

TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2025

The Peer-Group Average

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	15.30	15.15	14.95	15.21	14.83
2.Arithmetic mean	15.68	15.29	r 15.03	15.33	14.68
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	13.37	13.17	12.87	13.27	12.47
2.Arithmetic mean	13.63	13.21	r 12.98	13.22	12.46
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	12.34	12.07	11.76	12.03	11.24
2.Arithmetic mean	12.43	11.96	11.81	11.94	11.13
Tier 1 capital / Exposure measurement					
1.Winsorized mean	7.27	7.02	6.97	6.93	6.74
2.Arithmetic mean	6.80	6.66	6.59	6.63	6.29
Liabilities / Equity (multiple)	12.15	12.23	12.33	12.29	13.19
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.13	0.13	0.13	0.13	0.15
2.Arithmetic mean	0.16	0.17	0.15	0.14	0.15
Loan loss provisions / NPLs	1,133.98	1,033.21	1,241.92	1,113.58	1,021.52
Expected losses of classified assets / Total provisions	76.51	75.26	76.35	74.33	74.40
【 E 】					
NIBT / Average equity					
1.Winsorized mean	9.17	10.31	9.17	9.17	8.41
2.Arithmetic mean	10.98	11.52	r 10.17	10.33	9.33
(NIBT + loan loss provisions) / Average equity	10.65	11.73	9.70	9.91	8.85
NIBT / Average assets					
1.Winsorized mean	0.74	0.77	0.67	0.63	0.59
2.Arithmetic mean	0.77	0.81	r 0.71	0.70	0.62
(NIBT + loan loss provisions) / Average assets	0.85	0.88	0.71	0.66	0.61
Net interest income / NIBT	119.77	114.19	127.23	137.30	171.17
NIBT / Net income	43.76	43.72	41.29	40.81	39.59
NIBT / Employees (in thousand / per person)	2,741.06	2,842.66	2,635.18	2,312.26	2,018.03
【 L 】					
Liquidity coverage ratio	126.43	136.61	133.27	139.08	137.46
Net stable funding ratio	131.92	136.70	133.55	137.49	139.10
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.81	27.91	26.15	28.03	27.96
Loans / Deposits	72.66	70.62	71.72	70.02	70.19
Time deposits / Deposits	54.43	52.37	53.36	51.64	48.74
NCDs / Time deposits	1.31	1.01	1.42	1.06	0.80
Accumulated gap of assets and liabilities (180 days) / Equity	-106.10	-89.12	-110.03	-95.74	-100.89
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.18	r 103.69	103.29	104.30	102.91
Interest rate sensitivity gap / Equity	18.01	r 28.03	22.39	30.02	22.74
【 G 】					
Deposit growth rate	6.21	6.36	7.35	5.69	6.09
Loan growth rate	9.68	7.57	9.59	5.76	8.09
Investment growth rate	1.05	5.79	3.51	6.99	-0.35
Guarantee growth rate	2.54	3.02	2.51	10.42	-6.03

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

March 31, 2025

Bank of Taiwan

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	16.94	16.43	r 16.23	16.18	14.99
Tier 1 capital / Risk-weighted assets	14.70	14.21	r 14.06	13.97	12.72
Common equity Tier 1 / Risk-weighted assets	14.70	14.21	r 14.06	13.97	12.72
Tier 1 capital / Exposure measurement	5.73	5.65	r 5.76	5.55	5.02
Liabilities / Equity (multiple)	12.68	12.84	12.35	13.09	14.64
【 A 】					
Non-performing loan ratio	0.09	0.09	0.09	0.09	0.09
Loan loss provisions / NPLs	1,554.38	1,500.61	1,714.35	1,726.24	1,458.34
【 E 】					
NIBT / Average equity	3.80	8.89	7.05	6.92	4.83
(NIBT + loan loss provisions) / Average equity	3.43	8.13	7.23	7.03	5.13
NIBT / Average assets	0.28	0.62	0.50	0.46	0.33
(NIBT + loan loss provisions) / Average assets	0.25	0.57	0.51	0.47	0.35
Net interest income / NIBT	205.63	100.33	114.42	134.13	183.76
NIBT / Net income	43.51	64.68	52.69	51.04	44.92
NIBT / Employees (in thousand / per person)	2,447.63	5,093.85	4,212.96	3,731.05	2,506.34
【 L 】					
Liquidity coverage ratio	114.00	119.70	119.43	135.10	149.83
Net stable funding ratio	151.13	152.00	149.35	153.74	148.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.56	30.63	32.99	35.41	22.11
Loans / Deposits	68.95	68.32	66.85	65.56	72.62
Time deposits / Deposits	57.90	56.78	56.97	55.21	53.01
NCDs / Time deposits	0.03	0.05	0.03	0.03	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	-122.11	-85.11	-96.51	-48.47	98.62
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.83	98.82	97.16	97.97	101.10
Interest rate sensitivity gap / Equity	-28.55	-11.09	-24.89	-19.66	11.40
【 G 】					
Deposit growth rate	8.22	3.90	6.15	1.36	10.96
Loan growth rate	8.86	-3.55	7.57	-8.23	16.05
Investment growth rate	11.52	8.33	7.92	17.59	9.84
Guarantee growth rate	-4.01	-1.14	-7.72	6.37	2.21

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Land Bank of Taiwan

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.73	14.64	r 14.21	14.31	13.24
Tier 1 capital / Risk-weighted assets	12.79	12.60	r 12.29	12.28	11.12
Common equity Tier 1 / Risk-weighted assets	11.64	11.17	r 11.16	10.86	9.75
Tier 1 capital / Exposure measurement	6.43	6.51	r 6.29	6.44	5.99
Liabilities / Equity (multiple)	14.84	14.86	14.84	15.07	16.43
【 A 】					
Non-performing loan ratio	0.11	0.11	0.09	0.11	0.10
Loan loss provisions / NPLs	1,437.22	1,609.27	1,886.84	1,675.16	1,645.80
【 E 】					
NIBT / Average equity	8.18	9.42	9.07	8.84	8.24
(NIBT + loan loss provisions) / Average equity	7.15	9.77	9.04	9.14	8.86
NIBT / Average assets	0.49	0.56	0.55	0.50	0.43
(NIBT + loan loss provisions) / Average assets	0.43	0.58	0.55	0.51	0.47
Net interest income / NIBT	172.42	159.17	165.19	183.00	222.84
NIBT / Net income	52.12	51.28	50.73	48.39	44.46
NIBT / Employees (in thousand / per person)	3,075.30	3,354.38	3,269.16	2,954.24	2,580.84
【 L 】					
Liquidity coverage ratio	112.73	111.65	110.22	115.76	111.49
Net stable funding ratio	121.77	120.43	120.28	118.80	119.45
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.37	22.60	25.31	23.75	25.33
Loans / Deposits	80.10	78.44	79.12	78.76	77.72
Time deposits / Deposits	55.04	55.03	53.83	55.58	53.67
NCDs / Time deposits	0.05	0.05	0.04	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-264.97	-326.03	-223.36	-295.92	-284.74
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.34	102.70	102.53	102.77	102.29
Interest rate sensitivity gap / Equity	52.65	32.85	31.05	34.47	30.77
【 G 】					
Deposit growth rate	4.08	4.01	4.29	0.93	-4.83
Loan growth rate	8.39	-1.23	6.47	-0.67	2.62
Investment growth rate	5.27	6.81	2.11	5.62	-3.86
Guarantee growth rate	1.80	-8.61	7.60	2.23	-7.88

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Taiwan Cooperative Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.62	14.71	r 14.94	14.92	14.59
Tier 1 capital / Risk-weighted assets	13.55	13.05	r 12.88	13.23	12.83
Common equity Tier 1 / Risk-weighted assets	11.95	11.43	r 11.32	11.55	11.06
Tier 1 capital / Exposure measurement	5.87	5.86	r 5.75	5.86	5.80
Liabilities / Equity (multiple)	16.44	16.38	16.71	16.43	17.13
【 A 】					
Non-performing loan ratio	0.17	0.19	0.16	0.18	0.18
Loan loss provisions / NPLs	663.54	614.07	709.82	637.13	637.40
【 E 】					
NIBT / Average equity	8.72	8.86	8.46	7.87	9.24
(NIBT + loan loss provisions) / Average equity	9.70	10.81	9.34	9.29	9.47
NIBT / Average assets	0.50	0.52	0.49	0.46	0.53
(NIBT + loan loss provisions) / Average assets	0.56	0.63	0.54	0.54	0.54
Net interest income / NIBT	132.59	119.25	129.91	157.55	167.43
NIBT / Net income	44.75	42.86	40.31	37.16	45.29
NIBT / Employees (in thousand / per person)	2,857.08	2,752.04	2,633.45	2,288.23	2,512.10
【 L 】					
Liquidity coverage ratio	120.82	118.57	127.90	132.92	131.17
Net stable funding ratio	134.88	139.03	137.68	140.14	142.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.97	30.02	28.64	28.71	30.36
Loans / Deposits	73.34	71.95	72.74	72.39	71.50
Time deposits / Deposits	47.41	46.67	46.74	45.25	43.56
NCDs / Time deposits	3.35	2.37	2.92	1.96	3.23
Accumulated gap of assets and liabilities (180 days) / Equity	-171.37	-156.23	-112.31	-134.01	-95.30
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.52	101.41	101.01	102.12	99.58
Interest rate sensitivity gap / Equity	18.78	17.03	12.65	26.12	-5.51
【 G 】					
Deposit growth rate	2.60	6.18	5.76	7.36	3.41
Loan growth rate	7.62	4.33	9.31	8.06	6.13
Investment growth rate	4.11	8.73	6.06	4.99	-0.95
Guarantee growth rate	-8.98	-4.98	-7.69	4.96	-8.56

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

First Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.31	14.54	14.45	14.56	13.76
Tier 1 capital / Risk-weighted assets	13.11	12.62	12.29	12.61	11.80
Common equity Tier 1 / Risk-weighted assets	11.51	10.97	10.75	10.91	10.09
Tier 1 capital / Exposure measurement	6.34	6.02	6.11	6.05	5.99
Liabilities / Equity (multiple)	15.19	15.63	15.42	15.84	16.37
【 A 】					
Non-performing loan ratio	0.17	0.18	0.17	0.17	0.18
Loan loss provisions / NPLs	801.23	742.18	819.62	826.76	709.20
【 E 】					
NIBT / Average equity	13.24	13.30	12.21	11.82	11.71
(NIBT + loan loss provisions) / Average equity	14.84	16.61	13.20	13.77	12.70
NIBT / Average assets	0.73	0.73	0.66	0.64	0.62
(NIBT + loan loss provisions) / Average assets	0.82	0.91	0.71	0.75	0.67
Net interest income / NIBT	84.21	88.59	95.37	109.83	147.16
NIBT / Net income	54.24	50.50	46.49	45.37	43.68
NIBT / Employees (in thousand / per person)	3,944.94	3,657.18	3,391.28	3,094.12	2,816.36
【 L 】					
Liquidity coverage ratio	119.27	125.34	119.44	129.14	123.81
Net stable funding ratio	129.25	132.97	130.69	135.99	131.30
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.17	33.91	32.11	34.43	34.63
Loans / Deposits	70.68	69.79	71.11	69.08	70.60
Time deposits / Deposits	49.23	45.57	47.42	45.86	41.41
NCDs / Time deposits	0.78	0.58	0.82	0.47	1.03
Accumulated gap of assets and liabilities (180 days) / Equity	-110.20	-80.40	-96.33	-141.20	-75.80
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	111.81	108.25	110.92	109.44	113.22
Interest rate sensitivity gap / Equity	110.66	81.77	105.68	95.19	131.73
【 G 】					
Deposit growth rate	4.69	5.50	5.51	6.37	11.87
Loan growth rate	7.16	5.19	9.50	4.09	13.56
Investment growth rate	2.56	8.37	5.15	11.54	11.42
Guarantee growth rate	5.57	-5.13	-0.20	1.24	12.46

