TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2024

The Peer-Group Average　　　Unit：%

Items	30/09/24		30/09/23	31/12/23	31/12/22	31/12/21
【 C 】						
Regulatory capital / Risk-weighted assets						
1.Winsorized mean	14.88	r	14.90	15.21	14.83	14.86
2.Arithmetic mean	15.12	r	14.98	15.33	14.68	14.80
Tier 1 capital / Risk-weighted assets						
1.Winsorized mean	13.00	r	12.86	13.27	12.47	13.01
2.Arithmetic mean	13.06	r	12.88	13.22	12.46	12.97
Common equity Tier 1 / Risk-weighted assets						
1.Winsorized mean	11.98	r	11.69	12.03	11.24	12.00
2.Arithmetic mean	11.86	r	11.59	11.94	11.13	11.96
Tier 1 capital / Exposure measurement						
1.Winsorized mean	7.01		6.78	6.93	6.74	6.84
2.Arithmetic mean	6.61		6.50	6.63	6.29	6.47
Liabilities / Equity (multiple)	12.22		12.57	12.29	13.19	12.92
【 A 】						
Non-performing loan ratio						
1.Winsorized mean	0.14		0.15	0.13	0.15	0.17
2.Arithmetic mean	0.16		0.16	0.14	0.15	0.17
Loan loss provisions / NPLs	1,133.44		978.22	1,113.58	1,021.52	802.45
Expected losses of classified assets / Total provisions	76.64		75.07	74.33	74.40	73.77
【 E 】						
NIBT / Average equity						
1.Winsorized mean	10.08		9.90	9.17	8.41	7.30
2.Arithmetic mean	11.25		11.28	10.33	9.33	8.14
(NIBT + loan loss provisions) / Average equity	10.84		10.61	9.91	8.85	7.71
NIBT / Average assets						
1.Winsorized mean	0.73		0.68	0.63	0.59	0.53
2.Arithmetic mean	0.78		0.76	0.70	0.62	0.58
(NIBT + loan loss provisions) / Average assets	0.79		0.73	0.66	0.61	0.56
Net interest income / NIBT	117.72		122.33	137.30	171.17	169.88
NIBT / Net income	43.70		43.07	40.81	39.59	36.58
NIBT / Employees (in thousand / per person)	2,795.56		2,554.94	2,312.26	2,018.03	1,771.64
【 L 】						
Liquidity coverage ratio	124.77		129.13	139.08	137.46	139.12
Net stable funding ratio	133.59	r	136.66	137.49	139.10	137.92
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.40		27.87	28.03	27.96	30.41
Loans / Deposits	71.45		70.96	70.02	70.19	69.79
Time deposits / Deposits	53.29		51.49	51.64	48.74	45.87
NCDs / Time deposits	1.36		0.84	1.06	0.80	0.90
Accumulated gap of assets and liabilities (180 days) / Equity	-120.14	r	-103.33	-95.74	-100.89	-75.81
【 S 】(Interest rate sensitivity less than 1 year)						
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.49		103.53	104.30	102.91	104.16
Interest rate sensitivity gap / Equity	26.63		26.20	30.02	22.74	23.72
【 G 】						
Deposit growth rate	7.81		6.06	5.69	6.09	6.19
Loan growth rate	8.47		5.83	5.76	8.09	5.94
Investment growth rate	4.67		8.43	6.99	-0.35	5.13
Guarantee growth rate	-0.26		6.89	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

September 30, 2024

Bank of Taiwan

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	16.58	15.91	16.18	14.99	15.25
Tier 1 capital / Risk-weighted assets	14.33	13.69	13.97	12.72	13.71
Common equity Tier 1 / Risk-weighted assets	14.33	13.69	13.97	12.72	13.71
Tier 1 capital / Exposure measurement	5.71	5.35	5.55	5.02	5.48
Liabilities / Equity (multiple)	12.38	13.65	13.09	14.64	12.81
【A】					
Non-performing loan ratio	0.08	0.10	0.09	0.09	0.11
Loan loss provisions / NPLs	1,883.59	1,410.93	1,726.24	1,458.34	1,325.50
【E】					
NIBT / Average equity	7.83	6.64	6.92	4.83	4.29
(NIBT + loan loss provisions) / Average equity	8.69	7.10	7.03	5.13	4.43
NIBT / Average assets	0.55	0.43	0.46	0.33	0.31
(NIBT + loan loss provisions) / Average assets	0.61	0.46	0.47	0.35	0.32
Net interest income / NIBT	103.91	142.67	134.13	183.76	174.46
NIBT / Net income	54.99	49.62	51.04	44.92	43.60
NIBT / Employees (in thousand / per person)	4,621.97	3,606.58	3,731.05	2,506.34	2,224.27
【L】					
Liquidity coverage ratio	125.04	128.32	135.10	149.83	146.66
Net stable funding ratio	150.79	150.21	153.74	148.29	152.82
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.47	32.25	35.41	22.11	32.68
Loans / Deposits	66.47	68.63	65.56	72.62	70.92
Time deposits / Deposits	56.03	54.60	55.21	53.01	50.49
NCDs / Time deposits	0.03	0.04	0.03	0.03	0.12
Accumulated gap of assets and liabilities (180 days) / Equity	-82.96	-60.06	-48.47	98.62	-35.27
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.79	95.27	97.97	101.10	96.60
Interest rate sensitivity gap / Equity	-1.84	-47.43	-19.66	11.40	-32.23
【G】					
Deposit growth rate	5.90	2.43	1.36	10.96	0.88
Loan growth rate	1.70	-3.77	-8.23	16.05	2.45
Investment growth rate	12.03	35.98	17.59	9.84	3.23
Guarantee growth rate	-8.99	2.36	6.37	2.21	-10.27

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Land Bank of Taiwan

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.63	14.25	14.31	13.24	13.13
Tier 1 capital / Risk-weighted assets	12.61	12.10	12.28	11.12	11.14
Common equity Tier 1 / Risk-weighted assets	11.45	10.70	10.86	9.75	9.70
Tier 1 capital / Exposure measurement	6.54	6.26	6.44	5.99	5.70
Liabilities / Equity (multiple)	14.30	15.61	15.07	16.43	17.30
【A】					
Non-performing loan ratio	0.10	0.11	0.11	0.10	0.12
Loan loss provisions / NPLs	1,783.17	1,610.39	1,675.16	1,645.80	1,395.06
【E】					
NIBT / Average equity	9.61	9.21	8.84	8.24	7.77
(NIBT + loan loss provisions) / Average equity	9.52	9.27	9.14	8.86	8.46
NIBT / Average assets	0.58	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	157.00	179.00	183.00	222.84	222.16
NIBT / Net income	52.17	50.04	48.39	44.46	41.71
NIBT / Employees (in thousand / per person)	3,440.54	3,123.34	2,954.24	2,580.84	2,295.60
【L】					
Liquidity coverage ratio	106.76	113.87	115.76	111.49	110.97
Net stable funding ratio	118.86	121.16	118.80	119.45	117.87
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.36	26.93	23.75	25.33	26.85
Loans / Deposits	80.19	76.50	78.76	77.72	76.06
Time deposits / Deposits	54.07	56.62	55.58	53.67	53.72
NCDs / Time deposits	0.04	0.05	0.05	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-312.57	-306.02	-295.92	-284.74	-329.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.54	102.08	102.77	102.29	103.08
Interest rate sensitivity gap / Equity	18.16	26.71	34.47	30.77	44.41
【G】					
Deposit growth rate	2.59	-0.15	0.93	-4.83	11.08
Loan growth rate	4.04	-1.85	-0.67	2.62	6.47
Investment growth rate	-10.92	16.45	5.62	-3.86	8.59
Guarantee growth rate	-3.98	-0.12	2.23	-7.88	16.93

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Taiwan Cooperative Bank Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.99	14.46	14.92	14.59	14.96
Tier 1 capital / Risk-weighted assets	12.93	12.84	13.23	12.83	12.95
Common equity Tier 1 / Risk-weighted assets	11.37	11.18	11.55	11.06	11.98
Tier 1 capital / Exposure measurement	5.88	5.89	5.86	5.80	5.70
Liabilities / Equity (multiple)	16.31	16.53	16.43	17.13	15.75
【 A 】					
Non-performing loan ratio	0.17	0.22	0.18	0.18	0.22
Loan loss provisions / NPLs	678.15	511.65	637.13	637.40	541.67
【 E 】					
NIBT / Average equity	9.53	8.83	7.87	9.24	9.20
(NIBT + loan loss provisions) / Average equity	11.04	9.69	9.29	9.47	9.32
NIBT / Average assets	0.55	0.51	0.46	0.53	0.54
(NIBT + loan loss provisions) / Average assets	0.64	0.56	0.54	0.54	0.55
Net interest income / NIBT	112.81	143.75	157.55	167.43	161.46
NIBT / Net income	43.17	41.97	37.16	45.29	44.16
NIBT / Employees (in thousand / per person)	2,943.65	2,560.75	2,288.23	2,512.10	2,475.39
【 L 】					
Liquidity coverage ratio	118.02	120.24	132.92	131.17	145.07
Net stable funding ratio	137.41	137.85	140.14	142.51	145.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.70	29.51	28.71	30.36	28.92
Loans / Deposits	73.72	73.71	72.39	71.50	70.75
Time deposits / Deposits	46.32	44.66	45.25	43.56	41.68
NCDs / Time deposits	2.28	1.58	1.96	3.23	2.94
Accumulated gap of assets and liabilities (180 days) / Equity	-77.74	-104.10	-134.01	-95.30	-41.36
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.56	101.24	102.12	99.58	98.65
Interest rate sensitivity gap / Equity	18.95	15.32	26.12	-5.51	-16.27
【 G 】					
Deposit growth rate	7.16	2.23	7.36	3.41	6.37
Loan growth rate	9.18	6.06	8.06	6.13	7.33
Investment growth rate	5.72	5.86	4.99	-0.95	4.29
Guarantee growth rate	-9.81	-2.20	4.96	-8.56	-4.87

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

First Commercial Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.68	14.28	14.56	13.76	14.21
Tier 1 capital / Risk-weighted assets	12.47	12.36	12.61	11.80	12.48
Common equity Tier 1 / Risk-weighted assets	10.88	10.67	10.91	10.09	10.88
Tier 1 capital / Exposure measurement	6.05	5.98	6.05	5.99	6.12
Liabilities / Equity (multiple)	15.39	15.96	15.84	16.37	15.05
【 A 】					
Non-performing loan ratio	0.18	0.17	0.17	0.18	0.20
Loan loss provisions / NPLs	769.75	797.00	826.76	709.20	620.26
【 E 】					
NIBT / Average equity	13.26	13.22	11.82	11.71	9.98
(NIBT + loan loss provisions) / Average equity	15.09	14.85	13.77	12.70	10.89
NIBT / Average assets	0.72	0.71	0.64	0.62	0.60
(NIBT + loan loss provisions) / Average assets	0.81	0.80	0.75	0.67	0.65
Net interest income / NIBT	88.18	99.16	109.83	147.16	154.25
NIBT / Net income	48.88	49.36	45.37	43.68	44.66
NIBT / Employees (in thousand / per person)	3,645.80	3,415.38	3,094.12	2,816.36	2,502.45
【 L 】					
Liquidity coverage ratio	113.82	126.86	129.14	123.81	131.39
Net stable funding ratio	130.16	134.68	135.99	131.30	136.74
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.83	35.00	34.43	34.63	36.96
Loans / Deposits	71.02	70.24	69.08	70.60	69.55
Time deposits / Deposits	46.60	45.13	45.86	41.41	34.24
NCDs / Time deposits	0.88	0.56	0.47	1.03	1.45
Accumulated gap of assets and liabilities (180 days) / Equity	-115.62	-130.33	-141.20	-75.80	-96.28
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.66	108.53	109.44	113.22	113.95
Interest rate sensitivity gap / Equity	120.43	86.93	95.19	131.73	131.09
【 G 】					
Deposit growth rate	5.80	10.12	6.37	11.87	9.13
Loan growth rate	6.97	5.95	4.09	13.56	6.83
Investment growth rate	4.85	16.12	11.54	11.42	-0.18
Guarantee growth rate	0.14	-1.21	1.24	12.46	14.32

