liabilities (180 days) / Equity	-64.92	24.39	-8.92	79.71	85.06
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.83	97.52	96.84	97.25	97.72
Interest rate sensitivity gap / Equity	-65.62	-30.25	-36.59	-34.36	-26.76
【 G 】					
Deposit growth rate	14.22	0.58	3.86	3.74	12.57
Loan growth rate	13.19	0.72	10.05	2.69	11.35
Investment growth rate	8.76	7.49	1.80	9.69	15.08
Guarantee growth rate	10.35	2.85	13.58	7.82	34.84

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Chang Hwa Commercial Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.59	14.15	14.21	14.30	14.97
Tier 1 capital / Risk-weighted assets	11.10	11.46	11.59	11.43	12.09
Common equity Tier 1 / Risk-weighted assets	9.58	9.77	9.98	9.71	10.46
Tier 1 capital / Exposure measurement	6.01	6.35	6.29	6.26	6.31
Liabilities / Equity (multiple)	14.88	14.34	14.33	14.79	13.82
【 A 】					
Non-performing loan ratio	0.16	0.17	0.18	0.20	0.33
Loan loss provisions / NPLs	778.65	723.97	693.17	637.94	386.80
【 E 】					
NIBT / Average equity	10.31	9.82	9.32	8.08	6.26
(NIBT + loan loss provisions) / Average equity	11.83	10.49	9.97	8.93	6.66
NIBT / Average assets	0.58	0.58	0.54	0.45	0.39
(NIBT + loan loss provisions) / Average assets	0.67	0.62	0.58	0.50	0.42
Net interest income / NIBT	114.49	126.31	134.05	184.64	196.72
NIBT / Net income	46.11	43.97	42.45	38.71	35.88
NIBT / Employees (in thousand / per person)	2,819.39	2,557.35	2,407.68	1,944.15	1,524.28
【 L 】					
Liquidity coverage ratio	117.32	148.71	115.61	135.96	153.22
Net stable funding ratio	131.76	137.66	134.14	139.90	141.47
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.05	26.53	24.28	25.85	25.94
Loans / Deposits	72.98	71.90	73.62	72.26	72.24
Time deposits / Deposits	49.63	45.14	45.69	42.92	38.14
NCDs / Time deposits	0.27	0.37	0.35	0.40	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	-131.52	-116.06	-133.28	-166.39	-102.89
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.70	108.83	108.50	108.34	110.11
Interest rate sensitivity gap / Equity	66.30	85.49	81.96	82.57	94.56
【 G 】					
Deposit growth rate	12.40	4.49	5.23	8.30	12.97
Loan growth rate	14.10	0.03	7.21	8.31	5.15
Investment growth rate	10.51	13.06	8.50	13.65	29.89
Guarantee growth rate	-6.71	-8.76	2.79	-3.35	-2.21

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

The Shanghai Commercial & Savings Bank   Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.34	14.72	15.27	15.66	14.87
Tier 1 capital / Risk-weighted assets	11.77	12.12	12.78	12.66	14.82
Common equity Tier 1 / Risk-weighted assets	10.97	11.28	11.95	11.80	14.82
Tier 1 capital / Exposure measurement	7.29	7.14	7.59	7.55	8.73
Liabilities / Equity (multiple)	7.42	8.06	7.66	7.94	7.66
【 A 】					
Non-performing loan ratio	0.63	0.17	0.17	0.16	0.13
Loan loss provisions / NPLs	240.01	842.85	941.85	905.76	1,040.73
【 E 】					
NIBT / Average equity	7.34	11.65	9.13	10.24	9.80
(NIBT + loan loss provisions) / Average equity	8.95	11.74	10.08	11.56	9.98
NIBT / Average assets	0.89	1.36	1.07	1.16	1.12
(NIBT + loan loss provisions) / Average assets	1.09	1.37	1.18	1.31	1.14
Net interest income / NIBT	136.69	92.24	116.74	97.39	75.60
NIBT / Net income	52.24	67.68	58.57	59.27	65.12
NIBT / Employees (in thousand / per person)	4,934.55	7,061.76	5,705.56	5,771.79	5,534.77
【 L 】					
Liquidity coverage ratio	123.94	120.25	131.48	124.68	114.42
Net stable funding ratio	117.81	122.14	121.22	127.63	129.83
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.74	31.38	30.52	29.89	31.19
Loans / Deposits	70.40	68.72	68.98	69.88	73.17
Time deposits / Deposits	60.30	59.06	60.72	54.93	45.94
NCDs / Time deposits	8.47	9.74	8.20	8.62	1.82
Accumulated gap of assets and liabilities (180 days) / Equity	-167.11	-154.27	-126.58	-127.73	-122.62
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.71	105.90	104.77	108.52	113.50
Interest rate sensitivity gap / Equity	18.41	31.72	24.78	43.47	63.93
【 G 】					
Deposit growth rate	-1.69	15.10	4.60	15.99	1.16
Loan growth rate	0.71	9.37	3.26	10.74	0.02
Investment growth rate	-1.56	36.47	17.24	3.61	9.89
Guarantee growth rate	-7.70	-25.08	-12.39	-19.21	10.31

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Taipei Fubon Commercial Bank Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.18	16.05	16.41	15.49	14.39
Tier 1 capital / Risk-weighted assets	12.92	13.69	14.17	13.03	12.95
Common equity Tier 1 / Risk-weighted assets	11.54	12.19	12.71	11.74	12.26
Tier 1 capital / Exposure measurement	6.84	7.24	7.42	6.87	6.57
Liabilities / Equity (multiple)	13.04	12.63	12.28	13.14	12.86
【 A 】					
Non-performing loan ratio	0.11	0.12	0.12	0.19	0.16
Loan loss provisions / NPLs	1,140.71	1,070.41	1,071.34	701.76	759.92
【 E 】					
NIBT / Average equity	13.02	12.12	10.75	11.71	9.69
(NIBT + loan loss provisions) / Average equity	13.55	12.83	11.03	12.12	10.04
NIBT / Average assets	0.96	0.88	0.79	0.82	0.73
(NIBT + loan loss provisions) / Average assets	1.00	0.94	0.81	0.85	0.76
Net interest income / NIBT	101.68	105.21	123.64	113.01	127.95
NIBT / Net income	49.81	50.34	45.28	52.74	47.41
NIBT / Employees (in thousand / per person)	4,239.68	3,554.77	3,242.48	3,633.01	3,064.64
【 L 】					
Liquidity coverage ratio	120.74	118.90	126.62	137.78	109.84
Net stable funding ratio	132.79	134.53	136.36	134.52	125.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.91	24.19	21.94	25.12	26.06
Loans / Deposits	66.87	65.35	65.18	63.05	65.05
Time deposits / Deposits	49.62	47.72	47.00	47.27	43.13
NCDs / Time deposits	1.61	1.49	2.64	0.88	8.12
Accumulated gap of assets and liabilities (180 days) / Equity	-125.78	-111.14	-103.11	-165.63	-108.18
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.45	104.67	107.63	109.82	112.36
Interest rate sensitivity gap / Equity	48.71	34.70	53.50	71.06	83.94
【 G 】					
Deposit growth rate	9.18	13.56	14.71	9.59	15.97
Loan growth rate	11.48	13.75	18.61	6.22	12.63
Investment growth rate	-1.90	10.49	6.22	1.18	17.70
Guarantee growth rate	12.58	4.89	3.73	18.99	6.77

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Cathay United Bank　　Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.96	14.91	15.83	15.38	16.25
Tier 1 capital / Risk-weighted assets	13.00	12.79	13.74	12.89	14.11
Common equity Tier 1 / Risk-weighted assets	11.34	11.06	12.02	11.02	12.56
Tier 1 capital / Exposure measurement	6.52	6.13	6.52	6.16	6.76
Liabilities / Equity (multiple)	13.86	14.95	14.04	14.82	12.73
【 A 】					
Non-performing loan ratio	0.12	0.09	0.11	0.08	0.09
Loan loss provisions / NPLs	1,358.43	1,811.35	1,452.74	2,149.60	1,778.45
【 E 】					
NIBT / Average equity	17.56	16.92	13.99	12.97	10.95
(NIBT + loan loss provisions) / Average equity	18.68	17.99	14.65	13.85	11.28
NIBT / Average assets	1.16	1.06	0.86	0.82	0.80
(NIBT + loan loss provisions) / Average assets	1.24	1.12	0.90	0.88	0.83
Net interest income / NIBT	111.26	113.69	135.84	146.44	133.75
NIBT / Net income	47.99	49.63	42.80	43.18	43.65
NIBT / Employees (in thousand / per person)	4,425.06	3,924.49	3,219.12	2,868.06	2,539.45
【 L 】					
Liquidity coverage ratio	117.52	149.62	145.22	163.03	187.89
Net stable funding ratio	142.12	149.00	147.14	151.98	153.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.59	26.30	25.36	28.87	33.89
Loans / Deposits	69.82	61.84	64.70	62.94	61.56
Time deposits / Deposits	33.90	34.70	36.06	31.27	25.76
NCDs / Time deposits	0.22	0.27	0.25	0.33	0.32
Accumulated gap of assets and liabilities (180 days) / Equity	-150.74	-56.67	-120.81	-78.23	-28.35
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.39	104.70	108.25	108.44	105.38
Interest rate sensitivity gap / Equity	22.55	44.71	75.50	82.25	47.99
【 G 】					
Deposit growth rate	1.44	13.98	8.93	10.79	11.18
Loan growth rate	14.53	11.61	11.91	13.22	8.70
Investment growth rate	-11.49	6.30	5.79	1.02	3.81
Guarantee growth rate	-6.10	7.95	-3.97	7.52	6.86

