TABLE 7 (1)

The Main Financial and Performance Ratios

September 30, 2025

The Peer-Group Average　　　　Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	15.55	14.88	14.95	15.21	14.83
2.Arithmetic mean	15.78	r 15.11	15.03	15.33	14.68
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	13.48	13.00	12.87	13.27	12.47
2.Arithmetic mean	13.66	r 13.05	12.98	13.22	12.46
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	12.45	11.98	11.76	12.03	11.24
2.Arithmetic mean	12.44	r 11.85	11.81	11.94	11.13
Tier 1 capital / Exposure measurement					
1.Winsorized mean	7.12	7.01	6.97	6.93	6.74
2.Arithmetic mean	6.71	6.61	6.59	6.63	6.29
Liabilities / Equity (multiple)	12.29	12.22	12.33	12.29	13.19
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.15	0.14	0.13	0.13	0.15
2.Arithmetic mean	0.16	0.16	0.15	0.14	0.15
Loan loss provisions / NPLs	1,072.32	1,133.44	1,241.92	1,113.58	1,021.52
Expected losses of classified assets / Total provisions	76.33	76.64	76.35	74.33	74.40
【 E 】					
NIBT / Average equity					
1.Winsorized mean	9.68	10.08	9.17	9.17	8.41
2.Arithmetic mean	11.47	11.25	10.45	10.33	9.33
(NIBT + loan loss provisions) / Average equity	10.14	10.84	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	0.80	0.78	0.73	0.70	0.62
(NIBT + loan loss provisions) / Average assets	0.78	0.79	0.71	0.66	0.61
Net interest income / NIBT	121.27	117.72	127.23	137.30	171.17
NIBT / Net income	44.02	43.70	41.29	40.81	39.59
NIBT / Employees (in thousand / per person)	2,969.78	2,795.56	2,635.18	2,312.26	2,018.03
【 L 】					
Liquidity coverage ratio	129.15	124.77	133.27	139.08	137.46
Net stable funding ratio	132.71	133.59	133.55	137.49	139.10
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.92	26.40	26.15	28.03	27.96
Loans / Deposits	72.18	71.45	71.72	70.02	70.19
Time deposits / Deposits	53.54	53.29	53.36	51.64	48.74
NCDs / Time deposits	1.19	1.36	1.42	1.06	0.80
Accumulated gap of assets and liabilities (180 days) / Equity	-92.66	-120.14	-110.03	-95.74	-100.89
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.90	103.49	103.29	104.30	102.91
Interest rate sensitivity gap / Equity	16.39	26.63	22.39	30.02	22.74
【 G 】					
Deposit growth rate	4.57	7.81	7.35	5.69	6.09
Loan growth rate	6.87	8.47	9.59	5.76	8.09
Investment growth rate	4.10	4.67	3.51	6.99	-0.35
Guarantee growth rate	6.87	-0.26	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

September 30, 2025

Bank of Taiwan Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	18.16	r 16.45	16.23	16.18	14.99
Tier 1 capital / Risk-weighted assets	15.83	r 14.21	14.06	13.97	12.72
Common equity Tier 1 / Risk-weighted assets	15.83	r 14.21	14.06	13.97	12.72
Tier 1 capital / Exposure measurement	5.97	5.71	5.76	5.55	5.02
Liabilities / Equity (multiple)	12.27	12.38	12.35	13.09	14.64
【A】					
Non-performing loan ratio	0.09	0.08	0.09	0.09	0.09
Loan loss provisions / NPLs	1,681.73	1,883.59	1,714.35	1,726.24	1,458.34
【E】					
NIBT / Average equity	6.99	7.83	7.05	6.92	4.83
(NIBT + loan loss provisions) / Average equity	7.06	8.69	7.23	7.03	5.13
NIBT / Average assets	0.51	0.55	0.50	0.46	0.33
(NIBT + loan loss provisions) / Average assets	0.51	0.61	0.51	0.47	0.35
Net interest income / NIBT	117.35	103.91	114.42	134.13	183.76
NIBT / Net income	55.65	54.99	52.69	51.04	44.92
NIBT / Employees (in thousand / per person)	4,569.35	4,621.97	4,212.96	3,731.05	2,506.34
【L】					
Liquidity coverage ratio	138.40	125.04	119.43	135.10	149.83
Net stable funding ratio	149.05	150.79	149.35	153.74	148.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.88	34.47	32.99	35.41	22.11
Loans / Deposits	64.70	66.47	66.85	65.56	72.62
Time deposits / Deposits	54.13	56.03	56.97	55.21	53.01
NCDs / Time deposits	0.03	0.03	0.03	0.03	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	61.15	-82.96	-96.51	-48.47	98.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.87	99.79	97.16	97.97	101.10
Interest rate sensitivity gap / Equity	-9.48	-1.84	-24.89	-19.66	11.40
【G】					
Deposit growth rate	6.56	5.90	6.15	1.36	10.96
Loan growth rate	3.41	1.70	7.57	-8.23	16.05
Investment growth rate	8.64	12.03	7.92	17.59	9.84
Guarantee growth rate	-0.41	-8.99	-7.72	6.37	2.21

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Land Bank of Taiwan　　Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.41	14.63	14.21	14.31	13.24
Tier 1 capital / Risk-weighted assets	13.43	12.61	12.29	12.28	11.12
Common equity Tier 1 / Risk-weighted assets	12.28	11.45	11.16	10.86	9.75
Tier 1 capital / Exposure measurement	6.69	6.54	6.29	6.44	5.99
Liabilities / Equity (multiple)	14.16	14.30	14.84	15.07	16.43
【 A 】					
Non-performing loan ratio	0.08	0.10	0.09	0.11	0.10
Loan loss provisions / NPLs	1,778.27	1,783.17	1,886.84	1,675.16	1,645.80
【 E 】					
NIBT / Average equity	9.30	9.61	9.07	8.84	8.24
(NIBT + loan loss provisions) / Average equity	9.56	9.52	9.04	9.14	8.86
NIBT / Average assets	0.56	0.58	0.55	0.50	0.43
(NIBT + loan loss provisions) / Average assets	0.58	0.58	0.55	0.51	0.47
Net interest income / NIBT	154.93	157.00	165.19	183.00	222.84
NIBT / Net income	53.50	52.17	50.73	48.39	44.46
NIBT / Employees (in thousand / per person)	3,515.53	3,440.54	3,269.16	2,954.24	2,580.84
【 L 】					
Liquidity coverage ratio	110.70	106.76	110.22	115.76	111.49
Net stable funding ratio	116.18	118.86	120.28	118.80	119.45
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.64	21.36	25.31	23.75	25.33
Loans / Deposits	80.70	80.19	79.12	78.76	77.72
Time deposits / Deposits	54.70	54.07	53.83	55.58	53.67
NCDs / Time deposits	0.04	0.04	0.04	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-306.84	-312.57	-223.36	-295.92	-284.74
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.82	101.54	102.53	102.77	102.29
Interest rate sensitivity gap / Equity	56.00	18.16	31.05	34.47	30.77
【 G 】					
Deposit growth rate	2.41	2.59	4.29	0.93	-4.83
Loan growth rate	7.03	4.04	6.47	-0.67	2.62
Investment growth rate	8.92	-10.92	2.11	5.62	-3.86
Guarantee growth rate	-6.56	-3.98	7.60	2.23	-7.88

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Taiwan Cooperative Bank Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	15.43	14.99	14.94	14.92	14.59
Tier 1 capital / Risk-weighted assets	13.38	12.93	12.88	13.23	12.83
Common equity Tier 1 / Risk-weighted assets	11.84	11.37	11.32	11.55	11.06
Tier 1 capital / Exposure measurement	5.74	5.88	5.75	5.86	5.80
Liabilities / Equity (multiple)	16.70	16.31	16.71	16.43	17.13
【A】					
Non-performing loan ratio	0.16	0.17	0.16	0.18	0.18
Loan loss provisions / NPLs	683.84	678.15	709.82	637.13	637.40
【E】					
NIBT / Average equity	9.00	9.53	8.46	7.87	9.24
(NIBT + loan loss provisions) / Average equity	9.43	11.04	9.34	9.29	9.47
NIBT / Average assets	0.52	0.55	0.49	0.46	0.53
(NIBT + loan loss provisions) / Average assets	0.55	0.64	0.54	0.54	0.54
Net interest income / NIBT	127.49	112.81	129.91	157.55	167.43
NIBT / Net income	44.30	43.17	40.31	37.16	45.29
NIBT / Employees (in thousand / per person)	2,977.41	2,943.65	2,633.45	2,288.23	2,512.10
【L】					
Liquidity coverage ratio	119.03	118.02	127.90	132.92	131.17
Net stable funding ratio	135.90	137.41	137.68	140.14	142.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.82	28.70	28.64	28.71	30.36
Loans / Deposits	73.82	73.72	72.74	72.39	71.50
Time deposits / Deposits	47.34	46.32	46.74	45.25	43.56
NCDs / Time deposits	2.36	2.28	2.92	1.96	3.23
Accumulated gap of assets and liabilities (180 days) / Equity	-55.29	-77.74	-112.31	-134.01	-95.30
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.66	101.56	101.01	102.12	99.58
Interest rate sensitivity gap / Equity	20.85	18.95	12.65	26.12	-5.51
【G】					
Deposit growth rate	5.65	7.16	5.76	7.36	3.41
Loan growth rate	6.35	9.18	9.31	8.06	6.13
Investment growth rate	8.84	5.72	6.06	4.99	-0.95
Guarantee growth rate	-4.49	-9.81	-7.69	4.96	-8.56

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

First Commercial Bank   Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	15.64	14.68	14.45	14.56	13.76
Tier 1 capital / Risk-weighted assets	13.38	12.47	12.29	12.61	11.80
Common equity Tier 1 / Risk-weighted assets	11.80	10.88	10.75	10.91	10.09
Tier 1 capital / Exposure measurement	6.36	6.05	6.11	6.05	5.99
Liabilities / Equity (multiple)	14.90	15.39	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	847.80	769.75	819.62	826.76	709.20
【E】					
NIBT / Average equity	12.51	13.26	12.21	11.82	11.71
(NIBT + loan loss provisions) / Average equity	13.99	15.09	13.20	13.77	12.70
NIBT / Average assets	0.71	0.72	0.66	0.64	0.62
(NIBT + loan loss provisions) / Average assets	0.80	0.81	0.71	0.75	0.67
Net interest income / NIBT	91.42	88.18	95.37	109.83	147.16
NIBT / Net income	49.80	48.88	46.49	45.37	43.68
NIBT / Employees (in thousand / per person)	3,836.41	3,645.80	3,391.28	3,094.12	2,816.36
【L】					
Liquidity coverage ratio	122.05	113.82	119.44	129.14	123.81
Net stable funding ratio	129.88	130.16	130.69	135.99	131.30
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.90	33.83	32.11	34.43	34.63
Loans / Deposits	70.34	71.02	71.11	69.08	70.60
Time deposits / Deposits	47.35	46.60	47.42	45.86	41.41
NCDs / Time deposits	0.82	0.88	0.82	0.47	1.03
Accumulated gap of assets and liabilities (180 days) / Equity	-108.77	-115.62	-96.33	-141.20	-75.80
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.94	112.66	110.92	109.44	113.22
Interest rate sensitivity gap / Equity	94.85	120.43	105.68	95.19	131.73
【G】					
Deposit growth rate	5.48	5.80	5.51	6.37	11.87
Loan growth rate	6.78	6.97	9.50	4.09	13.56
Investment growth rate	7.42	4.85	5.15	11.54	11.42
Guarantee growth rate	1.94	0.14	-0.20	1.24	12.46