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Hua Nan Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.62	14.35	14.47	14.46	14.64
Tier 1 capital / Risk-weighted assets	13.78	12.50	12.67	12.61	12.63
Common equity Tier 1 / Risk-weighted assets	11.63	10.43	10.61	10.48	10.27
Tier 1 capital / Exposure measurement	6.59	6.03	6.01	6.31	6.06
Liabilities / Equity (multiple)	15.04	16.10	16.21	15.46	16.59
【 A 】					
Non-performing loan ratio	0.16	0.16	0.16	0.15	0.13
Loan loss provisions / NPLs	771.67	825.16	768.81	846.39	993.64
【 E 】					
NIBT / Average equity	10.43	10.52	11.14	11.09	9.89
(NIBT + loan loss provisions) / Average equity	12.05	12.38	11.61	11.92	10.28
NIBT / Average assets	0.59	0.61	0.62	0.63	0.55
(NIBT + loan loss provisions) / Average assets	0.68	0.72	0.64	0.68	0.57
Net interest income / NIBT	107.87	96.79	99.18	112.98	162.45
NIBT / Net income	45.25	46.67	46.66	47.27	43.09
NIBT / Employees (in thousand / per person)	3,053.81	3,069.05	3,086.34	2,920.41	2,458.35
【 L 】					
Liquidity coverage ratio	118.49	119.58	127.52	118.44	139.28
Net stable funding ratio	131.06	133.13	134.38	134.18	140.69
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.83	31.65	27.71	28.45	33.74
Loans / Deposits	72.89	68.97	70.19	74.10	68.21
Time deposits / Deposits	40.39	40.18	41.24	37.56	33.50
NCDs / Time deposits	0.45	2.37	3.14	0.33	0.46
Accumulated gap of assets and liabilities (180 days) / Equity	-76.03	15.02	-66.44	-8.92	79.71
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.16	97.25	95.23	96.84	97.25
Interest rate sensitivity gap / Equity	-66.93	-33.40	-58.91	-36.59	-34.36
【 G 】					
Deposit growth rate	-3.60	14.01	10.91	3.86	3.74
Loan growth rate	3.93	9.61	6.60	10.05	2.69
Investment growth rate	-5.85	16.76	14.43	1.80	9.69
Guarantee growth rate	-0.30	6.21	3.16	13.58	7.82

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Chang Hwa Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.64	14.09	14.08	14.21	14.30
Tier 1 capital / Risk-weighted assets	12.31	11.58	11.69	11.59	11.43
Common equity Tier 1 / Risk-weighted assets	10.75	10.01	10.17	9.98	9.71
Tier 1 capital / Exposure measurement	6.45	6.19	6.21	6.29	6.26
Liabilities / Equity (multiple)	14.45	14.50	14.63	14.33	14.79
【 A 】					
Non-performing loan ratio	0.16	0.17	0.16	0.18	0.20
Loan loss provisions / NPLs	795.02	724.05	797.48	693.17	637.94
【 E 】					
NIBT / Average equity	10.51	10.41	10.00	9.32	8.08
(NIBT + loan loss provisions) / Average equity	13.94	12.46	10.08	9.97	8.93
NIBT / Average assets	0.59	0.60	0.55	0.54	0.45
(NIBT + loan loss provisions) / Average assets	0.78	0.71	0.56	0.58	0.50
Net interest income / NIBT	123.16	111.94	122.17	134.05	184.64
NIBT / Net income	47.87	47.23	44.54	42.45	38.71
NIBT / Employees (in thousand / per person)	2,986.46	2,873.54	2,721.30	2,407.68	1,944.15
【 L 】					
Liquidity coverage ratio	128.88	116.85	135.13	115.61	135.96
Net stable funding ratio	127.98	131.97	131.04	134.14	139.90
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.32	24.40	26.89	24.28	25.85
Loans / Deposits	73.77	73.62	72.44	73.62	72.26
Time deposits / Deposits	48.76	47.81	48.15	45.69	42.92
NCDs / Time deposits	0.28	0.34	0.28	0.35	0.40
Accumulated gap of assets and liabilities (180 days) / Equity	-83.06	-134.65	-115.68	-133.28	-166.39
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.54	107.84	104.37	108.50	108.34
Interest rate sensitivity gap / Equity	44.69	75.02	44.42	81.96	82.57
【 G 】					
Deposit growth rate	1.27	7.56	6.04	5.23	8.30
Loan growth rate	6.63	10.24	9.14	7.21	8.31
Investment growth rate	11.02	11.74	12.89	8.50	13.65
Guarantee growth rate	-14.62	3.24	-6.94	2.79	-3.35

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

The Shanghai Commercial & Savings Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	16.03	15.60	15.01	15.27	15.66
Tier 1 capital / Risk-weighted assets	13.68	12.83	12.66	12.78	12.66
Common equity Tier 1 / Risk-weighted assets	12.84	12.02	11.85	11.95	11.80
Tier 1 capital / Exposure measurement	8.30	7.86	7.75	7.59	7.55
Liabilities / Equity (multiple)	6.77	7.20	7.19	7.66	7.94
【 A 】					
Non-performing loan ratio	0.32	0.56	0.25	0.17	0.16
Loan loss provisions / NPLs	410.97	238.02	501.24	941.85	905.76
【 E 】					
NIBT / Average equity	10.12	10.53	7.50	9.13	10.24
(NIBT + loan loss provisions) / Average equity	11.00	11.04	7.88	10.08	11.56
NIBT / Average assets	1.27	1.25	0.91	1.07	1.16
(NIBT + loan loss provisions) / Average assets	1.39	1.31	0.96	1.18	1.31
Net interest income / NIBT	84.97	95.05	129.74	116.74	97.39
NIBT / Net income	64.19	65.13	54.12	58.57	59.27
NIBT / Employees (in thousand / per person)	7,097.36	6,868.99	4,987.24	5,705.56	5,771.79
【 L 】					
Liquidity coverage ratio	139.41	126.03	148.18	131.48	124.68
Net stable funding ratio	123.60	120.41	127.08	121.22	127.63
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.09	30.00	27.61	30.52	29.89
Loans / Deposits	72.12	69.58	69.80	68.98	69.88
Time deposits / Deposits	60.85	59.92	60.81	60.72	54.93
NCDs / Time deposits	5.68	5.22	9.02	8.20	8.62
Accumulated gap of assets and liabilities (180 days) / Equity	-61.45	-145.84	-30.87	-126.58	-127.73
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.86	104.00	105.23	104.77	108.52
Interest rate sensitivity gap / Equity	21.93	19.19	25.39	24.78	43.47
【 G 】					
Deposit growth rate	-1.45	1.11	0.96	4.60	15.99
Loan growth rate	2.15	2.62	2.15	3.26	10.74
Investment growth rate	-3.61	3.39	1.60	17.24	3.61
Guarantee growth rate	-8.47	-6.25	-8.78	-12.39	-19.21

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Taipei Fubon Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	16.62	16.19	15.43	16.41	15.49
Tier 1 capital / Risk-weighted assets	14.53	13.94	13.37	14.17	13.03
Common equity Tier 1 / Risk-weighted assets	13.12	12.54	12.02	12.71	11.74
Tier 1 capital / Exposure measurement	7.27	7.38	6.95	7.42	6.87
Liabilities / Equity (multiple)	12.62	12.23	12.97	12.28	13.14
【 A 】					
Non-performing loan ratio	0.13	0.11	0.12	0.12	0.19
Loan loss provisions / NPLs	1,039.22	1,143.45	1,083.82	1,071.34	701.76
【 E 】					
NIBT / Average equity	15.82	13.12	12.22	10.75	11.71
(NIBT + loan loss provisions) / Average equity	16.35	14.57	12.53	11.03	12.12
NIBT / Average assets	1.15	0.99	0.89	0.79	0.82
(NIBT + loan loss provisions) / Average assets	1.19	1.10	0.91	0.81	0.85
Net interest income / NIBT	86.51	97.99	111.20	123.64	113.01
NIBT / Net income	55.97	50.59	46.88	45.28	52.74
NIBT / Employees (in thousand / per person)	5,197.80	4,265.39	3,849.81	3,242.48	3,633.01
【 L 】					
Liquidity coverage ratio	125.93	121.75	139.12	126.62	137.78
Net stable funding ratio	132.87	133.97	132.80	136.36	134.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.60	21.91	20.52	21.94	25.12
Loans / Deposits	66.14	66.21	65.59	65.18	63.05
Time deposits / Deposits	51.30	49.48	51.96	47.00	47.27
NCDs / Time deposits	2.40	1.26	1.89	2.64	0.88
Accumulated gap of assets and liabilities (180 days) / Equity	-113.05	-83.74	-118.97	-103.11	-165.63
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	111.55	106.32	110.32	107.63	109.82
Interest rate sensitivity gap / Equity	82.80	45.15	75.66	53.50	71.06
【 G 】					
Deposit growth rate	7.99	17.46	11.47	14.71	9.59
Loan growth rate	8.43	23.42	12.33	18.61	6.22
Investment growth rate	7.82	2.44	7.97	6.22	1.18
Guarantee growth rate	11.45	-5.81	6.78	3.73	18.99

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Cathay United Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	16.19	15.64	15.16	15.83	15.38
Tier 1 capital / Risk-weighted assets	14.36	13.58	13.33	13.74	12.89
Common equity Tier 1 / Risk-weighted assets	12.70	11.91	11.73	12.02	11.02
Tier 1 capital / Exposure measurement	6.80	6.78	6.54	6.52	6.16
Liabilities / Equity (multiple)	13.50	13.42	13.85	14.04	14.82
【 A 】					
Non-performing loan ratio	0.13	0.11	0.11	0.11	0.08
Loan loss provisions / NPLs	1,296.88	1,457.36	1,445.06	1,452.74	2,149.60
【 E 】					
NIBT / Average equity	19.10	18.32	16.15	13.99	12.97
(NIBT + loan loss provisions) / Average equity	21.35	21.37	17.16	14.65	13.85
NIBT / Average assets	1.27	1.22	1.07	0.86	0.82
(NIBT + loan loss provisions) / Average assets	1.42	1.42	1.14	0.90	0.88
Net interest income / NIBT	105.27	101.42	125.50	135.84	146.44
NIBT / Net income	50.73	49.16	44.26	42.80	43.18
NIBT / Employees (in thousand / per person)	5,042.21	4,610.69	3,974.17	3,219.12	2,868.06
【 L 】					
Liquidity coverage ratio	121.50	123.46	120.08	145.22	163.03
Net stable funding ratio	142.09	143.92	141.41	147.14	151.98
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.96	21.72	19.52	25.36	28.87
Loans / Deposits	70.25	68.59	70.11	64.70	62.94
Time deposits / Deposits	39.49	33.83	37.26	36.06	31.27
NCDs / Time deposits	2.36	0.26	3.06	0.25	0.33
Accumulated gap of assets and liabilities (180 days) / Equity	-182.76	-113.95	-194.56	-120.81	-78.23
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.18	103.92	99.92	108.25	108.44
Interest rate sensitivity gap / Equity	1.73	35.80	-0.81	75.50	82.25
【 G 】					
Deposit growth rate	11.98	6.39	8.38	8.93	10.79
Loan growth rate	14.62	13.53	17.39	11.91	13.22
Investment growth rate	4.60	-1.32	-8.20	5.79	1.02
Guarantee growth rate	4.71	-4.32	0.64	-3.97	7.52