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

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

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	28.90	28.18	27.63	26.69	29.58
Tier 1 capital / Risk-weighted assets	27.59	26.85	26.31	25.36	28.24
Common equity Tier 1 / Risk-weighted assets	27.59	26.85	26.31	25.36	28.24
Tier 1 capital / Exposure measurement	17.60	18.04	17.54	17.46	19.69
Liabilities / Equity (multiple)	3.80	3.72	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	2,261.69	1,344.23	2,178.08	3,135.80	4,706.67
【 E 】					
NIBT / Average equity	4.38	3.72	3.29	2.38	2.27
(NIBT + loan loss provisions) / Average equity	4.96	4.67	3.47	2.50	2.43
NIBT / Average assets	0.90	0.76	0.67	0.52	0.53
(NIBT + loan loss provisions) / Average assets	1.02	0.95	0.71	0.54	0.57
Net interest income / NIBT	183.07	197.97	233.91	206.18	162.97
NIBT / Net income	57.81	51.42	45.18	45.44	53.68
NIBT / Employees (in thousand / per person)	6,835.25	5,333.33	4,872.59	3,374.02	3,240.82
【 L 】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	118.57	113.77	114.30	110.05	116.45
Liquidity reserve ratio (average daily data in the last month of each quarter)	305.46	47.63	66.14	44.72	167.70
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-0.01	-2.97	0.72	-7.47	34.95
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	148.77	150.23	144.95	145.81	147.45
Interest rate sensitivity gap / Equity	94.97	96.33	90.45	95.98	86.77
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	11.63	16.54	5.76	20.69	-0.63
Investment growth rate	1.44	19.99	3.96	-4.69	0.58
Guarantee growth rate	19.09	11.89	28.94	12.20	-4.02

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Bank of Kaohsiung Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.65	12.01	12.28	12.36	13.23
Tier 1 capital / Risk-weighted assets	12.57	10.68	10.94	10.86	11.48
Common equity Tier 1 / Risk-weighted assets	10.35	8.14	8.47	8.11	9.70
Tier 1 capital / Exposure measurement	7.76	6.67	6.62	6.58	6.54
Liabilities / Equity (multiple)	12.91	15.86	15.55	16.35	15.07
【 A 】					
Non-performing loan ratio	0.24	0.22	0.25	0.24	0.27
Loan loss provisions / NPLs	461.27	569.80	481.24	589.18	475.76
【 E 】					
NIBT / Average equity	5.79	7.35	6.88	6.76	6.05
(NIBT + loan loss provisions) / Average equity	7.03	7.28	7.78	7.90	6.60
NIBT / Average assets	0.40	0.45	0.41	0.41	0.37
(NIBT + loan loss provisions) / Average assets	0.49	0.44	0.47	0.48	0.41
Net interest income / NIBT	207.42	205.36	211.04	254.60	265.75
NIBT / Net income	30.59	32.58	31.55	29.28	26.17
NIBT / Employees (in thousand / per person)	1,105.98	1,190.61	1,095.45	1,061.40	964.22
【 L 】					
Liquidity coverage ratio	123.55	116.23	135.15	131.53	159.95
Net stable funding ratio	131.13	133.97	133.97	135.31	138.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.62	18.17	18.57	18.52	18.34
Loans / Deposits	76.43	75.85	73.76	76.71	76.26
Time deposits / Deposits	46.26	42.69	44.02	42.22	44.34
NCDs / Time deposits	0.29	0.38	0.34	0.39	0.36
Accumulated gap of assets and liabilities (180 days) / Equity	-3.16	2.32	-28.95	31.74	41.63
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.96	95.46	94.09	96.77	98.19
Interest rate sensitivity gap / Equity	-9.95	-51.85	-65.74	-38.71	-21.19
【 G 】					
Deposit growth rate	16.48	5.35	9.65	-4.91	4.93
Loan growth rate	17.38	8.20	5.43	-4.35	3.37
Investment growth rate	8.03	4.57	15.10	5.68	-3.36
Guarantee growth rate	4.40	7.93	9.18	-3.24	19.84

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Mega International Commercial Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.50	15.02	15.32	14.31	14.14
Tier 1 capital / Risk-weighted assets	12.45	13.05	13.25	12.39	12.97
Common equity Tier 1 / Risk-weighted assets	12.45	13.05	13.25	12.39	12.97
Tier 1 capital / Exposure measurement	7.03	7.26	7.29	7.06	7.05
Liabilities / Equity (multiple)	11.27	11.27	10.97	11.72	11.63
【 A 】					
Non-performing loan ratio	0.31	0.25	0.17	0.16	0.26
Loan loss provisions / NPLs	522.46	634.49	985.09	930.65	573.29
【 E 】					
NIBT / Average equity	12.08	14.54	11.95	9.72	7.25
(NIBT + loan loss provisions) / Average equity	12.78	16.12	13.07	10.22	7.82
NIBT / Average assets	0.98	1.11	0.91	0.68	0.55
(NIBT + loan loss provisions) / Average assets	1.04	1.23	1.00	0.71	0.59
Net interest income / NIBT	95.18	88.08	103.68	135.50	145.22
NIBT / Net income	55.51	58.06	51.32	50.05	45.59
NIBT / Employees (in thousand / per person)	5,848.03	6,290.53	5,117.78	3,984.65	3,127.31
【 L 】					
Liquidity coverage ratio	114.44	121.78	133.41	116.67	111.76
Net stable funding ratio	122.96	126.09	126.45	125.01	123.50
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.72	30.47	27.84	30.63	33.93
Loans / Deposits	73.83	70.66	73.26	73.88	69.43
Time deposits / Deposits	53.90	51.67	50.70	48.53	48.22
NCDs / Time deposits	0.02	0.04	0.03	0.04	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-52.37	-20.56	-64.76	-42.21	-37.33
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	121.55	128.35	125.37	128.23	118.49
Interest rate sensitivity gap / Equity	118.05	148.76	131.06	151.61	107.20
【 G 】					
Deposit growth rate	5.87	-1.48	0.23	-4.16	13.64
Loan growth rate	8.28	-2.41	2.88	1.99	7.73
Investment growth rate	-2.93	1.16	5.15	-7.86	12.46
Guarantee growth rate	-3.32	1.39	-4.61	8.54	-3.19

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Agricultural Bank of Taiwan

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	10.68	12.56	12.41	12.68	11.74
Tier 1 capital / Risk-weighted assets	9.69	10.90	10.93	10.59	9.59
Common equity Tier 1 / Risk-weighted assets	7.50	8.66	8.75	8.35	8.98
Tier 1 capital / Exposure measurement	3.46	3.65	3.72	3.48	3.16
Liabilities / Equity (multiple)	34.00	31.42	30.64	33.55	29.47
【A】					
Non-performing loan ratio	0.46	0.28	0.26	0.07	0.19
Loan loss provisions / NPLs	326.63	581.84	557.79	2,066.32	928.59
【E】					
NIBT / Average equity	-18.23	5.11	0.48	3.14	5.52
(NIBT + loan loss provisions) / Average equity	-17.94	6.12	-0.74	3.16	5.96
NIBT / Average assets	-0.44	0.13	0.01	0.09	0.19
(NIBT + loan loss provisions) / Average assets	-0.44	0.15	-0.02	0.09	0.21
Net interest income / NIBT	-	-137.68	-1,705.30	210.12	143.95
NIBT / Net income	-	40.07	7.05	32.33	44.05
NIBT / Employees (in thousand / per person)	-11,197.12	3,357.66	326.73	2,358.09	4,628.65
【L】					
Liquidity coverage ratio	114.34	135.51	114.32	117.39	143.13
Net stable funding ratio	141.33	158.11	147.90	148.69	171.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	42.50	46.50	46.05	48.79	57.16
Loans / Deposits	52.30	45.62	50.46	49.31	40.29
Time deposits / Deposits	96.69	97.67	97.37	97.69	95.30
NCDs / Time deposits	4.02	-	4.74	1.23	-
Accumulated gap of assets and liabilities (180 days) / Equity	-1,156.84	-974.77	-1,362.92	-1,486.04	-731.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	72.96	72.58	72.53	74.24	82.73
Interest rate sensitivity gap / Equity	-739.91	-676.12	-669.15	-673.56	-436.36
【G】					
Deposit growth rate	-8.30	1.25	-1.98	1.92	9.62
Loan growth rate	5.13	7.42	0.32	24.74	4.94
Investment growth rate	-9.95	13.89	-4.14	25.95	20.95
Guarantee growth rate	9.90	0.44	25.60	-15.84	8.08