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Hua Nan Commercial Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.32	14.35	14.47	14.46	14.64
Tier 1 capital / Risk-weighted assets	13.49	12.56	12.67	12.61	12.63
Common equity Tier 1 / Risk-weighted assets	11.34	10.51	10.61	10.48	10.27
Tier 1 capital / Exposure measurement	6.31	6.05	6.01	6.31	6.06
Liabilities / Equity (multiple)	15.76	16.10	16.21	15.46	16.59
【 A 】					
Non-performing loan ratio	0.15	0.15	0.16	0.15	0.13
Loan loss provisions / NPLs	835.30	837.48	768.81	846.39	993.64
【 E 】					
NIBT / Average equity	11.89	11.22	11.14	11.09	9.89
(NIBT + loan loss provisions) / Average equity	12.65	12.24	11.61	11.92	10.28
NIBT / Average assets	0.68	0.62	0.62	0.63	0.55
(NIBT + loan loss provisions) / Average assets	0.73	0.68	0.64	0.68	0.57
Net interest income / NIBT	96.67	98.36	99.18	112.98	162.45
NIBT / Net income	51.09	46.31	46.66	47.27	43.09
NIBT / Employees (in thousand / per person)	3,598.88	3,154.43	3,086.34	2,920.41	2,458.35
【 L 】					
Liquidity coverage ratio	124.57	119.11	127.52	118.44	139.28
Net stable funding ratio	134.00	131.87	134.38	134.18	140.69
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.48	28.81	27.71	28.45	33.74
Loans / Deposits	70.35	71.55	70.19	74.10	68.21
Time deposits / Deposits	40.42	43.22	41.24	37.56	33.50
NCDs / Time deposits	1.90	3.44	3.14	0.33	0.46
Accumulated gap of assets and liabilities (180 days) / Equity	-25.95	-79.35	-66.44	-8.92	79.71
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.86	95.33	95.23	96.84	97.25
Interest rate sensitivity gap / Equity	-73.48	-56.55	-58.91	-36.59	-34.36
【 G 】					
Deposit growth rate	0.64	11.47	10.91	3.86	3.74
Loan growth rate	-1.06	10.95	6.60	10.05	2.69
Investment growth rate	5.87	10.92	14.43	1.80	9.69
Guarantee growth rate	-3.23	4.62	3.16	13.58	7.82

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Chang Hwa Commercial Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.56	13.78	14.08	14.21	14.30
Tier 1 capital / Risk-weighted assets	12.23	11.34	11.69	11.59	11.43
Common equity Tier 1 / Risk-weighted assets	10.71	9.84	10.17	9.98	9.71
Tier 1 capital / Exposure measurement	6.30	6.12	6.21	6.29	6.26
Liabilities / Equity (multiple)	14.65	14.73	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	833.20	796.53	797.48	693.17	637.94
【 E 】					
NIBT / Average equity	11.43	10.25	10.00	9.32	8.08
(NIBT + loan loss provisions) / Average equity	12.45	11.46	10.08	9.97	8.93
NIBT / Average assets	0.64	0.57	0.55	0.54	0.45
(NIBT + loan loss provisions) / Average assets	0.70	0.64	0.56	0.58	0.50
Net interest income / NIBT	115.21	117.24	122.17	134.05	184.64
NIBT / Net income	49.66	44.28	44.54	42.45	38.71
NIBT / Employees (in thousand / per person)	3,222.06	2,740.28	2,721.30	2,407.68	1,944.15
【 L 】					
Liquidity coverage ratio	130.92	122.99	135.13	115.61	135.96
Net stable funding ratio	126.99	130.79	131.04	134.14	139.90
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.83	25.62	26.89	24.28	25.85
Loans / Deposits	71.96	73.13	72.44	73.62	72.26
Time deposits / Deposits	48.89	49.74	48.15	45.69	42.92
NCDs / Time deposits	0.27	0.27	0.28	0.35	0.40
Accumulated gap of assets and liabilities (180 days) / Equity	-71.05	-135.00	-115.68	-133.28	-166.39
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.50	105.96	104.37	108.50	108.34
Interest rate sensitivity gap / Equity	67.21	59.53	44.42	81.96	82.57
【 G 】					
Deposit growth rate	0.31	12.70	6.04	5.23	8.30
Loan growth rate	2.71	12.24	9.14	7.21	8.31
Investment growth rate	13.01	11.05	12.89	8.50	13.65
Guarantee growth rate	-10.74	-10.50	-6.94	2.79	-3.35

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

The Shanghai Commercial & Savings Bank Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	16.44	r 15.23	15.01	15.27	15.66
Tier 1 capital / Risk-weighted assets	14.02	r 12.77	12.66	12.78	12.66
Common equity Tier 1 / Risk-weighted assets	13.14	r 11.96	11.85	11.95	11.80
Tier 1 capital / Exposure measurement	8.05	7.84	7.75	7.59	7.55
Liabilities / Equity (multiple)	7.05	7.25	7.19	7.66	7.94
【A】					
Non-performing loan ratio	0.30	0.34	0.25	0.17	0.16
Loan loss provisions / NPLs	439.93	386.28	501.24	941.85	905.76
【E】					
NIBT / Average equity	9.37	8.54	7.50	9.13	10.24
(NIBT + loan loss provisions) / Average equity	9.65	8.79	7.88	10.08	11.56
NIBT / Average assets	1.17	1.04	0.91	1.07	1.16
(NIBT + loan loss provisions) / Average assets	1.20	1.07	0.96	1.18	1.31
Net interest income / NIBT	90.81	115.13	129.74	116.74	97.39
NIBT / Net income	61.84	57.26	54.12	58.57	59.27
NIBT / Employees (in thousand / per person)	6,477.85	5,752.39	4,987.24	5,705.56	5,771.79
【L】					
Liquidity coverage ratio	133.08	118.12	148.18	131.48	124.68
Net stable funding ratio	126.31	120.88	127.08	121.22	127.63
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.50	27.72	27.61	30.52	29.89
Loans / Deposits	70.75	69.68	69.80	68.98	69.88
Time deposits / Deposits	59.85	60.99	60.81	60.72	54.93
NCDs / Time deposits	10.69	9.37	9.02	8.20	8.62
Accumulated gap of assets and liabilities (180 days) / Equity	-51.20	-139.76	-30.87	-126.58	-127.73
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.47	104.70	105.23	104.77	108.52
Interest rate sensitivity gap / Equity	40.06	22.93	25.39	24.78	43.47
【G】					
Deposit growth rate	-1.32	-1.69	0.96	4.60	15.99
Loan growth rate	0.20	-0.03	2.15	3.26	10.74
Investment growth rate	-0.24	-6.69	1.60	17.24	3.61
Guarantee growth rate	3.91	-13.84	-8.78	-12.39	-19.21

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Taipei Fubon Commercial Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	15.47	15.58	15.43	16.41	15.49
Tier 1 capital / Risk-weighted assets	13.52	13.49	13.37	14.17	13.03
Common equity Tier 1 / Risk-weighted assets	12.18	12.10	12.02	12.71	11.74
Tier 1 capital / Exposure measurement	6.84	6.98	6.95	7.42	6.87
Liabilities / Equity (multiple)	13.29	12.90	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	1,017.41	1,140.66	1,083.82	1,071.34	701.76
【E】					
NIBT / Average equity	15.15	13.42	12.22	10.75	11.71
(NIBT + loan loss provisions) / Average equity	15.81	13.85	12.53	11.03	12.12
NIBT / Average assets	1.07	0.98	0.89	0.79	0.82
(NIBT + loan loss provisions) / Average assets	1.12	1.01	0.91	0.81	0.85
Net interest income / NIBT	96.24	100.93	111.20	123.64	113.01
NIBT / Net income	52.75	50.06	46.88	45.28	52.74
NIBT / Employees (in thousand / per person)	4,820.90	4,247.37	3,849.81	3,242.48	3,633.01
【L】					
Liquidity coverage ratio	128.66	120.16	139.12	126.62	137.78
Net stable funding ratio	132.59	132.02	132.80	136.36	134.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.99	20.62	20.52	21.94	25.12
Loans / Deposits	68.87	66.62	65.59	65.18	63.05
Time deposits / Deposits	49.21	50.59	51.96	47.00	47.27
NCDs / Time deposits	2.25	2.16	1.89	2.64	0.88
Accumulated gap of assets and liabilities (180 days) / Equity	-130.57	-122.81	-118.97	-103.11	-165.63
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	111.66	107.28	110.32	107.63	109.82
Interest rate sensitivity gap / Equity	88.17	54.17	75.66	53.50	71.06
【G】					
Deposit growth rate	5.90	11.06	11.47	14.71	9.59
Loan growth rate	10.02	11.59	12.33	18.61	6.22
Investment growth rate	9.00	3.28	7.97	6.22	1.18
Guarantee growth rate	14.84	5.24	6.78	3.73	18.99

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Cathay United Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	16.15	15.56	15.16	15.83	15.38
Tier 1 capital / Risk-weighted assets	14.19	13.62	13.33	13.74	12.89
Common equity Tier 1 / Risk-weighted assets	12.62	12.00	11.73	12.02	11.02
Tier 1 capital / Exposure measurement	6.23	6.82	6.54	6.52	6.16
Liabilities / Equity (multiple)	14.87	13.24	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	1,140.16	1,294.27	1,445.06	1,452.74	2,149.60
【 E 】					
NIBT / Average equity	18.39	17.93	16.15	13.99	12.97
(NIBT + loan loss provisions) / Average equity	19.12	18.81	17.16	14.65	13.85
NIBT / Average assets	1.17	1.19	1.07	0.86	0.82
(NIBT + loan loss provisions) / Average assets	1.22	1.25	1.14	0.90	0.88
Net interest income / NIBT	115.46	112.23	125.50	135.84	146.44
NIBT / Net income	48.80	47.94	44.26	42.80	43.18
NIBT / Employees (in thousand / per person)	4,623.49	4,446.52	3,974.17	3,219.12	2,868.06
【 L 】					
Liquidity coverage ratio	142.55	106.86	120.08	145.22	163.03
Net stable funding ratio	151.74	139.64	141.41	147.14	151.98
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.78	17.11	19.52	25.36	28.87
Loans / Deposits	64.51	72.40	70.11	64.70	62.94
Time deposits / Deposits	40.55	33.68	37.26	36.06	31.27
NCDs / Time deposits	2.04	2.37	3.06	0.25	0.33
Accumulated gap of assets and liabilities (180 days) / Equity	-154.77	-172.58	-194.56	-120.81	-78.23
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.50	102.53	99.92	108.25	108.44
Interest rate sensitivity gap / Equity	-27.66	23.19	-0.81	75.50	82.25
【 G 】					
Deposit growth rate	21.27	2.04	8.38	8.93	10.79
Loan growth rate	7.96	16.25	17.39	11.91	13.22
Investment growth rate	36.57	-15.52	-8.20	5.79	1.02
Guarantee growth rate	-3.65	-7.84	0.64	-3.97	7.52

