TABLE 7 (1)

The Main Financial and Performance Ratios

March 31, 2026

The Peer-Group Average Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets					
1.Winsorized mean	15.33	15.30	15.47	14.95	15.21
2.Arithmetic mean	15.60	15.68	r 15.78	15.03	15.33
Tier 1 capital / Risk-weighted assets					
1.Winsorized mean	13.55	13.37	13.58	12.87	13.27
2.Arithmetic mean	13.56	13.63	r 13.69	12.98	13.22
Common equity Tier 1 / Risk-weighted assets					
1.Winsorized mean	12.54	12.34	12.65	11.76	12.03
2.Arithmetic mean	12.40	12.43	r 12.50	11.81	11.94
Tier 1 capital / Exposure measurement					
1.Winsorized mean	7.24	r 7.18	7.21	6.97	6.93
2.Arithmetic mean	6.76	r 6.79	6.79	6.59	6.63
Liabilities / Equity (multiple)	12.12	12.15	12.15	12.33	12.29
【 A 】					
Non-performing loan ratio					
1.Winsorized mean	0.14	0.13	0.14	0.13	0.13
2.Arithmetic mean	0.15	0.16	0.15	0.15	0.14
Loan loss provisions / NPLs	1,069.68	1,133.98	1,186.49	1,241.92	1,113.58
Expected losses of classified assets / Total provisions	77.49	76.51	76.45	76.35	74.33
【 E 】					
NIBT / Average equity					
1.Winsorized mean	10.75	9.17	9.24	9.17	9.17
2.Arithmetic mean	12.47	r 10.98	10.93	10.45	10.33
(NIBT + loan loss provisions) / Average equity	12.32	10.65	9.82	9.70	9.91
NIBT / Average assets					
1.Winsorized mean	0.82	0.74	0.70	0.67	0.63
2.Arithmetic mean	0.87	r 0.77	0.77	0.73	0.70
(NIBT + loan loss provisions) / Average assets	0.97	0.85	0.74	0.71	0.66
Net interest income / NIBT	123.66	119.77	128.57	127.23	137.30
NIBT / Net income	46.92	43.76	41.65	41.29	40.81
NIBT / Employees (in thousand / per person)	3,339.75	2,741.06	2,904.59	2,635.18	2,312.26
【 L 】					
Liquidity coverage ratio	122.91	126.43	134.08	133.27	139.08
Net stable funding ratio	130.25	131.92	132.11	133.55	137.49
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.37	25.81	25.35	26.15	28.03
Loans / Deposits	73.87	72.66	72.19	71.72	70.02
Time deposits / Deposits	53.26	54.43	53.52	53.36	51.64
NCDs / Time deposits	1.47	1.31	1.18	1.42	1.06
Accumulated gap of assets and liabilities (180 days) / Equity	-93.95	-106.10	-93.95	-110.03	-95.74
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	100.59	103.18	102.47	103.29	104.30
Interest rate sensitivity gap / Equity	0.06	18.01	14.35	22.39	30.02
【 G 】					
Deposit growth rate	6.18	6.21	5.13	7.35	5.69
Loan growth rate	6.24	9.68	6.33	9.59	5.76
Investment growth rate	4.27	1.05	4.86	3.51	6.99
Guarantee growth rate	11.43	2.54	6.33	2.51	10.42

Notes:

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

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

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

4.“r” represents the revision.

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Bank of Taiwan　　　　　　　　　　　　　　　　　　　　　　　　　　Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	17.49	16.94	r 17.67	16.23	16.18
Tier 1 capital / Risk-weighted assets	15.19	14.70	r 15.37	14.06	13.97
Common equity Tier 1 / Risk-weighted assets	15.19	14.70	r 15.37	14.06	13.97
Tier 1 capital / Exposure measurement	6.02	5.73	r 6.28	5.76	5.55
Liabilities / Equity (multiple)	12.28	12.68	11.79	12.35	13.09
【A】					
Non-performing loan ratio	0.08	0.09	0.08	0.09	0.09
Loan loss provisions / NPLs	1,646.72	1,554.38	1,782.75	1,714.35	1,726.24
【E】					
NIBT / Average equity	6.34	3.80	6.57	7.05	6.92
(NIBT + loan loss provisions) / Average equity	6.65	3.43	6.89	7.23	7.03
NIBT / Average assets	0.47	0.28	0.48	0.50	0.46
(NIBT + loan loss provisions) / Average assets	0.50	0.25	0.51	0.51	0.47
Net interest income / NIBT	136.02	205.63	125.71	114.42	134.13
NIBT / Net income	54.71	43.51	53.36	52.69	51.04
NIBT / Employees (in thousand / per person)	4,411.80	2,447.63	4,250.29	4,212.96	3,731.05
【L】					
Liquidity coverage ratio	105.34	114.00	130.86	119.43	135.10
Net stable funding ratio	139.75	r 145.08	142.74	149.35	153.74
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.35	27.56	32.04	32.99	35.41
Loans / Deposits	70.11	68.95	67.27	66.85	65.56
Time deposits / Deposits	56.30	57.90	56.62	56.97	55.21
NCDs / Time deposits	0.07	0.03	0.05	0.03	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	-14.90	-122.11	15.37	-96.51	-48.47
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.44	96.83	98.74	97.16	97.97
Interest rate sensitivity gap / Equity	-29.50	-28.55	-10.12	-24.89	-19.66
【G】					
Deposit growth rate	2.85	8.22	3.29	6.15	1.36
Loan growth rate	4.15	8.86	3.48	7.57	-8.23
Investment growth rate	7.36	11.52	9.12	7.92	17.59
Guarantee growth rate	-16.12	-4.01	-13.64	-7.72	6.37

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Land Bank of Taiwan

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	15.33	14.73	r 15.46	14.21	14.31
Tier 1 capital / Risk-weighted assets	13.40	12.79	r 13.50	12.29	12.28
Common equity Tier 1 / Risk-weighted assets	12.28	11.64	r 12.36	11.16	10.86
Tier 1 capital / Exposure measurement	6.76	6.43	r 6.61	6.29	6.44
Liabilities / Equity (multiple)	14.05	14.84	14.37	14.84	15.07
【 A 】					
Non-performing loan ratio	0.08	0.11	0.07	0.09	0.11
Loan loss provisions / NPLs	1,857.54	1,437.22	2,006.53	1,886.84	1,675.16
【 E 】					
NIBT / Average equity	8.74	8.18	9.14	9.07	8.84
(NIBT + loan loss provisions) / Average equity	8.71	7.15	9.16	9.04	9.14
NIBT / Average assets	0.53	0.49	0.55	0.55	0.50
(NIBT + loan loss provisions) / Average assets	0.53	0.43	0.55	0.55	0.51
Net interest income / NIBT	162.03	172.42	157.82	165.19	183.00
NIBT / Net income	51.11	52.12	52.34	50.73	48.39
NIBT / Employees (in thousand / per person)	3,459.05	3,075.30	3,478.73	3,269.16	2,954.24
【 L 】					
Liquidity coverage ratio	102.30	112.73	110.06	110.22	115.76
Net stable funding ratio	120.36	121.77	121.46	120.28	118.80
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.87	27.37	27.90	25.31	23.75
Loans / Deposits	81.67	80.10	79.84	79.12	78.76
Time deposits / Deposits	56.18	55.04	54.24	53.83	55.58
NCDs / Time deposits	0.02	0.05	0.04	0.04	0.05
Accumulated gap of assets and liabilities (180 days) / Equity	-281.97	-264.97	-218.11	-223.36	-295.92
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	104.20	104.34	103.74	102.53	102.77
Interest rate sensitivity gap / Equity	47.70	52.65	43.92	31.05	34.47
【 G 】					
Deposit growth rate	1.78	4.08	2.03	4.29	0.93
Loan growth rate	3.35	8.39	3.90	6.47	-0.67
Investment growth rate	-3.79	5.27	2.81	2.11	5.62
Guarantee growth rate	0.90	1.80	-6.12	7.60	2.23

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Taiwan Cooperative Bank　　　　Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	15.74	15.62	r 16.04	14.94	14.92
Tier 1 capital / Risk-weighted assets	13.71	13.55	r 13.94	12.88	13.23
Common equity Tier 1 / Risk-weighted assets	12.20	11.95	r 12.37	11.32	11.55
Tier 1 capital / Exposure measurement	5.97	5.87	r 5.90	5.75	5.86
Liabilities / Equity (multiple)	15.87	16.44	15.95	16.71	16.43
【A】					
Non-performing loan ratio	0.15	0.17	0.15	0.16	0.18
Loan loss provisions / NPLs	800.12	663.54	796.27	709.82	637.13
【E】					
NIBT / Average equity	8.54	8.72	8.64	8.46	7.87
(NIBT + loan loss provisions) / Average equity	11.52	9.70	9.15	9.34	9.29
NIBT / Average assets	0.50	0.50	0.50	0.49	0.46
(NIBT + loan loss provisions) / Average assets	0.67	0.56	0.53	0.54	0.54
Net interest income / NIBT	140.52	132.59	135.03	129.91	157.55
NIBT / Net income	43.28	44.75	42.54	40.31	37.16
NIBT / Employees (in thousand / per person)	2,946.20	2,857.08	2,852.07	2,633.45	2,288.23
【L】					
Liquidity coverage ratio	114.72	120.82	128.58	127.90	132.92
Net stable funding ratio	133.32	134.88	136.83	137.68	140.14
Liquidity reserve ratio (average daily data in the last month of each quarter)	29.56	29.97	31.64	28.64	28.71
Loans / Deposits	73.78	73.34	71.87	72.74	72.39
Time deposits / Deposits	46.74	47.41	46.03	46.74	45.25
NCDs / Time deposits	2.98	3.35	2.36	2.92	1.96
Accumulated gap of assets and liabilities (180 days) / Equity	-122.98	-171.37	-117.49	-112.31	-134.01
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.33	101.52	102.39	101.01	102.12
Interest rate sensitivity gap / Equity	15.66	18.78	28.65	12.65	26.12
【G】					
Deposit growth rate	3.72	2.60	2.85	5.76	7.36
Loan growth rate	4.65	7.62	2.09	9.31	8.06
Investment growth rate	4.00	4.11	9.90	6.06	4.99
Guarantee growth rate	-1.81	-8.98	-8.03	-7.69	4.96

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

First Commercial Bank Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	15.33	15.31	15.44	14.45	14.56
Tier 1 capital / Risk-weighted assets	13.15	13.11	13.21	12.29	12.61
Common equity Tier 1 / Risk-weighted assets	11.68	11.51	11.69	10.75	10.91
Tier 1 capital / Exposure measurement	6.47	r 6.33	6.40	6.11	6.05
Liabilities / Equity (multiple)	14.67	15.19	14.73	15.42	15.84
【A】					
Non-performing loan ratio	0.16	0.17	0.17	0.17	0.17
Loan loss provisions / NPLs	865.24	801.23	862.10	819.62	826.76
【E】					
NIBT / Average equity	13.15	13.24	11.83	12.21	11.82
(NIBT + loan loss provisions) / Average equity	15.25	14.84	12.99	13.20	13.77
NIBT / Average assets	0.74	0.73	0.67	0.66	0.64
(NIBT + loan loss provisions) / Average assets	0.86	0.82	0.74	0.71	0.75
Net interest income / NIBT	94.91	84.21	99.47	95.37	109.83
NIBT / Net income	53.68	54.24	47.37	46.49	45.37
NIBT / Employees (in thousand / per person)	4,297.32	3,944.94	3,661.05	3,391.28	3,094.12
【L】					
Liquidity coverage ratio	109.67	119.27	120.47	119.44	129.14
Net stable funding ratio	126.14	129.25	128.56	130.69	135.99
Liquidity reserve ratio (average daily data in the last month of each quarter)	30.61	33.17	33.66	32.11	34.43
Loans / Deposits	73.93	70.68	70.47	71.11	69.08
Time deposits / Deposits	48.46	49.23	47.79	47.42	45.86
NCDs / Time deposits	0.81	0.78	0.85	0.82	0.47
Accumulated gap of assets and liabilities (180 days) / Equity	-85.84	-110.20	-96.97	-96.33	-141.20
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.75	111.81	108.92	110.92	109.44
Interest rate sensitivity gap / Equity	88.70	110.66	83.37	105.68	95.19
【G】					
Deposit growth rate	5.84	4.69	6.64	5.51	6.37
Loan growth rate	10.78	7.16	6.28	9.50	4.09
Investment growth rate	4.58	2.56	8.34	5.15	11.54
Guarantee growth rate	-3.94	5.57	-0.50	-0.20	1.24

