

TABLE 7 (1)

The Main Financial and Performance Ratios

December 31, 2025

The Peer-Group Average

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	15.47	14.95	15.21	14.83	14.86
2.Arithmetic mean	15.77	15.03	15.33	14.68	14.80
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	13.58	12.87	13.27	12.47	13.01
2.Arithmetic mean	13.68	12.98	13.22	12.46	12.97
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	12.65	11.76	12.03	11.24	12.00
2.Arithmetic mean	12.49	11.81	11.94	11.13	11.96
Tier 1 capital / Exposure measurement					
1.Winsorized mean	7.21	6.97	6.93	6.74	6.84
2.Arithmetic mean	6.79	6.59	6.63	6.29	6.47
Liabilities / Equity (multiple)	12.15	12.33	12.29	13.19	12.92
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.14	0.13	0.13	0.15	0.17
2.Arithmetic mean	0.15	0.15	0.14	0.15	0.17
Loan loss provisions / NPLs	1,186.49	1,241.92	1,113.58	1,021.52	802.45
Expected losses of classified assets / Total provisions	76.45	76.35	74.33	74.40	73.77
【 E 】					
NIBT / Average equity					
1.Winsorized mean	9.24	9.17	9.17	8.41	7.30
2.Arithmetic mean	10.93	10.45	10.33	9.33	8.14
(NIBT + loan loss provisions) / Average equity	9.82	9.70	9.91	8.85	7.71
NIBT / Average assets					
1.Winsorized mean	0.70	0.67	0.63	0.59	0.53
2.Arithmetic mean	0.77	0.73	0.70	0.62	0.58
(NIBT + loan loss provisions) / Average assets	0.74	0.71	0.66	0.61	0.56
Net interest income / NIBT	128.57	127.23	137.30	171.17	169.88
NIBT / Net income	41.65	41.29	40.81	39.59	36.58
NIBT / Employees (in thousand / per person)	2,904.59	2,635.18	2,312.26	2,018.03	1,771.64
【 L 】					
Liquidity coverage ratio	134.08	133.27	139.08	137.46	139.12
Net stable funding ratio	132.11	133.55	137.49	139.10	137.92
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.35	26.15	28.03	27.96	30.41
Loans / Deposits	72.19	71.72	70.02	70.19	69.79
Time deposits / Deposits	53.52	53.36	51.64	48.74	45.87
NCDs / Time deposits	1.18	1.42	1.06	0.80	0.90
Accumulated gap of assets and liabilities (180 days) / Equity	-93.95	-110.03	-95.74	-100.89	-75.81
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.47	103.29	104.30	102.91	104.16
Interest rate sensitivity gap / Equity	14.35	22.39	30.02	22.74	23.72
【 G 】					
Deposit growth rate	5.13	7.35	5.69	6.09	6.19
Loan growth rate	6.33	9.59	5.76	8.09	5.94
Investment growth rate	4.86	3.51	6.99	-0.35	5.13
Guarantee growth rate	6.33	2.51	10.42	-6.03	8.39

Notes:

1. "CAELSG" represents the Capital adequacy, Asset quality, Earnings, Liquidity, interest rates Sensitivity and annual Growth rates in major businesses.
2. The peer-group average, if not noted, is a winsorized mean based on an average of banks within the 25th and 75th percentile values for a given ratio.
The values below first quartile (Q1) are substituted by Q1. The values above third quartile (Q3) are substituted by Q3.
3. Net income before tax (NIBT) is on a cumulative quarterly basis from the beginning of the year.
4. "r" represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Bank of Taiwan

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	17.64	16.23	16.18	14.99	15.25
Tier 1 capital / Risk-weighted assets	15.33	14.06	13.97	12.72	13.71
Common equity Tier 1 / Risk-weighted assets	15.33	14.06	13.97	12.72	13.71
Tier 1 capital / Exposure measurement	6.27	5.76	5.55	5.02	5.48
Liabilities / Equity (multiple)	11.79	12.35	13.09	14.64	12.81
【 A 】					
Non-performing loan ratio	0.08	0.09	0.09	0.09	0.11
Loan loss provisions / NPLs	1,782.75	1,714.35	1,726.24	1,458.34	1,325.50
【 E 】					
NIBT / Average equity	6.57	7.05	6.92	4.83	4.29
(NIBT + loan loss provisions) / Average equity	6.89	7.23	7.03	5.13	4.43
NIBT / Average assets	0.48	0.50	0.46	0.33	0.31
(NIBT + loan loss provisions) / Average assets	0.51	0.51	0.47	0.35	0.32
Net interest income / NIBT	125.71	114.42	134.13	183.76	174.46
NIBT / Net income	53.36	52.69	51.04	44.92	43.60
NIBT / Employees (in thousand / per person)	4,250.29	4,212.96	3,731.05	2,506.34	2,224.27
【 L 】					
Liquidity coverage ratio	130.86	119.43	135.10	149.83	146.66
Net stable funding ratio	142.74	149.35	153.74	148.29	152.82
Liquidity reserve ratio (average daily data in the last month of each quarter)	32.04	32.99	35.41	22.11	32.68
Loans / Deposits	67.27	66.85	65.56	72.62	70.92
Time deposits / Deposits	56.62	56.97	55.21	53.01	50.49
NCDs / Time deposits	0.05	0.03	0.03	0.03	0.12
Accumulated gap of assets and liabilities (180 days) / Equity	15.37	-96.51	-48.47	98.62	-35.27
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.74	97.16	97.97	101.10	96.60
Interest rate sensitivity gap / Equity	-10.12	-24.89	-19.66	11.40	-32.23
【 G 】					
Deposit growth rate	3.29	6.15	1.36	10.96	0.88
Loan growth rate	3.48	7.57	-8.23	16.05	2.45
Investment growth rate	9.12	7.92	17.59	9.84	3.23
Guarantee growth rate	-13.64	-7.72	6.37	2.21	-10.27

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Land Bank of Taiwan

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.44	14.21	14.31	13.24	13.13
Tier 1 capital / Risk-weighted assets	13.49	12.29	12.28	11.12	11.14
Common equity Tier 1 / Risk-weighted assets	12.35	11.16	10.86	9.75	9.70
Tier 1 capital / Exposure measurement	6.60	6.29	6.44	5.99	5.70
Liabilities / Equity (multiple)	14.37	14.84	15.07	16.43	17.30
【 A 】					
Non-performing loan ratio	0.07	0.09	0.11	0.10	0.12
Loan loss provisions / NPLs	2,006.53	1,886.84	1,675.16	1,645.80	1,395.06
【 E 】					
NIBT / Average equity	9.14	9.07	8.84	8.24	7.77
(NIBT + loan loss provisions) / Average equity	9.16	9.04	9.14	8.86	8.46
NIBT / Average assets	0.55	0.55	0.50	0.43	0.41
(NIBT + loan loss provisions) / Average assets	0.55	0.55	0.51	0.47	0.45
Net interest income / NIBT	157.82	165.19	183.00	222.84	222.16
NIBT / Net income	52.34	50.73	48.39	44.46	41.71
NIBT / Employees (in thousand / per person)	3,478.73	3,269.16	2,954.24	2,580.84	2,295.60
【 L 】					
Liquidity coverage ratio	110.06	110.22	115.76	111.49	110.97
Net stable funding ratio	121.46	120.28	118.80	119.45	117.87
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.90	25.31	23.75	25.33	26.85
Loans / Deposits	79.84	79.12	78.76	77.72	76.06
Time deposits / Deposits	54.24	53.83	55.58	53.67	53.72
NCDs / Time deposits	0.04	0.04	0.05	0.05	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-218.11	-223.36	-295.92	-284.74	-329.26
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.74	102.53	102.77	102.29	103.08
Interest rate sensitivity gap / Equity	43.92	31.05	34.47	30.77	44.41
【 G 】					
Deposit growth rate	2.03	4.29	0.93	-4.83	11.08
Loan growth rate	3.90	6.47	-0.67	2.62	6.47
Investment growth rate	2.81	2.11	5.62	-3.86	8.59
Guarantee growth rate	-6.12	7.60	2.23	-7.88	16.93

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Taiwan Cooperative Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	16.08	14.94	14.92	14.59	14.96
Tier 1 capital / Risk-weighted assets	13.98	12.88	13.23	12.83	12.95
Common equity Tier 1 / Risk-weighted assets	12.41	11.32	11.55	11.06	11.98
Tier 1 capital / Exposure measurement	5.92	5.75	5.86	5.80	5.70
Liabilities / Equity (multiple)	15.95	16.71	16.43	17.13	15.75
【 A 】					
Non-performing loan ratio	0.15	0.16	0.18	0.18	0.22
Loan loss provisions / NPLs	796.27	709.82	637.13	637.40	541.67
【 E 】					
NIBT / Average equity	8.64	8.46	7.87	9.24	9.20
(NIBT + loan loss provisions) / Average equity	9.15	9.34	9.29	9.47	9.32
NIBT / Average assets	0.50	0.49	0.46	0.53	0.54
(NIBT + loan loss provisions) / Average assets	0.53	0.54	0.54	0.54	0.55
Net interest income / NIBT	135.03	129.91	157.55	167.43	161.46
NIBT / Net income	42.54	40.31	37.16	45.29	44.16
NIBT / Employees (in thousand / per person)	2,852.07	2,633.45	2,288.23	2,512.10	2,475.39
【 L 】					
Liquidity coverage ratio	128.58	127.90	132.92	131.17	145.07
Net stable funding ratio	136.83	137.68	140.14	142.51	145.60
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.64	28.64	28.71	30.36	28.92
Loans / Deposits	71.87	72.74	72.39	71.50	70.75
Time deposits / Deposits	46.03	46.74	45.25	43.56	41.68
NCDs / Time deposits	2.36	2.92	1.96	3.23	2.94
Accumulated gap of assets and liabilities (180 days) / Equity	-117.49	-112.31	-134.01	-95.30	-41.36
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.39	101.01	102.12	99.58	98.65
Interest rate sensitivity gap / Equity	28.65	12.65	26.12	-5.51	-16.27
【 G 】					
Deposit growth rate	2.85	5.76	7.36	3.41	6.37
Loan growth rate	2.09	9.31	8.06	6.13	7.33
Investment growth rate	9.90	6.06	4.99	-0.95	4.29
Guarantee growth rate	-8.03	-7.69	4.96	-8.56	-4.87

