TABLE 7 (1)

The Main Financial and Performance Ratios

June 30, 2025

The Peer-Group Average　Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	15.14	14.50	14.95	15.21	14.83
2.Arithmetic mean	15.61	14.74	15.03	15.33	14.68
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	13.32	12.70	12.87	13.27	12.47
2.Arithmetic mean	13.53	12.67	12.98	13.22	12.46
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	12.29	11.61	11.76	12.03	11.24
2.Arithmetic mean	12.31	11.45	11.81	11.94	11.13
Tier 1 capital / Exposure measurement					
1.Winsorized mean	7.03	6.80	6.97	6.93	6.74
2.Arithmetic mean	6.64	6.44	6.59	6.63	6.29
Liabilities / Equity (multiple)	12.46	12.53	12.33	12.29	13.19
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.14	0.13	0.13	0.13	0.15
2.Arithmetic mean	0.16	0.16	0.15	0.14	0.15
Loan loss provisions / NPLs	1,064.80	1,080.64	1,241.92	1,113.58	1,021.52
Expected losses of classified assets / Total provisions	76.30	75.82	76.35	74.33	74.40
【 E 】					
NIBT / Average equity					
1.Winsorized mean	8.99	9.97	9.17	9.17	8.41
2.Arithmetic mean	11.19	11.16	r 10.45	10.33	9.33
(NIBT + loan loss provisions) / Average equity	9.47	10.94	9.70	9.91	8.85
NIBT / Average assets					
1.Winsorized mean	0.73	0.73	0.67	0.63	0.59
2.Arithmetic mean	0.79	0.78	r 0.73	0.70	0.62
(NIBT + loan loss provisions) / Average assets	0.76	0.80	0.71	0.66	0.61
Net interest income / NIBT	122.94	117.60	127.23	137.30	171.17
NIBT / Net income	43.52	43.38	41.29	40.81	39.59
NIBT / Employees (in thousand / per person)	2,901.26	2,780.15	2,635.18	2,312.26	2,018.03
【 L 】					
Liquidity coverage ratio	129.04	127.90	133.27	139.08	137.46
Net stable funding ratio	132.16	135.16	133.55	137.49	139.10
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.35	27.61	26.15	28.03	27.96
Loans / Deposits	72.24	70.97	71.72	70.02	70.19
Time deposits / Deposits	53.96	52.52	53.36	51.64	48.74
NCDs / Time deposits	1.28	1.06	1.42	1.06	0.80
Accumulated gap of assets and liabilities (180 days) / Equity	-106.42	-118.55	-110.03	-95.74	-100.89
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.74	r 102.72	103.29	104.30	102.91
Interest rate sensitivity gap / Equity	16.96	r 26.13	22.39	30.02	22.74
【 G 】					
Deposit growth rate	4.14	6.40	7.35	5.69	6.09
Loan growth rate	7.02	8.96	9.59	5.76	8.09
Investment growth rate	2.91	4.54	3.51	6.99	-0.35
Guarantee growth rate	3.01	3.89	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

June 30, 2025

Bank of Taiwan　　　　Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	17.71	16.37	16.23	16.18	14.99
Tier 1 capital / Risk-weighted assets	15.44	14.14	14.06	13.97	12.72
Common equity Tier 1 / Risk-weighted assets	15.44	14.14	14.06	13.97	12.72
Tier 1 capital / Exposure measurement	5.88	5.50	5.76	5.55	5.02
Liabilities / Equity (multiple)	12.43	12.92	12.35	13.09	14.64
【 A 】					
Non-performing loan ratio	0.08	0.09	0.09	0.09	0.09
Loan loss provisions / NPLs	1,745.64	1,717.06	1,714.35	1,726.24	1,458.34
【 E 】					
NIBT / Average equity	5.77	8.68	7.05	6.92	4.83
(NIBT + loan loss provisions) / Average equity	5.97	8.80	7.23	7.03	5.13
NIBT / Average assets	0.42	0.61	0.50	0.46	0.33
(NIBT + loan loss provisions) / Average assets	0.43	0.61	0.51	0.47	0.35
Net interest income / NIBT	140.44	95.93	114.42	134.13	183.76
NIBT / Net income	51.93	61.87	52.69	51.04	44.92
NIBT / Employees (in thousand / per person)	3,740.01	5,105.42	4,212.96	3,731.05	2,506.34
【 L 】					
Liquidity coverage ratio	137.77	147.61	119.43	135.10	149.83
Net stable funding ratio	148.94	156.65	149.35	153.74	148.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.77	37.80	32.99	35.41	22.11
Loans / Deposits	65.75	61.78	66.85	65.56	72.62
Time deposits / Deposits	56.00	56.44	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	19.73	-70.83	-96.51	-48.47	98.62
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.56	98.51	97.16	97.97	101.10
Interest rate sensitivity gap / Equity	-3.94	-13.67	-24.89	-19.66	11.40
【 G 】					
Deposit growth rate	3.25	8.22	6.15	1.36	10.96
Loan growth rate	9.62	-2.39	7.57	-8.23	16.05
Investment growth rate	2.46	15.38	7.92	17.59	9.84
Guarantee growth rate	-9.06	-5.34	-7.72	6.37	2.21

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Land Bank of Taiwan

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	15.19	14.46	14.21	14.31	13.24
Tier 1 capital / Risk-weighted assets	13.22	12.43	12.29	12.28	11.12
Common equity Tier 1 / Risk-weighted assets	12.05	11.26	11.16	10.86	9.75
Tier 1 capital / Exposure measurement	6.72	6.53	6.29	6.44	5.99
Liabilities / Equity (multiple)	14.26	14.36	14.84	15.07	16.43
【A】					
Non-performing loan ratio	0.09	0.10	0.09	0.11	0.10
Loan loss provisions / NPLs	1,671.41	1,720.73	1,886.84	1,675.16	1,645.80
【E】					
NIBT / Average equity	9.31	9.39	9.07	8.84	8.24
(NIBT + loan loss provisions) / Average equity	8.66	9.55	9.04	9.14	8.86
NIBT / Average assets	0.56	0.57	0.55	0.50	0.43
(NIBT + loan loss provisions) / Average assets	0.52	0.57	0.55	0.51	0.47
Net interest income / NIBT	155.53	161.35	165.19	183.00	222.84
NIBT / Net income	55.80	51.05	50.73	48.39	44.46
NIBT / Employees (in thousand / per person)	3,479.67	3,338.58	3,269.16	2,954.24	2,580.84
【L】					
Liquidity coverage ratio	106.67	103.20	110.22	115.76	111.49
Net stable funding ratio	114.31	119.60	120.28	118.80	119.45
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.11	21.10	25.31	23.75	25.33
Loans / Deposits	82.07	80.81	79.12	78.76	77.72
Time deposits / Deposits	53.74	53.22	53.83	55.58	53.67
NCDs / Time deposits	0.04	0.05	0.04	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-369.32	-323.16	-223.36	-295.92	-284.74
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.16	102.34	102.53	102.77	102.29
Interest rate sensitivity gap / Equity	48.95	27.59	31.05	34.47	30.77
【G】					
Deposit growth rate	0.95	-0.68	4.29	0.93	-4.83
Loan growth rate	6.56	2.30	6.47	-0.67	2.62
Investment growth rate	1.61	-10.52	2.11	5.62	-3.86
Guarantee growth rate	0.44	-4.96	7.60	2.23	-7.88

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Taiwan Cooperative Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.74	14.54	14.94	14.92	14.59
Tier 1 capital / Risk-weighted assets	13.62	12.51	12.88	13.23	12.83
Common equity Tier 1 / Risk-weighted assets	11.99	10.93	11.32	11.55	11.06
Tier 1 capital / Exposure measurement	5.65	5.77	5.75	5.86	5.80
Liabilities / Equity (multiple)	17.18	16.37	16.71	16.43	17.13
【 A 】					
Non-performing loan ratio	0.17	0.18	0.16	0.18	0.18
Loan loss provisions / NPLs	691.53	594.92	709.82	637.13	637.40
【 E 】					
NIBT / Average equity	9.11	9.41	8.46	7.87	9.24
(NIBT + loan loss provisions) / Average equity	9.88	9.57	9.34	9.29	9.47
NIBT / Average assets	0.53	0.55	0.49	0.46	0.53
(NIBT + loan loss provisions) / Average assets	0.58	0.56	0.54	0.54	0.54
Net interest income / NIBT	124.71	112.48	129.91	157.55	167.43
NIBT / Net income	45.30	45.16	40.31	37.16	45.29
NIBT / Employees (in thousand / per person)	3,066.22	2,945.08	2,633.45	2,288.23	2,512.10
【 L 】					
Liquidity coverage ratio	127.32	113.30	127.90	132.92	131.17
Net stable funding ratio	137.47	136.67	137.68	140.14	142.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.83	28.17	28.64	28.71	30.36
Loans / Deposits	70.47	73.39	72.74	72.39	71.50
Time deposits / Deposits	46.91	46.37	46.74	45.25	43.56
NCDs / Time deposits	2.88	2.62	2.92	1.96	3.23
Accumulated gap of assets and liabilities (180 days) / Equity	-108.91	-156.36	-112.31	-134.01	-95.30
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.51	101.43	101.01	102.12	99.58
Interest rate sensitivity gap / Equity	6.70	17.29	12.65	26.12	-5.51
【 G 】					
Deposit growth rate	4.35	6.80	5.76	7.36	3.41
Loan growth rate	4.51	7.65	9.31	8.06	6.13
Investment growth rate	14.53	1.94	6.06	4.99	-0.95
Guarantee growth rate	-8.19	-4.37	-7.69	4.96	-8.56

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

First Commercial Bank　　Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.38	13.87	14.45	14.56	13.76
Tier 1 capital / Risk-weighted assets	13.14	11.96	12.29	12.61	11.80
Common equity Tier 1 / Risk-weighted assets	11.51	10.37	10.75	10.91	10.09
Tier 1 capital / Exposure measurement	6.18	5.85	6.11	6.05	5.99
Liabilities / Equity (multiple)	15.55	15.95	15.42	15.84	16.37
【 A 】					
Non-performing loan ratio	0.16	0.18	0.17	0.17	0.18
Loan loss provisions / NPLs	843.10	745.34	819.62	826.76	709.20
【 E 】					
NIBT / Average equity	12.77	13.34	12.21	11.82	11.71
(NIBT + loan loss provisions) / Average equity	13.97	14.68	13.20	13.77	12.70
NIBT / Average assets	0.74	0.72	0.66	0.64	0.62
(NIBT + loan loss provisions) / Average assets	0.81	0.79	0.71	0.75	0.67
Net interest income / NIBT	86.67	90.34	95.37	109.83	147.16
NIBT / Net income	52.02	50.61	46.49	45.37	43.68
NIBT / Employees (in thousand / per person)	3,986.89	3,668.62	3,391.28	3,094.12	2,816.36
【 L 】					
Liquidity coverage ratio	120.51	114.88	119.44	129.14	123.81
Net stable funding ratio	129.54	130.43	130.69	135.99	131.30
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.77	32.83	32.11	34.43	34.63
Loans / Deposits	70.03	69.59	71.11	69.08	70.60
Time deposits / Deposits	47.44	46.09	47.42	45.86	41.41
NCDs / Time deposits	0.68	0.45	0.82	0.47	1.03
Accumulated gap of assets and liabilities (180 days) / Equity	-124.27	-78.51	-96.33	-141.20	-75.80
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.25	108.61	110.92	109.44	113.22
Interest rate sensitivity gap / Equity	101.95	86.57	105.68	95.19	131.73
【 G 】					
Deposit growth rate	2.23	8.12	5.51	6.37	11.87
Loan growth rate	4.94	8.10	9.50	4.09	13.56
Investment growth rate	5.39	7.32	5.15	11.54	11.42
Guarantee growth rate	1.52	1.31	-0.20	1.24	12.46