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Hua Nan Commercial Bank

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	15.42	15.62	r 15.46	14.47	14.46
Tier 1 capital / Risk-weighted assets	13.61	13.78	r 13.63	12.67	12.61
Common equity Tier 1 / Risk-weighted assets	11.54	11.63	11.51	10.61	10.48
Tier 1 capital / Exposure measurement	6.36	6.59	r 6.37	6.01	6.31
Liabilities / Equity (multiple)	15.63	15.04	15.55	16.21	15.46
【 A 】					
Non-performing loan ratio	0.15	0.16	0.16	0.16	0.15
Loan loss provisions / NPLs	839.23	771.67	813.25	768.81	846.39
【 E 】					
NIBT / Average equity	11.92	10.43	11.68	11.14	11.09
(NIBT + loan loss provisions) / Average equity	13.55	12.05	12.11	11.61	11.92
NIBT / Average assets	0.65	0.59	0.67	0.62	0.63
(NIBT + loan loss provisions) / Average assets	0.74	0.68	0.69	0.64	0.68
Net interest income / NIBT	104.11	107.87	99.97	99.18	112.98
NIBT / Net income	48.35	45.25	49.90	46.66	47.27
NIBT / Employees (in thousand / per person)	3,637.11	3,053.81	3,516.81	3,086.34	2,920.41
【 L 】					
Liquidity coverage ratio	113.64	118.49	121.66	127.52	118.44
Net stable funding ratio	132.95	131.06	133.86	134.38	134.18
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.59	27.83	27.80	27.71	28.45
Loans / Deposits	71.28	72.89	70.27	70.19	74.10
Time deposits / Deposits	41.30	40.39	40.62	41.24	37.56
NCDs / Time deposits	0.49	0.45	0.62	3.14	0.33
Accumulated gap of assets and liabilities (180 days) / Equity	-12.38	-76.03	-19.53	-66.44	-8.92
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	93.45	94.16	93.77	95.23	96.84
Interest rate sensitivity gap / Equity	-76.41	-66.93	-73.53	-58.91	-36.59
【 G 】					
Deposit growth rate	6.64	-3.60	0.48	10.91	3.86
Loan growth rate	3.86	3.93	0.59	6.60	10.05
Investment growth rate	8.91	-5.85	4.16	14.43	1.80
Guarantee growth rate	-4.89	-0.30	-7.25	3.16	13.58

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Chang Hwa Commercial Bank | Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	14.33	14.64	14.52	14.08	14.21
Tier 1 capital / Risk-weighted assets	12.18	12.31	12.20	11.69	11.59
Common equity Tier 1 / Risk-weighted assets	10.76	10.75	10.73	10.17	9.98
Tier 1 capital / Exposure measurement	6.46	6.45	6.45	6.21	6.29
Liabilities / Equity (multiple)	14.25	14.45	14.17	14.63	14.33
【A】					
Non-performing loan ratio	0.16	0.16	0.16	0.16	0.18
Loan loss provisions / NPLs	864.75	795.02	836.95	797.48	693.17
【E】					
NIBT / Average equity	12.04	10.51	10.67	10.00	9.32
(NIBT + loan loss provisions) / Average equity	13.88	13.94	11.36	10.08	9.97
NIBT / Average assets	0.67	0.59	0.60	0.55	0.54
(NIBT + loan loss provisions) / Average assets	0.78	0.78	0.63	0.56	0.58
Net interest income / NIBT	117.29	123.16	126.44	122.17	134.05
NIBT / Net income	50.71	47.87	47.20	44.54	42.45
NIBT / Employees (in thousand / per person)	3,579.43	2,986.46	3,036.83	2,721.30	2,407.68
【L】					
Liquidity coverage ratio	118.33	128.88	122.87	135.13	115.61
Net stable funding ratio	123.44	127.98	126.05	131.04	134.14
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.49	27.32	26.80	26.89	24.28
Loans / Deposits	73.40	73.77	73.40	72.44	73.62
Time deposits / Deposits	49.34	48.76	48.30	48.15	45.69
NCDs / Time deposits	0.26	0.28	0.28	0.28	0.35
Accumulated gap of assets and liabilities (180 days) / Equity	-78.95	-83.06	-81.47	-115.68	-133.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.91	104.54	106.10	104.37	108.50
Interest rate sensitivity gap / Equity	29.14	44.69	61.04	44.42	81.96
【G】					
Deposit growth rate	6.82	1.27	2.75	6.04	5.23
Loan growth rate	6.49	6.63	5.11	9.14	7.21
Investment growth rate	10.74	11.02	8.33	12.89	8.50
Guarantee growth rate	7.10	-14.62	-5.58	-6.94	2.79

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

The Shanghai Commercial & Savings Bank Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	16.25	16.03	16.84	15.01	15.27
Tier 1 capital / Risk-weighted assets	14.02	13.68	14.57	12.66	12.78
Common equity Tier 1 / Risk-weighted assets	13.18	12.84	13.69	11.85	11.95
Tier 1 capital / Exposure measurement	8.26	8.30	8.38	7.75	7.59
Liabilities / Equity (multiple)	6.80	6.77	6.82	7.19	7.66
【 A 】					
Non-performing loan ratio	0.53	0.32	0.52	0.25	0.17
Loan loss provisions / NPLs	247.28	410.97	252.17	501.24	941.85
【 E 】					
NIBT / Average equity	11.10	10.12	8.41	7.50	9.13
(NIBT + loan loss provisions) / Average equity	12.19	11.00	8.63	7.88	10.08
NIBT / Average assets	1.40	1.27	1.05	0.91	1.07
(NIBT + loan loss provisions) / Average assets	1.54	1.39	1.08	0.96	1.18
Net interest income / NIBT	78.73	84.97	103.61	129.74	116.74
NIBT / Net income	65.71	64.19	59.23	54.12	58.57
NIBT / Employees (in thousand / per person)	7,919.67	7,097.36	5,811.46	4,987.24	5,705.56
【 L 】					
Liquidity coverage ratio	128.35	139.41	136.11	148.18	131.48
Net stable funding ratio	125.40	123.60	128.23	127.08	121.22
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.89	26.09	26.56	27.61	30.52
Loans / Deposits	72.65	72.12	71.89	69.80	68.98
Time deposits / Deposits	59.65	60.85	59.44	60.81	60.72
NCDs / Time deposits	6.65	5.68	8.32	9.02	8.20
Accumulated gap of assets and liabilities (180 days) / Equity	-44.07	-61.45	-24.26	-30.87	-126.58
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.59	104.86	108.71	105.23	104.77
Interest rate sensitivity gap / Equity	33.97	21.93	39.43	25.39	24.78
【 G 】					
Deposit growth rate	1.55	-1.45	-1.77	0.96	4.60
Loan growth rate	2.28	2.15	1.18	2.15	3.26
Investment growth rate	-4.55	-3.61	-10.82	1.60	17.24
Guarantee growth rate	-0.53	-8.47	-4.46	-8.78	-12.39

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Taipei Fubon Commercial Bank Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	15.16	16.62	15.30	15.43	16.41
Tier 1 capital / Risk-weighted assets	13.22	14.53	13.35	13.37	14.17
Common equity Tier 1 / Risk-weighted assets	11.99	13.12	12.07	12.02	12.71
Tier 1 capital / Exposure measurement	6.67	7.27	6.78	6.95	7.42
Liabilities / Equity (multiple)	13.52	12.62	13.28	12.97	12.28
【A】					
Non-performing loan ratio	0.12	0.13	0.12	0.12	0.12
Loan loss provisions / NPLs	1,033.60	1,039.22	1,098.82	1,083.82	1,071.34
【E】					
NIBT / Average equity	17.76	15.82	14.03	12.22	10.75
(NIBT + loan loss provisions) / Average equity	20.13	16.35	14.59	12.53	11.03
NIBT / Average assets	1.23	1.15	0.99	0.89	0.79
(NIBT + loan loss provisions) / Average assets	1.40	1.19	1.03	0.91	0.81
Net interest income / NIBT	89.82	86.51	106.07	111.20	123.64
NIBT / Net income	54.72	55.97	49.84	46.88	45.28
NIBT / Employees (in thousand / per person)	6,032.45	5,197.80	4,451.91	3,849.81	3,242.48
【L】					
Liquidity coverage ratio	115.80	125.93	118.70	139.12	126.62
Net stable funding ratio	127.45	132.87	130.63	132.80	136.36
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.40	22.60	23.10	20.52	21.94
Loans / Deposits	68.28	66.14	67.97	65.59	65.18
Time deposits / Deposits	49.66	51.30	48.98	51.96	47.00
NCDs / Time deposits	2.98	2.40	1.52	1.89	2.64
Accumulated gap of assets and liabilities (180 days) / Equity	-83.42	-113.05	-119.90	-118.97	-103.11
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	108.54	111.55	111.79	110.32	107.63
Interest rate sensitivity gap / Equity	66.90	82.80	88.76	75.66	53.50
【G】					
Deposit growth rate	12.58	7.99	6.64	11.47	14.71
Loan growth rate	16.16	8.43	10.85	12.33	18.61
Investment growth rate	13.28	7.82	10.19	7.97	6.22
Guarantee growth rate	17.52	11.45	5.25	6.78	3.73

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Cathay United Bank　　　　Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	16.03	16.19	16.08	15.16	15.83
Tier 1 capital / Risk-weighted assets	14.15	14.36	14.22	13.33	13.74
Common equity Tier 1 / Risk-weighted assets	12.64	12.70	12.67	11.73	12.02
Tier 1 capital / Exposure measurement	6.27	6.80	6.39	6.54	6.52
Liabilities / Equity (multiple)	14.64	13.50	14.41	13.85	14.04
【 A 】					
Non-performing loan ratio	0.16	0.13	0.15	0.11	0.11
Loan loss provisions / NPLs	1,031.10	1,296.88	1,060.10	1,445.06	1,452.74
【 E 】					
NIBT / Average equity	19.12	19.10	17.02	16.15	13.99
(NIBT + loan loss provisions) / Average equity	21.57	21.35	17.96	17.16	14.65
NIBT / Average assets	1.20	1.27	1.08	1.07	0.86
(NIBT + loan loss provisions) / Average assets	1.36	1.42	1.14	1.14	0.90
Net interest income / NIBT	110.62	105.27	125.02	125.50	135.84
NIBT / Net income	50.77	50.73	45.89	44.26	42.80
NIBT / Employees (in thousand / per person)	5,162.58	5,042.21	4,253.06	3,974.17	3,219.12
【 L 】					
Liquidity coverage ratio	126.85	121.50	134.38	120.08	145.22
Net stable funding ratio	145.81	142.09	148.51	141.41	147.14
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.02	19.96	23.43	19.52	25.36
Loans / Deposits	65.59	70.25	65.44	70.11	64.70
Time deposits / Deposits	40.62	39.49	41.05	37.26	36.06
NCDs / Time deposits	1.42	2.36	1.45	3.06	0.25
Accumulated gap of assets and liabilities (180 days) / Equity	-117.35	-182.76	-160.47	-194.56	-120.81
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.84	100.18	97.53	99.92	108.25
Interest rate sensitivity gap / Equity	-45.08	1.73	-26.48	-0.81	75.50
【 G 】					
Deposit growth rate	17.42	11.98	15.60	8.38	8.93
Loan growth rate	9.56	14.62	7.83	17.39	11.91
Investment growth rate	22.90	4.60	23.29	-8.20	5.79
Guarantee growth rate	9.10	4.71	6.81	0.64	-3.97

