TABLE 7 (1)

The Main Financial and Performance Ratios

December 31, 2024

The Peer-Group Average

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	14.95	15.21	14.83	14.86	14.59
2.Arithmetic mean	15.04	15.33	14.68	14.80	14.84
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	12.87	13.27	12.47	13.01	12.68
2.Arithmetic mean	12.99	13.22	12.46	12.97	12.79
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	11.76	12.03	11.24	12.00	11.48
2.Arithmetic mean	11.81	11.94	11.13	11.96	11.84
Tier 1 capital / Exposure measurement					
1.Winsorized mean	6.97	6.93	6.74	6.84	6.75
2.Arithmetic mean	6.59	6.63	6.29	6.47	6.64
Liabilities / Equity (multiple)	12.33	12.29	13.19	12.92	12.60
【A】					
Non-performing loan ratio					
1.Winsorized mean	0.13	0.13	0.15	0.17	0.20
2.Arithmetic mean	0.15	0.14	0.15	0.17	0.22
Loan loss provisions / NPLs	1,241.92	1,113.58	1,021.52	802.45	696.63
Expected losses of classified assets / Total provisions	76.35	74.33	74.40	73.77	74.06
【E】					
NIBT / Average equity					
1.Winsorized mean	9.17	9.17	8.41	7.30	7.21
2.Arithmetic mean	10.45	10.33	9.33	8.14	7.84
(NIBT + loan loss provisions) / Average equity	9.70	9.91	8.85	7.71	7.65
NIBT / Average assets					
1.Winsorized mean	0.67	0.63	0.59	0.53	0.53
2.Arithmetic mean	0.73	0.70	0.62	0.58	0.58
(NIBT + loan loss provisions) / Average assets	0.71	0.66	0.61	0.56	0.55
Net interest income / NIBT	127.23	137.30	171.17	169.88	177.45
NIBT / Net income	41.29	40.81	39.59	36.58	35.77
NIBT / Employees (in thousand / per person)	2,635.18	2,312.26	2,018.03	1,771.64	1,658.01
【L】					
Liquidity coverage ratio	133.27	139.08	137.46	139.12	142.49
Net stable funding ratio	133.55	137.49	139.10	137.92	134.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.15	28.03	27.96	30.41	30.85
Loans / Deposits	71.72	70.02	70.19	69.79	70.17
Time deposits / Deposits	53.36	51.64	48.74	45.87	47.75
NCDs / Time deposits	1.42	1.06	0.80	0.90	1.33
Accumulated gap of assets and liabilities (180 days) / Equity	-110.03	-95.74	-100.89	-75.81	-72.53
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.29	104.30	102.91	104.16	103.23
Interest rate sensitivity gap / Equity	22.39	30.02	22.74	23.72	11.82
【G】					
Deposit growth rate	7.35	5.69	6.09	6.19	8.51
Loan growth rate	9.59	5.76	8.09	5.94	4.85
Investment growth rate	3.51	6.99	-0.35	5.13	11.25
Guarantee growth rate	2.51	10.42	-6.03	8.39	16.85

Notes:

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

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

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

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

5.“r” represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Bank of Taiwan | Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	16.26	16.18	14.99	15.25	14.95
Tier 1 capital / Risk-weighted assets	14.09	13.97	12.72	13.71	13.12
Common equity Tier 1 / Risk-weighted assets	14.09	13.97	12.72	13.71	13.12
Tier 1 capital / Exposure measurement	5.77	5.55	5.02	5.48	5.46
Liabilities / Equity (multiple)	12.35	13.09	14.64	12.81	13.09
【A】					
Non-performing loan ratio	0.09	0.09	0.09	0.11	0.15
Loan loss provisions / NPLs	1,714.35	1,726.24	1,458.34	1,325.50	997.45
【E】					
NIBT / Average equity	7.05	6.92	4.83	4.29	3.26
(NIBT + loan loss provisions) / Average equity	7.23	7.03	5.13	4.43	3.23
NIBT / Average assets	0.50	0.46	0.33	0.31	0.23
(NIBT + loan loss provisions) / Average assets	0.51	0.47	0.35	0.32	0.23
Net interest income / NIBT	114.42	134.13	183.76	174.46	223.89
NIBT / Net income	52.69	51.04	44.92	43.60	36.14
NIBT / Employees (in thousand / per person)	4,212.96	3,731.05	2,506.34	2,224.27	1,605.91
【L】					
Liquidity coverage ratio	119.43	135.10	149.83	146.66	171.90
Net stable funding ratio	149.35	153.74	148.29	152.82	153.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.99	35.41	22.11	32.68	34.27
Loans / Deposits	66.85	65.56	72.62	70.92	69.84
Time deposits / Deposits	56.97	55.21	53.01	50.49	53.66
NCDs / Time deposits	0.03	0.03	0.03	0.12	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	-96.51	-48.47	98.62	-35.27	-9.64
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.16	97.97	101.10	96.60	96.12
Interest rate sensitivity gap / Equity	-24.89	-19.66	11.40	-32.23	-38.64
【G】					
Deposit growth rate	6.15	1.36	10.96	0.88	5.05
Loan growth rate	7.57	-8.23	16.05	2.45	7.08
Investment growth rate	7.92	17.59	9.84	3.23	2.36
Guarantee growth rate	-7.72	6.37	2.21	-10.27	12.89

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Land Bank of Taiwan

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.19	14.31	13.24	13.13	12.89
Tier 1 capital / Risk-weighted assets	12.27	12.28	11.12	11.14	10.64
Common equity Tier 1 / Risk-weighted assets	11.15	10.86	9.75	9.70	9.31
Tier 1 capital / Exposure measurement	6.28	6.44	5.99	5.70	5.81
Liabilities / Equity (multiple)	14.84	15.07	16.43	17.30	16.77
【A】					
Non-performing loan ratio	0.09	0.11	0.10	0.12	0.15
Loan loss provisions / NPLs	1,886.84	1,675.16	1,645.80	1,395.06	1,065.01
【E】					
NIBT / Average equity	9.07	8.84	8.24	7.77	6.68
(NIBT + loan loss provisions) / Average equity	9.04	9.14	8.86	8.46	7.48
NIBT / Average assets	0.55	0.50	0.43	0.41	0.36
(NIBT + loan loss provisions) / Average assets	0.55	0.51	0.47	0.45	0.40
Net interest income / NIBT	165.19	183.00	222.84	222.16	241.51
NIBT / Net income	50.73	48.39	44.46	41.71	37.16
NIBT / Employees (in thousand / per person)	3,269.16	2,954.24	2,580.84	2,295.60	1,899.37
【L】					
Liquidity coverage ratio	110.22	115.76	111.49	110.97	101.73
Net stable funding ratio	120.28	118.80	119.45	117.87	110.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.31	23.75	25.33	26.85	26.23
Loans / Deposits	79.12	78.76	77.72	76.06	78.65
Time deposits / Deposits	53.83	55.58	53.67	53.72	54.60
NCDs / Time deposits	0.04	0.05	0.05	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-223.36	-295.92	-284.74	-329.26	-376.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.53	102.77	102.29	103.08	102.39
Interest rate sensitivity gap / Equity	31.05	34.47	30.77	44.41	33.19
【G】					
Deposit growth rate	4.29	0.93	-4.83	11.08	2.41
Loan growth rate	6.47	-0.67	2.62	6.47	4.77
Investment growth rate	2.11	5.62	-3.86	8.59	8.05
Guarantee growth rate	7.60	2.23	-7.88	16.93	13.51

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Taiwan Cooperative Bank | Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.95	14.92	14.59	14.96	15.42
Tier 1 capital / Risk-weighted assets	12.89	13.23	12.83	12.95	12.94
Common equity Tier 1 / Risk-weighted assets	11.34	11.55	11.06	11.98	11.92
Tier 1 capital / Exposure measurement	5.76	5.86	5.80	5.70	5.81
Liabilities / Equity (multiple)	16.71	16.43	17.13	15.75	15.15
【A】					
Non-performing loan ratio	0.16	0.18	0.18	0.22	0.29
Loan loss provisions / NPLs	709.82	637.13	637.40	541.67	429.98
【E】					
NIBT / Average equity	8.46	7.87	9.24	9.20	7.66
(NIBT + loan loss provisions) / Average equity	9.34	9.29	9.47	9.32	8.44
NIBT / Average assets	0.49	0.46	0.53	0.54	0.47
(NIBT + loan loss provisions) / Average assets	0.54	0.54	0.54	0.55	0.52
Net interest income / NIBT	129.91	157.55	167.43	161.46	195.72
NIBT / Net income	40.31	37.16	45.29	44.16	36.25
NIBT / Employees (in thousand / per person)	2,633.45	2,288.23	2,512.10	2,475.39	1,992.03
【L】					
Liquidity coverage ratio	127.90	132.92	131.17	145.07	151.07
Net stable funding ratio	137.68	140.14	142.51	145.60	147.58
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.64	28.71	30.36	28.92	32.20
Loans / Deposits	72.74	72.39	71.50	70.75	70.12
Time deposits / Deposits	46.74	45.25	43.56	41.68	43.74
NCDs / Time deposits	2.92	1.96	3.23	2.94	3.29
Accumulated gap of assets and liabilities (180 days) / Equity	-112.31	-134.01	-95.30	-41.36	-52.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.01	102.12	99.58	98.65	97.51
Interest rate sensitivity gap / Equity	12.65	26.12	-5.51	-16.27	-29.14
【G】					
Deposit growth rate	5.76	7.36	3.41	6.37	12.89
Loan growth rate	9.31	8.06	6.13	7.33	3.80
Investment growth rate	6.06	4.99	-0.95	4.29	24.05
Guarantee growth rate	-7.69	4.96	-8.56	-4.87	3.39

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

First Commercial Bank Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.45	14.56	13.76	14.21	13.63
Tier 1 capital / Risk-weighted assets	12.29	12.61	11.80	12.48	11.66
Common equity Tier 1 / Risk-weighted assets	10.75	10.91	10.09	10.88	10.58
Tier 1 capital / Exposure measurement	6.11	6.05	5.99	6.12	5.95
Liabilities / Equity (multiple)	15.42	15.84	16.37	15.05	14.60
【 A 】					
Non-performing loan ratio	0.17	0.17	0.18	0.20	0.24
Loan loss provisions / NPLs	819.62	826.76	709.20	620.26	527.29
【 E 】					
NIBT / Average equity	12.21	11.82	11.71	9.98	8.79
(NIBT + loan loss provisions) / Average equity	13.20	13.77	12.70	10.89	9.69
NIBT / Average assets	0.66	0.64	0.62	0.60	0.58
(NIBT + loan loss provisions) / Average assets	0.71	0.75	0.67	0.65	0.63
Net interest income / NIBT	95.37	109.83	147.16	154.25	155.48
NIBT / Net income	46.49	45.37	43.68	44.66	41.61
NIBT / Employees (in thousand / per person)	3,391.28	3,094.12	2,816.36	2,502.45	2,220.81
【 L 】					
Liquidity coverage ratio	119.44	129.14	123.81	131.39	132.55
Net stable funding ratio	130.69	135.99	131.30	136.74	133.27
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.11	34.43	34.63	36.96	39.24
Loans / Deposits	71.11	69.08	70.60	69.55	71.04
Time deposits / Deposits	47.42	45.86	41.41	34.24	36.38
NCDs / Time deposits	0.82	0.47	1.03	1.45	1.25
Accumulated gap of assets and liabilities (180 days) / Equity	-96.33	-141.20	-75.80	-96.28	-91.09
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.92	109.44	113.22	113.95	112.07
Interest rate sensitivity gap / Equity	105.68	95.19	131.73	131.09	110.76
【 G 】					
Deposit growth rate	5.51	6.37	11.87	9.13	12.91
Loan growth rate	9.50	4.09	13.56	6.83	7.98
Investment growth rate	5.15	11.54	11.42	-0.18	18.48
Guarantee growth rate	-0.20	1.24	12.46	14.32	15.03