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Hua Nan Commercial Bank　　Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	15.24	13.77	14.47	14.46	14.64
Tier 1 capital / Risk-weighted assets	13.37	11.91	12.67	12.61	12.63
Common equity Tier 1 / Risk-weighted assets	11.16	9.87	10.61	10.48	10.27
Tier 1 capital / Exposure measurement	6.16	5.78	6.01	6.31	6.06
Liabilities / Equity (multiple)	16.36	16.80	16.21	15.46	16.59
【A】					
Non-performing loan ratio	0.16	0.15	0.16	0.15	0.13
Loan loss provisions / NPLs	784.90	821.33	768.81	846.39	993.64
【E】					
NIBT / Average equity	11.08	10.79	11.14	11.09	9.89
(NIBT + loan loss provisions) / Average equity	11.81	11.72	11.61	11.92	10.28
NIBT / Average assets	0.64	0.60	0.62	0.63	0.55
(NIBT + loan loss provisions) / Average assets	0.68	0.65	0.64	0.68	0.57
Net interest income / NIBT	103.89	98.48	99.18	112.98	162.45
NIBT / Net income	50.57	46.35	46.66	47.27	43.09
NIBT / Employees (in thousand / per person)	3,316.80	3,065.34	3,086.34	2,920.41	2,458.35
【L】					
Liquidity coverage ratio	116.83	121.69	127.52	118.44	139.28
Net stable funding ratio	128.57	132.18	134.38	134.18	140.69
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.53	35.52	27.71	28.45	33.74
Loans / Deposits	71.80	70.94	70.19	74.10	68.21
Time deposits / Deposits	40.05	42.14	41.24	37.56	33.50
NCDs / Time deposits	1.17	1.37	3.14	0.33	0.46
Accumulated gap of assets and liabilities (180 days) / Equity	-50.28	-64.92	-66.44	-8.92	79.71
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	92.88	94.83	95.23	96.84	97.25
Interest rate sensitivity gap / Equity	-91.04	-65.62	-58.91	-36.59	-34.36
【G】					
Deposit growth rate	-2.12	14.22	10.91	3.86	3.74
Loan growth rate	-0.91	13.19	6.60	10.05	2.69
Investment growth rate	3.78	8.76	14.43	1.80	9.69
Guarantee growth rate	-8.62	10.35	3.16	13.58	7.82

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Chang Hwa Commercial Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.49	13.59	14.08	14.21	14.30
Tier 1 capital / Risk-weighted assets	12.13	11.10	11.69	11.59	11.43
Common equity Tier 1 / Risk-weighted assets	10.56	9.58	10.17	9.98	9.71
Tier 1 capital / Exposure measurement	6.12	6.01	6.21	6.29	6.26
Liabilities / Equity (multiple)	15.26	14.88	14.63	14.33	14.79
【 A 】					
Non-performing loan ratio	0.16	0.16	0.16	0.18	0.20
Loan loss provisions / NPLs	802.60	778.65	797.48	693.17	637.94
【 E 】					
NIBT / Average equity	11.20	10.31	10.00	9.32	8.08
(NIBT + loan loss provisions) / Average equity	12.29	11.83	10.08	9.97	8.93
NIBT / Average assets	0.63	0.58	0.55	0.54	0.45
(NIBT + loan loss provisions) / Average assets	0.69	0.67	0.56	0.58	0.50
Net interest income / NIBT	116.32	114.49	122.17	134.05	184.64
NIBT / Net income	49.21	46.11	44.54	42.45	38.71
NIBT / Employees (in thousand / per person)	3,236.27	2,819.39	2,721.30	2,407.68	1,944.15
【 L 】					
Liquidity coverage ratio	146.37	117.32	135.13	115.61	135.96
Net stable funding ratio	127.54	131.76	131.04	134.14	139.90
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.73	25.05	26.89	24.28	25.85
Loans / Deposits	71.58	72.98	72.44	73.62	72.26
Time deposits / Deposits	48.72	49.63	48.15	45.69	42.92
NCDs / Time deposits	0.39	0.27	0.28	0.35	0.40
Accumulated gap of assets and liabilities (180 days) / Equity	-87.15	-131.52	-115.68	-133.28	-166.39
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.76	106.70	104.37	108.50	108.34
Interest rate sensitivity gap / Equity	40.34	66.30	44.42	81.96	82.57
【 G 】					
Deposit growth rate	-1.82	12.40	6.04	5.23	8.30
Loan growth rate	3.28	14.10	9.14	7.21	8.31
Investment growth rate	12.43	10.51	12.89	8.50	13.65
Guarantee growth rate	-11.88	-6.71	-6.94	2.79	-3.35

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

The Shanghai Commercial & Savings Bank　　Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.17	14.34	15.01	15.27	15.66
Tier 1 capital / Risk-weighted assets	12.85	11.77	12.66	12.78	12.66
Common equity Tier 1 / Risk-weighted assets	12.00	10.97	11.85	11.95	11.80
Tier 1 capital / Exposure measurement	7.61	7.29	7.75	7.59	7.55
Liabilities / Equity (multiple)	7.39	7.42	7.19	7.66	7.94
【 A 】					
Non-performing loan ratio	0.36	0.63	0.25	0.17	0.16
Loan loss provisions / NPLs	376.86	240.01	501.24	941.85	905.76
【 E 】					
NIBT / Average equity	8.65	7.34	7.50	9.13	10.24
(NIBT + loan loss provisions) / Average equity	9.07	8.95	7.88	10.08	11.56
NIBT / Average assets	1.09	0.89	0.91	1.07	1.16
(NIBT + loan loss provisions) / Average assets	1.15	1.09	0.96	1.18	1.31
Net interest income / NIBT	95.43	136.69	129.74	116.74	97.39
NIBT / Net income	60.24	52.24	54.12	58.57	59.27
NIBT / Employees (in thousand / per person)	6,094.41	4,934.55	4,987.24	5,705.56	5,771.79
【 L 】					
Liquidity coverage ratio	134.35	123.94	148.18	131.48	124.68
Net stable funding ratio	122.74	117.81	127.08	121.22	127.63
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.71	27.74	27.61	30.52	29.89
Loans / Deposits	70.56	70.40	69.80	68.98	69.88
Time deposits / Deposits	61.24	60.30	60.81	60.72	54.93
NCDs / Time deposits	10.83	8.47	9.02	8.20	8.62
Accumulated gap of assets and liabilities (180 days) / Equity	-83.67	-167.11	-30.87	-126.58	-127.73
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.05	103.71	105.23	104.77	108.52
Interest rate sensitivity gap / Equity	30.63	18.41	25.39	24.78	43.47
【 G 】					
Deposit growth rate	0.71	-1.69	0.96	4.60	15.99
Loan growth rate	0.95	0.71	2.15	3.26	10.74
Investment growth rate	-2.47	-1.56	1.60	17.24	3.61
Guarantee growth rate	-3.14	-7.70	-8.78	-12.39	-19.21

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Taipei Fubon Commercial Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	15.59	15.18	15.43	16.41	15.49
Tier 1 capital / Risk-weighted assets	13.53	12.92	13.37	14.17	13.03
Common equity Tier 1 / Risk-weighted assets	12.14	11.54	12.02	12.71	11.74
Tier 1 capital / Exposure measurement	6.79	6.84	6.95	7.42	6.87
Liabilities / Equity (multiple)	13.55	13.04	12.97	12.28	13.14
【A】					
Non-performing loan ratio	0.12	0.11	0.12	0.12	0.19
Loan loss provisions / NPLs	1,067.25	1,140.71	1,083.82	1,071.34	701.76
【E】					
NIBT / Average equity	15.19	13.02	12.22	10.75	11.71
(NIBT + loan loss provisions) / Average equity	15.95	13.55	12.53	11.03	12.12
NIBT / Average assets	1.09	0.96	0.89	0.79	0.82
(NIBT + loan loss provisions) / Average assets	1.14	1.00	0.91	0.81	0.85
Net interest income / NIBT	93.60	101.68	111.20	123.64	113.01
NIBT / Net income	54.01	49.81	46.88	45.28	52.74
NIBT / Employees (in thousand / per person)	4,960.99	4,239.68	3,849.81	3,242.48	3,633.01
【L】					
Liquidity coverage ratio	118.64	120.74	139.12	126.62	137.78
Net stable funding ratio	131.10	132.79	132.80	136.36	134.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.52	19.91	20.52	21.94	25.12
Loans / Deposits	67.35	66.87	65.59	65.18	63.05
Time deposits / Deposits	49.49	49.62	51.96	47.00	47.27
NCDs / Time deposits	2.59	1.61	1.89	2.64	0.88
Accumulated gap of assets and liabilities (180 days) / Equity	-146.10	-125.78	-118.97	-103.11	-165.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.59	106.45	110.32	107.63	109.82
Interest rate sensitivity gap / Equity	74.35	48.71	75.66	53.50	71.06
【G】					
Deposit growth rate	7.20	9.18	11.47	14.71	9.59
Loan growth rate	8.52	11.48	12.33	18.61	6.22
Investment growth rate	8.07	-1.90	7.97	6.22	1.18
Guarantee growth rate	-4.78	12.58	6.78	3.73	18.99

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Cathay United Bank | Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.84	14.96	15.16	15.83	15.38
Tier 1 capital / Risk-weighted assets	13.87	13.00	13.33	13.74	12.89
Common equity Tier 1 / Risk-weighted assets	12.28	11.34	11.73	12.02	11.02
Tier 1 capital / Exposure measurement	6.13	6.52	6.54	6.52	6.16
Liabilities / Equity (multiple)	15.10	13.86	13.85	14.04	14.82
【 A 】					
Non-performing loan ratio	0.14	0.12	0.11	0.11	0.08
Loan loss provisions / NPLs	1,199.92	1,358.43	1,445.06	1,452.74	2,149.60
【 E 】					
NIBT / Average equity	18.57	17.56	16.15	13.99	12.97
(NIBT + loan loss provisions) / Average equity	19.26	18.68	17.16	14.65	13.85
NIBT / Average assets	1.20	1.16	1.07	0.86	0.82
(NIBT + loan loss provisions) / Average assets	1.25	1.24	1.14	0.90	0.88
Net interest income / NIBT	112.60	111.26	125.50	135.84	146.44
NIBT / Net income	49.70	47.99	44.26	42.80	43.18
NIBT / Employees (in thousand / per person)	4,675.64	4,425.06	3,974.17	3,219.12	2,868.06
【 L 】					
Liquidity coverage ratio	118.38	117.52	120.08	145.22	163.03
Net stable funding ratio	144.55	142.12	141.41	147.14	151.98
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.90	18.59	19.52	25.36	28.87
Loans / Deposits	67.50	69.82	70.11	64.70	62.94
Time deposits / Deposits	38.36	33.90	37.26	36.06	31.27
NCDs / Time deposits	0.90	0.22	3.06	0.25	0.33
Accumulated gap of assets and liabilities (180 days) / Equity	-188.09	-150.74	-194.56	-120.81	-78.23
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.54	102.39	99.92	108.25	108.44
Interest rate sensitivity gap / Equity	16.39	22.55	-0.81	75.50	82.25
【 G 】					
Deposit growth rate	15.42	1.44	8.38	8.93	10.79
Loan growth rate	11.51	14.53	17.39	11.91	13.22
Investment growth rate	25.69	-11.49	-8.20	5.79	1.02
Guarantee growth rate	0.43	-6.10	0.64	-3.97	7.52