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Citibank (Taiwan) Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	42.96	20.69	52.32	20.27	20.57
Tier 1 capital / Risk-weighted assets	42.36	19.73	51.72	19.31	19.13
Common equity Tier 1 / Risk-weighted assets	42.36	19.73	51.72	19.31	19.13
Tier 1 capital / Exposure measurement	15.16	7.95	16.93	7.70	7.93
Liabilities / Equity (multiple)	4.32	6.51	3.84	6.70	6.34
【A】					
Non-performing loan ratio	0.00	0.34	0.00	0.30	0.28
Loan loss provisions / NPLs	92,600.00	502.27	38,700.00	575.82	641.66
【E】					
NIBT / Average equity	11.19	11.63	19.00	4.95	5.90
(NIBT + loan loss provisions) / Average equity	11.41	11.56	18.87	4.97	5.54
NIBT / Average assets	2.27	1.53	2.94	0.62	0.72
(NIBT + loan loss provisions) / Average assets	2.31	1.52	2.92	0.62	0.68
Net interest income / NIBT	96.00	145.52	39.64	246.68	149.08
NIBT / Net income	68.64	37.85	134.49	21.36	28.53
NIBT / Employees (in thousand / per person)	16,959.06	3,021.68	-	1,248.11	1,492.82
【L】					
Liquidity coverage ratio	210.89	298.08	246.82	199.92	161.13
Net stable funding ratio	218.86	171.44	230.50	173.25	173.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	93.37	57.07	115.82	39.53	56.82
Loans / Deposits	21.47	43.57	19.47	43.32	46.76
Time deposits / Deposits	16.92	26.57	12.71	24.35	14.61
NCDs / Time deposits	0.02	0.01	0.03	0.01	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	67.59	-46.72	27.21	-7.26	-12.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	132.14	117.88	130.92	102.68	109.40
Interest rate sensitivity gap / Equity	49.79	49.28	47.57	7.66	25.77
【G】					
Deposit growth rate	-40.35	-4.87	-48.19	7.29	-4.24
Loan growth rate	-70.61	-3.75	-76.71	-0.61	-7.51
Investment growth rate	-0.21	-14.96	-19.64	3.48	-11.78
Guarantee growth rate	51.97	8.27	-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

June 30, 2024

O-Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	13.68	13.10	13.97	14.49	14.71
Tier 1 capital / Risk-weighted assets	11.72	11.60	12.54	12.72	13.63
Common equity Tier 1 / Risk-weighted assets	11.61	11.38	12.36	12.09	13.51
Tier 1 capital / Exposure measurement	7.16	7.22	7.56	7.80	7.99
Liabilities / Equity (multiple)	9.40	9.01	8.75	8.44	7.66
【A】					
Non-performing loan ratio	0.16	0.31	0.09	0.35	0.41
Loan loss provisions / NPLs	916.34	468.01	1,510.77	431.59	353.00
【E】					
NIBT / Average equity	9.40	8.90	7.08	14.81	5.60
(NIBT + loan loss provisions) / Average equity	10.57	9.29	7.12	15.38	6.21
NIBT / Average assets	0.97	0.92	0.72	1.52	0.63
(NIBT + loan loss provisions) / Average assets	1.09	0.96	0.73	1.58	0.70
Net interest income / NIBT	62.50	62.68	83.27	52.99	109.62
NIBT / Net income	45.70	46.14	40.33	57.55	36.56
NIBT / Employees (in thousand / per person)	3,565.38	3,187.85	2,548.80	5,141.73	2,091.29
【L】					
Liquidity coverage ratio	111.65	111.31	118.68	114.23	113.22
Net stable funding ratio	112.34	108.43	116.70	111.25	115.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	43.14	47.21	45.46	46.54	46.81
Loans / Deposits	69.66	67.57	68.36	67.58	66.81
Time deposits / Deposits	80.51	82.37	79.67	81.78	67.63
NCDs / Time deposits	2.71	3.45	2.75	4.86	3.04
Accumulated gap of assets and liabilities (180 days) / Equity	-173.11	-177.39	-69.28	-112.47	-88.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.80	103.20	102.78	108.94	110.05
Interest rate sensitivity gap / Equity	23.96	15.89	13.53	43.21	47.93
【G】					
Deposit growth rate	5.99	9.27	8.25	15.30	-3.38
Loan growth rate	9.17	12.11	9.37	18.75	-4.25
Investment growth rate	0.71	12.07	7.94	3.93	-1.89
Guarantee growth rate	-4.24	3.46	29.10	-41.55	-3.75

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Taiwan Business Bank　　Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	13.17	13.31	13.53	12.45	13.39
Tier 1 capital / Risk-weighted assets	9.87	9.66	9.89	9.30	9.83
Common equity Tier 1 / Risk-weighted assets	8.56	8.27	8.54	7.89	8.32
Tier 1 capital / Exposure measurement	5.73	5.70	5.72	5.48	5.41
Liabilities / Equity (multiple)	17.03	17.53	17.38	18.88	18.89
【A】					
Non-performing loan ratio	0.18	0.18	0.18	0.20	0.28
Loan loss provisions / NPLs	718.82	700.80	720.93	641.78	422.57
【E】					
NIBT / Average equity	12.62	13.22	10.66	11.44	5.83
(NIBT + loan loss provisions) / Average equity	14.01	15.18	12.86	12.19	7.53
NIBT / Average assets	0.69	0.69	0.57	0.58	0.30
(NIBT + loan loss provisions) / Average assets	0.76	0.79	0.68	0.62	0.39
Net interest income / NIBT	116.36	129.09	150.32	167.58	306.79
NIBT / Net income	46.59	46.91	38.94	42.26	24.06
NIBT / Employees (in thousand / per person)	2,854.45	2,718.61	2,227.11	2,210.73	1,080.24
【L】					
Liquidity coverage ratio	111.76	126.52	120.81	118.86	123.88
Net stable funding ratio	124.14	130.15	128.39	131.25	131.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.81	25.37	25.00	22.12	22.38
Loans / Deposits	78.18	77.34	77.73	77.91	75.94
Time deposits / Deposits	50.33	44.87	47.04	42.99	42.77
NCDs / Time deposits	0.60	0.73	0.64	0.77	1.17
Accumulated gap of assets and liabilities (180 days) / Equity	30.84	68.32	58.45	85.30	101.65
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.40	109.02	109.40	106.95	102.64
Interest rate sensitivity gap / Equity	92.96	116.00	120.60	95.52	37.52
【G】					
Deposit growth rate	11.08	2.43	8.95	0.29	17.65
Loan growth rate	9.13	4.46	6.54	7.61	7.67
Investment growth rate	6.19	13.42	18.61	-9.60	31.03
Guarantee growth rate	20.03	2.52	24.74	-9.37	17.92

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Standard Chartered Bank (Taiwan) Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.96	14.88	15.46	16.34	14.42
Tier 1 capital / Risk-weighted assets	14.00	13.50	14.46	14.91	12.71
Common equity Tier 1 / Risk-weighted assets	14.00	13.50	14.46	14.91	12.71
Tier 1 capital / Exposure measurement	6.38	6.08	6.50	6.12	5.89
Liabilities / Equity (multiple)	13.80	14.03	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	1,235.65	1,932.82	1,235.65	1,815.04	2,196.14
【E】					
NIBT / Average equity	12.22	11.54	11.87	6.25	5.88
(NIBT + loan loss provisions) / Average equity	13.90	12.28	12.83	6.48	6.18
NIBT / Average assets	0.82	0.78	0.79	0.40	0.40
(NIBT + loan loss provisions) / Average assets	0.93	0.83	0.86	0.41	0.42
Net interest income / NIBT	110.48	97.74	98.17	189.94	183.95
NIBT / Net income	34.17	34.09	34.79	22.62	22.57
NIBT / Employees (in thousand / per person)	2,618.43	2,216.39	2,313.10	1,153.11	995.34
【L】					
Liquidity coverage ratio	169.89	186.94	216.88	160.66	187.61
Net stable funding ratio	145.87	152.62	152.77	150.29	146.40
Liquidity reserve ratio (average daily data in the last month of each quarter)	50.94	56.55	49.68	63.82	58.53
Loans / Deposits	49.37	47.29	48.51	49.79	52.17
Time deposits / Deposits	35.07	28.68	34.14	30.47	20.44
NCDs / Time deposits	2.31	3.04	2.58	2.11	4.58
Accumulated gap of assets and liabilities (180 days) / Equity	-191.70	-126.19	-156.43	-196.19	-196.34
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	119.67	123.34	122.81	139.95	116.28
Interest rate sensitivity gap / Equity	142.49	173.82	152.94	278.20	126.42
【G】					
Deposit growth rate	0.55	4.01	2.19	1.32	-6.61
Loan growth rate	4.98	-2.26	-0.44	-3.32	4.13
Investment growth rate	-25.22	0.69	-20.08	1.12	-11.25
Guarantee growth rate	12.63	3.96	44.38	2.28	89.46