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Hua Nan Commercial Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.46	14.46	14.64	14.16	13.67
Tier 1 capital / Risk-weighted assets	12.67	12.61	12.63	12.00	11.35
Common equity Tier 1 / Risk-weighted assets	10.61	10.48	10.27	10.41	10.37
Tier 1 capital / Exposure measurement	6.01	6.31	6.06	6.13	6.22
Liabilities / Equity (multiple)	16.21	15.46	16.59	15.02	14.19
【A】					
Non-performing loan ratio	0.16	0.15	0.13	0.15	0.15
Loan loss provisions / NPLs	768.81	846.39	993.64	827.05	794.82
【E】					
NIBT / Average equity	11.14	11.09	9.89	8.10	7.62
(NIBT + loan loss provisions) / Average equity	11.61	11.92	10.28	8.84	7.99
NIBT / Average assets	0.62	0.63	0.55	0.48	0.50
(NIBT + loan loss provisions) / Average assets	0.64	0.68	0.57	0.52	0.52
Net interest income / NIBT	99.18	112.98	162.45	169.22	168.01
NIBT / Net income	46.66	47.27	43.09	39.21	38.45
NIBT / Employees (in thousand / per person)	3,086.34	2,920.41	2,458.35	2,037.83	1,816.23
【L】					
Liquidity coverage ratio	127.52	118.44	139.28	125.08	153.50
Net stable funding ratio	134.38	134.18	140.69	138.37	138.80
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.71	28.45	33.74	29.35	29.44
Loans / Deposits	70.19	74.10	68.21	70.40	71.41
Time deposits / Deposits	41.24	37.56	33.50	30.71	33.17
NCDs / Time deposits	3.14	0.33	0.46	1.52	6.21
Accumulated gap of assets and liabilities (180 days) / Equity	-66.44	-8.92	79.71	85.06	44.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.23	96.84	97.25	97.72	96.53
Interest rate sensitivity gap / Equity	-58.91	-36.59	-34.36	-26.76	-38.30
【G】					
Deposit growth rate	10.91	3.86	3.74	12.57	13.61
Loan growth rate	6.60	10.05	2.69	11.35	6.81
Investment growth rate	14.43	1.80	9.69	15.08	21.51
Guarantee growth rate	3.16	13.58	7.82	34.84	49.10

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Chang Hwa Commercial Bank　　　　　　　　　　　　　　Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.08	14.21	14.30	14.97	14.38
Tier 1 capital / Risk-weighted assets	11.69	11.59	11.43	12.09	11.48
Common equity Tier 1 / Risk-weighted assets	10.17	9.98	9.71	10.46	9.87
Tier 1 capital / Exposure measurement	6.21	6.29	6.26	6.31	6.73
Liabilities / Equity (multiple)	14.63	14.33	14.79	13.82	12.96
【 A 】					
Non-performing loan ratio	0.16	0.18	0.20	0.33	0.38
Loan loss provisions / NPLs	797.48	693.17	637.94	386.80	334.70
【 E 】					
NIBT / Average equity	10.00	9.32	8.08	6.26	5.23
(NIBT + loan loss provisions) / Average equity	10.08	9.97	8.93	6.66	5.79
NIBT / Average assets	0.55	0.54	0.45	0.39	0.36
(NIBT + loan loss provisions) / Average assets	0.56	0.58	0.50	0.42	0.40
Net interest income / NIBT	122.17	134.05	184.64	196.72	221.89
NIBT / Net income	44.54	42.45	38.71	35.88	30.88
NIBT / Employees (in thousand / per person)	2,721.30	2,407.68	1,944.15	1,524.28	1,244.72
【 L 】					
Liquidity coverage ratio	135.13	115.61	135.96	153.22	129.35
Net stable funding ratio	131.04	134.14	139.90	141.47	140.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.89	24.28	25.85	25.94	23.39
Loans / Deposits	72.44	73.62	72.26	72.24	77.61
Time deposits / Deposits	48.15	45.69	42.92	38.14	37.02
NCDs / Time deposits	0.28	0.35	0.40	0.34	0.40
Accumulated gap of assets and liabilities (180 days) / Equity	-115.68	-133.28	-166.39	-102.89	-96.81
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.37	108.50	108.34	110.11	110.78
Interest rate sensitivity gap / Equity	44.42	81.96	82.57	94.56	95.81
【 G 】					
Deposit growth rate	6.04	5.23	8.30	12.97	8.72
Loan growth rate	9.14	7.21	8.31	5.15	3.62
Investment growth rate	12.89	8.50	13.65	29.89	16.94
Guarantee growth rate	-6.94	2.79	-3.35	-2.21	10.36

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

The Shanghai Commercial & Savings Bank　　Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.01	15.27	15.66	14.87	13.36
Tier 1 capital / Risk-weighted assets	12.66	12.78	12.66	14.82	13.09
Common equity Tier 1 / Risk-weighted assets	11.85	11.95	11.80	14.82	13.09
Tier 1 capital / Exposure measurement	7.75	7.59	7.55	8.73	8.56
Liabilities / Equity (multiple)	7.19	7.66	7.94	7.66	7.78
【 A 】					
Non-performing loan ratio	0.25	0.17	0.16	0.13	0.21
Loan loss provisions / NPLs	501.24	941.85	905.76	1,040.73	590.26
【 E 】					
NIBT / Average equity	7.50	9.13	10.24	9.80	9.62
(NIBT + loan loss provisions) / Average equity	7.88	10.08	11.56	9.98	9.73
NIBT / Average assets	0.91	1.07	1.16	1.12	1.09
(NIBT + loan loss provisions) / Average assets	0.96	1.18	1.31	1.14	1.10
Net interest income / NIBT	129.74	116.74	97.39	75.60	78.36
NIBT / Net income	54.12	58.57	59.27	65.12	64.99
NIBT / Employees (in thousand / per person)	4,987.24	5,705.56	5,771.79	5,534.77	5,529.97
【 L 】					
Liquidity coverage ratio	148.18	131.48	124.68	114.42	123.28
Net stable funding ratio	127.08	121.22	127.63	129.83	124.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.61	30.52	29.89	31.19	27.88
Loans / Deposits	69.80	68.98	69.88	73.17	74.00
Time deposits / Deposits	60.81	60.72	54.93	45.94	51.95
NCDs / Time deposits	9.02	8.20	8.62	1.82	1.71
Accumulated gap of assets and liabilities (180 days) / Equity	-30.87	-126.58	-127.73	-122.62	-87.75
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.23	104.77	108.52	113.50	109.94
Interest rate sensitivity gap / Equity	25.39	24.78	43.47	63.93	47.18
【 G 】					
Deposit growth rate	0.96	4.60	15.99	1.16	5.09
Loan growth rate	2.15	3.26	10.74	0.02	5.11
Investment growth rate	1.60	17.24	3.61	9.89	7.73
Guarantee growth rate	-8.78	-12.39	-19.21	10.31	31.62

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Taipei Fubon Commercial Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.43	16.41	15.49	14.39	16.47
Tier 1 capital / Risk-weighted assets	13.37	14.17	13.03	12.95	14.71
Common equity Tier 1 / Risk-weighted assets	12.02	12.71	11.74	12.26	13.81
Tier 1 capital / Exposure measurement	6.95	7.42	6.87	6.57	7.36
Liabilities / Equity (multiple)	12.97	12.28	13.14	12.86	11.82
【 A 】					
Non-performing loan ratio	0.12	0.12	0.19	0.16	0.16
Loan loss provisions / NPLs	1,083.82	1,071.34	701.76	759.92	776.86
【 E 】					
NIBT / Average equity	12.22	10.75	11.71	9.69	10.34
(NIBT + loan loss provisions) / Average equity	12.53	11.03	12.12	10.04	10.47
NIBT / Average assets	0.89	0.79	0.82	0.73	0.78
(NIBT + loan loss provisions) / Average assets	0.91	0.81	0.85	0.76	0.79
Net interest income / NIBT	111.20	123.64	113.01	127.95	119.97
NIBT / Net income	46.88	45.28	52.74	47.41	48.47
NIBT / Employees (in thousand / per person)	3,849.81	3,242.48	3,633.01	3,064.64	3,136.69
【 L 】					
Liquidity coverage ratio	139.12	126.62	137.78	109.84	122.29
Net stable funding ratio	132.80	136.36	134.52	125.49	133.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.52	21.94	25.12	26.06	27.84
Loans / Deposits	65.59	65.18	63.05	65.05	66.98
Time deposits / Deposits	51.96	47.00	47.27	43.13	41.09
NCDs / Time deposits	1.89	2.64	0.88	8.12	4.51
Accumulated gap of assets and liabilities (180 days) / Equity	-118.97	-103.11	-165.63	-108.18	-77.67
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.32	107.63	109.82	112.36	112.28
Interest rate sensitivity gap / Equity	75.66	53.50	71.06	83.94	79.33
【 G 】					
Deposit growth rate	11.47	14.71	9.59	15.97	9.23
Loan growth rate	12.33	18.61	6.22	12.63	10.07
Investment growth rate	7.97	6.22	1.18	17.70	9.92
Guarantee growth rate	6.78	3.73	18.99	6.77	-15.77

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Cathay United Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.16	15.83	15.38	16.25	16.91
Tier 1 capital / Risk-weighted assets	13.33	13.74	12.89	14.11	14.16
Common equity Tier 1 / Risk-weighted assets	11.73	12.02	11.02	12.56	12.50
Tier 1 capital / Exposure measurement	6.54	6.52	6.16	6.76	7.00
Liabilities / Equity (multiple)	13.85	14.04	14.82	12.73	11.89
【 A 】					
Non-performing loan ratio	0.11	0.11	0.08	0.09	0.14
Loan loss provisions / NPLs	1,445.06	1,452.74	2,149.60	1,778.45	1,180.04
【 E 】					
NIBT / Average equity	16.15	13.99	12.97	10.95	10.62
(NIBT + loan loss provisions) / Average equity	17.16	14.65	13.85	11.28	11.29
NIBT / Average assets	1.07	0.86	0.82	0.80	0.81
(NIBT + loan loss provisions) / Average assets	1.14	0.90	0.88	0.83	0.86
Net interest income / NIBT	125.50	135.84	146.44	133.75	128.32
NIBT / Net income	44.26	42.80	43.18	43.65	42.65
NIBT / Employees (in thousand / per person)	3,974.17	3,219.12	2,868.06	2,539.45	2,378.97
【 L 】					
Liquidity coverage ratio	120.08	145.22	163.03	187.89	172.98
Net stable funding ratio	141.41	147.14	151.98	153.72	153.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.52	25.36	28.87	33.89	37.58
Loans / Deposits	70.11	64.70	62.94	61.56	62.92
Time deposits / Deposits	37.26	36.06	31.27	25.76	29.13
NCDs / Time deposits	3.06	0.25	0.33	0.32	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	-194.56	-120.81	-78.23	-28.35	-44.93
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.92	108.25	108.44	105.38	108.28
Interest rate sensitivity gap / Equity	-0.81	75.50	82.25	47.99	67.00
【 G 】					
Deposit growth rate	8.38	8.93	10.79	11.18	12.42
Loan growth rate	17.39	11.91	13.22	8.70	7.05
Investment growth rate	-8.20	5.79	1.02	3.81	7.18
Guarantee growth rate	0.64	-3.97	7.52	6.86	31.76