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

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

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	26.56	28.71	28.07	27.63	26.69
Tier 1 capital / Risk-weighted assets	25.26	27.40	26.77	26.31	25.36
Common equity Tier 1 / Risk-weighted assets	25.26	27.40	26.77	26.31	25.36
Tier 1 capital / Exposure measurement	17.82	17.62	17.32	17.54	17.46
Liabilities / Equity (multiple)	3.88	3.78	3.84	3.76	3.90
【A】					
Non-performing loan ratio	0.07	0.07	0.08	0.08	0.05
Loan loss provisions / NPLs	2,696.55	2,381.21	2,418.71	2,178.08	3,135.80
【E】					
NIBT / Average equity	4.41	4.46	3.96	3.29	2.38
(NIBT + loan loss provisions) / Average equity	4.80	4.67	4.44	3.47	2.50
NIBT / Average assets	0.89	0.92	0.82	0.67	0.52
(NIBT + loan loss provisions) / Average assets	0.97	0.97	0.92	0.71	0.54
Net interest income / NIBT	175.59	180.99	205.53	233.91	206.18
NIBT / Net income	61.89	59.13	54.68	45.18	45.44
NIBT / Employees (in thousand / per person)	7,605.13	7,095.79	6,327.00	4,872.59	3,374.02
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	113.08	115.49	114.11	114.30	110.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	52.99	86.78	113.98	66.14	44.72
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-16.92	-7.35	-16.09	0.72	-7.47
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	145.31	141.98	141.40	144.95	145.81
Interest rate sensitivity gap / Equity	95.29	87.06	86.77	90.45	95.98
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	9.95	4.62	13.84	5.76	20.69
Investment growth rate	1.00	-10.42	-3.77	3.96	-4.69
Guarantee growth rate	4.02	17.64	13.52	28.94	12.20

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Bank of Kaohsiung

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.98	13.73	13.28	12.28	12.36
Tier 1 capital / Risk-weighted assets	12.81	12.63	12.21	10.94	10.86
Common equity Tier 1 / Risk-weighted assets	10.70	10.47	10.13	8.47	8.11
Tier 1 capital / Exposure measurement	7.89	7.87	7.67	6.62	6.58
Liabilities / Equity (multiple)	12.64	12.66	13.02	15.55	16.35
【 A 】					
Non-performing loan ratio	0.37	0.23	0.23	0.25	0.24
Loan loss provisions / NPLs	311.10	500.20	515.00	481.24	589.18
【 E 】					
NIBT / Average equity	5.91	5.58	5.58	6.88	6.76
(NIBT + loan loss provisions) / Average equity	6.48	6.51	6.17	7.78	7.90
NIBT / Average assets	0.43	0.39	0.40	0.41	0.41
(NIBT + loan loss provisions) / Average assets	0.47	0.46	0.44	0.47	0.48
Net interest income / NIBT	227.98	219.13	222.74	211.04	254.60
NIBT / Net income	30.79	29.42	29.99	31.55	29.28
NIBT / Employees (in thousand / per person)	1,282.09	1,098.24	1,115.35	1,095.45	1,061.40
【 L 】					
Liquidity coverage ratio	132.21	126.32	141.33	135.15	131.53
Net stable funding ratio	131.11	131.31	130.41	133.97	135.31
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.16	17.60	19.40	18.57	18.52
Loans / Deposits	76.39	76.45	76.17	73.76	76.71
Time deposits / Deposits	46.87	47.11	46.70	44.02	42.22
NCDs / Time deposits	0.25	0.28	0.28	0.34	0.39
Accumulated gap of assets and liabilities (180 days) / Equity	43.66	-32.20	23.59	-28.95	31.74
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.22	100.87	99.54	94.09	96.77
Interest rate sensitivity gap / Equity	2.19	8.20	-4.52	-65.74	-38.71
【 G 】					
Deposit growth rate	7.33	15.81	14.54	9.65	-4.91
Loan growth rate	7.24	18.46	18.28	5.43	-4.35
Investment growth rate	-5.46	7.72	4.58	15.10	5.68
Guarantee growth rate	46.16	10.03	26.94	9.18	-3.24

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Mega International Commercial Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	17.00	14.78	14.81	15.32	14.31
Tier 1 capital / Risk-weighted assets	14.73	12.79	12.65	13.25	12.39
Common equity Tier 1 / Risk-weighted assets	14.60	12.79	12.53	13.25	12.39
Tier 1 capital / Exposure measurement	7.82	7.21	7.30	7.29	7.06
Liabilities / Equity (multiple)	10.67	11.08	11.17	10.97	11.72
【A】					
Non-performing loan ratio	0.26	0.28	0.24	0.17	0.16
Loan loss provisions / NPLs	632.81	586.75	701.92	985.09	930.65
【E】					
NIBT / Average equity	11.19	11.72	10.17	11.95	9.72
(NIBT + loan loss provisions) / Average equity	11.57	12.59	11.04	13.07	10.22
NIBT / Average assets	0.89	0.94	0.81	0.91	0.68
(NIBT + loan loss provisions) / Average assets	0.92	1.01	0.88	1.00	0.71
Net interest income / NIBT	101.52	97.89	112.65	103.68	135.50
NIBT / Net income	54.78	53.24	48.19	51.32	50.05
NIBT / Employees (in thousand / per person)	5,464.33	5,618.61	4,721.94	5,117.78	3,984.65
【L】					
Liquidity coverage ratio	126.22	114.12	119.88	133.41	116.67
Net stable funding ratio	123.19	122.12	122.85	126.45	125.01
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.57	24.60	23.91	27.84	30.63
Loans / Deposits	75.80	73.95	73.04	73.26	73.88
Time deposits / Deposits	53.09	53.97	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	-28.74	-73.77	-64.34	-64.76	-42.21
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	128.35	127.10	124.92	125.37	128.23
Interest rate sensitivity gap / Equity	144.49	144.86	135.88	131.06	151.61
【G】					
Deposit growth rate	3.00	6.84	10.34	0.23	-4.16
Loan growth rate	5.20	6.06	7.63	2.88	1.99
Investment growth rate	-6.71	1.43	2.97	5.15	-7.86
Guarantee growth rate	6.34	-1.81	3.52	-4.61	8.54

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Agricultural Bank of Taiwan

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	11.93	11.80	11.71	12.41	12.68
Tier 1 capital / Risk-weighted assets	9.61	9.72	9.49	10.93	10.59
Common equity Tier 1 / Risk-weighted assets	7.25	7.54	7.21	8.75	8.35
Tier 1 capital / Exposure measurement	3.51	3.65	3.46	3.72	3.48
Liabilities / Equity (multiple)	33.84	32.40	34.79	30.64	33.55
【A】					
Non-performing loan ratio	0.68	0.56	0.46	0.26	0.07
Loan loss provisions / NPLs	229.04	281.77	359.08	557.79	2,066.32
【E】					
NIBT / Average equity	-11.18	-19.32	-25.19	0.48	3.14
(NIBT + loan loss provisions) / Average equity	-10.33	-18.93	-22.70	-0.74	3.16
NIBT / Average assets	-0.26	-0.46	-0.59	0.01	0.09
(NIBT + loan loss provisions) / Average assets	-0.24	-0.45	-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)	-5,779.90	-11,518.97	-14,656.10	326.73	2,358.09
【L】					
Liquidity coverage ratio	100.64	108.77	114.11	114.32	117.39
Net stable funding ratio	130.90	137.54	132.84	147.90	148.69
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.90	41.32	41.27	46.05	48.79
Loans / Deposits	55.94	51.58	51.10	50.46	49.31
Time deposits / Deposits	93.35	96.62	95.21	97.37	97.69
NCDs / Time deposits	1.33	3.80	7.20	4.74	1.23
Accumulated gap of assets and liabilities (180 days) / Equity	-1,413.95	-1,405.99	-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	76.07	72.62	74.28	72.53	74.24
Interest rate sensitivity gap / Equity	-663.30	-704.71	-726.92	-669.15	-673.56
【G】					
Deposit growth rate	-2.71	-9.49	-8.06	-1.98	1.92
Loan growth rate	5.52	-3.55	-6.90	0.32	24.74
Investment growth rate	-15.74	-11.40	-11.86	-4.14	25.95
Guarantee growth rate	2.18	15.25	11.56	25.60	-15.84

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Citibank Taiwan Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	29.54	43.09	42.68	52.32	20.27
Tier 1 capital / Risk-weighted assets	28.91	42.47	42.07	51.72	19.31
Common equity Tier 1 / Risk-weighted assets	28.91	42.47	42.07	51.72	19.31
Tier 1 capital / Exposure measurement	10.71	16.05	16.92	16.93	7.70
Liabilities / Equity (multiple)	5.96	4.08	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	78,500.00	97,400.00	97,400.00	38,700.00	575.82
【E】					
NIBT / Average equity	12.02	11.47	10.77	19.00	4.95
(NIBT + loan loss provisions) / Average equity	12.10	11.53	10.76	18.87	4.97
NIBT / Average assets	2.17	2.24	2.10	2.94	0.62
(NIBT + loan loss provisions) / Average assets	2.19	2.26	2.10	2.92	0.62
Net interest income / NIBT	88.64	93.45	101.08	39.64	246.68
NIBT / Net income	71.27	69.86	65.52	134.49	21.36
NIBT / Employees (in thousand / per person)	17,434.63	17,220.27	16,465.08	-	1,248.11
【L】					
Liquidity coverage ratio	285.71	257.38	222.63	246.82	199.92
Net stable funding ratio	203.38	203.96	201.51	230.50	173.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	88.28	106.72	105.22	115.82	39.53
Loans / Deposits	19.24	22.77	25.50	19.47	43.32
Time deposits / Deposits	21.40	25.70	13.97	12.71	24.35
NCDs / Time deposits	0.02	0.01	0.03	0.03	0.01
Accumulated gap of assets and liabilities (180 days) / Equity	9.39	40.86	63.23	27.21	-7.26
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.87	126.30	126.68	130.92	102.68
Interest rate sensitivity gap / Equity	7.50	36.83	36.74	47.57	7.66
【G】					
Deposit growth rate	-2.81	9.13	0.79	-48.19	7.29
Loan growth rate	-17.88	9.70	32.01	-76.71	-0.61
Investment growth rate	-19.79	-27.77	-24.72	-19.64	3.48
Guarantee growth rate	9.09	55.32	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