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

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

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	25.93	26.14	26.51	28.07	27.63
Tier 1 capital / Risk-weighted assets	24.64	24.84	25.22	26.77	26.31
Common equity Tier 1 / Risk-weighted assets	24.64	24.84	25.22	26.77	26.31
Tier 1 capital / Exposure measurement	17.26	16.65	17.59	17.32	17.54
Liabilities / Equity (multiple)	4.08	4.10	3.92	3.84	3.76
【A】					
Non-performing loan ratio	0.06	0.07	0.07	0.08	0.08
Loan loss provisions / NPLs	3,049.29	2,491.67	2,749.66	2,418.71	2,178.08
【E】					
NIBT / Average equity	5.39	5.11	3.98	3.96	3.29
(NIBT + loan loss provisions) / Average equity	6.96	6.36	4.39	4.44	3.47
NIBT / Average assets	1.08	1.02	0.80	0.82	0.67
(NIBT + loan loss provisions) / Average assets	1.40	1.27	0.89	0.92	0.71
Net interest income / NIBT	137.85	155.93	197.55	205.53	233.91
NIBT / Net income	62.71	65.32	56.04	54.68	45.18
NIBT / Employees (in thousand / per person)	9,357.93	8,593.16	6,638.38	6,327.00	4,872.59
【L】					
Liquidity coverage ratio	-	-	-	-	-
Net stable funding ratio	111.91	106.92	114.83	114.11	114.30
Liquidity reserve ratio (average daily data in the last month of each quarter)	60.84	86.26	85.77	113.98	66.14
Loans / Deposits	-	-	-	-	-
Time deposits / Deposits	-	-	-	-	-
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	14.30	-7.39	-3.97	-16.09	0.72
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	142.12	137.65	146.94	141.40	144.95
Interest rate sensitivity gap / Equity	90.35	84.96	95.45	86.77	90.45
【G】					
Deposit growth rate	-	-	-	-	-
Loan growth rate	6.25	15.77	8.27	13.84	5.76
Investment growth rate	0.67	0.98	5.65	-3.77	3.96
Guarantee growth rate	3.72	5.93	0.31	13.52	28.94

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Bank of Kaohsiung

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	15.16	13.63	15.21	13.28	12.28
Tier 1 capital / Risk-weighted assets	13.00	12.53	12.98	12.21	10.94
Common equity Tier 1 / Risk-weighted assets	10.91	10.43	10.87	10.13	8.47
Tier 1 capital / Exposure measurement	8.15	7.76	8.07	7.67	6.62
Liabilities / Equity (multiple)	12.06	12.95	12.32	13.02	15.55
【 A 】					
Non-performing loan ratio	0.38	0.39	0.36	0.23	0.25
Loan loss provisions / NPLs	308.91	292.95	318.14	515.00	481.24
【 E 】					
NIBT / Average equity	6.88	5.48	6.00	5.58	6.88
(NIBT + loan loss provisions) / Average equity	10.69	7.02	6.39	6.17	7.78
NIBT / Average assets	0.53	0.40	0.44	0.40	0.41
(NIBT + loan loss provisions) / Average assets	0.82	0.52	0.47	0.44	0.47
Net interest income / NIBT	192.72	234.27	227.19	222.74	211.04
NIBT / Net income	37.48	30.58	31.21	29.99	31.55
NIBT / Employees (in thousand / per person)	1,597.95	1,174.92	1,333.62	1,115.35	1,095.45
【 L 】					
Liquidity coverage ratio	132.01	126.03	156.71	141.33	135.15
Net stable funding ratio	131.36	130.22	132.51	130.41	133.97
Liquidity reserve ratio (average daily data in the last month of each quarter)	14.22	17.78	18.41	19.40	18.57
Loans / Deposits	79.99	76.25	76.76	76.17	73.76
Time deposits / Deposits	46.55	49.78	48.37	46.70	44.02
NCDs / Time deposits	0.27	0.25	0.25	0.28	0.34
Accumulated gap of assets and liabilities (180 days) / Equity	18.50	30.67	62.33	23.59	-28.95
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.02	94.28	100.17	99.54	94.09
Interest rate sensitivity gap / Equity	-17.97	-56.12	1.64	-4.52	-65.74
【 G 】					
Deposit growth rate	-4.88	12.05	2.59	14.54	9.65
Loan growth rate	-0.21	16.88	3.38	18.28	5.43
Investment growth rate	-0.88	-10.23	-2.37	4.58	15.10
Guarantee growth rate	11.16	51.80	35.97	26.94	9.18

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Mega International Commercial Bank

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	16.65	16.54	16.42	14.81	15.32
Tier 1 capital / Risk-weighted assets	14.52	14.29	14.29	12.65	13.25
Common equity Tier 1 / Risk-weighted assets	14.39	14.16	14.16	12.53	13.25
Tier 1 capital / Exposure measurement	7.88	7.72	r 7.53	7.30	7.29
Liabilities / Equity (multiple)	10.57	10.81	11.16	11.17	10.97
【A】					
Non-performing loan ratio	0.19	0.27	0.19	0.24	0.17
Loan loss provisions / NPLs	852.01	609.76	866.12	701.92	985.09
【E】					
NIBT / Average equity	9.48	10.26	9.86	10.17	11.95
(NIBT + loan loss provisions) / Average equity	9.85	10.91	10.73	11.04	13.07
NIBT / Average assets	0.76	0.80	0.78	0.81	0.91
(NIBT + loan loss provisions) / Average assets	0.79	0.85	0.85	0.88	1.00
Net interest income / NIBT	118.27	113.67	113.48	112.65	103.68
NIBT / Net income	53.05	53.76	49.50	48.19	51.32
NIBT / Employees (in thousand / per person)	4,840.99	4,840.33	4,753.35	4,721.94	5,117.78
【L】					
Liquidity coverage ratio	114.83	114.70	125.81	119.88	133.41
Net stable funding ratio	119.42	121.44	122.67	122.85	126.45
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.31	22.53	22.79	23.91	27.84
Loans / Deposits	78.01	76.09	71.54	73.04	73.26
Time deposits / Deposits	53.09	53.41	54.29	54.26	50.70
NCDs / Time deposits	0.02	0.01	0.02	0.01	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	-20.74	-15.24	-18.55	-64.34	-64.76
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	126.19	127.94	122.41	124.92	125.37
Interest rate sensitivity gap / Equity	134.79	143.55	125.52	135.88	131.06
【G】					
Deposit growth rate	4.19	5.99	5.39	10.34	0.23
Loan growth rate	7.12	6.70	5.95	7.63	2.88
Investment growth rate	-0.03	2.62	6.07	2.97	5.15
Guarantee growth rate	2.82	5.62	1.81	3.52	-4.61

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Agricultural Bank of Taiwan Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	11.78	11.96	11.83	11.71	12.41
Tier 1 capital / Risk-weighted assets	9.55	9.66	9.61	9.49	10.93
Common equity Tier 1 / Risk-weighted assets	7.16	7.30	7.25	7.21	8.75
Tier 1 capital / Exposure measurement	3.62	3.43	3.62	3.46	3.72
Liabilities / Equity (multiple)	34.03	34.08	33.40	34.79	30.64
【A】					
Non-performing loan ratio	0.55	0.66	0.52	0.46	0.26
Loan loss provisions / NPLs	256.35	241.22	262.46	359.08	557.79
【E】					
NIBT / Average equity	1.65	-14.83	-7.93	-25.19	0.48
(NIBT + loan loss provisions) / Average equity	3.19	-13.16	-7.64	-22.70	-0.74
NIBT / Average assets	0.03	-0.33	-0.18	-0.59	0.01
(NIBT + loan loss provisions) / Average assets	0.07	-0.29	-0.18	-0.53	-0.02
Net interest income / NIBT	594.87	-	-	-	-1,705.30
NIBT / Net income	13.22	-	-344.62	-	7.05
NIBT / Employees (in thousand / per person)	770.37	-7,336.49	-4,113.80	-14,656.10	326.73
【L】					
Liquidity coverage ratio	102.35	100.79	102.21	114.11	114.32
Net stable funding ratio	134.68	137.52	129.21	132.84	147.90
Liquidity reserve ratio (average daily data in the last month of each quarter)	31.12	37.86	31.27	41.27	46.05
Loans / Deposits	56.49	53.07	57.84	51.10	50.46
Time deposits / Deposits	92.93	94.18	93.14	95.21	97.37
NCDs / Time deposits	2.77	3.59	2.94	7.20	4.74
Accumulated gap of assets and liabilities (180 days) / Equity	-1,365.49	-1,553.30	-1,680.44	-1,631.61	-1,362.92
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	78.73	75.05	77.13	74.28	72.53
Interest rate sensitivity gap / Equity	-609.69	-706.95	-646.01	-726.92	-669.15
【G】					
Deposit growth rate	1.17	-7.85	-2.77	-8.06	-1.98
Loan growth rate	7.67	-4.12	10.06	-6.90	0.32
Investment growth rate	-17.28	-13.06	-18.79	-11.86	-4.14
Guarantee growth rate	-4.47	8.60	-5.70	11.56	25.60

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Citibank Taiwan | Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	26.93	42.63	r 29.49	42.68	52.32
Tier 1 capital / Risk-weighted assets	26.44	42.09	r 28.92	42.07	51.72
Common equity Tier 1 / Risk-weighted assets	26.44	42.09	r 28.92	42.07	51.72
Tier 1 capital / Exposure measurement	9.08	15.34	r 11.40	16.92	16.93
Liabilities / Equity (multiple)	7.44	4.35	6.07	3.81	3.84
【 A 】					
Non-performing loan ratio	0.00	0.00	0.00	0.00	0.00
Loan loss provisions / NPLs	-	88,100.00	63,600.00	97,400.00	38,700.00
【 E 】					
NIBT / Average equity	20.40	10.36	11.93	10.77	19.00
(NIBT + loan loss provisions) / Average equity	20.59	10.01	11.75	10.76	18.87
NIBT / Average assets	2.80	2.06	2.04	2.10	2.94
(NIBT + loan loss provisions) / Average assets	2.83	1.99	2.01	2.10	2.92
Net interest income / NIBT	62.56	97.61	93.77	101.08	39.64
NIBT / Net income	75.09	70.56	65.81	65.52	134.49
NIBT / Employees (in thousand / per person)	22,963.43	16,398.22	16,580.29	16,465.08	-
【 L 】					
Liquidity coverage ratio	166.18	156.82	244.79	222.63	246.82
Net stable funding ratio	199.82	206.94	202.64	201.51	230.50
Liquidity reserve ratio (average daily data in the last month of each quarter)	78.87	84.35	95.05	105.22	115.82
Loans / Deposits	12.64	20.85	15.75	25.50	19.47
Time deposits / Deposits	15.49	18.26	14.27	13.97	12.71
NCDs / Time deposits	0.02	0.02	0.02	0.03	0.03
Accumulated gap of assets and liabilities (180 days) / Equity	64.07	62.29	10.20	63.23	27.21
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	77.28	117.02	99.66	126.68	130.92
Interest rate sensitivity gap / Equity	-57.50	27.57	-0.67	36.74	47.57
【 G 】					
Deposit growth rate	26.69	9.17	8.19	0.79	-48.19
Loan growth rate	-23.20	13.59	-33.19	32.01	-76.71
Investment growth rate	-34.06	2.06	-18.22	-24.72	-19.64
Guarantee growth rate	32.41	6.62	10.80	39.82	-13.67