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

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

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	27.09	28.90	28.07	27.63	26.69
Tier 1 capital / Risk-weighted assets	25.79	27.59	26.77	26.31	25.36
Common equity Tier 1 / Risk-weighted assets	25.79	27.59	26.77	26.31	25.36
Tier 1 capital / Exposure measurement	18.10	17.60	17.32	17.54	17.46
Liabilities / Equity (multiple)	3.81	3.80	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	2,717.99	2,261.69	2,418.71	2,178.08	3,135.80
【E】					
NIBT / Average equity	4.48	4.38	3.96	3.29	2.38
(NIBT + loan loss provisions) / Average equity	3.99	4.96	4.44	3.47	2.50
NIBT / Average assets	0.90	0.90	0.82	0.67	0.52
(NIBT + loan loss provisions) / Average assets	0.80	1.02	0.92	0.71	0.54
Net interest income / NIBT	176.86	183.07	205.53	233.91	206.18
NIBT / Net income	62.75	57.81	54.68	45.18	45.44
NIBT / Employees (in thousand / per person)	7,646.15	6,835.25	6,327.00	4,872.59	3,374.02
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	110.30	118.57	114.11	114.30	110.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	54.91	305.46	113.98	66.14	44.72
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-16.26	-0.01	-16.09	0.72	-7.47
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	145.93	148.77	141.40	144.95	145.81
Interest rate sensitivity gap / Equity	96.82	94.97	86.77	90.45	95.98
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	5.82	11.63	13.84	5.76	20.69
Investment growth rate	-0.20	1.44	-3.77	3.96	-4.69
Guarantee growth rate	4.79	19.09	13.52	28.94	12.20

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Bank of Kaohsiung

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.10	13.65	13.28	12.28	12.36
Tier 1 capital / Risk-weighted assets	12.48	12.57	12.21	10.94	10.86
Common equity Tier 1 / Risk-weighted assets	10.39	10.35	10.13	8.47	8.11
Tier 1 capital / Exposure measurement	7.77	7.76	7.67	6.62	6.58
Liabilities / Equity (multiple)	13.08	12.91	13.02	15.55	16.35
【 A 】					
Non-performing loan ratio	0.38	0.24	0.23	0.25	0.24
Loan loss provisions / NPLs	302.64	461.27	515.00	481.24	589.18
【 E 】					
NIBT / Average equity	5.76	5.79	5.58	6.88	6.76
(NIBT + loan loss provisions) / Average equity	7.16	7.03	6.17	7.78	7.90
NIBT / Average assets	0.42	0.40	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	230.70	207.42	222.74	211.04	254.60
NIBT / Net income	30.67	30.59	29.99	31.55	29.28
NIBT / Employees (in thousand / per person)	1,227.98	1,105.98	1,115.35	1,095.45	1,061.40
【 L 】					
Liquidity coverage ratio	129.86	123.55	141.33	135.15	131.53
Net stable funding ratio	131.20	131.13	130.41	133.97	135.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.43	18.62	19.40	18.57	18.52
Loans / Deposits	75.72	76.43	76.17	73.76	76.71
Time deposits / Deposits	48.32	46.26	46.70	44.02	42.22
NCDs / Time deposits	0.25	0.29	0.28	0.34	0.39
Accumulated gap of assets and liabilities (180 days) / Equity	56.26	-3.16	23.59	-28.95	31.74
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.39	98.96	99.54	94.09	96.77
Interest rate sensitivity gap / Equity	-47.48	-9.95	-4.52	-65.74	-38.71
【 G 】					
Deposit growth rate	8.42	16.48	14.54	9.65	-4.91
Loan growth rate	7.40	17.38	18.28	5.43	-4.35
Investment growth rate	-3.07	8.03	4.58	15.10	5.68
Guarantee growth rate	52.49	4.40	26.94	9.18	-3.24

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Mega International Commercial Bank　　Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	16.97	14.50	14.81	15.32	14.31
Tier 1 capital / Risk-weighted assets	14.69	12.45	12.65	13.25	12.39
Common equity Tier 1 / Risk-weighted assets	14.55	12.45	12.53	13.25	12.39
Tier 1 capital / Exposure measurement	7.85	7.03	7.30	7.29	7.06
Liabilities / Equity (multiple)	10.63	11.27	11.17	10.97	11.72
【 A 】					
Non-performing loan ratio	0.26	0.31	0.24	0.17	0.16
Loan loss provisions / NPLs	648.71	522.46	701.92	985.09	930.65
【 E 】					
NIBT / Average equity	10.98	12.08	10.17	11.95	9.72
(NIBT + loan loss provisions) / Average equity	11.34	12.78	11.04	13.07	10.22
NIBT / Average assets	0.87	0.98	0.81	0.91	0.68
(NIBT + loan loss provisions) / Average assets	0.90	1.04	0.88	1.00	0.71
Net interest income / NIBT	104.86	95.18	112.65	103.68	135.50
NIBT / Net income	54.99	55.51	48.19	51.32	50.05
NIBT / Employees (in thousand / per person)	5,336.93	5,848.03	4,721.94	5,117.78	3,984.65
【 L 】					
Liquidity coverage ratio	119.11	114.44	119.88	133.41	116.67
Net stable funding ratio	120.63	122.96	122.85	126.45	125.01
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.47	24.72	23.91	27.84	30.63
Loans / Deposits	78.14	73.83	73.04	73.26	73.88
Time deposits / Deposits	52.07	53.90	54.26	50.70	48.53
NCDs / Time deposits	0.01	0.02	0.01	0.03	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	-39.36	-52.37	-64.34	-64.76	-42.21
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	129.50	121.55	124.92	125.37	128.23
Interest rate sensitivity gap / Equity	151.46	118.05	135.88	131.06	151.61
【 G 】					
Deposit growth rate	-1.63	5.87	10.34	0.23	-4.16
Loan growth rate	2.74	8.28	7.63	2.88	1.99
Investment growth rate	-8.78	-2.93	2.97	5.15	-7.86
Guarantee growth rate	3.26	-3.32	3.52	-4.61	8.54

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Agricultural Bank of Taiwan

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	11.97	10.68	11.71	12.41	12.68
Tier 1 capital / Risk-weighted assets	9.67	9.69	9.49	10.93	10.59
Common equity Tier 1 / Risk-weighted assets	7.30	7.50	7.21	8.75	8.35
Tier 1 capital / Exposure measurement	3.54	3.46	3.46	3.72	3.48
Liabilities / Equity (multiple)	33.97	34.00	34.79	30.64	33.55
【A】					
Non-performing loan ratio	0.72	0.46	0.46	0.26	0.07
Loan loss provisions / NPLs	223.83	326.63	359.08	557.79	2,066.32
【E】					
NIBT / Average equity	-14.40	-18.23	-25.19	0.48	3.14
(NIBT + loan loss provisions) / Average equity	-12.63	-17.94	-22.70	-0.74	3.16
NIBT / Average assets	-0.33	-0.44	-0.59	0.01	0.09
(NIBT + loan loss provisions) / Average assets	-0.29	-0.44	-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)	-7,148.94	-11,197.12	-14,656.10	326.73	2,358.09
【L】					
Liquidity coverage ratio	114.59	114.34	114.11	114.32	117.39
Net stable funding ratio	135.90	141.33	132.84	147.90	148.69
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.06	42.50	41.27	46.05	48.79
Loans / Deposits	53.64	52.30	51.10	50.46	49.31
Time deposits / Deposits	92.67	96.69	95.21	97.37	97.69
NCDs / Time deposits	3.03	4.02	7.20	4.74	1.23
Accumulated gap of assets and liabilities (180 days) / Equity	-1,350.44	-1,156.84	-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	76.50	72.96	74.28	72.53	74.24
Interest rate sensitivity gap / Equity	-663.75	-739.91	-726.92	-669.15	-673.56
【G】					
Deposit growth rate	-4.02	-8.30	-8.06	-1.98	1.92
Loan growth rate	-1.56	5.13	-6.90	0.32	24.74
Investment growth rate	-15.38	-9.95	-11.86	-4.14	25.95
Guarantee growth rate	11.15	9.90	11.56	25.60	-15.84

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Citibank Taiwan

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	44.59	42.96	42.68	52.32	20.27
Tier 1 capital / Risk-weighted assets	44.05	42.36	42.07	51.72	19.31
Common equity Tier 1 / Risk-weighted assets	44.05	42.36	42.07	51.72	19.31
Tier 1 capital / Exposure measurement	15.73	15.16	16.92	16.93	7.70
Liabilities / Equity (multiple)	4.17	4.32	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	72,500.00	92,600.00	97,400.00	38,700.00	575.82
【 E 】					
NIBT / Average equity	11.14	11.19	10.77	19.00	4.95
(NIBT + loan loss provisions) / Average equity	10.87	11.41	10.76	18.87	4.97
NIBT / Average assets	2.19	2.27	2.10	2.94	0.62
(NIBT + loan loss provisions) / Average assets	2.14	2.31	2.10	2.92	0.62
Net interest income / NIBT	85.81	96.00	101.08	39.64	246.68
NIBT / Net income	75.29	68.64	65.52	134.49	21.36
NIBT / Employees (in thousand / per person)	18,229.46	16,959.06	16,465.08	-	1,248.11
【 L 】					
Liquidity coverage ratio	179.82	210.89	222.63	246.82	199.92
Net stable funding ratio	183.10	218.86	201.51	230.50	173.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	109.52	93.37	105.22	115.82	39.53
Loans / Deposits	18.91	21.47	25.50	19.47	43.32
Time deposits / Deposits	15.54	16.92	13.97	12.71	24.35
NCDs / Time deposits	0.02	0.02	0.03	0.03	0.01
Accumulated gap of assets and liabilities (180 days) / Equity	21.84	67.59	63.23	27.21	-7.26
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.65	132.14	126.68	130.92	102.68
Interest rate sensitivity gap / Equity	16.32	49.79	36.74	47.57	7.66
【 G 】					
Deposit growth rate	-7.13	-40.35	0.79	-48.19	7.29
Loan growth rate	-18.18	-70.61	32.01	-76.71	-0.61
Investment growth rate	-19.49	-0.21	-24.72	-19.64	3.48
Guarantee growth rate	-9.31	51.97	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