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

The Export-Import Bank of the Republic of China

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	26.14	26.97	28.07	27.63	26.69
Tier 1 capital / Risk-weighted assets	24.84	25.66	26.77	26.31	25.36
Common equity Tier 1 / Risk-weighted assets	24.84	25.66	26.77	26.31	25.36
Tier 1 capital / Exposure measurement	16.65	17.17	17.32	17.54	17.46
Liabilities / Equity (multiple)	4.10	3.89	3.84	3.76	3.90
【 A 】					
Non-performing loan ratio	0.07	0.08	0.08	0.08	0.05
Loan loss provisions / NPLs	2,491.67	2,228.48	2,418.71	2,178.08	3,135.80
【 E 】					
NIBT / Average equity	5.11	5.13	3.96	3.29	2.38
(NIBT + loan loss provisions) / Average equity	6.36	6.98	4.44	3.47	2.50
NIBT / Average assets	1.02	1.05	0.82	0.67	0.52
(NIBT + loan loss provisions) / Average assets	1.27	1.43	0.92	0.71	0.54
Net interest income / NIBT	155.93	154.39	205.53	233.91	206.18
NIBT / Net income	65.32	60.93	54.68	45.18	45.44
NIBT / Employees (in thousand / per person)	8,593.16	7,922.78	6,327.00	4,872.59	3,374.02
【 L 】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	106.92	110.40	114.11	114.30	110.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	86.26	57.79	113.98	66.14	44.72
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-7.39	-11.54	-16.09	0.72	-7.47
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	137.65	140.92	141.40	144.95	145.81
Interest rate sensitivity gap / Equity	84.96	86.06	86.77	90.45	95.98
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	15.77	11.89	13.84	5.76	20.69
Investment growth rate	0.98	0.25	-3.77	3.96	-4.69
Guarantee growth rate	5.93	23.63	13.52	28.94	12.20

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Bank of Kaohsiung

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.63	14.42	r 13.28	12.28	12.36
Tier 1 capital / Risk-weighted assets	12.53	13.32	r 12.21	10.94	10.86
Common equity Tier 1 / Risk-weighted assets	10.43	11.01	10.13	8.47	8.11
Tier 1 capital / Exposure measurement	7.76	8.13	r 7.67	6.62	6.58
Liabilities / Equity (multiple)	12.95	12.30	13.02	15.55	16.35
【 A 】					
Non-performing loan ratio	0.39	0.27	0.23	0.25	0.24
Loan loss provisions / NPLs	292.95	440.91	515.00	481.24	589.18
【 E 】					
NIBT / Average equity	5.48	5.32	5.58	6.88	6.76
(NIBT + loan loss provisions) / Average equity	7.02	7.47	6.17	7.78	7.90
NIBT / Average assets	0.40	0.35	0.40	0.41	0.41
(NIBT + loan loss provisions) / Average assets	0.52	0.49	0.44	0.47	0.48
Net interest income / NIBT	234.27	235.29	222.74	211.04	254.60
NIBT / Net income	30.58	27.84	29.99	31.55	29.28
NIBT / Employees (in thousand / per person)	1,174.92	946.09	1,115.35	1,095.45	1,061.40
【 L 】					
Liquidity coverage ratio	126.03	162.16	141.33	135.15	131.53
Net stable funding ratio	130.22	132.73	130.41	133.97	135.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.78	19.28	19.40	18.57	18.52
Loans / Deposits	76.25	73.10	76.17	73.76	76.71
Time deposits / Deposits	49.78	47.13	46.70	44.02	42.22
NCDs / Time deposits	0.25	0.30	0.28	0.34	0.39
Accumulated gap of assets and liabilities (180 days) / Equity	30.67	38.37	23.59	-28.95	31.74
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.28	97.98	99.54	94.09	96.77
Interest rate sensitivity gap / Equity	-56.12	-18.21	-4.52	-65.74	-38.71
【 G 】					
Deposit growth rate	12.05	14.43	14.54	9.65	-4.91
Loan growth rate	16.88	9.46	18.28	5.43	-4.35
Investment growth rate	-10.23	25.83	4.58	15.10	5.68
Guarantee growth rate	51.80	21.62	26.94	9.18	-3.24

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Mega International Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	16.54	15.62	14.81	15.32	14.31
Tier 1 capital / Risk-weighted assets	14.29	13.53	12.65	13.25	12.39
Common equity Tier 1 / Risk-weighted assets	14.16	13.53	12.53	13.25	12.39
Tier 1 capital / Exposure measurement	7.72	7.46	r 7.30	7.29	7.06
Liabilities / Equity (multiple)	10.81	10.63	11.17	10.97	11.72
【 A 】					
Non-performing loan ratio	0.27	0.30	0.24	0.17	0.16
Loan loss provisions / NPLs	609.76	538.76	701.92	985.09	930.65
【 E 】					
NIBT / Average equity	10.26	12.74	10.17	11.95	9.72
(NIBT + loan loss provisions) / Average equity	10.91	13.66	11.04	13.07	10.22
NIBT / Average assets	0.80	1.08	0.81	0.91	0.68
(NIBT + loan loss provisions) / Average assets	0.85	1.15	0.88	1.00	0.71
Net interest income / NIBT	113.67	87.91	112.65	103.68	135.50
NIBT / Net income	53.76	58.90	48.19	51.32	50.05
NIBT / Employees (in thousand / per person)	4,840.33	6,249.49	4,721.94	5,117.78	3,984.65
【 L 】					
Liquidity coverage ratio	114.70	115.38	119.88	133.41	116.67
Net stable funding ratio	121.44	124.98	122.85	126.45	125.01
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.53	24.43	23.91	27.84	30.63
Loans / Deposits	76.09	74.91	73.04	73.26	73.88
Time deposits / Deposits	53.41	51.73	54.26	50.70	48.53
NCDs / Time deposits	0.01	0.03	0.01	0.03	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	-15.24	-50.95	-64.34	-64.76	-42.21
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	127.94	125.56	124.92	125.37	128.23
Interest rate sensitivity gap / Equity	143.55	127.02	135.88	131.06	151.61
【 G 】					
Deposit growth rate	5.99	5.35	10.34	0.23	-4.16
Loan growth rate	6.70	7.34	7.63	2.88	1.99
Investment growth rate	2.62	0.69	2.97	5.15	-7.86
Guarantee growth rate	5.62	-8.01	3.52	-4.61	8.54

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Agricultural Bank of Taiwan

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	11.96	11.48	11.71	12.41	12.68
Tier 1 capital / Risk-weighted assets	9.66	10.51	9.49	10.93	10.59
Common equity Tier 1 / Risk-weighted assets	7.30	8.31	7.21	8.75	8.35
Tier 1 capital / Exposure measurement	3.43	3.62	3.46	3.72	3.48
Liabilities / Equity (multiple)	34.08	31.85	34.79	30.64	33.55
【 A 】					
Non-performing loan ratio	0.66	0.37	0.46	0.26	0.07
Loan loss provisions / NPLs	241.22	396.94	359.08	557.79	2,066.32
【 E 】					
NIBT / Average equity	-14.83	-17.80	-25.19	0.48	3.14
(NIBT + loan loss provisions) / Average equity	-13.16	-16.91	-22.70	-0.74	3.16
NIBT / Average assets	-0.33	-0.45	-0.59	0.01	0.09
(NIBT + loan loss provisions) / Average assets	-0.29	-0.42	-0.53	-0.02	0.09
Net interest income / NIBT	-	-	-	-1,705.30	210.12
NIBT / Net income	-	-	-	7.05	32.33
NIBT / Employees (in thousand / per person)	-7,336.49	-11,712.87	-14,656.10	326.73	2,358.09
【 L 】					
Liquidity coverage ratio	100.79	102.85	114.11	114.32	117.39
Net stable funding ratio	137.52	147.47	132.84	147.90	148.69
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.86	44.65	41.27	46.05	48.79
Loans / Deposits	53.07	51.01	51.10	50.46	49.31
Time deposits / Deposits	94.18	97.32	95.21	97.37	97.69
NCDs / Time deposits	3.59	3.89	7.20	4.74	1.23
Accumulated gap of assets and liabilities (180 days) / Equity	-1,553.30	-1,168.47	-1,631.61	-1,362.92	-1,486.04
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	75.05	74.20	74.28	72.53	74.24
Interest rate sensitivity gap / Equity	-706.95	-661.42	-726.92	-669.15	-673.56
【 G 】					
Deposit growth rate	-7.85	-3.32	-8.06	-1.98	1.92
Loan growth rate	-4.12	5.33	-6.90	0.32	24.74
Investment growth rate	-13.06	-7.72	-11.86	-4.14	25.95
Guarantee growth rate	8.60	7.55	11.56	25.60	-15.84

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Citibank Taiwan

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	42.63	47.48	42.68	52.32	20.27
Tier 1 capital / Risk-weighted assets	42.09	46.91	42.07	51.72	19.31
Common equity Tier 1 / Risk-weighted assets	42.09	46.91	42.07	51.72	19.31
Tier 1 capital / Exposure measurement	15.34	16.83	16.92	16.93	7.70
Liabilities / Equity (multiple)	4.35	3.86	3.81	3.84	6.70
【 A 】					
Non-performing loan ratio	0.00	0.00	0.00	0.00	0.30
Loan loss provisions / NPLs	88,100.00	81,000.00	97,400.00	38,700.00	575.82
【 E 】					
NIBT / Average equity	10.36	10.38	10.77	19.00	4.95
(NIBT + loan loss provisions) / Average equity	10.01	10.50	10.76	18.87	4.97
NIBT / Average assets	2.06	2.23	2.10	2.94	0.62
(NIBT + loan loss provisions) / Average assets	1.99	2.25	2.10	2.92	0.62
Net interest income / NIBT	97.61	98.26	101.08	39.64	246.68
NIBT / Net income	70.56	67.63	65.52	134.49	21.36
NIBT / Employees (in thousand / per person)	16,398.22	15,144.03	16,465.08	-	1,248.11
【 L 】					
Liquidity coverage ratio	156.82	250.60	222.63	246.82	199.92
Net stable funding ratio	206.94	215.22	201.51	230.50	173.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	84.35	109.70	105.22	115.82	39.53
Loans / Deposits	20.85	20.04	25.50	19.47	43.32
Time deposits / Deposits	18.26	11.91	13.97	12.71	24.35
NCDs / Time deposits	0.02	0.03	0.03	0.03	0.01
Accumulated gap of assets and liabilities (180 days) / Equity	62.29	67.73	63.23	27.21	-7.26
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	117.02	121.00	126.68	130.92	102.68
Interest rate sensitivity gap / Equity	27.57	32.35	36.74	47.57	7.66
【 G 】					
Deposit growth rate	9.17	-45.86	0.79	-48.19	7.29
Loan growth rate	13.59	-74.58	32.01	-76.71	-0.61
Investment growth rate	2.06	-29.09	-24.72	-19.64	3.48
Guarantee growth rate	6.62	-1.10	39.82	-13.67	31.97