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

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

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	28.07	27.63	26.69	29.58	29.55
Tier 1 capital / Risk-weighted assets	26.77	26.31	25.36	28.24	28.21
Common equity Tier 1 / Risk-weighted assets	26.77	26.31	25.36	28.24	28.21
Tier 1 capital / Exposure measurement	17.32	17.54	17.46	19.69	19.81
Liabilities / Equity (multiple)	3.84	3.76	3.90	3.33	3.33
【 A 】					
Non-performing loan ratio	0.08	0.08	0.05	0.03	0.04
Loan loss provisions / NPLs	2,418.71	2,178.08	3,135.80	4,706.67	3,868.63
【 E 】					
NIBT / Average equity	3.96	3.29	2.38	2.27	2.15
(NIBT + loan loss provisions) / Average equity	4.44	3.47	2.50	2.43	2.11
NIBT / Average assets	0.82	0.67	0.52	0.53	0.51
(NIBT + loan loss provisions) / Average assets	0.92	0.71	0.54	0.57	0.50
Net interest income / NIBT	205.53	233.91	206.18	162.97	196.78
NIBT / Net income	54.68	45.18	45.44	53.68	47.10
NIBT / Employees (in thousand / per person)	6,327.00	4,872.59	3,374.02	3,240.82	3,229.44
【 L 】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	114.11	114.30	110.05	116.45	115.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	113.98	66.14	44.72	167.70	60.54
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-16.09	0.72	-7.47	34.95	25.65
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	141.40	144.95	145.81	147.45	146.07
Interest rate sensitivity gap / Equity	86.77	90.45	95.98	86.77	86.17
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	13.84	5.76	20.69	-0.63	6.69
Investment growth rate	-3.77	3.96	-4.69	0.58	0.21
Guarantee growth rate	13.52	28.94	12.20	-4.02	17.71

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Bank of Kaohsiung

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.29	12.28	12.36	13.23	12.42
Tier 1 capital / Risk-weighted assets	12.22	10.94	10.86	11.48	10.49
Common equity Tier 1 / Risk-weighted assets	10.13	8.47	8.11	9.70	9.31
Tier 1 capital / Exposure measurement	7.66	6.62	6.58	6.54	6.17
Liabilities / Equity (multiple)	13.02	15.55	16.35	15.07	15.95
【 A 】					
Non-performing loan ratio	0.23	0.25	0.24	0.27	0.30
Loan loss provisions / NPLs	515.00	481.24	589.18	475.76	382.58
【 E 】					
NIBT / Average equity	5.58	6.88	6.76	6.05	5.64
(NIBT + loan loss provisions) / Average equity	6.17	7.78	7.90	6.60	6.34
NIBT / Average assets	0.40	0.41	0.41	0.37	0.33
(NIBT + loan loss provisions) / Average assets	0.44	0.47	0.48	0.41	0.37
Net interest income / NIBT	222.74	211.04	254.60	265.75	293.47
NIBT / Net income	29.99	31.55	29.28	26.17	23.83
NIBT / Employees (in thousand / per person)	1,115.35	1,095.45	1,061.40	964.22	796.41
【 L 】					
Liquidity coverage ratio	141.33	135.15	131.53	159.95	163.60
Net stable funding ratio	130.41	133.97	135.31	138.53	128.96
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.40	18.57	18.52	18.34	17.97
Loans / Deposits	76.17	73.76	76.71	76.26	77.41
Time deposits / Deposits	46.70	44.02	42.22	44.34	49.95
NCDs / Time deposits	0.28	0.34	0.39	0.36	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	23.59	-28.95	31.74	41.63	-41.63
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.54	94.09	96.77	98.19	95.10
Interest rate sensitivity gap / Equity	-4.52	-65.74	-38.71	-21.19	-59.40
【 G 】					
Deposit growth rate	14.54	9.65	-4.91	4.93	1.96
Loan growth rate	18.28	5.43	-4.35	3.37	0.55
Investment growth rate	4.58	15.10	5.68	-3.36	13.19
Guarantee growth rate	26.94	9.18	-3.24	19.84	6.38

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Mega International Commercial Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.81	15.32	14.31	14.14	14.04
Tier 1 capital / Risk-weighted assets	12.65	13.25	12.39	12.97	12.70
Common equity Tier 1 / Risk-weighted assets	12.53	13.25	12.39	12.97	12.70
Tier 1 capital / Exposure measurement	7.29	7.29	7.06	7.05	7.39
Liabilities / Equity (multiple)	11.17	10.97	11.72	11.63	10.66
【 A 】					
Non-performing loan ratio	0.24	0.17	0.16	0.26	0.21
Loan loss provisions / NPLs	701.92	985.09	930.65	573.29	725.78
【 E 】					
NIBT / Average equity	10.17	11.95	9.72	7.25	8.19
(NIBT + loan loss provisions) / Average equity	11.04	13.07	10.22	7.82	8.24
NIBT / Average assets	0.81	0.91	0.68	0.55	0.69
(NIBT + loan loss provisions) / Average assets	0.88	1.00	0.71	0.59	0.69
Net interest income / NIBT	112.65	103.68	135.50	145.22	125.87
NIBT / Net income	48.19	51.32	50.05	45.59	48.19
NIBT / Employees (in thousand / per person)	4,721.94	5,117.78	3,984.65	3,127.31	3,502.93
【 L 】					
Liquidity coverage ratio	119.88	133.41	116.67	111.76	119.03
Net stable funding ratio	122.85	126.45	125.01	123.50	118.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.91	27.84	30.63	33.93	32.64
Loans / Deposits	73.04	73.26	73.88	69.43	73.23
Time deposits / Deposits	54.26	50.70	48.53	48.22	48.78
NCDs / Time deposits	0.01	0.03	0.04	0.07	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-64.34	-64.76	-42.21	-37.33	-29.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	124.92	125.37	128.23	118.49	121.25
Interest rate sensitivity gap / Equity	135.88	131.06	151.61	107.20	108.90
【 G 】					
Deposit growth rate	10.34	0.23	-4.16	13.64	6.35
Loan growth rate	7.63	2.88	1.99	7.73	0.87
Investment growth rate	2.97	5.15	-7.86	12.46	35.70
Guarantee growth rate	3.52	-4.61	8.54	-3.19	-14.50

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Agricultural Bank of Taiwan

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	11.71	12.41	12.68	11.74	13.39
Tier 1 capital / Risk-weighted assets	9.49	10.93	10.59	9.59	9.84
Common equity Tier 1 / Risk-weighted assets	7.21	8.75	8.35	8.98	9.84
Tier 1 capital / Exposure measurement	3.46	3.72	3.48	3.16	3.26
Liabilities / Equity (multiple)	34.79	30.64	33.55	29.47	23.75
【 A 】					
Non-performing loan ratio	0.46	0.26	0.07	0.19	0.23
Loan loss provisions / NPLs	359.08	557.79	2,066.32	928.59	669.54
【 E 】					
NIBT / Average equity	-25.19	0.48	3.14	5.52	4.46
(NIBT + loan loss provisions) / Average equity	-22.70	-0.74	3.16	5.96	5.61
NIBT / Average assets	-0.59	0.01	0.09	0.19	0.17
(NIBT + loan loss provisions) / Average assets	-0.53	-0.02	0.09	0.21	0.21
Net interest income / NIBT	-	-1,705.30	210.12	143.95	161.92
NIBT / Net income	-	7.05	32.33	44.05	39.08
NIBT / Employees (in thousand / per person)	-14,656.10	326.73	2,358.09	4,628.65	3,839.44
【 L 】					
Liquidity coverage ratio	114.11	114.32	117.39	143.13	118.26
Net stable funding ratio	132.84	147.90	148.69	171.76	169.06
Liquidity reserve ratio (average daily data in the last month of each quarter)	41.27	46.05	48.79	57.16	57.09
Loans / Deposits	51.10	50.46	49.31	40.29	42.09
Time deposits / Deposits	95.21	97.37	97.69	95.30	96.79
NCDs / Time deposits	7.20	4.74	1.23	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-1,631.61	-1,362.92	-1,486.04	-731.08	-660.05
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	74.28	72.53	74.24	82.73	86.63
Interest rate sensitivity gap / Equity	-726.92	-669.15	-673.56	-436.36	-277.94
【 G 】					
Deposit growth rate	-8.06	-1.98	1.92	9.62	9.07
Loan growth rate	-6.90	0.32	24.74	4.94	13.20
Investment growth rate	-11.86	-4.14	25.95	20.95	1.84
Guarantee growth rate	11.56	25.60	-15.84	8.08	26.75

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Citibank Taiwan

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	42.68	52.32	20.27	20.57	16.70
Tier 1 capital / Risk-weighted assets	42.07	51.72	19.31	19.13	14.94
Common equity Tier 1 / Risk-weighted assets	42.07	51.72	19.31	19.13	14.94
Tier 1 capital / Exposure measurement	16.91	16.93	7.70	7.93	7.28
Liabilities / Equity (multiple)	3.81	3.84	6.70	6.34	7.11
【 A 】					
Non-performing loan ratio	0.00	0.00	0.30	0.28	0.40
Loan loss provisions / NPLs	97,400.00	38,700.00	575.82	641.66	462.96
【 E 】					
NIBT / Average equity	10.77	19.00	4.95	5.90	9.36
(NIBT + loan loss provisions) / Average equity	10.76	18.87	4.97	5.54	9.56
NIBT / Average assets	2.10	2.94	0.62	0.72	1.11
(NIBT + loan loss provisions) / Average assets	2.10	2.92	0.62	0.68	1.14
Net interest income / NIBT	101.08	39.64	246.68	149.08	114.06
NIBT / Net income	65.52	134.49	21.36	28.53	39.20
NIBT / Employees (in thousand / per person)	16,465.08	-	1,248.11	1,492.82	2,376.19
【 L 】					
Liquidity coverage ratio	222.63	246.82	199.92	161.13	138.58
Net stable funding ratio	201.51	230.50	173.25	173.93	156.61
Liquidity reserve ratio (average daily data in the last month of each quarter)	105.22	115.82	39.53	56.82	59.68
Loans / Deposits	25.50	19.47	43.32	46.76	48.42
Time deposits / Deposits	13.97	12.71	24.35	14.61	15.96
NCDs / Time deposits	0.03	0.03	0.01	0.02	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	63.23	27.21	-7.26	-12.01	-9.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	126.68	130.92	102.68	109.40	112.27
Interest rate sensitivity gap / Equity	36.74	47.57	7.66	25.77	32.69
【 G 】					
Deposit growth rate	0.79	-48.19	7.29	-4.24	0.32
Loan growth rate	32.01	-76.71	-0.61	-7.51	-4.20
Investment growth rate	-24.72	-19.64	3.48	-11.78	34.34
Guarantee growth rate	39.82	-13.67	31.97	11.22	17.66