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Hua Nan Commercial Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.35	14.23	14.46	14.64	14.16
Tier 1 capital / Risk-weighted assets	12.56	12.35	12.61	12.63	12.00
Common equity Tier 1 / Risk-weighted assets	10.51	10.16	10.48	10.27	10.41
Tier 1 capital / Exposure measurement	6.05	6.01	6.31	6.06	6.13
Liabilities / Equity (multiple)	16.10	16.10	15.46	16.59	15.02
【 A 】					
Non-performing loan ratio	0.15	0.18	0.15	0.13	0.15
Loan loss provisions / NPLs	837.48	734.09	846.39	993.64	827.05
【 E 】					
NIBT / Average equity	11.22	11.55	11.09	9.89	8.10
(NIBT + loan loss provisions) / Average equity	12.24	12.36	11.92	10.28	8.84
NIBT / Average assets	0.62	0.66	0.63	0.55	0.48
(NIBT + loan loss provisions) / Average assets	0.68	0.71	0.68	0.57	0.52
Net interest income / NIBT	98.36	110.35	112.98	162.45	169.22
NIBT / Net income	46.31	48.90	47.27	43.09	39.21
NIBT / Employees (in thousand / per person)	3,154.43	3,115.11	2,920.41	2,458.35	2,037.83
【 L 】					
Liquidity coverage ratio	119.11	122.82	118.44	139.28	125.08
Net stable funding ratio	131.87	133.96	134.18	140.69	138.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.81	29.37	28.45	33.74	29.35
Loans / Deposits	71.55	72.96	74.10	68.21	70.40
Time deposits / Deposits	43.22	37.73	37.56	33.50	30.71
NCDs / Time deposits	3.44	0.99	0.33	0.46	1.52
Accumulated gap of assets and liabilities (180 days) / Equity	-79.35	-2.67	-8.92	79.71	85.06
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.33	98.31	96.84	97.25	97.72
Interest rate sensitivity gap / Equity	-56.55	-19.89	-36.59	-34.36	-26.76
【 G 】					
Deposit growth rate	11.47	5.15	3.86	3.74	12.57
Loan growth rate	10.95	7.30	10.05	2.69	11.35
Investment growth rate	10.92	0.81	1.80	9.69	15.08
Guarantee growth rate	4.62	6.72	13.58	7.82	34.84

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Chang Hwa Commercial Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.78	14.06	14.21	14.30	14.97
Tier 1 capital / Risk-weighted assets	11.34	11.46	11.59	11.43	12.09
Common equity Tier 1 / Risk-weighted assets	9.84	9.82	9.98	9.71	10.46
Tier 1 capital / Exposure measurement	6.12	6.35	6.29	6.26	6.31
Liabilities / Equity (multiple)	14.73	14.30	14.33	14.79	13.82
【 A 】					
Non-performing loan ratio	0.16	0.19	0.18	0.20	0.33
Loan loss provisions / NPLs	796.53	649.85	693.17	637.94	386.80
【 E 】					
NIBT / Average equity	10.25	9.78	9.32	8.08	6.26
(NIBT + loan loss provisions) / Average equity	11.46	10.50	9.97	8.93	6.66
NIBT / Average assets	0.57	0.57	0.54	0.45	0.39
(NIBT + loan loss provisions) / Average assets	0.64	0.61	0.58	0.50	0.42
Net interest income / NIBT	117.24	127.85	134.05	184.64	196.72
NIBT / Net income	44.28	43.82	42.45	38.71	35.88
NIBT / Employees (in thousand / per person)	2,740.28	2,506.01	2,407.68	1,944.15	1,524.28
【 L 】					
Liquidity coverage ratio	122.99	122.54	115.61	135.96	153.22
Net stable funding ratio	130.79	132.66	134.14	139.90	141.47
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.62	25.23	24.28	25.85	25.94
Loans / Deposits	73.13	74.97	73.62	72.26	72.24
Time deposits / Deposits	49.74	44.51	45.69	42.92	38.14
NCDs / Time deposits	0.27	0.38	0.35	0.40	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	-135.00	-137.77	-133.28	-166.39	-102.89
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.96	110.50	108.50	108.34	110.11
Interest rate sensitivity gap / Equity	59.53	98.36	81.96	82.57	94.56
【 G 】					
Deposit growth rate	12.70	2.16	5.23	8.30	12.97
Loan growth rate	12.24	1.31	7.21	8.31	5.15
Investment growth rate	11.05	18.43	8.50	13.65	29.89
Guarantee growth rate	-10.50	-2.47	2.79	-3.35	-2.21

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

The Shanghai Commercial & Savings Bank　　Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	15.24	14.88	15.27	15.66	14.87
Tier 1 capital / Risk-weighted assets	12.78	12.25	12.78	12.66	14.82
Common equity Tier 1 / Risk-weighted assets	11.97	11.42	11.95	11.80	14.82
Tier 1 capital / Exposure measurement	7.84	7.15	7.59	7.55	8.73
Liabilities / Equity (multiple)	7.25	7.91	7.66	7.94	7.66
【A】					
Non-performing loan ratio	0.34	0.20	0.17	0.16	0.13
Loan loss provisions / NPLs	386.28	715.45	941.85	905.76	1,040.73
【E】					
NIBT / Average equity	8.54	11.99	9.13	10.24	9.80
(NIBT + loan loss provisions) / Average equity	8.79	12.14	10.08	11.56	9.98
NIBT / Average assets	1.04	1.40	1.07	1.16	1.12
(NIBT + loan loss provisions) / Average assets	1.07	1.41	1.18	1.31	1.14
Net interest income / NIBT	115.13	90.13	116.74	97.39	75.60
NIBT / Net income	57.26	68.01	58.57	59.27	65.12
NIBT / Employees (in thousand / per person)	5,752.39	7,425.19	5,705.56	5,771.79	5,534.77
【L】					
Liquidity coverage ratio	118.12	118.50	131.48	124.68	114.42
Net stable funding ratio	120.88	121.35	121.22	127.63	129.83
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.72	31.66	30.52	29.89	31.19
Loans / Deposits	69.68	68.52	68.98	69.88	73.17
Time deposits / Deposits	60.99	60.86	60.72	54.93	45.94
NCDs / Time deposits	9.37	7.66	8.20	8.62	1.82
Accumulated gap of assets and liabilities (180 days) / Equity	-139.76	-135.57	-126.58	-127.73	-122.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.70	105.35	104.77	108.52	113.50
Interest rate sensitivity gap / Equity	22.93	28.49	24.78	43.47	63.93
【G】					
Deposit growth rate	-1.69	11.46	4.60	15.99	1.16
Loan growth rate	-0.03	6.54	3.26	10.74	0.02
Investment growth rate	-6.69	37.92	17.24	3.61	9.89
Guarantee growth rate	-13.84	-11.61	-12.39	-19.21	10.31

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Taipei Fubon Commercial Bank　　Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.58	16.28	16.41	15.49	14.39
Tier 1 capital / Risk-weighted assets	13.49	14.02	14.17	13.03	12.95
Common equity Tier 1 / Risk-weighted assets	12.10	12.54	12.71	11.74	12.26
Tier 1 capital / Exposure measurement	6.98	7.37	7.42	6.87	6.57
Liabilities / Equity (multiple)	12.90	12.43	12.28	13.14	12.86
【 A 】					
Non-performing loan ratio	0.11	0.11	0.12	0.19	0.16
Loan loss provisions / NPLs	1,140.66	1,147.24	1,071.34	701.76	759.92
【 E 】					
NIBT / Average equity	13.42	12.05	10.75	11.71	9.69
(NIBT + loan loss provisions) / Average equity	13.85	12.69	11.03	12.12	10.04
NIBT / Average assets	0.98	0.88	0.79	0.82	0.73
(NIBT + loan loss provisions) / Average assets	1.01	0.93	0.81	0.85	0.76
Net interest income / NIBT	100.93	109.51	123.64	113.01	127.95
NIBT / Net income	50.06	49.05	45.28	52.74	47.41
NIBT / Employees (in thousand / per person)	4,247.37	3,592.57	3,242.48	3,633.01	3,064.64
【 L 】					
Liquidity coverage ratio	120.16	119.60	126.62	137.78	109.84
Net stable funding ratio	132.02	133.09	136.36	134.52	125.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.62	23.85	21.94	25.12	26.06
Loans / Deposits	66.62	66.22	65.18	63.05	65.05
Time deposits / Deposits	50.59	48.15	47.00	47.27	43.13
NCDs / Time deposits	2.16	1.81	2.64	0.88	8.12
Accumulated gap of assets and liabilities (180 days) / Equity	-122.81	-101.92	-103.11	-165.63	-108.18
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.28	104.80	107.63	109.82	112.36
Interest rate sensitivity gap / Equity	54.17	34.72	53.50	71.06	83.94
【 G 】					
Deposit growth rate	11.06	12.36	14.71	9.59	15.97
Loan growth rate	11.59	16.62	18.61	6.22	12.63
Investment growth rate	3.28	7.57	6.22	1.18	17.70
Guarantee growth rate	5.24	2.57	3.73	18.99	6.77

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Cathay United Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.56	14.94	15.83	15.38	16.25
Tier 1 capital / Risk-weighted assets	13.62	12.81	13.74	12.89	14.11
Common equity Tier 1 / Risk-weighted assets	12.00	11.07	12.02	11.02	12.56
Tier 1 capital / Exposure measurement	6.82	6.15	6.52	6.16	6.76
Liabilities / Equity (multiple)	13.24	15.00	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	1,294.27	1,715.77	1,452.74	2,149.60	1,778.45
【 E 】					
NIBT / Average equity	17.93	16.25	13.99	12.97	10.95
(NIBT + loan loss provisions) / Average equity	18.81	17.03	14.65	13.85	11.28
NIBT / Average assets	1.19	1.00	0.86	0.82	0.80
(NIBT + loan loss provisions) / Average assets	1.25	1.05	0.90	0.88	0.83
Net interest income / NIBT	112.23	117.30	135.84	146.44	133.75
NIBT / Net income	47.94	47.63	42.80	43.18	43.65
NIBT / Employees (in thousand / per person)	4,446.52	3,811.17	3,219.12	2,868.06	2,539.45
【 L 】					
Liquidity coverage ratio	106.86	137.99	145.22	163.03	187.89
Net stable funding ratio	139.64	145.72	147.14	151.98	153.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.11	25.08	25.36	28.87	33.89
Loans / Deposits	72.40	63.54	64.70	62.94	61.56
Time deposits / Deposits	33.68	36.55	36.06	31.27	25.76
NCDs / Time deposits	2.37	0.24	0.25	0.33	0.32
Accumulated gap of assets and liabilities (180 days) / Equity	-172.58	-82.45	-120.81	-78.23	-28.35
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.53	104.37	108.25	108.44	105.38
Interest rate sensitivity gap / Equity	23.19	41.71	75.50	82.25	47.99
【 G 】					
Deposit growth rate	2.04	11.42	8.93	10.79	11.18
Loan growth rate	16.25	11.96	11.91	13.22	8.70
Investment growth rate	-15.52	10.84	5.79	1.02	3.81
Guarantee growth rate	-7.84	5.10	-3.97	7.52	6.86