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Taichung Commercial Bank Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	15.26	15.94	15.47	15.95	15.81
Tier 1 capital / Risk-weighted assets	13.55	14.04	13.67	14.03	14.24
Common equity Tier 1 / Risk-weighted assets	11.79	12.08	11.85	12.01	12.24
Tier 1 capital / Exposure measurement	9.33	9.65	9.44	9.53	8.87
Liabilities / Equity (multiple)	10.36	10.22	10.26	10.52	11.02
【A】					
Non-performing loan ratio	0.11	0.24	0.14	0.15	0.15
Loan loss provisions / NPLs	1,101.25	571.84	935.73	849.81	898.12
【E】					
NIBT / Average equity	12.87	10.17	11.15	10.05	9.20
(NIBT + loan loss provisions) / Average equity	13.53	12.04	12.79	10.53	10.43
NIBT / Average assets	1.15	0.90	0.99	0.83	0.74
(NIBT + loan loss provisions) / Average assets	1.21	1.06	1.13	0.87	0.84
Net interest income / NIBT	109.66	144.13	132.03	156.71	158.46
NIBT / Net income	56.80	45.56	49.71	46.43	43.48
NIBT / Employees (in thousand / per person)	3,416.44	2,644.78	2,761.54	2,291.99	1,961.12
【L】					
Liquidity coverage ratio	122.04	136.36	138.22	137.93	171.66
Net stable funding ratio	131.57	137.92	135.27	139.16	143.98
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.65	19.92	19.54	20.75	24.20
Loans / Deposits	76.14	75.57	74.84	75.80	73.35
Time deposits / Deposits	49.89	46.60	47.31	45.82	44.56
NCDs / Time deposits	0.27	0.34	0.31	0.37	1.26
Accumulated gap of assets and liabilities (180 days) / Equity	-100.03	-87.73	-112.12	-145.93	-28.94
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.93	90.33	89.09	91.86	90.75
Interest rate sensitivity gap / Equity	-85.38	-83.37	-92.04	-71.76	-86.39
【G】					
Deposit growth rate	8.23	3.57	6.76	3.62	3.63
Loan growth rate	9.02	3.24	5.41	7.10	5.05
Investment growth rate	14.36	5.20	16.00	-5.51	4.52
Guarantee growth rate	20.60	10.89	11.61	0.44	18.67

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

King's Town Bank Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	16.88	14.68	17.00	14.33	16.31
Tier 1 capital / Risk-weighted assets	15.76	13.58	15.84	13.19	15.23
Common equity Tier 1 / Risk-weighted assets	15.76	13.58	15.84	13.19	15.23
Tier 1 capital / Exposure measurement	12.88	11.56	12.93	10.99	12.84
Liabilities / Equity (multiple)	6.38	7.34	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	7,684.00	8,721.43	7,545.83	8,940.00	8,342.11
【 E 】					
NIBT / Average equity	14.32	12.04	15.00	6.09	14.76
(NIBT + loan loss provisions) / Average equity	16.25	14.37	14.98	6.83	19.75
NIBT / Average assets	2.03	1.51	1.93	0.81	2.01
(NIBT + loan loss provisions) / Average assets	2.31	1.80	1.92	0.91	2.69
Net interest income / NIBT	69.30	91.18	71.86	193.66	81.96
NIBT / Net income	71.25	59.55	75.56	57.40	64.88
NIBT / Employees (in thousand / per person)	7,749.49	5,764.23	7,491.74	2,887.32	6,706.43
【 L 】					
Liquidity coverage ratio	204.45	132.34	215.11	114.07	140.78
Net stable funding ratio	152.12	134.76	145.03	130.22	144.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.30	20.05	23.95	19.45	22.94
Loans / Deposits	77.23	83.41	78.47	86.53	82.88
Time deposits / Deposits	47.92	49.71	48.84	48.05	41.50
NCDs / Time deposits	0.05	4.87	2.11	0.79	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	24.14	0.22	0.29	-76.85	-3.47
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.04	95.49	97.38	98.03	96.30
Interest rate sensitivity gap / Equity	-20.65	-27.23	-13.97	-12.37	-17.65
【 G 】					
Deposit growth rate	0.58	10.42	4.80	12.41	11.30
Loan growth rate	-6.87	9.63	-4.96	17.36	11.54
Investment growth rate	5.00	2.99	6.33	-6.94	-5.31
Guarantee growth rate	-12.66	-21.02	1.02	-10.64	10.59

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

HSBC Bank (Taiwan) Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	17.81	19.10	18.69	18.13	16.91
Tier 1 capital / Risk-weighted assets	16.79	18.06	17.67	17.06	15.87
Common equity Tier 1 / Risk-weighted assets	16.79	18.06	17.67	17.06	15.87
Tier 1 capital / Exposure measurement	6.83	6.99	6.99	6.78	5.86
Liabilities / Equity (multiple)	10.66	10.49	10.51	11.02	12.66
【A】					
Non-performing loan ratio	0.05	0.05	0.06	0.04	0.04
Loan loss provisions / NPLs	2,334.68	2,482.67	2,208.52	3,626.47	3,589.58
【E】					
NIBT / Average equity	19.93	19.30	18.30	10.78	5.46
(NIBT + loan loss provisions) / Average equity	20.57	19.71	18.40	10.71	5.57
NIBT / Average assets	1.79	1.64	1.58	0.79	0.40
(NIBT + loan loss provisions) / Average assets	1.85	1.68	1.59	0.79	0.41
Net interest income / NIBT	32.51	53.71	52.87	89.63	132.47
NIBT / Net income	53.38	54.46	52.02	38.80	25.17
NIBT / Employees (in thousand / per person)	5,969.76	5,398.03	5,167.49	2,749.51	1,369.78
【L】					
Liquidity coverage ratio	178.77	133.79	168.04	191.83	148.44
Net stable funding ratio	163.72	158.40	173.56	156.83	152.71
Liquidity reserve ratio (average daily data in the last month of each quarter)	67.20	74.72	72.58	64.95	86.25
Loans / Deposits	59.01	59.83	56.56	60.32	60.45
Time deposits / Deposits	43.61	42.41	44.43	38.39	33.71
NCDs / Time deposits	0.13	0.03	0.11	0.03	1.05
Accumulated gap of assets and liabilities (180 days) / Equity	-81.22	-108.00	-52.80	-50.88	-56.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	155.92	160.12	157.07	155.50	179.45
Interest rate sensitivity gap / Equity	270.25	287.26	283.11	277.22	418.69
【G】					
Deposit growth rate	10.61	7.71	11.78	8.15	-4.95
Loan growth rate	9.10	r -2.42	4.80	7.91	3.98
Investment growth rate	12.24	-21.29	40.86	-36.35	0.64
Guarantee growth rate	65.82	-13.08	30.56	11.61	52.56

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Taipei Star Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.35	13.54	13.67	14.07	15.16
Tier 1 capital / Risk-weighted assets	11.43	11.55	11.74	11.95	12.57
Common equity Tier 1 / Risk-weighted assets	9.77	9.86	10.05	10.22	10.74
Tier 1 capital / Exposure measurement	6.61	6.86	6.80	6.87	6.52
Liabilities / Equity (multiple)	14.97	14.46	14.49	14.54	15.10
【 A 】					
Non-performing loan ratio	0.11	0.08	0.07	0.28	0.28
Loan loss provisions / NPLs	1,076.67	1,497.67	1,534.15	431.17	407.28
【 E 】					
NIBT / Average equity	3.29	r 2.15	2.44	4.55	4.56
(NIBT + loan loss provisions) / Average equity	3.50	r 1.87	r 2.19	4.89	4.72
NIBT / Average assets	0.21	0.14	0.16	0.28	0.29
(NIBT + loan loss provisions) / Average assets	0.22	0.12	0.14	0.30	0.30
Net interest income / NIBT	471.58	r 685.48	623.57	375.86	387.16
NIBT / Net income	16.13	r 12.13	13.38	20.75	21.31
NIBT / Employees (in thousand / per person)	424.11	276.17	308.37	569.87	539.92
【 L 】					
Liquidity coverage ratio	118.76	105.60	140.58	134.41	151.06
Net stable funding ratio	122.91	122.19	125.21	117.51	123.77
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.15	16.94	19.01	20.30	19.42
Loans / Deposits	73.30	76.58	73.94	76.72	74.84
Time deposits / Deposits	61.59	61.39	61.70	60.27	59.63
NCDs / Time deposits	4.94	0.18	1.90	1.55	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	-253.93	-261.43	-256.45	-296.65	-237.22
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	81.71	83.39	82.61	83.71	86.62
Interest rate sensitivity gap / Equity	-247.98	-217.58	-227.02	-212.14	-179.68
【 G 】					
Deposit growth rate	4.20	4.30	3.46	0.87	1.12
Loan growth rate	-0.27	1.44	-0.28	3.40	5.19
Investment growth rate	9.53	-14.47	4.71	-10.73	0.50
Guarantee growth rate	37.24	173.14	2,837.50	-91.27	-49.45

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Hwatai Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	12.11	11.77	12.58	12.32	12.74
Tier 1 capital / Risk-weighted assets	8.82	8.64	9.18	9.05	9.76
Common equity Tier 1 / Risk-weighted assets	8.22	7.96	8.55	8.33	8.89
Tier 1 capital / Exposure measurement	6.39	6.30	6.61	6.62	6.65
Liabilities / Equity (multiple)	15.15	15.39	14.62	14.83	14.54
【 A 】					
Non-performing loan ratio	0.00	0.00	0.00	0.01	0.06
Loan loss provisions / NPLs	246,800.00	31,200.00	216,800.00	13,707.14	2,176.06
【 E 】					
NIBT / Average equity	8.33	8.30	8.21	7.56	4.35
(NIBT + loan loss provisions) / Average equity	10.85	10.58	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	0.69	0.66	0.49	0.49	0.36
Net interest income / NIBT	256.63	251.92	255.01	275.40	354.73
NIBT / Net income	32.81	31.47	33.84	30.07	22.21
NIBT / Employees (in thousand / per person)	1,607.19	1,404.26	1,415.86	1,113.70	637.25
【 L 】					
Liquidity coverage ratio	113.73	146.13	148.22	116.13	128.80
Net stable funding ratio	134.22	r 140.14	130.52	145.44	143.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.84	18.53	18.41	18.26	22.65
Loans / Deposits	78.25	79.89	78.53	80.38	76.95
Time deposits / Deposits	63.71	60.54	62.07	57.04	51.52
NCDs / Time deposits	4.42	9.16	9.46	5.12	4.20
Accumulated gap of assets and liabilities (180 days) / Equity	-186.70	-126.76	-127.24	-196.53	-261.30
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.89	101.62	101.42	100.42	98.21
Interest rate sensitivity gap / Equity	25.78	22.48	18.84	5.62	-23.15
【 G 】					
Deposit growth rate	14.10	14.02	16.03	13.59	6.45
Loan growth rate	11.76	13.63	13.35	18.66	27.46
Investment growth rate	12.32	4.07	12.34	-7.56	-7.22
Guarantee growth rate	-35.71	-12.50	119.74	-72.16	3.80