Note:As Citibank (Taiwan) transferred its consumer banking business to DBS Bank (Taiwan) on 12 August 2023, the data of "NIBT / Employees (in thousand / per person)" as of 31 December 2023 was not calculated, due to a significant change in number of employees.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

O-Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	13.69	13.97	14.49	14.71	12.67
Tier 1 capital / Risk-weighted assets	12.19	12.54	12.72	13.63	11.46
Common equity Tier 1 / Risk-weighted assets	12.11	12.36	12.09	13.51	11.34
Tier 1 capital / Exposure measurement	7.57	7.56	7.80	7.99	7.49
Liabilities / Equity (multiple)	8.66	8.75	8.44	7.66	8.25
【A】					
Non-performing loan ratio	0.12	0.09	0.35	0.41	0.42
Loan loss provisions / NPLs	1,085.20	1,510.77	431.59	353.00	309.65
【E】					
NIBT / Average equity	8.19	7.08	14.81	5.60	3.67
(NIBT + loan loss provisions) / Average equity	8.02	7.12	15.38	6.21	3.81
NIBT / Average assets	0.84	0.72	1.52	0.63	0.36
(NIBT + loan loss provisions) / Average assets	0.82	0.73	1.58	0.70	0.38
Net interest income / NIBT	77.62	83.27	52.99	109.62	155.07
NIBT / Net income	43.77	40.33	57.55	36.56	26.55
NIBT / Employees (in thousand / per person)	3,139.04	2,548.80	5,141.73	2,091.29	1,347.54
【L】					
Liquidity coverage ratio	125.83	117.73	114.23	113.22	113.01
Net stable funding ratio	123.23	116.70	111.25	115.93	110.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	45.40	45.46	46.54	46.81	46.39
Loans / Deposits	71.38	68.36	67.58	66.81	65.56
Time deposits / Deposits	80.97	79.67	81.78	67.63	75.70
NCDs / Time deposits	2.14	2.75	4.86	3.04	6.76
Accumulated gap of assets and liabilities (180 days) / Equity	-88.71	-69.28	-112.47	-88.81	-52.05
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.87	102.78	108.94	110.05	113.82
Interest rate sensitivity gap / Equity	37.47	13.53	43.21	47.93	72.78
【G】					
Deposit growth rate	3.96	8.25	15.30	-3.38	1.15
Loan growth rate	10.88	9.37	18.75	-4.25	-5.84
Investment growth rate	-2.65	7.94	3.93	-1.89	5.14
Guarantee growth rate	16.47	29.10	-41.55	-3.75	76.78

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Taiwan Business Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.33	13.53	12.45	13.39	13.42
Tier 1 capital / Risk-weighted assets	10.13	9.89	9.30	9.83	9.84
Common equity Tier 1 / Risk-weighted assets	8.87	8.54	7.89	8.32	8.28
Tier 1 capital / Exposure measurement	5.84	5.72	5.48	5.41	5.90
Liabilities / Equity (multiple)	17.04	17.38	18.88	18.89	17.13
【 A 】					
Non-performing loan ratio	0.17	0.18	0.20	0.28	0.50
Loan loss provisions / NPLs	790.85	720.93	641.78	422.57	233.63
【 E 】					
NIBT / Average equity	10.86	10.66	11.44	5.83	5.65
(NIBT + loan loss provisions) / Average equity	11.64	12.86	12.19	7.53	6.70
NIBT / Average assets	0.60	0.57	0.58	0.30	0.30
(NIBT + loan loss provisions) / Average assets	0.64	0.68	0.62	0.39	0.36
Net interest income / NIBT	135.00	150.32	167.58	306.79	299.94
NIBT / Net income	41.37	38.94	42.26	24.06	24.61
NIBT / Employees (in thousand / per person)	2,514.70	2,227.11	2,210.73	1,080.24	1,019.41
【 L 】					
Liquidity coverage ratio	112.47	120.81	118.86	123.88	132.37
Net stable funding ratio	124.50	128.39	131.25	131.57	127.42
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.07	25.00	22.12	22.38	19.03
Loans / Deposits	78.51	77.73	77.91	75.94	82.36
Time deposits / Deposits	48.64	47.04	42.99	42.77	42.64
NCDs / Time deposits	0.68	0.64	0.77	1.17	0.71
Accumulated gap of assets and liabilities (180 days) / Equity	64.94	58.45	85.30	101.65	42.93
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.14	109.40	106.95	102.64	103.01
Interest rate sensitivity gap / Equity	90.72	120.60	95.52	37.52	38.38
【 G 】					
Deposit growth rate	4.39	8.95	0.29	17.65	-1.20
Loan growth rate	8.60	6.54	7.61	7.67	6.82
Investment growth rate	-3.27	18.61	-9.60	31.03	-7.82
Guarantee growth rate	23.19	24.74	-9.37	17.92	12.16

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Standard Chartered Bank (Taiwan)　　Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	16.76	15.46	16.34	14.42	14.03
Tier 1 capital / Risk-weighted assets	13.21	14.46	14.91	12.71	11.96
Common equity Tier 1 / Risk-weighted assets	13.21	14.46	14.91	12.71	11.96
Tier 1 capital / Exposure measurement	6.39	6.50	6.12	5.89	5.70
Liabilities / Equity (multiple)	13.84	13.20	13.99	13.40	14.39
【A】					
Non-performing loan ratio	0.16	0.14	0.09	0.07	0.11
Loan loss provisions / NPLs	1,134.92	1,235.65	1,815.04	2,196.14	1,503.90
【E】					
NIBT / Average equity	12.37	11.87	6.25	5.88	5.94
(NIBT + loan loss provisions) / Average equity	13.31	12.83	6.48	6.18	5.93
NIBT / Average assets	0.82	0.79	0.40	0.40	0.41
(NIBT + loan loss provisions) / Average assets	0.89	0.86	0.41	0.42	0.41
Net interest income / NIBT	114.71	98.17	189.94	183.95	179.24
NIBT / Net income	34.20	34.79	22.62	22.57	21.89
NIBT / Employees (in thousand / per person)	2,662.60	2,313.10	1,153.11	995.34	965.28
【L】					
Liquidity coverage ratio	155.83	216.88	160.66	187.61	162.66
Net stable funding ratio	139.88	152.77	150.29	146.40	143.67
Liquidity reserve ratio (average daily data in the last month of each quarter)	50.22	49.68	63.82	58.53	59.13
Loans / Deposits	49.11	48.51	49.79	52.17	46.79
Time deposits / Deposits	37.37	34.14	30.47	20.44	21.43
NCDs / Time deposits	2.70	2.58	2.11	4.58	4.46
Accumulated gap of assets and liabilities (180 days) / Equity	-143.88	-156.43	-196.19	-196.34	-214.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	116.50	122.81	139.95	116.28	89.99
Interest rate sensitivity gap / Equity	118.48	152.94	278.20	126.42	-70.31
【G】					
Deposit growth rate	5.67	2.19	1.32	-6.61	20.76
Loan growth rate	6.98	-0.44	-3.32	4.13	1.28
Investment growth rate	-8.79	-20.08	1.12	-11.25	20.34
Guarantee growth rate	-25.84	44.38	2.28	89.46	-1.13

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Taichung Commercial Bank Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.86	15.47	15.95	15.81	13.60
Tier 1 capital / Risk-weighted assets	12.56	13.67	14.03	14.24	13.06
Common equity Tier 1 / Risk-weighted assets	11.35	11.85	12.01	12.24	11.03
Tier 1 capital / Exposure measurement	8.79	9.44	9.53	8.87	8.54
Liabilities / Equity (multiple)	10.63	10.26	10.52	11.02	11.69
【 A 】					
Non-performing loan ratio	0.06	0.14	0.15	0.15	0.21
Loan loss provisions / NPLs	2,048.33	935.73	849.81	898.12	644.56
【 E 】					
NIBT / Average equity	12.28	11.15	10.05	9.20	8.82
(NIBT + loan loss provisions) / Average equity	13.13	12.79	10.53	10.43	9.11
NIBT / Average assets	1.09	0.99	0.83	0.74	0.67
(NIBT + loan loss provisions) / Average assets	1.16	1.13	0.87	0.84	0.69
Net interest income / NIBT	116.51	132.03	156.71	158.46	166.19
NIBT / Net income	54.43	49.71	46.43	43.48	43.97
NIBT / Employees (in thousand / per person)	3,158.63	2,761.54	2,291.99	1,961.12	1,752.25
【 L 】					
Liquidity coverage ratio	118.89	138.22	137.93	171.66	167.53
Net stable funding ratio	129.23	135.27	139.16	143.98	143.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.97	19.54	20.75	24.20	24.39
Loans / Deposits	75.31	74.84	75.80	73.35	72.32
Time deposits / Deposits	51.63	47.31	45.82	44.56	47.93
NCDs / Time deposits	1.79	0.31	0.37	1.26	0.75
Accumulated gap of assets and liabilities (180 days) / Equity	-84.20	-112.12	-145.93	-28.94	-22.59
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	86.83	89.09	91.86	90.75	89.63
Interest rate sensitivity gap / Equity	-113.45	-92.04	-71.76	-86.39	-104.57
【 G 】					
Deposit growth rate	10.53	6.76	3.62	3.63	9.15
Loan growth rate	11.22	5.41	7.10	5.05	4.70
Investment growth rate	14.67	16.00	-5.51	4.52	11.83
Guarantee growth rate	25.26	11.61	0.44	18.67	38.79

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

King's Town Bank Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	17.67	17.00	14.33	16.31	16.15
Tier 1 capital / Risk-weighted assets	16.58	15.84	13.19	15.23	14.58
Common equity Tier 1 / Risk-weighted assets	16.58	15.84	13.19	15.23	14.58
Tier 1 capital / Exposure measurement	13.30	12.93	10.99	12.84	12.28
Liabilities / Equity (multiple)	5.96	6.44	7.73	5.89	5.89
【 A 】					
Non-performing loan ratio	0.02	0.02	0.02	0.02	0.01
Loan loss provisions / NPLs	6,889.13	7,545.83	8,940.00	8,342.11	11,764.00
【 E 】					
NIBT / Average equity	12.02	15.00	6.09	14.76	16.22
(NIBT + loan loss provisions) / Average equity	12.36	14.98	6.83	19.75	17.00
NIBT / Average assets	1.72	1.93	0.81	2.01	2.11
(NIBT + loan loss provisions) / Average assets	1.77	1.92	0.91	2.69	2.21
Net interest income / NIBT	83.74	71.86	193.66	81.96	80.50
NIBT / Net income	71.25	75.56	57.40	64.88	71.55
NIBT / Employees (in thousand / per person)	6,383.17	7,491.74	2,887.32	6,706.43	6,538.30
【 L 】					
Liquidity coverage ratio	177.17	215.11	114.07	140.78	141.80
Net stable funding ratio	143.20	145.03	130.22	144.93	134.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.72	23.95	19.45	22.94	21.96
Loans / Deposits	81.73	78.47	86.53	82.88	82.69
Time deposits / Deposits	46.78	48.84	48.05	41.50	42.69
NCDs / Time deposits	0.41	2.11	0.79	0.07	1.11
Accumulated gap of assets and liabilities (180 days) / Equity	15.87	0.29	-76.85	-3.47	8.21
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.76	97.38	98.03	96.30	91.97
Interest rate sensitivity gap / Equity	-11.08	-13.97	-12.37	-17.65	-38.41
【 G 】					
Deposit growth rate	-0.11	4.80	12.41	11.30	18.42
Loan growth rate	4.03	-4.96	17.36	11.54	19.17
Investment growth rate	-0.07	6.33	-6.94	-5.31	9.07
Guarantee growth rate	-33.89	1.02	-10.64	10.59	61.19