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

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

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	28.71	26.91	27.63	26.69	29.58
Tier 1 capital / Risk-weighted assets	27.40	25.59	26.31	25.36	28.24
Common equity Tier 1 / Risk-weighted assets	27.40	25.59	26.31	25.36	28.24
Tier 1 capital / Exposure measurement	17.62	18.26	17.54	17.46	19.69
Liabilities / Equity (multiple)	3.78	4.00	3.76	3.90	3.33
【A】					
Non-performing loan ratio	0.07	0.08	0.08	0.05	0.03
Loan loss provisions / NPLs	2,381.21	2,046.05	2,178.08	3,135.80	4,706.67
【E】					
NIBT / Average equity	4.46	3.80	3.29	2.38	2.27
(NIBT + loan loss provisions) / Average equity	4.67	5.06	3.47	2.50	2.43
NIBT / Average assets	0.92	0.77	0.67	0.52	0.53
(NIBT + loan loss provisions) / Average assets	0.97	1.03	0.71	0.54	0.57
Net interest income / NIBT	180.99	198.89	233.91	206.18	162.97
NIBT / Net income	59.13	47.80	45.18	45.44	53.68
NIBT / Employees (in thousand / per person)	7,095.79	5,486.01	4,872.59	3,374.02	3,240.82
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	115.49	110.85	114.30	110.05	116.45
Liquidity reserve ratio (average daily data in the last month of each quarter)	86.78	44.30	66.14	44.72	167.70
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-7.35	-32.42	0.72	-7.47	34.95
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	141.98	140.07	144.95	145.81	147.45
Interest rate sensitivity gap / Equity	87.06	88.45	90.45	95.98	86.77
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	4.62	12.74	5.76	20.69	-0.63
Investment growth rate	-10.42	11.25	3.96	-4.69	0.58
Guarantee growth rate	17.64	20.81	28.94	12.20	-4.02

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Bank of Kaohsiung — Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.73	11.95	12.28	12.36	13.23
Tier 1 capital / Risk-weighted assets	12.63	10.62	10.94	10.86	11.48
Common equity Tier 1 / Risk-weighted assets	10.47	8.11	8.47	8.11	9.70
Tier 1 capital / Exposure measurement	7.87	6.57	6.62	6.58	6.54
Liabilities / Equity (multiple)	12.66	16.04	15.55	16.35	15.07
【 A 】					
Non-performing loan ratio	0.23	0.24	0.25	0.24	0.27
Loan loss provisions / NPLs	500.20	513.26	481.24	589.18	475.76
【 E 】					
NIBT / Average equity	5.58	7.27	6.88	6.76	6.05
(NIBT + loan loss provisions) / Average equity	6.51	8.49	7.78	7.90	6.60
NIBT / Average assets	0.39	0.44	0.41	0.41	0.37
(NIBT + loan loss provisions) / Average assets	0.46	0.51	0.47	0.48	0.41
Net interest income / NIBT	219.13	202.85	211.04	254.60	265.75
NIBT / Net income	29.42	32.33	31.55	29.28	26.17
NIBT / Employees (in thousand / per person)	1,098.24	1,168.05	1,095.45	1,061.40	964.22
【 L 】					
Liquidity coverage ratio	126.32	124.99	135.15	131.53	159.95
Net stable funding ratio	131.31	134.52	133.97	135.31	138.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.60	18.30	18.57	18.52	18.34
Loans / Deposits	76.45	74.74	73.76	76.71	76.26
Time deposits / Deposits	47.11	44.30	44.02	42.22	44.34
NCDs / Time deposits	0.28	0.35	0.34	0.39	0.36
Accumulated gap of assets and liabilities (180 days) / Equity	-32.20	-45.87	-28.95	31.74	41.63
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.87	94.60	94.09	96.77	98.19
Interest rate sensitivity gap / Equity	8.20	-62.26	-65.74	-38.71	-21.19
【 G 】					
Deposit growth rate	15.81	8.83	9.65	-4.91	4.93
Loan growth rate	18.46	5.86	5.43	-4.35	3.37
Investment growth rate	7.72	6.92	15.10	5.68	-3.36
Guarantee growth rate	10.03	20.87	9.18	-3.24	19.84

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Mega International Commercial Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.78	15.06	15.32	14.31	14.14
Tier 1 capital / Risk-weighted assets	12.79	13.06	13.25	12.39	12.97
Common equity Tier 1 / Risk-weighted assets	12.79	13.06	13.25	12.39	12.97
Tier 1 capital / Exposure measurement	7.21	7.34	7.29	7.06	7.05
Liabilities / Equity (multiple)	11.08	10.99	10.97	11.72	11.63
【A】					
Non-performing loan ratio	0.28	0.22	0.17	0.16	0.26
Loan loss provisions / NPLs	586.75	696.04	985.09	930.65	573.29
【E】					
NIBT / Average equity	11.72	13.27	11.95	9.72	7.25
(NIBT + loan loss provisions) / Average equity	12.59	13.72	13.07	10.22	7.82
NIBT / Average assets	0.94	1.01	0.91	0.68	0.55
(NIBT + loan loss provisions) / Average assets	1.01	1.05	1.00	0.71	0.59
Net interest income / NIBT	97.89	94.63	103.68	135.50	145.22
NIBT / Net income	53.24	55.86	51.32	50.05	45.59
NIBT / Employees (in thousand / per person)	5,618.61	5,817.25	5,117.78	3,984.65	3,127.31
【L】					
Liquidity coverage ratio	114.12	118.09	133.41	116.67	111.76
Net stable funding ratio	122.12	125.38	126.45	125.01	123.50
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.60	30.49	27.84	30.63	33.93
Loans / Deposits	73.95	72.92	73.26	73.88	69.43
Time deposits / Deposits	53.97	51.99	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	-73.77	-41.64	-64.76	-42.21	-37.33
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	127.10	125.52	125.37	128.23	118.49
Interest rate sensitivity gap / Equity	144.86	135.13	131.06	151.61	107.20
【G】					
Deposit growth rate	6.84	-2.04	0.23	-4.16	13.64
Loan growth rate	6.06	-0.66	2.88	1.99	7.73
Investment growth rate	1.43	5.78	5.15	-7.86	12.46
Guarantee growth rate	-1.81	-6.65	-4.61	8.54	-3.19

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Agricultural Bank of Taiwan

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	11.80	12.27	12.41	12.68	11.74
Tier 1 capital / Risk-weighted assets	9.72	10.69	10.93	10.59	9.59
Common equity Tier 1 / Risk-weighted assets	7.54	8.57	8.75	8.35	8.98
Tier 1 capital / Exposure measurement	3.65	3.60	3.72	3.48	3.16
Liabilities / Equity (multiple)	32.40	30.91	30.64	33.55	29.47
【A】					
Non-performing loan ratio	0.56	0.27	0.26	0.07	0.19
Loan loss provisions / NPLs	281.77	584.22	557.79	2,066.32	928.59
【E】					
NIBT / Average equity	-19.32	3.69	0.48	3.14	5.52
(NIBT + loan loss provisions) / Average equity	-18.93	4.45	-0.74	3.16	5.96
NIBT / Average assets	-0.46	0.09	0.01	0.09	0.19
(NIBT + loan loss provisions) / Average assets	-0.45	0.11	-0.02	0.09	0.21
Net interest income / NIBT	-	-213.16	-1,705.30	210.12	143.95
NIBT / Net income	-	31.41	7.05	32.33	44.05
NIBT / Employees (in thousand / per person)	-11,518.97	2,481.85	326.73	2,358.09	4,628.65
【L】					
Liquidity coverage ratio	108.77	112.39	114.32	117.39	143.13
Net stable funding ratio	137.54	146.76	147.90	148.69	171.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	41.32	45.62	46.05	48.79	57.16
Loans / Deposits	51.58	48.40	50.46	49.31	40.29
Time deposits / Deposits	96.62	97.79	97.37	97.69	95.30
NCDs / Time deposits	3.80	2.91	4.74	1.23	-
Accumulated gap of assets and liabilities (180 days) / Equity	-1,405.99	-1,278.87	-1,362.92	-1,486.04	-731.08
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	72.62	72.34	72.53	74.24	82.73
Interest rate sensitivity gap / Equity	-704.71	-669.39	-669.15	-673.56	-436.36
【G】					
Deposit growth rate	-9.49	-0.92	-1.98	1.92	9.62
Loan growth rate	-3.55	7.58	0.32	24.74	4.94
Investment growth rate	-11.40	5.78	-4.14	25.95	20.95
Guarantee growth rate	15.25	4.46	25.60	-15.84	8.08

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Citibank Taiwan

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	43.09	45.09	52.32	20.27	20.57
Tier 1 capital / Risk-weighted assets	42.47	44.50	51.72	19.31	19.13
Common equity Tier 1 / Risk-weighted assets	42.47	44.50	51.72	19.31	19.13
Tier 1 capital / Exposure measurement	16.05	15.95	16.93	7.70	7.93
Liabilities / Equity (multiple)	4.08	3.42	3.84	6.70	6.34
【A】					
Non-performing loan ratio	0.00	0.00	0.00	0.30	0.28
Loan loss provisions / NPLs	97,400.00	90,700.00	38,700.00	575.82	641.66
【E】					
NIBT / Average equity	11.47	23.66	19.00	4.95	5.90
(NIBT + loan loss provisions) / Average equity	11.53	23.82	18.87	4.97	5.54
NIBT / Average assets	2.24	3.34	2.94	0.62	0.72
(NIBT + loan loss provisions) / Average assets	2.26	3.37	2.92	0.62	0.68
Net interest income / NIBT	93.45	30.36	39.64	246.68	149.08
NIBT / Net income	69.86	163.90	134.49	21.36	28.53
NIBT / Employees (in thousand / per person)	17,220.27	-	-	1,248.11	1,492.82
【L】					
Liquidity coverage ratio	257.38	249.57	246.82	199.92	161.13
Net stable funding ratio	203.96	214.36	230.50	173.25	173.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	106.72	152.03	115.82	39.53	56.82
Loans / Deposits	22.77	22.65	19.47	43.32	46.76
Time deposits / Deposits	25.70	21.45	12.71	24.35	14.61
NCDs / Time deposits	0.01	0.02	0.03	0.01	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	40.86	23.99	27.21	-7.26	-12.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	126.30	170.04	130.92	102.68	109.40
Interest rate sensitivity gap / Equity	36.83	78.09	47.57	7.66	25.77
【G】					
Deposit growth rate	9.13	-46.57	-48.19	7.29	-4.24
Loan growth rate	9.70	-73.84	-76.71	-0.61	-7.51
Investment growth rate	-27.77	-4.80	-19.64	3.48	-11.78
Guarantee growth rate	55.32	0.59	-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