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Shin Kong Commercial Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.62	15.17	15.45	14.38	14.82
Tier 1 capital / Risk-weighted assets	12.45	13.12	13.48	12.18	12.41
Common equity Tier 1 / Risk-weighted assets	9.90	10.35	10.79	9.71	10.40
Tier 1 capital / Exposure measurement	6.54	6.63	6.84	6.15	6.51
Liabilities / Equity (multiple)	16.72	16.76	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	1,096.70	1,121.27	1,107.86	1,089.24	800.85
【E】					
NIBT / Average equity	10.54	10.87	10.37	11.35	10.85
(NIBT + loan loss provisions) / Average equity	11.26	11.69	10.74	11.58	11.28
NIBT / Average assets	0.68	0.70	0.68	0.69	0.67
(NIBT + loan loss provisions) / Average assets	0.73	0.75	0.71	0.70	0.70
Net interest income / NIBT	152.99	146.44	155.83	165.40	169.23
NIBT / Net income	42.04	42.66	41.82	43.95	40.38
NIBT / Employees (in thousand / per person)	2,340.99	2,224.67	2,142.67	2,152.13	1,949.73
【L】					
Liquidity coverage ratio	141.71	166.40	147.89	159.99	149.39
Net stable funding ratio	135.48	139.08	137.83	142.51	130.08
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.47	24.94	22.17	26.56	25.48
Loans / Deposits	75.50	70.52	73.54	70.20	68.89
Time deposits / Deposits	57.02	58.46	56.49	56.52	54.54
NCDs / Time deposits	3.14	2.55	3.02	5.06	1.84
Accumulated gap of assets and liabilities (180 days) / Equity	-256.63	-257.89	-176.15	-285.11	-159.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.76	85.19	88.94	86.29	81.66
Interest rate sensitivity gap / Equity	-130.92	-190.85	-132.99	-182.30	-226.98
【G】					
Deposit growth rate	1.93	2.86	2.13	2.75	14.71
Loan growth rate	9.14	3.08	7.01	4.70	10.19
Investment growth rate	-0.27	4.48	0.34	-2.83	12.69
Guarantee growth rate	15.90	-15.75	17.41	-23.43	33.73

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Sunny Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	13.07	13.23	13.41	12.97	12.63
Tier 1 capital / Risk-weighted assets	11.29	11.40	11.46	11.28	11.53
Common equity Tier 1 / Risk-weighted assets	9.34	9.32	9.45	9.12	9.32
Tier 1 capital / Exposure measurement	7.28	7.23	7.37	7.11	6.72
Liabilities / Equity (multiple)	14.82	15.05	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	48,741.67	827.18	36,541.18	875.07	929.90
【E】					
NIBT / Average equity	12.88	13.06	7.84	12.57	8.00
(NIBT + loan loss provisions) / Average equity	12.69	12.68	11.29	11.81	11.82
NIBT / Average assets	0.86	0.85	0.52	0.79	0.48
(NIBT + loan loss provisions) / Average assets	0.85	0.83	0.74	0.74	0.71
Net interest income / NIBT	124.02	131.24	216.10	152.38	221.13
NIBT / Net income	60.43	60.03	37.70	58.43	36.17
NIBT / Employees (in thousand / per person)	2,648.01	2,545.06	1,547.10	2,253.39	1,337.49
【L】					
Liquidity coverage ratio	115.70	121.31	114.58	115.79	114.34
Net stable funding ratio	127.79	131.84	128.79	132.06	131.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.95	19.76	18.64	18.78	23.74
Loans / Deposits	74.85	74.50	76.06	74.50	71.95
Time deposits / Deposits	68.80	68.47	68.41	66.68	64.03
NCDs / Time deposits	6.54	5.93	6.94	6.33	5.75
Accumulated gap of assets and liabilities (180 days) / Equity	-253.72	-254.02	-261.63	-286.39	-264.83
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.42	88.69	89.20	88.78	89.77
Interest rate sensitivity gap / Equity	-134.96	-145.21	-135.65	-149.41	-141.18
【G】					
Deposit growth rate	5.04	5.42	4.69	5.32	9.59
Loan growth rate	5.52	6.54	6.87	9.03	6.61
Investment growth rate	17.95	-2.14	10.67	-11.73	6.16
Guarantee growth rate	3.49	6.74	-20.43	6.04	19.64

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Bank of Panhsin Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	12.14	11.93	12.18	12.04	12.14
Tier 1 capital / Risk-weighted assets	9.76	9.59	9.63	9.43	9.44
Common equity Tier 1 / Risk-weighted assets	8.88	8.65	8.73	8.46	8.52
Tier 1 capital / Exposure measurement	6.02	6.05	6.02	5.79	5.65
Liabilities / Equity (multiple)	14.29	14.12	14.26	14.88	14.49
【A】					
Non-performing loan ratio	0.16	0.18	0.13	0.19	0.21
Loan loss provisions / NPLs	787.31	679.95	967.80	637.17	566.42
【E】					
NIBT / Average equity	8.94	8.80	9.22	9.95	7.00
(NIBT + loan loss provisions) / Average equity	10.03	9.64	9.37	10.09	7.72
NIBT / Average assets	0.60	0.59	0.62	0.64	0.45
(NIBT + loan loss provisions) / Average assets	0.68	0.64	0.63	0.65	0.49
Net interest income / NIBT	176.45	193.70	182.66	184.11	234.10
NIBT / Net income	38.32	36.37	38.48	39.45	29.07
NIBT / Employees (in thousand / per person)	1,508.07	1,297.81	1,428.68	1,368.88	861.64
【L】					
Liquidity coverage ratio	113.67	112.06	114.86	130.02	116.38
Net stable funding ratio	134.05	133.11	134.01	139.64	137.23
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.18	18.81	19.15	20.33	21.19
Loans / Deposits	73.67	74.02	73.99	71.85	74.48
Time deposits / Deposits	57.05	57.36	57.94	56.04	52.87
NCDs / Time deposits	0.10	0.15	0.15	0.22	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	-24.86	-41.72	-33.45	-53.76	-123.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.97	97.17	97.85	95.39	95.18
Interest rate sensitivity gap / Equity	-23.33	-32.08	-24.51	-54.69	-57.91
【G】					
Deposit growth rate	6.68	5.35	3.86	6.80	5.86
Loan growth rate	6.18	5.38	6.94	3.03	4.70
Investment growth rate	7.74	-5.59	5.74	13.24	3.65
Guarantee growth rate	-30.51	5.28	0.54	-4.83	69.46

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Cota Bank Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.11	14.27	14.85	13.04	13.59
Tier 1 capital / Risk-weighted assets	11.95	11.91	12.62	11.57	11.69
Common equity Tier 1 / Risk-weighted assets	11.47	11.40	12.12	11.07	11.16
Tier 1 capital / Exposure measurement	7.36	7.23	7.50	6.59	6.46
Liabilities / Equity (multiple)	12.53	12.84	12.36	12.97	13.31
【 A 】					
Non-performing loan ratio	0.74	0.26	0.22	0.17	0.17
Loan loss provisions / NPLs	170.93	470.25	622.68	778.85	866.67
【 E 】					
NIBT / Average equity	8.74	8.73	8.23	7.99	7.08
(NIBT + loan loss provisions) / Average equity	9.37	9.11	8.27	8.10	7.10
NIBT / Average assets	0.66	0.64	0.61	0.57	0.50
(NIBT + loan loss provisions) / Average assets	0.71	0.67	0.61	0.57	0.50
Net interest income / NIBT	215.05	230.17	244.84	254.23	279.80
NIBT / Net income	35.32	35.78	34.17	33.32	31.79
NIBT / Employees (in thousand / per person)	1,115.25	1,045.30	993.97	913.12	807.49
【 L 】					
Liquidity coverage ratio	207.55	223.90	331.32	193.29	526.85
Net stable funding ratio	142.41	143.50	145.72	142.64	143.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.98	19.55	20.71	18.93	26.04
Loans / Deposits	77.09	78.64	75.48	78.58	73.01
Time deposits / Deposits	53.81	52.74	52.79	51.04	52.57
NCDs / Time deposits	0.09	0.56	0.40	0.95	3.14
Accumulated gap of assets and liabilities (180 days) / Equity	-221.95	-184.72	-116.70	-180.44	-145.85
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	79.73	83.12	82.94	82.80	82.08
Interest rate sensitivity gap / Equity	-238.46	-203.89	-197.28	-209.91	-222.39
【 G 】					
Deposit growth rate	6.05	1.62	5.34	0.95	3.64
Loan growth rate	3.96	6.91	1.18	8.66	0.99
Investment growth rate	19.64	-2.87	9.75	-8.07	15.60
Guarantee growth rate	7.13	13.96	16.95	13.53	-38.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Union Bank of Taiwan