June 30, 2025

O-Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.71	13.68	13.69	13.97	14.49
Tier 1 capital / Risk-weighted assets	12.60	11.72	12.19	12.54	12.72
Common equity Tier 1 / Risk-weighted assets	12.51	11.61	12.11	12.36	12.09
Tier 1 capital / Exposure measurement	7.51	7.16	7.57	7.56	7.80
Liabilities / Equity (multiple)	8.70	9.40	8.66	8.75	8.44
【 A 】					
Non-performing loan ratio	0.12	0.16	0.12	0.09	0.35
Loan loss provisions / NPLs	1,159.04	916.34	1,085.20	1,510.77	431.59
【 E 】					
NIBT / Average equity	5.56	9.40	8.19	7.08	14.81
(NIBT + loan loss provisions) / Average equity	6.02	10.57	8.02	7.12	15.38
NIBT / Average assets	0.59	0.97	0.84	0.72	1.52
(NIBT + loan loss provisions) / Average assets	0.64	1.09	0.82	0.73	1.58
Net interest income / NIBT	122.62	62.50	77.62	83.27	52.99
NIBT / Net income	35.72	45.70	43.77	40.33	57.55
NIBT / Employees (in thousand / per person)	1,953.41	3,565.38	3,139.04	2,548.80	5,141.73
【 L 】					
Liquidity coverage ratio	117.72	111.65	125.83	117.73	114.23
Net stable funding ratio	119.77	112.34	123.23	116.70	111.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.51	43.14	45.40	45.46	46.54
Loans / Deposits	77.02	69.66	71.38	68.36	67.58
Time deposits / Deposits	78.94	80.51	80.97	79.67	81.78
NCDs / Time deposits	1.81	2.71	2.14	2.75	4.86
Accumulated gap of assets and liabilities (180 days) / Equity	-203.38	-173.11	-88.71	-69.28	-112.47
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.14	104.80	107.87	102.78	108.94
Interest rate sensitivity gap / Equity	21.18	23.96	37.47	13.53	43.21
【 G 】					
Deposit growth rate	-7.27	5.99	3.96	8.25	15.30
Loan growth rate	5.09	9.17	10.88	9.37	18.75
Investment growth rate	-8.93	0.71	-2.65	7.94	3.93
Guarantee growth rate	19.72	-4.24	16.47	29.10	-41.55

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Taiwan Business Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.37	13.17	13.31	13.53	12.45
Tier 1 capital / Risk-weighted assets	10.54	9.87	10.12	9.89	9.30
Common equity Tier 1 / Risk-weighted assets	9.26	8.56	8.86	8.54	7.89
Tier 1 capital / Exposure measurement	6.05	5.73	5.84	5.72	5.48
Liabilities / Equity (multiple)	16.64	17.03	17.04	17.38	18.88
【 A 】					
Non-performing loan ratio	0.16	0.18	0.17	0.18	0.20
Loan loss provisions / NPLs	845.27	718.82	790.85	720.93	641.78
【 E 】					
NIBT / Average equity	11.45	12.62	10.86	10.66	11.44
(NIBT + loan loss provisions) / Average equity	13.25	14.01	11.64	12.86	12.19
NIBT / Average assets	0.65	0.69	0.60	0.57	0.58
(NIBT + loan loss provisions) / Average assets	0.75	0.76	0.64	0.68	0.62
Net interest income / NIBT	123.02	116.36	135.00	150.32	167.58
NIBT / Net income	44.68	46.59	41.37	38.94	42.26
NIBT / Employees (in thousand / per person)	2,759.64	2,854.45	2,514.70	2,227.11	2,210.73
【 L 】					
Liquidity coverage ratio	110.68	111.76	112.47	120.81	118.86
Net stable funding ratio	120.27	124.14	124.50	128.39	131.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.51	22.81	23.07	25.00	22.12
Loans / Deposits	78.99	78.18	78.51	77.73	77.91
Time deposits / Deposits	48.24	50.33	48.64	47.04	42.99
NCDs / Time deposits	0.55	0.60	0.68	0.64	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	50.80	30.84	64.94	58.45	85.30
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.02	107.40	107.14	109.40	106.95
Interest rate sensitivity gap / Equity	102.28	92.96	90.72	120.60	95.52
【 G 】					
Deposit growth rate	0.75	11.08	4.39	8.95	0.29
Loan growth rate	6.75	9.13	8.60	6.54	7.61
Investment growth rate	5.21	6.19	-3.27	18.61	-9.60
Guarantee growth rate	5.53	20.03	23.19	24.74	-9.37

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Standard Chartered Bank (Taiwan)

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	16.08	14.96	16.76	15.46	16.34
Tier 1 capital / Risk-weighted assets	12.84	14.00	13.21	14.46	14.91
Common equity Tier 1 / Risk-weighted assets	12.84	14.00	13.21	14.46	14.91
Tier 1 capital / Exposure measurement	6.38	6.38	6.39	6.50	6.12
Liabilities / Equity (multiple)	14.15	13.80	13.84	13.20	13.99
【 A 】					
Non-performing loan ratio	0.12	0.14	0.16	0.14	0.09
Loan loss provisions / NPLs	1,423.08	1,235.65	1,134.92	1,235.65	1,815.04
【 E 】					
NIBT / Average equity	10.48	12.22	12.37	11.87	6.25
(NIBT + loan loss provisions) / Average equity	11.55	13.90	13.31	12.83	6.48
NIBT / Average assets	0.70	0.82	0.82	0.79	0.40
(NIBT + loan loss provisions) / Average assets	0.77	0.93	0.89	0.86	0.41
Net interest income / NIBT	125.07	110.48	114.71	98.17	189.94
NIBT / Net income	32.02	34.17	34.20	34.79	22.62
NIBT / Employees (in thousand / per person)	2,475.86	2,618.43	2,662.60	2,313.10	1,153.11
【 L 】					
Liquidity coverage ratio	163.58	169.89	155.83	216.88	160.66
Net stable funding ratio	137.71	145.87	139.88	152.77	150.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	42.24	50.94	50.22	49.68	63.82
Loans / Deposits	50.95	49.37	49.11	48.51	49.79
Time deposits / Deposits	40.35	35.07	37.37	34.14	30.47
NCDs / Time deposits	2.51	2.31	2.70	2.58	2.11
Accumulated gap of assets and liabilities (180 days) / Equity	-125.82	-191.70	-143.88	-156.43	-196.19
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	119.15	119.67	116.50	122.81	139.95
Interest rate sensitivity gap / Equity	148.56	142.49	118.48	152.94	278.20
【 G 】					
Deposit growth rate	3.99	0.55	5.67	2.19	1.32
Loan growth rate	7.30	4.98	6.98	-0.44	-3.32
Investment growth rate	14.60	-25.22	-8.79	-20.08	1.12
Guarantee growth rate	0.33	12.63	-25.84	44.38	2.28

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Taichung Commercial Bank　　Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.01	15.26	13.86	15.47	15.95
Tier 1 capital / Risk-weighted assets	12.60	13.55	12.56	13.67	14.03
Common equity Tier 1 / Risk-weighted assets	11.43	11.79	11.35	11.85	12.01
Tier 1 capital / Exposure measurement	8.88	9.33	8.79	9.44	9.53
Liabilities / Equity (multiple)	10.68	10.36	10.63	10.26	10.52
【 A 】					
Non-performing loan ratio	0.29	0.11	0.06	0.14	0.15
Loan loss provisions / NPLs	404.60	1,101.25	2,048.33	935.73	849.81
【 E 】					
NIBT / Average equity	11.92	12.87	12.28	11.15	10.05
(NIBT + loan loss provisions) / Average equity	12.33	13.53	13.13	12.79	10.53
NIBT / Average assets	1.01	1.15	1.09	0.99	0.83
(NIBT + loan loss provisions) / Average assets	1.05	1.21	1.16	1.13	0.87
Net interest income / NIBT	120.62	109.66	116.51	132.03	156.71
NIBT / Net income	55.68	56.80	54.43	49.71	46.43
NIBT / Employees (in thousand / per person)	3,249.18	3,416.44	3,158.63	2,761.54	2,291.99
【 L 】					
Liquidity coverage ratio	125.92	122.04	118.89	138.22	137.93
Net stable funding ratio	130.19	131.57	129.23	135.27	139.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.94	19.65	18.97	19.54	20.75
Loans / Deposits	74.41	76.14	75.31	74.84	75.80
Time deposits / Deposits	54.01	49.89	51.63	47.31	45.82
NCDs / Time deposits	1.06	0.27	1.79	0.31	0.37
Accumulated gap of assets and liabilities (180 days) / Equity	-99.33	-100.03	-84.20	-112.12	-145.93
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.13	89.93	86.83	89.09	91.86
Interest rate sensitivity gap / Equity	-96.24	-85.38	-113.45	-92.04	-71.76
【 G 】					
Deposit growth rate	13.01	8.23	10.53	6.76	3.62
Loan growth rate	11.10	9.02	11.22	5.41	7.10
Investment growth rate	7.24	14.36	14.67	16.00	-5.51
Guarantee growth rate	17.91	20.60	25.26	11.61	0.44

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

King's Town Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	21.59	16.88	17.67	17.00	14.33
Tier 1 capital / Risk-weighted assets	20.45	15.76	16.58	15.84	13.19
Common equity Tier 1 / Risk-weighted assets	20.45	15.76	16.58	15.84	13.19
Tier 1 capital / Exposure measurement	14.72	12.88	13.30	12.93	10.99
Liabilities / Equity (multiple)	5.20	6.38	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	7,705.13	7,684.00	6,889.13	7,545.83	8,940.00
【 E 】					
NIBT / Average equity	8.65	14.32	12.02	15.00	6.09
(NIBT + loan loss provisions) / Average equity	8.63	16.25	12.36	14.98	6.83
NIBT / Average assets	1.34	2.03	1.72	1.93	0.81
(NIBT + loan loss provisions) / Average assets	1.34	2.31	1.77	1.92	0.91
Net interest income / NIBT	129.13	69.30	83.74	71.86	193.66
NIBT / Net income	84.10	71.25	71.25	75.56	57.40
NIBT / Employees (in thousand / per person)	4,930.00	7,749.49	6,383.17	7,491.74	2,887.32
【 L 】					
Liquidity coverage ratio	336.65	204.45	177.17	215.11	114.07
Net stable funding ratio	149.72	152.12	143.20	145.03	130.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.54	24.30	20.72	23.95	19.45
Loans / Deposits	79.96	77.23	81.73	78.47	86.53
Time deposits / Deposits	45.52	47.92	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	43.32	24.14	15.87	0.29	-76.85
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.22	96.04	97.76	97.38	98.03
Interest rate sensitivity gap / Equity	-3.53	-20.65	-11.08	-13.97	-12.37
【 G 】					
Deposit growth rate	-4.17	0.58	-0.11	4.80	12.41
Loan growth rate	-0.78	-6.87	4.03	-4.96	17.36
Investment growth rate	-18.34	5.00	-0.07	6.33	-6.94
Guarantee growth rate	-26.62	-12.66	-33.89	1.02	-10.64