September 30, 2024

O-Bank Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.86	13.32	13.97	14.49	14.71
Tier 1 capital / Risk-weighted assets	13.20	11.80	12.54	12.72	13.63
Common equity Tier 1 / Risk-weighted assets	12.23	11.61	12.36	12.09	13.51
Tier 1 capital / Exposure measurement	8.16	7.37	7.56	7.80	7.99
Liabilities / Equity (multiple)	8.16	8.85	8.75	8.44	7.66
【A】					
Non-performing loan ratio	0.21	0.34	0.09	0.35	0.41
Loan loss provisions / NPLs	672.21	439.38	1,510.77	431.59	353.00
【E】					
NIBT / Average equity	8.67	8.33	7.08	14.81	5.60
(NIBT + loan loss provisions) / Average equity	9.24	9.06	7.12	15.38	6.21
NIBT / Average assets	0.88	0.85	0.72	1.52	0.63
(NIBT + loan loss provisions) / Average assets	0.94	0.93	0.73	1.58	0.70
Net interest income / NIBT	69.92	71.76	83.27	52.99	109.62
NIBT / Net income	43.60	43.58	40.33	57.55	36.56
NIBT / Employees (in thousand / per person)	3,297.73	2,987.11	2,548.80	5,141.73	2,091.29
【L】					
Liquidity coverage ratio	108.03	r 105.25	r 117.73	114.23	113.22
Net stable funding ratio	116.95	111.27	116.70	111.25	115.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	43.95	46.00	45.46	46.54	46.81
Loans / Deposits	73.38	69.78	68.36	67.58	66.81
Time deposits / Deposits	79.53	80.41	79.67	81.78	67.63
NCDs / Time deposits	4.03	4.03	2.75	4.86	3.04
Accumulated gap of assets and liabilities (180 days) / Equity	-111.03	-81.82	-69.28	-112.47	-88.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.72	104.45	102.78	108.94	110.05
Interest rate sensitivity gap / Equity	34.67	21.27	13.53	43.21	47.93
【G】					
Deposit growth rate	3.58	5.64	8.25	15.30	-3.38
Loan growth rate	8.87	8.25	9.37	18.75	-4.25
Investment growth rate	0.72	3.01	7.94	3.93	-1.89
Guarantee growth rate	-1.69	14.73	29.10	-41.55	-3.75

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Taiwan Business Bank　　Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.36	13.31	13.53	12.45	13.39
Tier 1 capital / Risk-weighted assets	10.16	9.73	9.89	9.30	9.83
Common equity Tier 1 / Risk-weighted assets	8.88	8.36	8.54	7.89	8.32
Tier 1 capital / Exposure measurement	5.90	5.58	5.72	5.48	5.41
Liabilities / Equity (multiple)	16.79	17.99	17.38	18.88	18.89
【 A 】					
Non-performing loan ratio	0.16	0.18	0.18	0.20	0.28
Loan loss provisions / NPLs	821.37	727.44	720.93	641.78	422.57
【 E 】					
NIBT / Average equity	11.50	11.65	10.66	11.44	5.83
(NIBT + loan loss provisions) / Average equity	14.21	13.70	12.86	12.19	7.53
NIBT / Average assets	0.63	0.61	0.57	0.58	0.30
(NIBT + loan loss provisions) / Average assets	0.78	0.72	0.68	0.62	0.39
Net interest income / NIBT	128.69	142.42	150.32	167.58	306.79
NIBT / Net income	41.57	41.52	38.94	42.26	24.06
NIBT / Employees (in thousand / per person)	2,648.30	2,403.76	2,227.11	2,210.73	1,080.24
【 L 】					
Liquidity coverage ratio	118.23	132.40	120.81	118.86	123.88
Net stable funding ratio	122.02	126.91	128.39	131.25	131.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.73	26.26	25.00	22.12	22.38
Loans / Deposits	77.98	75.93	77.73	77.91	75.94
Time deposits / Deposits	50.46	47.29	47.04	42.99	42.77
NCDs / Time deposits	0.80	0.58	0.64	0.77	1.17
Accumulated gap of assets and liabilities (180 days) / Equity	-4.91	35.18	58.45	85.30	101.65
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.92	108.92	109.40	106.95	102.64
Interest rate sensitivity gap / Equity	99.64	117.79	120.60	95.52	37.52
【 G 】					
Deposit growth rate	7.20	6.27	8.95	0.29	17.65
Loan growth rate	9.44	4.47	6.54	7.61	7.67
Investment growth rate	-0.60	18.66	18.61	-9.60	31.03
Guarantee growth rate	20.23	16.00	24.74	-9.37	17.92

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Standard Chartered Bank (Taiwan)   Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.06	15.20	15.46	16.34	14.42
Tier 1 capital / Risk-weighted assets	14.13	13.79	14.46	14.91	12.71
Common equity Tier 1 / Risk-weighted assets	14.13	13.79	14.46	14.91	12.71
Tier 1 capital / Exposure measurement	6.43	6.13	6.50	6.12	5.89
Liabilities / Equity (multiple)	13.60	14.38	13.20	13.99	13.40
【 A 】					
Non-performing loan ratio	0.15	0.11	0.14	0.09	0.07
Loan loss provisions / NPLs	1,139.07	1,548.29	1,235.65	1,815.04	2,196.14
【 E 】					
NIBT / Average equity	13.65	12.29	11.87	6.25	5.88
(NIBT + loan loss provisions) / Average equity	14.64	12.87	12.83	6.48	6.18
NIBT / Average assets	0.91	0.82	0.79	0.40	0.40
(NIBT + loan loss provisions) / Average assets	0.98	0.86	0.86	0.41	0.42
Net interest income / NIBT	100.65	91.92	98.17	189.94	183.95
NIBT / Net income	36.21	35.44	34.79	22.62	22.57
NIBT / Employees (in thousand / per person)	2,924.70	2,363.83	2,313.10	1,153.11	995.34
【 L 】					
Liquidity coverage ratio	255.99	185.20	216.88	160.66	187.61
Net stable funding ratio	150.04	144.68	152.77	150.29	146.40
Liquidity reserve ratio (average daily data in the last month of each quarter)	52.70	55.91	49.68	63.82	58.53
Loans / Deposits	49.42	49.33	48.51	49.79	52.17
Time deposits / Deposits	36.66	32.02	34.14	30.47	20.44
NCDs / Time deposits	2.76	2.76	2.58	2.11	4.58
Accumulated gap of assets and liabilities (180 days) / Equity	-103.86	-79.32	-156.43	-196.19	-196.34
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	122.96	123.51	122.81	139.95	116.28
Interest rate sensitivity gap / Equity	155.97	174.32	152.94	278.20	126.42
【 G 】					
Deposit growth rate	4.18	-6.69	2.19	1.32	-6.61
Loan growth rate	4.36	0.27	-0.44	-3.32	4.13
Investment growth rate	-22.48	-14.05	-20.08	1.12	-11.25
Guarantee growth rate	5.05	2.80	44.38	2.28	89.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Taichung Commercial Bank　　　　Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.84	15.74	15.47	15.95	15.81
Tier 1 capital / Risk-weighted assets	13.12	13.89	13.67	14.03	14.24
Common equity Tier 1 / Risk-weighted assets	11.86	11.98	11.85	12.01	12.24
Tier 1 capital / Exposure measurement	9.05	9.55	9.44	9.53	8.87
Liabilities / Equity (multiple)	10.24	10.29	10.26	10.52	11.02
【A】					
Non-performing loan ratio	0.10	0.19	0.14	0.15	0.15
Loan loss provisions / NPLs	1,193.51	690.98	935.73	849.81	898.12
【E】					
NIBT / Average equity	12.55	10.75	11.15	10.05	9.20
(NIBT + loan loss provisions) / Average equity	13.30	11.35	12.79	10.53	10.43
NIBT / Average assets	1.12	0.95	0.99	0.83	0.74
(NIBT + loan loss provisions) / Average assets	1.18	1.00	1.13	0.87	0.84
Net interest income / NIBT	113.08	137.56	132.03	156.71	158.46
NIBT / Net income	55.25	47.84	49.71	46.43	43.48
NIBT / Employees (in thousand / per person)	3,269.78	2,712.04	2,761.54	2,291.99	1,961.12
【L】					
Liquidity coverage ratio	127.70	129.89	138.22	137.93	171.66
Net stable funding ratio	131.25	135.45	135.27	139.16	143.98
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.16	19.67	19.54	20.75	24.20
Loans / Deposits	74.61	75.84	74.84	75.80	73.35
Time deposits / Deposits	51.28	47.23	47.31	45.82	44.56
NCDs / Time deposits	0.45	0.33	0.31	0.37	1.26
Accumulated gap of assets and liabilities (180 days) / Equity	-94.49	-114.22	-112.12	-145.93	-28.94
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.58	88.98	89.09	91.86	90.75
Interest rate sensitivity gap / Equity	-87.89	-94.50	-92.04	-71.76	-86.39
【G】					
Deposit growth rate	11.54	1.26	6.76	3.62	3.63
Loan growth rate	9.71	4.83	5.41	7.10	5.05
Investment growth rate	11.02	6.76	16.00	-5.51	4.52
Guarantee growth rate	22.75	16.01	11.61	0.44	18.67

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

King's Town Bank　　Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	17.89	15.66	17.00	14.33	16.31
Tier 1 capital / Risk-weighted assets	16.76	14.54	15.84	13.19	15.23
Common equity Tier 1 / Risk-weighted assets	16.76	14.54	15.84	13.19	15.23
Tier 1 capital / Exposure measurement	13.24	12.10	12.93	10.99	12.84
Liabilities / Equity (multiple)	5.97	7.00	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	5,860.78	7,412.24	7,545.83	8,940.00	8,342.11
【 E 】					
NIBT / Average equity	12.46	14.74	15.00	6.09	14.76
(NIBT + loan loss provisions) / Average equity	13.00	14.76	14.98	6.83	19.75
NIBT / Average assets	1.77	1.86	1.93	0.81	2.01
(NIBT + loan loss provisions) / Average assets	1.84	1.86	1.92	0.91	2.69
Net interest income / NIBT	80.23	74.16	71.86	193.66	81.96
NIBT / Net income	72.59	73.81	75.56	57.40	64.88
NIBT / Employees (in thousand / per person)	6,690.96	7,180.33	7,491.74	2,887.32	6,706.43
【 L 】					
Liquidity coverage ratio	242.63	172.95	215.11	114.07	140.78
Net stable funding ratio	150.61	138.55	145.03	130.22	144.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.62	21.55	23.95	19.45	22.94
Loans / Deposits	76.86	81.89	78.47	86.53	82.88
Time deposits / Deposits	47.90	49.87	48.84	48.05	41.50
NCDs / Time deposits	1.10	3.05	2.11	0.79	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	14.07	-0.93	0.29	-76.85	-3.47
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.14	97.47	97.38	98.03	96.30
Interest rate sensitivity gap / Equity	-19.20	-14.58	-13.97	-12.37	-17.65
【 G 】					
Deposit growth rate	1.43	9.23	4.80	12.41	11.30
Loan growth rate	-4.80	3.90	-4.96	17.36	11.54
Investment growth rate	11.24	-2.35	6.33	-6.94	-5.31
Guarantee growth rate	-16.06	-18.90	1.02	-10.64	10.59