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

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

O-Bank

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	14.08	14.60	14.05	13.69	13.97
Tier 1 capital / Risk-weighted assets	13.21	13.16	13.06	12.19	12.54
Common equity Tier 1 / Risk-weighted assets	13.21	13.11	13.06	12.11	12.36
Tier 1 capital / Exposure measurement	7.57	r 7.75	r 7.79	7.57	7.56
Liabilities / Equity (multiple)	8.64	8.44	8.42	8.66	8.75
【A】					
Non-performing loan ratio	0.55	0.11	0.54	0.12	0.09
Loan loss provisions / NPLs	243.39	1,192.64	241.67	1,085.20	1,510.77
【E】					
NIBT / Average equity	7.89	6.15	5.04	8.19	7.08
(NIBT + loan loss provisions) / Average equity	9.45	7.25	5.34	8.02	7.12
NIBT / Average assets	0.82	0.64	0.53	0.84	0.72
(NIBT + loan loss provisions) / Average assets	0.98	0.76	0.56	0.82	0.73
Net interest income / NIBT	102.39	121.32	142.76	77.62	83.27
NIBT / Net income	43.03	39.57	32.80	43.77	40.33
NIBT / Employees (in thousand / per person)	2,817.67	2,453.04	1,763.86	3,139.04	2,548.80
【L】					
Liquidity coverage ratio	118.48	116.23	124.87	125.83	117.73
Net stable funding ratio	124.07	121.29	130.33	123.23	116.70
Liquidity reserve ratio (average daily data in the last month of each quarter)	34.45	42.25	35.27	45.40	45.46
Loans / Deposits	76.05	76.64	75.04	71.38	68.36
Time deposits / Deposits	79.98	79.15	79.20	80.97	79.67
NCDs / Time deposits	1.85	2.00	0.96	2.14	2.75
Accumulated gap of assets and liabilities (180 days) / Equity	-136.25	-157.35	-91.59	-88.71	-69.28
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	106.98	107.44	108.03	107.87	102.78
Interest rate sensitivity gap / Equity	35.41	35.02	38.78	37.47	13.53
【G】					
Deposit growth rate	2.84	-1.78	-2.03	3.96	8.25
Loan growth rate	1.93	9.24	3.08	10.88	9.37
Investment growth rate	-2.58	-4.91	-9.45	-2.65	7.94
Guarantee growth rate	10.96	5.56	5.89	16.47	29.10

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Taiwan Business Bank Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	13.50	13.37	14.00	13.31	13.53
Tier 1 capital / Risk-weighted assets	11.05	10.43	11.17	10.12	9.89
Common equity Tier 1 / Risk-weighted assets	9.82	9.15	9.90	8.86	8.54
Tier 1 capital / Exposure measurement	6.19	6.12	6.19	5.84	5.72
Liabilities / Equity (multiple)	16.13	16.51	16.05	17.04	17.38
【 A 】					
Non-performing loan ratio	0.18	0.14	0.16	0.17	0.18
Loan loss provisions / NPLs	722.37	972.12	830.39	790.85	720.93
【 E 】					
NIBT / Average equity	11.59	10.99	10.74	10.86	10.66
(NIBT + loan loss provisions) / Average equity	15.01	16.20	11.60	11.64	12.86
NIBT / Average assets	0.67	0.62	0.61	0.60	0.57
(NIBT + loan loss provisions) / Average assets	0.86	0.91	0.66	0.64	0.68
Net interest income / NIBT	126.56	128.09	134.35	135.00	150.32
NIBT / Net income	49.08	43.84	43.58	41.37	38.94
NIBT / Employees (in thousand / per person)	3,022.77	2,686.74	2,663.92	2,514.70	2,227.11
【 L 】					
Liquidity coverage ratio	110.41	112.58	110.99	112.47	120.81
Net stable funding ratio	123.49	121.63	122.08	124.50	128.39
Liquidity reserve ratio (average daily data in the last month of each quarter)	25.90	22.70	26.50	23.07	25.00
Loans / Deposits	77.78	80.88	77.16	78.51	77.73
Time deposits / Deposits	51.92	49.82	49.39	48.64	47.04
NCDs / Time deposits	0.73	0.65	0.51	0.68	0.64
Accumulated gap of assets and liabilities (180 days) / Equity	10.88	45.31	20.31	64.94	58.45
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.77	109.19	108.44	107.14	109.40
Interest rate sensitivity gap / Equity	70.76	113.10	102.21	90.72	120.60
【 G 】					
Deposit growth rate	11.73	0.50	8.42	4.39	8.95
Loan growth rate	3.96	10.31	3.09	8.60	6.54
Investment growth rate	15.61	-5.48	16.14	-3.27	18.61
Guarantee growth rate	-6.43	22.17	-5.30	23.19	24.74

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Standard Chartered Bank (Taiwan) Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	23.32	17.24	r 23.09	16.76	15.46
Tier 1 capital / Risk-weighted assets	18.85	13.70	r 18.58	13.21	14.46
Common equity Tier 1 / Risk-weighted assets	18.85	13.70	r 18.58	13.21	14.46
Tier 1 capital / Exposure measurement	7.15	6.85	r 7.09	6.39	6.50
Liabilities / Equity (multiple)	12.95	12.88	12.61	13.84	13.20
【 A 】					
Non-performing loan ratio	0.08	0.14	0.08	0.16	0.14
Loan loss provisions / NPLs	1,925.95	1,222.64	1,960.23	1,134.92	1,235.65
【 E 】					
NIBT / Average equity	15.37	13.53	12.53	12.37	11.87
(NIBT + loan loss provisions) / Average equity	16.06	16.53	12.64	13.31	12.83
NIBT / Average assets	1.07	0.90	0.86	0.82	0.79
(NIBT + loan loss provisions) / Average assets	1.12	1.10	0.87	0.89	0.86
Net interest income / NIBT	66.59	97.67	96.76	114.71	98.17
NIBT / Net income	44.03	37.26	36.90	34.20	34.79
NIBT / Employees (in thousand / per person)	3,760.28	3,158.91	3,014.20	2,662.60	2,313.10
【 L 】					
Liquidity coverage ratio	177.87	181.49	156.50	155.83	216.88
Net stable funding ratio	153.46	137.15	143.60	139.88	152.77
Liquidity reserve ratio (average daily data in the last month of each quarter)	37.58	42.33	43.85	50.22	49.68
Loans / Deposits	51.82	50.46	52.36	49.11	48.51
Time deposits / Deposits	35.50	41.51	36.47	37.37	34.14
NCDs / Time deposits	3.20	2.43	3.12	2.70	2.58
Accumulated gap of assets and liabilities (180 days) / Equity	-178.51	-75.87	-157.01	-143.88	-156.43
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	139.62	120.19	134.28	116.50	122.81
Interest rate sensitivity gap / Equity	237.78	138.25	198.14	118.48	152.94
【 G 】					
Deposit growth rate	-1.33	2.47	-3.39	5.67	2.19
Loan growth rate	1.33	9.14	2.99	6.98	-0.44
Investment growth rate	25.49	-19.70	6.75	-8.79	-20.08
Guarantee growth rate	54.07	6.66	23.96	-25.84	44.38

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Taichung Commercial Bank

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	14.63	13.87	14.80	13.86	15.47
Tier 1 capital / Risk-weighted assets	13.27	12.56	13.41	12.56	13.67
Common equity Tier 1 / Risk-weighted assets	11.95	11.38	12.04	11.35	11.85
Tier 1 capital / Exposure measurement	9.77	8.84	9.62	8.79	9.44
Liabilities / Equity (multiple)	9.67	10.78	9.88	10.63	10.26
【 A 】					
Non-performing loan ratio	0.18	0.28	0.24	0.06	0.14
Loan loss provisions / NPLs	669.25	424.34	510.79	2,048.33	935.73
【 E 】					
NIBT / Average equity	12.20	12.31	12.47	12.28	11.15
(NIBT + loan loss provisions) / Average equity	13.29	13.25	12.79	13.13	12.79
NIBT / Average assets	1.14	1.05	1.08	1.09	0.99
(NIBT + loan loss provisions) / Average assets	1.24	1.13	1.11	1.16	1.13
Net interest income / NIBT	112.07	116.29	116.51	116.51	132.03
NIBT / Net income	55.55	55.08	55.23	54.43	49.71
NIBT / Employees (in thousand / per person)	3,692.91	3,365.10	3,401.21	3,158.63	2,761.54
【 L 】					
Liquidity coverage ratio	119.22	123.37	131.10	118.89	138.22
Net stable funding ratio	128.55	129.13	130.20	129.23	135.27
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.87	20.09	19.87	18.97	19.54
Loans / Deposits	76.90	73.49	75.01	75.31	74.84
Time deposits / Deposits	53.18	53.93	52.81	51.63	47.31
NCDs / Time deposits	2.06	1.91	1.24	1.79	0.31
Accumulated gap of assets and liabilities (180 days) / Equity	-64.96	-89.48	-84.50	-84.20	-112.12
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	90.25	87.83	89.52	86.83	89.09
Interest rate sensitivity gap / Equity	-77.29	-107.84	-85.23	-113.45	-92.04
【 G 】					
Deposit growth rate	-1.51	14.89	4.52	10.53	6.76
Loan growth rate	3.07	13.62	5.02	11.22	5.41
Investment growth rate	-3.16	15.98	2.61	14.67	16.00
Guarantee growth rate	21.77	21.56	18.67	25.26	11.61

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

King's Town Bank | Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	21.03	20.02	21.07	17.67	17.00
Tier 1 capital / Risk-weighted assets	19.90	18.87	19.90	16.58	15.84
Common equity Tier 1 / Risk-weighted assets	19.90	18.87	19.90	16.58	15.84
Tier 1 capital / Exposure measurement	14.35	13.87	14.19	13.30	12.93
Liabilities / Equity (multiple)	5.55	5.50	5.65	5.96	6.44
【 A 】					
Non-performing loan ratio	0.06	0.02	0.02	0.02	0.02
Loan loss provisions / NPLs	2,401.39	5,790.38	6,150.98	6,889.13	7,545.83
【 E 】					
NIBT / Average equity	12.01	5.67	8.43	12.02	15.00
(NIBT + loan loss provisions) / Average equity	14.92	11.48	10.01	12.36	14.98
NIBT / Average assets	1.82	0.85	1.34	1.72	1.93
(NIBT + loan loss provisions) / Average assets	2.26	1.73	1.59	1.77	1.92
Net interest income / NIBT	93.41	180.92	125.20	83.74	71.86
NIBT / Net income	63.41	44.68	65.90	71.25	75.56
NIBT / Employees (in thousand / per person)	6,554.46	3,176.24	4,800.40	6,383.17	7,491.74
【 L 】					
Liquidity coverage ratio	355.73	350.85	303.27	177.17	215.11
Net stable funding ratio	157.84	152.43	156.83	143.20	145.03
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.91	24.14	23.57	20.72	23.95
Loans / Deposits	78.45	76.90	78.29	81.73	78.47
Time deposits / Deposits	45.69	47.13	43.52	46.78	48.84
NCDs / Time deposits	0.06	0.06	0.06	0.41	2.11
Accumulated gap of assets and liabilities (180 days) / Equity	4.76	31.74	9.63	15.87	0.29
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.54	98.36	105.99	97.76	97.38
Interest rate sensitivity gap / Equity	17.00	-7.65	29.07	-11.08	-13.97
【 G 】					
Deposit growth rate	-0.28	-1.28	-2.02	-0.11	4.80
Loan growth rate	1.73	-1.96	-6.14	4.03	-4.96
Investment growth rate	-6.89	-11.07	-10.63	-0.07	6.33
Guarantee growth rate	24.54	-30.48	-12.68	-33.89	1.02