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

HSBC Bank (Taiwan) Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	18.77	17.81	19.23	18.69	18.13
Tier 1 capital / Risk-weighted assets	17.72	16.79	18.22	17.67	17.06
Common equity Tier 1 / Risk-weighted assets	17.72	16.79	18.22	17.67	17.06
Tier 1 capital / Exposure measurement	7.09	6.83	7.40	6.99	6.78
Liabilities / Equity (multiple)	10.60	10.66	10.07	10.51	11.02
【 A 】					
Non-performing loan ratio	0.06	0.05	0.06	0.06	0.04
Loan loss provisions / NPLs	2,040.38	2,334.68	2,148.48	2,208.52	3,626.47
【 E 】					
NIBT / Average equity	19.21	19.93	19.04	18.30	10.78
(NIBT + loan loss provisions) / Average equity	19.45	20.57	19.10	18.40	10.71
NIBT / Average assets	1.72	1.79	1.70	1.58	0.79
(NIBT + loan loss provisions) / Average assets	1.74	1.85	1.70	1.59	0.79
Net interest income / NIBT	48.56	32.51	35.88	52.87	89.63
NIBT / Net income	52.78	53.38	52.01	52.02	38.80
NIBT / Employees (in thousand / per person)	6,061.85	5,969.76	5,542.59	5,167.49	2,749.51
【 L 】					
Liquidity coverage ratio	182.33	178.77	173.40	168.04	191.83
Net stable funding ratio	161.53	163.72	164.53	173.56	156.83
Liquidity reserve ratio (average daily data in the last month of each quarter)	52.56	67.20	51.96	72.58	64.95
Loans / Deposits	60.85	59.01	58.15	56.56	60.32
Time deposits / Deposits	41.25	43.61	43.22	44.43	38.39
NCDs / Time deposits	0.05	0.13	0.04	0.11	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	-86.98	-81.22	-86.22	-52.80	-50.88
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	131.63	155.92	150.27	157.07	155.50
Interest rate sensitivity gap / Equity	157.61	270.25	231.47	283.11	277.22
【 G 】					
Deposit growth rate	3.82	10.61	6.12	11.78	8.15
Loan growth rate	7.06	9.10	9.12	4.80	7.91
Investment growth rate	5.20	12.24	-16.85	40.86	-36.35
Guarantee growth rate	-29.60	65.82	-10.51	30.56	11.61

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Taipei Star Bank | Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.81	13.35	14.25	13.67	14.07
Tier 1 capital / Risk-weighted assets	11.55	11.43	11.95	11.74	11.95
Common equity Tier 1 / Risk-weighted assets	9.77	9.77	10.10	10.05	10.22
Tier 1 capital / Exposure measurement	6.94	6.61	6.90	6.80	6.87
Liabilities / Equity (multiple)	14.52	14.97	14.66	14.49	14.54
【 A 】					
Non-performing loan ratio	0.20	0.11	0.10	0.07	0.28
Loan loss provisions / NPLs	562.10	1,076.67	1,224.56	1,534.15	431.17
【 E 】					
NIBT / Average equity	5.71	3.29	4.82	2.44	4.55
(NIBT + loan loss provisions) / Average equity	5.52	3.50	5.63	2.19	4.89
NIBT / Average assets	0.37	0.21	0.31	0.16	0.28
(NIBT + loan loss provisions) / Average assets	0.36	0.22	0.36	0.14	0.30
Net interest income / NIBT	317.92	471.58	342.50	623.57	375.86
NIBT / Net income	24.57	16.13	20.85	13.38	20.75
NIBT / Employees (in thousand / per person)	752.17	424.11	603.45	308.37	569.87
【 L 】					
Liquidity coverage ratio	122.02	118.76	123.27	140.52	134.41
Net stable funding ratio	121.64	122.91	121.27	125.21	117.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.18	20.15	20.05	19.01	20.30
Loans / Deposits	77.21	73.30	72.86	73.94	76.72
Time deposits / Deposits	63.09	61.59	61.86	61.70	60.27
NCDs / Time deposits	12.40	4.94	13.19	1.90	1.55
Accumulated gap of assets and liabilities (180 days) / Equity	-132.92	-253.93	-170.12	-256.45	-296.65
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	85.59	81.71	83.53	82.61	83.71
Interest rate sensitivity gap / Equity	-191.07	-247.98	-216.84	-227.02	-212.14
【 G 】					
Deposit growth rate	2.96	4.20	5.85	3.46	0.87
Loan growth rate	8.46	-0.27	4.30	-0.28	3.40
Investment growth rate	-11.27	9.53	0.32	4.71	-10.73
Guarantee growth rate	-22.87	37.24	-49.50	2,837.50	-91.27

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Hwatai Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	12.42	12.11	12.70	12.58	12.32
Tier 1 capital / Risk-weighted assets	9.24	8.82	9.47	9.18	9.05
Common equity Tier 1 / Risk-weighted assets	8.69	8.22	8.90	8.55	8.33
Tier 1 capital / Exposure measurement	6.57	6.39	6.72	6.61	6.62
Liabilities / Equity (multiple)	14.77	15.15	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	272,100.00	246,800.00	251,200.00	216,800.00	13,707.14
【 E 】					
NIBT / Average equity	9.03	8.33	8.53	8.21	7.56
(NIBT + loan loss provisions) / Average equity	9.82	10.85	9.15	7.82	8.18
NIBT / Average assets	0.60	0.53	0.54	0.51	0.45
(NIBT + loan loss provisions) / Average assets	0.65	0.69	0.58	0.49	0.49
Net interest income / NIBT	241.89	256.63	257.30	255.01	275.40
NIBT / Net income	37.32	32.81	33.57	33.84	30.07
NIBT / Employees (in thousand / per person)	1,922.67	1,607.19	1,587.70	1,415.86	1,113.70
【 L 】					
Liquidity coverage ratio	111.70	113.73	132.37	148.22	116.13
Net stable funding ratio	143.71	134.22	144.69	130.52	145.44
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.48	21.84	19.09	18.41	18.26
Loans / Deposits	80.75	78.25	78.53	78.53	80.38
Time deposits / Deposits	67.28	63.71	61.73	62.07	57.04
NCDs / Time deposits	9.91	4.42	4.79	9.46	5.12
Accumulated gap of assets and liabilities (180 days) / Equity	-16.22	-186.70	-42.83	-127.24	-196.53
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.86	101.89	104.74	101.42	100.42
Interest rate sensitivity gap / Equity	66.00	25.78	61.80	18.84	5.62
【 G 】					
Deposit growth rate	11.12	14.10	11.35	16.03	13.59
Loan growth rate	14.67	11.76	11.36	13.35	18.66
Investment growth rate	9.08	12.32	11.02	12.34	-7.56
Guarantee growth rate	15.15	-35.71	-49.10	119.74	-72.16

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Shin Kong Commercial Bank — Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.74	14.62	15.12	15.45	14.38
Tier 1 capital / Risk-weighted assets	12.74	12.45	13.00	13.48	12.18
Common equity Tier 1 / Risk-weighted assets	10.26	9.90	10.49	10.79	9.71
Tier 1 capital / Exposure measurement	6.62	6.54	6.74	6.84	6.15
Liabilities / Equity (multiple)	16.69	16.72	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	1,042.49	1,096.70	1,085.87	1,107.86	1,089.24
【 E 】					
NIBT / Average equity	5.12	10.54	10.52	10.37	11.35
(NIBT + loan loss provisions) / Average equity	5.59	11.26	11.22	10.74	11.58
NIBT / Average assets	0.32	0.68	0.68	0.68	0.69
(NIBT + loan loss provisions) / Average assets	0.35	0.73	0.73	0.71	0.70
Net interest income / NIBT	324.44	152.99	157.96	155.83	165.40
NIBT / Net income	20.34	42.04	41.71	41.82	43.95
NIBT / Employees (in thousand / per person)	1,145.58	2,340.99	2,276.01	2,142.67	2,152.13
【 L 】					
Liquidity coverage ratio	126.08	141.71	134.72	147.89	159.99
Net stable funding ratio	134.22	135.48	136.55	137.83	142.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.12	20.47	19.49	22.17	26.56
Loans / Deposits	76.30	75.50	76.09	73.54	70.20
Time deposits / Deposits	58.41	57.02	57.27	56.49	56.52
NCDs / Time deposits	2.91	3.14	4.30	3.02	5.06
Accumulated gap of assets and liabilities (180 days) / Equity	-263.62	-256.63	-199.23	-176.15	-285.11
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	92.88	89.76	92.04	88.94	86.29
Interest rate sensitivity gap / Equity	-92.01	-130.92	-96.95	-132.99	-182.30
【 G 】					
Deposit growth rate	4.14	1.93	2.44	2.13	2.75
Loan growth rate	5.24	9.14	5.99	7.01	4.70
Investment growth rate	3.05	-0.27	1.95	0.34	-2.83
Guarantee growth rate	21.77	15.90	17.11	17.41	-23.43

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Sunny Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	13.77	13.07	13.30	13.41	12.97
Tier 1 capital / Risk-weighted assets	12.09	11.29	11.54	11.46	11.28
Common equity Tier 1 / Risk-weighted assets	10.09	9.34	9.66	9.45	9.12
Tier 1 capital / Exposure measurement	7.77	7.28	7.44	7.37	7.11
Liabilities / Equity (multiple)	13.74	14.82	14.36	14.64	15.55
【A】					
Non-performing loan ratio	0.09	0.00	0.05	0.00	0.15
Loan loss provisions / NPLs	1,319.19	48,741.67	2,563.90	36,541.18	875.07
【E】					
NIBT / Average equity	12.29	12.88	8.94	7.84	12.57
(NIBT + loan loss provisions) / Average equity	12.00	12.69	10.91	11.29	11.81
NIBT / Average assets	0.85	0.86	0.61	0.52	0.79
(NIBT + loan loss provisions) / Average assets	0.83	0.85	0.74	0.74	0.74
Net interest income / NIBT	125.18	124.02	179.64	216.10	152.38
NIBT / Net income	59.67	60.43	43.86	37.70	58.43
NIBT / Employees (in thousand / per person)	2,583.90	2,648.01	1,819.67	1,547.10	2,253.39
【L】					
Liquidity coverage ratio	117.53	115.70	121.31	114.58	115.79
Net stable funding ratio	129.76	127.79	130.47	128.79	132.06
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.66	20.95	20.84	18.64	18.78
Loans / Deposits	74.72	74.85	73.65	76.06	74.50
Time deposits / Deposits	70.78	68.80	68.50	68.41	66.68
NCDs / Time deposits	5.53	6.54	6.11	6.94	6.33
Accumulated gap of assets and liabilities (180 days) / Equity	-190.33	-253.72	-273.50	-261.63	-286.39
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.35	89.42	89.40	89.20	88.78
Interest rate sensitivity gap / Equity	-114.33	-134.96	-131.55	-135.65	-149.41
【G】					
Deposit growth rate	5.59	5.04	8.19	4.69	5.32
Loan growth rate	5.39	5.52	4.75	6.87	9.03
Investment growth rate	4.62	17.95	16.56	10.67	-11.73
Guarantee growth rate	7.98	3.49	5.48	-20.43	6.04