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

HSBC Bank (Taiwan) Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	18.83	18.03	18.69	18.13	16.91
Tier 1 capital / Risk-weighted assets	17.74	17.00	17.67	17.06	15.87
Common equity Tier 1 / Risk-weighted assets	17.74	17.00	17.67	17.06	15.87
Tier 1 capital / Exposure measurement	7.03	7.16	6.99	6.78	5.86
Liabilities / Equity (multiple)	10.48	10.41	10.51	11.02	12.66
【 A 】					
Non-performing loan ratio	0.06	0.06	0.06	0.04	0.04
Loan loss provisions / NPLs	2,273.40	2,307.69	2,208.52	3,626.47	3,589.58
【 E 】					
NIBT / Average equity	20.22	19.20	18.30	10.78	5.46
(NIBT + loan loss provisions) / Average equity	20.87	19.73	18.40	10.71	5.57
NIBT / Average assets	1.80	1.65	1.58	0.79	0.40
(NIBT + loan loss provisions) / Average assets	1.86	1.70	1.59	0.79	0.41
Net interest income / NIBT	32.23	52.46	52.87	89.63	132.47
NIBT / Net income	53.46	53.24	52.02	38.80	25.17
NIBT / Employees (in thousand / per person)	5,983.60	5,362.83	5,167.49	2,749.51	1,369.78
【 L 】					
Liquidity coverage ratio	135.96	162.57	168.04	191.83	148.44
Net stable funding ratio	155.64	159.59	173.56	156.83	152.71
Liquidity reserve ratio (average daily data in the last month of each quarter)	67.12	69.99	72.58	64.95	86.25
Loans / Deposits	61.40	60.23	56.56	60.32	60.45
Time deposits / Deposits	40.49	45.33	44.43	38.39	33.71
NCDs / Time deposits	0.03	0.33	0.11	0.03	1.05
Accumulated gap of assets and liabilities (180 days) / Equity	-86.64	-99.43	-52.80	-50.88	-56.71
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	158.84	158.30	157.07	155.50	179.45
Interest rate sensitivity gap / Equity	284.58	272.79	283.11	277.22	418.69
【 G 】					
Deposit growth rate	8.01	8.67	11.78	8.15	-4.95
Loan growth rate	10.11	2.29	4.80	7.91	3.98
Investment growth rate	21.38	-14.58	40.86	-36.35	0.64
Guarantee growth rate	21.38	-0.80	30.56	11.61	52.56

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Taipei Star Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.33	13.41	13.67	14.07	15.16
Tier 1 capital / Risk-weighted assets	11.99	11.49	11.74	11.95	12.57
Common equity Tier 1 / Risk-weighted assets	10.11	9.82	10.05	10.22	10.74
Tier 1 capital / Exposure measurement	6.96	6.90	6.80	6.87	6.52
Liabilities / Equity (multiple)	14.40	14.29	14.49	14.54	15.10
【A】					
Non-performing loan ratio	0.14	0.10	0.07	0.28	0.28
Loan loss provisions / NPLs	834.62	1,188.89	1,534.15	431.17	407.28
【E】					
NIBT / Average equity	3.51	r 2.78	2.44	4.55	4.56
(NIBT + loan loss provisions) / Average equity	3.62	r 2.74	2.19	4.89	4.72
NIBT / Average assets	0.22	0.18	0.16	0.28	0.29
(NIBT + loan loss provisions) / Average assets	0.23	0.18	0.14	0.30	0.30
Net interest income / NIBT	457.24	543.33	623.57	375.86	387.16
NIBT / Net income	16.91	14.91	13.38	20.75	21.31
NIBT / Employees (in thousand / per person)	443.47	354.77	308.37	569.87	539.92
【L】					
Liquidity coverage ratio	114.92	107.49	r 140.52	134.41	151.06
Net stable funding ratio	123.45	124.15	125.21	117.51	123.77
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.21	17.96	19.01	20.30	19.42
Loans / Deposits	72.78	76.41	73.94	76.72	74.84
Time deposits / Deposits	60.33	61.69	61.70	60.27	59.63
NCDs / Time deposits	7.99	0.62	1.90	1.55	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	-220.82	-259.33	-256.45	-296.65	-237.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.32	84.16	82.61	83.71	86.62
Interest rate sensitivity gap / Equity	-203.82	-205.17	-227.02	-212.14	-179.68
【G】					
Deposit growth rate	5.17	2.96	3.46	0.87	1.12
Loan growth rate	0.18	0.15	-0.28	3.40	5.19
Investment growth rate	1.83	-10.90	4.71	-10.73	0.50
Guarantee growth rate	-42.10	5,692.31	2,837.50	-91.27	-49.45

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Hwatai Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	11.86	12.02	12.58	12.32	12.74
Tier 1 capital / Risk-weighted assets	8.93	9.20	9.18	9.05	9.76
Common equity Tier 1 / Risk-weighted assets	8.34	8.55	8.55	8.33	8.89
Tier 1 capital / Exposure measurement	6.40	6.68	6.61	6.62	6.65
Liabilities / Equity (multiple)	15.06	14.49	14.62	14.83	14.54
【 A 】					
Non-performing loan ratio	-	-	-	0.01	0.06
Loan loss provisions / NPLs	260,100.00	32,142.86	216,800.00	13,707.14	2,176.06
【 E 】					
NIBT / Average equity	8.46	8.30	8.21	7.56	4.35
(NIBT + loan loss provisions) / Average equity	10.17	9.33	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	0.64	0.58	0.49	0.49	0.36
Net interest income / NIBT	257.48	252.33	255.01	275.40	354.73
NIBT / Net income	32.46	31.90	33.84	30.07	22.21
NIBT / Employees (in thousand / per person)	1,574.15	1,390.74	1,415.86	1,113.70	637.25
【 L 】					
Liquidity coverage ratio	119.95	135.24	148.22	116.13	128.80
Net stable funding ratio	142.30	r 134.67	130.52	145.44	143.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.19	19.44	18.41	18.26	22.65
Loans / Deposits	78.03	79.96	78.53	80.38	76.95
Time deposits / Deposits	62.36	62.61	62.07	57.04	51.52
NCDs / Time deposits	2.79	8.46	9.46	5.12	4.20
Accumulated gap of assets and liabilities (180 days) / Equity	-108.31	-124.45	-127.24	-196.53	-261.30
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.96	102.73	101.42	100.42	98.21
Interest rate sensitivity gap / Equity	27.03	35.53	18.84	5.62	-23.15
【 G 】					
Deposit growth rate	13.02	12.89	16.03	13.59	6.45
Loan growth rate	10.29	10.72	13.35	18.66	27.46
Investment growth rate	10.94	4.57	12.34	-7.56	-7.22
Guarantee growth rate	-14.39	82.89	119.74	-72.16	3.80

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Shin Kong Commercial Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	15.29	15.39	15.45	14.38	14.82
Tier 1 capital / Risk-weighted assets	13.15	13.33	13.48	12.18	12.41
Common equity Tier 1 / Risk-weighted assets	10.60	10.54	10.79	9.71	10.40
Tier 1 capital / Exposure measurement	6.81	6.80	6.84	6.15	6.51
Liabilities / Equity (multiple)	15.86	16.22	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	1,085.93	1,125.27	1,107.86	1,089.24	800.85
【E】					
NIBT / Average equity	10.72	10.71	10.37	11.35	10.85
(NIBT + loan loss provisions) / Average equity	11.17	10.71	10.74	11.58	11.28
NIBT / Average assets	0.69	0.70	0.68	0.69	0.67
(NIBT + loan loss provisions) / Average assets	0.72	0.70	0.71	0.70	0.70
Net interest income / NIBT	153.77	150.67	155.83	165.40	169.23
NIBT / Net income	42.17	42.20	41.82	43.95	40.38
NIBT / Employees (in thousand / per person)	2,312.88	2,144.33	2,142.67	2,152.13	1,949.73
【L】					
Liquidity coverage ratio	121.95	128.42	147.89	159.99	149.39
Net stable funding ratio	133.02	135.43	137.83	142.51	130.08
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.84	23.33	22.17	26.56	25.48
Loans / Deposits	76.36	74.09	73.54	70.20	68.89
Time deposits / Deposits	56.67	56.56	56.49	56.52	54.54
NCDs / Time deposits	2.70	2.04	3.02	5.06	1.84
Accumulated gap of assets and liabilities (180 days) / Equity	-297.18	-301.58	-176.15	-285.11	-159.07
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.90	87.76	88.94	86.29	81.66
Interest rate sensitivity gap / Equity	-97.74	-150.89	-132.99	-182.30	-226.98
【G】					
Deposit growth rate	7.05	0.16	2.13	2.75	14.71
Loan growth rate	10.33	2.41	7.01	4.70	10.19
Investment growth rate	2.85	0.92	0.34	-2.83	12.69
Guarantee growth rate	7.65	16.19	17.41	-23.43	33.73

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Sunny Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.61	13.34	13.41	12.97	12.63
Tier 1 capital / Risk-weighted assets	11.90	11.55	11.46	11.28	11.53
Common equity Tier 1 / Risk-weighted assets	9.98	9.51	9.45	9.12	9.32
Tier 1 capital / Exposure measurement	7.65	7.35	7.37	7.11	6.72
Liabilities / Equity (multiple)	13.78	14.74	14.64	15.55	16.03
【 A 】					
Non-performing loan ratio	0.14	0.19	0.00	0.15	0.16
Loan loss provisions / NPLs	833.85	629.20	36,541.18	875.07	929.90
【 E 】					
NIBT / Average equity	12.41	12.16	7.84	12.57	8.00
(NIBT + loan loss provisions) / Average equity	12.42	12.35	11.29	11.81	11.82
NIBT / Average assets	0.83	0.80	0.52	0.79	0.48
(NIBT + loan loss provisions) / Average assets	0.83	0.81	0.74	0.74	0.71
Net interest income / NIBT	130.29	140.06	216.10	152.38	221.13
NIBT / Net income	58.04	56.76	37.70	58.43	36.17
NIBT / Employees (in thousand / per person)	2,550.46	2,383.26	1,547.10	2,253.39	1,337.49
【 L 】					
Liquidity coverage ratio	113.64	114.09	114.58	115.79	114.34
Net stable funding ratio	127.94	129.55	128.79	132.06	131.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.99	19.48	18.64	18.78	23.74
Loans / Deposits	74.35	75.08	76.06	74.50	71.95
Time deposits / Deposits	68.92	69.07	68.41	66.68	64.03
NCDs / Time deposits	6.55	6.21	6.94	6.33	5.75
Accumulated gap of assets and liabilities (180 days) / Equity	-274.81	-284.71	-261.63	-286.39	-264.83
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.57	89.79	89.20	88.78	89.77
Interest rate sensitivity gap / Equity	-124.36	-128.36	-135.65	-149.41	-141.18
【 G 】					
Deposit growth rate	6.42	9.99	4.69	5.32	9.59
Loan growth rate	5.37	7.50	6.87	9.03	6.61
Investment growth rate	9.70	21.01	10.67	-11.73	6.16
Guarantee growth rate	-32.67	25.39	-20.43	6.04	19.64