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

HSBC Bank (Taiwan)

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	19.23	18.69	18.13	16.91	15.09
Tier 1 capital / Risk-weighted assets	18.22	17.67	17.06	15.87	14.01
Common equity Tier 1 / Risk-weighted assets	18.22	17.67	17.06	15.87	14.01
Tier 1 capital / Exposure measurement	7.40	6.99	6.78	5.86	5.89
Liabilities / Equity (multiple)	10.07	10.51	11.02	12.66	12.92
【 A 】					
Non-performing loan ratio	0.06	0.06	0.04	0.04	0.03
Loan loss provisions / NPLs	2,148.48	2,208.52	3,626.47	3,589.58	3,917.65
【 E 】					
NIBT / Average equity	19.04	18.30	10.78	5.46	7.20
(NIBT + loan loss provisions) / Average equity	19.10	18.40	10.71	5.57	7.17
NIBT / Average assets	1.70	1.58	0.79	0.40	0.55
(NIBT + loan loss provisions) / Average assets	1.70	1.59	0.79	0.41	0.55
Net interest income / NIBT	35.88	52.87	89.63	132.47	82.07
NIBT / Net income	52.01	52.02	38.80	25.17	33.44
NIBT / Employees (in thousand / per person)	5,542.59	5,167.49	2,749.51	1,369.78	1,867.89
【 L 】					
Liquidity coverage ratio	173.40	168.04	191.83	148.44	172.69
Net stable funding ratio	164.53	173.56	156.83	152.71	149.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	51.96	72.58	64.95	86.25	78.16
Loans / Deposits	58.15	56.56	60.32	60.45	55.26
Time deposits / Deposits	43.22	44.43	38.39	33.71	43.11
NCDs / Time deposits	0.04	0.11	0.03	1.05	0.97
Accumulated gap of assets and liabilities (180 days) / Equity	-86.22	-52.80	-50.88	-56.71	-52.80
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	150.27	157.07	155.50	179.45	153.93
Interest rate sensitivity gap / Equity	231.47	283.11	277.22	418.69	325.92
【 G 】					
Deposit growth rate	6.12	11.78	8.15	-4.95	3.67
Loan growth rate	9.12	4.80	7.91	3.98	-9.02
Investment growth rate	-16.85	40.86	-36.35	0.64	-18.86
Guarantee growth rate	-10.51	30.56	11.61	52.56	39.79

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Taipei Star Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.20	13.67	14.07	15.16	12.68
Tier 1 capital / Risk-weighted assets	11.90	11.74	11.95	12.57	10.16
Common equity Tier 1 / Risk-weighted assets	10.05	10.05	10.22	10.74	9.10
Tier 1 capital / Exposure measurement	6.87	6.80	6.87	6.52	6.22
Liabilities / Equity (multiple)	14.66	14.49	14.54	15.10	15.00
【A】					
Non-performing loan ratio	0.10	0.07	0.28	0.28	0.13
Loan loss provisions / NPLs	1,224.56	1,534.15	431.17	407.28	852.17
【E】					
NIBT / Average equity	4.82	2.44	4.55	4.56	4.53
(NIBT + loan loss provisions) / Average equity	5.63	2.19	4.89	4.72	4.44
NIBT / Average assets	0.31	0.16	0.28	0.29	0.27
(NIBT + loan loss provisions) / Average assets	0.36	0.14	0.30	0.30	0.26
Net interest income / NIBT	342.50	623.57	375.86	387.16	377.69
NIBT / Net income	20.85	13.38	20.75	21.31	21.77
NIBT / Employees (in thousand / per person)	603.45	308.37	569.87	539.92	517.53
【L】					
Liquidity coverage ratio	123.27	140.52	134.41	151.06	145.25
Net stable funding ratio	121.27	125.21	117.51	123.77	118.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.05	19.01	20.30	19.42	22.01
Loans / Deposits	72.86	73.94	76.72	74.84	71.95
Time deposits / Deposits	61.86	61.70	60.27	59.63	61.49
NCDs / Time deposits	13.19	1.90	1.55	0.77	0.70
Accumulated gap of assets and liabilities (180 days) / Equity	-170.12	-256.45	-296.65	-237.22	-236.99
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	83.53	82.61	83.71	86.62	86.41
Interest rate sensitivity gap / Equity	-216.84	-227.02	-212.14	-179.68	-181.32
【G】					
Deposit growth rate	5.85	3.46	0.87	1.12	-0.46
Loan growth rate	4.30	-0.28	3.40	5.19	1.89
Investment growth rate	0.32	4.71	-10.73	0.50	-13.79
Guarantee growth rate	-49.50	2,837.50	-91.27	-49.45	-39.08

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Hwatai Bank　　　　　　　　　　　　　　　　　　　　　　Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	12.70	12.58	12.32	12.74	12.34
Tier 1 capital / Risk-weighted assets	9.47	9.18	9.05	9.76	9.90
Common equity Tier 1 / Risk-weighted assets	8.90	8.55	8.33	8.89	9.90
Tier 1 capital / Exposure measurement	6.72	6.61	6.62	6.65	6.24
Liabilities / Equity (multiple)	14.24	14.62	14.83	14.54	13.82
【 A 】					
Non-performing loan ratio	0.00	0.00	0.01	0.06	0.08
Loan loss provisions / NPLs	251,200.00	216,800.00	13,707.14	2,176.06	1,754.41
【 E 】					
NIBT / Average equity	8.53	8.21	7.56	4.35	3.38
(NIBT + loan loss provisions) / Average equity	9.15	7.82	8.18	5.45	3.95
NIBT / Average assets	0.54	0.51	0.45	0.29	0.23
(NIBT + loan loss provisions) / Average assets	0.58	0.49	0.49	0.36	0.27
Net interest income / NIBT	257.30	255.01	275.40	354.73	391.23
NIBT / Net income	33.57	33.84	30.07	22.21	19.61
NIBT / Employees (in thousand / per person)	1,587.70	1,415.86	1,113.70	637.25	459.68
【 L 】					
Liquidity coverage ratio	132.37	148.22	116.13	128.80	270.12
Net stable funding ratio	144.69	130.52	145.44	143.48	153.96
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.09	18.41	18.26	22.65	36.34
Loans / Deposits	78.53	78.53	80.38	76.95	64.27
Time deposits / Deposits	61.73	62.07	57.04	51.52	52.68
NCDs / Time deposits	4.79	9.46	5.12	4.20	3.26
Accumulated gap of assets and liabilities (180 days) / Equity	-42.83	-127.24	-196.53	-261.30	-149.54
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.74	101.42	100.42	98.21	95.02
Interest rate sensitivity gap / Equity	61.80	18.84	5.62	-23.15	-60.85
【 G 】					
Deposit growth rate	11.35	16.03	13.59	6.45	8.78
Loan growth rate	11.36	13.35	18.66	27.46	0.87
Investment growth rate	11.02	12.34	-7.56	-7.22	4.02
Guarantee growth rate	-49.10	119.74	-72.16	3.80	6.48

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Shin Kong Commercial Bank Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.12	15.45	14.38	14.82	16.87
Tier 1 capital / Risk-weighted assets	12.99	13.48	12.18	12.41	13.96
Common equity Tier 1 / Risk-weighted assets	10.49	10.79	9.71	10.40	11.65
Tier 1 capital / Exposure measurement	6.74	6.84	6.15	6.51	7.26
Liabilities / Equity (multiple)	16.04	15.90	18.05	15.91	13.93
【A】					
Non-performing loan ratio	0.12	0.12	0.12	0.16	0.19
Loan loss provisions / NPLs	1,085.87	1,107.86	1,089.24	800.85	672.56
【E】					
NIBT / Average equity	10.52	10.37	11.35	10.85	10.20
(NIBT + loan loss provisions) / Average equity	11.22	10.74	11.58	11.28	10.62
NIBT / Average assets	0.68	0.68	0.69	0.67	0.67
(NIBT + loan loss provisions) / Average assets	0.73	0.71	0.70	0.70	0.70
Net interest income / NIBT	157.96	155.83	165.40	169.23	168.61
NIBT / Net income	41.71	41.82	43.95	40.38	39.58
NIBT / Employees (in thousand / per person)	2,276.01	2,142.67	2,152.13	1,949.73	1,769.23
【L】					
Liquidity coverage ratio	134.72	147.89	159.99	149.39	154.66
Net stable funding ratio	136.55	137.83	142.51	130.08	123.73
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.49	22.17	26.56	25.48	26.25
Loans / Deposits	76.09	73.54	70.20	68.89	71.71
Time deposits / Deposits	57.27	56.49	56.52	54.54	55.42
NCDs / Time deposits	4.30	3.02	5.06	1.84	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	-199.23	-176.15	-285.11	-159.07	-100.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	92.04	88.94	86.29	81.66	85.24
Interest rate sensitivity gap / Equity	-96.95	-132.99	-182.30	-226.98	-160.48
【G】					
Deposit growth rate	2.44	2.13	2.75	14.71	11.68
Loan growth rate	5.99	7.01	4.70	10.19	7.93
Investment growth rate	1.95	0.34	-2.83	12.69	19.75
Guarantee growth rate	17.11	17.41	-23.43	33.73	61.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Sunny Bank Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.28	13.41	12.97	12.63	13.08
Tier 1 capital / Risk-weighted assets	11.52	11.46	11.28	11.53	11.64
Common equity Tier 1 / Risk-weighted assets	9.64	9.45	9.12	9.32	9.38
Tier 1 capital / Exposure measurement	7.42	7.37	7.11	6.72	6.89
Liabilities / Equity (multiple)	14.36	14.64	15.55	16.03	15.62
【 A 】					
Non-performing loan ratio	0.05	0.00	0.15	0.16	0.22
Loan loss provisions / NPLs	2,563.90	36,541.18	875.07	929.90	555.63
【 E 】					
NIBT / Average equity	8.94	7.84	12.57	8.00	8.06
(NIBT + loan loss provisions) / Average equity	10.91	11.29	11.81	11.82	11.47
NIBT / Average assets	0.61	0.52	0.79	0.48	0.50
(NIBT + loan loss provisions) / Average assets	0.74	0.74	0.74	0.71	0.71
Net interest income / NIBT	179.64	216.10	152.38	221.13	207.02
NIBT / Net income	43.86	37.70	58.43	36.17	37.39
NIBT / Employees (in thousand / per person)	1,819.67	1,547.10	2,253.39	1,337.49	1,292.23
【 L 】					
Liquidity coverage ratio	121.31	114.58	115.79	114.34	111.86
Net stable funding ratio	130.47	128.79	132.06	131.57	129.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.84	18.64	18.78	23.74	24.84
Loans / Deposits	73.65	76.06	74.50	71.95	73.95
Time deposits / Deposits	68.50	68.41	66.68	64.03	65.34
NCDs / Time deposits	6.11	6.94	6.33	5.75	7.11
Accumulated gap of assets and liabilities (180 days) / Equity	-273.50	-261.63	-286.39	-264.83	-300.12
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.40	89.20	88.78	89.77	88.80
Interest rate sensitivity gap / Equity	-131.55	-135.65	-149.41	-141.18	-150.83
【 G 】					
Deposit growth rate	8.19	4.69	5.32	9.59	14.15
Loan growth rate	4.75	6.87	9.03	6.61	12.83
Investment growth rate	16.56	10.67	-11.73	6.16	24.87
Guarantee growth rate	5.48	-20.43	6.04	19.64	4.77