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.37	14.43	14.73	14.95	16.08
Tier 1 capital / Risk-weighted assets	12.27	12.39	12.69	12.93	14.26
Common equity Tier 1 / Risk-weighted assets	9.84	9.70	10.08	10.00	11.18
Tier 1 capital / Exposure measurement	6.38	6.25	6.32	6.38	6.53
Liabilities / Equity (multiple)	11.97	12.61	12.43	12.53	11.76
【 A 】					
Non-performing loan ratio	0.30	0.25	0.27	0.24	0.10
Loan loss provisions / NPLs	402.63	466.81	440.08	481.73	1,081.36
【 E 】					
NIBT / Average equity	8.80	9.38	8.15	7.14	8.43
(NIBT + loan loss provisions) / Average equity	9.18	10.15	8.41	7.40	7.45
NIBT / Average assets	0.67	0.68	0.59	0.53	0.66
(NIBT + loan loss provisions) / Average assets	0.69	0.73	0.61	0.55	0.58
Net interest income / NIBT	125.76	145.76	159.79	224.26	163.92
NIBT / Net income	35.82	37.80	34.41	33.36	37.08
NIBT / Employees (in thousand / per person)	1,581.88	1,496.97	1,324.12	1,124.97	1,341.13
【 L 】					
Liquidity coverage ratio	118.39	120.41	125.27	147.97	170.97
Net stable funding ratio	132.53	132.44	133.56	134.68	137.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.04	18.02	19.83	18.36	21.93
Loans / Deposits	75.61	76.09	75.13	74.81	73.70
Time deposits / Deposits	51.75	51.76	51.43	50.04	45.82
NCDs / Time deposits	0.05	0.17	0.06	0.73	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-122.88	-164.25	-94.19	-123.99	-99.38
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.50	94.82	95.07	95.19	91.91
Interest rate sensitivity gap / Equity	-57.67	-57.56	-53.95	-52.51	-85.38
【 G 】					
Deposit growth rate	6.30	7.82	6.70	5.63	10.60
Loan growth rate	5.60	4.97	6.97	7.18	16.33
Investment growth rate	-0.79	6.86	12.66	-8.18	3.67
Guarantee growth rate	15.55	8.24	4.51	2.26	20.55

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Far Eastern International Bank Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.80	14.37	15.03	14.90	13.95
Tier 1 capital / Risk-weighted assets	12.47	11.85	12.60	12.27	11.30
Common equity Tier 1 / Risk-weighted assets	11.86	11.25	11.98	11.63	10.87
Tier 1 capital / Exposure measurement	6.71	6.57	6.83	6.73	5.87
Liabilities / Equity (multiple)	12.67	13.05	12.44	12.49	13.56
【A】					
Non-performing loan ratio	0.09	0.22	0.11	0.36	0.26
Loan loss provisions / NPLs	1,501.20	587.62	1,190.63	391.77	496.25
【E】					
NIBT / Average equity	9.06	8.26	8.24	8.24	6.76
(NIBT + loan loss provisions) / Average equity	9.24	6.74	8.52	8.45	6.24
NIBT / Average assets	0.69	0.61	0.60	0.57	0.47
(NIBT + loan loss provisions) / Average assets	0.70	0.50	0.63	0.58	0.43
Net interest income / NIBT	108.30	144.15	137.89	167.29	201.54
NIBT / Net income	42.69	37.09	37.42	36.35	31.41
NIBT / Employees (in thousand / per person)	2,108.40	1,810.12	1,814.56	1,668.26	1,300.20
【L】					
Liquidity coverage ratio	131.62	128.28	125.61	112.03	142.22
Net stable funding ratio	123.93	122.77	126.41	127.04	128.35
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.56	29.45	29.13	30.81	37.42
Loans / Deposits	72.43	72.54	71.69	73.08	67.44
Time deposits / Deposits	63.41	69.16	64.46	65.44	61.97
NCDs / Time deposits	4.71	8.87	7.89	4.84	1.82
Accumulated gap of assets and liabilities (180 days) / Equity	-294.53	-268.95	-247.74	-216.56	-197.42
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.32	99.01	104.12	103.19	104.66
Interest rate sensitivity gap / Equity	30.68	-9.85	37.91	30.03	47.82
【G】					
Deposit growth rate	3.33	3.58	9.16	-2.28	5.40
Loan growth rate	3.05	6.71	6.70	7.56	6.18
Investment growth rate	-1.06	15.82	7.77	-0.62	6.73
Guarantee growth rate	-39.87	-35.80	-18.99	-40.73	-2.59

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Yuanta Commercial Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.18	14.83	14.82	14.65	15.41
Tier 1 capital / Risk-weighted assets	11.87	12.26	12.47	12.02	13.54
Common equity Tier 1 / Risk-weighted assets	11.24	11.53	11.77	11.26	12.87
Tier 1 capital / Exposure measurement	6.37	6.38	6.55	6.27	6.92
Liabilities / Equity (multiple)	13.91	13.97	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	3,347.25	5,101.47	4,231.02	6,585.64	1,433.02
【 E 】					
NIBT / Average equity	9.22	10.56	8.93	7.75	7.42
(NIBT + loan loss provisions) / Average equity	9.83	11.12	9.09	8.02	7.83
NIBT / Average assets	0.63	0.70	0.60	0.53	0.59
(NIBT + loan loss provisions) / Average assets	0.67	0.74	0.61	0.55	0.62
Net interest income / NIBT	119.13	110.44	130.04	155.77	137.65
NIBT / Net income	45.69	51.26	46.34	43.40	44.23
NIBT / Employees (in thousand / per person)	2,573.88	2,859.25	2,373.32	2,028.45	2,091.66
【 L 】					
Liquidity coverage ratio	165.73	184.79	169.76	158.58	187.19
Net stable funding ratio	149.46	162.32	155.36	154.22	159.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.84	29.07	25.82	30.10	37.33
Loans / Deposits	66.42	63.28	66.71	66.21	59.02
Time deposits / Deposits	45.07	44.74	45.67	46.49	40.12
NCDs / Time deposits	0.39	0.03	1.66	0.69	1.34
Accumulated gap of assets and liabilities (180 days) / Equity	-14.03	-17.37	-36.85	-66.29	54.93
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.78	87.57	91.79	89.55	79.67
Interest rate sensitivity gap / Equity	-115.64	-143.36	-89.61	-120.41	-214.43
【 G 】					
Deposit growth rate	10.20	7.69	8.93	1.12	17.84
Loan growth rate	15.66	11.39	9.76	13.03	11.78
Investment growth rate	1.64	0.65	1.29	-12.87	18.34
Guarantee growth rate	33.03	6.69	33.55	-9.28	-21.94

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

Bank SinoPac

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.16	15.39	16.14	14.34	15.80
Tier 1 capital / Risk-weighted assets	12.69	12.70	13.47	11.63	12.99
Common equity Tier 1 / Risk-weighted assets	10.99	10.87	11.64	9.75	11.43
Tier 1 capital / Exposure measurement	6.98	6.97	7.20	6.32	6.66
Liabilities / Equity (multiple)	13.73	14.00	13.33	16.10	13.81
【 A 】					
Non-performing loan ratio	0.11	0.08	0.09	0.11	0.13
Loan loss provisions / NPLs	1,183.32	1,545.53	1,419.25	1,167.70	1,010.80
【 E 】					
NIBT / Average equity	13.15	12.79	11.87	12.22	9.27
(NIBT + loan loss provisions) / Average equity	14.18	13.26	12.39	12.54	9.77
NIBT / Average assets	0.93	0.81	0.79	0.77	0.63
(NIBT + loan loss provisions) / Average assets	1.00	0.84	0.82	0.79	0.67
Net interest income / NIBT	93.70	117.23	118.45	141.01	148.29
NIBT / Net income	51.02	50.21	49.01	48.03	43.69
NIBT / Employees (in thousand / per person)	3,524.57	3,061.76	2,986.81	2,752.76	2,152.09
【 L 】					
Liquidity coverage ratio	132.10	139.77	128.04	124.47	136.85
Net stable funding ratio	135.52	137.25	136.34	136.92	137.09
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.31	24.49	29.08	22.88	31.19
Loans / Deposits	71.36	69.61	70.51	66.02	64.60
Time deposits / Deposits	47.29	49.32	48.65	49.40	44.58
NCDs / Time deposits	1.28	1.31	1.20	1.72	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-83.86	-77.78	-112.94	-105.55	-29.23
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.15	108.98	114.60	108.55	105.54
Interest rate sensitivity gap / Equity	103.43	73.81	111.95	76.21	47.23
【 G 】					
Deposit growth rate	6.20	14.83	0.89	9.06	10.21
Loan growth rate	8.83	13.44	7.75	11.42	3.47
Investment growth rate	16.33	13.03	22.62	-3.84	8.26
Guarantee growth rate	-11.79	-4.51	-11.35	-15.28	28.61