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

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

O-Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.60	14.39	13.69	13.97	14.49
Tier 1 capital / Risk-weighted assets	13.16	12.48	12.19	12.54	12.72
Common equity Tier 1 / Risk-weighted assets	13.11	12.34	12.11	12.36	12.09
Tier 1 capital / Exposure measurement	8.30	7.68	7.57	7.56	7.80
Liabilities / Equity (multiple)	8.44	8.59	8.66	8.75	8.44
【 A 】					
Non-performing loan ratio	0.11	0.09	0.12	0.09	0.35
Loan loss provisions / NPLs	1,192.64	1,600.53	1,085.20	1,510.77	431.59
【 E 】					
NIBT / Average equity	6.15	10.85	8.19	7.08	14.81
(NIBT + loan loss provisions) / Average equity	7.25	12.16	8.02	7.12	15.38
NIBT / Average assets	0.64	1.12	0.84	0.72	1.52
(NIBT + loan loss provisions) / Average assets	0.76	1.26	0.82	0.73	1.58
Net interest income / NIBT	121.32	54.15	77.62	83.27	52.99
NIBT / Net income	39.57	49.66	43.77	40.33	57.55
NIBT / Employees (in thousand / per person)	2,453.04	4,081.03	3,139.04	2,548.80	5,141.73
【 L 】					
Liquidity coverage ratio	116.23	119.16	125.83	117.73	114.23
Net stable funding ratio	121.29	113.92	123.23	116.70	111.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	42.25	44.09	45.40	45.46	46.54
Loans / Deposits	76.64	70.54	71.38	68.36	67.58
Time deposits / Deposits	79.15	77.11	80.97	79.67	81.78
NCDs / Time deposits	2.00	2.12	2.14	2.75	4.86
Accumulated gap of assets and liabilities (180 days) / Equity	-157.35	-149.91	-88.71	-69.28	-112.47
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.44	105.52	107.87	102.78	108.94
Interest rate sensitivity gap / Equity	35.02	26.12	37.47	13.53	43.21
【 G 】					
Deposit growth rate	-1.78	4.71	3.96	8.25	15.30
Loan growth rate	9.24	11.03	10.88	9.37	18.75
Investment growth rate	-4.91	-4.53	-2.65	7.94	3.93
Guarantee growth rate	5.56	28.72	16.47	29.10	-41.55

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Taiwan Business Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.37	13.38	r 13.31	13.53	12.45
Tier 1 capital / Risk-weighted assets	10.43	9.93	r 10.12	9.89	9.30
Common equity Tier 1 / Risk-weighted assets	9.15	8.60	r 8.86	8.54	7.89
Tier 1 capital / Exposure measurement	6.12	5.78	5.84	5.72	5.48
Liabilities / Equity (multiple)	16.51	17.01	17.04	17.38	18.88
【 A 】					
Non-performing loan ratio	0.14	0.16	0.17	0.18	0.20
Loan loss provisions / NPLs	972.12	829.76	790.85	720.93	641.78
【 E 】					
NIBT / Average equity	10.99	11.38	10.86	10.66	11.44
(NIBT + loan loss provisions) / Average equity	16.20	16.82	11.64	12.86	12.19
NIBT / Average assets	0.62	0.61	0.60	0.57	0.58
(NIBT + loan loss provisions) / Average assets	0.91	0.91	0.64	0.68	0.62
Net interest income / NIBT	128.09	127.94	135.00	150.32	167.58
NIBT / Net income	43.84	40.80	41.37	38.94	42.26
NIBT / Employees (in thousand / per person)	2,686.74	2,521.27	2,514.70	2,227.11	2,210.73
【 L 】					
Liquidity coverage ratio	112.58	112.60	112.47	120.81	118.86
Net stable funding ratio	121.63	127.43	124.50	128.39	131.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.70	24.19	23.07	25.00	22.12
Loans / Deposits	80.88	77.50	78.51	77.73	77.91
Time deposits / Deposits	49.82	47.87	48.64	47.04	42.99
NCDs / Time deposits	0.65	0.67	0.68	0.64	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	45.31	95.52	64.94	58.45	85.30
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.19	107.93	107.14	109.40	106.95
Interest rate sensitivity gap / Equity	113.10	99.31	90.72	120.60	95.52
【 G 】					
Deposit growth rate	0.50	9.99	4.39	8.95	0.29
Loan growth rate	10.31	7.59	8.60	6.54	7.61
Investment growth rate	-5.48	7.10	-3.27	18.61	-9.60
Guarantee growth rate	22.17	13.08	23.19	24.74	-9.37

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Standard Chartered Bank (Taiwan)

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	17.24	15.30	16.76	15.46	16.34
Tier 1 capital / Risk-weighted assets	13.70	14.31	13.21	14.46	14.91
Common equity Tier 1 / Risk-weighted assets	13.70	14.31	13.21	14.46	14.91
Tier 1 capital / Exposure measurement	6.85	6.27	6.39	6.50	6.12
Liabilities / Equity (multiple)	12.88	13.95	13.84	13.20	13.99
【 A 】					
Non-performing loan ratio	0.14	0.14	0.16	0.14	0.09
Loan loss provisions / NPLs	1,222.64	1,265.06	1,134.92	1,235.65	1,815.04
【 E 】					
NIBT / Average equity	13.53	12.68	12.37	11.87	6.25
(NIBT + loan loss provisions) / Average equity	16.53	16.10	13.31	12.83	6.48
NIBT / Average assets	0.90	0.85	0.82	0.79	0.40
(NIBT + loan loss provisions) / Average assets	1.10	1.07	0.89	0.86	0.41
Net interest income / NIBT	97.67	105.73	114.71	98.17	189.94
NIBT / Net income	37.26	35.13	34.20	34.79	22.62
NIBT / Employees (in thousand / per person)	3,158.91	2,565.50	2,662.60	2,313.10	1,153.11
【 L 】					
Liquidity coverage ratio	181.49	184.36	155.83	216.88	160.66
Net stable funding ratio	137.15	147.78	139.88	152.77	150.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	42.33	49.81	50.22	49.68	63.82
Loans / Deposits	50.46	47.38	49.11	48.51	49.79
Time deposits / Deposits	41.51	34.43	37.37	34.14	30.47
NCDs / Time deposits	2.43	2.18	2.70	2.58	2.11
Accumulated gap of assets and liabilities (180 days) / Equity	-75.87	-189.78	-143.88	-156.43	-196.19
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	120.19	120.98	116.50	122.81	139.95
Interest rate sensitivity gap / Equity	138.25	141.43	118.48	152.94	278.20
【 G 】					
Deposit growth rate	2.47	4.22	5.67	2.19	1.32
Loan growth rate	9.14	-0.37	6.98	-0.44	-3.32
Investment growth rate	-19.70	-15.53	-8.79	-20.08	1.12
Guarantee growth rate	6.66	4.41	-25.84	44.38	2.28

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Taichung Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.87	15.71	13.86	15.47	15.95
Tier 1 capital / Risk-weighted assets	12.56	13.97	12.56	13.67	14.03
Common equity Tier 1 / Risk-weighted assets	11.38	12.16	11.35	11.85	12.01
Tier 1 capital / Exposure measurement	8.84	9.59	8.79	9.44	9.53
Liabilities / Equity (multiple)	10.78	10.07	10.63	10.26	10.52
【 A 】					
Non-performing loan ratio	0.28	0.13	0.06	0.14	0.15
Loan loss provisions / NPLs	424.34	931.64	2,048.33	935.73	849.81
【 E 】					
NIBT / Average equity	12.31	12.62	12.28	11.15	10.05
(NIBT + loan loss provisions) / Average equity	13.25	14.08	13.13	12.79	10.53
NIBT / Average assets	1.05	1.13	1.09	0.99	0.83
(NIBT + loan loss provisions) / Average assets	1.13	1.26	1.16	1.13	0.87
Net interest income / NIBT	116.29	111.38	116.51	132.03	156.71
NIBT / Net income	55.08	56.76	54.43	49.71	46.43
NIBT / Employees (in thousand / per person)	3,365.10	3,328.78	3,158.63	2,761.54	2,291.99
【 L 】					
Liquidity coverage ratio	123.37	141.68	118.89	138.22	137.93
Net stable funding ratio	129.13	134.29	129.23	135.27	139.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.09	19.59	18.97	19.54	20.75
Loans / Deposits	73.49	74.75	75.31	74.84	75.80
Time deposits / Deposits	53.93	49.53	51.63	47.31	45.82
NCDs / Time deposits	1.91	1.01	1.79	0.31	0.37
Accumulated gap of assets and liabilities (180 days) / Equity	-89.48	-72.11	-84.20	-112.12	-145.93
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	87.83	88.92	86.83	89.09	91.86
Interest rate sensitivity gap / Equity	-107.84	-92.18	-113.45	-92.04	-71.76
【 G 】					
Deposit growth rate	14.89	8.25	10.53	6.76	3.62
Loan growth rate	13.62	7.90	11.22	5.41	7.10
Investment growth rate	15.98	15.26	14.67	16.00	-5.51
Guarantee growth rate	21.56	22.38	25.26	11.61	0.44

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

King's Town Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	20.02	17.76	17.67	17.00	14.33
Tier 1 capital / Risk-weighted assets	18.87	16.63	16.58	15.84	13.19
Common equity Tier 1 / Risk-weighted assets	18.87	16.63	16.58	15.84	13.19
Tier 1 capital / Exposure measurement	13.87	13.53	13.30	12.93	10.99
Liabilities / Equity (multiple)	5.50	6.16	5.96	6.44	7.73
【 A 】					
Non-performing loan ratio	0.02	0.02	0.02	0.02	0.02
Loan loss provisions / NPLs	5,790.38	6,527.45	6,889.13	7,545.83	8,940.00
【 E 】					
NIBT / Average equity	5.67	17.21	12.02	15.00	6.09
(NIBT + loan loss provisions) / Average equity	11.48	17.27	12.36	14.98	6.83
NIBT / Average assets	0.85	2.41	1.72	1.93	0.81
(NIBT + loan loss provisions) / Average assets	1.73	2.42	1.77	1.92	0.91
Net interest income / NIBT	180.92	57.42	83.74	71.86	193.66
NIBT / Net income	44.68	78.59	71.25	75.56	57.40
NIBT / Employees (in thousand / per person)	3,176.24	9,109.99	6,383.17	7,491.74	2,887.32
【 L 】					
Liquidity coverage ratio	350.85	229.76	177.17	215.11	114.07
Net stable funding ratio	152.43	150.15	143.20	145.03	130.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.14	24.04	20.72	23.95	19.45
Loans / Deposits	76.90	77.44	81.73	78.47	86.53
Time deposits / Deposits	47.13	47.86	46.78	48.84	48.05
NCDs / Time deposits	0.06	0.05	0.41	2.11	0.79
Accumulated gap of assets and liabilities (180 days) / Equity	31.74	20.23	15.87	0.29	-76.85
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.36	96.39	97.76	97.38	98.03
Interest rate sensitivity gap / Equity	-7.65	-18.41	-11.08	-13.97	-12.37
【 G 】					
Deposit growth rate	-1.28	3.02	-0.11	4.80	12.41
Loan growth rate	-1.96	-6.91	4.03	-4.96	17.36
Investment growth rate	-11.07	9.67	-0.07	6.33	-6.94
Guarantee growth rate	-30.48	-6.19	-33.89	1.02	-10.64