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Bank of Panhsin Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	12.31	11.67	12.18	12.04	12.14
Tier 1 capital / Risk-weighted assets	10.04	9.46	9.63	9.43	9.44
Common equity Tier 1 / Risk-weighted assets	9.16	8.54	8.73	8.46	8.52
Tier 1 capital / Exposure measurement	6.18	5.93	6.02	5.79	5.65
Liabilities / Equity (multiple)	13.81	14.39	14.26	14.88	14.49
【 A 】					
Non-performing loan ratio	0.23	0.16	0.13	0.19	0.21
Loan loss provisions / NPLs	549.59	767.07	967.80	637.17	566.42
【 E 】					
NIBT / Average equity	8.96	9.44	9.22	9.95	7.00
(NIBT + loan loss provisions) / Average equity	9.38	9.80	9.37	10.09	7.72
NIBT / Average assets	0.61	0.63	0.62	0.64	0.45
(NIBT + loan loss provisions) / Average assets	0.64	0.66	0.63	0.65	0.49
Net interest income / NIBT	177.99	180.07	182.66	184.11	234.10
NIBT / Net income	38.41	38.50	38.48	39.45	29.07
NIBT / Employees (in thousand / per person)	1,560.62	1,435.67	1,428.68	1,368.88	861.64
【 L 】					
Liquidity coverage ratio	110.12	106.75	114.86	130.02	116.38
Net stable funding ratio	135.59	132.40	134.01	139.64	137.23
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.21	18.32	19.15	20.33	21.19
Loans / Deposits	73.59	75.03	73.99	71.85	74.48
Time deposits / Deposits	55.81	57.43	57.94	56.04	52.87
NCDs / Time deposits	0.11	0.15	0.15	0.22	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	-15.89	-40.95	-33.45	-53.76	-123.73
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.87	97.27	97.85	95.39	95.18
Interest rate sensitivity gap / Equity	-23.79	-31.22	-24.51	-54.69	-57.91
【 G 】					
Deposit growth rate	6.19	4.54	3.86	6.80	5.86
Loan growth rate	4.15	2.16	6.94	3.03	4.70
Investment growth rate	4.12	7.87	5.74	13.24	3.65
Guarantee growth rate	-23.14	2.73	0.54	-4.83	69.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Cota Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.10	14.50	14.85	13.04	13.59
Tier 1 capital / Risk-weighted assets	11.99	12.15	12.62	11.57	11.69
Common equity Tier 1 / Risk-weighted assets	11.53	11.65	12.12	11.07	11.16
Tier 1 capital / Exposure measurement	7.52	7.32	7.50	6.59	6.46
Liabilities / Equity (multiple)	12.27	12.71	12.36	12.97	13.31
【 A 】					
Non-performing loan ratio	0.75	0.25	0.22	0.17	0.17
Loan loss provisions / NPLs	167.08	515.32	622.68	778.85	866.67
【 E 】					
NIBT / Average equity	8.99	8.70	8.23	7.99	7.08
(NIBT + loan loss provisions) / Average equity	9.57	9.13	8.27	8.10	7.10
NIBT / Average assets	0.68	0.64	0.61	0.57	0.50
(NIBT + loan loss provisions) / Average assets	0.72	0.67	0.61	0.57	0.50
Net interest income / NIBT	213.12	232.74	244.84	254.23	279.80
NIBT / Net income	35.53	35.36	34.17	33.32	31.79
NIBT / Employees (in thousand / per person)	1,143.82	1,045.55	993.97	913.12	807.49
【 L 】					
Liquidity coverage ratio	164.53	269.95	331.32	193.29	526.85
Net stable funding ratio	141.81	145.98	145.72	142.64	143.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.45	19.69	20.71	18.93	26.04
Loans / Deposits	77.98	78.47	75.48	78.58	73.01
Time deposits / Deposits	53.47	53.28	52.79	51.04	52.57
NCDs / Time deposits	0.10	0.55	0.40	0.95	3.14
Accumulated gap of assets and liabilities (180 days) / Equity	-207.44	-185.87	-116.70	-180.44	-145.85
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	79.19	83.31	82.94	82.80	82.08
Interest rate sensitivity gap / Equity	-238.79	-198.98	-197.28	-209.91	-222.39
【 G 】					
Deposit growth rate	4.16	3.93	5.34	0.95	3.64
Loan growth rate	3.52	4.42	1.18	8.66	0.99
Investment growth rate	13.90	2.81	9.75	-8.07	15.60
Guarantee growth rate	19.75	5.71	16.95	13.53	-38.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Union Bank of Taiwan

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	14.69	14.34	14.73	14.95	16.08
Tier 1 capital / Risk-weighted assets	12.67	12.38	12.69	12.93	14.26
Common equity Tier 1 / Risk-weighted assets	10.26	9.76	10.08	10.00	11.18
Tier 1 capital / Exposure measurement	6.57	6.19	6.32	6.38	6.53
Liabilities / Equity (multiple)	11.77	12.85	12.43	12.53	11.76
【A】					
Non-performing loan ratio	0.27	0.26	0.27	0.24	0.10
Loan loss provisions / NPLs	442.35	452.66	440.08	481.73	1,081.36
【E】					
NIBT / Average equity	9.21	8.90	8.15	7.14	8.43
(NIBT + loan loss provisions) / Average equity	9.87	9.26	8.41	7.40	7.45
NIBT / Average assets	0.70	0.64	0.59	0.53	0.66
(NIBT + loan loss provisions) / Average assets	0.75	0.67	0.61	0.55	0.58
Net interest income / NIBT	122.11	149.56	159.79	224.26	163.92
NIBT / Net income	37.48	36.95	34.41	33.36	37.08
NIBT / Employees (in thousand / per person)	1,673.48	1,439.53	1,324.12	1,124.97	1,341.13
【L】					
Liquidity coverage ratio	123.21	118.02	125.27	147.97	170.97
Net stable funding ratio	132.44	131.63	133.56	134.68	137.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.28	18.43	19.83	18.36	21.93
Loans / Deposits	76.83	76.05	75.13	74.81	73.70
Time deposits / Deposits	51.74	52.33	51.43	50.04	45.82
NCDs / Time deposits	0.05	0.08	0.06	0.73	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-116.33	-119.48	-94.19	-123.99	-99.38
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.19	94.86	95.07	95.19	91.91
Interest rate sensitivity gap / Equity	-59.85	-57.75	-53.95	-52.51	-85.38
【G】					
Deposit growth rate	5.28	8.34	6.70	5.63	10.60
Loan growth rate	6.33	5.22	6.97	7.18	16.33
Investment growth rate	-2.03	7.91	12.66	-8.18	3.67
Guarantee growth rate	1.12	9.60	4.51	2.26	20.55

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Far Eastern International Bank Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.62	14.83	15.03	14.90	13.95
Tier 1 capital / Risk-weighted assets	12.50	12.36	12.60	12.27	11.30
Common equity Tier 1 / Risk-weighted assets	11.91	11.75	11.98	11.63	10.87
Tier 1 capital / Exposure measurement	6.61	6.68	6.83	6.73	5.87
Liabilities / Equity (multiple)	12.96	12.83	12.44	12.49	13.56
【 A 】					
Non-performing loan ratio	0.06	0.11	0.11	0.36	0.26
Loan loss provisions / NPLs	2,036.01	1,145.17	1,190.63	391.77	496.25
【 E 】					
NIBT / Average equity	8.79	9.22	8.24	8.24	6.76
(NIBT + loan loss provisions) / Average equity	8.99	8.77	8.52	8.45	6.24
NIBT / Average assets	0.66	0.67	0.60	0.57	0.47
(NIBT + loan loss provisions) / Average assets	0.67	0.64	0.63	0.58	0.43
Net interest income / NIBT	112.29	126.85	137.89	167.29	201.54
NIBT / Net income	41.02	40.60	37.42	36.35	31.41
NIBT / Employees (in thousand / per person)	2,078.39	2,026.98	1,814.56	1,668.26	1,300.20
【 L 】					
Liquidity coverage ratio	132.26	125.63	125.61	112.03	142.22
Net stable funding ratio	124.40	126.47	126.41	127.04	128.35
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.08	29.28	29.13	30.81	37.42
Loans / Deposits	69.80	69.74	71.69	73.08	67.44
Time deposits / Deposits	66.04	66.81	64.46	65.44	61.97
NCDs / Time deposits	3.62	8.05	7.89	4.84	1.82
Accumulated gap of assets and liabilities (180 days) / Equity	-244.27	-211.42	-247.74	-216.56	-197.42
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.13	99.59	104.12	103.19	104.66
Interest rate sensitivity gap / Equity	-8.42	-3.95	37.91	30.03	47.82
【 G 】					
Deposit growth rate	5.50	7.55	9.16	-2.28	5.40
Loan growth rate	6.88	0.35	6.70	7.56	6.18
Investment growth rate	6.41	22.98	7.77	-0.62	6.73
Guarantee growth rate	-34.62	-31.93	-18.99	-40.73	-2.59

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Yuanta Commercial Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.14	14.55	14.82	14.65	15.41
Tier 1 capital / Risk-weighted assets	11.95	12.18	12.47	12.02	13.54
Common equity Tier 1 / Risk-weighted assets	11.34	11.48	11.77	11.26	12.87
Tier 1 capital / Exposure measurement	6.35	6.49	6.55	6.27	6.92
Liabilities / Equity (multiple)	14.00	13.60	13.47	14.31	12.43
【 A 】					
Non-performing loan ratio	0.04	0.15	0.03	0.02	0.10
Loan loss provisions / NPLs	3,547.81	897.41	4,231.02	6,585.64	1,433.02
【 E 】					
NIBT / Average equity	9.13	10.16	8.93	7.75	7.42
(NIBT + loan loss provisions) / Average equity	9.98	10.48	9.09	8.02	7.83
NIBT / Average assets	0.62	0.68	0.60	0.53	0.59
(NIBT + loan loss provisions) / Average assets	0.68	0.70	0.61	0.55	0.62
Net interest income / NIBT	122.14	116.11	130.04	155.77	137.65
NIBT / Net income	43.93	49.78	46.34	43.40	44.23
NIBT / Employees (in thousand / per person)	2,591.07	2,786.65	2,373.32	2,028.45	2,091.66
【 L 】					
Liquidity coverage ratio	138.16	171.41	169.76	158.58	187.19
Net stable funding ratio	143.03	153.65	155.36	154.22	159.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.10	27.20	25.82	30.10	37.33
Loans / Deposits	67.10	66.34	66.71	66.21	59.02
Time deposits / Deposits	49.02	46.50	45.67	46.49	40.12
NCDs / Time deposits	1.62	2.60	1.66	0.69	1.34
Accumulated gap of assets and liabilities (180 days) / Equity	-51.32	-81.82	-36.85	-66.29	54.93
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	92.91	89.94	91.79	89.55	79.67
Interest rate sensitivity gap / Equity	-79.38	-110.68	-89.61	-120.41	-214.43
【 G 】					
Deposit growth rate	17.50	6.90	8.93	1.12	17.84
Loan growth rate	18.84	11.31	9.76	13.03	11.78
Investment growth rate	11.61	-1.82	1.29	-12.87	18.34
Guarantee growth rate	26.44	12.75	33.55	-9.28	-21.94