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

E.Sun Commercial Bank Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.98	15.48	15.62	14.33	13.97
Tier 1 capital / Risk-weighted assets	12.56	12.89	13.10	11.64	11.74
Common equity Tier 1 / Risk-weighted assets	11.18	11.35	11.61	10.07	10.32
Tier 1 capital / Exposure measurement	6.43	6.44	6.61	5.86	6.02
Liabilities / Equity (multiple)	14.58	14.96	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	775.72	690.40	753.33	752.62	783.82
【E】					
NIBT / Average equity	11.95	11.92	11.39	10.22	11.28
(NIBT + loan loss provisions) / Average equity	13.15	12.52	12.16	10.62	11.76
NIBT / Average assets	0.77	0.71	0.70	0.57	0.70
(NIBT + loan loss provisions) / Average assets	0.85	0.74	0.75	0.59	0.73
Net interest income / NIBT	109.08	109.13	113.28	146.65	116.24
NIBT / Net income	42.96	42.23	39.80	36.98	40.22
NIBT / Employees (in thousand / per person)	3,327.73	2,799.16	2,814.54	2,168.75	2,347.58
【L】					
Liquidity coverage ratio	117.71	140.13	143.59	132.63	124.72
Net stable funding ratio	132.72	138.32	136.85	137.61	133.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.47	27.05	25.68	32.69	33.81
Loans / Deposits	69.21	66.13	68.45	66.23	65.69
Time deposits / Deposits	51.26	50.56	50.55	48.75	43.22
NCDs / Time deposits	1.09	0.91	1.19	0.64	2.51
Accumulated gap of assets and liabilities (180 days) / Equity	-90.83	-94.82	-96.62	-137.81	-79.88
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.27	111.66	113.35	119.12	116.91
Interest rate sensitivity gap / Equity	81.21	103.43	115.09	176.89	152.91
【G】					
Deposit growth rate	8.85	5.93	4.16	7.55	8.62
Loan growth rate	13.13	4.67	6.89	9.20	8.70
Investment growth rate	1.12	3.05	-0.77	0.78	6.10
Guarantee growth rate	-12.93	-24.46	-18.27	-22.52	17.29

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

KGI Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	13.24	14.10	14.61	14.19	14.96
Tier 1 capital / Risk-weighted assets	11.27	12.07	12.59	12.07	13.07
Common equity Tier 1 / Risk-weighted assets	10.82	11.57	12.09	11.54	12.72
Tier 1 capital / Exposure measurement	7.27	7.49	7.79	7.41	8.01
Liabilities / Equity (multiple)	11.30	11.19	10.42	11.43	9.80
【A】					
Non-performing loan ratio	0.29	0.19	0.30	0.20	0.13
Loan loss provisions / NPLs	458.18	680.71	424.63	663.38	955.69
【E】					
NIBT / Average equity	9.18	10.63	9.30	10.49	7.38
(NIBT + loan loss provisions) / Average equity	10.26	10.61	9.35	10.46	7.47
NIBT / Average assets	0.79	0.92	0.80	0.88	0.70
(NIBT + loan loss provisions) / Average assets	0.89	0.92	0.80	0.88	0.70
Net interest income / NIBT	103.40	113.91	122.27	141.62	178.57
NIBT / Net income	41.68	50.96	46.04	50.59	43.51
NIBT / Employees (in thousand / per person)	2,619.43	2,862.23	2,485.90	2,666.26	1,982.28
【L】					
Liquidity coverage ratio	108.06	125.76	107.10	122.07	110.77
Net stable funding ratio	120.27	130.67	128.02	130.66	125.14
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.65	32.75	35.30	31.83	38.54
Loans / Deposits	74.91	68.26	72.07	73.57	75.31
Time deposits / Deposits	59.79	59.10	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	-234.52	-145.22	-183.96	-209.72	-210.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.83	109.52	118.77	114.98	110.44
Interest rate sensitivity gap / Equity	83.40	58.84	100.07	88.97	55.04
【G】					
Deposit growth rate	2.63	15.78	2.67	8.10	-2.11
Loan growth rate	12.63	0.78	0.58	5.60	-0.36
Investment growth rate	6.46	-2.68	4.14	-6.23	-0.22
Guarantee growth rate	-0.39	14.63	46.49	-49.52	7.74

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

DBS Bank (Taiwan)

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.58	29.32	16.19	14.94	14.46
Tier 1 capital / Risk-weighted assets	12.83	27.28	14.39	12.73	12.36
Common equity Tier 1 / Risk-weighted assets	11.28	24.80	12.64	9.90	9.56
Tier 1 capital / Exposure measurement	6.34	13.69	6.66	6.36	7.13
Liabilities / Equity (multiple)	9.09	5.34	8.86	12.54	10.87
【 A 】					
Non-performing loan ratio	0.21	0.39	0.35	0.43	0.47
Loan loss provisions / NPLs	707.73	351.22	446.01	323.61	279.92
【 E 】					
NIBT / Average equity	6.25	1.34	1.11	2.15	2.44
(NIBT + loan loss provisions) / Average equity	7.48	2.28	2.48	2.58	2.94
NIBT / Average assets	0.64	0.10	0.11	0.17	0.20
(NIBT + loan loss provisions) / Average assets	0.76	0.17	0.24	0.20	0.24
Net interest income / NIBT	250.67	1,221.83	1,308.99	672.36	553.22
NIBT / Net income	19.65	4.68	4.39	8.78	9.59
NIBT / Employees (in thousand / per person)	1,098.70	204.71	-	355.85	424.66
【 L 】					
Liquidity coverage ratio	145.20	151.10	169.57	139.58	119.36
Net stable funding ratio	133.76	145.63	142.24	131.96	121.63
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.34	34.71	27.47	30.58	21.70
Loans / Deposits	67.63	68.10	65.04	65.93	76.34
Time deposits / Deposits	63.06	62.91	56.83	60.95	55.58
NCDs / Time deposits	-	2.67	-	6.43	13.18
Accumulated gap of assets and liabilities (180 days) / Equity	-217.33	-61.05	-188.11	-308.02	-130.35
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	118.50	149.41	125.53	141.42	123.64
Interest rate sensitivity gap / Equity	90.97	123.53	113.77	245.23	149.95
【 G 】					
Deposit growth rate	77.30	9.92	74.75	15.85	2.29
Loan growth rate	76.08	1.99	72.40	0.05	6.97
Investment growth rate	40.76	45.05	36.13	25.90	-12.59
Guarantee growth rate	11.32	17.86	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

June 30, 2024

Taishin International Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.53	14.55	15.07	14.91	15.06
Tier 1 capital / Risk-weighted assets	12.55	12.39	13.02	12.57	12.57
Common equity Tier 1 / Risk-weighted assets	10.94	10.66	11.32	10.71	10.73
Tier 1 capital / Exposure measurement	6.49	6.47	6.77	6.63	7.18
Liabilities / Equity (multiple)	13.50	13.66	12.89	13.36	11.89
【 A 】					
Non-performing loan ratio	0.11	0.12	0.12	0.14	0.12
Loan loss provisions / NPLs	1,138.54	1,089.18	1,159.75	972.98	1,104.45
【 E 】					
NIBT / Average equity	10.81	11.27	10.20	8.91	9.30
(NIBT + loan loss provisions) / Average equity	11.09	11.99	10.65	8.82	9.41
NIBT / Average assets	0.72	0.74	0.68	0.62	0.69
(NIBT + loan loss provisions) / Average assets	0.74	0.79	0.71	0.61	0.70
Net interest income / NIBT	131.11	126.19	136.48	165.35	138.87
NIBT / Net income	42.01	42.60	39.98	37.74	39.86
NIBT / Employees (in thousand / per person)	2,530.19	2,499.94	2,221.14	1,878.08	2,012.62
【 L 】					
Liquidity coverage ratio	111.83	129.64	119.33	127.85	112.92
Net stable funding ratio	133.30	141.06	138.66	137.64	132.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	15.15	19.73	18.13	21.68	22.85
Loans / Deposits	72.56	71.51	72.10	73.32	78.15
Time deposits / Deposits	47.61	46.25	46.99	44.98	37.51
NCDs / Time deposits	0.14	0.19	0.16	0.31	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	87.06	71.77	47.10	0.10	44.31
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	195.41	187.33	191.15	168.30	181.32
Interest rate sensitivity gap / Equity	412.31	400.17	402.49	345.06	355.48
【 G 】					
Deposit growth rate	9.84	17.47	9.70	14.64	4.97
Loan growth rate	11.43	6.50	7.70	6.76	6.12
Investment growth rate	5.87	36.00	19.32	22.43	-4.73
Guarantee growth rate	17.55	-17.80	25.18	-19.57	0.81

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

EnTie Commercial Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	16.54	16.16	16.96	16.30	17.69
Tier 1 capital / Risk-weighted assets	15.37	14.99	15.79	15.12	16.50
Common equity Tier 1 / Risk-weighted assets	15.37	14.99	15.79	15.12	16.50
Tier 1 capital / Exposure measurement	8.83	8.70	9.15	8.72	9.74
Liabilities / Equity (multiple)	9.54	9.63	9.08	9.66	8.57
【A】					
Non-performing loan ratio	0.50	0.86	0.58	0.59	0.57
Loan loss provisions / NPLs	274.93	160.13	248.21	310.09	264.66
【E】					
NIBT / Average equity	3.95	0.11	3.59	3.61	7.61
(NIBT + loan loss provisions) / Average equity	5.30	0.19	4.01	6.99	8.48
NIBT / Average assets	0.40	0.01	0.36	0.38	0.83
(NIBT + loan loss provisions) / Average assets	0.54	0.02	0.41	0.73	0.93
Net interest income / NIBT	229.71	8,665.00	270.16	312.49	138.55
NIBT / Net income	25.45	0.67	21.47	21.55	44.69
NIBT / Employees (in thousand / per person)	922.87	26.88	833.89	844.14	1,794.46
【L】					
Liquidity coverage ratio	147.56	125.19	133.94	132.20	122.40
Net stable funding ratio	128.08	127.66	129.93	127.87	123.36
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.66	28.12	28.01	30.43	30.89
Loans / Deposits	73.70	74.05	74.39	73.46	76.30
Time deposits / Deposits	74.74	73.12	73.33	73.50	68.71
NCDs / Time deposits	0.45	1.01	0.42	1.25	0.42
Accumulated gap of assets and liabilities (180 days) / Equity	-223.63	-247.76	-211.91	-189.16	-151.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.06	104.28	105.97	104.13	100.46
Interest rate sensitivity gap / Equity	23.15	31.86	42.32	31.00	3.11
【G】					
Deposit growth rate	1.48	4.07	-2.68	7.57	7.82
Loan growth rate	1.01	0.22	-1.45	3.57	6.47
Investment growth rate	6.92	1.10	-4.72	4.73	11.90
Guarantee growth rate	-23.91	11.88	-11.73	-11.51	-21.21

