

**Assets Quality Analysis of Domestic Banks**  
Sep. 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	3,862,841	18,025	2,368,358	6,402	30,905	273,843	0.27	482.73
Land Bank of Taiwan	2,274,907	10,142	1,805,280	3,873	27,744	135,241	0.21	716.32
Taiwan Cooperative	2,556,353	10,955	1,959,000	6,997	21,600	190,485	0.36	308.69
First Commercial Bank	1,916,944	15,869	1,517,331	3,105	18,276	187,907	0.20	588.67
Hua Nan Commercial	2,034,379	11,376	1,540,135	4,120	17,409	160,728	0.27	422.54
Chang Hwa Commercial Bank	1,566,339	10,908	1,314,658	3,483	15,777	135,930	0.26	453.01
The Shanghai Commercial & Savings	764,263	10,077	565,157	1,719	9,192	115,895	0.30	534.70
Taipei Fubon Bank	1,620,060	14,511	1,130,263	2,161	14,331	173,538	0.19	663.16
Cathay United Bank	1,990,707	15,472	1,292,776	2,186	18,950	155,409	0.17	866.68
The Export-Import Bank of ROC	0	412	99,555	217	1,022	24,197	0.22	471.28
Bank of Kaohsiung	224,076	527	174,111	992	2,194	12,516	0.57	221.07
Mega International Commercial Bank	2,187,218	18,079	1,728,549	2,361	25,008	254,646	0.14	1,059.39
Citibank Taiwan Ltd.	608,669	7,744	284,870	1,133	4,647	94,992	0.40	410.21
ANZ Bank (Taiwan) Limited.	141,461	643	102,858	486	1,761	25,886	0.47	362.52
China Development Industrial Bank	0	1,256	0	0	0	68,943	0.00	0.00
Industrial Bank Of	164,947	1,524	135,224	389	2,452	29,648	0.29	629.76
Taiwan Business Bank	1,270,084	4,770	1,031,651	4,827	11,614	71,130	0.47	240.62
Standard Chartered Bank (Taiwan)	488,664	945	274,711	1,866	5,021	42,509	0.68	269.04
Taichung Commercial	521,250	2,962	413,545	2,527	6,406	41,049	0.61	253.47
Kings Town Bank	171,255	4,126	127,292	30	2,054	32,663	0.02	6,889.29
HSBC Bank(Taiwan)	399,043	3,889	227,307	60	2,824	49,406	0.03	4,729.88
Bank of Taipei	63,979	110	44,332	56	484	5,164	0.13	868.35
Hwatai Bank	130,692	153	91,387	1,145	1,102	9,688	1.25	96.24
Shin Kong Commercial Bank	661,996	3,974	492,581	1,274	6,121	48,859	0.26	480.49
Sunny Bank	339,219	2,208	255,233	223	2,823	22,575	0.09	1,264.01
Bank of Panhsin	200,467	602	140,045	1,647	1,843	13,597	1.18	111.91
Cota Commercial Bank	136,804	622	111,964	347	2,080	8,441	0.31	599.84
Union Bank of Taiwan	429,539	2,509	276,494	252	3,102	36,361	0.09	1,233.13
Far Eastern International Bank	438,369	2,819	344,405	921	4,548	40,535	0.27	493.60
Yuanta Bank	697,480	5,081	481,508	1,033	6,304	57,794	0.21	610.03
Sinopac Bank	1,176,064	6,051	849,547	2,861	11,430	119,118	0.34	399.58
E. Sun Commercial Bank, Ltd.	1,479,683	12,809	1,075,350	2,066	12,882	124,389	0.19	623.68
KGI Bank	345,221	3,441	255,334	853	3,368	59,238	0.33	394.85
DBS Bank (Taiwan) Ltd	269,511	159	204,326	1,734	2,946	31,748	0.85	169.92
Taishin International	1,092,235	9,654	886,977	2,117	12,041	99,738	0.24	568.68
Ta Chong Bank Ltd.	327,686	989	277,129	1,034	4,377	43,020	0.37	423.26
Jih Sun International	189,985	493	140,764	301	1,800	19,439	0.21	598.74
EnTie Commercial Bank	247,627	1,078	184,932	1,835	2,661	30,187	0.99	144.97
Chinatrust Commercial Bank	2,132,612	20,945	1,523,207	4,921	20,924	250,240	0.32	425.18
<b>Total</b>	<b>35,122,629</b>	<b>237,906</b>	<b>25,728,146</b>	<b>73,553</b>	<b>340,021</b>	<b>3,296,694</b>	<b>0.29</b>	<b>462.28</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.