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

HSBC Bank (Taiwan) Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	20.42	r 18.92	20.56	19.23	18.69
Tier 1 capital / Risk-weighted assets	19.32	r 17.85	19.42	18.22	17.67
Common equity Tier 1 / Risk-weighted assets	19.32	r 17.85	19.42	18.22	17.67
Tier 1 capital / Exposure measurement	7.64	7.27	7.51	7.40	6.99
Liabilities / Equity (multiple)	10.02	10.07	9.99	10.07	10.51
【 A 】					
Non-performing loan ratio	0.10	0.06	0.08	0.06	0.06
Loan loss provisions / NPLs	1,346.20	2,163.68	1,532.07	2,148.48	2,208.52
【 E 】					
NIBT / Average equity	23.06	21.64	17.84	19.04	18.30
(NIBT + loan loss provisions) / Average equity	24.41	22.63	18.12	19.10	18.40
NIBT / Average assets	2.05	1.93	1.61	1.70	1.58
(NIBT + loan loss provisions) / Average assets	2.17	2.02	1.63	1.70	1.59
Net interest income / NIBT	42.55	43.79	53.41	35.88	52.87
NIBT / Net income	56.18	55.37	50.26	52.01	52.02
NIBT / Employees (in thousand / per person)	7,833.74	6,720.15	5,741.81	5,542.59	5,167.49
【 L 】					
Liquidity coverage ratio	185.30	199.63	197.08	173.40	168.04
Net stable funding ratio	172.57	170.49	177.55	164.53	173.56
Liquidity reserve ratio (average daily data in the last month of each quarter)	42.60	55.90	54.09	51.96	72.58
Loans / Deposits	58.04	57.78	57.90	58.15	56.56
Time deposits / Deposits	41.97	45.00	44.74	43.22	44.43
NCDs / Time deposits	0.09	0.03	0.08	0.04	0.11
Accumulated gap of assets and liabilities (180 days) / Equity	-72.77	-56.13	-95.76	-86.22	-52.80
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	122.94	153.36	144.22	150.27	157.07
Interest rate sensitivity gap / Equity	116.73	236.44	204.92	231.47	283.11
【 G 】					
Deposit growth rate	5.30	13.88	4.22	6.12	11.78
Loan growth rate	5.77	11.22	3.77	9.12	4.80
Investment growth rate	4.85	-6.93	31.64	-16.85	40.86
Guarantee growth rate	0.54	-20.11	-1.83	-10.51	30.56

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Taipei Star Bank Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	13.79	14.29	r 14.10	14.25	13.67
Tier 1 capital / Risk-weighted assets	10.97	12.00	r 11.22	11.95	11.74
Common equity Tier 1 / Risk-weighted assets	9.33	10.19	r 9.54	10.10	10.05
Tier 1 capital / Exposure measurement	6.66	6.93	r 6.82	6.90	6.80
Liabilities / Equity (multiple)	15.08	14.54	14.69	14.66	14.49
【 A 】					
Non-performing loan ratio	0.10	0.07	0.11	0.10	0.07
Loan loss provisions / NPLs	1,169.23	1,757.50	1,127.27	1,224.56	1,534.15
【 E 】					
NIBT / Average equity	5.11	10.68	5.11	4.82	2.44
(NIBT + loan loss provisions) / Average equity	6.15	11.01	5.39	5.63	2.19
NIBT / Average assets	0.32	0.69	0.33	0.31	0.16
(NIBT + loan loss provisions) / Average assets	0.39	0.71	0.35	0.36	0.14
Net interest income / NIBT	405.06	165.22	374.19	342.50	623.57
NIBT / Net income	20.00	37.27	21.32	20.85	13.38
NIBT / Employees (in thousand / per person)	686.96	1,415.38	662.39	603.45	308.37
【 L 】					
Liquidity coverage ratio	121.93	126.23	132.15	123.27	140.52
Net stable funding ratio	120.82	122.91	123.47	121.27	125.21
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.07	20.90	19.62	20.05	19.01
Loans / Deposits	75.69	72.94	76.22	72.86	73.94
Time deposits / Deposits	63.85	62.64	63.81	61.86	61.70
NCDs / Time deposits	13.57	14.15	12.36	13.19	1.90
Accumulated gap of assets and liabilities (180 days) / Equity	-171.38	-117.21	-161.07	-170.12	-256.45
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	81.40	84.36	83.62	83.53	82.61
Interest rate sensitivity gap / Equity	-254.51	-205.24	-217.66	-216.84	-227.02
【 G 】					
Deposit growth rate	3.70	6.86	3.27	5.85	3.46
Loan growth rate	7.61	6.54	8.03	4.30	-0.28
Investment growth rate	1.13	-8.56	-7.36	0.32	4.71
Guarantee growth rate	46.80	-38.95	5.62	-49.50	2,837.50

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Hwatai Bank — Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	13.00	12.65	12.75	12.70	12.58
Tier 1 capital / Risk-weighted assets	9.91	9.46	9.87	9.47	9.18
Common equity Tier 1 / Risk-weighted assets	9.38	8.89	9.33	8.90	8.55
Tier 1 capital / Exposure measurement	7.00	6.86	6.92	6.72	6.61
Liabilities / Equity (multiple)	13.73	14.07	13.90	14.24	14.62
【 A 】					
Non-performing loan ratio	0.00	0.00	0.00	0.00	0.00
Loan loss provisions / NPLs	337,700.00	267,500.00	320,700.00	251,200.00	216,800.00
【 E 】					
NIBT / Average equity	9.76	8.62	9.41	8.53	8.21
(NIBT + loan loss provisions) / Average equity	13.56	12.70	11.09	9.15	7.82
NIBT / Average assets	0.66	0.57	0.61	0.54	0.51
(NIBT + loan loss provisions) / Average assets	0.91	0.84	0.72	0.58	0.49
Net interest income / NIBT	221.05	250.00	239.75	257.30	255.01
NIBT / Net income	38.64	34.17	36.09	33.57	33.84
NIBT / Employees (in thousand / per person)	2,315.23	1,776.62	2,037.48	1,587.70	1,415.86
【 L 】					
Liquidity coverage ratio	156.28	111.75	141.35	132.37	148.22
Net stable funding ratio	136.55	143.56	139.47	144.69	130.52
Liquidity reserve ratio (average daily data in the last month of each quarter)	22.61	18.47	21.03	19.09	18.41
Loans / Deposits	79.44	80.85	79.03	78.53	78.53
Time deposits / Deposits	69.28	66.30	69.24	61.73	62.07
NCDs / Time deposits	8.28	8.33	11.01	4.79	9.46
Accumulated gap of assets and liabilities (180 days) / Equity	-36.57	-70.94	9.28	-42.83	-127.24
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	105.34	103.91	103.69	104.74	101.42
Interest rate sensitivity gap / Equity	67.58	50.50	47.20	61.80	18.84
【 G 】					
Deposit growth rate	10.55	10.13	9.90	11.35	16.03
Loan growth rate	8.61	11.69	10.60	11.36	13.35
Investment growth rate	-10.78	2.63	-2.77	11.02	12.34
Guarantee growth rate	125.88	-14.14	91.76	-49.10	119.74

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Shin Kong Commercial Bank　　　　Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	14.84	14.48	15.01	15.12	15.45
Tier 1 capital / Risk-weighted assets	12.97	12.43	13.11	13.00	13.48
Common equity Tier 1 / Risk-weighted assets	10.61	9.92	10.70	10.49	10.79
Tier 1 capital / Exposure measurement	6.90	6.47	r 6.86	6.74	6.84
Liabilities / Equity (multiple)	15.83	17.32	15.92	16.04	15.90
【 A 】					
Non-performing loan ratio	0.13	0.12	0.12	0.12	0.12
Loan loss provisions / NPLs	1,006.77	1,091.31	1,051.78	1,085.87	1,107.86
【 E 】					
NIBT / Average equity	12.54	-1.29	8.46	10.52	10.37
(NIBT + loan loss provisions) / Average equity	14.24	0.94	8.97	11.22	10.74
NIBT / Average assets	0.79	-0.08	0.53	0.68	0.68
(NIBT + loan loss provisions) / Average assets	0.90	0.06	0.56	0.73	0.71
Net interest income / NIBT	129.54	-	198.25	157.96	155.83
NIBT / Net income	45.92	-5.32	32.07	41.71	41.82
NIBT / Employees (in thousand / per person)	2,989.77	-289.51	1,898.81	2,276.01	2,142.67
【 L 】					
Liquidity coverage ratio	124.74	138.81	126.14	134.72	147.89
Net stable funding ratio	135.86	136.05	136.77	136.55	137.83
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.30	19.43	18.90	19.49	22.17
Loans / Deposits	77.38	76.37	75.92	76.09	73.54
Time deposits / Deposits	57.07	58.46	57.47	57.27	56.49
NCDs / Time deposits	0.72	2.95	0.88	4.30	3.02
Accumulated gap of assets and liabilities (180 days) / Equity	-152.47	-207.66	-169.30	-199.23	-176.15
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	96.71	94.54	95.75	92.04	88.94
Interest rate sensitivity gap / Equity	-39.58	-71.55	-52.19	-96.95	-132.99
【 G 】					
Deposit growth rate	4.11	2.35	5.17	2.44	2.13
Loan growth rate	5.49	6.42	4.94	5.99	7.01
Investment growth rate	1.80	4.09	9.32	1.95	0.34
Guarantee growth rate	18.90	20.34	18.65	17.11	17.41

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Sunny Bank | Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	13.60	13.63	r 13.86	13.30	13.41
Tier 1 capital / Risk-weighted assets	12.05	11.93	r 12.18	11.54	11.46
Common equity Tier 1 / Risk-weighted assets	10.20	10.05	r 10.27	9.66	9.45
Tier 1 capital / Exposure measurement	7.77	7.63	r 7.82	7.44	7.37
Liabilities / Equity (multiple)	13.63	13.97	13.52	14.36	14.64
【 A 】					
Non-performing loan ratio	0.00	0.06	0.00	0.05	0.00
Loan loss provisions / NPLs	83,062.50	1,847.26	174,825.00	2,563.90	36,541.18
【 E 】					
NIBT / Average equity	12.62	13.24	8.86	8.94	7.84
(NIBT + loan loss provisions) / Average equity	12.24	10.92	11.37	10.91	11.29
NIBT / Average assets	0.88	0.91	0.62	0.61	0.52
(NIBT + loan loss provisions) / Average assets	0.85	0.75	0.79	0.74	0.74
Net interest income / NIBT	121.97	116.50	173.95	179.64	216.10
NIBT / Net income	57.84	64.19	42.91	43.86	37.70
NIBT / Employees (in thousand / per person)	2,832.29	2,840.98	1,885.97	1,819.67	1,547.10
【 L 】					
Liquidity coverage ratio	115.52	119.86	125.81	121.31	114.58
Net stable funding ratio	127.73	130.22	129.88	130.47	128.79
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.65	20.92	20.12	20.84	18.64
Loans / Deposits	75.03	73.81	74.10	73.65	76.06
Time deposits / Deposits	71.13	70.48	71.38	68.50	68.41
NCDs / Time deposits	5.02	5.83	5.23	6.11	6.94
Accumulated gap of assets and liabilities (180 days) / Equity	-217.62	-243.79	-234.90	-273.50	-261.63
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	91.30	89.81	90.92	89.40	89.20
Interest rate sensitivity gap / Equity	-101.33	-122.45	-104.95	-131.55	-135.65
【 G 】					
Deposit growth rate	5.60	7.13	5.36	8.19	4.69
Loan growth rate	7.34	6.28	5.99	4.75	6.87
Investment growth rate	12.09	8.21	9.02	16.56	10.67
Guarantee growth rate	-4.62	1.32	-4.08	5.48	-20.43