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

CTBC Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.27	13.95	14.34	14.96	14.98
Tier 1 capital / Risk-weighted assets	12.66	12.25	12.66	13.17	14.98
Common equity Tier 1 / Risk-weighted assets	11.41	10.92	11.38	11.76	14.97
Tier 1 capital / Exposure measurement	5.68	5.63	5.71	5.98	6.54
Liabilities / Equity (multiple)	13.35	13.43	13.29	12.70	11.70
【 A 】					
Non-performing loan ratio	0.17	0.14	0.16	0.12	0.16
Loan loss provisions / NPLs	744.12	860.43	782.87	981.93	792.04
【 E 】					
NIBT / Average equity	15.32	14.35	14.28	13.67	11.02
(NIBT + loan loss provisions) / Average equity	17.30	15.51	14.73	14.42	11.58
NIBT / Average assets	1.08	1.03	1.02	1.01	0.87
(NIBT + loan loss provisions) / Average assets	1.22	1.12	1.05	1.07	0.91
Net interest income / NIBT	91.27	110.66	110.03	123.53	128.53
NIBT / Net income	43.83	43.86	42.94	45.35	38.74
NIBT / Employees (in thousand / per person)	4,019.10	3,723.45	3,581.80	3,321.46	2,756.47
【 L 】					
Liquidity coverage ratio	123.92	127.71	129.16	130.11	158.25
Net stable funding ratio	144.11	r 143.82	142.05	144.48	147.23
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.19	23.33	24.84	23.33	31.14
Loans / Deposits	65.78	66.56	66.08	66.90	63.85
Time deposits / Deposits	47.46	45.18	47.88	44.21	37.62
NCDs / Time deposits	0.02	0.03	1.02	0.04	0.08
Accumulated gap of assets and liabilities (180 days) / Equity	-91.39	-78.83	-106.16	-67.49	-36.65
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.82	104.51	107.94	105.97	104.79
Interest rate sensitivity gap / Equity	38.20	35.97	63.02	45.84	35.37
【 G 】					
Deposit growth rate	9.71	12.05	10.05	13.99	9.37
Loan growth rate	8.42	15.71	8.71	19.44	10.47
Investment growth rate	5.31	2.56	9.96	-1.09	5.47
Guarantee growth rate	6.66	-4.98	4.44	-4.29	-6.02

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2024

NEXT Commercial Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	36.55	50.55	57.16	74.73	-
Tier 1 capital / Risk-weighted assets	35.51	50.00	56.13	74.35	-
Common equity Tier 1 / Risk-weighted assets	35.51	50.00	56.13	74.35	-
Tier 1 capital / Exposure measurement	18.68	16.37	21.32	18.99	-
Liabilities / Equity (multiple)	3.42	3.93	3.00	3.38	-
【 A 】					
Non-performing loan ratio	-	-	-	-	-
Loan loss provisions / NPLs	-	-	-	-	-
【 E 】					
NIBT / Average equity	-10.30	-15.49	-16.46	-	-
(NIBT + loan loss provisions) / Average equity	-9.45	-14.90	-16.05	-	-
NIBT / Average assets	-2.41	-3.26	-3.47	-	-
(NIBT + loan loss provisions) / Average assets	-2.21	-3.14	-3.38	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-330.07	-	-13,433.33	-	-
NIBT / Employees (in thousand / per person)	-3,323.94	-4,347.17	-4,562.26	-5,273.11	-
【 L 】					
Liquidity coverage ratio	1,070.38	4,236.31	2,323.49	4,311.33	-
Net stable funding ratio	159.67	218.95	194.68	298.11	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	56.65	91.91	70.50	101.21	-
Loans / Deposits	59.93	21.30	45.57	11.96	-
Time deposits / Deposits	35.83	23.87	35.54	19.09	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	40.59	209.07	99.74	244.03	-
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.65	104.10	113.57	94.38	-
Interest rate sensitivity gap / Equity	11.83	15.51	38.45	-18.15	-
【 G 】					
Deposit growth rate	7.08	190.83	7.88	-	-
Loan growth rate	201.28	832.54	311.13	-	-
Investment growth rate	22.41	33.38	-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

June 30, 2024

LINE Bank Taiwan

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	17.83	33.65	23.44	44.64	92.39
Tier 1 capital / Risk-weighted assets	16.99	33.65	22.55	44.63	92.39
Common equity Tier 1 / Risk-weighted assets	16.99	33.65	22.55	44.63	92.39
Tier 1 capital / Exposure measurement	10.42	15.99	12.51	19.10	17.49
Liabilities / Equity (multiple)	5.97	3.82	4.95	3.16	3.03
【 A 】					
Non-performing loan ratio	0.09	0.04	0.06	0.01	-
Loan loss provisions / NPLs	1,197.50	2,341.67	1,587.50	7,600.00	-
【 E 】					
NIBT / Average equity	-9.97	-10.85	-11.54	-23.58	-
(NIBT + loan loss provisions) / Average equity	-9.16	-10.35	-11.06	-22.98	-
NIBT / Average assets	-1.52	-2.35	-2.34	-5.28	-
(NIBT + loan loss provisions) / Average assets	-1.40	-2.24	-2.24	-5.14	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-114.34	-352.48	-251.53	-	-
NIBT / Employees (in thousand / per person)	-2,774.94	-3,288.68	-3,419.35	-6,892.86	-6,608.36
【 L 】					
Liquidity coverage ratio	1,895.00	4,488.22	3,005.30	6,743.31	9,387.24
Net stable funding ratio	149.47	192.11	166.24	207.65	337.43
Liquidity reserve ratio (average daily data in the last month of each quarter)	40.41	56.46	46.72	68.60	89.37
Loans / Deposits	68.24	57.74	63.08	51.41	15.34
Time deposits / Deposits	68.62	59.99	66.85	53.25	42.01
NCDs / Time deposits	9.20	-	6.31	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-81.51	21.99	-37.98	42.54	123.45
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.62	107.39	102.88	112.91	97.01
Interest rate sensitivity gap / Equity	20.66	27.09	13.76	36.85	-7.69
【 G 】					
Deposit growth rate	42.12	31.79	41.85	78.57	-
Loan growth rate	67.96	126.08	74.04	498.41	-
Investment growth rate	-3.40	0.06	-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

June 30, 2024

Rakuten International Commercial Bank

Unit：%

Items	30/06/24	30/06/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	33.70	103.48	71.73	140.36	451.00
Tier 1 capital / Risk-weighted assets	33.70	103.48	71.73	140.36	451.00
Common equity Tier 1 / Risk-weighted assets	33.70	103.48	71.73	140.36	451.00
Tier 1 capital / Exposure measurement	15.67	22.68	21.44	25.95	55.59
Liabilities / Equity (multiple)	4.44	2.90	3.09	2.44	0.70
【 A 】					
Non-performing loan ratio	0.05	0.08	0.09	0.22	-
Loan loss provisions / NPLs	2,233.33	1,366.67	1,180.00	466.67	-
【 E 】					
NIBT / Average equity	-8.99	-7.43	-7.62	-7.39	-5.82
(NIBT + loan loss provisions) / Average equity	-7.91	-7.12	-7.51	-7.34	-5.82
NIBT / Average assets	-1.91	-2.01	-2.00	-2.69	-4.54
(NIBT + loan loss provisions) / Average assets	-1.68	-1.92	-1.97	-2.67	-4.54
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-480.26	-700.00	-631.73	-3,059.09	-5,580.00
NIBT / Employees (in thousand / per person)	-4,424.24	-4,357.62	-4,080.75	-4,456.95	-4,359.37
【 L 】					
Liquidity coverage ratio	384.88	1,827.62	1,165.08	3,411.39	9,424.87
Net stable funding ratio	151.38	222.02	191.09	301.61	306.69
Liquidity reserve ratio (average daily data in the last month of each quarter)	65.32	103.77	93.59	124.80	222.64
Loans / Deposits	42.88	19.08	27.74	6.76	3.09
Time deposits / Deposits	52.29	24.52	54.65	16.46	54.77
NCDs / Time deposits	16.46	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	12.52	81.69	18.22	49.24	85.83
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.40	87.23	93.63	74.97	214.98
Interest rate sensitivity gap / Equity	-15.34	-36.12	-19.14	-59.52	75.42
【 G 】					
Deposit growth rate	39.85	17.92	6.57	213.27	-
Loan growth rate	214.28	620.73	337.32	585.64	-
Investment growth rate	-3.24	34.27	-29.52	174.48	-
Guarantee growth rate	-	-	-	-	-