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

First Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.44	14.45	14.56	13.76	14.21
Tier 1 capital / Risk-weighted assets	13.21	12.29	12.61	11.80	12.48
Common equity Tier 1 / Risk-weighted assets	11.69	10.75	10.91	10.09	10.88
Tier 1 capital / Exposure measurement	6.40	6.11	6.05	5.99	6.12
Liabilities / Equity (multiple)	14.73	15.42	15.84	16.37	15.05
【 A 】					
Non-performing loan ratio	0.17	0.17	0.17	0.18	0.20
Loan loss provisions / NPLs	862.10	819.62	826.76	709.20	620.26
【 E 】					
NIBT / Average equity	11.83	12.21	11.82	11.71	9.98
(NIBT + loan loss provisions) / Average equity	12.99	13.20	13.77	12.70	10.89
NIBT / Average assets	0.67	0.66	0.64	0.62	0.60
(NIBT + loan loss provisions) / Average assets	0.74	0.71	0.75	0.67	0.65
Net interest income / NIBT	99.47	95.37	109.83	147.16	154.25
NIBT / Net income	47.37	46.49	45.37	43.68	44.66
NIBT / Employees (in thousand / per person)	3,661.05	3,391.28	3,094.12	2,816.36	2,502.45
【 L 】					
Liquidity coverage ratio	120.47	119.44	129.14	123.81	131.39
Net stable funding ratio	128.56	130.69	135.99	131.30	136.74
Liquidity reserve ratio (average daily data in the last month of each quarter)	33.66	32.11	34.43	34.63	36.96
Loans / Deposits	70.47	71.11	69.08	70.60	69.55
Time deposits / Deposits	47.79	47.42	45.86	41.41	34.24
NCDs / Time deposits	0.85	0.82	0.47	1.03	1.45
Accumulated gap of assets and liabilities (180 days) / Equity	-96.97	-96.33	-141.20	-75.80	-96.28
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.92	110.92	109.44	113.22	113.95
Interest rate sensitivity gap / Equity	83.37	105.68	95.19	131.73	131.09
【 G 】					
Deposit growth rate	6.64	5.51	6.37	11.87	9.13
Loan growth rate	6.28	9.50	4.09	13.56	6.83
Investment growth rate	8.34	5.15	11.54	11.42	-0.18
Guarantee growth rate	-0.50	-0.20	1.24	12.46	14.32

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Hua Nan Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.45	14.47	14.46	14.64	14.16
Tier 1 capital / Risk-weighted assets	13.62	12.67	12.61	12.63	12.00
Common equity Tier 1 / Risk-weighted assets	11.51	10.61	10.48	10.27	10.41
Tier 1 capital / Exposure measurement	6.35	6.01	6.31	6.06	6.13
Liabilities / Equity (multiple)	15.55	16.21	15.46	16.59	15.02
【 A 】					
Non-performing loan ratio	0.16	0.16	0.15	0.13	0.15
Loan loss provisions / NPLs	813.25	768.81	846.39	993.64	827.05
【 E 】					
NIBT / Average equity	11.68	11.14	11.09	9.89	8.10
(NIBT + loan loss provisions) / Average equity	12.11	11.61	11.92	10.28	8.84
NIBT / Average assets	0.67	0.62	0.63	0.55	0.48
(NIBT + loan loss provisions) / Average assets	0.69	0.64	0.68	0.57	0.52
Net interest income / NIBT	99.97	99.18	112.98	162.45	169.22
NIBT / Net income	49.90	46.66	47.27	43.09	39.21
NIBT / Employees (in thousand / per person)	3,516.81	3,086.34	2,920.41	2,458.35	2,037.83
【 L 】					
Liquidity coverage ratio	121.66	127.52	118.44	139.28	125.08
Net stable funding ratio	133.86	134.38	134.18	140.69	138.37
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.80	27.71	28.45	33.74	29.35
Loans / Deposits	70.27	70.19	74.10	68.21	70.40
Time deposits / Deposits	40.62	41.24	37.56	33.50	30.71
NCDs / Time deposits	0.62	3.14	0.33	0.46	1.52
Accumulated gap of assets and liabilities (180 days) / Equity	-19.53	-66.44	-8.92	79.71	85.06
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.77	95.23	96.84	97.25	97.72
Interest rate sensitivity gap / Equity	-73.53	-58.91	-36.59	-34.36	-26.76
【 G 】					
Deposit growth rate	0.48	10.91	3.86	3.74	12.57
Loan growth rate	0.59	6.60	10.05	2.69	11.35
Investment growth rate	4.16	14.43	1.80	9.69	15.08
Guarantee growth rate	-7.25	3.16	13.58	7.82	34.84

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Chang Hwa Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.52	14.08	14.21	14.30	14.97
Tier 1 capital / Risk-weighted assets	12.20	11.69	11.59	11.43	12.09
Common equity Tier 1 / Risk-weighted assets	10.73	10.17	9.98	9.71	10.46
Tier 1 capital / Exposure measurement	6.45	6.21	6.29	6.26	6.31
Liabilities / Equity (multiple)	14.17	14.63	14.33	14.79	13.82
【 A 】					
Non-performing loan ratio	0.16	0.16	0.18	0.20	0.33
Loan loss provisions / NPLs	836.95	797.48	693.17	637.94	386.80
【 E 】					
NIBT / Average equity	10.67	10.00	9.32	8.08	6.26
(NIBT + loan loss provisions) / Average equity	11.36	10.08	9.97	8.93	6.66
NIBT / Average assets	0.60	0.55	0.54	0.45	0.39
(NIBT + loan loss provisions) / Average assets	0.63	0.56	0.58	0.50	0.42
Net interest income / NIBT	126.44	122.17	134.05	184.64	196.72
NIBT / Net income	47.20	44.54	42.45	38.71	35.88
NIBT / Employees (in thousand / per person)	3,036.83	2,721.30	2,407.68	1,944.15	1,524.28
【 L 】					
Liquidity coverage ratio	122.87	135.13	115.61	135.96	153.22
Net stable funding ratio	126.05	131.04	134.14	139.90	141.47
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.80	26.89	24.28	25.85	25.94
Loans / Deposits	73.40	72.44	73.62	72.26	72.24
Time deposits / Deposits	48.30	48.15	45.69	42.92	38.14
NCDs / Time deposits	0.28	0.28	0.35	0.40	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	-81.47	-115.68	-133.28	-166.39	-102.89
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.10	104.37	108.50	108.34	110.11
Interest rate sensitivity gap / Equity	61.04	44.42	81.96	82.57	94.56
【 G 】					
Deposit growth rate	2.75	6.04	5.23	8.30	12.97
Loan growth rate	5.11	9.14	7.21	8.31	5.15
Investment growth rate	8.33	12.89	8.50	13.65	29.89
Guarantee growth rate	-5.58	-6.94	2.79	-3.35	-2.21

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

The Shanghai Commercial & Savings Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	16.84	15.01	15.27	15.66	14.87
Tier 1 capital / Risk-weighted assets	14.57	12.66	12.78	12.66	14.82
Common equity Tier 1 / Risk-weighted assets	13.69	11.85	11.95	11.80	14.82
Tier 1 capital / Exposure measurement	8.38	7.75	7.59	7.55	8.73
Liabilities / Equity (multiple)	6.82	7.19	7.66	7.94	7.66
【 A 】					
Non-performing loan ratio	0.52	0.25	0.17	0.16	0.13
Loan loss provisions / NPLs	252.17	501.24	941.85	905.76	1,040.73
【 E 】					
NIBT / Average equity	8.41	7.50	9.13	10.24	9.80
(NIBT + loan loss provisions) / Average equity	8.63	7.88	10.08	11.56	9.98
NIBT / Average assets	1.05	0.91	1.07	1.16	1.12
(NIBT + loan loss provisions) / Average assets	1.08	0.96	1.18	1.31	1.14
Net interest income / NIBT	103.61	129.74	116.74	97.39	75.60
NIBT / Net income	59.23	54.12	58.57	59.27	65.12
NIBT / Employees (in thousand / per person)	5,811.46	4,987.24	5,705.56	5,771.79	5,534.77
【 L 】					
Liquidity coverage ratio	136.11	148.18	131.48	124.68	114.42
Net stable funding ratio	128.23	127.08	121.22	127.63	129.83
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.56	27.61	30.52	29.89	31.19
Loans / Deposits	71.89	69.80	68.98	69.88	73.17
Time deposits / Deposits	59.44	60.81	60.72	54.93	45.94
NCDs / Time deposits	8.32	9.02	8.20	8.62	1.82
Accumulated gap of assets and liabilities (180 days) / Equity	-24.26	-30.87	-126.58	-127.73	-122.62
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.71	105.23	104.77	108.52	113.50
Interest rate sensitivity gap / Equity	39.43	25.39	24.78	43.47	63.93
【 G 】					
Deposit growth rate	-1.77	0.96	4.60	15.99	1.16
Loan growth rate	1.18	2.15	3.26	10.74	0.02
Investment growth rate	-10.82	1.60	17.24	3.61	9.89
Guarantee growth rate	-4.46	-8.78	-12.39	-19.21	10.31

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Taipei Fubon Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.30	15.43	16.41	15.49	14.39
Tier 1 capital / Risk-weighted assets	13.35	13.37	14.17	13.03	12.95
Common equity Tier 1 / Risk-weighted assets	12.07	12.02	12.71	11.74	12.26
Tier 1 capital / Exposure measurement	6.78	6.95	7.42	6.87	6.57
Liabilities / Equity (multiple)	13.28	12.97	12.28	13.14	12.86
【 A 】					
Non-performing loan ratio	0.12	0.12	0.12	0.19	0.16
Loan loss provisions / NPLs	1,098.82	1,083.82	1,071.34	701.76	759.92
【 E 】					
NIBT / Average equity	14.03	12.22	10.75	11.71	9.69
(NIBT + loan loss provisions) / Average equity	14.59	12.53	11.03	12.12	10.04
NIBT / Average assets	0.99	0.89	0.79	0.82	0.73
(NIBT + loan loss provisions) / Average assets	1.03	0.91	0.81	0.85	0.76
Net interest income / NIBT	106.07	111.20	123.64	113.01	127.95
NIBT / Net income	49.84	46.88	45.28	52.74	47.41
NIBT / Employees (in thousand / per person)	4,451.91	3,849.81	3,242.48	3,633.01	3,064.64
【 L 】					
Liquidity coverage ratio	118.70	139.12	126.62	137.78	109.84
Net stable funding ratio	130.63	132.80	136.36	134.52	125.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.10	20.52	21.94	25.12	26.06
Loans / Deposits	67.97	65.59	65.18	63.05	65.05
Time deposits / Deposits	48.98	51.96	47.00	47.27	43.13
NCDs / Time deposits	1.52	1.89	2.64	0.88	8.12
Accumulated gap of assets and liabilities (180 days) / Equity	-119.90	-118.97	-103.11	-165.63	-108.18
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	111.79	110.32	107.63	109.82	112.36
Interest rate sensitivity gap / Equity	88.76	75.66	53.50	71.06	83.94
【 G 】					
Deposit growth rate	6.64	11.47	14.71	9.59	15.97
Loan growth rate	10.85	12.33	18.61	6.22	12.63
Investment growth rate	10.19	7.97	6.22	1.18	17.70
Guarantee growth rate	5.25	6.78	3.73	18.99	6.77

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Cathay United Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	16.08	15.16	15.83	15.38	16.25
Tier 1 capital / Risk-weighted assets	14.22	13.33	13.74	12.89	14.11
Common equity Tier 1 / Risk-weighted assets	12.67	11.73	12.02	11.02	12.56
Tier 1 capital / Exposure measurement	6.39	6.54	6.52	6.16	6.76
Liabilities / Equity (multiple)	14.41	13.85	14.04	14.82	12.73
【 A 】					
Non-performing loan ratio	0.15	0.11	0.11	0.08	0.09
Loan loss provisions / NPLs	1,060.10	1,445.06	1,452.74	2,149.60	1,778.45
【 E 】					
NIBT / Average equity	17.02	16.15	13.99	12.97	10.95
(NIBT + loan loss provisions) / Average equity	17.96	17.16	14.65	13.85	11.28
NIBT / Average assets	1.08	1.07	0.86	0.82	0.80
(NIBT + loan loss provisions) / Average assets	1.14	1.14	0.90	0.88	0.83
Net interest income / NIBT	125.02	125.50	135.84	146.44	133.75
NIBT / Net income	45.89	44.26	42.80	43.18	43.65
NIBT / Employees (in thousand / per person)	4,253.06	3,974.17	3,219.12	2,868.06	2,539.45
【 L 】					
Liquidity coverage ratio	134.38	120.08	145.22	163.03	187.89
Net stable funding ratio	148.51	141.41	147.14	151.98	153.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.43	19.52	25.36	28.87	33.89
Loans / Deposits	65.44	70.11	64.70	62.94	61.56
Time deposits / Deposits	41.05	37.26	36.06	31.27	25.76
NCDs / Time deposits	1.45	3.06	0.25	0.33	0.32
Accumulated gap of assets and liabilities (180 days) / Equity	-160.47	-194.56	-120.81	-78.23	-28.35
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	97.53	99.92	108.25	108.44	105.38
Interest rate sensitivity gap / Equity	-26.48	-0.81	75.50	82.25	47.99
【 G 】					
Deposit growth rate	15.60	8.38	8.93	10.79	11.18
Loan growth rate	7.83	17.39	11.91	13.22	8.70
Investment growth rate	23.29	-8.20	5.79	1.02	3.81
Guarantee growth rate	6.81	0.64	-3.97	7.52	6.86