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Bank of Panhsin

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	12.46	12.14	12.09	12.18	12.04
Tier 1 capital / Risk-weighted assets	10.52	9.76	10.05	9.63	9.43
Common equity Tier 1 / Risk-weighted assets	9.65	8.88	9.17	8.73	8.46
Tier 1 capital / Exposure measurement	6.60	6.02	6.07	6.02	5.79
Liabilities / Equity (multiple)	13.34	14.29	14.15	14.26	14.88
【 A 】					
Non-performing loan ratio	0.49	0.16	0.18	0.13	0.19
Loan loss provisions / NPLs	259.70	787.31	699.50	967.80	637.17
【 E 】					
NIBT / Average equity	8.09	8.94	8.44	9.22	9.95
(NIBT + loan loss provisions) / Average equity	8.95	10.03	9.40	9.37	10.09
NIBT / Average assets	0.57	0.60	0.58	0.62	0.64
(NIBT + loan loss provisions) / Average assets	0.63	0.68	0.64	0.63	0.65
Net interest income / NIBT	196.87	176.45	189.68	182.66	184.11
NIBT / Net income	35.98	38.32	35.86	38.48	39.45
NIBT / Employees (in thousand / per person)	1,520.25	1,508.07	1,470.82	1,428.68	1,368.88
【 L 】					
Liquidity coverage ratio	118.37	113.67	127.12	114.86	130.02
Net stable funding ratio	132.38	134.05	139.55	134.01	139.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.92	20.18	19.91	19.15	20.33
Loans / Deposits	74.09	73.67	71.63	73.99	71.85
Time deposits / Deposits	57.76	57.05	56.30	57.94	56.04
NCDs / Time deposits	0.01	0.10	0.07	0.15	0.22
Accumulated gap of assets and liabilities (180 days) / Equity	-23.38	-24.86	34.76	-33.45	-53.76
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.46	97.97	98.48	97.85	95.39
Interest rate sensitivity gap / Equity	-16.80	-23.33	-17.19	-24.51	-54.69
【 G 】					
Deposit growth rate	-0.06	6.68	6.57	3.86	6.80
Loan growth rate	2.94	6.18	4.20	6.94	3.03
Investment growth rate	5.44	7.74	2.16	5.74	13.24
Guarantee growth rate	28.51	-30.51	-17.01	0.54	-4.83

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Cota Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	14.67	14.11	14.75	14.85	13.04
Tier 1 capital / Risk-weighted assets	12.76	11.95	12.72	12.62	11.57
Common equity Tier 1 / Risk-weighted assets	12.30	11.47	12.26	12.12	11.07
Tier 1 capital / Exposure measurement	7.70	7.36	7.92	7.50	6.59
Liabilities / Equity (multiple)	12.07	12.53	11.58	12.36	12.97
【A】					
Non-performing loan ratio	0.56	0.74	0.42	0.22	0.17
Loan loss provisions / NPLs	216.79	170.93	284.43	622.68	778.85
【E】					
NIBT / Average equity	7.29	8.74	6.70	8.23	7.99
(NIBT + loan loss provisions) / Average equity	7.62	9.37	9.21	8.27	8.10
NIBT / Average assets	0.58	0.66	0.51	0.61	0.57
(NIBT + loan loss provisions) / Average assets	0.60	0.71	0.70	0.61	0.57
Net interest income / NIBT	256.17	215.05	288.78	244.84	254.23
NIBT / Net income	33.86	35.32	27.16	34.17	33.32
NIBT / Employees (in thousand / per person)	1,010.95	1,115.25	855.94	993.97	913.12
【L】					
Liquidity coverage ratio	179.57	207.55	156.77	331.32	193.29
Net stable funding ratio	141.31	142.41	142.33	145.72	142.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.34	18.98	16.14	20.71	18.93
Loans / Deposits	79.98	77.09	80.01	75.48	78.58
Time deposits / Deposits	56.07	53.81	52.17	52.79	51.04
NCDs / Time deposits	0.09	0.09	0.10	0.40	0.95
Accumulated gap of assets and liabilities (180 days) / Equity	-195.84	-221.95	-179.55	-116.70	-180.44
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	79.03	79.73	78.26	82.94	82.80
Interest rate sensitivity gap / Equity	-237.01	-238.46	-235.67	-197.28	-209.91
【G】					
Deposit growth rate	3.98	6.05	2.69	5.34	0.95
Loan growth rate	7.88	3.96	8.85	1.18	8.66
Investment growth rate	-15.52	19.64	-3.90	9.75	-8.07
Guarantee growth rate	23.21	7.13	5.73	16.95	13.53

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Union Bank of Taiwan

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.55	14.37	15.26	14.73	14.95
Tier 1 capital / Risk-weighted assets	13.16	12.27	13.18	12.69	12.93
Common equity Tier 1 / Risk-weighted assets	10.79	9.84	10.72	10.08	10.00
Tier 1 capital / Exposure measurement	6.89	6.38	6.66	6.32	6.38
Liabilities / Equity (multiple)	11.60	11.97	11.54	12.43	12.53
【 A 】					
Non-performing loan ratio	0.25	0.30	0.22	0.27	0.24
Loan loss provisions / NPLs	469.45	402.63	536.62	440.08	481.73
【 E 】					
NIBT / Average equity	8.12	8.80	8.35	8.15	7.14
(NIBT + loan loss provisions) / Average equity	8.42	9.18	8.91	8.41	7.40
NIBT / Average assets	0.65	0.67	0.64	0.59	0.53
(NIBT + loan loss provisions) / Average assets	0.68	0.69	0.69	0.61	0.55
Net interest income / NIBT	140.06	125.76	136.47	159.79	224.26
NIBT / Net income	39.14	35.82	35.90	34.41	33.36
NIBT / Employees (in thousand / per person)	1,669.06	1,581.88	1,526.78	1,324.12	1,124.97
【 L 】					
Liquidity coverage ratio	128.59	118.39	134.29	125.27	147.97
Net stable funding ratio	131.45	132.53	134.07	133.56	134.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.04	19.04	18.24	19.83	18.36
Loans / Deposits	75.69	75.61	75.83	75.13	74.81
Time deposits / Deposits	51.70	51.75	52.03	51.43	50.04
NCDs / Time deposits	0.06	0.05	0.05	0.06	0.73
Accumulated gap of assets and liabilities (180 days) / Equity	-79.59	-122.88	-78.73	-94.19	-123.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.46	94.50	94.83	95.07	95.19
Interest rate sensitivity gap / Equity	-45.58	-57.67	-51.82	-53.95	-52.51
【 G 】					
Deposit growth rate	5.25	6.30	6.19	6.70	5.63
Loan growth rate	5.59	5.60	7.41	6.97	7.18
Investment growth rate	5.75	-0.79	2.65	12.66	-8.18
Guarantee growth rate	4.17	15.55	14.51	4.51	2.26

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Far Eastern International Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	14.34	14.80	14.44	15.03	14.90
Tier 1 capital / Risk-weighted assets	12.38	12.47	12.40	12.60	12.27
Common equity Tier 1 / Risk-weighted assets	11.80	11.86	11.82	11.98	11.63
Tier 1 capital / Exposure measurement	6.55	6.71	6.61	6.83	6.73
Liabilities / Equity (multiple)	13.29	12.67	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	2,431.42	1,501.20	1,970.50	1,190.63	391.77
【E】					
NIBT / Average equity	6.81	9.06	8.04	8.24	8.24
(NIBT + loan loss provisions) / Average equity	6.93	9.24	8.07	8.52	8.45
NIBT / Average assets	0.50	0.69	0.60	0.60	0.57
(NIBT + loan loss provisions) / Average assets	0.51	0.70	0.60	0.63	0.58
Net interest income / NIBT	152.75	108.30	121.27	137.89	167.29
NIBT / Net income	34.71	42.69	38.72	37.42	36.35
NIBT / Employees (in thousand / per person)	1,639.83	2,108.40	1,887.59	1,814.56	1,668.26
【L】					
Liquidity coverage ratio	125.09	131.62	122.25	125.61	112.03
Net stable funding ratio	123.96	123.93	124.40	126.41	127.04
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.36	29.56	29.17	29.13	30.81
Loans / Deposits	70.25	72.43	70.80	71.69	73.08
Time deposits / Deposits	65.03	63.41	64.56	64.46	65.44
NCDs / Time deposits	3.96	4.71	3.87	7.89	4.84
Accumulated gap of assets and liabilities (180 days) / Equity	-250.86	-294.53	-238.29	-247.74	-216.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.44	r 100.28	99.23	104.12	103.19
Interest rate sensitivity gap / Equity	-46.57	r 2.57	-7.20	37.91	30.03
【G】					
Deposit growth rate	4.83	3.33	4.47	9.16	-2.28
Loan growth rate	2.93	3.05	4.50	6.70	7.56
Investment growth rate	15.72	-1.06	7.16	7.77	-0.62
Guarantee growth rate	132.76	-39.87	31.52	-18.99	-40.73

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Yuanta Commercial Bank　　Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	14.94	14.18	13.87	14.82	14.65
Tier 1 capital / Risk-weighted assets	12.35	11.87	11.79	12.47	12.02
Common equity Tier 1 / Risk-weighted assets	11.76	11.24	11.19	11.77	11.26
Tier 1 capital / Exposure measurement	6.55	6.37	6.44	6.55	6.27
Liabilities / Equity (multiple)	13.76	13.91	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	2,156.15	3,347.25	3,061.90	4,231.02	6,585.64
【E】					
NIBT / Average equity	9.05	9.22	8.90	8.93	7.75
(NIBT + loan loss provisions) / Average equity	9.18	9.83	9.26	9.09	8.02
NIBT / Average assets	0.61	0.63	0.61	0.60	0.53
(NIBT + loan loss provisions) / Average assets	0.62	0.67	0.63	0.61	0.55
Net interest income / NIBT	132.57	119.13	126.43	130.04	155.77
NIBT / Net income	45.32	45.69	42.95	46.34	43.40
NIBT / Employees (in thousand / per person)	2,661.45	2,573.88	2,454.04	2,373.32	2,028.45
【L】					
Liquidity coverage ratio	136.64	165.73	133.17	169.76	158.58
Net stable funding ratio	139.95	149.46	141.61	155.36	154.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.90	23.84	21.51	25.82	30.10
Loans / Deposits	68.41	66.42	69.51	66.71	66.21
Time deposits / Deposits	51.80	45.07	50.39	45.67	46.49
NCDs / Time deposits	0.60	0.39	0.21	1.66	0.69
Accumulated gap of assets and liabilities (180 days) / Equity	-97.79	-14.03	-99.62	-36.85	-66.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.19	89.78	91.93	91.79	89.55
Interest rate sensitivity gap / Equity	-102.54	-115.64	-89.91	-89.61	-120.41
【G】					
Deposit growth rate	10.96	10.20	13.35	8.93	1.12
Loan growth rate	14.28	15.66	18.10	9.76	13.03
Investment growth rate	5.45	1.64	3.53	1.29	-12.87
Guarantee growth rate	15.51	33.03	27.81	33.55	-9.28