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Bank of Panhsin

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	12.71	12.29	r 12.42	12.09	12.18
Tier 1 capital / Risk-weighted assets	10.78	10.22	r 10.50	10.05	9.63
Common equity Tier 1 / Risk-weighted assets	9.94	9.35	r 9.66	9.17	8.73
Tier 1 capital / Exposure measurement	6.70	6.55	r 6.68	6.07	6.02
Liabilities / Equity (multiple)	12.99	13.31	13.23	14.15	14.26
【 A 】					
Non-performing loan ratio	0.26	0.61	0.25	0.18	0.13
Loan loss provisions / NPLs	464.84	213.24	496.26	699.50	967.80
【 E 】					
NIBT / Average equity	8.71	7.95	7.21	8.44	9.22
(NIBT + loan loss provisions) / Average equity	10.94	9.59	8.83	9.40	9.37
NIBT / Average assets	0.63	0.55	0.51	0.58	0.62
(NIBT + loan loss provisions) / Average assets	0.79	0.67	0.62	0.64	0.63
Net interest income / NIBT	190.13	199.14	223.96	189.68	182.66
NIBT / Net income	37.26	35.04	30.95	35.86	38.48
NIBT / Employees (in thousand / per person)	1,710.71	1,447.47	1,358.37	1,470.82	1,428.68
【 L 】					
Liquidity coverage ratio	116.66	109.75	119.75	127.12	114.86
Net stable funding ratio	131.99	134.19	131.78	139.55	134.01
Liquidity reserve ratio (average daily data in the last month of each quarter)	18.03	18.39	18.29	19.91	19.15
Loans / Deposits	77.82	75.46	77.57	71.63	73.99
Time deposits / Deposits	61.21	58.36	59.59	56.30	57.94
NCDs / Time deposits	0.02	0.01	0.03	0.07	0.15
Accumulated gap of assets and liabilities (180 days) / Equity	-27.26	1.45	-10.75	34.76	-33.45
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	99.22	99.94	99.54	98.48	97.85
Interest rate sensitivity gap / Equity	-8.02	-0.61	-4.87	-17.19	-24.51
【 G 】					
Deposit growth rate	2.29	1.98	-1.38	6.57	3.86
Loan growth rate	6.16	4.93	8.24	4.20	6.94
Investment growth rate	9.26	-7.87	-2.12	2.16	5.74
Guarantee growth rate	13.14	3.45	25.76	-17.01	0.54

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Cota Bank Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	15.25	15.08	r 14.08	14.75	14.85
Tier 1 capital / Risk-weighted assets	13.42	13.04	r 12.23	12.72	12.62
Common equity Tier 1 / Risk-weighted assets	13.00	12.57	r 11.80	12.26	12.12
Tier 1 capital / Exposure measurement	8.57	7.96	7.65	7.92	7.50
Liabilities / Equity (multiple)	10.67	11.67	12.06	11.58	12.36
【 A 】					
Non-performing loan ratio	0.63	0.51	0.48	0.42	0.22
Loan loss provisions / NPLs	191.89	236.96	251.15	284.43	622.68
【 E 】					
NIBT / Average equity	9.47	8.81	7.31	6.70	8.23
(NIBT + loan loss provisions) / Average equity	9.56	9.54	8.41	9.21	8.27
NIBT / Average assets	0.80	0.70	0.57	0.51	0.61
(NIBT + loan loss provisions) / Average assets	0.81	0.76	0.66	0.70	0.61
Net interest income / NIBT	180.50	213.57	261.15	288.78	244.84
NIBT / Net income	42.57	37.57	31.60	27.16	34.17
NIBT / Employees (in thousand / per person)	1,477.39	1,202.33	1,016.92	855.94	993.97
【 L 】					
Liquidity coverage ratio	200.91	177.75	193.76	156.77	331.32
Net stable funding ratio	137.41	r 141.48	138.56	142.33	145.72
Liquidity reserve ratio (average daily data in the last month of each quarter)	19.55	17.25	19.51	16.14	20.71
Loans / Deposits	78.23	79.45	77.12	80.01	75.48
Time deposits / Deposits	58.12	54.93	56.14	52.17	52.79
NCDs / Time deposits	0.18	0.10	0.09	0.10	0.40
Accumulated gap of assets and liabilities (180 days) / Equity	-147.68	-141.73	-197.62	-179.55	-116.70
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	80.03	79.84	80.13	78.26	82.94
Interest rate sensitivity gap / Equity	-200.38	-221.86	-224.44	-235.67	-197.28
【 G 】					
Deposit growth rate	6.07	4.92	8.47	2.69	5.34
Loan growth rate	4.44	9.32	4.55	8.85	1.18
Investment growth rate	15.14	-7.44	16.18	-3.90	9.75
Guarantee growth rate	-6.36	29.87	9.17	5.73	16.95

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Union Bank of Taiwan

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	14.83	14.95	r 15.33	15.26	14.73
Tier 1 capital / Risk-weighted assets	13.47	13.58	r 13.95	13.18	12.69
Common equity Tier 1 / Risk-weighted assets	11.26	11.19	r 11.63	10.72	10.08
Tier 1 capital / Exposure measurement	7.25	7.00	r 7.28	6.66	6.32
Liabilities / Equity (multiple)	11.43	11.41	11.10	11.54	12.43
【A】					
Non-performing loan ratio	0.27	0.25	0.29	0.22	0.27
Loan loss provisions / NPLs	432.02	475.83	410.27	536.62	440.08
【E】					
NIBT / Average equity	8.30	7.53	8.82	8.35	8.15
(NIBT + loan loss provisions) / Average equity	10.18	8.22	9.27	8.91	8.41
NIBT / Average assets	0.68	0.61	0.71	0.64	0.59
(NIBT + loan loss provisions) / Average assets	0.83	0.66	0.74	0.69	0.61
Net interest income / NIBT	147.10	148.02	133.05	136.47	159.79
NIBT / Net income	38.24	37.64	39.98	35.90	34.41
NIBT / Employees (in thousand / per person)	1,831.96	1,541.36	1,828.62	1,526.78	1,324.12
【L】					
Liquidity coverage ratio	117.62	138.32	123.36	134.29	125.27
Net stable funding ratio	131.04	132.55	131.51	134.07	133.56
Liquidity reserve ratio (average daily data in the last month of each quarter)	16.49	18.52	16.82	18.24	19.83
Loans / Deposits	77.20	75.17	77.04	75.83	75.13
Time deposits / Deposits	52.67	53.18	51.51	52.03	51.43
NCDs / Time deposits	0.05	0.04	0.08	0.05	0.06
Accumulated gap of assets and liabilities (180 days) / Equity	-55.86	-64.56	-67.14	-78.73	-94.19
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	95.84	95.23	95.61	94.83	95.07
Interest rate sensitivity gap / Equity	-40.77	-47.41	-41.83	-51.82	-53.95
【G】					
Deposit growth rate	2.14	6.25	3.03	6.19	6.70
Loan growth rate	4.89	7.49	4.66	7.41	6.97
Investment growth rate	6.43	7.90	16.48	2.65	12.66
Guarantee growth rate	-9.22	10.03	-6.97	14.51	4.51

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Far Eastern International Bank

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	15.44	14.87	r 15.58	14.44	15.03
Tier 1 capital / Risk-weighted assets	13.25	12.83	r 13.38	12.40	12.60
Common equity Tier 1 / Risk-weighted assets	12.71	12.24	r 12.83	11.82	11.98
Tier 1 capital / Exposure measurement	7.32	6.86	7.38	6.61	6.83
Liabilities / Equity (multiple)	11.49	12.68	11.49	12.93	12.44
【 A 】					
Non-performing loan ratio	0.05	0.05	0.05	0.07	0.11
Loan loss provisions / NPLs	2,356.52	2,362.17	2,416.23	1,970.50	1,190.63
【 E 】					
NIBT / Average equity	7.69	7.91	7.30	8.04	8.24
(NIBT + loan loss provisions) / Average equity	8.26	7.66	7.33	8.07	8.52
NIBT / Average assets	0.62	0.59	0.54	0.60	0.60
(NIBT + loan loss provisions) / Average assets	0.67	0.57	0.54	0.60	0.63
Net interest income / NIBT	133.65	127.02	145.55	121.27	137.89
NIBT / Net income	39.32	39.20	36.97	38.72	37.42
NIBT / Employees (in thousand / per person)	2,153.12	1,905.87	1,839.38	1,887.59	1,814.56
【 L 】					
Liquidity coverage ratio	114.24	117.25	123.34	122.25	125.61
Net stable funding ratio	125.16	123.41	126.83	124.40	126.41
Liquidity reserve ratio (average daily data in the last month of each quarter)	28.55	27.99	28.17	29.17	29.13
Loans / Deposits	71.21	71.78	72.07	70.80	71.69
Time deposits / Deposits	59.51	64.77	63.43	64.56	64.46
NCDs / Time deposits	3.44	5.70	2.60	3.87	7.89
Accumulated gap of assets and liabilities (180 days) / Equity	-70.07	-254.69	-57.48	-238.29	-247.74
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	98.29	97.01	95.70	99.23	104.12
Interest rate sensitivity gap / Equity	-14.38	-28.62	-37.59	-7.20	37.91
【 G 】					
Deposit growth rate	4.52	2.73	1.93	4.47	9.16
Loan growth rate	3.41	4.26	3.60	4.50	6.70
Investment growth rate	1.36	12.55	3.57	7.16	7.77
Guarantee growth rate	82.18	76.57	49.96	31.52	-18.99

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Yuanta Commercial Bank　　　　Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	14.19	14.08	14.42	13.87	14.82
Tier 1 capital / Risk-weighted assets	11.64	11.99	11.77	11.79	12.47
Common equity Tier 1 / Risk-weighted assets	11.12	11.40	11.23	11.19	11.77
Tier 1 capital / Exposure measurement	6.21	6.53	6.32	6.44	6.55
Liabilities / Equity (multiple)	14.46	13.81	14.26	13.78	13.47
【 A 】					
Non-performing loan ratio	0.09	0.06	0.09	0.04	0.03
Loan loss provisions / NPLs	1,284.34	2,221.64	1,276.45	3,061.90	4,231.02
【 E 】					
NIBT / Average equity	11.47	8.95	8.87	8.90	8.93
(NIBT + loan loss provisions) / Average equity	12.89	10.22	9.42	9.26	9.09
NIBT / Average assets	0.74	0.61	0.60	0.61	0.60
(NIBT + loan loss provisions) / Average assets	0.83	0.69	0.63	0.63	0.61
Net interest income / NIBT	120.40	130.57	142.81	126.43	130.04
NIBT / Net income	47.96	43.95	43.53	42.95	46.34
NIBT / Employees (in thousand / per person)	3,663.04	2,602.64	2,636.03	2,454.04	2,373.32
【 L 】					
Liquidity coverage ratio	123.21	128.24	127.61	133.17	169.76
Net stable funding ratio	133.46	136.58	134.11	141.61	155.36
Liquidity reserve ratio (average daily data in the last month of each quarter)	21.81	22.09	21.65	21.51	25.82
Loans / Deposits	69.58	69.79	69.88	69.51	66.71
Time deposits / Deposits	49.81	53.54	51.39	50.39	45.67
NCDs / Time deposits	3.03	1.11	1.97	0.21	1.66
Accumulated gap of assets and liabilities (180 days) / Equity	-83.11	-87.26	-99.65	-99.62	-36.85
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.73	92.03	90.24	91.93	91.79
Interest rate sensitivity gap / Equity	-136.76	-90.36	-115.88	-89.91	-89.61
【 G 】					
Deposit growth rate	15.84	11.45	16.20	13.35	8.93
Loan growth rate	15.48	16.81	16.83	18.10	9.76
Investment growth rate	15.60	3.58	15.12	3.53	1.29
Guarantee growth rate	14.41	23.10	33.22	27.81	33.55