September 30, 2025

O-Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.44	14.86	13.69	13.97	14.49
Tier 1 capital / Risk-weighted assets	13.28	13.20	12.19	12.54	12.72
Common equity Tier 1 / Risk-weighted assets	13.25	12.23	12.11	12.36	12.09
Tier 1 capital / Exposure measurement	7.79	8.16	7.57	7.56	7.80
Liabilities / Equity (multiple)	8.46	8.16	8.66	8.75	8.44
【 A 】					
Non-performing loan ratio	0.60	0.21	0.12	0.09	0.35
Loan loss provisions / NPLs	210.53	672.21	1,085.20	1,510.77	431.59
【 E 】					
NIBT / Average equity	5.68	8.67	8.19	7.08	14.81
(NIBT + loan loss provisions) / Average equity	6.17	9.24	8.02	7.12	15.38
NIBT / Average assets	0.60	0.88	0.84	0.72	1.52
(NIBT + loan loss provisions) / Average assets	0.65	0.94	0.82	0.73	1.58
Net interest income / NIBT	120.87	69.92	77.62	83.27	52.99
NIBT / Net income	35.59	43.60	43.77	40.33	57.55
NIBT / Employees (in thousand / per person)	1,985.54	3,297.73	3,139.04	2,548.80	5,141.73
【 L 】					
Liquidity coverage ratio	117.16	108.03	125.83	117.73	114.23
Net stable funding ratio	124.17	116.95	123.23	116.70	111.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	36.53	43.95	45.40	45.46	46.54
Loans / Deposits	79.00	73.38	71.38	68.36	67.58
Time deposits / Deposits	78.70	79.53	80.97	79.67	81.78
NCDs / Time deposits	0.95	4.03	2.14	2.75	4.86
Accumulated gap of assets and liabilities (180 days) / Equity	-138.54	-111.03	-88.71	-69.28	-112.47
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.60	107.72	107.87	102.78	108.94
Interest rate sensitivity gap / Equity	42.04	34.67	37.47	13.53	43.21
【 G 】					
Deposit growth rate	-5.30	3.58	3.96	8.25	15.30
Loan growth rate	4.49	8.87	10.88	9.37	18.75
Investment growth rate	-7.44	0.72	-2.65	7.94	3.93
Guarantee growth rate	21.87	-1.69	16.47	29.10	-41.55

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Taiwan Business Bank Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.56	13.36	13.31	13.53	12.45
Tier 1 capital / Risk-weighted assets	10.83	10.16	10.12	9.89	9.30
Common equity Tier 1 / Risk-weighted assets	9.58	8.88	8.86	8.54	7.89
Tier 1 capital / Exposure measurement	6.16	5.90	5.84	5.72	5.48
Liabilities / Equity (multiple)	16.17	16.79	17.04	17.38	18.88
【 A 】					
Non-performing loan ratio	0.15	0.16	0.17	0.18	0.20
Loan loss provisions / NPLs	862.24	821.37	790.85	720.93	641.78
【 E 】					
NIBT / Average equity	11.36	11.50	10.86	10.66	11.44
(NIBT + loan loss provisions) / Average equity	12.62	14.21	11.64	12.86	12.19
NIBT / Average assets	0.65	0.63	0.60	0.57	0.58
(NIBT + loan loss provisions) / Average assets	0.72	0.78	0.64	0.68	0.62
Net interest income / NIBT	125.69	128.69	135.00	150.32	167.58
NIBT / Net income	44.28	41.57	41.37	38.94	42.26
NIBT / Employees (in thousand / per person)	2,772.10	2,648.30	2,514.70	2,227.11	2,210.73
【 L 】					
Liquidity coverage ratio	120.16	118.23	112.47	120.81	118.86
Net stable funding ratio	122.64	122.02	124.50	128.39	131.25
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.09	24.73	23.07	25.00	22.12
Loans / Deposits	77.82	77.98	78.51	77.73	77.91
Time deposits / Deposits	49.04	50.46	48.64	47.04	42.99
NCDs / Time deposits	0.43	0.80	0.68	0.64	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	28.32	-4.91	64.94	58.45	85.30
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.17	107.92	107.14	109.40	106.95
Interest rate sensitivity gap / Equity	99.92	99.64	90.72	120.60	95.52
【 G 】					
Deposit growth rate	3.77	7.20	4.39	8.95	0.29
Loan growth rate	5.17	9.44	8.60	6.54	7.61
Investment growth rate	4.06	-0.60	-3.27	18.61	-9.60
Guarantee growth rate	-3.02	20.23	23.19	24.74	-9.37

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Standard Chartered Bank (Taiwan)　　　　Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	22.51	15.06	16.76	15.46	16.34
Tier 1 capital / Risk-weighted assets	18.12	14.13	13.21	14.46	14.91
Common equity Tier 1 / Risk-weighted assets	18.12	14.13	13.21	14.46	14.91
Tier 1 capital / Exposure measurement	6.68	6.43	6.39	6.50	6.12
Liabilities / Equity (multiple)	13.22	13.60	13.84	13.20	13.99
【 A 】					
Non-performing loan ratio	0.09	0.15	0.16	0.14	0.09
Loan loss provisions / NPLs	1,881.12	1,139.07	1,134.92	1,235.65	1,815.04
【 E 】					
NIBT / Average equity	12.59	13.65	12.37	11.87	6.25
(NIBT + loan loss provisions) / Average equity	12.92	14.64	13.31	12.83	6.48
NIBT / Average assets	0.85	0.91	0.82	0.79	0.40
(NIBT + loan loss provisions) / Average assets	0.88	0.98	0.89	0.86	0.41
Net interest income / NIBT	101.12	100.65	114.71	98.17	189.94
NIBT / Net income	37.03	36.21	34.20	34.79	22.62
NIBT / Employees (in thousand / per person)	3,006.80	2,924.70	2,662.60	2,313.10	1,153.11
【 L 】					
Liquidity coverage ratio	180.50	255.99	155.83	216.88	160.66
Net stable funding ratio	144.11	150.04	139.88	152.77	150.29
Liquidity reserve ratio (average daily data in the last month of each quarter)	40.03	52.70	50.22	49.68	63.82
Loans / Deposits	51.59	49.42	49.11	48.51	49.79
Time deposits / Deposits	38.30	36.66	37.37	34.14	30.47
NCDs / Time deposits	2.71	2.76	2.70	2.58	2.11
Accumulated gap of assets and liabilities (180 days) / Equity	-155.68	-103.86	-143.88	-156.43	-196.19
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	127.28	122.96	116.50	122.81	139.95
Interest rate sensitivity gap / Equity	173.63	155.97	118.48	152.94	278.20
【 G 】					
Deposit growth rate	-0.31	4.18	5.67	2.19	1.32
Loan growth rate	4.07	4.36	6.98	-0.44	-3.32
Investment growth rate	22.97	-22.48	-8.79	-20.08	1.12
Guarantee growth rate	13.59	5.05	-25.84	44.38	2.28

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Taichung Commercial Bank Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	14.51	14.84	13.86	15.47	15.95
Tier 1 capital / Risk-weighted assets	13.03	13.12	12.56	13.67	14.03
Common equity Tier 1 / Risk-weighted assets	11.71	11.86	11.35	11.85	12.01
Tier 1 capital / Exposure measurement	9.37	9.05	8.79	9.44	9.53
Liabilities / Equity (multiple)	10.15	10.24	10.63	10.26	10.52
【A】					
Non-performing loan ratio	0.18	0.10	0.06	0.14	0.15
Loan loss provisions / NPLs	653.65	1,193.51	2,048.33	935.73	849.81
【E】					
NIBT / Average equity	12.50	12.55	12.28	11.15	10.05
(NIBT + loan loss provisions) / Average equity	14.08	13.30	13.13	12.79	10.53
NIBT / Average assets	1.07	1.12	1.09	0.99	0.83
(NIBT + loan loss provisions) / Average assets	1.20	1.18	1.16	1.13	0.87
Net interest income / NIBT	116.44	113.08	116.51	132.03	156.71
NIBT / Net income	55.68	55.25	54.43	49.71	46.43
NIBT / Employees (in thousand / per person)	3,373.35	3,269.78	3,158.63	2,761.54	2,291.99
【L】					
Liquidity coverage ratio	130.15	127.70	118.89	138.22	137.93
Net stable funding ratio	131.38	131.25	129.23	135.27	139.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.06	19.16	18.97	19.54	20.75
Loans / Deposits	74.99	74.61	75.31	74.84	75.80
Time deposits / Deposits	53.63	51.28	51.63	47.31	45.82
NCDs / Time deposits	1.04	0.45	1.79	0.31	0.37
Accumulated gap of assets and liabilities (180 days) / Equity	-117.73	-94.49	-84.20	-112.12	-145.93
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.63	89.58	86.83	89.09	91.86
Interest rate sensitivity gap / Equity	-87.94	-87.89	-113.45	-92.04	-71.76
【G】					
Deposit growth rate	7.13	11.54	10.53	6.76	3.62
Loan growth rate	8.32	9.71	11.22	5.41	7.10
Investment growth rate	5.52	11.02	14.67	16.00	-5.51
Guarantee growth rate	10.27	22.75	25.26	11.61	0.44

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

King's Town Bank　　　　Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	21.49	17.89	17.67	17.00	14.33
Tier 1 capital / Risk-weighted assets	20.36	16.76	16.58	15.84	13.19
Common equity Tier 1 / Risk-weighted assets	20.36	16.76	16.58	15.84	13.19
Tier 1 capital / Exposure measurement	15.13	13.24	13.30	12.93	10.99
Liabilities / Equity (multiple)	5.01	5.97	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	8,716.67	5,860.78	6,889.13	7,545.83	8,940.00
【 E 】					
NIBT / Average equity	8.32	12.46	12.02	15.00	6.09
(NIBT + loan loss provisions) / Average equity	9.84	13.00	12.36	14.98	6.83
NIBT / Average assets	1.32	1.77	1.72	1.93	0.81
(NIBT + loan loss provisions) / Average assets	1.56	1.84	1.77	1.92	0.91
Net interest income / NIBT	128.48	80.23	83.74	71.86	193.66
NIBT / Net income	67.70	72.59	71.25	75.56	57.40
NIBT / Employees (in thousand / per person)	4,736.63	6,690.96	6,383.17	7,491.74	2,887.32
【 L 】					
Liquidity coverage ratio	354.41	242.63	177.17	215.11	114.07
Net stable funding ratio	157.02	150.61	143.20	145.03	130.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.53	25.62	20.72	23.95	19.45
Loans / Deposits	80.04	76.86	81.73	78.47	86.53
Time deposits / Deposits	43.96	47.90	46.78	48.84	48.05
NCDs / Time deposits	0.06	1.10	0.41	2.11	0.79
Accumulated gap of assets and liabilities (180 days) / Equity	29.23	14.07	15.87	0.29	-76.85
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.58	96.14	97.76	97.38	98.03
Interest rate sensitivity gap / Equity	28.39	-19.20	-11.08	-13.97	-12.37
【 G 】					
Deposit growth rate	-5.29	1.43	-0.11	4.80	12.41
Loan growth rate	-1.36	-4.80	4.03	-4.96	17.36
Investment growth rate	-14.28	11.24	-0.07	6.33	-6.94
Guarantee growth rate	-25.00	-16.06	-33.89	1.02	-10.64

