

Assets Quality Analysis of Domestic Banks

Nov. 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	3,846,860	18,936	2,287,495	6,697	32,107	275,297	0.29	479.40
Land Bank of Taiwan	2,300,466	12,161	1,802,819	3,677	28,742	134,442	0.20	781.66
Taiwan Cooperative	2,537,379	13,538	1,956,196	7,621	23,230	189,805	0.39	304.82
First Commercial Bank	1,927,018	18,797	1,534,237	3,035	18,227	190,048	0.20	600.46
Hua Nan Commercial	2,038,779	13,946	1,567,969	4,359	18,357	162,004	0.28	421.14
Chang Hwa Commercial Bank	1,577,991	13,061	1,357,298	3,528	15,796	137,123	0.26	447.76
The Shanghai Commercial & Savings	772,261	12,318	565,735	2,039	9,401	116,819	0.36	461.13
Taipei Fubon Bank	1,644,492	16,842	1,115,818	2,281	14,166	174,999	0.20	621.02
Cathay United Bank	2,017,778	18,345	1,355,875	2,347	19,508	156,234	0.17	831.21
The Export-Import Bank of ROC	0	546	103,314	218	1,049	24,416	0.21	480.72
Bank of Kaohsiung	220,274	659	173,634	948	2,145	12,522	0.55	226.23
Mega International Commercial Bank	2,172,976	22,472	1,714,423	2,187	25,155	257,574	0.13	1,150.15
Citibank Taiwan Ltd.	663,584	9,235	287,335	1,197	4,718	95,847	0.42	394.14
ANZ Bank (Taiwan) Limited.	135,553	855	99,491	496	1,789	26,054	0.50	360.89
China Development Industrial Bank	0	1,333	0	0	0	69,137	0.00	0.00
Industrial Bank Of	156,455	1,743	141,145	28	2,296	29,469	0.02	8,106.05
Taiwan Business Bank	1,282,006	5,805	1,042,476	4,775	12,827	70,646	0.46	268.61
Standard Chartered Bank (Taiwan)	454,222	865	266,519	1,731	5,169	42,089	0.65	298.55
Taichung Commercial	532,545	3,763	424,199	2,552	5,992	41,303	0.60	234.76
Kings Town Bank	171,922	5,046	126,274	33	2,020	32,191	0.03	6,207.67
HSBC Bank(Taiwan)	414,760	4,515	230,288	71	2,849	49,938	0.03	4,023.32
Bank of Taipei	63,136	176	45,607	81	530	5,213	0.18	652.74
Hwatai Bank	130,095	83	90,663	1,042	1,186	9,560	1.15	113.72
Shin Kong Commercial Bank	646,218	4,885	498,003	1,296	6,283	49,163	0.26	484.68
Sunny Bank	339,354	2,676	260,452	215	2,834	22,710	0.08	1,319.57
Bank of Panhsin	205,987	566	141,606	1,958	1,941	13,477	1.38	99.09
Cota Commercial Bank	137,212	776	113,369	303	2,001	8,528	0.27	661.28
Union Bank of Taiwan	431,026	3,108	289,889	271	3,186	36,150	0.09	1,174.47
Far Eastern International Bank	437,671	3,499	350,263	629	4,938	41,007	0.18	785.45
Yuanta Bank	710,509	5,997	489,177	966	6,692	58,044	0.20	692.37
Sinopac Bank	1,190,822	7,108	876,192	3,003	11,684	119,901	0.34	389.07
E. Sun Commercial Bank, Ltd.	1,495,994	15,085	1,102,693	2,124	13,127	125,773	0.19	618.00
KGI Bank	324,500	4,345	259,885	866	3,457	58,942	0.33	399.03
DBS Bank (Taiwan) Ltd	277,613	283	204,531	1,804	3,054	31,842	0.88	169.24
Taishin International	1,109,366	11,462	901,683	2,270	12,275	100,870	0.25	540.73
Ta Chong Bank Ltd.	354,902	1,678	281,515	939	4,303	43,400	0.33	458.22
Jih Sun International	188,925	689	142,183	312	1,817	19,065	0.22	581.79
EnTie Commercial Bank	245,261	1,418	181,562	2,299	2,851	30,368	1.27	124.01
Chinatrust Commercial Bank	2,133,442	24,973	1,548,830	5,447	21,831	248,666	0.35	400.79
Total	35,289,357	283,589	25,930,642	75,649	349,533	3,310,636	0.29	462.05

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.