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

HSBC Bank (Taiwan)

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	18.98	20.10	19.23	18.69	18.13
Tier 1 capital / Risk-weighted assets	17.91	19.09	18.22	17.67	17.06
Common equity Tier 1 / Risk-weighted assets	17.91	19.09	18.22	17.67	17.06
Tier 1 capital / Exposure measurement	7.27	7.36	7.40	6.99	6.78
Liabilities / Equity (multiple)	10.07	9.95	10.07	10.51	11.02
【 A 】					
Non-performing loan ratio	0.06	0.06	0.06	0.06	0.04
Loan loss provisions / NPLs	2,163.68	2,040.10	2,148.48	2,208.52	3,626.47
【 E 】					
NIBT / Average equity	21.64	22.24	19.04	18.30	10.78
(NIBT + loan loss provisions) / Average equity	22.63	22.69	19.10	18.40	10.71
NIBT / Average assets	1.93	2.03	1.70	1.58	0.79
(NIBT + loan loss provisions) / Average assets	2.02	2.07	1.70	1.59	0.79
Net interest income / NIBT	43.79	29.10	35.88	52.87	89.63
NIBT / Net income	55.37	57.81	52.01	52.02	38.80
NIBT / Employees (in thousand / per person)	6,720.15	6,726.64	5,542.59	5,167.49	2,749.51
【 L 】					
Liquidity coverage ratio	199.63	170.20	173.40	168.04	191.83
Net stable funding ratio	170.49	168.17	164.53	173.56	156.83
Liquidity reserve ratio (average daily data in the last month of each quarter)	55.90	74.09	51.96	72.58	64.95
Loans / Deposits	57.78	59.16	58.15	56.56	60.32
Time deposits / Deposits	45.00	42.85	43.22	44.43	38.39
NCDs / Time deposits	0.03	0.12	0.04	0.11	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	-56.13	-81.48	-86.22	-52.80	-50.88
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	153.36	165.21	150.27	157.07	155.50
Interest rate sensitivity gap / Equity	236.44	286.43	231.47	283.11	277.22
【 G 】					
Deposit growth rate	13.88	-1.32	6.12	11.78	8.15
Loan growth rate	11.22	6.66	9.12	4.80	7.91
Investment growth rate	-6.93	8.38	-16.85	40.86	-36.35
Guarantee growth rate	-20.11	55.53	-10.51	30.56	11.61

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Taipei Star Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.29	13.55	r 14.25	13.67	14.07
Tier 1 capital / Risk-weighted assets	12.00	11.62	r 11.95	11.74	11.95
Common equity Tier 1 / Risk-weighted assets	10.19	9.96	r 10.10	10.05	10.22
Tier 1 capital / Exposure measurement	6.93	6.74	r 6.90	6.80	6.87
Liabilities / Equity (multiple)	14.54	14.63	14.66	14.49	14.54
【 A 】					
Non-performing loan ratio	0.07	0.14	0.10	0.07	0.28
Loan loss provisions / NPLs	1,757.50	831.17	1,224.56	1,534.15	431.17
【 E 】					
NIBT / Average equity	10.68	2.85	4.82	2.44	4.55
(NIBT + loan loss provisions) / Average equity	11.01	3.61	5.63	2.19	4.89
NIBT / Average assets	0.69	0.18	0.31	0.16	0.28
(NIBT + loan loss provisions) / Average assets	0.71	0.23	0.36	0.14	0.30
Net interest income / NIBT	165.22	541.46	342.50	623.57	375.86
NIBT / Net income	37.27	14.14	20.85	13.38	20.75
NIBT / Employees (in thousand / per person)	1,415.38	361.23	603.45	308.37	569.87
【 L 】					
Liquidity coverage ratio	126.23	136.57	123.27	140.52	134.41
Net stable funding ratio	122.91	122.05	121.27	125.21	117.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.90	20.52	20.05	19.01	20.30
Loans / Deposits	72.94	73.15	72.86	73.94	76.72
Time deposits / Deposits	62.64	61.60	61.86	61.70	60.27
NCDs / Time deposits	14.15	2.30	13.19	1.90	1.55
Accumulated gap of assets and liabilities (180 days) / Equity	-117.21	-232.74	-170.12	-256.45	-296.65
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.36	82.55	83.53	82.61	83.71
Interest rate sensitivity gap / Equity	-205.24	-230.79	-216.84	-227.02	-212.14
【 G 】					
Deposit growth rate	6.86	4.81	5.85	3.46	0.87
Loan growth rate	6.54	-1.56	4.30	-0.28	3.40
Investment growth rate	-8.56	15.78	0.32	4.71	-10.73
Guarantee growth rate	-38.95	592.71	-49.50	2,837.50	-91.27

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Hwatai Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	12.65	12.36	12.70	12.58	12.32
Tier 1 capital / Risk-weighted assets	9.46	9.03	9.47	9.18	9.05
Common equity Tier 1 / Risk-weighted assets	8.89	8.42	8.90	8.55	8.33
Tier 1 capital / Exposure measurement	6.86	6.64	6.72	6.61	6.62
Liabilities / Equity (multiple)	14.07	14.56	14.24	14.62	14.83
【 A 】					
Non-performing loan ratio	0.00	0.00	0.00	0.00	0.01
Loan loss provisions / NPLs	267,500.00	230,100.00	251,200.00	216,800.00	13,707.14
【 E 】					
NIBT / Average equity	8.62	8.28	8.53	8.21	7.56
(NIBT + loan loss provisions) / Average equity	12.70	13.73	9.15	7.82	8.18
NIBT / Average assets	0.57	0.53	0.54	0.51	0.45
(NIBT + loan loss provisions) / Average assets	0.84	0.88	0.58	0.49	0.49
Net interest income / NIBT	250.00	251.57	257.30	255.01	275.40
NIBT / Net income	34.17	32.76	33.57	33.84	30.07
NIBT / Employees (in thousand / per person)	1,776.62	1,603.35	1,587.70	1,415.86	1,113.70
【 L 】					
Liquidity coverage ratio	111.75	132.97	132.37	148.22	116.13
Net stable funding ratio	143.56	129.19	144.69	130.52	145.44
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.47	19.59	19.09	18.41	18.26
Loans / Deposits	80.85	79.73	78.53	78.53	80.38
Time deposits / Deposits	66.30	62.49	61.73	62.07	57.04
NCDs / Time deposits	8.33	8.57	4.79	9.46	5.12
Accumulated gap of assets and liabilities (180 days) / Equity	-70.94	-153.04	-42.83	-127.24	-196.53
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.91	100.38	104.74	101.42	100.42
Interest rate sensitivity gap / Equity	50.50	4.99	61.80	18.84	5.62
【 G 】					
Deposit growth rate	10.13	14.85	11.35	16.03	13.59
Loan growth rate	11.69	12.66	11.36	13.35	18.66
Investment growth rate	2.63	13.46	11.02	12.34	-7.56
Guarantee growth rate	-14.14	-1.98	-49.10	119.74	-72.16

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Shin Kong Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.48	14.56	15.12	15.45	14.38
Tier 1 capital / Risk-weighted assets	12.43	12.64	13.00	13.48	12.18
Common equity Tier 1 / Risk-weighted assets	9.92	10.02	10.49	10.79	9.71
Tier 1 capital / Exposure measurement	6.47	6.48	6.74	6.84	6.15
Liabilities / Equity (multiple)	17.32	16.92	16.04	15.90	18.05
【 A 】					
Non-performing loan ratio	0.12	0.12	0.12	0.12	0.12
Loan loss provisions / NPLs	1,091.31	1,095.52	1,085.87	1,107.86	1,089.24
【 E 】					
NIBT / Average equity	-1.29	9.93	10.52	10.37	11.35
(NIBT + loan loss provisions) / Average equity	0.94	11.68	11.22	10.74	11.58
NIBT / Average assets	-0.08	0.65	0.68	0.68	0.69
(NIBT + loan loss provisions) / Average assets	0.06	0.77	0.73	0.71	0.70
Net interest income / NIBT	-	153.03	157.96	155.83	165.40
NIBT / Net income	-5.32	40.81	41.71	41.82	43.95
NIBT / Employees (in thousand / per person)	-289.51	2,214.81	2,276.01	2,142.67	2,152.13
【 L 】					
Liquidity coverage ratio	138.81	159.26	134.72	147.89	159.99
Net stable funding ratio	136.05	138.62	136.55	137.83	142.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.43	22.20	19.49	22.17	26.56
Loans / Deposits	76.37	73.45	76.09	73.54	70.20
Time deposits / Deposits	58.46	57.21	57.27	56.49	56.52
NCDs / Time deposits	2.95	4.61	4.30	3.02	5.06
Accumulated gap of assets and liabilities (180 days) / Equity	-207.66	-147.03	-199.23	-176.15	-285.11
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.54	88.85	92.04	88.94	86.29
Interest rate sensitivity gap / Equity	-71.55	-144.37	-96.95	-132.99	-182.30
【 G 】					
Deposit growth rate	2.35	6.73	2.44	2.13	2.75
Loan growth rate	6.42	8.78	5.99	7.01	4.70
Investment growth rate	4.09	0.20	1.95	0.34	-2.83
Guarantee growth rate	20.34	8.65	17.11	17.41	-23.43

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Sunny Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.63	13.42	r 13.30	13.41	12.97
Tier 1 capital / Risk-weighted assets	11.93	11.54	r 11.54	11.46	11.28
Common equity Tier 1 / Risk-weighted assets	10.05	9.56	r 9.66	9.45	9.12
Tier 1 capital / Exposure measurement	7.63	7.42	r 7.44	7.37	7.11
Liabilities / Equity (multiple)	13.97	14.48	14.36	14.64	15.55
【 A 】					
Non-performing loan ratio	0.06	0.00	0.05	0.00	0.15
Loan loss provisions / NPLs	1,847.26	45,253.85	2,563.90	36,541.18	875.07
【 E 】					
NIBT / Average equity	13.24	13.34	8.94	7.84	12.57
(NIBT + loan loss provisions) / Average equity	10.92	12.02	10.91	11.29	11.81
NIBT / Average assets	0.91	0.90	0.61	0.52	0.79
(NIBT + loan loss provisions) / Average assets	0.75	0.81	0.74	0.74	0.74
Net interest income / NIBT	116.50	117.64	179.64	216.10	152.38
NIBT / Net income	64.19	63.60	43.86	37.70	58.43
NIBT / Employees (in thousand / per person)	2,840.98	2,767.12	1,819.67	1,547.10	2,253.39
【 L 】					
Liquidity coverage ratio	119.86	117.97	121.31	114.58	115.79
Net stable funding ratio	130.22	129.23	130.47	128.79	132.06
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.92	20.35	20.84	18.64	18.78
Loans / Deposits	73.81	74.39	73.65	76.06	74.50
Time deposits / Deposits	70.48	68.84	68.50	68.41	66.68
NCDs / Time deposits	5.83	7.01	6.11	6.94	6.33
Accumulated gap of assets and liabilities (180 days) / Equity	-243.79	-231.47	-273.50	-261.63	-286.39
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.81	89.39	89.40	89.20	88.78
Interest rate sensitivity gap / Equity	-122.45	-131.89	-131.55	-135.65	-149.41
【 G 】					
Deposit growth rate	7.13	4.12	8.19	4.69	5.32
Loan growth rate	6.28	5.00	4.75	6.87	9.03
Investment growth rate	8.21	11.15	16.56	10.67	-11.73
Guarantee growth rate	1.32	25.89	5.48	-20.43	6.04