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

The Export-Import Bank of the Republic of China

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	26.51	28.07	27.63	26.69	29.58
Tier 1 capital / Risk-weighted assets	25.22	26.77	26.31	25.36	28.24
Common equity Tier 1 / Risk-weighted assets	25.22	26.77	26.31	25.36	28.24
Tier 1 capital / Exposure measurement	17.59	17.32	17.54	17.46	19.69
Liabilities / Equity (multiple)	3.92	3.84	3.76	3.90	3.33
【 A 】					
Non-performing loan ratio	0.07	0.08	0.08	0.05	0.03
Loan loss provisions / NPLs	2,749.66	2,418.71	2,178.08	3,135.80	4,706.67
【 E 】					
NIBT / Average equity	3.98	3.96	3.29	2.38	2.27
(NIBT + loan loss provisions) / Average equity	4.39	4.44	3.47	2.50	2.43
NIBT / Average assets	0.80	0.82	0.67	0.52	0.53
(NIBT + loan loss provisions) / Average assets	0.89	0.92	0.71	0.54	0.57
Net interest income / NIBT	197.55	205.53	233.91	206.18	162.97
NIBT / Net income	56.04	54.68	45.18	45.44	53.68
NIBT / Employees (in thousand / per person)	6,638.38	6,327.00	4,872.59	3,374.02	3,240.82
【 L 】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	114.83	114.11	114.30	110.05	116.45
Liquidity reserve ratio (average daily data in the last month of each quarter)	85.77	113.98	66.14	44.72	167.70
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-3.97	-16.09	0.72	-7.47	34.95
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	146.94	141.40	144.95	145.81	147.45
Interest rate sensitivity gap / Equity	95.45	86.77	90.45	95.98	86.77
【 G 】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	8.27	13.84	5.76	20.69	-0.63
Investment growth rate	5.65	-3.77	3.96	-4.69	0.58
Guarantee growth rate	0.31	13.52	28.94	12.20	-4.02

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Bank of Kaohsiung

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.21	13.28	12.28	12.36	13.23
Tier 1 capital / Risk-weighted assets	12.98	12.21	10.94	10.86	11.48
Common equity Tier 1 / Risk-weighted assets	10.87	10.13	8.47	8.11	9.70
Tier 1 capital / Exposure measurement	8.07	7.67	6.62	6.58	6.54
Liabilities / Equity (multiple)	12.32	13.02	15.55	16.35	15.07
【 A 】					
Non-performing loan ratio	0.36	0.23	0.25	0.24	0.27
Loan loss provisions / NPLs	318.14	515.00	481.24	589.18	475.76
【 E 】					
NIBT / Average equity	6.00	5.58	6.88	6.76	6.05
(NIBT + loan loss provisions) / Average equity	6.39	6.17	7.78	7.90	6.60
NIBT / Average assets	0.44	0.40	0.41	0.41	0.37
(NIBT + loan loss provisions) / Average assets	0.47	0.44	0.47	0.48	0.41
Net interest income / NIBT	227.19	222.74	211.04	254.60	265.75
NIBT / Net income	31.21	29.99	31.55	29.28	26.17
NIBT / Employees (in thousand / per person)	1,333.62	1,115.35	1,095.45	1,061.40	964.22
【 L 】					
Liquidity coverage ratio	156.71	141.33	135.15	131.53	159.95
Net stable funding ratio	132.51	130.41	133.97	135.31	138.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.41	19.40	18.57	18.52	18.34
Loans / Deposits	76.76	76.17	73.76	76.71	76.26
Time deposits / Deposits	48.37	46.70	44.02	42.22	44.34
NCDs / Time deposits	0.25	0.28	0.34	0.39	0.36
Accumulated gap of assets and liabilities (180 days) / Equity	62.33	23.59	-28.95	31.74	41.63
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.17	99.54	94.09	96.77	98.19
Interest rate sensitivity gap / Equity	1.64	-4.52	-65.74	-38.71	-21.19
【 G 】					
Deposit growth rate	2.59	14.54	9.65	-4.91	4.93
Loan growth rate	3.38	18.28	5.43	-4.35	3.37
Investment growth rate	-2.37	4.58	15.10	5.68	-3.36
Guarantee growth rate	35.97	26.94	9.18	-3.24	19.84

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Mega International Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	16.42	14.81	15.32	14.31	14.14
Tier 1 capital / Risk-weighted assets	14.29	12.65	13.25	12.39	12.97
Common equity Tier 1 / Risk-weighted assets	14.16	12.53	13.25	12.39	12.97
Tier 1 capital / Exposure measurement	7.52	7.30	7.29	7.06	7.05
Liabilities / Equity (multiple)	11.16	11.17	10.97	11.72	11.63
【 A 】					
Non-performing loan ratio	0.19	0.24	0.17	0.16	0.26
Loan loss provisions / NPLs	866.12	701.92	985.09	930.65	573.29
【 E 】					
NIBT / Average equity	9.86	10.17	11.95	9.72	7.25
(NIBT + loan loss provisions) / Average equity	10.73	11.04	13.07	10.22	7.82
NIBT / Average assets	0.78	0.81	0.91	0.68	0.55
(NIBT + loan loss provisions) / Average assets	0.85	0.88	1.00	0.71	0.59
Net interest income / NIBT	113.48	112.65	103.68	135.50	145.22
NIBT / Net income	49.50	48.19	51.32	50.05	45.59
NIBT / Employees (in thousand / per person)	4,753.35	4,721.94	5,117.78	3,984.65	3,127.31
【 L 】					
Liquidity coverage ratio	125.81	119.88	133.41	116.67	111.76
Net stable funding ratio	122.67	122.85	126.45	125.01	123.50
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.79	23.91	27.84	30.63	33.93
Loans / Deposits	71.54	73.04	73.26	73.88	69.43
Time deposits / Deposits	54.29	54.26	50.70	48.53	48.22
NCDs / Time deposits	0.02	0.01	0.03	0.04	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	-18.55	-64.34	-64.76	-42.21	-37.33
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	122.41	124.92	125.37	128.23	118.49
Interest rate sensitivity gap / Equity	125.52	135.88	131.06	151.61	107.20
【 G 】					
Deposit growth rate	5.39	10.34	0.23	-4.16	13.64
Loan growth rate	5.95	7.63	2.88	1.99	7.73
Investment growth rate	6.07	2.97	5.15	-7.86	12.46
Guarantee growth rate	1.81	3.52	-4.61	8.54	-3.19

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Agricultural Bank of Taiwan

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	11.83	11.71	12.41	12.68	11.74
Tier 1 capital / Risk-weighted assets	9.61	9.49	10.93	10.59	9.59
Common equity Tier 1 / Risk-weighted assets	7.25	7.21	8.75	8.35	8.98
Tier 1 capital / Exposure measurement	3.62	3.46	3.72	3.48	3.16
Liabilities / Equity (multiple)	33.40	34.79	30.64	33.55	29.47
【 A 】					
Non-performing loan ratio	0.52	0.46	0.26	0.07	0.19
Loan loss provisions / NPLs	262.46	359.08	557.79	2,066.32	928.59
【 E 】					
NIBT / Average equity	-7.93	-25.19	0.48	3.14	5.52
(NIBT + loan loss provisions) / Average equity	-7.64	-22.70	-0.74	3.16	5.96
NIBT / Average assets	-0.18	-0.59	0.01	0.09	0.19
(NIBT + loan loss provisions) / Average assets	-0.18	-0.53	-0.02	0.09	0.21
Net interest income / NIBT	-	-	-1,705.30	210.12	143.95
NIBT / Net income	-344.62	-	7.05	32.33	44.05
NIBT / Employees (in thousand / per person)	-4,113.80	-14,656.10	326.73	2,358.09	4,628.65
【 L 】					
Liquidity coverage ratio	102.21	114.11	114.32	117.39	143.13
Net stable funding ratio	129.21	132.84	147.90	148.69	171.76
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.27	41.27	46.05	48.79	57.16
Loans / Deposits	57.84	51.10	50.46	49.31	40.29
Time deposits / Deposits	93.14	95.21	97.37	97.69	95.30
NCDs / Time deposits	2.94	7.20	4.74	1.23	-
Accumulated gap of assets and liabilities (180 days) / Equity	-1,680.44	-1,631.61	-1,362.92	-1,486.04	-731.08
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	77.13	74.28	72.53	74.24	82.73
Interest rate sensitivity gap / Equity	-646.01	-726.92	-669.15	-673.56	-436.36
【 G 】					
Deposit growth rate	-2.77	-8.06	-1.98	1.92	9.62
Loan growth rate	10.06	-6.90	0.32	24.74	4.94
Investment growth rate	-18.79	-11.86	-4.14	25.95	20.95
Guarantee growth rate	-5.70	11.56	25.60	-15.84	8.08

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Citibank Taiwan

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	29.46	42.68	52.32	20.27	20.57
Tier 1 capital / Risk-weighted assets	28.89	42.07	51.72	19.31	19.13
Common equity Tier 1 / Risk-weighted assets	28.89	42.07	51.72	19.31	19.13
Tier 1 capital / Exposure measurement	11.38	16.92	16.93	7.70	7.93
Liabilities / Equity (multiple)	6.07	3.81	3.84	6.70	6.34
【 A 】					
Non-performing loan ratio	0.00	0.00	0.00	0.30	0.28
Loan loss provisions / NPLs	63,600.00	97,400.00	38,700.00	575.82	641.66
【 E 】					
NIBT / Average equity	11.93	10.77	19.00	4.95	5.90
(NIBT + loan loss provisions) / Average equity	11.75	10.76	18.87	4.97	5.54
NIBT / Average assets	2.04	2.10	2.94	0.62	0.72
(NIBT + loan loss provisions) / Average assets	2.01	2.10	2.92	0.62	0.68
Net interest income / NIBT	93.77	101.08	39.64	246.68	149.08
NIBT / Net income	65.81	65.52	134.49	21.36	28.53
NIBT / Employees (in thousand / per person)	16,580.29	16,465.08	-	1,248.11	1,492.82
【 L 】					
Liquidity coverage ratio	244.79	222.63	246.82	199.92	161.13
Net stable funding ratio	202.64	201.51	230.50	173.25	173.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	95.05	105.22	115.82	39.53	56.82
Loans / Deposits	15.75	25.50	19.47	43.32	46.76
Time deposits / Deposits	14.27	13.97	12.71	24.35	14.61
NCDs / Time deposits	0.02	0.03	0.03	0.01	0.02
Accumulated gap of assets and liabilities (180 days) / Equity	10.20	63.23	27.21	-7.26	-12.01
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.66	126.68	130.92	102.68	109.40
Interest rate sensitivity gap / Equity	-0.67	36.74	47.57	7.66	25.77
【 G 】					
Deposit growth rate	8.19	0.79	-48.19	7.29	-4.24
Loan growth rate	-33.19	32.01	-76.71	-0.61	-7.51
Investment growth rate	-18.22	-24.72	-19.64	3.48	-11.78
Guarantee growth rate	10.80	39.82	-13.67	31.97	11.22