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Bank SinoPac Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	15.72	15.53	16.08	15.09	16.14
Tier 1 capital / Risk-weighted assets	13.55	13.23	13.79	12.76	13.47
Common equity Tier 1 / Risk-weighted assets	11.97	11.58	12.13	11.15	11.64
Tier 1 capital / Exposure measurement	7.25	7.10	7.20	7.07	7.20
Liabilities / Equity (multiple)	13.22	13.36	13.24	13.61	13.33
【A】					
Non-performing loan ratio	0.11	0.18	0.12	0.16	0.09
Loan loss provisions / NPLs	1,260.22	773.56	1,175.42	837.77	1,419.25
【E】					
NIBT / Average equity	17.04	15.05	11.82	11.57	11.87
(NIBT + loan loss provisions) / Average equity	18.69	17.43	12.41	12.03	12.39
NIBT / Average assets	1.20	1.05	0.83	0.81	0.79
(NIBT + loan loss provisions) / Average assets	1.31	1.22	0.87	0.84	0.82
Net interest income / NIBT	98.22	95.34	129.51	112.46	118.45
NIBT / Net income	55.03	52.71	47.47	47.70	49.01
NIBT / Employees (in thousand / per person)	4,746.85	4,095.82	3,132.61	2,996.90	2,986.81
【L】					
Liquidity coverage ratio	120.93	138.30	137.48	132.73	128.04
Net stable funding ratio	135.50	133.96	135.75	135.62	136.34
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.58	24.15	26.10	25.82	29.08
Loans / Deposits	72.73	72.94	70.67	71.36	70.51
Time deposits / Deposits	46.14	48.87	46.89	48.60	48.65
NCDs / Time deposits	0.81	1.98	2.56	0.15	1.20
Accumulated gap of assets and liabilities (180 days) / Equity	-56.38	-102.22	-77.86	-116.23	-112.94
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.71	113.81	105.51	113.89	114.60
Interest rate sensitivity gap / Equity	30.74	107.98	45.98	109.31	111.95
【G】					
Deposit growth rate	6.21	10.43	4.91	12.20	0.89
Loan growth rate	5.87	9.24	3.88	13.48	7.75
Investment growth rate	3.08	5.62	10.12	0.48	22.62
Guarantee growth rate	51.95	22.22	59.87	11.45	-11.35

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

E.Sun Commercial Bank Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	15.20	16.35	r 15.42	15.26	15.62
Tier 1 capital / Risk-weighted assets	13.04	13.99	r 13.22	12.96	13.10
Common equity Tier 1 / Risk-weighted assets	11.87	12.59	r 11.99	11.63	11.61
Tier 1 capital / Exposure measurement	6.67	6.84	r 6.72	6.57	6.61
Liabilities / Equity (multiple)	13.83	13.76	13.87	14.15	14.40
【A】					
Non-performing loan ratio	0.15	0.14	0.15	0.14	0.16
Loan loss provisions / NPLs	795.75	822.76	826.34	869.11	753.33
【E】					
NIBT / Average equity	14.52	15.71	14.10	12.39	11.39
(NIBT + loan loss provisions) / Average equity	15.82	16.21	14.69	12.58	12.16
NIBT / Average assets	0.98	1.04	0.95	0.81	0.70
(NIBT + loan loss provisions) / Average assets	1.07	1.08	0.99	0.82	0.75
Net interest income / NIBT	105.31	85.50	101.66	106.94	113.28
NIBT / Net income	49.63	51.78	45.81	43.14	39.80
NIBT / Employees (in thousand / per person)	4,640.24	4,616.04	4,289.22	3,472.02	2,814.54
【L】					
Liquidity coverage ratio	123.91	119.58	132.60	121.67	143.59
Net stable funding ratio	129.86	132.41	131.59	132.73	136.85
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.16	23.43	19.65	23.01	25.68
Loans / Deposits	71.45	69.17	69.84	69.66	68.45
Time deposits / Deposits	54.41	53.16	53.90	52.06	50.55
NCDs / Time deposits	2.76	0.95	2.49	0.86	1.19
Accumulated gap of assets and liabilities (180 days) / Equity	-97.73	-94.75	-78.33	-99.43	-96.62
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	109.02	110.22	108.85	110.86	113.35
Interest rate sensitivity gap / Equity	74.31	84.72	73.98	92.48	115.09
【G】					
Deposit growth rate	12.06	9.52	12.45	10.20	4.16
Loan growth rate	15.75	10.97	12.73	12.15	6.89
Investment growth rate	10.05	5.93	6.22	4.21	-0.77
Guarantee growth rate	84.59	-13.83	74.21	-14.57	-18.27

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

KGI Bank

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	14.57	13.78	14.44	13.29	14.61
Tier 1 capital / Risk-weighted assets	12.64	11.79	12.41	11.37	12.59
Common equity Tier 1 / Risk-weighted assets	11.75	11.36	11.52	10.93	12.09
Tier 1 capital / Exposure measurement	7.73	7.46	7.78	7.29	7.79
Liabilities / Equity (multiple)	11.03	11.03	10.91	11.19	10.42
【A】					
Non-performing loan ratio	0.26	0.19	0.18	0.20	0.30
Loan loss provisions / NPLs	488.99	672.48	718.42	623.75	424.63
【E】					
NIBT / Average equity	12.28	10.29	10.28	8.55	9.30
(NIBT + loan loss provisions) / Average equity	11.97	11.84	10.49	9.04	9.35
NIBT / Average assets	1.04	0.88	0.87	0.73	0.80
(NIBT + loan loss provisions) / Average assets	1.01	1.01	0.88	0.77	0.80
Net interest income / NIBT	124.52	109.84	130.41	116.74	122.27
NIBT / Net income	51.21	45.07	45.05	39.47	46.04
NIBT / Employees (in thousand / per person)	3,450.46	2,941.13	2,743.86	2,357.01	2,485.90
【L】					
Liquidity coverage ratio	126.61	113.26	119.54	109.10	107.10
Net stable funding ratio	116.25	119.05	115.55	119.49	128.02
Liquidity reserve ratio (average daily data in the last month of each quarter)	24.68	32.21	25.11	33.29	35.30
Loans / Deposits	74.50	75.82	77.55	75.78	72.07
Time deposits / Deposits	55.59	60.91	58.61	59.46	58.98
NCDs / Time deposits	3.11	0.99	3.86	2.26	0.04
Accumulated gap of assets and liabilities (180 days) / Equity	-186.14	-215.18	-189.14	-210.26	-183.96
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.94	120.01	107.40	118.60	118.77
Interest rate sensitivity gap / Equity	13.17	121.97	49.54	110.81	100.07
【G】					
Deposit growth rate	7.09	14.17	8.50	13.33	2.67
Loan growth rate	5.22	17.55	11.04	19.16	0.58
Investment growth rate	2.81	1.91	-0.98	6.40	4.14
Guarantee growth rate	7.42	-11.15	-1.46	-4.55	46.49

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

DBS Bank (Taiwan) Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	15.56	r 13.89	15.58	15.23	16.19
Tier 1 capital / Risk-weighted assets	13.92	12.23	13.91	13.47	14.39
Common equity Tier 1 / Risk-weighted assets	12.57	r 10.88	12.51	11.93	12.64
Tier 1 capital / Exposure measurement	7.18	6.94	6.80	6.59	6.66
Liabilities / Equity (multiple)	9.03	8.89	9.44	8.80	8.86
【 A 】					
Non-performing loan ratio	0.18	0.17	0.19	0.19	0.35
Loan loss provisions / NPLs	820.97	861.95	795.71	787.10	446.01
【 E 】					
NIBT / Average equity	14.47	9.79	10.33	6.64	1.11
(NIBT + loan loss provisions) / Average equity	16.95	13.33	10.62	6.93	2.48
NIBT / Average assets	1.49	1.00	1.05	0.67	0.11
(NIBT + loan loss provisions) / Average assets	1.75	1.36	1.08	0.70	0.24
Net interest income / NIBT	103.33	154.81	152.36	234.31	1,308.99
NIBT / Net income	41.75	29.65	32.25	21.08	4.39
NIBT / Employees (in thousand / per person)	3,260.12	1,770.47	2,219.64	1,172.77	-
【 L 】					
Liquidity coverage ratio	127.74	132.11	182.16	153.52	169.57
Net stable funding ratio	136.66	136.30	146.49	130.57	142.24
Liquidity reserve ratio (average daily data in the last month of each quarter)	20.04	26.46	22.65	28.91	27.47
Loans / Deposits	64.85	70.49	59.27	68.45	65.04
Time deposits / Deposits	62.02	61.08	61.38	61.12	56.83
NCDs / Time deposits	2.10	2.19	0.55	2.21	-
Accumulated gap of assets and liabilities (180 days) / Equity	-183.53	-184.66	-231.49	-233.53	-188.11
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.35	124.23	112.09	124.45	125.53
Interest rate sensitivity gap / Equity	7.15	117.61	59.75	114.10	113.77
【 G 】					
Deposit growth rate	7.87	4.26	20.25	2.13	74.75
Loan growth rate	-0.77	11.05	4.12	7.47	72.40
Investment growth rate	21.98	13.63	23.04	33.00	36.13
Guarantee growth rate	17.93	0.60	19.84	-4.77	53.51

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

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Taishin International Bank

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	14.41	15.27	15.38	15.52	15.07
Tier 1 capital / Risk-weighted assets	12.71	13.36	13.64	13.61	13.02
Common equity Tier 1 / Risk-weighted assets	11.27	11.78	12.05	11.95	11.32
Tier 1 capital / Exposure measurement	6.48	6.80	6.80	6.75	6.77
Liabilities / Equity (multiple)	13.70	13.09	13.00	12.92	12.89
【 A 】					
Non-performing loan ratio	0.14	0.13	0.14	0.13	0.12
Loan loss provisions / NPLs	907.40	994.04	892.37	985.23	1,159.75
【 E 】					
NIBT / Average equity	13.84	11.55	12.48	11.26	10.20
(NIBT + loan loss provisions) / Average equity	16.29	13.76	12.39	11.12	10.65
NIBT / Average assets	0.92	0.79	0.84	0.76	0.68
(NIBT + loan loss provisions) / Average assets	1.09	0.94	0.83	0.75	0.71
Net interest income / NIBT	125.54	123.96	125.79	127.04	136.48
NIBT / Net income	44.89	42.99	44.63	42.72	39.98
NIBT / Employees (in thousand / per person)	3,533.20	2,884.17	3,012.42	2,611.67	2,221.14
【 L 】					
Liquidity coverage ratio	111.74	121.65	114.97	118.24	119.33
Net stable funding ratio	128.00	132.40	133.09	134.67	138.66
Liquidity reserve ratio (average daily data in the last month of each quarter)	16.98	20.55	19.58	20.68	18.13
Loans / Deposits	75.14	72.39	72.92	71.20	72.10
Time deposits / Deposits	48.73	53.06	48.86	51.70	46.99
NCDs / Time deposits	0.93	0.13	0.11	0.19	0.16
Accumulated gap of assets and liabilities (180 days) / Equity	74.18	87.44	51.97	37.44	47.10
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	103.94	174.50	182.38	171.53	191.15
Interest rate sensitivity gap / Equity	37.27	369.13	379.66	353.54	402.49
【 G 】					
Deposit growth rate	7.28	9.41	5.95	10.27	9.70
Loan growth rate	11.32	7.58	8.49	8.86	7.70
Investment growth rate	-2.12	8.96	0.75	8.30	19.32
Guarantee growth rate	14.44	7.09	9.72	5.62	25.18