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Bank of Panhsin

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	12.29	12.31	r 12.09	12.18	12.04
Tier 1 capital / Risk-weighted assets	10.22	9.76	r 10.05	9.63	9.43
Common equity Tier 1 / Risk-weighted assets	9.35	8.86	r 9.17	8.73	8.46
Tier 1 capital / Exposure measurement	6.55	6.00	r 6.07	6.02	5.79
Liabilities / Equity (multiple)	13.31	14.20	14.15	14.26	14.88
【 A 】					
Non-performing loan ratio	0.61	0.14	0.18	0.13	0.19
Loan loss provisions / NPLs	213.24	855.81	699.50	967.80	637.17
【 E 】					
NIBT / Average equity	7.95	9.13	8.44	9.22	9.95
(NIBT + loan loss provisions) / Average equity	9.59	9.75	9.40	9.37	10.09
NIBT / Average assets	0.55	0.62	0.58	0.62	0.64
(NIBT + loan loss provisions) / Average assets	0.67	0.66	0.64	0.63	0.65
Net interest income / NIBT	199.14	172.78	189.68	182.66	184.11
NIBT / Net income	35.04	38.81	35.86	38.48	39.45
NIBT / Employees (in thousand / per person)	1,447.47	1,463.13	1,470.82	1,428.68	1,368.88
【 L 】					
Liquidity coverage ratio	109.75	114.54	127.12	114.86	130.02
Net stable funding ratio	134.19	135.48	139.55	134.01	139.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.39	19.46	19.91	19.15	20.33
Loans / Deposits	75.46	74.62	71.63	73.99	71.85
Time deposits / Deposits	58.36	58.44	56.30	57.94	56.04
NCDs / Time deposits	0.01	0.15	0.07	0.15	0.22
Accumulated gap of assets and liabilities (180 days) / Equity	1.45	-14.56	34.76	-33.45	-53.76
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.94	98.50	98.48	97.85	95.39
Interest rate sensitivity gap / Equity	-0.61	-17.03	-17.19	-24.51	-54.69
【 G 】					
Deposit growth rate	1.98	6.32	6.57	3.86	6.80
Loan growth rate	4.93	6.68	4.20	6.94	3.03
Investment growth rate	-7.87	5.70	2.16	5.74	13.24
Guarantee growth rate	3.45	-8.21	-17.01	0.54	-4.83

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Cota Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.08	14.62	r 14.75	14.85	13.04
Tier 1 capital / Risk-weighted assets	13.04	12.43	12.72	12.62	11.57
Common equity Tier 1 / Risk-weighted assets	12.57	11.94	12.26	12.12	11.07
Tier 1 capital / Exposure measurement	7.96	7.58	7.92	7.50	6.59
Liabilities / Equity (multiple)	11.67	12.16	11.58	12.36	12.97
【 A 】					
Non-performing loan ratio	0.51	0.73	0.42	0.22	0.17
Loan loss provisions / NPLs	236.96	175.18	284.43	622.68	778.85
【 E 】					
NIBT / Average equity	8.81	8.91	6.70	8.23	7.99
(NIBT + loan loss provisions) / Average equity	9.54	10.51	9.21	8.27	8.10
NIBT / Average assets	0.70	0.67	0.51	0.61	0.57
(NIBT + loan loss provisions) / Average assets	0.76	0.79	0.70	0.61	0.57
Net interest income / NIBT	213.57	212.91	288.78	244.84	254.23
NIBT / Net income	37.57	35.54	27.16	34.17	33.32
NIBT / Employees (in thousand / per person)	1,202.33	1,121.21	855.94	993.97	913.12
【 L 】					
Liquidity coverage ratio	177.75	248.32	156.77	331.32	193.29
Net stable funding ratio	139.21	144.59	142.33	145.72	142.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.25	20.75	16.14	20.71	18.93
Loans / Deposits	79.45	76.25	80.01	75.48	78.58
Time deposits / Deposits	54.93	53.68	52.17	52.79	51.04
NCDs / Time deposits	0.10	0.38	0.10	0.40	0.95
Accumulated gap of assets and liabilities (180 days) / Equity	-141.73	-138.66	-179.55	-116.70	-180.44
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	79.84	81.69	78.26	82.94	82.80
Interest rate sensitivity gap / Equity	-221.86	-209.54	-235.67	-197.28	-209.91
【 G 】					
Deposit growth rate	4.92	6.65	2.69	5.34	0.95
Loan growth rate	9.32	1.59	8.85	1.18	8.66
Investment growth rate	-7.44	27.68	-3.90	9.75	-8.07
Guarantee growth rate	29.87	9.69	5.73	16.95	13.53

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Union Bank of Taiwan

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.95	14.49	r 15.26	14.73	14.95
Tier 1 capital / Risk-weighted assets	13.58	12.39	r 13.18	12.69	12.93
Common equity Tier 1 / Risk-weighted assets	11.19	9.93	r 10.72	10.08	10.00
Tier 1 capital / Exposure measurement	7.00	6.41	6.66	6.32	6.38
Liabilities / Equity (multiple)	11.41	11.98	11.54	12.43	12.53
【 A 】					
Non-performing loan ratio	0.25	0.31	0.22	0.27	0.24
Loan loss provisions / NPLs	475.83	400.96	536.62	440.08	481.73
【 E 】					
NIBT / Average equity	7.53	8.40	8.35	8.15	7.14
(NIBT + loan loss provisions) / Average equity	8.22	9.85	8.91	8.41	7.40
NIBT / Average assets	0.61	0.63	0.64	0.59	0.53
(NIBT + loan loss provisions) / Average assets	0.66	0.74	0.69	0.61	0.55
Net interest income / NIBT	148.02	132.83	136.47	159.79	224.26
NIBT / Net income	37.64	32.27	35.90	34.41	33.36
NIBT / Employees (in thousand / per person)	1,541.36	1,489.58	1,526.78	1,324.12	1,124.97
【 L 】					
Liquidity coverage ratio	138.32	132.67	134.29	125.27	147.97
Net stable funding ratio	132.55	133.08	134.07	133.56	134.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.52	20.61	18.24	19.83	18.36
Loans / Deposits	75.17	74.47	75.83	75.13	74.81
Time deposits / Deposits	53.18	51.94	52.03	51.43	50.04
NCDs / Time deposits	0.04	0.06	0.05	0.06	0.73
Accumulated gap of assets and liabilities (180 days) / Equity	-64.56	-88.11	-78.73	-94.19	-123.99
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.23	95.02	94.83	95.07	95.19
Interest rate sensitivity gap / Equity	-47.41	-52.31	-51.82	-53.95	-52.51
【 G 】					
Deposit growth rate	6.25	6.33	6.19	6.70	5.63
Loan growth rate	7.49	6.89	7.41	6.97	7.18
Investment growth rate	7.90	3.11	2.65	12.66	-8.18
Guarantee growth rate	10.03	-3.28	14.51	4.51	2.26

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Far Eastern International Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.87	15.14	14.44	15.03	14.90
Tier 1 capital / Risk-weighted assets	12.83	12.69	12.40	12.60	12.27
Common equity Tier 1 / Risk-weighted assets	12.24	12.08	11.82	11.98	11.63
Tier 1 capital / Exposure measurement	6.86	6.84	6.61	6.83	6.73
Liabilities / Equity (multiple)	12.68	12.34	12.93	12.44	12.49
【 A 】					
Non-performing loan ratio	0.05	0.09	0.07	0.11	0.36
Loan loss provisions / NPLs	2,362.17	1,388.12	1,970.50	1,190.63	391.77
【 E 】					
NIBT / Average equity	7.91	9.53	8.04	8.24	8.24
(NIBT + loan loss provisions) / Average equity	7.66	10.17	8.07	8.52	8.45
NIBT / Average assets	0.59	0.72	0.60	0.60	0.57
(NIBT + loan loss provisions) / Average assets	0.57	0.77	0.60	0.63	0.58
Net interest income / NIBT	127.02	103.74	121.27	137.89	167.29
NIBT / Net income	39.20	43.86	38.72	37.42	36.35
NIBT / Employees (in thousand / per person)	1,905.87	2,197.44	1,887.59	1,814.56	1,668.26
【 L 】					
Liquidity coverage ratio	117.25	127.29	122.25	125.61	112.03
Net stable funding ratio	123.41	124.66	124.40	126.41	127.04
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.99	29.49	29.17	29.13	30.81
Loans / Deposits	71.78	71.69	70.80	71.69	73.08
Time deposits / Deposits	64.77	64.12	64.56	64.46	65.44
NCDs / Time deposits	5.70	7.57	3.87	7.89	4.84
Accumulated gap of assets and liabilities (180 days) / Equity	-254.69	-246.51	-238.29	-247.74	-216.56
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.01	r 100.16	99.23	104.12	103.19
Interest rate sensitivity gap / Equity	-28.62	r 1.44	-7.20	37.91	30.03
【 G 】					
Deposit growth rate	2.73	6.66	4.47	9.16	-2.28
Loan growth rate	4.26	2.64	4.50	6.70	7.56
Investment growth rate	12.55	9.80	7.16	7.77	-0.62
Guarantee growth rate	76.57	-43.76	31.52	-18.99	-40.73

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Yuanta Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.08	14.22	13.87	14.82	14.65
Tier 1 capital / Risk-weighted assets	11.99	11.92	11.79	12.47	12.02
Common equity Tier 1 / Risk-weighted assets	11.40	11.27	11.19	11.77	11.26
Tier 1 capital / Exposure measurement	6.53	6.45	6.44	6.55	6.27
Liabilities / Equity (multiple)	13.81	13.70	13.78	13.47	14.31
【 A 】					
Non-performing loan ratio	0.06	0.04	0.04	0.03	0.02
Loan loss provisions / NPLs	2,221.64	3,324.07	3,061.90	4,231.02	6,585.64
【 E 】					
NIBT / Average equity	8.95	10.21	8.90	8.93	7.75
(NIBT + loan loss provisions) / Average equity	10.22	10.97	9.26	9.09	8.02
NIBT / Average assets	0.61	0.70	0.61	0.60	0.53
(NIBT + loan loss provisions) / Average assets	0.69	0.75	0.63	0.61	0.55
Net interest income / NIBT	130.57	104.66	126.43	130.04	155.77
NIBT / Net income	43.95	49.39	42.95	46.34	43.40
NIBT / Employees (in thousand / per person)	2,602.64	2,915.80	2,454.04	2,373.32	2,028.45
【 L 】					
Liquidity coverage ratio	128.24	170.83	133.17	169.76	158.58
Net stable funding ratio	136.58	153.58	141.61	155.36	154.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.09	25.87	21.51	25.82	30.10
Loans / Deposits	69.79	66.59	69.51	66.71	66.21
Time deposits / Deposits	53.54	45.48	50.39	45.67	46.49
NCDs / Time deposits	1.11	0.09	0.21	1.66	0.69
Accumulated gap of assets and liabilities (180 days) / Equity	-87.26	8.77	-99.62	-36.85	-66.29
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	92.03	90.94	91.93	91.79	89.55
Interest rate sensitivity gap / Equity	-90.36	-101.10	-89.91	-89.61	-120.41
【 G 】					
Deposit growth rate	11.45	8.60	13.35	8.93	1.12
Loan growth rate	16.81	14.30	18.10	9.76	13.03
Investment growth rate	3.58	-4.42	3.53	1.29	-12.87
Guarantee growth rate	23.10	20.92	27.81	33.55	-9.28