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

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

O-Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.05	13.69	13.97	14.49	14.71
Tier 1 capital / Risk-weighted assets	13.06	12.19	12.54	12.72	13.63
Common equity Tier 1 / Risk-weighted assets	13.06	12.11	12.36	12.09	13.51
Tier 1 capital / Exposure measurement	7.78	7.57	7.56	7.80	7.99
Liabilities / Equity (multiple)	8.42	8.66	8.75	8.44	7.66
【 A 】					
Non-performing loan ratio	0.54	0.12	0.09	0.35	0.41
Loan loss provisions / NPLs	241.67	1,085.20	1,510.77	431.59	353.00
【 E 】					
NIBT / Average equity	5.04	8.19	7.08	14.81	5.60
(NIBT + loan loss provisions) / Average equity	5.34	8.02	7.12	15.38	6.21
NIBT / Average assets	0.53	0.84	0.72	1.52	0.63
(NIBT + loan loss provisions) / Average assets	0.56	0.82	0.73	1.58	0.70
Net interest income / NIBT	142.76	77.62	83.27	52.99	109.62
NIBT / Net income	32.80	43.77	40.33	57.55	36.56
NIBT / Employees (in thousand / per person)	1,763.86	3,139.04	2,548.80	5,141.73	2,091.29
【 L 】					
Liquidity coverage ratio	124.87	125.83	117.73	114.23	113.22
Net stable funding ratio	130.33	123.23	116.70	111.25	115.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.27	45.40	45.46	46.54	46.81
Loans / Deposits	75.04	71.38	68.36	67.58	66.81
Time deposits / Deposits	79.20	80.97	79.67	81.78	67.63
NCDs / Time deposits	0.96	2.14	2.75	4.86	3.04
Accumulated gap of assets and liabilities (180 days) / Equity	-91.59	-88.71	-69.28	-112.47	-88.81
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.03	107.87	102.78	108.94	110.05
Interest rate sensitivity gap / Equity	38.78	37.47	13.53	43.21	47.93
【 G 】					
Deposit growth rate	-2.03	3.96	8.25	15.30	-3.38
Loan growth rate	3.08	10.88	9.37	18.75	-4.25
Investment growth rate	-9.45	-2.65	7.94	3.93	-1.89
Guarantee growth rate	5.89	16.47	29.10	-41.55	-3.75

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Taiwan Business Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.00	13.31	13.53	12.45	13.39
Tier 1 capital / Risk-weighted assets	11.17	10.12	9.89	9.30	9.83
Common equity Tier 1 / Risk-weighted assets	9.90	8.86	8.54	7.89	8.32
Tier 1 capital / Exposure measurement	6.19	5.84	5.72	5.48	5.41
Liabilities / Equity (multiple)	16.05	17.04	17.38	18.88	18.89
【 A 】					
Non-performing loan ratio	0.16	0.17	0.18	0.20	0.28
Loan loss provisions / NPLs	830.39	790.85	720.93	641.78	422.57
【 E 】					
NIBT / Average equity	10.74	10.86	10.66	11.44	5.83
(NIBT + loan loss provisions) / Average equity	11.60	11.64	12.86	12.19	7.53
NIBT / Average assets	0.61	0.60	0.57	0.58	0.30
(NIBT + loan loss provisions) / Average assets	0.66	0.64	0.68	0.62	0.39
Net interest income / NIBT	134.35	135.00	150.32	167.58	306.79
NIBT / Net income	43.58	41.37	38.94	42.26	24.06
NIBT / Employees (in thousand / per person)	2,663.92	2,514.70	2,227.11	2,210.73	1,080.24
【 L 】					
Liquidity coverage ratio	110.99	112.47	120.81	118.86	123.88
Net stable funding ratio	122.08	124.50	128.39	131.25	131.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.50	23.07	25.00	22.12	22.38
Loans / Deposits	77.16	78.51	77.73	77.91	75.94
Time deposits / Deposits	49.39	48.64	47.04	42.99	42.77
NCDs / Time deposits	0.51	0.68	0.64	0.77	1.17
Accumulated gap of assets and liabilities (180 days) / Equity	20.31	64.94	58.45	85.30	101.65
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.44	107.14	109.40	106.95	102.64
Interest rate sensitivity gap / Equity	102.21	90.72	120.60	95.52	37.52
【 G 】					
Deposit growth rate	8.42	4.39	8.95	0.29	17.65
Loan growth rate	3.09	8.60	6.54	7.61	7.67
Investment growth rate	16.14	-3.27	18.61	-9.60	31.03
Guarantee growth rate	-5.30	23.19	24.74	-9.37	17.92

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Standard Chartered Bank (Taiwan)

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	23.16	16.76	15.46	16.34	14.42
Tier 1 capital / Risk-weighted assets	18.66	13.21	14.46	14.91	12.71
Common equity Tier 1 / Risk-weighted assets	18.66	13.21	14.46	14.91	12.71
Tier 1 capital / Exposure measurement	7.12	6.39	6.50	6.12	5.89
Liabilities / Equity (multiple)	12.61	13.84	13.20	13.99	13.40
【 A 】					
Non-performing loan ratio	0.08	0.16	0.14	0.09	0.07
Loan loss provisions / NPLs	1,960.23	1,134.92	1,235.65	1,815.04	2,196.14
【 E 】					
NIBT / Average equity	12.53	12.37	11.87	6.25	5.88
(NIBT + loan loss provisions) / Average equity	12.64	13.31	12.83	6.48	6.18
NIBT / Average assets	0.86	0.82	0.79	0.40	0.40
(NIBT + loan loss provisions) / Average assets	0.87	0.89	0.86	0.41	0.42
Net interest income / NIBT	96.76	114.71	98.17	189.94	183.95
NIBT / Net income	36.90	34.20	34.79	22.62	22.57
NIBT / Employees (in thousand / per person)	3,014.20	2,662.60	2,313.10	1,153.11	995.34
【 L 】					
Liquidity coverage ratio	156.50	155.83	216.88	160.66	187.61
Net stable funding ratio	143.60	139.88	152.77	150.29	146.40
Liquidity reserve ratio (average daily data in the last month of each quarter)	43.85	50.22	49.68	63.82	58.53
Loans / Deposits	52.36	49.11	48.51	49.79	52.17
Time deposits / Deposits	36.47	37.37	34.14	30.47	20.44
NCDs / Time deposits	3.12	2.70	2.58	2.11	4.58
Accumulated gap of assets and liabilities (180 days) / Equity	-157.01	-143.88	-156.43	-196.19	-196.34
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	134.28	116.50	122.81	139.95	116.28
Interest rate sensitivity gap / Equity	198.14	118.48	152.94	278.20	126.42
【 G 】					
Deposit growth rate	-3.39	5.67	2.19	1.32	-6.61
Loan growth rate	2.99	6.98	-0.44	-3.32	4.13
Investment growth rate	6.75	-8.79	-20.08	1.12	-11.25
Guarantee growth rate	23.96	-25.84	44.38	2.28	89.46

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Taichung Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.80	13.86	15.47	15.95	15.81
Tier 1 capital / Risk-weighted assets	13.41	12.56	13.67	14.03	14.24
Common equity Tier 1 / Risk-weighted assets	12.04	11.35	11.85	12.01	12.24
Tier 1 capital / Exposure measurement	9.62	8.79	9.44	9.53	8.87
Liabilities / Equity (multiple)	9.88	10.63	10.26	10.52	11.02
【 A 】					
Non-performing loan ratio	0.24	0.06	0.14	0.15	0.15
Loan loss provisions / NPLs	510.79	2,048.33	935.73	849.81	898.12
【 E 】					
NIBT / Average equity	12.47	12.28	11.15	10.05	9.20
(NIBT + loan loss provisions) / Average equity	12.79	13.13	12.79	10.53	10.43
NIBT / Average assets	1.08	1.09	0.99	0.83	0.74
(NIBT + loan loss provisions) / Average assets	1.11	1.16	1.13	0.87	0.84
Net interest income / NIBT	116.51	116.51	132.03	156.71	158.46
NIBT / Net income	55.23	54.43	49.71	46.43	43.48
NIBT / Employees (in thousand / per person)	3,401.21	3,158.63	2,761.54	2,291.99	1,961.12
【 L 】					
Liquidity coverage ratio	131.10	118.89	138.22	137.93	171.66
Net stable funding ratio	130.20	129.23	135.27	139.16	143.98
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.87	18.97	19.54	20.75	24.20
Loans / Deposits	75.01	75.31	74.84	75.80	73.35
Time deposits / Deposits	52.81	51.63	47.31	45.82	44.56
NCDs / Time deposits	1.24	1.79	0.31	0.37	1.26
Accumulated gap of assets and liabilities (180 days) / Equity	-84.50	-84.20	-112.12	-145.93	-28.94
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	89.52	86.83	89.09	91.86	90.75
Interest rate sensitivity gap / Equity	-85.23	-113.45	-92.04	-71.76	-86.39
【 G 】					
Deposit growth rate	4.52	10.53	6.76	3.62	3.63
Loan growth rate	5.02	11.22	5.41	7.10	5.05
Investment growth rate	2.61	14.67	16.00	-5.51	4.52
Guarantee growth rate	18.67	25.26	11.61	0.44	18.67

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

King's Town Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	21.07	17.67	17.00	14.33	16.31
Tier 1 capital / Risk-weighted assets	19.90	16.58	15.84	13.19	15.23
Common equity Tier 1 / Risk-weighted assets	19.90	16.58	15.84	13.19	15.23
Tier 1 capital / Exposure measurement	14.19	13.30	12.93	10.99	12.84
Liabilities / Equity (multiple)	5.65	5.96	6.44	7.73	5.89
【 A 】					
Non-performing loan ratio	0.02	0.02	0.02	0.02	0.02
Loan loss provisions / NPLs	6,150.98	6,889.13	7,545.83	8,940.00	8,342.11
【 E 】					
NIBT / Average equity	8.43	12.02	15.00	6.09	14.76
(NIBT + loan loss provisions) / Average equity	10.01	12.36	14.98	6.83	19.75
NIBT / Average assets	1.34	1.72	1.93	0.81	2.01
(NIBT + loan loss provisions) / Average assets	1.59	1.77	1.92	0.91	2.69
Net interest income / NIBT	125.20	83.74	71.86	193.66	81.96
NIBT / Net income	65.90	71.25	75.56	57.40	64.88
NIBT / Employees (in thousand / per person)	4,800.40	6,383.17	7,491.74	2,887.32	6,706.43
【 L 】					
Liquidity coverage ratio	303.27	177.17	215.11	114.07	140.78
Net stable funding ratio	156.83	143.20	145.03	130.22	144.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.57	20.72	23.95	19.45	22.94
Loans / Deposits	78.29	81.73	78.47	86.53	82.88
Time deposits / Deposits	43.52	46.78	48.84	48.05	41.50
NCDs / Time deposits	0.06	0.41	2.11	0.79	0.07
Accumulated gap of assets and liabilities (180 days) / Equity	9.63	15.87	0.29	-76.85	-3.47
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.99	97.76	97.38	98.03	96.30
Interest rate sensitivity gap / Equity	29.07	-11.08	-13.97	-12.37	-17.65
【 G 】					
Deposit growth rate	-2.02	-0.11	4.80	12.41	11.30
Loan growth rate	-6.14	4.03	-4.96	17.36	11.54
Investment growth rate	-10.63	-0.07	6.33	-6.94	-5.31
Guarantee growth rate	-12.68	-33.89	1.02	-10.64	10.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