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Bank of Panhsin　　Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	12.07	12.18	12.04	12.14	11.21
Tier 1 capital / Risk-weighted assets	10.02	9.63	9.43	9.44	9.28
Common equity Tier 1 / Risk-weighted assets	9.15	8.73	8.46	8.52	8.31
Tier 1 capital / Exposure measurement	6.03	6.02	5.79	5.65	5.61
Liabilities / Equity (multiple)	14.15	14.26	14.88	14.49	14.32
【 A 】					
Non-performing loan ratio	0.18	0.13	0.19	0.21	0.26
Loan loss provisions / NPLs	699.50	967.80	637.17	566.42	441.96
【 E 】					
NIBT / Average equity	8.44	9.22	9.95	7.00	6.72
(NIBT + loan loss provisions) / Average equity	9.40	9.37	10.09	7.72	7.42
NIBT / Average assets	0.58	0.62	0.64	0.45	0.44
(NIBT + loan loss provisions) / Average assets	0.64	0.63	0.65	0.49	0.48
Net interest income / NIBT	189.68	182.66	184.11	234.10	226.76
NIBT / Net income	35.86	38.48	39.45	29.07	28.22
NIBT / Employees (in thousand / per person)	1,470.82	1,428.68	1,368.88	861.64	767.39
【 L 】					
Liquidity coverage ratio	127.12	114.86	130.02	116.38	117.54
Net stable funding ratio	139.55	134.01	139.64	137.23	139.39
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.91	19.15	20.33	21.19	19.59
Loans / Deposits	71.63	73.99	71.85	74.48	75.09
Time deposits / Deposits	56.30	57.94	56.04	52.87	56.36
NCDs / Time deposits	0.07	0.15	0.22	0.23	0.25
Accumulated gap of assets and liabilities (180 days) / Equity	34.76	-33.45	-53.76	-123.73	-131.21
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.48	97.85	95.39	95.18	95.85
Interest rate sensitivity gap / Equity	-17.19	-24.51	-54.69	-57.91	-49.91
【 G 】					
Deposit growth rate	6.57	3.86	6.80	5.86	10.05
Loan growth rate	4.20	6.94	3.03	4.70	7.93
Investment growth rate	2.16	5.74	13.24	3.65	5.00
Guarantee growth rate	-17.01	0.54	-4.83	69.46	43.98

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Cota Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	14.74	14.85	13.04	13.59	13.07
Tier 1 capital / Risk-weighted assets	12.72	12.62	11.57	11.69	10.75
Common equity Tier 1 / Risk-weighted assets	12.26	12.12	11.07	11.16	10.25
Tier 1 capital / Exposure measurement	7.92	7.50	6.59	6.46	6.41
Liabilities / Equity (multiple)	11.58	12.36	12.97	13.31	13.36
【 A 】					
Non-performing loan ratio	0.42	0.22	0.17	0.17	0.20
Loan loss provisions / NPLs	284.43	622.68	778.85	866.67	707.44
【 E 】					
NIBT / Average equity	6.70	8.23	7.99	7.08	7.21
(NIBT + loan loss provisions) / Average equity	9.21	8.27	8.10	7.10	7.21
NIBT / Average assets	0.51	0.61	0.57	0.50	0.50
(NIBT + loan loss provisions) / Average assets	0.70	0.61	0.57	0.50	0.50
Net interest income / NIBT	288.78	244.84	254.23	279.80	287.49
NIBT / Net income	27.16	34.17	33.32	31.79	31.46
NIBT / Employees (in thousand / per person)	855.94	993.97	913.12	807.49	774.46
【 L 】					
Liquidity coverage ratio	156.77	331.32	193.29	526.85	503.45
Net stable funding ratio	142.33	145.72	142.64	143.00	138.33
Liquidity reserve ratio (average daily data in the last month of each quarter)	16.14	20.71	18.93	26.04	25.09
Loans / Deposits	80.01	75.48	78.58	73.01	74.93
Time deposits / Deposits	52.17	52.79	51.04	52.57	54.39
NCDs / Time deposits	0.10	0.40	0.95	3.14	5.05
Accumulated gap of assets and liabilities (180 days) / Equity	-179.55	-116.70	-180.44	-145.85	-187.28
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	78.26	82.94	82.80	82.08	83.88
Interest rate sensitivity gap / Equity	-235.67	-197.28	-209.91	-222.39	-201.20
【 G 】					
Deposit growth rate	2.69	5.34	0.95	3.64	5.52
Loan growth rate	8.85	1.18	8.66	0.99	7.40
Investment growth rate	-3.90	9.75	-8.07	15.60	-4.40
Guarantee growth rate	5.73	16.95	13.53	-38.26	3.65

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Union Bank of Taiwan

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	15.33	14.73	14.95	16.08	14.80
Tier 1 capital / Risk-weighted assets	13.22	12.69	12.93	14.26	12.83
Common equity Tier 1 / Risk-weighted assets	10.76	10.08	10.00	11.18	9.90
Tier 1 capital / Exposure measurement	6.66	6.32	6.38	6.53	6.55
Liabilities / Equity (multiple)	11.54	12.43	12.53	11.76	11.41
【A】					
Non-performing loan ratio	0.22	0.27	0.24	0.10	0.14
Loan loss provisions / NPLs	536.62	440.08	481.73	1,081.36	788.45
【E】					
NIBT / Average equity	8.35	8.15	7.14	8.43	6.84
(NIBT + loan loss provisions) / Average equity	8.91	8.41	7.40	7.45	7.14
NIBT / Average assets	0.64	0.59	0.53	0.66	0.52
(NIBT + loan loss provisions) / Average assets	0.69	0.61	0.55	0.58	0.55
Net interest income / NIBT	136.47	159.79	224.26	163.92	197.25
NIBT / Net income	35.90	34.41	33.36	37.08	32.25
NIBT / Employees (in thousand / per person)	1,526.78	1,324.12	1,124.97	1,341.13	969.09
【L】					
Liquidity coverage ratio	134.29	125.27	147.97	170.97	214.29
Net stable funding ratio	134.07	133.56	134.68	137.72	134.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.24	19.83	18.36	21.93	26.64
Loans / Deposits	75.83	75.13	74.81	73.70	69.91
Time deposits / Deposits	52.03	51.43	50.04	45.82	49.68
NCDs / Time deposits	0.05	0.06	0.73	0.11	0.10
Accumulated gap of assets and liabilities (180 days) / Equity	-78.73	-94.19	-123.99	-99.38	-39.70
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.83	95.07	95.19	91.91	95.14
Interest rate sensitivity gap / Equity	-51.82	-53.95	-52.51	-85.38	-47.09
【G】					
Deposit growth rate	6.19	6.70	5.63	10.60	13.98
Loan growth rate	7.41	6.97	7.18	16.33	9.83
Investment growth rate	2.65	12.66	-8.18	3.67	0.97
Guarantee growth rate	14.51	4.51	2.26	20.55	1.60

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Far Eastern International Bank Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.44	15.03	14.90	13.95	14.10
Tier 1 capital / Risk-weighted assets	12.40	12.60	12.27	11.30	11.49
Common equity Tier 1 / Risk-weighted assets	11.82	11.98	11.63	10.87	11.03
Tier 1 capital / Exposure measurement	6.61	6.83	6.73	5.87	6.09
Liabilities / Equity (multiple)	12.93	12.44	12.49	13.56	12.98
【A】					
Non-performing loan ratio	0.07	0.11	0.36	0.26	0.51
Loan loss provisions / NPLs	1,970.50	1,190.63	391.77	496.25	286.35
【E】					
NIBT / Average equity	8.04	8.24	8.24	6.76	6.05
(NIBT + loan loss provisions) / Average equity	8.07	8.52	8.45	6.24	5.61
NIBT / Average assets	0.60	0.60	0.57	0.47	0.43
(NIBT + loan loss provisions) / Average assets	0.60	0.63	0.58	0.43	0.40
Net interest income / NIBT	121.27	137.89	167.29	201.54	211.01
NIBT / Net income	38.72	37.42	36.35	31.41	26.53
NIBT / Employees (in thousand / per person)	1,887.59	1,814.56	1,668.26	1,300.20	1,137.24
【L】					
Liquidity coverage ratio	122.25	125.61	112.03	142.22	142.42
Net stable funding ratio	124.40	126.41	127.04	128.35	123.36
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.17	29.13	30.81	37.42	37.53
Loans / Deposits	70.80	71.69	73.08	67.44	66.74
Time deposits / Deposits	64.56	64.46	65.44	61.97	63.42
NCDs / Time deposits	3.87	7.89	4.84	1.82	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	-238.29	-247.74	-216.56	-197.42	-232.14
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.23	104.12	103.19	104.66	107.47
Interest rate sensitivity gap / Equity	-7.20	37.91	30.03	47.82	70.83
【G】					
Deposit growth rate	4.47	9.16	-2.28	5.40	8.63
Loan growth rate	4.50	6.70	7.56	6.18	-0.34
Investment growth rate	7.16	7.77	-0.62	6.73	11.52
Guarantee growth rate	31.52	-18.99	-40.73	-2.59	11.40

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Yuanta Commercial Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	13.87	14.82	14.65	15.41	16.98
Tier 1 capital / Risk-weighted assets	11.79	12.47	12.02	13.54	14.72
Common equity Tier 1 / Risk-weighted assets	11.19	11.77	11.26	12.87	13.98
Tier 1 capital / Exposure measurement	6.44	6.55	6.27	6.92	7.95
Liabilities / Equity (multiple)	13.78	13.47	14.31	12.43	10.57
【 A 】					
Non-performing loan ratio	0.04	0.03	0.02	0.10	0.12
Loan loss provisions / NPLs	3,061.90	4,231.02	6,585.64	1,433.02	1,230.93
【 E 】					
NIBT / Average equity	8.90	8.93	7.75	7.42	6.49
(NIBT + loan loss provisions) / Average equity	9.26	9.09	8.02	7.83	7.38
NIBT / Average assets	0.61	0.60	0.53	0.59	0.58
(NIBT + loan loss provisions) / Average assets	0.63	0.61	0.55	0.62	0.66
Net interest income / NIBT	126.43	130.04	155.77	137.65	151.76
NIBT / Net income	42.95	46.34	43.40	44.23	40.36
NIBT / Employees (in thousand / per person)	2,454.04	2,373.32	2,028.45	2,091.66	1,823.56
【 L 】					
Liquidity coverage ratio	133.17	169.76	158.58	187.19	237.56
Net stable funding ratio	141.61	155.36	154.22	159.16	160.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.51	25.82	30.10	37.33	37.23
Loans / Deposits	69.51	66.71	66.21	59.02	62.18
Time deposits / Deposits	50.39	45.67	46.49	40.12	41.95
NCDs / Time deposits	0.21	1.66	0.69	1.34	2.60
Accumulated gap of assets and liabilities (180 days) / Equity	-99.62	-36.85	-66.29	54.93	56.06
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.93	91.79	89.55	79.67	83.18
Interest rate sensitivity gap / Equity	-89.91	-89.61	-120.41	-214.43	-148.18
【 G 】					
Deposit growth rate	13.35	8.93	1.12	17.84	9.64
Loan growth rate	18.10	9.76	13.03	11.78	2.95
Investment growth rate	3.53	1.29	-12.87	18.34	18.50
Guarantee growth rate	27.81	33.55	-9.28	-21.94	-1.32

