

## Assets Quality Analysis of Domestic Banks

Jan. 2017

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	3,833,247	1,508	2,360,910	6,299	32,380	277,560	0.27	514.03
Land Bank of Taiwan	2,290,845	2,129	1,824,893	3,385	28,592	136,188	0.19	844.73
Taiwan Cooperative	2,539,241	2,408	1,945,404	8,797	23,684	192,761	0.45	269.23
First Commercial Bank	1,933,067	3,365	1,539,390	3,317	18,531	192,659	0.22	558.59
Hua Nan Commercial	2,064,088	1,821	1,567,442	4,400	18,605	164,579	0.28	422.85
Chang Hwa Commercial Bank	1,605,391	2,108	1,357,256	3,708	16,140	138,811	0.27	435.29
The Shanghai Commercial & Savings	777,837	2,108	583,728	1,739	9,251	121,142	0.30	531.94
Taipei Fubon Bank	1,626,073	3,527	1,109,249	2,246	14,625	176,774	0.20	651.01
Cathay United Bank	2,023,682	3,679	1,448,167	2,703	19,917	158,312	0.19	736.78
The Export-Import Bank of ROC	0	107	103,868	201	1,120	24,042	0.19	557.29
Bank of Kaohsiung	220,674	131	172,213	813	1,880	12,580	0.47	231.32
Mega International Commercial Bank	2,120,767	4,652	1,701,814	3,189	27,055	261,227	0.19	848.33
Citibank Taiwan Ltd.	599,928	2,058	287,378	1,328	5,367	98,227	0.46	404.17
ANZ Bank (Taiwan) Limited.	127,843	235	88,398	492	1,776	26,331	0.56	360.90
China Development Industrial Bank	0	85	0	0	0	70,228	0.00	0.00
O-Bank	162,336	287	146,801	287	2,177	29,490	0.20	757.98
Taiwan Business Bank	1,295,686	1,123	1,034,550	4,249	12,320	71,611	0.41	289.96
Standard Chartered Bank (Taiwan)	461,046	1,120	261,597	1,704	5,063	42,745	0.65	297.11
Taichung Commercial	553,582	713	432,121	1,847	6,305	41,955	0.43	341.33
Kings Town Bank	174,024	890	126,246	30	2,036	34,056	0.02	6,725.43
HSBC Bank(Taiwan)	407,233	1,132	229,349	115	3,008	50,705	0.05	2,615.42
Bank of Taipei	63,367	4	45,007	59	544	5,221	0.13	928.72
Hwatai Bank	130,138	22	89,123	1,701	1,326	9,536	1.91	77.97
Shin Kong Commercial Bank	655,637	708	505,790	1,300	6,457	49,954	0.26	496.55
Sunny Bank	347,872	488	265,254	436	3,093	24,581	0.16	709.33
Bank of Panhsin	201,094	25	138,984	1,231	1,795	13,372	0.89	145.79
Cota Commercial Bank	140,143	217	114,480	299	1,854	8,711	0.26	620.33
Union Bank of Taiwan	432,045	475	290,700	494	3,251	36,707	0.17	657.39
Far Eastern International Bank	473,650	462	355,404	717	4,988	41,441	0.20	695.31
Yuanta Bank	712,788	1,115	486,811	936	6,741	59,340	0.19	720.08
Sinopac Bank	1,191,635	1,804	890,879	3,242	12,133	120,838	0.36	374.30
E. Sun Commercial Bank, Ltd.	1,534,257	2,880	1,118,776	2,278	13,261	128,831	0.20	582.09
KGI Bank	333,943	717	262,217	814	3,511	60,290	0.31	431.62
DBS Bank (Taiwan) Ltd	270,966	220	202,296	2,107	3,197	31,950	1.04	151.73
Taishin International	1,135,478	2,078	913,939	2,414	12,329	122,058	0.26	510.65
Ta Chong Bank Ltd.	380,238	216	273,436	678	4,010	43,925	0.25	591.46
Jih Sun International	186,166	204	145,342	473	1,874	19,258	0.33	395.83
EnTie Commercial Bank	247,475	374	181,404	1,803	2,630	30,805	0.99	145.84
Chinatrust Commercial Bank	2,188,445	6,875	1,524,589	4,750	21,578	256,653	0.31	454.27
<b>Total</b>	<b>35,441,926</b>	<b>54,073</b>	<b>26,125,204</b>	<b>76,584</b>	<b>354,403</b>	<b>3,385,453</b>	<b>0.29</b>	<b>462.77</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.

5. Industrial Bank Of Taiwan has changed its name to O-Bank and has converted from an industrial bank to a commercial bank since Jan. 2017.