

## Assets Quality Analysis of Domestic Banks

November 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	3,933,360	9,625	2,289,870	7,563	35,602	287,443	0.33	470.72
Land Bank of Taiwan	2,454,787	11,764	1,925,833	4,166	28,595	144,326	0.22	686.39
Taiwan Cooperative	2,601,363	14,584	2,023,633	7,271	24,307	200,316	0.36	334.31
First Commercial Bank	1,983,731	19,295	1,571,581	4,811	19,894	193,805	0.31	413.49
Hua Nan Commercial	2,081,433	12,336	1,588,642	5,280	19,295	174,430	0.33	365.45
Chang Hwa Commercial Bank	1,662,776	13,425	1,352,173	4,651	16,556	144,878	0.34	355.97
The Shanghai Commercial & Savings	852,154	13,364	636,683	2,090	9,339	123,477	0.33	446.86
Taipei Fubon Bank	1,803,166	18,694	1,182,010	2,167	15,735	179,729	0.18	726.02
Cathay United Bank	2,075,666	21,205	1,456,549	2,426	22,491	177,740	0.17	927.00
The Export-Import Bank of ROC	0	702	107,165	68	1,177	29,419	0.06	1,729.01
Bank of Kaohsiung	220,626	709	175,776	910	1,993	14,361	0.52	218.96
Mega International Commercial Bank	2,361,475	23,675	1,747,431	4,416	30,229	265,481	0.25	684.60
Citibank Taiwan Ltd.	628,637	11,683	301,987	1,248	5,459	101,195	0.41	437.30
ANZ Bank (Taiwan) Limited.	128,701	230	78,732	395	1,385	25,703	0.50	351.00
O-Bank	177,827	1,309	162,244	556	2,462	29,479	0.34	443.15
Taiwan Business Bank	1,336,637	5,945	1,092,394	4,007	12,778	75,363	0.37	318.88
Standard Chartered Bank (Taiwan)	464,717	2,689	264,449	891	4,560	43,996	0.34	511.99
Taichung Commercial	564,533	3,916	433,239	1,836	6,047	43,016	0.42	329.34
Kings Town Bank	179,028	5,875	142,061	36	2,199	36,769	0.03	6,158.82
HSBC Bank(Taiwan)	489,700	5,132	248,882	204	3,258	48,223	0.08	1,598.04
Bank of Taipei	66,205	201	46,663	54	555	5,305	0.12	1,034.02
Hwatai Bank	124,682	42	82,401	2,094	1,406	10,656	2.54	67.12
Shin Kong Commercial Bank	689,366	4,484	527,610	1,388	6,700	52,480	0.26	482.69
Sunny Bank	370,465	2,627	285,551	817	3,337	26,877	0.29	408.42
Bank of Panhsin	207,072	350	145,446	1,772	2,039	14,426	1.22	115.03
Cota Commercial Bank	141,516	987	116,762	284	1,859	10,219	0.24	654.04
Union Bank of Taiwan	447,746	3,060	313,692	604	3,572	47,816	0.19	591.76
Far Eastern International Bank	468,522	3,238	358,670	1,237	5,016	42,713	0.34	405.69
Yuanta Bank	733,472	6,946	486,246	1,207	6,361	62,288	0.25	527.07
Sinopac Bank	1,161,176	8,218	886,675	3,102	12,394	124,679	0.35	399.51
E. Sun Commercial Bank, Ltd.	1,676,129	16,132	1,195,382	2,892	14,243	146,093	0.24	492.53
KGI Bank	376,685	4,492	302,235	622	3,973	61,399	0.21	638.24
DBS Bank (Taiwan) Ltd	306,335	450	238,534	1,904	3,222	31,663	0.80	169.25
Taishin International	1,221,101	12,061	974,323	2,128	12,949	124,351	0.22	608.43
Ta Chong Bank Ltd.	352,167	690	253,967	684	3,705	43,288	0.27	541.55
Jih Sun International	192,953	998	152,309	725	2,007	20,545	0.48	276.67
EnTie Commercial Bank	264,566	2,510	185,796	1,174	2,654	31,827	0.63	226.14
Chinatrust Commercial Bank	2,327,339	32,086	1,662,654	3,638	22,788	278,456	0.22	626.44
<b>Total</b>	<b>37,127,811</b>	<b>295,729</b>	<b>26,996,251</b>	<b>81,318</b>	<b>372,141</b>	<b>3,474,231</b>	<b>0.30</b>	<b>457.64</b>

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.