

Assets Quality Analysis of Domestic Banks

Mar. 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	3,838,506	2,300	2,355,553	6,028	32,083	278,723	0.26	532.22
Land Bank of Taiwan	2,324,561	3,218	1,836,558	3,253	28,426	136,599	0.18	873.80
Taiwan Cooperative	2,520,340	3,653	1,948,964	7,825	23,188	193,409	0.40	296.34
First Commercial Bank	1,928,924	5,030	1,552,331	3,385	18,205	193,374	0.22	537.82
Hua Nan Commercial	2,066,029	2,625	1,591,756	5,731	18,079	165,096	0.36	315.49
Chang Hwa Commercial Bank	1,611,604	3,449	1,358,599	4,121	15,836	139,595	0.30	384.29
The Shanghai Commercial & Savings	784,127	3,210	590,995	1,853	9,317	120,969	0.31	502.74
Taipei Fubon Bank	1,657,470	4,951	1,135,593	2,296	14,739	177,625	0.20	641.81
Cathay United Bank	2,017,148	5,547	1,460,075	2,753	20,172	160,504	0.19	732.86
The Export-Import Bank of ROC	0	154	103,938	203	1,150	24,003	0.20	565.56
Bank of Kaohsiung	217,433	197	171,789	833	1,898	14,454	0.48	227.83
Mega International Commercial Bank	2,185,534	6,959	1,667,668	3,144	26,855	263,286	0.19	854.14
Citibank Taiwan Ltd.	590,273	3,111	289,687	1,217	5,262	99,095	0.42	432.28
ANZ Bank (Taiwan) Limited.	116,083	(459)	85,168	485	1,724	25,614	0.57	355.66
O-Bank	164,904	467	144,577	555	2,130	29,540	0.38	383.52
Taiwan Business Bank	1,299,212	1,731	1,052,430	4,196	12,257	71,798	0.40	292.12
Standard Chartered Bank (Taiwan)	461,906	1,162	265,603	1,627	5,110	42,763	0.61	314.03
Taichung Commercial	553,438	1,068	432,513	1,758	6,256	42,119	0.41	355.92
Kings Town Bank	176,008	1,367	127,021	35	2,061	34,394	0.03	5,914.09
HSBC Bank(Taiwan)	404,571	1,965	227,022	121	2,993	51,420	0.05	2,481.50
Bank of Taipei	62,887	10	45,324	59	544	5,234	0.13	926.14
Hwatai Bank	131,256	28	88,580	1,849	1,279	9,488	2.09	69.14
Shin Kong Commercial Bank	657,890	1,161	510,458	1,318	6,272	50,239	0.26	476.01
Sunny Bank	351,563	643	266,670	512	3,132	24,535	0.19	611.13
Bank of Panhsin	200,451	45	140,745	1,242	1,825	13,372	0.88	146.97
Cota Commercial Bank	140,198	295	116,139	299	1,869	8,776	0.26	625.55
Union Bank of Taiwan	436,062	767	288,950	501	3,315	36,653	0.17	661.15
Far Eastern International Bank	488,387	840	354,480	898	4,993	41,751	0.25	556.13
Yuanta Bank	727,425	1,728	485,097	1,067	6,188	59,837	0.22	580.00
Sinopac Bank	1,191,686	2,594	887,994	3,266	12,078	121,472	0.37	369.81
E. Sun Commercial Bank, Ltd.	1,546,714	4,381	1,132,154	2,303	13,528	130,034	0.20	587.35
KGI Bank	351,058	987	270,249	802	3,597	60,222	0.30	448.47
DBS Bank (Taiwan) Ltd	281,512	299	203,907	1,898	3,003	32,019	0.93	158.19
Taishin International	1,136,401	3,195	921,571	2,426	12,459	122,944	0.26	513.51
Ta Chong Bank Ltd.	373,739	302	269,258	728	3,979	43,952	0.27	546.57
Jih Sun International	185,456	295	145,387	632	1,879	19,356	0.43	297.37
EnTie Commercial Bank	254,111	632	182,880	1,815	2,639	30,982	0.99	145.41
Chinatrust Commercial Bank	2,181,264	9,381	1,492,459	4,603	21,636	258,466	0.31	470.03
Total	35,616,132	79,288	26,200,141	77,638	351,956	3,333,715	0.30	453.33

Note:

1:Inclusion: 38 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.