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Bank SinoPac

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.86	15.16	15.09	16.14	14.34
Tier 1 capital / Risk-weighted assets	13.55	12.69	12.76	13.47	11.63
Common equity Tier 1 / Risk-weighted assets	11.84	10.99	11.15	11.64	9.75
Tier 1 capital / Exposure measurement	7.21	6.98	7.07	7.20	6.32
Liabilities / Equity (multiple)	13.30	13.73	13.61	13.33	16.10
【 A 】					
Non-performing loan ratio	0.17	0.11	0.16	0.09	0.11
Loan loss provisions / NPLs	799.02	1,183.32	837.77	1,419.25	1,167.70
【 E 】					
NIBT / Average equity	13.64	13.15	11.57	11.87	12.22
(NIBT + loan loss provisions) / Average equity	14.21	14.18	12.03	12.39	12.54
NIBT / Average assets	0.97	0.93	0.81	0.79	0.77
(NIBT + loan loss provisions) / Average assets	1.01	1.00	0.84	0.82	0.79
Net interest income / NIBT	106.31	93.70	112.46	118.45	141.01
NIBT / Net income	50.77	51.02	47.70	49.01	48.03
NIBT / Employees (in thousand / per person)	3,692.93	3,524.57	2,996.90	2,986.81	2,752.76
【 L 】					
Liquidity coverage ratio	130.63	132.10	132.73	128.04	124.47
Net stable funding ratio	135.61	135.52	135.62	136.34	136.92
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.44	25.31	25.82	29.08	22.88
Loans / Deposits	72.52	71.36	71.36	70.51	66.02
Time deposits / Deposits	47.93	47.29	48.60	48.65	49.40
NCDs / Time deposits	1.98	1.28	0.15	1.20	1.72
Accumulated gap of assets and liabilities (180 days) / Equity	-105.36	-83.86	-116.23	-112.94	-105.55
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.43	113.15	113.89	114.60	108.55
Interest rate sensitivity gap / Equity	77.92	103.43	109.31	111.95	76.21
【 G 】					
Deposit growth rate	5.18	6.20	12.20	0.89	9.06
Loan growth rate	6.86	8.83	13.48	7.75	11.42
Investment growth rate	-1.33	16.33	0.48	22.62	-3.84
Guarantee growth rate	41.26	-11.79	11.45	-11.35	-15.28

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

E.Sun Commercial Bank   Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	16.05	14.98	15.26	15.62	14.33
Tier 1 capital / Risk-weighted assets	13.72	12.56	12.96	13.10	11.64
Common equity Tier 1 / Risk-weighted assets	12.36	11.18	11.63	11.61	10.07
Tier 1 capital / Exposure measurement	6.75	6.43	6.57	6.61	5.86
Liabilities / Equity (multiple)	13.95	14.58	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	835.15	775.72	869.11	753.33	752.62
【 E 】					
NIBT / Average equity	14.90	11.95	12.39	11.39	10.22
(NIBT + loan loss provisions) / Average equity	16.13	13.15	12.58	12.16	10.62
NIBT / Average assets	1.00	0.77	0.81	0.70	0.57
(NIBT + loan loss provisions) / Average assets	1.08	0.85	0.82	0.75	0.59
Net interest income / NIBT	92.54	109.08	106.94	113.28	146.65
NIBT / Net income	49.14	42.96	43.14	39.80	36.98
NIBT / Employees (in thousand / per person)	4,512.05	3,327.73	3,472.02	2,814.54	2,168.75
【 L 】					
Liquidity coverage ratio	125.86	117.71	121.67	143.59	132.63
Net stable funding ratio	133.18	132.72	132.73	136.85	137.61
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.18	21.47	23.01	25.68	32.69
Loans / Deposits	70.53	69.21	69.66	68.45	66.23
Time deposits / Deposits	51.36	51.26	52.06	50.55	48.75
NCDs / Time deposits	0.97	1.09	0.86	1.19	0.64
Accumulated gap of assets and liabilities (180 days) / Equity	-89.62	-90.83	-99.43	-96.62	-137.81
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	110.11	109.27	110.86	113.35	119.12
Interest rate sensitivity gap / Equity	86.23	81.21	92.48	115.09	176.89
【 G 】					
Deposit growth rate	7.59	8.85	10.20	4.16	7.55
Loan growth rate	9.63	13.13	12.15	6.89	9.20
Investment growth rate	0.01	1.12	4.21	-0.77	0.78
Guarantee growth rate	-9.72	-12.93	-14.57	-18.27	-22.52

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

KGI Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.91	13.24	13.29	14.61	14.19
Tier 1 capital / Risk-weighted assets	11.83	11.27	11.37	12.59	12.07
Common equity Tier 1 / Risk-weighted assets	11.37	10.82	10.93	12.09	11.54
Tier 1 capital / Exposure measurement	7.19	7.27	7.29	7.79	7.41
Liabilities / Equity (multiple)	11.51	11.30	11.19	10.42	11.43
【 A 】					
Non-performing loan ratio	0.17	0.29	0.20	0.30	0.20
Loan loss provisions / NPLs	726.43	458.18	623.75	424.63	663.38
【 E 】					
NIBT / Average equity	10.28	9.18	8.55	9.30	10.49
(NIBT + loan loss provisions) / Average equity	10.56	10.26	9.04	9.35	10.46
NIBT / Average assets	0.86	0.79	0.73	0.80	0.88
(NIBT + loan loss provisions) / Average assets	0.89	0.89	0.77	0.80	0.88
Net interest income / NIBT	119.16	103.40	116.74	122.27	141.62
NIBT / Net income	45.58	41.68	39.47	46.04	50.59
NIBT / Employees (in thousand / per person)	2,831.94	2,619.43	2,357.01	2,485.90	2,666.26
【 L 】					
Liquidity coverage ratio	108.95	108.06	109.10	107.10	122.07
Net stable funding ratio	118.82	120.27	119.49	128.02	130.66
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.42	31.65	33.29	35.30	31.83
Loans / Deposits	76.48	74.91	75.78	72.07	73.57
Time deposits / Deposits	56.19	59.79	59.46	58.98	61.57
NCDs / Time deposits	2.14	0.04	2.26	0.04	0.94
Accumulated gap of assets and liabilities (180 days) / Equity	-239.33	-234.52	-210.26	-183.96	-209.72
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.34	113.83	118.60	118.77	114.98
Interest rate sensitivity gap / Equity	45.23	83.40	110.81	100.07	88.97
【 G 】					
Deposit growth rate	11.80	2.63	13.33	2.67	8.10
Loan growth rate	14.14	12.63	19.16	0.58	5.60
Investment growth rate	-6.96	6.46	6.40	4.14	-6.23
Guarantee growth rate	-32.05	-0.39	-4.55	46.49	-49.52

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

DBS Bank (Taiwan) Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	14.54	14.58	15.23	16.19	14.94
Tier 1 capital / Risk-weighted assets	12.92	12.83	13.47	14.39	12.73
Common equity Tier 1 / Risk-weighted assets	11.53	11.28	11.93	12.64	9.90
Tier 1 capital / Exposure measurement	6.92	6.34	6.59	6.66	6.36
Liabilities / Equity (multiple)	9.06	9.09	8.80	8.86	12.54
【A】					
Non-performing loan ratio	0.18	0.21	0.19	0.35	0.43
Loan loss provisions / NPLs	809.39	707.73	787.10	446.01	323.61
【E】					
NIBT / Average equity	10.81	6.25	6.64	1.11	2.15
(NIBT + loan loss provisions) / Average equity	11.63	7.48	6.93	2.48	2.58
NIBT / Average assets	1.11	0.64	0.67	0.11	0.17
(NIBT + loan loss provisions) / Average assets	1.19	0.76	0.70	0.24	0.20
Net interest income / NIBT	141.68	250.67	234.31	1,308.99	672.36
NIBT / Net income	32.93	19.65	21.08	4.39	8.78
NIBT / Employees (in thousand / per person)	2,094.71	1,098.70	1,172.77	128.96	355.85
【L】					
Liquidity coverage ratio	125.98	145.20	153.52	169.57	139.58
Net stable funding ratio	129.78	133.76	130.57	142.24	131.96
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.93	26.34	28.91	27.47	30.58
Loans / Deposits	71.64	67.63	68.45	65.04	65.93
Time deposits / Deposits	62.72	63.06	61.12	56.83	60.95
NCDs / Time deposits	2.48	-	2.21	-	6.43
Accumulated gap of assets and liabilities (180 days) / Equity	-189.69	-217.33	-233.53	-188.11	-308.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	116.46	118.50	124.45	125.53	141.42
Interest rate sensitivity gap / Equity	82.24	90.97	114.10	113.77	245.23
【G】					
Deposit growth rate	2.13	77.30	2.13	74.75	15.85
Loan growth rate	8.19	76.08	7.47	72.40	0.05
Investment growth rate	12.47	40.76	33.00	36.13	25.90
Guarantee growth rate	3.85	11.32	-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

June 30, 2025

Taishin International Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.62	14.53	15.52	15.07	14.91
Tier 1 capital / Risk-weighted assets	12.78	12.55	13.61	13.02	12.57
Common equity Tier 1 / Risk-weighted assets	11.20	10.94	11.95	11.32	10.71
Tier 1 capital / Exposure measurement	6.59	6.49	6.75	6.77	6.63
Liabilities / Equity (multiple)	13.66	13.50	12.92	12.89	13.36
【 A 】					
Non-performing loan ratio	0.14	0.11	0.13	0.12	0.14
Loan loss provisions / NPLs	921.34	1,138.54	985.23	1,159.75	972.98
【 E 】					
NIBT / Average equity	11.59	10.81	11.26	10.20	8.91
(NIBT + loan loss provisions) / Average equity	12.10	11.09	11.12	10.65	8.82
NIBT / Average assets	0.79	0.72	0.76	0.68	0.62
(NIBT + loan loss provisions) / Average assets	0.83	0.74	0.75	0.71	0.61
Net interest income / NIBT	125.83	131.11	127.04	136.48	165.35
NIBT / Net income	43.59	42.01	42.72	39.98	37.74
NIBT / Employees (in thousand / per person)	2,911.26	2,530.19	2,611.67	2,221.14	1,878.08
【 L 】					
Liquidity coverage ratio	120.11	111.83	118.24	119.33	127.85
Net stable funding ratio	132.74	133.30	134.67	138.66	137.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.34	15.15	20.68	18.13	21.68
Loans / Deposits	74.25	72.56	71.20	72.10	73.32
Time deposits / Deposits	52.02	47.61	51.70	46.99	44.98
NCDs / Time deposits	0.14	0.14	0.19	0.16	0.31
Accumulated gap of assets and liabilities (180 days) / Equity	78.84	87.06	37.44	47.10	0.10
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	180.78	195.41	171.53	191.15	168.30
Interest rate sensitivity gap / Equity	401.50	412.31	353.54	402.49	345.06
【 G 】					
Deposit growth rate	5.61	9.84	10.27	9.70	14.64
Loan growth rate	8.06	11.43	8.86	7.70	6.76
Investment growth rate	1.96	5.87	8.30	19.32	22.43
Guarantee growth rate	0.46	17.55	5.62	25.18	-19.57