HSBC Bank (Taiwan)

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	20.56	19.23	18.69	18.13	16.91
Tier 1 capital / Risk-weighted assets	19.42	18.22	17.67	17.06	15.87
Common equity Tier 1 / Risk-weighted assets	19.42	18.22	17.67	17.06	15.87
Tier 1 capital / Exposure measurement	7.51	7.40	6.99	6.78	5.86
Liabilities / Equity (multiple)	9.99	10.07	10.51	11.02	12.66
【 A 】					
Non-performing loan ratio	0.08	0.06	0.06	0.04	0.04
Loan loss provisions / NPLs	1,532.07	2,148.48	2,208.52	3,626.47	3,589.58
【 E 】					
NIBT / Average equity	17.84	19.04	18.30	10.78	5.46
(NIBT + loan loss provisions) / Average equity	18.12	19.10	18.40	10.71	5.57
NIBT / Average assets	1.61	1.70	1.58	0.79	0.40
(NIBT + loan loss provisions) / Average assets	1.63	1.70	1.59	0.79	0.41
Net interest income / NIBT	53.41	35.88	52.87	89.63	132.47
NIBT / Net income	50.26	52.01	52.02	38.80	25.17
NIBT / Employees (in thousand / per person)	5,741.81	5,542.59	5,167.49	2,749.51	1,369.78
【 L 】					
Liquidity coverage ratio	197.08	173.40	168.04	191.83	148.44
Net stable funding ratio	177.55	164.53	173.56	156.83	152.71
Liquidity reserve ratio (average daily data in the last month of each quarter)	54.09	51.96	72.58	64.95	86.25
Loans / Deposits	57.90	58.15	56.56	60.32	60.45
Time deposits / Deposits	44.74	43.22	44.43	38.39	33.71
NCDs / Time deposits	0.08	0.04	0.11	0.03	1.05
Accumulated gap of assets and liabilities (180 days) / Equity	-95.76	-86.22	-52.80	-50.88	-56.71
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	144.22	150.27	157.07	155.50	179.45
Interest rate sensitivity gap / Equity	204.92	231.47	283.11	277.22	418.69
【 G 】					
Deposit growth rate	4.22	6.12	11.78	8.15	-4.95
Loan growth rate	3.77	9.12	4.80	7.91	3.98
Investment growth rate	31.64	-16.85	40.86	-36.35	0.64
Guarantee growth rate	-1.83	-10.51	30.56	11.61	52.56

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Taipei Star Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.07	14.25	13.67	14.07	15.16
Tier 1 capital / Risk-weighted assets	11.19	11.95	11.74	11.95	12.57
Common equity Tier 1 / Risk-weighted assets	9.51	10.10	10.05	10.22	10.74
Tier 1 capital / Exposure measurement	6.80	6.90	6.80	6.87	6.52
Liabilities / Equity (multiple)	14.69	14.66	14.49	14.54	15.10
【 A 】					
Non-performing loan ratio	0.11	0.10	0.07	0.28	0.28
Loan loss provisions / NPLs	1,127.27	1,224.56	1,534.15	431.17	407.28
【 E 】					
NIBT / Average equity	5.11	4.82	2.44	4.55	4.56
(NIBT + loan loss provisions) / Average equity	5.39	5.63	2.19	4.89	4.72
NIBT / Average assets	0.33	0.31	0.16	0.28	0.29
(NIBT + loan loss provisions) / Average assets	0.35	0.36	0.14	0.30	0.30
Net interest income / NIBT	374.19	342.50	623.57	375.86	387.16
NIBT / Net income	21.32	20.85	13.38	20.75	21.31
NIBT / Employees (in thousand / per person)	662.39	603.45	308.37	569.87	539.92
【 L 】					
Liquidity coverage ratio	132.15	123.27	140.52	134.41	151.06
Net stable funding ratio	123.47	121.27	125.21	117.51	123.77
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.62	20.05	19.01	20.30	19.42
Loans / Deposits	76.22	72.86	73.94	76.72	74.84
Time deposits / Deposits	63.81	61.86	61.70	60.27	59.63
NCDs / Time deposits	12.36	13.19	1.90	1.55	0.77
Accumulated gap of assets and liabilities (180 days) / Equity	-161.07	-170.12	-256.45	-296.65	-237.22
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	83.62	83.53	82.61	83.71	86.62
Interest rate sensitivity gap / Equity	-217.66	-216.84	-227.02	-212.14	-179.68
【 G 】					
Deposit growth rate	3.27	5.85	3.46	0.87	1.12
Loan growth rate	8.03	4.30	-0.28	3.40	5.19
Investment growth rate	-7.36	0.32	4.71	-10.73	0.50
Guarantee growth rate	5.62	-49.50	2,837.50	-91.27	-49.45

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Hwatai Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	12.75	12.70	12.58	12.32	12.74
Tier 1 capital / Risk-weighted assets	9.87	9.47	9.18	9.05	9.76
Common equity Tier 1 / Risk-weighted assets	9.33	8.90	8.55	8.33	8.89
Tier 1 capital / Exposure measurement	6.92	6.72	6.61	6.62	6.65
Liabilities / Equity (multiple)	13.90	14.24	14.62	14.83	14.54
【 A 】					
Non-performing loan ratio	0.00	0.00	0.00	0.01	0.06
Loan loss provisions / NPLs	320,700.00	251,200.00	216,800.00	13,707.14	2,176.06
【 E 】					
NIBT / Average equity	9.41	8.53	8.21	7.56	4.35
(NIBT + loan loss provisions) / Average equity	11.09	9.15	7.82	8.18	5.45
NIBT / Average assets	0.61	0.54	0.51	0.45	0.29
(NIBT + loan loss provisions) / Average assets	0.72	0.58	0.49	0.49	0.36
Net interest income / NIBT	239.75	257.30	255.01	275.40	354.73
NIBT / Net income	36.09	33.57	33.84	30.07	22.21
NIBT / Employees (in thousand / per person)	2,037.48	1,587.70	1,415.86	1,113.70	637.25
【 L 】					
Liquidity coverage ratio	141.35	132.37	148.22	116.13	128.80
Net stable funding ratio	139.47	144.69	130.52	145.44	143.48
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.03	19.09	18.41	18.26	22.65
Loans / Deposits	79.03	78.53	78.53	80.38	76.95
Time deposits / Deposits	69.24	61.73	62.07	57.04	51.52
NCDs / Time deposits	11.01	4.79	9.46	5.12	4.20
Accumulated gap of assets and liabilities (180 days) / Equity	9.28	-42.83	-127.24	-196.53	-261.30
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.69	104.74	101.42	100.42	98.21
Interest rate sensitivity gap / Equity	47.20	61.80	18.84	5.62	-23.15
【 G 】					
Deposit growth rate	9.90	11.35	16.03	13.59	6.45
Loan growth rate	10.60	11.36	13.35	18.66	27.46
Investment growth rate	-2.77	11.02	12.34	-7.56	-7.22
Guarantee growth rate	91.76	-49.10	119.74	-72.16	3.80

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Shin Kong Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.01	15.12	15.45	14.38	14.82
Tier 1 capital / Risk-weighted assets	13.11	13.00	13.48	12.18	12.41
Common equity Tier 1 / Risk-weighted assets	10.70	10.49	10.79	9.71	10.40
Tier 1 capital / Exposure measurement	6.85	6.74	6.84	6.15	6.51
Liabilities / Equity (multiple)	15.92	16.04	15.90	18.05	15.91
【 A 】					
Non-performing loan ratio	0.12	0.12	0.12	0.12	0.16
Loan loss provisions / NPLs	1,051.78	1,085.87	1,107.86	1,089.24	800.85
【 E 】					
NIBT / Average equity	8.46	10.52	10.37	11.35	10.85
(NIBT + loan loss provisions) / Average equity	8.97	11.22	10.74	11.58	11.28
NIBT / Average assets	0.53	0.68	0.68	0.69	0.67
(NIBT + loan loss provisions) / Average assets	0.56	0.73	0.71	0.70	0.70
Net interest income / NIBT	198.25	157.96	155.83	165.40	169.23
NIBT / Net income	32.07	41.71	41.82	43.95	40.38
NIBT / Employees (in thousand / per person)	1,898.81	2,276.01	2,142.67	2,152.13	1,949.73
【 L 】					
Liquidity coverage ratio	126.14	134.72	147.89	159.99	149.39
Net stable funding ratio	136.77	136.55	137.83	142.51	130.08
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.90	19.49	22.17	26.56	25.48
Loans / Deposits	75.92	76.09	73.54	70.20	68.89
Time deposits / Deposits	57.47	57.27	56.49	56.52	54.54
NCDs / Time deposits	0.88	4.30	3.02	5.06	1.84
Accumulated gap of assets and liabilities (180 days) / Equity	-169.30	-199.23	-176.15	-285.11	-159.07
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.75	92.04	88.94	86.29	81.66
Interest rate sensitivity gap / Equity	-52.19	-96.95	-132.99	-182.30	-226.98
【 G 】					
Deposit growth rate	5.17	2.44	2.13	2.75	14.71
Loan growth rate	4.94	5.99	7.01	4.70	10.19
Investment growth rate	9.32	1.95	0.34	-2.83	12.69
Guarantee growth rate	18.65	17.11	17.41	-23.43	33.73

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Sunny Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	13.85	13.30	13.41	12.97	12.63
Tier 1 capital / Risk-weighted assets	12.16	11.54	11.46	11.28	11.53
Common equity Tier 1 / Risk-weighted assets	10.26	9.66	9.45	9.12	9.32
Tier 1 capital / Exposure measurement	7.81	7.44	7.37	7.11	6.72
Liabilities / Equity (multiple)	13.52	14.36	14.64	15.55	16.03
【 A 】					
Non-performing loan ratio	0.00	0.05	0.00	0.15	0.16
Loan loss provisions / NPLs	174,825.00	2,563.90	36,541.18	875.07	929.90
【 E 】					
NIBT / Average equity	8.86	8.94	7.84	12.57	8.00
(NIBT + loan loss provisions) / Average equity	11.37	10.91	11.29	11.81	11.82
NIBT / Average assets	0.62	0.61	0.52	0.79	0.48
(NIBT + loan loss provisions) / Average assets	0.79	0.74	0.74	0.74	0.71
Net interest income / NIBT	173.95	179.64	216.10	152.38	221.13
NIBT / Net income	42.91	43.86	37.70	58.43	36.17
NIBT / Employees (in thousand / per person)	1,885.97	1,819.67	1,547.10	2,253.39	1,337.49
【 L 】					
Liquidity coverage ratio	125.81	121.31	114.58	115.79	114.34
Net stable funding ratio	129.88	130.47	128.79	132.06	131.57
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.12	20.84	18.64	18.78	23.74
Loans / Deposits	74.10	73.65	76.06	74.50	71.95
Time deposits / Deposits	71.38	68.50	68.41	66.68	64.03
NCDs / Time deposits	5.23	6.11	6.94	6.33	5.75
Accumulated gap of assets and liabilities (180 days) / Equity	-234.90	-273.50	-261.63	-286.39	-264.83
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.92	89.40	89.20	88.78	89.77
Interest rate sensitivity gap / Equity	-104.95	-131.55	-135.65	-149.41	-141.18
【 G 】					
Deposit growth rate	5.36	8.19	4.69	5.32	9.59
Loan growth rate	5.99	4.75	6.87	9.03	6.61
Investment growth rate	9.02	16.56	10.67	-11.73	6.16
Guarantee growth rate	-4.08	5.48	-20.43	6.04	19.64