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Bank SinoPac

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.09	16.14	14.34	15.80	15.89
Tier 1 capital / Risk-weighted assets	12.76	13.47	11.63	12.99	13.13
Common equity Tier 1 / Risk-weighted assets	11.15	11.64	9.75	11.43	11.78
Tier 1 capital / Exposure measurement	7.07	7.20	6.32	6.66	6.88
Liabilities / Equity (multiple)	13.61	13.33	16.10	13.81	13.20
【 A 】					
Non-performing loan ratio	0.16	0.09	0.11	0.13	0.14
Loan loss provisions / NPLs	837.77	1,419.25	1,167.70	1,010.80	937.61
【 E 】					
NIBT / Average equity	11.57	11.87	12.22	9.27	8.15
(NIBT + loan loss provisions) / Average equity	12.03	12.39	12.54	9.77	8.60
NIBT / Average assets	0.81	0.79	0.77	0.63	0.59
(NIBT + loan loss provisions) / Average assets	0.84	0.82	0.79	0.67	0.62
Net interest income / NIBT	112.46	118.45	141.01	148.29	148.42
NIBT / Net income	47.70	49.01	48.03	43.69	40.64
NIBT / Employees (in thousand / per person)	2,996.90	2,986.81	2,752.76	2,152.09	1,835.16
【 L 】					
Liquidity coverage ratio	132.73	128.04	124.47	136.85	143.65
Net stable funding ratio	135.62	136.34	136.92	137.09	132.28
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.82	29.08	22.88	31.19	31.78
Loans / Deposits	71.36	70.51	66.02	64.60	68.76
Time deposits / Deposits	48.60	48.65	49.40	44.58	47.17
NCDs / Time deposits	0.15	1.20	1.72	0.05	0.26
Accumulated gap of assets and liabilities (180 days) / Equity	-116.23	-112.94	-105.55	-29.23	52.12
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.89	114.60	108.55	105.54	109.89
Interest rate sensitivity gap / Equity	109.31	111.95	76.21	47.23	78.49
【 G 】					
Deposit growth rate	12.20	0.89	9.06	10.21	18.98
Loan growth rate	13.48	7.75	11.42	3.47	13.50
Investment growth rate	0.48	22.62	-3.84	8.26	28.42
Guarantee growth rate	11.45	-11.35	-15.28	28.61	57.16

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

E.Sun Commercial Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.26	15.62	14.33	13.97	15.64
Tier 1 capital / Risk-weighted assets	12.96	13.10	11.64	11.74	13.00
Common equity Tier 1 / Risk-weighted assets	11.62	11.61	10.07	10.32	11.34
Tier 1 capital / Exposure measurement	6.57	6.61	5.86	6.02	6.28
Liabilities / Equity (multiple)	14.15	14.40	16.68	15.67	15.24
【 A 】					
Non-performing loan ratio	0.14	0.16	0.16	0.16	0.19
Loan loss provisions / NPLs	869.11	753.33	752.62	783.82	656.32
【 E 】					
NIBT / Average equity	12.39	11.39	10.22	11.28	10.89
(NIBT + loan loss provisions) / Average equity	12.58	12.16	10.62	11.76	11.54
NIBT / Average assets	0.81	0.70	0.57	0.70	0.72
(NIBT + loan loss provisions) / Average assets	0.82	0.75	0.59	0.73	0.76
Net interest income / NIBT	106.94	113.28	146.65	116.24	103.99
NIBT / Net income	43.14	39.80	36.98	40.22	36.66
NIBT / Employees (in thousand / per person)	3,472.02	2,814.54	2,168.75	2,347.58	2,099.80
【 L 】					
Liquidity coverage ratio	121.67	143.59	132.63	124.72	133.83
Net stable funding ratio	132.73	136.85	137.61	133.53	137.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.01	25.68	32.69	33.81	35.84
Loans / Deposits	69.66	68.45	66.23	65.69	65.63
Time deposits / Deposits	52.06	50.55	48.75	43.22	43.36
NCDs / Time deposits	0.86	1.19	0.64	2.51	4.61
Accumulated gap of assets and liabilities (180 days) / Equity	-99.43	-96.62	-137.81	-79.88	-28.00
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.86	113.35	119.12	116.91	121.61
Interest rate sensitivity gap / Equity	92.48	115.09	176.89	152.91	193.65
【 G 】					
Deposit growth rate	10.20	4.16	7.55	8.62	19.42
Loan growth rate	12.15	6.89	9.20	8.70	12.22
Investment growth rate	4.21	-0.77	0.78	6.10	30.83
Guarantee growth rate	-14.57	-18.27	-22.52	17.29	18.43

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

KGI Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	13.31	14.61	14.19	14.96	14.81
Tier 1 capital / Risk-weighted assets	11.39	12.59	12.07	13.07	12.32
Common equity Tier 1 / Risk-weighted assets	10.95	12.09	11.54	12.72	11.79
Tier 1 capital / Exposure measurement	7.30	7.79	7.41	8.01	7.88
Liabilities / Equity (multiple)	11.19	10.42	11.43	9.80	10.65
【A】					
Non-performing loan ratio	0.20	0.30	0.20	0.13	0.16
Loan loss provisions / NPLs	623.75	424.63	663.38	955.69	843.75
【E】					
NIBT / Average equity	8.55	9.30	10.49	7.38	7.35
(NIBT + loan loss provisions) / Average equity	9.04	9.35	10.46	7.47	7.54
NIBT / Average assets	0.73	0.80	0.88	0.70	0.69
(NIBT + loan loss provisions) / Average assets	0.77	0.80	0.88	0.70	0.70
Net interest income / NIBT	116.74	122.27	141.62	178.57	161.11
NIBT / Net income	39.47	46.04	50.59	43.51	41.58
NIBT / Employees (in thousand / per person)	2,357.01	2,485.90	2,666.26	1,982.28	1,857.26
【L】					
Liquidity coverage ratio	109.10	107.10	122.07	110.77	112.28
Net stable funding ratio	119.49	128.02	130.66	125.14	114.56
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.29	35.30	31.83	38.54	36.18
Loans / Deposits	75.78	72.07	73.57	75.31	73.98
Time deposits / Deposits	59.46	58.98	61.57	59.45	64.54
NCDs / Time deposits	2.26	0.04	0.94	1.53	1.80
Accumulated gap of assets and liabilities (180 days) / Equity	-210.26	-183.96	-209.72	-210.01	-176.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	118.60	118.77	114.98	110.44	106.87
Interest rate sensitivity gap / Equity	110.81	100.07	88.97	55.04	38.84
【G】					
Deposit growth rate	13.33	2.67	8.10	-2.11	21.88
Loan growth rate	19.16	0.58	5.60	-0.36	9.47
Investment growth rate	6.40	4.14	-6.23	-0.22	26.72
Guarantee growth rate	-4.55	46.49	-49.52	7.74	-4.44

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

DBS Bank (Taiwan) Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.21	16.19	14.94	14.46	14.87
Tier 1 capital / Risk-weighted assets	13.46	14.39	12.73	12.36	12.69
Common equity Tier 1 / Risk-weighted assets	11.91	12.64	9.90	9.56	9.77
Tier 1 capital / Exposure measurement	6.59	6.66	6.36	7.13	7.40
Liabilities / Equity (multiple)	8.80	8.86	12.54	10.87	10.65
【 A 】					
Non-performing loan ratio	0.19	0.35	0.43	0.47	0.46
Loan loss provisions / NPLs	787.10	446.01	323.61	279.92	288.45
【 E 】					
NIBT / Average equity	6.64	1.11	2.15	2.44	2.66
(NIBT + loan loss provisions) / Average equity	6.93	2.48	2.58	2.94	3.01
NIBT / Average assets	0.67	0.11	0.17	0.20	0.22
(NIBT + loan loss provisions) / Average assets	0.70	0.24	0.20	0.24	0.24
Net interest income / NIBT	234.31	1,308.99	672.36	553.22	559.55
NIBT / Net income	21.08	4.39	8.78	9.59	10.13
NIBT / Employees (in thousand / per person)	1,172.77	-	355.85	424.66	433.50
【 L 】					
Liquidity coverage ratio	153.52	169.57	139.58	119.36	122.90
Net stable funding ratio	130.57	142.24	131.96	121.63	124.14
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.91	27.47	30.58	21.70	26.10
Loans / Deposits	68.45	65.04	65.93	76.34	73.00
Time deposits / Deposits	61.12	56.83	60.95	55.58	60.07
NCDs / Time deposits	2.21	-	6.43	13.18	4.67
Accumulated gap of assets and liabilities (180 days) / Equity	-233.53	-188.11	-308.02	-130.35	-270.89
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	124.45	125.53	141.42	123.64	113.90
Interest rate sensitivity gap / Equity	114.10	113.77	245.23	149.95	92.69
【 G 】					
Deposit growth rate	2.13	74.75	15.85	2.29	-3.41
Loan growth rate	7.47	72.40	0.05	6.97	0.41
Investment growth rate	33.00	36.13	25.90	-12.59	-9.14
Guarantee growth rate	-4.77	53.51	-8.85	16.38	26.26

Note:As DBS Bank (Taiwan) acquired the consumer banking business of Citibank (Taiwan) on 12 August 2023, the data of "NIBT / Employees (in thousand / per person)" as of 31 December 2023 was not calculated, due to a significant change in number of employees.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Taishin International Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	15.53	15.07	14.91	15.06	16.28
Tier 1 capital / Risk-weighted assets	13.62	13.02	12.57	12.57	13.38
Common equity Tier 1 / Risk-weighted assets	11.97	11.32	10.71	10.73	11.35
Tier 1 capital / Exposure measurement	6.75	6.77	6.63	7.18	7.27
Liabilities / Equity (multiple)	12.92	12.89	13.36	11.89	12.20
【 A 】					
Non-performing loan ratio	0.13	0.12	0.14	0.12	0.15
Loan loss provisions / NPLs	985.23	1,159.75	972.98	1,104.45	855.02
【 E 】					
NIBT / Average equity	11.26	10.20	8.91	9.30	8.92
(NIBT + loan loss provisions) / Average equity	11.12	10.65	8.82	9.41	9.20
NIBT / Average assets	0.76	0.68	0.62	0.69	0.66
(NIBT + loan loss provisions) / Average assets	0.75	0.71	0.61	0.70	0.68
Net interest income / NIBT	127.04	136.48	165.35	138.87	144.27
NIBT / Net income	42.72	39.98	37.74	39.86	37.36
NIBT / Employees (in thousand / per person)	2,611.67	2,221.14	1,878.08	2,012.62	1,834.03
【 L 】					
Liquidity coverage ratio	118.24	119.33	127.85	112.92	120.30
Net stable funding ratio	134.67	138.66	137.64	132.07	135.30
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.68	18.13	21.68	22.85	24.84
Loans / Deposits	71.20	72.10	73.32	78.15	77.07
Time deposits / Deposits	51.70	46.99	44.98	37.51	40.33
NCDs / Time deposits	0.19	0.16	0.31	0.11	0.29
Accumulated gap of assets and liabilities (180 days) / Equity	37.44	47.10	0.10	44.31	81.48
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	171.53	191.15	168.30	181.32	175.58
Interest rate sensitivity gap / Equity	353.54	402.49	345.06	355.48	342.78
【 G 】					
Deposit growth rate	10.27	9.70	14.64	4.97	12.11
Loan growth rate	8.86	7.70	6.76	6.12	9.12
Investment growth rate	8.30	19.32	22.43	-4.73	6.88
Guarantee growth rate	5.62	25.18	-19.57	0.81	34.03