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

Bank SinoPac

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.27	r 15.22	16.14	14.34	15.80
Tier 1 capital / Risk-weighted assets	12.90	r 12.63	13.47	11.63	12.99
Common equity Tier 1 / Risk-weighted assets	11.26	r 10.85	11.64	9.75	11.43
Tier 1 capital / Exposure measurement	7.02	6.98	7.20	6.32	6.66
Liabilities / Equity (multiple)	13.75	14.00	13.33	16.10	13.81
【 A 】					
Non-performing loan ratio	0.12	0.08	0.09	0.11	0.13
Loan loss provisions / NPLs	1,069.36	1,528.96	1,419.25	1,167.70	1,010.80
【 E 】					
NIBT / Average equity	12.76	12.75	11.87	12.22	9.27
(NIBT + loan loss provisions) / Average equity	13.56	13.24	12.39	12.54	9.77
NIBT / Average assets	0.90	0.83	0.79	0.77	0.63
(NIBT + loan loss provisions) / Average assets	0.95	0.86	0.82	0.79	0.67
Net interest income / NIBT	101.07	114.02	118.45	141.01	148.29
NIBT / Net income	49.66	50.47	49.01	48.03	43.69
NIBT / Employees (in thousand / per person)	3,449.44	3,150.22	2,986.81	2,752.76	2,152.09
【 L 】					
Liquidity coverage ratio	127.41	133.91	128.04	124.47	136.85
Net stable funding ratio	133.95	r 136.79	136.34	136.92	137.09
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.15	26.20	29.08	22.88	31.19
Loans / Deposits	71.79	71.52	70.51	66.02	64.60
Time deposits / Deposits	48.23	50.24	48.65	49.40	44.58
NCDs / Time deposits	0.77	1.40	1.20	1.72	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-106.26	-96.23	-112.94	-105.55	-29.23
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	111.42	114.46	114.60	108.55	105.54
Interest rate sensitivity gap / Equity	90.73	114.19	111.95	76.21	47.23
【 G 】					
Deposit growth rate	11.41	8.87	0.89	9.06	10.21
Loan growth rate	11.76	11.03	7.75	11.42	3.47
Investment growth rate	6.75	21.04	22.62	-3.84	8.26
Guarantee growth rate	-4.53	4.42	-11.35	-15.28	28.61

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

E.Sun Commercial Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.32	r 15.25	15.62	14.33	13.97
Tier 1 capital / Risk-weighted assets	12.96	r 12.77	13.10	11.64	11.74
Common equity Tier 1 / Risk-weighted assets	11.60	r 11.27	11.61	10.07	10.32
Tier 1 capital / Exposure measurement	6.59	6.54	6.61	5.86	6.02
Liabilities / Equity (multiple)	13.97	14.76	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	766.78	711.36	753.33	752.62	783.82
【 E 】					
NIBT / Average equity	13.00	11.19	11.39	10.22	11.28
(NIBT + loan loss provisions) / Average equity	13.93	11.60	12.16	10.62	11.76
NIBT / Average assets	0.84	0.68	0.70	0.57	0.70
(NIBT + loan loss provisions) / Average assets	0.90	0.70	0.75	0.59	0.73
Net interest income / NIBT	101.00	115.72	113.28	146.65	116.24
NIBT / Net income	43.70	40.08	39.80	36.98	40.22
NIBT / Employees (in thousand / per person)	3,610.89	2,688.25	2,814.54	2,168.75	2,347.58
【 L 】					
Liquidity coverage ratio	121.15	142.20	143.59	132.63	124.72
Net stable funding ratio	131.84	136.60	136.85	137.61	133.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.57	26.85	25.68	32.69	33.81
Loans / Deposits	70.80	67.65	68.45	66.23	65.69
Time deposits / Deposits	51.49	51.25	50.55	48.75	43.22
NCDs / Time deposits	1.51	1.02	1.19	0.64	2.51
Accumulated gap of assets and liabilities (180 days) / Equity	-107.71	-109.45	-96.62	-137.81	-79.88
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.97	112.36	113.35	119.12	116.91
Interest rate sensitivity gap / Equity	92.61	108.00	115.09	176.89	152.91
【 G 】					
Deposit growth rate	8.78	4.01	4.16	7.55	8.62
Loan growth rate	13.85	4.67	6.89	9.20	8.70
Investment growth rate	-2.81	4.24	-0.77	0.78	6.10
Guarantee growth rate	-12.40	-27.23	-18.27	-22.52	17.29

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

KGI Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	13.71	13.89	14.61	14.19	14.96
Tier 1 capital / Risk-weighted assets	11.71	11.94	12.59	12.07	13.07
Common equity Tier 1 / Risk-weighted assets	11.26	11.45	12.09	11.54	12.72
Tier 1 capital / Exposure measurement	7.32	7.60	7.79	7.41	8.01
Liabilities / Equity (multiple)	11.14	11.08	10.42	11.43	9.80
【A】					
Non-performing loan ratio	0.29	0.30	0.30	0.20	0.13
Loan loss provisions / NPLs	461.66	434.63	424.63	663.38	955.69
【E】					
NIBT / Average equity	9.30	9.89	9.30	10.49	7.38
(NIBT + loan loss provisions) / Average equity	9.90	10.32	9.35	10.46	7.47
NIBT / Average assets	0.80	0.85	0.80	0.88	0.70
(NIBT + loan loss provisions) / Average assets	0.85	0.89	0.80	0.88	0.70
Net interest income / NIBT	104.83	122.34	122.27	141.62	178.57
NIBT / Net income	41.94	48.16	46.04	50.59	43.51
NIBT / Employees (in thousand / per person)	2,554.74	2,615.16	2,485.90	2,666.26	1,982.28
【L】					
Liquidity coverage ratio	119.34	109.76	107.10	122.07	110.77
Net stable funding ratio	122.10	124.34	128.02	130.66	125.14
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.38	32.28	35.30	31.83	38.54
Loans / Deposits	73.52	74.15	72.07	73.57	75.31
Time deposits / Deposits	59.48	59.87	58.98	61.57	59.45
NCDs / Time deposits	2.18	0.04	0.04	0.94	1.53
Accumulated gap of assets and liabilities (180 days) / Equity	-231.63	-181.21	-183.96	-209.72	-210.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	117.04	117.51	118.77	114.98	110.44
Interest rate sensitivity gap / Equity	100.94	98.13	100.07	88.97	55.04
【G】					
Deposit growth rate	15.27	5.57	2.67	8.10	-2.11
Loan growth rate	14.28	-1.29	0.58	5.60	-0.36
Investment growth rate	3.80	3.74	4.14	-6.23	-0.22
Guarantee growth rate	6.00	60.02	46.49	-49.52	7.74

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

DBS Bank (Taiwan) Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.02	15.93	16.19	14.94	14.46
Tier 1 capital / Risk-weighted assets	13.25	14.10	14.39	12.73	12.36
Common equity Tier 1 / Risk-weighted assets	11.69	12.40	12.64	9.90	9.56
Tier 1 capital / Exposure measurement	6.38	6.64	6.66	6.36	7.13
Liabilities / Equity (multiple)	9.01	8.74	8.86	12.54	10.87
【 A 】					
Non-performing loan ratio	0.21	0.42	0.35	0.43	0.47
Loan loss provisions / NPLs	707.97	r 367.78	446.01	323.61	279.92
【 E 】					
NIBT / Average equity	6.83	1.91	1.11	2.15	2.44
(NIBT + loan loss provisions) / Average equity	7.62	1.96	2.48	2.58	2.94
NIBT / Average assets	0.70	0.18	0.11	0.17	0.20
(NIBT + loan loss provisions) / Average assets	0.78	0.19	0.24	0.20	0.24
Net interest income / NIBT	229.18	716.45	1,308.99	672.36	553.22
NIBT / Net income	21.48	8.50	4.39	8.78	9.59
NIBT / Employees (in thousand / per person)	1,159.99	193.40	128.96	355.85	424.66
【 L 】					
Liquidity coverage ratio	140.67	138.74	169.57	139.58	119.36
Net stable funding ratio	132.84	140.15	142.24	131.96	121.63
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.74	24.59	27.47	30.58	21.70
Loans / Deposits	68.32	71.43	65.04	65.93	76.34
Time deposits / Deposits	61.74	54.97	56.83	60.95	55.58
NCDs / Time deposits	0.63	-	-	6.43	13.18
Accumulated gap of assets and liabilities (180 days) / Equity	-210.28	r -180.44	-188.11	-308.02	-130.35
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	116.58	136.48	125.53	141.42	123.64
Interest rate sensitivity gap / Equity	82.87	152.23	113.77	245.23	149.95
【 G 】					
Deposit growth rate	12.50	62.60	74.75	15.85	2.29
Loan growth rate	7.59	67.13	72.40	0.05	6.97
Investment growth rate	14.41	53.77	36.13	25.90	-12.59
Guarantee growth rate	-1.19	38.94	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

September 30, 2024

Taishin International Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.84	14.58	15.07	14.91	15.06
Tier 1 capital / Risk-weighted assets	12.93	12.53	13.02	12.57	12.57
Common equity Tier 1 / Risk-weighted assets	11.33	10.81	11.32	10.71	10.73
Tier 1 capital / Exposure measurement	6.59	6.53	6.77	6.63	7.18
Liabilities / Equity (multiple)	13.26	13.44	12.89	13.36	11.89
【 A 】					
Non-performing loan ratio	0.12	0.13	0.12	0.14	0.12
Loan loss provisions / NPLs	1,038.93	1,083.39	1,159.75	972.98	1,104.45
【 E 】					
NIBT / Average equity	11.56	11.21	10.20	8.91	9.30
(NIBT + loan loss provisions) / Average equity	12.07	11.50	10.65	8.82	9.41
NIBT / Average assets	0.78	0.74	0.68	0.62	0.69
(NIBT + loan loss provisions) / Average assets	0.81	0.76	0.71	0.61	0.70
Net interest income / NIBT	124.16	126.49	136.48	165.35	138.87
NIBT / Net income	43.07	42.57	39.98	37.74	39.86
NIBT / Employees (in thousand / per person)	2,675.73	2,456.67	2,221.14	1,878.08	2,012.62
【 L 】					
Liquidity coverage ratio	116.21	118.74	119.33	127.85	112.92
Net stable funding ratio	132.00	137.39	138.66	137.64	132.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.54	18.55	18.13	21.68	22.85
Loans / Deposits	73.77	71.82	72.10	73.32	78.15
Time deposits / Deposits	49.16	47.21	46.99	44.98	37.51
NCDs / Time deposits	0.48	0.19	0.16	0.31	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	42.21	69.09	47.10	0.10	44.31
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	190.67	193.81	191.15	168.30	181.32
Interest rate sensitivity gap / Equity	403.46	412.62	402.49	345.06	355.48
【 G 】					
Deposit growth rate	11.40	13.01	9.70	14.64	4.97
Loan growth rate	14.40	3.82	7.70	6.76	6.12
Investment growth rate	0.69	32.42	19.32	22.43	-4.73
Guarantee growth rate	10.65	18.55	25.18	-19.57	0.81

