

Assets Quality Analysis of Domestic Banks

June 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	3,862,799	4,751	2,317,137	6,365	33,828	283,779	0.27	531.50
Land Bank of Taiwan	2,384,023	6,429	1,864,374	3,399	28,756	139,705	0.18	846.08
Taiwan Cooperative	2,553,305	7,664	1,975,668	8,184	23,514	194,322	0.41	287.32
First Commercial Bank	1,948,258	11,014	1,557,101	3,724	18,561	187,157	0.24	498.44
Hua Nan Commercial	2,081,248	6,619	1,588,126	5,675	18,391	160,481	0.36	324.09
Chang Hwa Commercial Bank	1,629,290	7,102	1,356,302	4,345	15,955	139,599	0.32	367.24
The Shanghai Commercial & Savings	823,804	7,229	618,680	2,126	9,229	119,017	0.34	434.07
Taipei Fubon Bank	1,744,958	9,821	1,150,220	2,324	15,286	172,414	0.20	657.81
Cathay United Bank	2,030,717	11,865	1,405,970	2,556	21,075	170,098	0.18	824.38
The Export-Import Bank of ROC	0	329	107,059	69	1,150	28,693	0.06	1,666.86
Bank of Kaohsiung	214,572	410	170,664	846	1,887	14,062	0.50	222.90
Mega International Commercial Bank	2,333,308	13,706	1,701,975	3,163	27,497	257,263	0.19	869.24
Citibank Taiwan Ltd.	597,990	6,054	303,316	1,333	5,517	96,345	0.44	413.77
ANZ Bank (Taiwan) Limited.	117,301	(181)	79,661	617	1,701	25,839	0.77	275.70
O-Bank	170,793	850	154,624	555	2,284	29,278	0.36	411.39
Taiwan Business Bank	1,308,121	3,437	1,070,973	4,107	12,182	73,141	0.38	296.63
Standard Chartered Bank (Taiwan)	468,878	1,503	260,490	958	4,875	42,843	0.37	508.72
Taichung Commercial	561,224	2,022	434,498	1,842	6,338	41,337	0.42	344.14
Kings Town Bank	174,517	3,249	133,436	39	2,203	34,504	0.03	5,667.76
HSBC Bank(Taiwan)	411,232	3,307	234,612	147	3,084	46,594	0.06	2,098.52
Bank of Taipei	64,896	57	46,200	42	547	5,245	0.09	1,311.80
Hwatai Bank	130,170	41	87,065	2,054	1,308	9,423	2.36	63.68
Shin Kong Commercial Bank	686,943	2,376	517,718	1,346	6,435	50,906	0.26	478.26
Sunny Bank	361,048	1,442	275,556	750	3,271	25,091	0.27	436.17
Bank of Panhsin	208,295	132	144,510	1,876	1,880	13,475	1.30	100.20
Cota Commercial Bank	143,661	654	117,636	266	1,871	8,922	0.23	704.45
Union Bank of Taiwan	439,972	1,546	292,045	551	3,398	36,600	0.19	616.54
Far Eastern International Bank	470,699	1,886	351,813	968	4,910	41,471	0.28	507.15
Yuanta Bank	743,766	3,483	484,321	1,168	6,297	58,947	0.24	539.11
Sinopac Bank	1,189,327	5,153	887,810	3,053	12,240	121,648	0.34	400.88
E. Sun Commercial Bank, Ltd.	1,634,403	8,689	1,171,069	2,508	13,968	140,556	0.21	556.89
KGI Bank	353,994	2,078	280,363	782	3,774	59,689	0.28	482.71
DBS Bank (Taiwan) Ltd	279,640	371	217,904	1,568	3,020	31,648	0.72	192.54
Taishin International	1,172,580	6,567	941,735	2,511	12,700	119,644	0.27	505.87
Ta Chong Bank Ltd.	368,721	1,328	277,285	773	3,650	44,189	0.28	471.99
Jih Sun International	183,642	574	143,617	625	1,869	19,920	0.43	299.25
EnTie Commercial Bank	255,592	883	188,906	1,507	2,659	30,084	0.80	176.46
Chinatrust Commercial Bank	2,246,647	16,858	1,560,349	3,970	21,372	265,653	0.25	538.28
Total	36,350,331	161,296	26,470,785	78,691	358,481	3,339,586	0.30	455.56

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.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.