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Bank of Panhsin

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	12.40	12.09	12.18	12.04	12.14
Tier 1 capital / Risk-weighted assets	10.48	10.05	9.63	9.43	9.44
Common equity Tier 1 / Risk-weighted assets	9.65	9.17	8.73	8.46	8.52
Tier 1 capital / Exposure measurement	6.64	6.07	6.02	5.79	5.65
Liabilities / Equity (multiple)	13.23	14.15	14.26	14.88	14.49
【 A 】					
Non-performing loan ratio	0.25	0.18	0.13	0.19	0.21
Loan loss provisions / NPLs	496.26	699.50	967.80	637.17	566.42
【 E 】					
NIBT / Average equity	7.21	8.44	9.22	9.95	7.00
(NIBT + loan loss provisions) / Average equity	8.83	9.40	9.37	10.09	7.72
NIBT / Average assets	0.51	0.58	0.62	0.64	0.45
(NIBT + loan loss provisions) / Average assets	0.62	0.64	0.63	0.65	0.49
Net interest income / NIBT	223.96	189.68	182.66	184.11	234.10
NIBT / Net income	30.95	35.86	38.48	39.45	29.07
NIBT / Employees (in thousand / per person)	1,358.37	1,470.82	1,428.68	1,368.88	861.64
【 L 】					
Liquidity coverage ratio	119.75	127.12	114.86	130.02	116.38
Net stable funding ratio	131.78	139.55	134.01	139.64	137.23
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.29	19.91	19.15	20.33	21.19
Loans / Deposits	77.57	71.63	73.99	71.85	74.48
Time deposits / Deposits	59.59	56.30	57.94	56.04	52.87
NCDs / Time deposits	0.03	0.07	0.15	0.22	0.23
Accumulated gap of assets and liabilities (180 days) / Equity	-10.75	34.76	-33.45	-53.76	-123.73
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.54	98.48	97.85	95.39	95.18
Interest rate sensitivity gap / Equity	-4.87	-17.19	-24.51	-54.69	-57.91
【 G 】					
Deposit growth rate	-1.38	6.57	3.86	6.80	5.86
Loan growth rate	8.24	4.20	6.94	3.03	4.70
Investment growth rate	-2.12	2.16	5.74	13.24	3.65
Guarantee growth rate	25.76	-17.01	0.54	-4.83	69.46

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Cota Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.09	14.75	14.85	13.04	13.59
Tier 1 capital / Risk-weighted assets	12.24	12.72	12.62	11.57	11.69
Common equity Tier 1 / Risk-weighted assets	11.81	12.26	12.12	11.07	11.16
Tier 1 capital / Exposure measurement	7.65	7.92	7.50	6.59	6.46
Liabilities / Equity (multiple)	12.06	11.58	12.36	12.97	13.31
【 A 】					
Non-performing loan ratio	0.48	0.42	0.22	0.17	0.17
Loan loss provisions / NPLs	251.15	284.43	622.68	778.85	866.67
【 E 】					
NIBT / Average equity	7.31	6.70	8.23	7.99	7.08
(NIBT + loan loss provisions) / Average equity	8.41	9.21	8.27	8.10	7.10
NIBT / Average assets	0.57	0.51	0.61	0.57	0.50
(NIBT + loan loss provisions) / Average assets	0.66	0.70	0.61	0.57	0.50
Net interest income / NIBT	261.15	288.78	244.84	254.23	279.80
NIBT / Net income	31.60	27.16	34.17	33.32	31.79
NIBT / Employees (in thousand / per person)	1,016.92	855.94	993.97	913.12	807.49
【 L 】					
Liquidity coverage ratio	193.76	156.77	331.32	193.29	526.85
Net stable funding ratio	138.56	142.33	145.72	142.64	143.00
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.51	16.14	20.71	18.93	26.04
Loans / Deposits	77.12	80.01	75.48	78.58	73.01
Time deposits / Deposits	56.14	52.17	52.79	51.04	52.57
NCDs / Time deposits	0.09	0.10	0.40	0.95	3.14
Accumulated gap of assets and liabilities (180 days) / Equity	-197.62	-179.55	-116.70	-180.44	-145.85
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	80.13	78.26	82.94	82.80	82.08
Interest rate sensitivity gap / Equity	-224.44	-235.67	-197.28	-209.91	-222.39
【 G 】					
Deposit growth rate	8.47	2.69	5.34	0.95	3.64
Loan growth rate	4.55	8.85	1.18	8.66	0.99
Investment growth rate	16.18	-3.90	9.75	-8.07	15.60
Guarantee growth rate	9.17	5.73	16.95	13.53	-38.26

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Union Bank of Taiwan

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.35	15.26	14.73	14.95	16.08
Tier 1 capital / Risk-weighted assets	13.97	13.18	12.69	12.93	14.26
Common equity Tier 1 / Risk-weighted assets	11.66	10.72	10.08	10.00	11.18
Tier 1 capital / Exposure measurement	7.29	6.66	6.32	6.38	6.53
Liabilities / Equity (multiple)	11.10	11.54	12.43	12.53	11.76
【 A 】					
Non-performing loan ratio	0.29	0.22	0.27	0.24	0.10
Loan loss provisions / NPLs	410.27	536.62	440.08	481.73	1,081.36
【 E 】					
NIBT / Average equity	8.82	8.35	8.15	7.14	8.43
(NIBT + loan loss provisions) / Average equity	9.27	8.91	8.41	7.40	7.45
NIBT / Average assets	0.71	0.64	0.59	0.53	0.66
(NIBT + loan loss provisions) / Average assets	0.74	0.69	0.61	0.55	0.58
Net interest income / NIBT	133.05	136.47	159.79	224.26	163.92
NIBT / Net income	39.98	35.90	34.41	33.36	37.08
NIBT / Employees (in thousand / per person)	1,828.62	1,526.78	1,324.12	1,124.97	1,341.13
【 L 】					
Liquidity coverage ratio	123.36	134.29	125.27	147.97	170.97
Net stable funding ratio	131.51	134.07	133.56	134.68	137.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	16.82	18.24	19.83	18.36	21.93
Loans / Deposits	77.04	75.83	75.13	74.81	73.70
Time deposits / Deposits	51.51	52.03	51.43	50.04	45.82
NCDs / Time deposits	0.08	0.05	0.06	0.73	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-67.14	-78.73	-94.19	-123.99	-99.38
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.61	94.83	95.07	95.19	91.91
Interest rate sensitivity gap / Equity	-41.83	-51.82	-53.95	-52.51	-85.38
【 G 】					
Deposit growth rate	3.03	6.19	6.70	5.63	10.60
Loan growth rate	4.66	7.41	6.97	7.18	16.33
Investment growth rate	16.48	2.65	12.66	-8.18	3.67
Guarantee growth rate	-6.97	14.51	4.51	2.26	20.55

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Far Eastern International Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.60	14.44	15.03	14.90	13.95
Tier 1 capital / Risk-weighted assets	13.40	12.40	12.60	12.27	11.30
Common equity Tier 1 / Risk-weighted assets	12.84	11.82	11.98	11.63	10.87
Tier 1 capital / Exposure measurement	7.38	6.61	6.83	6.73	5.87
Liabilities / Equity (multiple)	11.49	12.93	12.44	12.49	13.56
【 A 】					
Non-performing loan ratio	0.05	0.07	0.11	0.36	0.26
Loan loss provisions / NPLs	2,416.23	1,970.50	1,190.63	391.77	496.25
【 E 】					
NIBT / Average equity	7.30	8.04	8.24	8.24	6.76
(NIBT + loan loss provisions) / Average equity	7.33	8.07	8.52	8.45	6.24
NIBT / Average assets	0.54	0.60	0.60	0.57	0.47
(NIBT + loan loss provisions) / Average assets	0.54	0.60	0.63	0.58	0.43
Net interest income / NIBT	145.55	121.27	137.89	167.29	201.54
NIBT / Net income	36.97	38.72	37.42	36.35	31.41
NIBT / Employees (in thousand / per person)	1,839.38	1,887.59	1,814.56	1,668.26	1,300.20
【 L 】					
Liquidity coverage ratio	123.34	122.25	125.61	112.03	142.22
Net stable funding ratio	126.83	124.40	126.41	127.04	128.35
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.17	29.17	29.13	30.81	37.42
Loans / Deposits	72.07	70.80	71.69	73.08	67.44
Time deposits / Deposits	63.43	64.56	64.46	65.44	61.97
NCDs / Time deposits	2.60	3.87	7.89	4.84	1.82
Accumulated gap of assets and liabilities (180 days) / Equity	-57.48	-238.29	-247.74	-216.56	-197.42
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.70	99.23	104.12	103.19	104.66
Interest rate sensitivity gap / Equity	-37.59	-7.20	37.91	30.03	47.82
【 G 】					
Deposit growth rate	1.93	4.47	9.16	-2.28	5.40
Loan growth rate	3.60	4.50	6.70	7.56	6.18
Investment growth rate	3.57	7.16	7.77	-0.62	6.73
Guarantee growth rate	49.96	31.52	-18.99	-40.73	-2.59

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Yuanta Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.42	13.87	14.82	14.65	15.41
Tier 1 capital / Risk-weighted assets	11.77	11.79	12.47	12.02	13.54
Common equity Tier 1 / Risk-weighted assets	11.23	11.19	11.77	11.26	12.87
Tier 1 capital / Exposure measurement	6.32	6.44	6.55	6.27	6.92
Liabilities / Equity (multiple)	14.26	13.78	13.47	14.31	12.43
【 A 】					
Non-performing loan ratio	0.09	0.04	0.03	0.02	0.10
Loan loss provisions / NPLs	1,276.45	3,061.90	4,231.02	6,585.64	1,433.02
【 E 】					
NIBT / Average equity	8.87	8.90	8.93	7.75	7.42
(NIBT + loan loss provisions) / Average equity	9.42	9.26	9.09	8.02	7.83
NIBT / Average assets	0.60	0.61	0.60	0.53	0.59
(NIBT + loan loss provisions) / Average assets	0.63	0.63	0.61	0.55	0.62
Net interest income / NIBT	142.81	126.43	130.04	155.77	137.65
NIBT / Net income	43.53	42.95	46.34	43.40	44.23
NIBT / Employees (in thousand / per person)	2,636.03	2,454.04	2,373.32	2,028.45	2,091.66
【 L 】					
Liquidity coverage ratio	127.61	133.17	169.76	158.58	187.19
Net stable funding ratio	134.11	141.61	155.36	154.22	159.16
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.65	21.51	25.82	30.10	37.33
Loans / Deposits	69.88	69.51	66.71	66.21	59.02
Time deposits / Deposits	51.39	50.39	45.67	46.49	40.12
NCDs / Time deposits	1.97	0.21	1.66	0.69	1.34
Accumulated gap of assets and liabilities (180 days) / Equity	-99.65	-99.62	-36.85	-66.29	54.93
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.24	91.93	91.79	89.55	79.67
Interest rate sensitivity gap / Equity	-115.88	-89.91	-89.61	-120.41	-214.43
【 G 】					
Deposit growth rate	16.20	13.35	8.93	1.12	17.84
Loan growth rate	16.83	18.10	9.76	13.03	11.78
Investment growth rate	15.12	3.53	1.29	-12.87	18.34
Guarantee growth rate	33.22	27.81	33.55	-9.28	-21.94