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

EnTie Commercial Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	16.87	16.51	16.96	16.30	17.69
Tier 1 capital / Risk-weighted assets	15.70	15.34	15.79	15.12	16.50
Common equity Tier 1 / Risk-weighted assets	15.70	15.34	15.79	15.12	16.50
Tier 1 capital / Exposure measurement	9.00	8.86	9.15	8.72	9.74
Liabilities / Equity (multiple)	9.35	9.45	9.08	9.66	8.57
【A】					
Non-performing loan ratio	0.51	0.61	0.58	0.59	0.57
Loan loss provisions / NPLs	279.44	227.44	248.21	310.09	264.66
【E】					
NIBT / Average equity	4.52	3.24	3.59	3.61	7.61
(NIBT + loan loss provisions) / Average equity	4.76	2.89	4.01	6.99	8.48
NIBT / Average assets	0.46	0.33	0.36	0.38	0.83
(NIBT + loan loss provisions) / Average assets	0.48	0.29	0.41	0.73	0.93
Net interest income / NIBT	195.68	314.45	270.16	312.49	138.55
NIBT / Net income	28.58	18.90	21.47	21.55	44.69
NIBT / Employees (in thousand / per person)	1,031.04	756.27	833.89	844.14	1,794.46
【L】					
Liquidity coverage ratio	146.66	131.67	133.94	132.20	122.40
Net stable funding ratio	129.02	128.99	129.93	127.87	123.36
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.30	27.38	28.01	30.43	30.89
Loans / Deposits	73.75	74.19	74.39	73.46	76.30
Time deposits / Deposits	74.62	73.14	73.33	73.50	68.71
NCDs / Time deposits	0.61	0.60	0.42	1.25	0.42
Accumulated gap of assets and liabilities (180 days) / Equity	-206.65	-230.97	-211.91	-189.16	-151.82
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.94	104.71	105.97	104.13	100.46
Interest rate sensitivity gap / Equity	22.03	34.64	42.32	31.00	3.11
【G】					
Deposit growth rate	3.50	-0.51	-2.68	7.57	7.82
Loan growth rate	2.88	-0.21	-1.45	3.57	6.47
Investment growth rate	10.71	-4.31	-4.72	4.73	11.90
Guarantee growth rate	-26.53	13.06	-11.73	-11.51	-21.21

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

CTBC Bank

Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.69	14.12	14.34	14.96	14.98
Tier 1 capital / Risk-weighted assets	13.08	12.44	12.66	13.17	14.98
Common equity Tier 1 / Risk-weighted assets	11.84	11.14	11.38	11.76	14.97
Tier 1 capital / Exposure measurement	5.83	5.67	5.71	5.98	6.54
Liabilities / Equity (multiple)	12.84	13.43	13.29	12.70	11.70
【 A 】					
Non-performing loan ratio	0.15	0.14	0.16	0.12	0.16
Loan loss provisions / NPLs	832.63	902.08	782.87	981.93	792.04
【 E 】					
NIBT / Average equity	15.66	14.56	14.28	13.67	11.02
(NIBT + loan loss provisions) / Average equity	16.82	15.39	14.73	14.42	11.58
NIBT / Average assets	1.10	1.04	1.02	1.01	0.87
(NIBT + loan loss provisions) / Average assets	1.18	1.10	1.05	1.07	0.91
Net interest income / NIBT	91.17	108.76	110.03	123.53	128.53
NIBT / Net income	43.97	43.90	42.94	45.35	38.74
NIBT / Employees (in thousand / per person)	4,028.42	3,783.50	3,581.80	3,321.46	2,756.47
【 L 】					
Liquidity coverage ratio	121.94	136.80	129.16	130.11	158.25
Net stable funding ratio	138.80	r 142.50	142.05	144.48	147.23
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.88	23.83	24.84	23.33	31.14
Loans / Deposits	68.19	67.57	66.08	66.90	63.85
Time deposits / Deposits	47.82	46.76	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	-99.08	-70.16	-106.16	-67.49	-36.65
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.01	108.16	107.94	105.97	104.79
Interest rate sensitivity gap / Equity	68.18	65.52	63.02	45.84	35.37
【 G 】					
Deposit growth rate	7.66	8.41	10.05	13.99	9.37
Loan growth rate	8.64	12.71	8.71	19.44	10.47
Investment growth rate	0.43	7.82	9.96	-1.09	5.47
Guarantee growth rate	4.69	6.02	4.44	-4.29	-6.02

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2024

NEXT Commercial Bank Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【C】					
Regulatory capital / Risk-weighted assets	34.47	43.32	57.16	74.73	-
Tier 1 capital / Risk-weighted assets	33.27	42.43	56.13	74.35	-
Common equity Tier 1 / Risk-weighted assets	33.27	42.43	56.13	74.35	-
Tier 1 capital / Exposure measurement	17.03	16.32	21.32	18.99	-
Liabilities / Equity (multiple)	3.75	3.88	3.00	3.38	-
【A】					
Non-performing loan ratio	0.01	-	-	-	-
Loan loss provisions / NPLs	7,933.33	-	-	-	-
【E】					
NIBT / Average equity	-10.70	-15.83	-16.46	-	-
(NIBT + loan loss provisions) / Average equity	-10.23	-14.94	-16.05	-	-
NIBT / Average assets	-2.46	-3.31	-3.47	-	-
(NIBT + loan loss provisions) / Average assets	-2.35	-3.12	-3.38	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-373.33	-4,138.10	-13,433.33	-	-
NIBT / Employees (in thousand / per person)	-3,417.84	-4,372.33	-4,562.26	-5,273.11	-
【L】					
Liquidity coverage ratio	449.38	2,770.01	2,323.49	4,311.33	-
Net stable funding ratio	159.12	197.72	194.68	298.11	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	48.69	76.35	70.50	101.21	-
Loans / Deposits	63.93	37.76	45.57	11.96	-
Time deposits / Deposits	36.59	28.65	35.54	19.09	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-36.38	142.33	99.74	244.03	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.41	107.72	113.57	94.38	-
Interest rate sensitivity gap / Equity	19.17	28.41	38.45	-18.15	-
【G】					
Deposit growth rate	21.83	43.04	7.88	-	-
Loan growth rate	106.27	503.58	311.13	-	-
Investment growth rate	17.51	37.95	-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

September 30, 2024

LINE Bank Taiwan　　Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	17.30	28.32	23.44	44.64	92.39
Tier 1 capital / Risk-weighted assets	16.37	28.32	22.55	44.63	92.39
Common equity Tier 1 / Risk-weighted assets	16.37	28.32	22.55	44.63	92.39
Tier 1 capital / Exposure measurement	10.41	14.43	12.51	19.10	17.49
Liabilities / Equity (multiple)	5.93	4.29	4.95	3.16	3.03
【 A 】					
Non-performing loan ratio	0.10	0.05	0.06	0.01	-
Loan loss provisions / NPLs	1,022.22	2,166.67	1,587.50	7,600.00	-
【 E 】					
NIBT / Average equity	-10.03	-10.59	-11.54	-23.58	-
(NIBT + loan loss provisions) / Average equity	-9.21	-10.09	-11.06	-22.98	-
NIBT / Average assets	-1.50	-2.23	-2.34	-5.28	-
(NIBT + loan loss provisions) / Average assets	-1.38	-2.12	-2.24	-5.14	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-107.34	-261.27	-251.53	-	-
NIBT / Employees (in thousand / per person)	-2,759.47	-3,177.83	-3,419.35	-6,892.86	-6,608.36
【 L 】					
Liquidity coverage ratio	569.45	2,399.23	3,005.30	6,743.31	9,387.24
Net stable funding ratio	133.65	180.55	166.24	207.65	337.43
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.22	52.52	46.72	68.60	89.37
Loans / Deposits	80.60	60.87	63.08	51.41	15.34
Time deposits / Deposits	67.89	62.75	66.85	53.25	42.01
NCDs / Time deposits	10.96	-	6.31	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-172.58	-25.01	-37.98	42.54	123.45
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.23	104.06	102.88	112.91	97.01
Interest rate sensitivity gap / Equity	29.57	16.73	13.76	36.85	-7.69
【 G 】					
Deposit growth rate	25.38	39.33	41.85	78.57	-
Loan growth rate	66.02	101.04	74.04	498.41	-
Investment growth rate	-33.35	-10.39	-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

September 30, 2024

Rakuten International Commercial Bank | Unit：%

Items	30/09/24	30/09/23	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	25.36	80.64	71.73	140.36	451.00
Tier 1 capital / Risk-weighted assets	25.14	80.64	71.73	140.36	451.00
Common equity Tier 1 / Risk-weighted assets	25.14	80.64	71.73	140.36	451.00
Tier 1 capital / Exposure measurement	14.59	22.27	21.44	25.95	55.59
Liabilities / Equity (multiple)	4.85	2.96	3.09	2.44	0.70
【 A 】					
Non-performing loan ratio	0.03	0.10	0.09	0.22	-
Loan loss provisions / NPLs	3,440.00	1,000.00	1,180.00	466.67	-
【 E 】					
NIBT / Average equity	-9.03	-7.51	-7.62	-7.39	-5.82
(NIBT + loan loss provisions) / Average equity	-8.40	-7.37	-7.51	-7.34	-5.82
NIBT / Average assets	-1.82	-1.99	-2.00	-2.69	-4.54
(NIBT + loan loss provisions) / Average assets	-1.70	-1.96	-1.97	-2.67	-4.54
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-429.13	-663.51	-631.73	-3,059.09	-5,580.00
NIBT / Employees (in thousand / per person)	-4,404.04	-4,335.54	-4,080.75	-4,456.95	-4,359.37
【 L 】					
Liquidity coverage ratio	362.44	1,219.70	1,165.08	3,411.39	9,424.87
Net stable funding ratio	138.72	190.31	191.09	301.61	306.69
Liquidity reserve ratio (average daily data in the last month of each quarter)	53.85	98.95	93.59	124.80	222.64
Loans / Deposits	49.44	23.65	27.74	6.76	3.09
Time deposits / Deposits	61.69	42.88	54.65	16.46	54.77
NCDs / Time deposits	15.04	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-30.53	37.92	18.22	49.24	85.83
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.53	93.73	93.63	74.97	214.98
Interest rate sensitivity gap / Equity	-30.42	-18.03	-19.14	-59.52	75.42
【 G 】					
Deposit growth rate	56.35	5.33	6.57	213.27	-
Loan growth rate	226.88	454.02	337.32	585.64	-
Investment growth rate	27.69	-24.93	-29.52	174.48	-
Guarantee growth rate	-	-	-	-	-