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

HSBC Bank (Taiwan) Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	21.29	18.83	19.23	18.69	18.13
Tier 1 capital / Risk-weighted assets	20.12	17.74	18.22	17.67	17.06
Common equity Tier 1 / Risk-weighted assets	20.12	17.74	18.22	17.67	17.06
Tier 1 capital / Exposure measurement	7.63	7.03	7.40	6.99	6.78
Liabilities / Equity (multiple)	9.65	10.48	10.07	10.51	11.02
【 A 】					
Non-performing loan ratio	0.08	0.06	0.06	0.06	0.04
Loan loss provisions / NPLs	1,578.18	2,273.40	2,148.48	2,208.52	3,626.47
【 E 】					
NIBT / Average equity	19.66	20.22	19.04	18.30	10.78
(NIBT + loan loss provisions) / Average equity	19.69	20.87	19.10	18.40	10.71
NIBT / Average assets	1.76	1.80	1.70	1.58	0.79
(NIBT + loan loss provisions) / Average assets	1.76	1.86	1.70	1.59	0.79
Net interest income / NIBT	49.07	32.23	35.88	52.87	89.63
NIBT / Net income	53.67	53.46	52.01	52.02	38.80
NIBT / Employees (in thousand / per person)	6,243.53	5,983.60	5,542.59	5,167.49	2,749.51
【 L 】					
Liquidity coverage ratio	198.81	135.96	173.40	168.04	191.83
Net stable funding ratio	170.41	155.64	164.53	173.56	156.83
Liquidity reserve ratio (average daily data in the last month of each quarter)	50.52	67.12	51.96	72.58	64.95
Loans / Deposits	58.90	61.40	58.15	56.56	60.32
Time deposits / Deposits	44.17	40.49	43.22	44.43	38.39
NCDs / Time deposits	0.48	0.03	0.04	0.11	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	-67.38	-86.64	-86.22	-52.80	-50.88
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	140.81	158.84	150.27	157.07	155.50
Interest rate sensitivity gap / Equity	189.57	284.58	231.47	283.11	277.22
【 G 】					
Deposit growth rate	3.99	8.01	6.12	11.78	8.15
Loan growth rate	-0.25	10.11	9.12	4.80	7.91
Investment growth rate	3.10	21.38	-16.85	40.86	-36.35
Guarantee growth rate	-6.78	21.38	-10.51	30.56	11.61

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Taipei Star Bank | Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.50	14.33	14.25	13.67	14.07
Tier 1 capital / Risk-weighted assets	11.27	11.99	11.95	11.74	11.95
Common equity Tier 1 / Risk-weighted assets	9.56	10.11	10.10	10.05	10.22
Tier 1 capital / Exposure measurement	6.82	6.96	6.90	6.80	6.87
Liabilities / Equity (multiple)	14.66	14.40	14.66	14.49	14.54
【 A 】					
Non-performing loan ratio	0.21	0.14	0.10	0.07	0.28
Loan loss provisions / NPLs	554.96	834.62	1,224.56	1,534.15	431.17
【 E 】					
NIBT / Average equity	5.34	3.51	4.82	2.44	4.55
(NIBT + loan loss provisions) / Average equity	6.00	3.62	5.63	2.19	4.89
NIBT / Average assets	0.34	0.22	0.31	0.16	0.28
(NIBT + loan loss provisions) / Average assets	0.38	0.23	0.36	0.14	0.30
Net interest income / NIBT	349.59	457.24	342.50	623.57	375.86
NIBT / Net income	22.32	16.91	20.85	13.38	20.75
NIBT / Employees (in thousand / per person)	698.41	443.47	603.45	308.37	569.87
【 L 】					
Liquidity coverage ratio	129.86	114.92	123.27	140.52	134.41
Net stable funding ratio	124.59	123.45	121.27	125.21	117.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.73	20.21	20.05	19.01	20.30
Loans / Deposits	75.29	72.78	72.86	73.94	76.72
Time deposits / Deposits	63.20	60.33	61.86	61.70	60.27
NCDs / Time deposits	11.92	7.99	13.19	1.90	1.55
Accumulated gap of assets and liabilities (180 days) / Equity	-133.49	-220.82	-170.12	-256.45	-296.65
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	84.52	84.32	83.53	82.61	83.71
Interest rate sensitivity gap / Equity	-206.27	-203.82	-216.84	-227.02	-212.14
【 G 】					
Deposit growth rate	5.86	5.17	5.85	3.46	0.87
Loan growth rate	9.51	0.18	4.30	-0.28	3.40
Investment growth rate	-6.45	1.83	0.32	4.71	-10.73
Guarantee growth rate	18.35	-42.10	-49.50	2,837.50	-91.27

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Hwatai Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	12.20	11.86	12.70	12.58	12.32
Tier 1 capital / Risk-weighted assets	9.19	8.93	9.47	9.18	9.05
Common equity Tier 1 / Risk-weighted assets	8.65	8.34	8.90	8.55	8.33
Tier 1 capital / Exposure measurement	6.50	6.40	6.72	6.61	6.62
Liabilities / Equity (multiple)	14.91	15.06	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	293,700.00	260,100.00	251,200.00	216,800.00	13,707.14
【 E 】					
NIBT / Average equity	9.39	8.46	8.53	8.21	7.56
(NIBT + loan loss provisions) / Average equity	11.18	10.17	9.15	7.82	8.18
NIBT / Average assets	0.61	0.53	0.54	0.51	0.45
(NIBT + loan loss provisions) / Average assets	0.73	0.64	0.58	0.49	0.49
Net interest income / NIBT	238.03	257.48	257.30	255.01	275.40
NIBT / Net income	36.85	32.46	33.57	33.84	30.07
NIBT / Employees (in thousand / per person)	2,021.51	1,574.15	1,587.70	1,415.86	1,113.70
【 L 】					
Liquidity coverage ratio	127.74	119.95	132.37	148.22	116.13
Net stable funding ratio	141.67	142.30	144.69	130.52	145.44
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.63	22.19	19.09	18.41	18.26
Loans / Deposits	79.76	78.03	78.53	78.53	80.38
Time deposits / Deposits	68.09	62.36	61.73	62.07	57.04
NCDs / Time deposits	9.15	2.79	4.79	9.46	5.12
Accumulated gap of assets and liabilities (180 days) / Equity	-3.94	-108.31	-42.83	-127.24	-196.53
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.29	101.96	104.74	101.42	100.42
Interest rate sensitivity gap / Equity	31.53	27.03	61.80	18.84	5.62
【 G 】					
Deposit growth rate	12.51	13.02	11.35	16.03	13.59
Loan growth rate	15.01	10.29	11.36	13.35	18.66
Investment growth rate	-2.47	10.94	11.02	12.34	-7.56
Guarantee growth rate	-4.20	-14.39	-49.10	119.74	-72.16

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Shin Kong Commercial Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.94	15.29	15.12	15.45	14.38
Tier 1 capital / Risk-weighted assets	12.96	13.15	13.00	13.48	12.18
Common equity Tier 1 / Risk-weighted assets	10.52	10.60	10.49	10.79	9.71
Tier 1 capital / Exposure measurement	6.69	6.81	6.74	6.84	6.15
Liabilities / Equity (multiple)	16.37	15.86	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	1,062.83	1,085.93	1,085.87	1,107.86	1,089.24
【 E 】					
NIBT / Average equity	7.55	10.72	10.52	10.37	11.35
(NIBT + loan loss provisions) / Average equity	8.50	11.17	11.22	10.74	11.58
NIBT / Average assets	0.47	0.69	0.68	0.68	0.69
(NIBT + loan loss provisions) / Average assets	0.53	0.72	0.73	0.71	0.70
Net interest income / NIBT	220.57	153.77	157.96	155.83	165.40
NIBT / Net income	28.88	42.17	41.71	41.82	43.95
NIBT / Employees (in thousand / per person)	1,691.98	2,312.88	2,276.01	2,142.67	2,152.13
【 L 】					
Liquidity coverage ratio	136.98	121.95	134.72	147.89	159.99
Net stable funding ratio	136.54	133.02	136.55	137.83	142.51
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.60	19.84	19.49	22.17	26.56
Loans / Deposits	75.38	76.36	76.09	73.54	70.20
Time deposits / Deposits	58.49	56.67	57.27	56.49	56.52
NCDs / Time deposits	2.35	2.70	4.30	3.02	5.06
Accumulated gap of assets and liabilities (180 days) / Equity	-207.98	-297.18	-199.23	-176.15	-285.11
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	94.94	91.90	92.04	88.94	86.29
Interest rate sensitivity gap / Equity	-64.08	-97.74	-96.95	-132.99	-182.30
【 G 】					
Deposit growth rate	6.62	7.05	2.44	2.13	2.75
Loan growth rate	5.25	10.33	5.99	7.01	4.70
Investment growth rate	8.62	2.85	1.95	0.34	-2.83
Guarantee growth rate	22.54	7.65	17.11	17.41	-23.43

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Sunny Bank Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	13.89	13.61	13.30	13.41	12.97
Tier 1 capital / Risk-weighted assets	12.32	11.90	11.54	11.46	11.28
Common equity Tier 1 / Risk-weighted assets	10.38	9.98	9.66	9.45	9.12
Tier 1 capital / Exposure measurement	7.89	7.65	7.44	7.37	7.11
Liabilities / Equity (multiple)	13.37	13.78	14.36	14.64	15.55
【 A 】					
Non-performing loan ratio	0.12	0.14	0.05	-	0.15
Loan loss provisions / NPLs	992.87	833.85	2,563.90	36,541.18	875.07
【 E 】					
NIBT / Average equity	12.21	12.41	8.94	7.84	12.57
(NIBT + loan loss provisions) / Average equity	11.99	12.42	10.91	11.29	11.81
NIBT / Average assets	0.85	0.83	0.61	0.52	0.79
(NIBT + loan loss provisions) / Average assets	0.83	0.83	0.74	0.74	0.74
Net interest income / NIBT	125.85	130.29	179.64	216.10	152.38
NIBT / Net income	58.74	58.04	43.86	37.70	58.43
NIBT / Employees (in thousand / per person)	2,594.21	2,550.46	1,819.67	1,547.10	2,253.39
【 L 】					
Liquidity coverage ratio	120.59	113.64	121.31	114.58	115.79
Net stable funding ratio	129.94	127.94	130.47	128.79	132.06
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.50	19.99	20.84	18.64	18.78
Loans / Deposits	74.53	74.35	73.65	76.06	74.50
Time deposits / Deposits	71.15	68.92	68.50	68.41	66.68
NCDs / Time deposits	5.48	6.55	6.11	6.94	6.33
Accumulated gap of assets and liabilities (180 days) / Equity	-208.31	-274.81	-273.50	-261.63	-286.39
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.55	89.57	89.40	89.20	88.78
Interest rate sensitivity gap / Equity	-108.16	-124.36	-131.55	-135.65	-149.41
【 G 】					
Deposit growth rate	5.19	6.42	8.19	4.69	5.32
Loan growth rate	5.44	5.37	4.75	6.87	9.03
Investment growth rate	8.56	9.70	16.56	10.67	-11.73
Guarantee growth rate	38.41	-32.67	5.48	-20.43	6.04