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

EnTie Commercial Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	16.15	16.54	16.42	16.96	16.30
Tier 1 capital / Risk-weighted assets	14.97	15.37	15.26	15.79	15.12
Common equity Tier 1 / Risk-weighted assets	14.97	15.37	15.26	15.79	15.12
Tier 1 capital / Exposure measurement	8.79	8.83	8.72	9.15	8.72
Liabilities / Equity (multiple)	9.79	9.54	9.63	9.08	9.66
【A】					
Non-performing loan ratio	0.24	0.50	0.92	0.58	0.59
Loan loss provisions / NPLs	567.76	274.93	144.27	248.21	310.09
【E】					
NIBT / Average equity	4.54	3.95	3.87	3.59	3.61
(NIBT + loan loss provisions) / Average equity	4.99	5.30	4.94	4.01	6.99
NIBT / Average assets	0.44	0.40	0.39	0.36	0.38
(NIBT + loan loss provisions) / Average assets	0.48	0.54	0.50	0.41	0.73
Net interest income / NIBT	169.87	229.71	229.13	270.16	312.49
NIBT / Net income	29.88	25.45	24.77	21.47	21.55
NIBT / Employees (in thousand / per person)	1,021.09	922.87	862.98	833.89	844.14
【L】					
Liquidity coverage ratio	155.80	147.56	160.50	133.94	132.20
Net stable funding ratio	125.50	128.08	126.15	129.93	127.87
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.17	27.66	27.17	28.01	30.43
Loans / Deposits	73.60	73.70	72.81	74.39	73.46
Time deposits / Deposits	76.00	74.74	75.79	73.33	73.50
NCDs / Time deposits	0.03	0.45	0.33	0.42	1.25
Accumulated gap of assets and liabilities (180 days) / Equity	-232.00	-223.63	-211.52	-211.91	-189.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.64	103.06	101.56	105.97	104.13
Interest rate sensitivity gap / Equity	21.17	23.15	12.05	42.32	31.00
【G】					
Deposit growth rate	7.22	1.48	7.53	-2.68	7.57
Loan growth rate	7.73	1.01	5.26	-1.45	3.57
Investment growth rate	5.12	6.92	8.79	-4.72	4.73
Guarantee growth rate	22.57	-23.91	2.42	-11.73	-11.51

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

CTBC Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	14.75	14.27	14.74	14.34	14.96
Tier 1 capital / Risk-weighted assets	12.94	12.66	13.16	12.66	13.17
Common equity Tier 1 / Risk-weighted assets	11.72	11.41	11.96	11.38	11.76
Tier 1 capital / Exposure measurement	5.84	5.68	5.92	5.71	5.98
Liabilities / Equity (multiple)	13.29	13.35	12.86	13.29	12.70
【A】					
Non-performing loan ratio	0.15	0.17	0.16	0.16	0.12
Loan loss provisions / NPLs	803.37	744.12	778.63	782.87	981.93
【E】					
NIBT / Average equity	16.24	15.32	15.66	14.28	13.67
(NIBT + loan loss provisions) / Average equity	17.26	17.30	16.16	14.73	14.42
NIBT / Average assets	1.17	1.08	1.11	1.02	1.01
(NIBT + loan loss provisions) / Average assets	1.24	1.22	1.15	1.05	1.07
Net interest income / NIBT	98.75	91.27	92.43	110.03	123.53
NIBT / Net income	45.45	43.83	44.81	42.94	45.35
NIBT / Employees (in thousand / per person)	4,467.50	4,019.10	4,057.75	3,581.80	3,321.46
【L】					
Liquidity coverage ratio	117.76	123.92	115.36	129.16	130.11
Net stable funding ratio	138.94	144.11	138.61	142.05	144.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.29	23.19	24.09	24.84	23.33
Loans / Deposits	71.07	65.78	68.12	66.08	66.90
Time deposits / Deposits	47.72	47.46	48.38	47.88	44.21
NCDs / Time deposits	0.13	0.02	0.02	1.02	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	-115.08	-91.39	-106.77	-106.16	-67.49
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.72	104.82	109.42	107.94	105.97
Interest rate sensitivity gap / Equity	46.50	38.20	71.75	63.02	45.84
【G】					
Deposit growth rate	5.18	9.71	6.33	10.05	13.99
Loan growth rate	13.63	8.42	9.61	8.71	19.44
Investment growth rate	5.07	5.31	9.73	9.96	-1.09
Guarantee growth rate	-6.91	6.66	-9.45	4.44	-4.29

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

NEXT Commercial Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	22.03	36.55	26.92	57.16	74.73
Tier 1 capital / Risk-weighted assets	20.86	35.51	25.86	56.13	74.35
Common equity Tier 1 / Risk-weighted assets	20.86	35.51	25.86	56.13	74.35
Tier 1 capital / Exposure measurement	11.09	18.68	14.07	21.32	18.99
Liabilities / Equity (multiple)	5.83	3.42	4.66	3.00	3.38
【 A 】					
Non-performing loan ratio	0.02	-	0.01	-	-
Loan loss provisions / NPLs	6,420.00	-	8,900.00	-	-
【 E 】					
NIBT / Average equity	-13.34	-10.30	-10.40	-16.46	-
(NIBT + loan loss provisions) / Average equity	-12.77	-9.45	-10.09	-16.05	-
NIBT / Average assets	-2.12	-2.41	-2.29	-3.47	-
(NIBT + loan loss provisions) / Average assets	-2.03	-2.21	-2.22	-3.38	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-700.00	-330.07	-299.36	-13,433.33	-
NIBT / Employees (in thousand / per person)	-3,848.80	-3,323.94	-3,187.71	-4,562.26	-5,273.11
【 L 】					
Liquidity coverage ratio	327.91	1,070.38	249.04	2,323.49	4,311.33
Net stable funding ratio	141.65	159.67	148.07	194.68	298.11
Liquidity reserve ratio (average daily data in the last month of each quarter)	44.53	56.65	50.46	70.50	101.21
Loans / Deposits	59.01	59.93	59.62	45.57	11.96
Time deposits / Deposits	37.41	35.83	39.15	35.54	19.09
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-45.16	40.59	-75.35	99.74	244.03
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.09	103.65	101.39	113.57	94.38
Interest rate sensitivity gap / Equity	-15.95	11.83	6.09	38.45	-18.15
【 G 】					
Deposit growth rate	57.17	7.08	41.88	7.88	-
Loan growth rate	54.75	201.28	85.62	311.13	-
Investment growth rate	25.55	22.41	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

June 30, 2025

LINE Bank Taiwan

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	22.43	17.83	16.22	23.44	44.64
Tier 1 capital / Risk-weighted assets	21.63	16.99	15.29	22.55	44.63
Common equity Tier 1 / Risk-weighted assets	21.63	16.99	15.29	22.55	44.63
Tier 1 capital / Exposure measurement	13.85	10.42	9.88	12.51	19.10
Liabilities / Equity (multiple)	4.85	5.97	6.20	4.95	3.16
【 A 】					
Non-performing loan ratio	0.20	0.09	0.13	0.06	0.01
Loan loss provisions / NPLs	534.81	1,197.50	787.50	1,587.50	7,600.00
【 E 】					
NIBT / Average equity	-7.08	-9.97	-9.51	-11.54	-23.58
(NIBT + loan loss provisions) / Average equity	-5.50	-9.16	-9.38	-11.06	-22.98
NIBT / Average assets	-0.95	-1.52	-1.40	-2.34	-5.28
(NIBT + loan loss provisions) / Average assets	-0.74	-1.40	-1.38	-2.24	-5.14
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-49.16	-114.34	-95.39	-251.53	-
NIBT / Employees (in thousand / per person)	-1,847.53	-2,774.94	-2,591.65	-3,419.35	-6,892.86
【 L 】					
Liquidity coverage ratio	299.08	1,895.00	1,289.26	3,005.30	6,743.31
Net stable funding ratio	127.55	149.47	134.13	166.24	207.65
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.67	40.41	27.46	46.72	68.60
Loans / Deposits	87.07	68.24	78.46	63.08	51.41
Time deposits / Deposits	63.05	68.62	69.22	66.85	53.25
NCDs / Time deposits	11.00	9.20	10.48	6.31	-
Accumulated gap of assets and liabilities (180 days) / Equity	-31.72	-81.51	-61.10	-37.98	42.54
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.01	103.62	108.37	102.88	112.91
Interest rate sensitivity gap / Equity	55.53	20.66	47.93	13.76	36.85
【 G 】					
Deposit growth rate	12.15	42.12	16.35	41.85	78.57
Loan growth rate	43.10	67.96	44.72	74.04	498.41
Investment growth rate	-38.61	-3.40	-32.72	-2.95	64.82
Guarantee growth rate	-	-	-	-	-

TABLE 7 (2)

The Main Financial and Performance Ratios

June 30, 2025

Rakuten International Commercial Bank

Unit：%

Items	30/06/25	30/06/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	20.11	33.70	20.76	71.73	140.36
Tier 1 capital / Risk-weighted assets	19.72	33.70	20.61	71.73	140.36
Common equity Tier 1 / Risk-weighted assets	19.72	33.70	20.61	71.73	140.36
Tier 1 capital / Exposure measurement	11.43	15.67	12.94	21.44	25.95
Liabilities / Equity (multiple)	6.33	4.44	5.50	3.09	2.44
【A】					
Non-performing loan ratio	0.01	0.05	0.02	0.09	0.22
Loan loss provisions / NPLs	11,150.00	2,233.33	6,633.33	1,180.00	466.67
【E】					
NIBT / Average equity	-8.53	-8.99	-9.06	-7.62	-7.39
(NIBT + loan loss provisions) / Average equity	-8.26	-7.91	-8.72	-7.51	-7.34
NIBT / Average assets	-1.25	-1.91	-1.72	-2.00	-2.69
(NIBT + loan loss provisions) / Average assets	-1.21	-1.68	-1.66	-1.97	-2.67
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-331.96	-480.26	-386.10	-631.73	-3,059.09
NIBT / Employees (in thousand / per person)	-3,950.92	-4,424.24	-4,375.76	-4,080.75	-4,456.95
【L】					
Liquidity coverage ratio	207.81	384.88	275.27	1,165.08	3,411.39
Net stable funding ratio	134.11	151.38	132.98	191.09	301.61
Liquidity reserve ratio (average daily data in the last month of each quarter)	45.91	65.32	47.83	93.59	124.80
Loans / Deposits	51.51	42.88	51.94	27.74	6.76
Time deposits / Deposits	66.92	52.29	66.15	54.65	16.46
NCDs / Time deposits	9.29	16.46	12.68	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-130.89	12.52	-64.96	18.22	49.24
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.66	96.40	89.60	93.63	74.97
Interest rate sensitivity gap / Equity	-63.84	-15.34	-56.21	-19.14	-59.52
【G】					
Deposit growth rate	38.49	39.85	69.64	6.57	213.27
Loan growth rate	66.37	214.28	217.70	337.32	585.64
Investment growth rate	18.72	-3.24	45.19	-29.52	174.48
Guarantee growth rate	-	-	-	-	-