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

EnTie Commercial Bank

Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	15.63	16.51	15.88	16.42	16.96
Tier 1 capital / Risk-weighted assets	14.45	15.33	14.70	15.26	15.79
Common equity Tier 1 / Risk-weighted assets	14.45	15.33	14.70	15.26	15.79
Tier 1 capital / Exposure measurement	8.60	8.90	8.69	8.72	9.15
Liabilities / Equity (multiple)	9.93	9.64	9.74	9.63	9.08
【 A 】					
Non-performing loan ratio	0.17	0.86	0.17	0.92	0.58
Loan loss provisions / NPLs	920.35	155.11	911.70	144.27	248.21
【 E 】					
NIBT / Average equity	5.87	4.69	4.70	3.87	3.59
(NIBT + loan loss provisions) / Average equity	6.66	5.63	4.93	4.94	4.01
NIBT / Average assets	0.55	0.46	0.45	0.39	0.36
(NIBT + loan loss provisions) / Average assets	0.63	0.55	0.47	0.50	0.41
Net interest income / NIBT	159.49	168.94	179.93	229.13	270.16
NIBT / Net income	34.36	31.14	29.56	24.77	21.47
NIBT / Employees (in thousand / per person)	1,332.52	1,079.37	1,022.20	862.98	833.89
【 L 】					
Liquidity coverage ratio	133.08	r 165.56	133.21	160.50	133.94
Net stable funding ratio	118.39	125.53	121.41	126.15	129.93
Liquidity reserve ratio (average daily data in the last month of each quarter)	26.39	26.82	26.69	27.17	28.01
Loans / Deposits	74.74	72.70	74.37	72.81	74.39
Time deposits / Deposits	74.99	77.00	73.97	75.79	73.33
NCDs / Time deposits	0.03	0.03	0.03	0.33	0.42
Accumulated gap of assets and liabilities (180 days) / Equity	-240.28	-194.74	-211.91	-211.52	-211.91
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	101.50	100.40	102.78	101.56	105.97
Interest rate sensitivity gap / Equity	11.93	3.08	21.72	12.05	42.32
【 G 】					
Deposit growth rate	4.40	8.13	5.69	7.53	-2.68
Loan growth rate	8.26	6.86	8.91	5.26	-1.45
Investment growth rate	6.92	4.37	4.79	8.79	-4.72
Guarantee growth rate	63.81	25.31	69.97	2.42	-11.73

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

CTBC Bank　　Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	15.62	15.34	15.66	14.74	14.34
Tier 1 capital / Risk-weighted assets	13.30	13.72	13.35	13.16	12.66
Common equity Tier 1 / Risk-weighted assets	11.93	12.53	11.91	11.96	11.38
Tier 1 capital / Exposure measurement	6.33	6.16	6.35	5.92	5.71
Liabilities / Equity (multiple)	12.33	12.48	12.38	12.86	13.29
【A】					
Non-performing loan ratio	0.13	0.17	0.13	0.16	0.16
Loan loss provisions / NPLs	968.33	732.39	950.93	778.63	782.87
【E】					
NIBT / Average equity	17.22	15.95	16.28	15.66	14.28
(NIBT + loan loss provisions) / Average equity	20.15	19.05	16.89	16.16	14.73
NIBT / Average assets	1.28	1.14	1.18	1.11	1.02
(NIBT + loan loss provisions) / Average assets	1.50	1.36	1.22	1.15	1.05
Net interest income / NIBT	106.76	97.09	105.59	92.43	110.03
NIBT / Net income	46.15	44.20	44.89	44.81	42.94
NIBT / Employees (in thousand / per person)	5,064.44	4,422.51	4,379.25	4,057.75	3,581.80
【L】					
Liquidity coverage ratio	110.97	115.57	r 110.89	115.36	129.16
Net stable funding ratio	137.17	138.17	138.02	138.61	142.05
Liquidity reserve ratio (average daily data in the last month of each quarter)	14.55	20.97	17.43	24.09	24.84
Loans / Deposits	73.81	71.19	71.63	68.12	66.08
Time deposits / Deposits	47.17	48.81	46.94	48.38	47.88
NCDs / Time deposits	0.61	0.06	0.34	0.02	1.02
Accumulated gap of assets and liabilities (180 days) / Equity	-83.57	-92.82	-122.48	-106.77	-106.16
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	102.79	108.14	103.61	109.42	107.94
Interest rate sensitivity gap / Equity	20.82	61.22	27.22	71.75	63.02
【G】					
Deposit growth rate	8.54	6.61	6.12	6.33	10.05
Loan growth rate	12.54	14.72	11.60	9.61	8.71
Investment growth rate	-2.65	1.70	-2.76	9.73	9.96
Guarantee growth rate	10.85	-9.96	8.42	-9.45	4.44

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

NEXT Commercial Bank Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	15.79	27.17	16.43	26.92	57.16
Tier 1 capital / Risk-weighted assets	14.53	25.96	15.17	25.86	56.13
Common equity Tier 1 / Risk-weighted assets	14.53	25.96	15.17	25.86	56.13
Tier 1 capital / Exposure measurement	7.51	12.61	8.71	14.07	21.32
Liabilities / Equity (multiple)	8.61	5.15	7.38	4.66	3.00
【 A 】					
Non-performing loan ratio	0.02	0.01	0.02	0.01	-
Loan loss provisions / NPLs	7,514.29	9,900.00	6,300.00	8,900.00	-
【 E 】					
NIBT / Average equity	-13.64	-10.76	-12.94	-10.40	-16.46
(NIBT + loan loss provisions) / Average equity	-9.23	-9.35	-11.98	-10.09	-16.05
NIBT / Average assets	-1.54	-1.79	-1.84	-2.29	-3.47
(NIBT + loan loss provisions) / Average assets	-1.04	-1.56	-1.70	-2.22	-3.38
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-183.92	-260.23	-321.82	-299.36	-13,433.33
NIBT / Employees (in thousand / per person)	-3,256.97	-3,147.77	-3,287.93	-3,187.71	-4,562.26
【 L 】					
Liquidity coverage ratio	207.81	188.03	242.97	249.04	2,323.49
Net stable funding ratio	130.54	148.02	131.79	148.07	194.68
Liquidity reserve ratio (average daily data in the last month of each quarter)	27.64	47.03	35.90	50.46	70.50
Loans / Deposits	72.51	61.52	67.00	59.62	45.57
Time deposits / Deposits	45.22	37.05	43.06	39.15	35.54
NCDs / Time deposits	-	-	-	-	-
Accumulated gap of assets and liabilities (180 days) / Equity	-196.43	-90.09	-197.01	-75.35	99.74
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	86.47	100.49	95.55	101.39	113.57
Interest rate sensitivity gap / Equity	-108.91	2.30	-29.99	6.09	38.45
【 G 】					
Deposit growth rate	51.68	40.52	47.80	41.88	7.88
Loan growth rate	78.78	73.22	66.10	85.62	311.13
Investment growth rate	1.78	-7.88	14.57	41.08	-2.24
Guarantee growth rate	219.01	-	-	-	-

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

LINE Bank Taiwan Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【 C 】					
Regulatory capital / Risk-weighted assets	18.50	15.26	19.46	16.22	23.44
Tier 1 capital / Risk-weighted assets	17.63	14.45	18.75	15.29	22.55
Common equity Tier 1 / Risk-weighted assets	17.63	14.45	18.75	15.29	22.55
Tier 1 capital / Exposure measurement	11.85	9.57	r 12.29	9.88	12.51
Liabilities / Equity (multiple)	5.86	6.44	5.57	6.20	4.95
【 A 】					
Non-performing loan ratio	0.23	0.17	0.22	0.13	0.06
Loan loss provisions / NPLs	488.27	630.00	509.82	787.50	1,587.50
【 E 】					
NIBT / Average equity	1.34	-7.69	-3.72	-9.51	-11.54
(NIBT + loan loss provisions) / Average equity	2.43	-5.48	-3.42	-9.38	-11.06
NIBT / Average assets	0.19	-1.02	-0.55	-1.40	-2.34
(NIBT + loan loss provisions) / Average assets	0.35	-0.73	-0.50	-1.38	-2.24
Net interest income / NIBT	1,192.45	-	-	-	-
NIBT / Net income	7.45	-55.96	-25.16	-95.39	-251.53
NIBT / Employees (in thousand / per person)	457.88	-1,937.22	-1,133.63	-2,591.65	-3,419.35
【 L 】					
Liquidity coverage ratio	667.16	912.49	1,012.62	1,289.26	3,005.30
Net stable funding ratio	122.42	130.25	126.21	134.13	166.24
Liquidity reserve ratio (average daily data in the last month of each quarter)	23.86	24.45	22.33	27.46	46.72
Loans / Deposits	84.44	83.10	85.99	78.46	63.08
Time deposits / Deposits	58.62	65.73	61.99	69.22	66.85
NCDs / Time deposits	8.65	6.87	9.69	10.48	6.31
Accumulated gap of assets and liabilities (180 days) / Equity	-87.51	-39.00	-72.77	-61.10	-37.98
【 S 】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	107.69	106.48	108.31	108.37	102.88
Interest rate sensitivity gap / Equity	43.24	39.97	44.20	47.93	13.76
【 G 】					
Deposit growth rate	30.68	6.32	26.87	16.35	41.85
Loan growth rate	32.79	40.50	39.05	44.72	74.04
Investment growth rate	31.72	-43.69	2.46	-32.72	-2.95
Guarantee growth rate	-	-	-	-	-

TABLE 7 (2)

The Main Financial and Performance Ratios

March 31, 2026

Rakuten International Commercial Bank Unit：%

Items	31/03/26	31/03/25	31/12/25	31/12/24	31/12/23
【C】					
Regulatory capital / Risk-weighted assets	16.34	21.29	18.13	20.76	71.73
Tier 1 capital / Risk-weighted assets	15.92	20.90	17.73	20.61	71.73
Common equity Tier 1 / Risk-weighted assets	15.92	20.90	17.73	20.61	71.73
Tier 1 capital / Exposure measurement	10.16	12.42	10.81	12.94	21.44
Liabilities / Equity (multiple)	6.91	5.82	6.66	5.50	3.09
【A】					
Non-performing loan ratio	0.02	0.02	0.04	0.02	0.09
Loan loss provisions / NPLs	5,400.00	5,325.00	2,440.00	6,633.33	1,180.00
【E】					
NIBT / Average equity	-8.65	-7.68	-8.07	-9.06	-7.62
(NIBT + loan loss provisions) / Average equity	6.42	3.52	-5.43	-8.72	-7.51
NIBT / Average assets	-1.11	-1.14	-1.12	-1.72	-2.00
(NIBT + loan loss provisions) / Average assets	0.82	0.52	-0.75	-1.66	-1.97
Net interest income / NIBT	-	-	-	-	-
NIBT / Net income	-150.49	-243.33	-230.27	-386.10	-631.73
NIBT / Employees (in thousand / per person)	-3,690.48	-3,539.39	-3,577.38	-4,375.76	-4,080.75
【L】					
Liquidity coverage ratio	142.66	181.32	164.01	275.27	1,165.08
Net stable funding ratio	124.53	127.07	127.12	132.98	191.09
Liquidity reserve ratio (average daily data in the last month of each quarter)	42.56	47.59	46.34	47.83	93.59
Loans / Deposits	61.12	53.72	55.58	51.94	27.74
Time deposits / Deposits	61.25	63.63	62.10	66.15	54.65
NCDs / Time deposits	6.01	14.94	5.99	12.68	-
Accumulated gap of assets and liabilities (180 days) / Equity	-204.13	-112.70	-178.20	-64.96	18.22
【S】(Interest rate sensitivity less than 1 year)					
Interest rate sensitivity assets / Interest rate sensitivity liabilities	88.49	88.57	87.72	89.60	93.63
Interest rate sensitivity gap / Equity	-77.63	-65.21	-80.43	-56.21	-19.14
【G】					
Deposit growth rate	10.71	51.69	12.68	69.64	6.57
Loan growth rate	25.96	132.48	20.57	217.70	337.32
Investment growth rate	6.18	11.16	10.16	45.19	-29.52
Guarantee growth rate	-	-	-	-	-