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Bank of Panhsin

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	12.56	12.31	12.09	12.18	12.04
Tier 1 capital / Risk-weighted assets	10.56	10.04	10.05	9.63	9.43
Common equity Tier 1 / Risk-weighted assets	9.70	9.16	9.17	8.73	8.46
Tier 1 capital / Exposure measurement	6.67	6.18	6.07	6.02	5.79
Liabilities / Equity (multiple)	13.12	13.81	14.15	14.26	14.88
【 A 】					
Non-performing loan ratio	0.35	0.23	0.18	0.13	0.19
Loan loss provisions / NPLs	352.54	549.59	699.50	967.80	637.17
【 E 】					
NIBT / Average equity	7.91	8.96	8.44	9.22	9.95
(NIBT + loan loss provisions) / Average equity	9.31	9.38	9.40	9.37	10.09
NIBT / Average assets	0.56	0.61	0.58	0.62	0.64
(NIBT + loan loss provisions) / Average assets	0.66	0.64	0.64	0.63	0.65
Net interest income / NIBT	201.83	177.99	189.68	182.66	184.11
NIBT / Net income	34.26	38.41	35.86	38.48	39.45
NIBT / Employees (in thousand / per person)	1,499.47	1,560.62	1,470.82	1,428.68	1,368.88
【 L 】					
Liquidity coverage ratio	125.63	110.12	127.12	114.86	130.02
Net stable funding ratio	130.31	135.59	139.55	134.01	139.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.31	20.21	19.91	19.15	20.33
Loans / Deposits	75.66	73.59	71.63	73.99	71.85
Time deposits / Deposits	58.51	55.81	56.30	57.94	56.04
NCDs / Time deposits	0.01	0.11	0.07	0.15	0.22
Accumulated gap of assets and liabilities (180 days) / Equity	-16.82	-15.89	34.76	-33.45	-53.76
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.65	97.87	98.48	97.85	95.39
Interest rate sensitivity gap / Equity	-14.54	-23.79	-17.19	-24.51	-54.69
【 G 】					
Deposit growth rate	0.89	6.19	6.57	3.86	6.80
Loan growth rate	6.20	4.15	4.20	6.94	3.03
Investment growth rate	-0.69	4.12	2.16	5.74	13.24
Guarantee growth rate	23.73	-23.14	-17.01	0.54	-4.83

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Cota Bank | Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.16	14.10	14.75	14.85	13.04
Tier 1 capital / Risk-weighted assets	12.28	11.99	12.72	12.62	11.57
Common equity Tier 1 / Risk-weighted assets	11.84	11.53	12.26	12.12	11.07
Tier 1 capital / Exposure measurement	7.70	7.52	7.92	7.50	6.59
Liabilities / Equity (multiple)	12.02	12.27	11.58	12.36	12.97
【 A 】					
Non-performing loan ratio	0.53	0.75	0.42	0.22	0.17
Loan loss provisions / NPLs	229.71	167.08	284.43	622.68	778.85
【 E 】					
NIBT / Average equity	8.06	8.99	6.70	8.23	7.99
(NIBT + loan loss provisions) / Average equity	8.42	9.57	9.21	8.27	8.10
NIBT / Average assets	0.63	0.68	0.51	0.61	0.57
(NIBT + loan loss provisions) / Average assets	0.66	0.72	0.70	0.61	0.57
Net interest income / NIBT	236.26	213.12	288.78	244.84	254.23
NIBT / Net income	35.28	35.53	27.16	34.17	33.32
NIBT / Employees (in thousand / per person)	1,108.31	1,143.82	855.94	993.97	913.12
【 L 】					
Liquidity coverage ratio	192.32	164.53	156.77	331.32	193.29
Net stable funding ratio	139.27	141.81	142.33	145.72	142.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.38	18.45	16.14	20.71	18.93
Loans / Deposits	78.83	77.98	80.01	75.48	78.58
Time deposits / Deposits	56.79	53.47	52.17	52.79	51.04
NCDs / Time deposits	0.07	0.10	0.10	0.40	0.95
Accumulated gap of assets and liabilities (180 days) / Equity	-225.53	-207.44	-179.55	-116.70	-180.44
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	79.49	79.19	78.26	82.94	82.80
Interest rate sensitivity gap / Equity	-231.06	-238.79	-235.67	-197.28	-209.91
【 G 】					
Deposit growth rate	6.44	4.16	2.69	5.34	0.95
Loan growth rate	7.60	3.52	8.85	1.18	8.66
Investment growth rate	-1.37	13.90	-3.90	9.75	-8.07
Guarantee growth rate	15.06	19.75	5.73	16.95	13.53

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Union Bank of Taiwan

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.46	14.69	15.26	14.73	14.95
Tier 1 capital / Risk-weighted assets	13.07	12.67	13.18	12.69	12.93
Common equity Tier 1 / Risk-weighted assets	10.80	10.26	10.72	10.08	10.00
Tier 1 capital / Exposure measurement	6.98	6.57	6.66	6.32	6.38
Liabilities / Equity (multiple)	11.42	11.77	11.54	12.43	12.53
【 A 】					
Non-performing loan ratio	0.24	0.27	0.22	0.27	0.24
Loan loss provisions / NPLs	507.07	442.35	536.62	440.08	481.73
【 E 】					
NIBT / Average equity	8.74	9.21	8.35	8.15	7.14
(NIBT + loan loss provisions) / Average equity	9.45	9.87	8.91	8.41	7.40
NIBT / Average assets	0.70	0.70	0.64	0.59	0.53
(NIBT + loan loss provisions) / Average assets	0.76	0.75	0.69	0.61	0.55
Net interest income / NIBT	132.96	122.11	136.47	159.79	224.26
NIBT / Net income	40.02	37.48	35.90	34.41	33.36
NIBT / Employees (in thousand / per person)	1,800.43	1,673.48	1,526.78	1,324.12	1,124.97
【 L 】					
Liquidity coverage ratio	132.78	123.21	134.29	125.27	147.97
Net stable funding ratio	132.20	132.44	134.07	133.56	134.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.57	18.28	18.24	19.83	18.36
Loans / Deposits	75.72	76.83	75.83	75.13	74.81
Time deposits / Deposits	51.80	51.74	52.03	51.43	50.04
NCDs / Time deposits	0.05	0.05	0.05	0.06	0.73
Accumulated gap of assets and liabilities (180 days) / Equity	-76.76	-116.33	-78.73	-94.19	-123.99
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.54	94.19	94.83	95.07	95.19
Interest rate sensitivity gap / Equity	-44.17	-59.85	-51.82	-53.95	-52.51
【 G 】					
Deposit growth rate	5.37	5.28	6.19	6.70	5.63
Loan growth rate	4.07	6.33	7.41	6.97	7.18
Investment growth rate	13.44	-2.03	2.65	12.66	-8.18
Guarantee growth rate	7.84	1.12	14.51	4.51	2.26

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Far Eastern International Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	15.76	14.62	14.44	15.03	14.90
Tier 1 capital / Risk-weighted assets	13.47	12.50	12.40	12.60	12.27
Common equity Tier 1 / Risk-weighted assets	12.90	11.91	11.82	11.98	11.63
Tier 1 capital / Exposure measurement	7.20	6.61	6.61	6.83	6.73
Liabilities / Equity (multiple)	11.87	12.96	12.93	12.44	12.49
【A】					
Non-performing loan ratio	0.05	0.06	0.07	0.11	0.36
Loan loss provisions / NPLs	2,437.02	2,036.01	1,970.50	1,190.63	391.77
【E】					
NIBT / Average equity	7.34	8.79	8.04	8.24	8.24
(NIBT + loan loss provisions) / Average equity	7.42	8.99	8.07	8.52	8.45
NIBT / Average assets	0.53	0.66	0.60	0.60	0.57
(NIBT + loan loss provisions) / Average assets	0.54	0.67	0.60	0.63	0.58
Net interest income / NIBT	144.71	112.29	121.27	137.89	167.29
NIBT / Net income	36.28	41.02	38.72	37.42	36.35
NIBT / Employees (in thousand / per person)	1,771.04	2,078.39	1,887.59	1,814.56	1,668.26
【L】					
Liquidity coverage ratio	124.81	132.26	122.25	125.61	112.03
Net stable funding ratio	128.20	124.40	124.40	126.41	127.04
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.24	30.08	29.17	29.13	30.81
Loans / Deposits	71.41	69.80	70.80	71.69	73.08
Time deposits / Deposits	63.87	66.04	64.56	64.46	65.44
NCDs / Time deposits	2.45	3.62	3.87	7.89	4.84
Accumulated gap of assets and liabilities (180 days) / Equity	-183.11	-244.27	-238.29	-247.74	-216.56
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.11	99.13	99.23	104.12	103.19
Interest rate sensitivity gap / Equity	-17.11	-8.42	-7.20	37.91	30.03
【G】					
Deposit growth rate	0.74	5.50	4.47	9.16	-2.28
Loan growth rate	2.97	6.88	4.50	6.70	7.56
Investment growth rate	6.05	6.41	7.16	7.77	-0.62
Guarantee growth rate	175.97	-34.62	31.52	-18.99	-40.73

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Yuanta Commercial Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	14.85	14.14	13.87	14.82	14.65
Tier 1 capital / Risk-weighted assets	12.07	11.95	11.79	12.47	12.02
Common equity Tier 1 / Risk-weighted assets	11.51	11.34	11.19	11.77	11.26
Tier 1 capital / Exposure measurement	6.35	6.35	6.44	6.55	6.27
Liabilities / Equity (multiple)	14.23	14.00	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	1,966.51	3,547.81	3,061.90	4,231.02	6,585.64
【E】					
NIBT / Average equity	9.45	9.13	8.90	8.93	7.75
(NIBT + loan loss provisions) / Average equity	9.76	9.98	9.26	9.09	8.02
NIBT / Average assets	0.64	0.62	0.61	0.60	0.53
(NIBT + loan loss provisions) / Average assets	0.66	0.68	0.63	0.61	0.55
Net interest income / NIBT	131.00	122.14	126.43	130.04	155.77
NIBT / Net income	45.87	43.93	42.95	46.34	43.40
NIBT / Employees (in thousand / per person)	2,823.90	2,591.07	2,454.04	2,373.32	2,028.45
【L】					
Liquidity coverage ratio	136.91	138.16	133.17	169.76	158.58
Net stable funding ratio	138.77	143.03	141.61	155.36	154.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.04	23.10	21.51	25.82	30.10
Loans / Deposits	67.64	67.10	69.51	66.71	66.21
Time deposits / Deposits	48.67	49.02	50.39	45.67	46.49
NCDs / Time deposits	1.17	1.62	0.21	1.66	0.69
Accumulated gap of assets and liabilities (180 days) / Equity	-98.72	-51.32	-99.62	-36.85	-66.29
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.26	92.91	91.93	91.79	89.55
Interest rate sensitivity gap / Equity	-103.08	-79.38	-89.91	-89.61	-120.41
【G】					
Deposit growth rate	12.65	17.50	13.35	8.93	1.12
Loan growth rate	13.56	18.84	18.10	9.76	13.03
Investment growth rate	10.47	11.61	3.53	1.29	-12.87
Guarantee growth rate	57.66	26.44	27.81	33.55	-9.28