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Bank SinoPac

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.53	15.73	15.09	16.14	14.34
Tier 1 capital / Risk-weighted assets	13.23	13.21	12.76	13.47	11.63
Common equity Tier 1 / Risk-weighted assets	11.58	11.48	11.15	11.64	9.75
Tier 1 capital / Exposure measurement	7.10	7.24	7.07	7.20	6.32
Liabilities / Equity (multiple)	13.36	13.25	13.61	13.33	16.10
【 A 】					
Non-performing loan ratio	0.18	0.15	0.16	0.09	0.11
Loan loss provisions / NPLs	773.56	870.79	837.77	1,419.25	1,167.70
【 E 】					
NIBT / Average equity	15.05	14.12	11.57	11.87	12.22
(NIBT + loan loss provisions) / Average equity	17.43	15.52	12.03	12.39	12.54
NIBT / Average assets	1.05	1.01	0.81	0.79	0.77
(NIBT + loan loss provisions) / Average assets	1.22	1.11	0.84	0.82	0.79
Net interest income / NIBT	95.34	84.37	112.46	118.45	141.01
NIBT / Net income	52.71	52.99	47.70	49.01	48.03
NIBT / Employees (in thousand / per person)	4,095.82	3,932.34	2,996.90	2,986.81	2,752.76
【 L 】					
Liquidity coverage ratio	138.30	125.92	132.73	128.04	124.47
Net stable funding ratio	133.96	132.91	135.62	136.34	136.92
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.15	27.18	25.82	29.08	22.88
Loans / Deposits	72.94	73.70	71.36	70.51	66.02
Time deposits / Deposits	48.87	47.48	48.60	48.65	49.40
NCDs / Time deposits	1.98	1.11	0.15	1.20	1.72
Accumulated gap of assets and liabilities (180 days) / Equity	-102.22	-78.35	-116.23	-112.94	-105.55
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	113.81	115.46	113.89	114.60	108.55
Interest rate sensitivity gap / Equity	107.98	118.42	109.31	111.95	76.21
【 G 】					
Deposit growth rate	10.43	0.66	12.20	0.89	9.06
Loan growth rate	9.24	8.55	13.48	7.75	11.42
Investment growth rate	5.62	21.95	0.48	22.62	-3.84
Guarantee growth rate	22.22	-11.12	11.45	-11.35	-15.28

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

E.Sun Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	16.35	15.64	15.26	15.62	14.33
Tier 1 capital / Risk-weighted assets	13.99	13.17	12.96	13.10	11.64
Common equity Tier 1 / Risk-weighted assets	12.59	11.71	11.63	11.61	10.07
Tier 1 capital / Exposure measurement	6.84	6.70	6.57	6.61	5.86
Liabilities / Equity (multiple)	13.76	14.23	14.15	14.40	16.68
【 A 】					
Non-performing loan ratio	0.14	0.16	0.14	0.16	0.16
Loan loss provisions / NPLs	822.76	770.85	869.11	753.33	752.62
【 E 】					
NIBT / Average equity	15.71	11.97	12.39	11.39	10.22
(NIBT + loan loss provisions) / Average equity	16.21	12.66	12.58	12.16	10.62
NIBT / Average assets	1.04	0.78	0.81	0.70	0.57
(NIBT + loan loss provisions) / Average assets	1.08	0.82	0.82	0.75	0.59
Net interest income / NIBT	85.50	107.21	106.94	113.28	146.65
NIBT / Net income	51.78	44.08	43.14	39.80	36.98
NIBT / Employees (in thousand / per person)	4,616.04	3,163.03	3,472.02	2,814.54	2,168.75
【 L 】					
Liquidity coverage ratio	119.58	128.09	121.67	143.59	132.63
Net stable funding ratio	132.41	136.12	132.73	136.85	137.61
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.43	24.50	23.01	25.68	32.69
Loans / Deposits	69.17	68.26	69.66	68.45	66.23
Time deposits / Deposits	53.16	51.45	52.06	50.55	48.75
NCDs / Time deposits	0.95	1.17	0.86	1.19	0.64
Accumulated gap of assets and liabilities (180 days) / Equity	-94.75	-80.37	-99.43	-96.62	-137.81
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.22	111.36	110.86	113.35	119.12
Interest rate sensitivity gap / Equity	84.72	96.84	92.48	115.09	176.89
【 G 】					
Deposit growth rate	9.52	8.08	10.20	4.16	7.55
Loan growth rate	10.97	9.57	12.15	6.89	9.20
Investment growth rate	5.93	-0.40	4.21	-0.77	0.78
Guarantee growth rate	-13.83	-10.93	-14.57	-18.27	-22.52

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

KGI Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.78	14.23	r 13.29	14.61	14.19
Tier 1 capital / Risk-weighted assets	11.79	12.28	r 11.37	12.59	12.07
Common equity Tier 1 / Risk-weighted assets	11.36	11.81	r 10.93	12.09	11.54
Tier 1 capital / Exposure measurement	7.46	7.77	r 7.29	7.79	7.41
Liabilities / Equity (multiple)	11.03	10.64	11.19	10.42	11.43
【 A 】					
Non-performing loan ratio	0.19	0.29	0.20	0.30	0.20
Loan loss provisions / NPLs	672.48	443.12	623.75	424.63	663.38
【 E 】					
NIBT / Average equity	10.29	9.51	8.55	9.30	10.49
(NIBT + loan loss provisions) / Average equity	11.84	11.63	9.04	9.35	10.46
NIBT / Average assets	0.88	0.85	0.73	0.80	0.88
(NIBT + loan loss provisions) / Average assets	1.01	1.04	0.77	0.80	0.88
Net interest income / NIBT	109.84	98.93	116.74	122.27	141.62
NIBT / Net income	45.07	43.13	39.47	46.04	50.59
NIBT / Employees (in thousand / per person)	2,941.13	2,752.55	2,357.01	2,485.90	2,666.26
【 L 】					
Liquidity coverage ratio	113.26	114.82	109.10	107.10	122.07
Net stable funding ratio	119.05	125.83	119.49	128.02	130.66
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.21	36.31	33.29	35.30	31.83
Loans / Deposits	75.82	73.64	75.78	72.07	73.57
Time deposits / Deposits	60.91	59.26	59.46	58.98	61.57
NCDs / Time deposits	0.99	0.04	2.26	0.04	0.94
Accumulated gap of assets and liabilities (180 days) / Equity	-215.18	-169.58	-210.26	-183.96	-209.72
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	120.01	120.22	118.60	118.77	114.98
Interest rate sensitivity gap / Equity	121.97	110.66	110.81	100.07	88.97
【 G 】					
Deposit growth rate	14.17	7.74	13.33	2.67	8.10
Loan growth rate	17.55	8.77	19.16	0.58	5.60
Investment growth rate	1.91	1.61	6.40	4.14	-6.23
Guarantee growth rate	-11.15	6.77	-4.55	46.49	-49.52

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

DBS Bank (Taiwan)

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.88	15.29	r 15.23	16.19	14.94
Tier 1 capital / Risk-weighted assets	12.23	13.53	r 13.47	14.39	12.73
Common equity Tier 1 / Risk-weighted assets	10.87	11.92	r 11.93	12.64	9.90
Tier 1 capital / Exposure measurement	6.94	6.52	6.59	6.66	6.36
Liabilities / Equity (multiple)	8.89	9.03	8.80	8.86	12.54
【 A 】					
Non-performing loan ratio	0.17	0.22	0.19	0.35	0.43
Loan loss provisions / NPLs	861.95	684.41	787.10	446.01	323.61
【 E 】					
NIBT / Average equity	9.79	6.28	6.64	1.11	2.15
(NIBT + loan loss provisions) / Average equity	13.33	9.96	6.93	2.48	2.58
NIBT / Average assets	1.00	0.65	0.67	0.11	0.17
(NIBT + loan loss provisions) / Average assets	1.36	1.02	0.70	0.24	0.20
Net interest income / NIBT	154.81	248.37	234.31	1,308.99	672.36
NIBT / Net income	29.65	19.97	21.08	4.39	8.78
NIBT / Employees (in thousand / per person)	1,770.47	1,033.49	1,172.77	128.96	355.85
【 L 】					
Liquidity coverage ratio	132.11	165.16	153.52	169.57	139.58
Net stable funding ratio	136.30	140.76	130.57	142.24	131.96
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.46	28.57	28.91	27.47	30.58
Loans / Deposits	70.49	66.18	68.45	65.04	65.93
Time deposits / Deposits	61.08	58.22	61.12	56.83	60.95
NCDs / Time deposits	2.19	-	2.21	-	6.43
Accumulated gap of assets and liabilities (180 days) / Equity	-184.66	-203.04	-233.53	-188.11	-308.02
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	124.23	123.22	124.45	125.53	141.42
Interest rate sensitivity gap / Equity	117.61	110.35	114.10	113.77	245.23
【 G 】					
Deposit growth rate	4.26	86.76	2.13	74.75	15.85
Loan growth rate	11.05	74.98	7.47	72.40	0.05
Investment growth rate	13.63	72.75	33.00	36.13	25.90
Guarantee growth rate	0.60	25.83	-4.77	53.51	-8.85

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

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Taishin International Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.27	14.62	r 15.52	15.07	14.91
Tier 1 capital / Risk-weighted assets	13.36	12.58	r 13.61	13.02	12.57
Common equity Tier 1 / Risk-weighted assets	11.78	10.97	r 11.95	11.32	10.71
Tier 1 capital / Exposure measurement	6.80	6.55	6.75	6.77	6.63
Liabilities / Equity (multiple)	13.09	13.37	12.92	12.89	13.36
【 A 】					
Non-performing loan ratio	0.13	0.10	0.13	0.12	0.14
Loan loss provisions / NPLs	994.04	1,247.31	985.23	1,159.75	972.98
【 E 】					
NIBT / Average equity	11.55	11.13	11.26	10.20	8.91
(NIBT + loan loss provisions) / Average equity	13.76	13.19	11.12	10.65	8.82
NIBT / Average assets	0.79	0.76	0.76	0.68	0.62
(NIBT + loan loss provisions) / Average assets	0.94	0.90	0.75	0.71	0.61
Net interest income / NIBT	123.96	124.15	127.04	136.48	165.35
NIBT / Net income	42.99	42.69	42.72	39.98	37.74
NIBT / Employees (in thousand / per person)	2,884.17	2,628.47	2,611.67	2,221.14	1,878.08
【 L 】					
Liquidity coverage ratio	121.65	116.12	118.24	119.33	127.85
Net stable funding ratio	132.40	134.91	134.67	138.66	137.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.55	15.93	20.68	18.13	21.68
Loans / Deposits	72.39	73.61	71.20	72.10	73.32
Time deposits / Deposits	53.06	48.29	51.70	46.99	44.98
NCDs / Time deposits	0.13	0.62	0.19	0.16	0.31
Accumulated gap of assets and liabilities (180 days) / Equity	87.44	72.74	37.44	47.10	0.10
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	174.50	189.64	171.53	191.15	168.30
Interest rate sensitivity gap / Equity	369.13	397.22	353.54	402.49	345.06
【 G 】					
Deposit growth rate	9.41	10.09	10.27	9.70	14.64
Loan growth rate	7.58	13.21	8.86	7.70	6.76
Investment growth rate	8.96	6.49	8.30	19.32	22.43
Guarantee growth rate	7.09	9.24	5.62	25.18	-19.57

