

Assets Quality Analysis of Domestic Banks

October 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	3,923,425	8,059	2,263,119	7,117	36,325	286,072	0.31	510.40
Land Bank of Taiwan	2,449,663	10,963	1,914,968	3,595	28,570	143,262	0.19	794.82
Taiwan Cooperative	2,596,667	13,674	2,012,066	7,639	23,852	199,425	0.38	312.22
First Commercial Bank	1,999,783	18,285	1,576,459	3,980	19,322	193,090	0.25	485.46
Hua Nan Commercial	2,069,749	11,794	1,603,638	5,236	18,604	173,995	0.33	355.30
Chang Hwa Commercial Bank	1,672,033	12,367	1,366,739	4,288	16,410	144,041	0.31	382.69
The Shanghai Commercial & Savings	848,100	12,198	640,393	1,985	9,285	123,152	0.31	467.76
Taipei Fubon Bank	1,770,081	17,362	1,166,781	2,150	15,470	179,129	0.18	719.41
Cathay United Bank	2,088,622	20,452	1,475,073	2,524	21,897	177,375	0.17	867.72
The Export-Import Bank of ROC	0	639	107,779	68	1,181	29,416	0.06	1,726.07
Bank of Kaohsiung	218,776	653	172,948	871	1,958	14,301	0.50	224.91
Mega International Commercial Bank	2,317,837	22,706	1,728,437	3,607	28,859	264,926	0.21	800.02
Citibank Taiwan Ltd.	609,117	10,452	297,416	1,392	5,612	100,172	0.47	403.12
ANZ Bank (Taiwan) Limited.	121,272	125	76,437	418	1,441	25,607	0.55	344.65
O-Bank	174,775	1,305	160,515	556	2,360	29,475	0.35	424.75
Taiwan Business Bank	1,335,943	5,817	1,116,136	4,182	12,475	75,260	0.37	298.28
Standard Chartered Bank (Taiwan)	451,671	2,546	264,397	1,073	4,700	43,859	0.41	438.19
Taichung Commercial	561,900	3,525	434,149	2,119	6,413	42,682	0.49	302.61
Kings Town Bank	180,063	5,355	141,965	34	2,128	36,815	0.02	6,188.31
HSBC Bank(Taiwan)	450,662	4,753	246,706	201	3,231	47,902	0.08	1,609.27
Bank of Taipei	66,248	163	45,621	21	550	5,305	0.04	2,681.40
Hwatai Bank	125,464	40	83,863	2,114	1,382	10,655	2.52	65.38
Shin Kong Commercial Bank	687,118	4,078	525,923	1,392	6,619	52,147	0.26	475.62
Sunny Bank	369,779	2,368	278,538	801	3,295	26,583	0.29	411.17
Bank of Panhsin	208,888	329	143,891	1,762	2,015	13,645	1.22	114.34
Cota Commercial Bank	141,752	917	116,841	273	1,859	10,155	0.23	680.90
Union Bank of Taiwan	447,723	2,758	305,774	598	3,558	47,727	0.20	595.41
Far Eastern International Bank	456,536	3,175	361,358	1,013	5,036	42,676	0.28	497.02
Yuanta Bank	738,704	6,252	485,524	1,179	6,411	61,650	0.24	543.87
Sinopac Bank	1,148,818	7,430	891,209	3,019	12,326	124,130	0.34	408.27
E. Sun Commercial Bank, Ltd.	1,660,552	14,787	1,194,735	2,916	14,223	145,143	0.24	487.75
KGI Bank	367,517	4,183	301,999	724	4,057	61,424	0.24	560.68
DBS Bank (Taiwan) Ltd	310,773	478	236,348	1,839	3,154	31,704	0.78	171.47
Taishin International	1,216,166	11,050	969,069	2,140	12,911	123,541	0.22	603.41
Ta Chong Bank Ltd.	355,228	387	268,362	697	3,689	43,132	0.26	529.59
Jih Sun International	187,747	885	150,144	729	1,975	20,351	0.49	270.73
EnTie Commercial Bank	266,354	2,332	185,958	1,515	2,949	31,677	0.81	194.69
Chinatrust Commercial Bank	2,305,940	27,579	1,661,432	3,653	22,455	274,264	0.22	614.70
Total	36,901,446	272,221	26,972,714	79,420	368,559	3,455,862	0.29	464.06

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.