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

EnTie Commercial Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	16.42	16.96	16.30	17.69	16.32
Tier 1 capital / Risk-weighted assets	15.26	15.79	15.12	16.50	15.09
Common equity Tier 1 / Risk-weighted assets	15.26	15.79	15.12	16.50	15.09
Tier 1 capital / Exposure measurement	8.72	9.15	8.72	9.74	10.16
Liabilities / Equity (multiple)	9.63	9.08	9.66	8.57	8.03
【 A 】					
Non-performing loan ratio	0.92	0.58	0.59	0.57	0.97
Loan loss provisions / NPLs	144.27	248.21	310.09	264.66	160.90
【 E 】					
NIBT / Average equity	3.87	3.59	3.61	7.61	7.53
(NIBT + loan loss provisions) / Average equity	4.94	4.01	6.99	8.48	7.71
NIBT / Average assets	0.39	0.36	0.38	0.83	0.82
(NIBT + loan loss provisions) / Average assets	0.50	0.41	0.73	0.93	0.84
Net interest income / NIBT	229.13	270.16	312.49	138.55	133.70
NIBT / Net income	24.77	21.47	21.55	44.69	43.81
NIBT / Employees (in thousand / per person)	862.98	833.89	844.14	1,794.46	1,769.87
【 L 】					
Liquidity coverage ratio	160.50	133.94	132.20	122.40	153.95
Net stable funding ratio	126.15	129.93	127.87	123.36	127.75
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.17	28.01	30.43	30.89	32.02
Loans / Deposits	72.81	74.39	73.46	76.30	77.26
Time deposits / Deposits	75.79	73.33	73.50	68.71	68.24
NCDs / Time deposits	0.33	0.42	1.25	0.42	0.46
Accumulated gap of assets and liabilities (180 days) / Equity	-211.52	-211.91	-189.16	-151.82	-111.60
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.56	105.97	104.13	100.46	109.83
Interest rate sensitivity gap / Equity	12.05	42.32	31.00	3.11	59.28
【 G 】					
Deposit growth rate	7.53	-2.68	7.57	7.82	0.98
Loan growth rate	5.26	-1.45	3.57	6.47	-0.07
Investment growth rate	8.79	-4.72	4.73	11.90	11.19
Guarantee growth rate	2.42	-11.73	-11.51	-21.21	-14.39

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

CTBC Bank

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	14.74	14.34	14.96	14.98	14.93
Tier 1 capital / Risk-weighted assets	13.16	12.66	13.17	14.98	14.93
Common equity Tier 1 / Risk-weighted assets	11.96	11.38	11.76	14.97	14.92
Tier 1 capital / Exposure measurement	5.92	5.71	5.98	6.54	6.87
Liabilities / Equity (multiple)	12.86	13.29	12.70	11.70	11.05
【A】					
Non-performing loan ratio	0.16	0.16	0.12	0.16	0.23
Loan loss provisions / NPLs	778.63	782.87	981.93	792.04	594.14
【E】					
NIBT / Average equity	15.66	14.28	13.67	11.02	10.28
(NIBT + loan loss provisions) / Average equity	16.16	14.73	14.42	11.58	10.66
NIBT / Average assets	1.11	1.02	1.01	0.87	0.86
(NIBT + loan loss provisions) / Average assets	1.15	1.05	1.07	0.91	0.89
Net interest income / NIBT	92.43	110.03	123.53	128.53	129.54
NIBT / Net income	44.81	42.94	45.35	38.74	39.08
NIBT / Employees (in thousand / per person)	4,057.75	3,581.80	3,321.46	2,756.47	2,631.84
【L】					
Liquidity coverage ratio	115.36	129.16	130.11	158.25	151.51
Net stable funding ratio	138.61	142.05	144.48	147.23	137.99
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.09	24.84	23.33	31.14	29.97
Loans / Deposits	68.12	66.08	66.90	63.85	63.21
Time deposits / Deposits	48.38	47.88	44.21	37.62	39.35
NCDs / Time deposits	0.02	1.02	0.04	0.08	0.42
Accumulated gap of assets and liabilities (180 days) / Equity	-106.77	-106.16	-67.49	-36.65	-28.18
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.42	107.94	105.97	104.79	103.79
Interest rate sensitivity gap / Equity	71.75	63.02	45.84	35.37	25.53
【G】					
Deposit growth rate	6.33	10.05	13.99	9.37	11.84
Loan growth rate	9.61	8.71	19.44	10.47	4.97
Investment growth rate	9.73	9.96	-1.09	5.47	13.09
Guarantee growth rate	-9.45	4.44	-4.29	-6.02	12.91

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

NEXT Commercial Bank Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	26.92	57.16	74.73	-	-
Tier 1 capital / Risk-weighted assets	25.86	56.13	74.35	-	-
Common equity Tier 1 / Risk-weighted assets	25.86	56.13	74.35	-	-
Tier 1 capital / Exposure measurement	14.07	21.32	18.99	-	-
Liabilities / Equity (multiple)	4.66	3.00	3.38	-	-
【A】					
Non-performing loan ratio	0.01	-	-	-	-
Loan loss provisions / NPLs	8,900.00	-	-	-	-
【E】					
NIBT / Average equity	-10.40	-16.46	-	-	-
(NIBT + loan loss provisions) / Average equity	-10.09	-16.05	-	-	-
NIBT / Average assets	-2.29	-3.47	-	-	-
(NIBT + loan loss provisions) / Average assets	-2.22	-3.38	-	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-299.36	-13,433.33	-	-	-
NIBT / Employees (in thousand / per person)	-3,187.71	-4,562.26	-5,273.11	-	-
【L】					
Liquidity coverage ratio	249.04	2,323.49	4,311.33	-	-
Net stable funding ratio	148.07	194.68	298.11	-	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	50.46	70.50	101.21	-	-
Loans / Deposits	59.62	45.57	11.96	-	-
Time deposits / Deposits	39.15	35.54	19.09	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-75.35	99.74	244.03	-	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.39	113.57	94.38	-	-
Interest rate sensitivity gap / Equity	6.09	38.45	-18.15	-	-
【G】					
Deposit growth rate	41.88	7.88	-	-	-
Loan growth rate	85.62	311.13	-	-	-
Investment growth rate	41.08	-2.24	-	-	-
Guarantee growth rate	-	-	-	-	-

Note: NEXT Commercial Bank opened on 22 January 2022, which data related to "NIBT / Average equity" and "NIBT / Average assets" of 2022 were not calculated.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

LINE Bank Taiwan

Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【 C 】					
Regulatory capital / Risk-weighted assets	16.21	23.44	44.64	92.39	-
Tier 1 capital / Risk-weighted assets	15.29	22.55	44.63	92.39	-
Common equity Tier 1 / Risk-weighted assets	15.29	22.55	44.63	92.39	-
Tier 1 capital / Exposure measurement	9.87	12.51	19.10	17.49	-
Liabilities / Equity (multiple)	6.20	4.95	3.16	3.03	-
【 A 】					
Non-performing loan ratio	0.13	0.06	0.01	-	-
Loan loss provisions / NPLs	787.50	1,587.50	7,600.00	-	-
【 E 】					
NIBT / Average equity	-9.51	-11.54	-23.58	-	-
(NIBT + loan loss provisions) / Average equity	-9.38	-11.06	-22.98	-	-
NIBT / Average assets	-1.40	-2.34	-5.28	-	-
(NIBT + loan loss provisions) / Average assets	-1.38	-2.24	-5.14	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-95.39	-251.53	-	-	-
NIBT / Employees (in thousand / per person)	-2,591.65	-3,419.35	-6,892.86	-6,608.36	-
【 L 】					
Liquidity coverage ratio	1,263.87	3,005.30	6,743.31	9,387.24	-
Net stable funding ratio	134.15	166.24	207.65	337.43	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.46	46.72	68.60	89.37	-
Loans / Deposits	78.46	63.08	51.41	15.34	-
Time deposits / Deposits	69.22	66.85	53.25	42.01	-
NCDs / Time deposits	10.48	6.31	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-61.10	-37.98	42.54	123.45	-
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.37	102.88	112.91	97.01	-
Interest rate sensitivity gap / Equity	47.93	13.76	36.85	-7.69	-
【 G 】					
Deposit growth rate	16.35	41.85	78.57	-	-
Loan growth rate	44.72	74.04	498.41	-	-
Investment growth rate	-32.72	-2.95	64.82	-	-
Guarantee growth rate	-	-	-	-	-

Note: LINE Bank opened on 24 March 2021, which data related to "NIBT / Average equity" and "NIBT / Average assets" of 2021 were not calculated.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2024

Rakuten International Commercial Bank Unit：%

Items	31/12/24	31/12/23	31/12/22	31/12/21	31/12/20
【C】					
Regulatory capital / Risk-weighted assets	20.76	71.73	140.36	451.00	-
Tier 1 capital / Risk-weighted assets	20.60	71.73	140.36	451.00	-
Common equity Tier 1 / Risk-weighted assets	20.60	71.73	140.36	451.00	-
Tier 1 capital / Exposure measurement	12.93	21.44	25.95	55.59	-
Liabilities / Equity (multiple)	5.50	3.09	2.44	0.70	-
【A】					
Non-performing loan ratio	0.02	0.09	0.22	-	-
Loan loss provisions / NPLs	6,633.33	1,180.00	466.67	-	-
【E】					
NIBT / Average equity	-9.06	-7.62	-7.39	-5.82	-
(NIBT + loan loss provisions) / Average equity	-8.72	-7.51	-7.34	-5.82	-
NIBT / Average assets	-1.72	-2.00	-2.69	-4.54	-
(NIBT + loan loss provisions) / Average assets	-1.66	-1.97	-2.67	-4.54	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-386.10	-631.73	-3,059.09	-5,580.00	-
NIBT / Employees (in thousand / per person)	-4,375.76	-4,080.75	-4,456.95	-4,359.37	-
【L】					
Liquidity coverage ratio	275.27	1,165.08	3,411.39	9,424.87	-
Net stable funding ratio	132.98	191.09	301.61	306.69	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	47.83	93.59	124.80	222.64	-
Loans / Deposits	51.94	27.74	6.76	3.09	-
Time deposits / Deposits	66.15	54.65	16.46	54.77	-
NCDs / Time deposits	12.68	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-64.96	18.22	49.24	85.83	-
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.60	93.63	74.97	214.98	-
Interest rate sensitivity gap / Equity	-56.21	-19.14	-59.52	75.42	-
【G】					
Deposit growth rate	69.64	6.57	213.27	-	-
Loan growth rate	217.70	337.32	585.64	-	-
Investment growth rate	45.19	-29.52	174.48	-	-
Guarantee growth rate	-	-	-	-	-