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

EnTie Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	16.51	16.91	16.42	16.96	16.30
Tier 1 capital / Risk-weighted assets	15.33	15.74	15.26	15.79	15.12
Common equity Tier 1 / Risk-weighted assets	15.33	15.74	15.26	15.79	15.12
Tier 1 capital / Exposure measurement	8.90	8.98	8.72	9.15	8.72
Liabilities / Equity (multiple)	9.64	9.34	9.63	9.08	9.66
【 A 】					
Non-performing loan ratio	0.86	0.86	0.92	0.58	0.59
Loan loss provisions / NPLs	155.11	180.58	144.27	248.21	310.09
【 E 】					
NIBT / Average equity	4.69	3.95	3.87	3.59	3.61
(NIBT + loan loss provisions) / Average equity	5.63	6.27	4.94	4.01	6.99
NIBT / Average assets	0.46	0.40	0.39	0.36	0.38
(NIBT + loan loss provisions) / Average assets	0.55	0.64	0.50	0.41	0.73
Net interest income / NIBT	168.94	226.15	229.13	270.16	312.49
NIBT / Net income	31.14	25.95	24.77	21.47	21.55
NIBT / Employees (in thousand / per person)	1,079.37	928.62	862.98	833.89	844.14
【 L 】					
Liquidity coverage ratio	165.57	140.15	160.50	133.94	132.20
Net stable funding ratio	125.53	126.45	126.15	129.93	127.87
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.82	27.63	27.17	28.01	30.43
Loans / Deposits	72.70	73.56	72.81	74.39	73.46
Time deposits / Deposits	77.00	74.22	75.79	73.33	73.50
NCDs / Time deposits	0.03	0.41	0.33	0.42	1.25
Accumulated gap of assets and liabilities (180 days) / Equity	-194.74	-213.55	-211.52	-211.91	-189.16
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.40	102.95	101.56	105.97	104.13
Interest rate sensitivity gap / Equity	3.08	21.76	12.05	42.32	31.00
【 G 】					
Deposit growth rate	8.13	2.32	7.53	-2.68	7.57
Loan growth rate	6.86	0.01	5.26	-1.45	3.57
Investment growth rate	4.37	10.04	8.79	-4.72	4.73
Guarantee growth rate	25.31	-28.23	2.42	-11.73	-11.51

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

CTBC Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.34	14.84	14.74	14.34	14.96
Tier 1 capital / Risk-weighted assets	13.72	13.15	13.16	12.66	13.17
Common equity Tier 1 / Risk-weighted assets	12.53	11.88	11.96	11.38	11.76
Tier 1 capital / Exposure measurement	6.16	5.92	5.92	5.71	5.98
Liabilities / Equity (multiple)	12.48	12.84	12.86	13.29	12.70
【 A 】					
Non-performing loan ratio	0.17	0.18	0.16	0.16	0.12
Loan loss provisions / NPLs	732.39	682.59	778.63	782.87	981.93
【 E 】					
NIBT / Average equity	15.95	16.15	15.66	14.28	13.67
(NIBT + loan loss provisions) / Average equity	19.05	18.44	16.16	14.73	14.42
NIBT / Average assets	1.14	1.14	1.11	1.02	1.01
(NIBT + loan loss provisions) / Average assets	1.36	1.30	1.15	1.05	1.07
Net interest income / NIBT	97.09	86.18	92.43	110.03	123.53
NIBT / Net income	44.20	45.53	44.81	42.94	45.35
NIBT / Employees (in thousand / per person)	4,422.51	4,236.52	4,057.75	3,581.80	3,321.46
【 L 】					
Liquidity coverage ratio	115.57	136.10	115.36	129.16	130.11
Net stable funding ratio	138.17	145.46	138.61	142.05	144.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.97	24.86	24.09	24.84	23.33
Loans / Deposits	71.19	66.16	68.12	66.08	66.90
Time deposits / Deposits	48.81	47.37	48.38	47.88	44.21
NCDs / Time deposits	0.06	0.02	0.02	1.02	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	-92.82	-80.53	-106.77	-106.16	-67.49
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.14	110.20	109.42	107.94	105.97
Interest rate sensitivity gap / Equity	61.22	78.09	71.75	63.02	45.84
【 G 】					
Deposit growth rate	6.61	8.09	6.33	10.05	13.99
Loan growth rate	14.72	10.92	9.61	8.71	19.44
Investment growth rate	1.70	-1.35	9.73	9.96	-1.09
Guarantee growth rate	-9.96	11.24	-9.45	4.44	-4.29

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

NEXT Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	27.17	43.66	26.92	57.16	74.73
Tier 1 capital / Risk-weighted assets	25.96	42.68	25.86	56.13	74.35
Common equity Tier 1 / Risk-weighted assets	25.96	42.68	25.86	56.13	74.35
Tier 1 capital / Exposure measurement	12.61	19.53	14.07	21.32	18.99
Liabilities / Equity (multiple)	5.15	3.31	4.66	3.00	3.38
【 A 】					
Non-performing loan ratio	0.01	-	0.01	-	-
Loan loss provisions / NPLs	9,900.00	-	8,900.00	-	-
【 E 】					
NIBT / Average equity	-10.76	-10.01	-10.40	-16.46	-
(NIBT + loan loss provisions) / Average equity	-9.35	-8.80	-10.09	-16.05	-
NIBT / Average assets	-1.79	-2.37	-2.29	-3.47	-
(NIBT + loan loss provisions) / Average assets	-1.56	-2.09	-2.22	-3.38	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-260.23	-336.23	-299.36	-13,433.33	-
NIBT / Employees (in thousand / per person)	-3,147.77	-3,501.89	-3,187.71	-4,562.26	-5,273.11
【 L 】					
Liquidity coverage ratio	188.03	1,470.85	249.04	2,323.49	4,311.33
Net stable funding ratio	148.02	173.34	148.07	194.68	298.11
Liquidity reserve ratio (average daily data in the last month of each quarter)	47.03	68.53	50.46	70.50	101.21
Loans / Deposits	61.52	49.91	59.62	45.57	11.96
Time deposits / Deposits	37.05	33.43	39.15	35.54	19.09
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-90.09	83.10	-75.35	99.74	244.03
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.49	109.86	101.39	113.57	94.38
Interest rate sensitivity gap / Equity	2.30	30.91	6.09	38.45	-18.15
【 G 】					
Deposit growth rate	40.52	8.19	41.88	7.88	-
Loan growth rate	73.22	271.78	85.62	311.13	-
Investment growth rate	-7.88	15.95	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

March 31, 2025

LINE Bank Taiwan

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.26	20.26	r 16.22	23.44	44.64
Tier 1 capital / Risk-weighted assets	14.45	19.39	15.29	22.55	44.63
Common equity Tier 1 / Risk-weighted assets	14.45	19.39	15.29	22.55	44.63
Tier 1 capital / Exposure measurement	9.57	10.97	r 9.88	12.51	19.10
Liabilities / Equity (multiple)	6.44	5.70	6.20	4.95	3.16
【 A 】					
Non-performing loan ratio	0.17	0.08	0.13	0.06	0.01
Loan loss provisions / NPLs	630.00	1,303.03	787.50	1,587.50	7,600.00
【 E 】					
NIBT / Average equity	-7.69	-10.09	-9.51	-11.54	-23.58
(NIBT + loan loss provisions) / Average equity	-5.48	-8.48	-9.38	-11.06	-22.98
NIBT / Average assets	-1.02	-1.60	-1.40	-2.34	-5.28
(NIBT + loan loss provisions) / Average assets	-0.73	-1.35	-1.38	-2.24	-5.14
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-55.96	-125.41	-95.39	-251.53	-
NIBT / Employees (in thousand / per person)	-1,937.22	-2,859.81	-2,591.65	-3,419.35	-6,892.86
【 L 】					
Liquidity coverage ratio	912.49	1,995.90	r 1,289.26	3,005.30	6,743.31
Net stable funding ratio	130.25	162.73	r 134.13	166.24	207.65
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.45	44.87	27.46	46.72	68.60
Loans / Deposits	83.10	62.88	78.46	63.08	51.41
Time deposits / Deposits	65.73	67.52	69.22	66.85	53.25
NCDs / Time deposits	6.87	6.66	10.48	6.31	-
Accumulated gap of assets and liabilities (180 days) / Equity	-39.00	1.49	-61.10	-37.98	42.54
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.48	102.49	108.37	102.88	112.91
Interest rate sensitivity gap / Equity	39.97	13.68	47.93	13.76	36.85
【 G 】					
Deposit growth rate	6.32	42.88	16.35	41.85	78.57
Loan growth rate	40.50	69.87	44.72	74.04	498.41
Investment growth rate	-43.69	-2.46	-32.72	-2.95	64.82
Guarantee growth rate	-	-	-	-	-

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2025

Rakuten International Commercial Bank

Unit : %

Items	31/03/25	31/03/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	21.29	45.65	20.76	71.73	140.36
Tier 1 capital / Risk-weighted assets	20.90	45.65	r 20.61	71.73	140.36
Common equity Tier 1 / Risk-weighted assets	20.90	45.65	r 20.61	71.73	140.36
Tier 1 capital / Exposure measurement	12.42	18.36	r 12.94	21.44	25.95
Liabilities / Equity (multiple)	5.82	3.73	5.50	3.09	2.44
【 A 】					
Non-performing loan ratio	0.02	0.07	0.02	0.09	0.22
Loan loss provisions / NPLs	5,325.00	1,500.00	6,633.33	1,180.00	466.67
【 E 】					
NIBT / Average equity	-7.68	-8.78	-9.06	-7.62	-7.39
(NIBT + loan loss provisions) / Average equity	3.52	-4.39	-8.72	-7.51	-7.34
NIBT / Average assets	-1.14	-2.00	-1.72	-2.00	-2.69
(NIBT + loan loss provisions) / Average assets	0.52	-1.00	-1.66	-1.97	-2.67
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-243.33	-545.45	-386.10	-631.73	-3,059.09
NIBT / Employees (in thousand / per person)	-3,539.39	-4,472.05	-4,375.76	-4,080.75	-4,456.95
【 L 】					
Liquidity coverage ratio	181.32	792.84	275.27	1,165.08	3,411.39
Net stable funding ratio	127.07	176.21	132.98	191.09	301.61
Liquidity reserve ratio (average daily data in the last month of each quarter)	47.59	80.65	47.83	93.59	124.80
Loans / Deposits	53.72	35.05	51.94	27.74	6.76
Time deposits / Deposits	63.63	55.73	66.15	54.65	16.46
NCDs / Time deposits	14.94	11.09	12.68	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-112.70	-19.14	-64.96	18.22	49.24
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.57	93.97	89.60	93.63	74.97
Interest rate sensitivity gap / Equity	-65.21	-21.90	-56.21	-19.14	-59.52
【 G 】					
Deposit growth rate	51.69	13.77	69.64	6.57	213.27
Loan growth rate	132.48	223.58	217.70	337.32	585.64
Investment growth rate	11.16	-2.16	45.19	-29.52	174.48
Guarantee growth rate	-	-	-	-	-