

# Assets Quality Analysis of Domestic Banks

July 2016

Unit : NT\$ Million

by Institution	Deposit	Profit Before Tax	Loan	Non-performing loan	Bad Debt Reserve	Net Worth	Non-performing Loan Ratio (%)	Coverage Ratio (%)
Bank of Taiwan	3,958,539	16,386	2,269,453	6,873	31,366	273,460	0.30	456.37
Land Bank of Taiwan	2,201,096	7,954	1,771,970	3,739	27,649	134,607	0.21	739.43
Taiwan Cooperative	2,575,781	8,416	1,967,240	6,327	21,532	188,598	0.32	340.33
First Commercial Bank	1,918,365	12,461	1,503,631	2,933	19,452	185,944	0.20	663.11
Hua Nan Commercial	2,034,533	9,433	1,521,969	4,058	16,823	154,699	0.27	414.52
Chang Hwa Commercial Bank	1,551,353	8,595	1,322,730	3,197	15,714	134,191	0.24	491.52
The Shanghai Commercial & Savings	785,569	7,804	557,629	1,782	9,059	114,542	0.32	508.47
Taipei Fubon Bank	1,625,172	11,502	1,150,319	2,396	14,622	171,584	0.21	610.35
Cathay United Bank	1,955,183	12,322	1,250,101	2,415	18,750	153,327	0.19	776.28
The Export-Import Bank of ROC	0	300	98,656	219	988	24,214	0.22	450.58
Bank of Kaohsiung	224,488	411	172,787	1,024	2,159	12,399	0.59	210.98
Mega International Commercial Bank	2,239,455	18,515	1,724,875	1,957	24,690	256,052	0.11	1,261.80
Citibank Taiwan Ltd.	619,253	5,402	290,066	1,062	4,618	92,984	0.37	435.00
ANZ Bank (Taiwan) Limited.	132,584	567	106,321	484	1,735	25,787	0.46	358.58
China Development Industrial Bank	0	900	0	0	0	68,635	0.00	0.00
Industrial Bank Of	164,856	1,077	135,323	405	2,213	29,500	0.30	546.52
Taiwan Business Bank	1,228,534	3,720	1,016,299	5,930	11,382	70,799	0.58	191.94
Standard Chartered Bank (Taiwan)	474,894	467	272,738	1,483	5,084	42,436	0.54	342.89
Taichung Commercial	527,457	2,245	414,556	2,374	6,136	40,370	0.57	258.45
Kings Town Bank	169,417	3,163	131,140	38	2,009	31,558	0.03	5,293.17
HSBC Bank(Taiwan)	396,325	3,122	223,893	69	2,785	48,781	0.03	4,015.04
Bank of Taipei	62,859	83	44,318	51	481	5,141	0.11	944.19
Hwatai Bank	121,140	146	92,217	1,122	1,323	8,698	1.22	117.92
Shin Kong Commercial Bank	666,993	3,139	486,627	940	6,114	48,175	0.19	650.63
Sunny Bank	338,001	1,732	252,335	220	2,841	22,411	0.09	1,288.89
Bank of Panhsin	196,048	503	140,669	1,361	1,797	13,529	0.97	132.02
Cota Commercial Bank	135,656	481	110,555	286	2,080	8,328	0.26	728.50
Union Bank of Taiwan	425,991	1,924	276,897	207	3,116	36,202	0.07	1,505.23
Far Eastern International Bank	435,455	2,238	337,748	965	4,529	40,037	0.29	469.32
Yuanta Bank	714,328	3,899	480,561	1,042	6,300	56,792	0.22	604.84
Sinopac Bank	1,158,060	5,059	829,408	2,839	11,871	118,544	0.34	418.17
E. Sun Commercial Bank, Ltd.	1,479,058	9,921	1,041,793	2,010	12,777	122,403	0.19	635.56
KGI Bank	336,767	2,857	241,657	718	3,326	59,137	0.30	463.12
DBS Bank (Taiwan) Ltd	265,993	80	201,389	1,735	2,978	31,664	0.86	171.61
Taishin International	1,068,896	7,866	872,633	2,074	12,042	98,183	0.24	580.76
Ta Chong Bank Ltd.	328,694	341	275,101	789	4,407	42,372	0.29	558.65
Jih Sun International	188,560	370	138,247	384	1,852	19,398	0.28	482.05
EnTie Commercial Bank	243,995	1,056	180,530	1,911	2,606	30,246	1.06	136.37
Chinatrust Commercial Bank	2,124,215	16,145	1,539,504	5,221	20,828	247,635	0.34	398.97
<b>Total</b>	<b>35,073,562</b>	<b>192,599</b>	<b>25,443,889</b>	<b>72,638</b>	<b>340,033</b>	<b>3,263,361</b>	<b>0.29</b>	<b>468.12</b>

Note:

1:Inclusion: 39 domestic banks

2:Source : Provided by individual institution

3.Cosmos Bank, Taiwan has changed its name to KGI Bank since Jan. 2015.

4.China Development Industrial Bank transferred its commercial banking business to KGI Bank on May 1, 2015.