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Bank SinoPac

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	16.08	15.09	16.14	14.34	15.80
Tier 1 capital / Risk-weighted assets	13.79	12.76	13.47	11.63	12.99
Common equity Tier 1 / Risk-weighted assets	12.13	11.15	11.64	9.75	11.43
Tier 1 capital / Exposure measurement	7.20	7.07	7.20	6.32	6.66
Liabilities / Equity (multiple)	13.24	13.61	13.33	16.10	13.81
【 A 】					
Non-performing loan ratio	0.12	0.16	0.09	0.11	0.13
Loan loss provisions / NPLs	1,175.42	837.77	1,419.25	1,167.70	1,010.80
【 E 】					
NIBT / Average equity	11.82	11.57	11.87	12.22	9.27
(NIBT + loan loss provisions) / Average equity	12.41	12.03	12.39	12.54	9.77
NIBT / Average assets	0.83	0.81	0.79	0.77	0.63
(NIBT + loan loss provisions) / Average assets	0.87	0.84	0.82	0.79	0.67
Net interest income / NIBT	129.51	112.46	118.45	141.01	148.29
NIBT / Net income	47.47	47.70	49.01	48.03	43.69
NIBT / Employees (in thousand / per person)	3,132.61	2,996.90	2,986.81	2,752.76	2,152.09
【 L 】					
Liquidity coverage ratio	137.48	132.73	128.04	124.47	136.85
Net stable funding ratio	135.75	135.62	136.34	136.92	137.09
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.10	25.82	29.08	22.88	31.19
Loans / Deposits	70.67	71.36	70.51	66.02	64.60
Time deposits / Deposits	46.89	48.60	48.65	49.40	44.58
NCDs / Time deposits	2.56	0.15	1.20	1.72	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-77.86	-116.23	-112.94	-105.55	-29.23
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.51	113.89	114.60	108.55	105.54
Interest rate sensitivity gap / Equity	45.98	109.31	111.95	76.21	47.23
【 G 】					
Deposit growth rate	4.91	12.20	0.89	9.06	10.21
Loan growth rate	3.88	13.48	7.75	11.42	3.47
Investment growth rate	10.12	0.48	22.62	-3.84	8.26
Guarantee growth rate	59.87	11.45	-11.35	-15.28	28.61

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

E.Sun Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.27	15.26	15.62	14.33	13.97
Tier 1 capital / Risk-weighted assets	13.03	12.96	13.10	11.64	11.74
Common equity Tier 1 / Risk-weighted assets	11.82	11.63	11.61	10.07	10.32
Tier 1 capital / Exposure measurement	6.67	6.57	6.61	5.86	6.02
Liabilities / Equity (multiple)	13.87	14.15	14.40	16.68	15.67
【 A 】					
Non-performing loan ratio	0.15	0.14	0.16	0.16	0.16
Loan loss provisions / NPLs	826.34	869.11	753.33	752.62	783.82
【 E 】					
NIBT / Average equity	14.10	12.39	11.39	10.22	11.28
(NIBT + loan loss provisions) / Average equity	14.69	12.58	12.16	10.62	11.76
NIBT / Average assets	0.95	0.81	0.70	0.57	0.70
(NIBT + loan loss provisions) / Average assets	0.99	0.82	0.75	0.59	0.73
Net interest income / NIBT	101.66	106.94	113.28	146.65	116.24
NIBT / Net income	45.81	43.14	39.80	36.98	40.22
NIBT / Employees (in thousand / per person)	4,289.22	3,472.02	2,814.54	2,168.75	2,347.58
【 L 】					
Liquidity coverage ratio	132.60	121.67	143.59	132.63	124.72
Net stable funding ratio	131.59	132.73	136.85	137.61	133.53
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.65	23.01	25.68	32.69	33.81
Loans / Deposits	69.84	69.66	68.45	66.23	65.69
Time deposits / Deposits	53.90	52.06	50.55	48.75	43.22
NCDs / Time deposits	2.49	0.86	1.19	0.64	2.51
Accumulated gap of assets and liabilities (180 days) / Equity	-78.33	-99.43	-96.62	-137.81	-79.88
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.85	110.86	113.35	119.12	116.91
Interest rate sensitivity gap / Equity	73.98	92.48	115.09	176.89	152.91
【 G 】					
Deposit growth rate	12.45	10.20	4.16	7.55	8.62
Loan growth rate	12.73	12.15	6.89	9.20	8.70
Investment growth rate	6.22	4.21	-0.77	0.78	6.10
Guarantee growth rate	74.21	-14.57	-18.27	-22.52	17.29

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

KGI Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	14.44	13.29	14.61	14.19	14.96
Tier 1 capital / Risk-weighted assets	12.41	11.37	12.59	12.07	13.07
Common equity Tier 1 / Risk-weighted assets	11.52	10.93	12.09	11.54	12.72
Tier 1 capital / Exposure measurement	7.78	7.29	7.79	7.41	8.01
Liabilities / Equity (multiple)	10.91	11.19	10.42	11.43	9.80
【 A 】					
Non-performing loan ratio	0.18	0.20	0.30	0.20	0.13
Loan loss provisions / NPLs	718.42	623.75	424.63	663.38	955.69
【 E 】					
NIBT / Average equity	10.28	8.55	9.30	10.49	7.38
(NIBT + loan loss provisions) / Average equity	10.49	9.04	9.35	10.46	7.47
NIBT / Average assets	0.87	0.73	0.80	0.88	0.70
(NIBT + loan loss provisions) / Average assets	0.88	0.77	0.80	0.88	0.70
Net interest income / NIBT	130.41	116.74	122.27	141.62	178.57
NIBT / Net income	45.05	39.47	46.04	50.59	43.51
NIBT / Employees (in thousand / per person)	2,743.86	2,357.01	2,485.90	2,666.26	1,982.28
【 L 】					
Liquidity coverage ratio	119.54	109.10	107.10	122.07	110.77
Net stable funding ratio	115.55	119.49	128.02	130.66	125.14
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.11	33.29	35.30	31.83	38.54
Loans / Deposits	77.55	75.78	72.07	73.57	75.31
Time deposits / Deposits	58.61	59.46	58.98	61.57	59.45
NCDs / Time deposits	3.86	2.26	0.04	0.94	1.53
Accumulated gap of assets and liabilities (180 days) / Equity	-189.14	-210.26	-183.96	-209.72	-210.01
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.40	118.60	118.77	114.98	110.44
Interest rate sensitivity gap / Equity	49.54	110.81	100.07	88.97	55.04
【 G 】					
Deposit growth rate	8.50	13.33	2.67	8.10	-2.11
Loan growth rate	11.04	19.16	0.58	5.60	-0.36
Investment growth rate	-0.98	6.40	4.14	-6.23	-0.22
Guarantee growth rate	-1.46	-4.55	46.49	-49.52	7.74

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

DBS Bank (Taiwan)

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.58	15.23	16.19	14.94	14.46
Tier 1 capital / Risk-weighted assets	13.91	13.47	14.39	12.73	12.36
Common equity Tier 1 / Risk-weighted assets	12.51	11.93	12.64	9.90	9.56
Tier 1 capital / Exposure measurement	6.80	6.59	6.66	6.36	7.13
Liabilities / Equity (multiple)	9.44	8.80	8.86	12.54	10.87
【 A 】					
Non-performing loan ratio	0.19	0.19	0.35	0.43	0.47
Loan loss provisions / NPLs	795.71	787.10	446.01	323.61	279.92
【 E 】					
NIBT / Average equity	10.33	6.64	1.11	2.15	2.44
(NIBT + loan loss provisions) / Average equity	10.62	6.93	2.48	2.58	2.94
NIBT / Average assets	1.05	0.67	0.11	0.17	0.20
(NIBT + loan loss provisions) / Average assets	1.08	0.70	0.24	0.20	0.24
Net interest income / NIBT	152.36	234.31	1,308.99	672.36	553.22
NIBT / Net income	32.25	21.08	4.39	8.78	9.59
NIBT / Employees (in thousand / per person)	2,219.64	1,172.77	-	355.85	424.66
【 L 】					
Liquidity coverage ratio	182.16	153.52	169.57	139.58	119.36
Net stable funding ratio	146.49	130.57	142.24	131.96	121.63
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.65	28.91	27.47	30.58	21.70
Loans / Deposits	59.27	68.45	65.04	65.93	76.34
Time deposits / Deposits	61.38	61.12	56.83	60.95	55.58
NCDs / Time deposits	0.55	2.21	-	6.43	13.18
Accumulated gap of assets and liabilities (180 days) / Equity	-231.49	-233.53	-188.11	-308.02	-130.35
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	112.09	124.45	125.53	141.42	123.64
Interest rate sensitivity gap / Equity	59.75	114.10	113.77	245.23	149.95
【 G 】					
Deposit growth rate	20.25	2.13	74.75	15.85	2.29
Loan growth rate	4.12	7.47	72.40	0.05	6.97
Investment growth rate	23.04	33.00	36.13	25.90	-12.59
Guarantee growth rate	19.84	-4.77	53.51	-8.85	16.38

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

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Taishin International Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.38	15.52	15.07	14.91	15.06
Tier 1 capital / Risk-weighted assets	13.64	13.61	13.02	12.57	12.57
Common equity Tier 1 / Risk-weighted assets	12.05	11.95	11.32	10.71	10.73
Tier 1 capital / Exposure measurement	6.80	6.75	6.77	6.63	7.18
Liabilities / Equity (multiple)	13.00	12.92	12.89	13.36	11.89
【 A 】					
Non-performing loan ratio	0.14	0.13	0.12	0.14	0.12
Loan loss provisions / NPLs	892.37	985.23	1,159.75	972.98	1,104.45
【 E 】					
NIBT / Average equity	12.48	11.26	10.20	8.91	9.30
(NIBT + loan loss provisions) / Average equity	12.39	11.12	10.65	8.82	9.41
NIBT / Average assets	0.84	0.76	0.68	0.62	0.69
(NIBT + loan loss provisions) / Average assets	0.83	0.75	0.71	0.61	0.70
Net interest income / NIBT	125.79	127.04	136.48	165.35	138.87
NIBT / Net income	44.63	42.72	39.98	37.74	39.86
NIBT / Employees (in thousand / per person)	3,012.42	2,611.67	2,221.14	1,878.08	2,012.62
【 L 】					
Liquidity coverage ratio	114.97	118.24	119.33	127.85	112.92
Net stable funding ratio	133.09	134.67	138.66	137.64	132.07
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.58	20.68	18.13	21.68	22.85
Loans / Deposits	72.92	71.20	72.10	73.32	78.15
Time deposits / Deposits	48.86	51.70	46.99	44.98	37.51
NCDs / Time deposits	0.11	0.19	0.16	0.31	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	51.97	37.44	47.10	0.10	44.31
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	182.38	171.53	191.15	168.30	181.32
Interest rate sensitivity gap / Equity	379.66	353.54	402.49	345.06	355.48
【 G 】					
Deposit growth rate	5.95	10.27	9.70	14.64	4.97
Loan growth rate	8.49	8.86	7.70	6.76	6.12
Investment growth rate	0.75	8.30	19.32	22.43	-4.73
Guarantee growth rate	9.72	5.62	25.18	-19.57	0.81