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Bank SinoPac

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.91	15.27	15.09	16.14	14.34
Tier 1 capital / Risk-weighted assets	13.68	12.90	12.76	13.47	11.63
Common equity Tier 1 / Risk-weighted assets	12.00	11.26	11.15	11.64	9.75
Tier 1 capital / Exposure measurement	7.19	7.02	7.07	7.20	6.32
Liabilities / Equity (multiple)	13.22	13.75	13.61	13.33	16.10
【 A 】					
Non-performing loan ratio	0.18	0.12	0.16	0.09	0.11
Loan loss provisions / NPLs	754.90	1,069.36	837.77	1,419.25	1,167.70
【 E 】					
NIBT / Average equity	13.11	12.76	11.57	11.87	12.22
(NIBT + loan loss provisions) / Average equity	13.60	13.56	12.03	12.39	12.54
NIBT / Average assets	0.92	0.90	0.81	0.79	0.77
(NIBT + loan loss provisions) / Average assets	0.96	0.95	0.84	0.82	0.79
Net interest income / NIBT	113.78	101.07	112.46	118.45	141.01
NIBT / Net income	49.80	49.66	47.70	49.01	48.03
NIBT / Employees (in thousand / per person)	3,548.74	3,449.44	2,996.90	2,986.81	2,752.76
【 L 】					
Liquidity coverage ratio	137.04	127.41	132.73	128.04	124.47
Net stable funding ratio	137.10	133.95	135.62	136.34	136.92
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.57	27.15	25.82	29.08	22.88
Loans / Deposits	70.65	71.79	71.36	70.51	66.02
Time deposits / Deposits	45.69	48.23	48.60	48.65	49.40
NCDs / Time deposits	2.07	0.77	0.15	1.20	1.72
Accumulated gap of assets and liabilities (180 days) / Equity	-78.00	-106.26	-116.23	-112.94	-105.55
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.32	111.42	113.89	114.60	108.55
Interest rate sensitivity gap / Equity	60.11	90.73	109.31	111.95	76.21
【 G 】					
Deposit growth rate	5.30	11.41	12.20	0.89	9.06
Loan growth rate	3.62	11.76	13.48	7.75	11.42
Investment growth rate	3.40	6.75	0.48	22.62	-3.84
Guarantee growth rate	43.23	-4.53	11.45	-11.35	-15.28

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

E.Sun Commercial Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	15.64	15.32	15.26	15.62	14.33
Tier 1 capital / Risk-weighted assets	13.36	12.96	12.96	13.10	11.64
Common equity Tier 1 / Risk-weighted assets	12.07	11.60	11.63	11.61	10.07
Tier 1 capital / Exposure measurement	6.77	6.59	6.57	6.61	5.86
Liabilities / Equity (multiple)	13.79	13.97	14.15	14.40	16.68
【A】					
Non-performing loan ratio	0.15	0.16	0.14	0.16	0.16
Loan loss provisions / NPLs	802.83	766.78	869.11	753.33	752.62
【E】					
NIBT / Average equity	14.53	13.00	12.39	11.39	10.22
(NIBT + loan loss provisions) / Average equity	15.55	13.93	12.58	12.16	10.62
NIBT / Average assets	0.98	0.84	0.81	0.70	0.57
(NIBT + loan loss provisions) / Average assets	1.05	0.90	0.82	0.75	0.59
Net interest income / NIBT	96.53	101.00	106.94	113.28	146.65
NIBT / Net income	47.04	43.70	43.14	39.80	36.98
NIBT / Employees (in thousand / per person)	4,395.42	3,610.89	3,472.02	2,814.54	2,168.75
【L】					
Liquidity coverage ratio	115.13	121.15	121.67	143.59	132.63
Net stable funding ratio	131.18	131.84	132.73	136.85	137.61
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.02	22.57	23.01	25.68	32.69
Loans / Deposits	71.77	70.80	69.66	68.45	66.23
Time deposits / Deposits	52.18	51.49	52.06	50.55	48.75
NCDs / Time deposits	1.39	1.51	0.86	1.19	0.64
Accumulated gap of assets and liabilities (180 days) / Equity	-92.51	-107.71	-99.43	-96.62	-137.81
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.91	110.97	110.86	113.35	119.12
Interest rate sensitivity gap / Equity	83.21	92.61	92.48	115.09	176.89
【G】					
Deposit growth rate	9.58	8.78	10.20	4.16	7.55
Loan growth rate	11.06	13.85	12.15	6.89	9.20
Investment growth rate	5.76	-2.81	4.21	-0.77	0.78
Guarantee growth rate	16.11	-12.40	-14.57	-18.27	-22.52

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

KGI Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	14.16	13.71	13.29	14.61	14.19
Tier 1 capital / Risk-weighted assets	12.08	11.71	11.37	12.59	12.07
Common equity Tier 1 / Risk-weighted assets	11.63	11.26	10.93	12.09	11.54
Tier 1 capital / Exposure measurement	7.61	7.32	7.29	7.79	7.41
Liabilities / Equity (multiple)	10.78	11.14	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	683.39	461.66	623.75	424.63	663.38
【 E 】					
NIBT / Average equity	10.75	9.30	8.55	9.30	10.49
(NIBT + loan loss provisions) / Average equity	10.89	9.90	9.04	9.35	10.46
NIBT / Average assets	0.90	0.80	0.73	0.80	0.88
(NIBT + loan loss provisions) / Average assets	0.91	0.85	0.77	0.80	0.88
Net interest income / NIBT	120.66	104.83	116.74	122.27	141.62
NIBT / Net income	46.40	41.94	39.47	46.04	50.59
NIBT / Employees (in thousand / per person)	2,876.05	2,554.74	2,357.01	2,485.90	2,666.26
【 L 】					
Liquidity coverage ratio	118.27	119.34	109.10	107.10	122.07
Net stable funding ratio	117.48	122.10	119.49	128.02	130.66
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.76	32.38	33.29	35.30	31.83
Loans / Deposits	78.72	73.52	75.78	72.07	73.57
Time deposits / Deposits	57.22	59.48	59.46	58.98	61.57
NCDs / Time deposits	4.32	2.18	2.26	0.04	0.94
Accumulated gap of assets and liabilities (180 days) / Equity	-230.25	-231.63	-210.26	-183.96	-209.72
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.23	117.04	118.60	118.77	114.98
Interest rate sensitivity gap / Equity	61.57	100.94	110.81	100.07	88.97
【 G 】					
Deposit growth rate	5.37	15.27	13.33	2.67	8.10
Loan growth rate	12.83	14.28	19.16	0.58	5.60
Investment growth rate	-3.12	3.80	6.40	4.14	-6.23
Guarantee growth rate	-10.11	6.00	-4.55	46.49	-49.52

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

DBS Bank (Taiwan) Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	15.03	15.02	15.23	16.19	14.94
Tier 1 capital / Risk-weighted assets	13.38	13.25	13.47	14.39	12.73
Common equity Tier 1 / Risk-weighted assets	11.99	11.69	11.93	12.64	9.90
Tier 1 capital / Exposure measurement	7.12	6.38	6.59	6.66	6.36
Liabilities / Equity (multiple)	8.84	9.01	8.80	8.86	12.54
【A】					
Non-performing loan ratio	0.19	0.21	0.19	0.35	0.43
Loan loss provisions / NPLs	773.91	707.97	787.10	446.01	323.61
【E】					
NIBT / Average equity	10.46	6.83	6.64	1.11	2.15
(NIBT + loan loss provisions) / Average equity	11.06	7.62	6.93	2.48	2.58
NIBT / Average assets	1.07	0.70	0.67	0.11	0.17
(NIBT + loan loss provisions) / Average assets	1.13	0.78	0.70	0.24	0.20
Net interest income / NIBT	149.95	229.18	234.31	1,308.99	672.36
NIBT / Net income	32.04	21.48	21.08	4.39	8.78
NIBT / Employees (in thousand / per person)	1,940.95	1,159.99	1,172.77	-	355.85
【L】					
Liquidity coverage ratio	136.60	140.67	153.52	169.57	139.58
Net stable funding ratio	137.92	132.84	130.57	142.24	131.96
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.48	25.74	28.91	27.47	30.58
Loans / Deposits	67.96	68.32	68.45	65.04	65.93
Time deposits / Deposits	63.24	61.74	61.12	56.83	60.95
NCDs / Time deposits	2.53	0.63	2.21	-	6.43
Accumulated gap of assets and liabilities (180 days) / Equity	-237.47	-210.28	-233.53	-188.11	-308.02
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.55	116.58	124.45	125.53	141.42
Interest rate sensitivity gap / Equity	63.35	82.87	114.10	113.77	245.23
【G】					
Deposit growth rate	5.56	12.50	2.13	74.75	15.85
Loan growth rate	5.00	7.59	7.47	72.40	0.05
Investment growth rate	24.02	14.41	33.00	36.13	25.90
Guarantee growth rate	18.77	-1.19	-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

September 30, 2025

Taishin International Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	14.45	14.84	15.52	15.07	14.91
Tier 1 capital / Risk-weighted assets	12.73	12.93	13.61	13.02	12.57
Common equity Tier 1 / Risk-weighted assets	11.20	11.33	11.95	11.32	10.71
Tier 1 capital / Exposure measurement	6.57	6.59	6.75	6.77	6.63
Liabilities / Equity (multiple)	13.55	13.26	12.92	12.89	13.36
【A】					
Non-performing loan ratio	0.15	0.12	0.13	0.12	0.14
Loan loss provisions / NPLs	819.30	1,038.93	985.23	1,159.75	972.98
【E】					
NIBT / Average equity	12.00	11.56	11.26	10.20	8.91
(NIBT + loan loss provisions) / Average equity	12.70	12.07	11.12	10.65	8.82
NIBT / Average assets	0.81	0.78	0.76	0.68	0.62
(NIBT + loan loss provisions) / Average assets	0.85	0.81	0.75	0.71	0.61
Net interest income / NIBT	126.51	124.16	127.04	136.48	165.35
NIBT / Net income	43.21	43.07	42.72	39.98	37.74
NIBT / Employees (in thousand / per person)	2,917.01	2,675.73	2,611.67	2,221.14	1,878.08
【L】					
Liquidity coverage ratio	116.30	116.21	118.24	119.33	127.85
Net stable funding ratio	132.82	132.00	134.67	138.66	137.64
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.09	17.54	20.68	18.13	21.68
Loans / Deposits	75.19	73.77	71.20	72.10	73.32
Time deposits / Deposits	50.54	49.16	51.70	46.99	44.98
NCDs / Time deposits	0.12	0.48	0.19	0.16	0.31
Accumulated gap of assets and liabilities (180 days) / Equity	86.33	42.21	37.44	47.10	0.10
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	182.66	190.67	171.53	191.15	168.30
Interest rate sensitivity gap / Equity	405.79	403.46	353.54	402.49	345.06
【G】					
Deposit growth rate	7.93	11.40	10.27	9.70	14.64
Loan growth rate	9.98	14.40	8.86	7.70	6.76
Investment growth rate	6.26	0.69	8.30	19.32	22.43
Guarantee growth rate	-5.98	10.65	5.62	25.18	-19.57