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

EnTie Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.88	16.42	16.96	16.30	17.69
Tier 1 capital / Risk-weighted assets	14.70	15.26	15.79	15.12	16.50
Common equity Tier 1 / Risk-weighted assets	14.70	15.26	15.79	15.12	16.50
Tier 1 capital / Exposure measurement	8.69	8.72	9.15	8.72	9.74
Liabilities / Equity (multiple)	9.74	9.63	9.08	9.66	8.57
【 A 】					
Non-performing loan ratio	0.17	0.92	0.58	0.59	0.57
Loan loss provisions / NPLs	911.70	144.27	248.21	310.09	264.66
【 E 】					
NIBT / Average equity	4.70	3.87	3.59	3.61	7.61
(NIBT + loan loss provisions) / Average equity	4.93	4.94	4.01	6.99	8.48
NIBT / Average assets	0.45	0.39	0.36	0.38	0.83
(NIBT + loan loss provisions) / Average assets	0.47	0.50	0.41	0.73	0.93
Net interest income / NIBT	179.93	229.13	270.16	312.49	138.55
NIBT / Net income	29.56	24.77	21.47	21.55	44.69
NIBT / Employees (in thousand / per person)	1,022.20	862.98	833.89	844.14	1,794.46
【 L 】					
Liquidity coverage ratio	133.21	160.50	133.94	132.20	122.40
Net stable funding ratio	121.41	126.15	129.93	127.87	123.36
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.69	27.17	28.01	30.43	30.89
Loans / Deposits	74.37	72.81	74.39	73.46	76.30
Time deposits / Deposits	73.97	75.79	73.33	73.50	68.71
NCDs / Time deposits	0.03	0.33	0.42	1.25	0.42
Accumulated gap of assets and liabilities (180 days) / Equity	-211.91	-211.52	-211.91	-189.16	-151.82
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.78	101.56	105.97	104.13	100.46
Interest rate sensitivity gap / Equity	21.72	12.05	42.32	31.00	3.11
【 G 】					
Deposit growth rate	5.69	7.53	-2.68	7.57	7.82
Loan growth rate	8.91	5.26	-1.45	3.57	6.47
Investment growth rate	4.79	8.79	-4.72	4.73	11.90
Guarantee growth rate	69.97	2.42	-11.73	-11.51	-21.21

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

CTBC Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	15.66	14.74	14.34	14.96	14.98
Tier 1 capital / Risk-weighted assets	13.35	13.16	12.66	13.17	14.98
Common equity Tier 1 / Risk-weighted assets	11.91	11.96	11.38	11.76	14.97
Tier 1 capital / Exposure measurement	6.35	5.92	5.71	5.98	6.54
Liabilities / Equity (multiple)	12.38	12.86	13.29	12.70	11.70
【 A 】					
Non-performing loan ratio	0.13	0.16	0.16	0.12	0.16
Loan loss provisions / NPLs	950.93	778.63	782.87	981.93	792.04
【 E 】					
NIBT / Average equity	16.28	15.66	14.28	13.67	11.02
(NIBT + loan loss provisions) / Average equity	16.89	16.16	14.73	14.42	11.58
NIBT / Average assets	1.18	1.11	1.02	1.01	0.87
(NIBT + loan loss provisions) / Average assets	1.22	1.15	1.05	1.07	0.91
Net interest income / NIBT	105.59	92.43	110.03	123.53	128.53
NIBT / Net income	44.89	44.81	42.94	45.35	38.74
NIBT / Employees (in thousand / per person)	4,379.25	4,057.75	3,581.80	3,321.46	2,756.47
【 L 】					
Liquidity coverage ratio	112.03	115.36	129.16	130.11	158.25
Net stable funding ratio	138.02	138.61	142.05	144.48	147.23
Liquidity reserve ratio (average daily data in the last month of each quarter)	17.43	24.09	24.84	23.33	31.14
Loans / Deposits	71.63	68.12	66.08	66.90	63.85
Time deposits / Deposits	46.94	48.38	47.88	44.21	37.62
NCDs / Time deposits	0.34	0.02	1.02	0.04	0.08
Accumulated gap of assets and liabilities (180 days) / Equity	-122.48	-106.77	-106.16	-67.49	-36.65
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.61	109.42	107.94	105.97	104.79
Interest rate sensitivity gap / Equity	27.22	71.75	63.02	45.84	35.37
【 G 】					
Deposit growth rate	6.12	6.33	10.05	13.99	9.37
Loan growth rate	11.60	9.61	8.71	19.44	10.47
Investment growth rate	-2.76	9.73	9.96	-1.09	5.47
Guarantee growth rate	8.42	-9.45	4.44	-4.29	-6.02

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

NEXT Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	16.43	26.92	57.16	74.73	-
Tier 1 capital / Risk-weighted assets	15.17	25.86	56.13	74.35	-
Common equity Tier 1 / Risk-weighted assets	15.17	25.86	56.13	74.35	-
Tier 1 capital / Exposure measurement	8.71	14.07	21.32	18.99	-
Liabilities / Equity (multiple)	7.38	4.66	3.00	3.38	-
【 A 】					
Non-performing loan ratio	0.02	0.01	-	-	-
Loan loss provisions / NPLs	6,300.00	8,900.00	-	-	-
【 E 】					
NIBT / Average equity	-12.94	-10.40	-16.46	-	-
(NIBT + loan loss provisions) / Average equity	-11.98	-10.09	-16.05	-	-
NIBT / Average assets	-1.84	-2.29	-3.47	-	-
(NIBT + loan loss provisions) / Average assets	-1.70	-2.22	-3.38	-	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-321.82	-299.36	-13,433.33	-	-
NIBT / Employees (in thousand / per person)	-3,287.93	-3,187.71	-4,562.26	-5,273.11	-
【 L 】					
Liquidity coverage ratio	242.97	249.04	2,323.49	4,311.33	-
Net stable funding ratio	131.79	148.07	194.68	298.11	-
Liquidity reserve ratio (average daily data in the last month of each quarter)	35.90	50.46	70.50	101.21	-
Loans / Deposits	67.00	59.62	45.57	11.96	-
Time deposits / Deposits	43.06	39.15	35.54	19.09	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-197.01	-75.35	99.74	244.03	-
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.55	101.39	113.57	94.38	-
Interest rate sensitivity gap / Equity	-29.99	6.09	38.45	-18.15	-
【 G 】					
Deposit growth rate	47.80	41.88	7.88	-	-
Loan growth rate	66.10	85.62	311.13	-	-
Investment growth rate	14.57	41.08	-2.24	-	-
Guarantee growth rate	-	-	-	-	-

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

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

LINE Bank Taiwan

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	19.46	16.22	23.44	44.64	92.39
Tier 1 capital / Risk-weighted assets	18.75	15.29	22.55	44.63	92.39
Common equity Tier 1 / Risk-weighted assets	18.75	15.29	22.55	44.63	92.39
Tier 1 capital / Exposure measurement	12.27	9.88	12.51	19.10	17.49
Liabilities / Equity (multiple)	5.57	6.20	4.95	3.16	3.03
【 A 】					
Non-performing loan ratio	0.22	0.13	0.06	0.01	-
Loan loss provisions / NPLs	509.82	787.50	1,587.50	7,600.00	-
【 E 】					
NIBT / Average equity	-3.72	-9.51	-11.54	-23.58	-
(NIBT + loan loss provisions) / Average equity	-3.42	-9.38	-11.06	-22.98	-
NIBT / Average assets	-0.55	-1.40	-2.34	-5.28	-
(NIBT + loan loss provisions) / Average assets	-0.50	-1.38	-2.24	-5.14	-
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-25.16	-95.39	-251.53	-	-
NIBT / Employees (in thousand / per person)	-1,133.63	-2,591.65	-3,419.35	-6,892.86	-6,608.36
【 L 】					
Liquidity coverage ratio	1,012.62	1,289.26	3,005.30	6,743.31	9,387.24
Net stable funding ratio	126.21	134.13	166.24	207.65	337.43
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.33	27.46	46.72	68.60	89.37
Loans / Deposits	85.99	78.46	63.08	51.41	15.34
Time deposits / Deposits	61.99	69.22	66.85	53.25	42.01
NCDs / Time deposits	9.69	10.48	6.31	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-72.77	-61.10	-37.98	42.54	123.45
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.31	108.37	102.88	112.91	97.01
Interest rate sensitivity gap / Equity	44.20	47.93	13.76	36.85	-7.69
【 G 】					
Deposit growth rate	26.87	16.35	41.85	78.57	-
Loan growth rate	39.05	44.72	74.04	498.41	-
Investment growth rate	2.46	-32.72	-2.95	64.82	-
Guarantee growth rate	-	-	-	-	-

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

TABLE 7 (2)

The Main Financial and Performance Ratios

December 31, 2025

Rakuten International Commercial Bank

Unit : %

Items	31/12/25	31/12/24	31/12/23	31/12/22	31/12/21
【 C 】					
Regulatory capital / Risk-weighted assets	18.13	20.76	71.73	140.36	451.00
Tier 1 capital / Risk-weighted assets	17.73	20.61	71.73	140.36	451.00
Common equity Tier 1 / Risk-weighted assets	17.73	20.61	71.73	140.36	451.00
Tier 1 capital / Exposure measurement	10.81	12.94	21.44	25.95	55.59
Liabilities / Equity (multiple)	6.66	5.50	3.09	2.44	0.70
【 A 】					
Non-performing loan ratio	0.04	0.02	0.09	0.22	-
Loan loss provisions / NPLs	2,440.00	6,633.33	1,180.00	466.67	-
【 E 】					
NIBT / Average equity	-8.07	-9.06	-7.62	-7.39	-5.82
(NIBT + loan loss provisions) / Average equity	-5.43	-8.72	-7.51	-7.34	-5.82
NIBT / Average assets	-1.12	-1.72	-2.00	-2.69	-4.54
(NIBT + loan loss provisions) / Average assets	-0.75	-1.66	-1.97	-2.67	-4.54
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-230.27	-386.10	-631.73	-3,059.09	-5,580.00
NIBT / Employees (in thousand / per person)	-3,577.38	-4,375.76	-4,080.75	-4,456.95	-4,359.37
【 L 】					
Liquidity coverage ratio	164.01	275.27	1,165.08	3,411.39	9,424.87
Net stable funding ratio	127.12	132.98	191.09	301.61	306.69
Liquidity reserve ratio (average daily data in the last month of each quarter)	46.34	47.83	93.59	124.80	222.64
Loans / Deposits	55.58	51.94	27.74	6.76	3.09
Time deposits / Deposits	62.10	66.15	54.65	16.46	54.77
NCDs / Time deposits	5.99	12.68	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-178.20	-64.96	18.22	49.24	85.83
【 S 】 (Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	87.72	89.60	93.63	74.97	214.98
Interest rate sensitivity gap / Equity	-80.43	-56.21	-19.14	-59.52	75.42
【 G 】					
Deposit growth rate	12.68	69.64	6.57	213.27	-
Loan growth rate	20.57	217.70	337.32	585.64	-
Investment growth rate	10.16	45.19	-29.52	174.48	-
Guarantee growth rate	-	-	-	-	-