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

EnTie Commercial Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【C】					
Regulatory capital / Risk-weighted assets	15.55	16.87	16.42	16.96	16.30
Tier 1 capital / Risk-weighted assets	14.36	15.70	15.26	15.79	15.12
Common equity Tier 1 / Risk-weighted assets	14.36	15.70	15.26	15.79	15.12
Tier 1 capital / Exposure measurement	8.74	9.00	8.72	9.15	8.72
Liabilities / Equity (multiple)	9.82	9.35	9.63	9.08	9.66
【A】					
Non-performing loan ratio	0.19	0.51	0.92	0.58	0.59
Loan loss provisions / NPLs	802.11	279.44	144.27	248.21	310.09
【E】					
NIBT / Average equity	4.74	4.52	3.87	3.59	3.61
(NIBT + loan loss provisions) / Average equity	5.10	4.76	4.94	4.01	6.99
NIBT / Average assets	0.46	0.46	0.39	0.36	0.38
(NIBT + loan loss provisions) / Average assets	0.49	0.48	0.50	0.41	0.73
Net interest income / NIBT	167.63	195.68	229.13	270.16	312.49
NIBT / Net income	30.46	28.58	24.77	21.47	21.55
NIBT / Employees (in thousand / per person)	1,034.62	1,031.04	862.98	833.89	844.14
【L】					
Liquidity coverage ratio	119.60	146.66	160.50	133.94	132.20
Net stable funding ratio	120.66	129.02	126.15	129.93	127.87
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.24	27.30	27.17	28.01	30.43
Loans / Deposits	75.50	73.75	72.81	74.39	73.46
Time deposits / Deposits	75.61	74.62	75.79	73.33	73.50
NCDs / Time deposits	0.03	0.61	0.33	0.42	1.25
Accumulated gap of assets and liabilities (180 days) / Equity	-226.71	-206.65	-211.52	-211.91	-189.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.64	102.94	101.56	105.97	104.13
Interest rate sensitivity gap / Equity	13.01	22.03	12.05	42.32	31.00
【G】					
Deposit growth rate	7.04	3.50	7.53	-2.68	7.57
Loan growth rate	10.25	2.88	5.26	-1.45	3.57
Investment growth rate	0.71	10.71	8.79	-4.72	4.73
Guarantee growth rate	45.05	-26.53	2.42	-11.73	-11.51

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

CTBC Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	15.88	14.69	14.74	14.34	14.96
Tier 1 capital / Risk-weighted assets	13.53	13.08	13.16	12.66	13.17
Common equity Tier 1 / Risk-weighted assets	12.00	11.84	11.96	11.38	11.76
Tier 1 capital / Exposure measurement	6.17	5.83	5.92	5.71	5.98
Liabilities / Equity (multiple)	12.79	12.84	12.86	13.29	12.70
【 A 】					
Non-performing loan ratio	0.14	0.15	0.16	0.16	0.12
Loan loss provisions / NPLs	883.97	832.63	778.63	782.87	981.93
【 E 】					
NIBT / Average equity	16.35	15.66	15.66	14.28	13.67
(NIBT + loan loss provisions) / Average equity	17.46	16.82	16.16	14.73	14.42
NIBT / Average assets	1.17	1.10	1.11	1.02	1.01
(NIBT + loan loss provisions) / Average assets	1.25	1.18	1.15	1.05	1.07
Net interest income / NIBT	102.89	91.17	92.43	110.03	123.53
NIBT / Net income	45.16	43.97	44.81	42.94	45.35
NIBT / Employees (in thousand / per person)	4,365.44	4,028.42	4,057.75	3,581.80	3,321.46
【 L 】					
Liquidity coverage ratio	118.23	121.94	115.36	129.16	130.11
Net stable funding ratio	141.45	138.80	138.61	142.05	144.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.05	22.88	24.09	24.84	23.33
Loans / Deposits	70.39	68.19	68.12	66.08	66.90
Time deposits / Deposits	46.53	47.82	48.38	47.88	44.21
NCDs / Time deposits	0.16	0.02	0.02	1.02	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	-104.62	-99.08	-106.77	-106.16	-67.49
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.12	109.01	109.42	107.94	105.97
Interest rate sensitivity gap / Equity	24.51	68.18	71.75	63.02	45.84
【 G 】					
Deposit growth rate	7.34	7.66	6.33	10.05	13.99
Loan growth rate	10.81	8.64	9.61	8.71	19.44
Investment growth rate	2.72	0.43	9.73	9.96	-1.09
Guarantee growth rate	-5.37	4.69	-9.45	4.44	-4.29

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

NEXT Commercial Bank Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	19.18	34.47	26.92	57.16	74.73
Tier 1 capital / Risk-weighted assets	17.98	33.27	25.86	56.13	74.35
Common equity Tier 1 / Risk-weighted assets	17.98	33.27	25.86	56.13	74.35
Tier 1 capital / Exposure measurement	9.49	17.03	14.07	21.32	18.99
Liabilities / Equity (multiple)	6.87	3.75	4.66	3.00	3.38
【 A 】					
Non-performing loan ratio	0.02	0.01	0.01	-	-
Loan loss provisions / NPLs	6,033.33	7,933.33	8,900.00	-	-
【 E 】					
NIBT / Average equity	-12.78	-10.70	-10.40	-16.46	-
(NIBT + loan loss provisions) / Average equity	-12.11	-10.23	-10.09	-16.05	-
NIBT / Average assets	-1.92	-2.46	-2.29	-3.47	-
(NIBT + loan loss provisions) / Average assets	-1.82	-2.35	-2.22	-3.38	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-414.06	-373.33	-299.36	-13,433.33	-
NIBT / Employees (in thousand / per person)	-3,486.84	-3,417.84	-3,187.71	-4,562.26	-5,273.11
【 L 】					
Liquidity coverage ratio	218.42	449.38	249.04	2,323.49	4,311.33
Net stable funding ratio	139.13	159.12	148.07	194.68	298.11
Liquidity reserve ratio (average daily data in the last month of each quarter)	43.56	48.69	50.46	70.50	101.21
Loans / Deposits	58.14	63.93	59.62	45.57	11.96
Time deposits / Deposits	39.64	36.59	39.15	35.54	19.09
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-81.23	-36.38	-75.35	99.74	244.03
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.74	105.41	101.39	113.57	94.38
Interest rate sensitivity gap / Equity	-21.06	19.17	6.09	38.45	-18.15
【 G 】					
Deposit growth rate	68.92	21.83	41.88	7.88	-
Loan growth rate	53.62	106.27	85.62	311.13	-
Investment growth rate	52.05	17.51	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

September 30, 2025

LINE Bank Taiwan Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	20.69	17.30	16.22	23.44	44.64
Tier 1 capital / Risk-weighted assets	19.92	16.37	15.29	22.55	44.63
Common equity Tier 1 / Risk-weighted assets	19.92	16.37	15.29	22.55	44.63
Tier 1 capital / Exposure measurement	12.96	10.41	9.88	12.51	19.10
Liabilities / Equity (multiple)	5.23	5.93	6.20	4.95	3.16
【 A 】					
Non-performing loan ratio	0.21	0.10	0.13	0.06	0.01
Loan loss provisions / NPLs	525.00	1,022.22	787.50	1,587.50	7,600.00
【 E 】					
NIBT / Average equity	-5.11	-10.03	-9.51	-11.54	-23.58
(NIBT + loan loss provisions) / Average equity	-4.52	-9.21	-9.38	-11.06	-22.98
NIBT / Average assets	-0.74	-1.50	-1.40	-2.34	-5.28
(NIBT + loan loss provisions) / Average assets	-0.66	-1.38	-1.38	-2.24	-5.14
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-36.00	-107.34	-95.39	-251.53	-
NIBT / Employees (in thousand / per person)	-1,481.81	-2,759.47	-2,591.65	-3,419.35	-6,892.86
【 L 】					
Liquidity coverage ratio	785.73	569.45	1,289.26	3,005.30	6,743.31
Net stable funding ratio	123.14	133.65	134.13	166.24	207.65
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.00	28.22	27.46	46.72	68.60
Loans / Deposits	86.78	80.60	78.46	63.08	51.41
Time deposits / Deposits	62.43	67.89	69.22	66.85	53.25
NCDs / Time deposits	10.30	10.96	10.48	6.31	-
Accumulated gap of assets and liabilities (180 days) / Equity	-72.90	-172.58	-61.10	-37.98	42.54
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.52	105.23	108.37	102.88	112.91
Interest rate sensitivity gap / Equity	47.42	29.57	47.93	13.76	36.85
【 G 】					
Deposit growth rate	25.12	25.38	16.35	41.85	78.57
Loan growth rate	34.70	66.02	44.72	74.04	498.41
Investment growth rate	-1.33	-33.35	-32.72	-2.95	64.82
Guarantee growth rate	-	-	-	-	-

TABLE 7 (2)

The Main Financial and Performance Ratios

September 30, 2025

Rakuten International Commercial Bank

Unit：%

Items	30/09/25	30/09/24	31/12/24	31/12/23	31/12/22
【 C 】					
Regulatory capital / Risk-weighted assets	19.20	25.36	20.76	71.73	140.36
Tier 1 capital / Risk-weighted assets	18.78	25.14	20.61	71.73	140.36
Common equity Tier 1 / Risk-weighted assets	18.78	25.14	20.61	71.73	140.36
Tier 1 capital / Exposure measurement	10.60	14.59	12.94	21.44	25.95
Liabilities / Equity (multiple)	6.84	4.85	5.50	3.09	2.44
【 A 】					
Non-performing loan ratio	0.02	0.03	0.02	0.09	0.22
Loan loss provisions / NPLs	5,950.00	3,440.00	6,633.33	1,180.00	466.67
【 E 】					
NIBT / Average equity	-8.12	-9.03	-9.06	-7.62	-7.39
(NIBT + loan loss provisions) / Average equity	-11.25	-8.40	-8.72	-7.51	-7.34
NIBT / Average assets	-1.15	-1.82	-1.72	-2.00	-2.69
(NIBT + loan loss provisions) / Average assets	-1.59	-1.70	-1.66	-1.97	-2.67
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-248.37	-429.13	-386.10	-631.73	-3,059.09
NIBT / Employees (in thousand / per person)	-3,738.24	-4,404.04	-4,375.76	-4,080.75	-4,456.95
【 L 】					
Liquidity coverage ratio	209.12	362.44	275.27	1,165.08	3,411.39
Net stable funding ratio	133.57	138.72	132.98	191.09	301.61
Liquidity reserve ratio (average daily data in the last month of each quarter)	49.39	53.85	47.83	93.59	124.80
Loans / Deposits	50.12	49.44	51.94	27.74	6.76
Time deposits / Deposits	66.41	61.69	66.15	54.65	16.46
NCDs / Time deposits	6.94	15.04	12.68	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-135.24	-30.53	-64.96	18.22	49.24
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.80	93.53	89.60	93.63	74.97
Interest rate sensitivity gap / Equity	-75.20	-30.42	-56.21	-19.14	-59.52
【 G 】					
Deposit growth rate	34.11	56.35	69.64	6.57	213.27
Loan growth rate	35.96	226.88	217.70	337.32	585.64
Investment growth rate	23.00	27.69	45.19	-29.52	174.48
Guarantee growth rate	-	-	-	-	-