

Assets Quality Analysis of Domestic Banks

February 2018

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 | 3,929,568 | 1,537 | 2,399,269 | 6,904 | 33,187 | 298,242 | 0.29 | 480.71 |
| Land Bank of Taiwan | 2,538,416 | 2,120 | 1,899,312 | 3,703 | 27,868 | 149,123 | 0.19 | 752.57 |
| Taiwan Cooperative | 2,614,386 | 2,700 | 2,024,667 | 6,004 | 25,472 | 202,418 | 0.30 | 424.23 |
| First Commercial Bank | 2,018,510 | 3,376 | 1,587,315 | 7,750 | 20,310 | 199,513 | 0.49 | 262.07 |
| Hua Nan Commercial | 2,094,384 | 2,155 | 1,578,899 | 4,972 | 18,954 | 178,410 | 0.31 | 381.24 |
| Chang Hwa Commercial Bank | 1,677,419 | 2,400 | 1,379,101 | 4,321 | 16,540 | 150,127 | 0.31 | 382.75 |
| The Shanghai Commercial & Savings | 850,148 | 2,266 | 647,779 | 2,377 | 9,395 | 124,207 | 0.37 | 395.16 |
| Taipei Fubon Bank | 1,812,064 | 4,118 | 1,189,873 | 2,592 | 15,880 | 182,180 | 0.22 | 612.63 |
| Cathay United Bank | 2,088,019 | 5,170 | 1,469,574 | 3,229 | 22,816 | 184,912 | 0.22 | 706.66 |
| The Export-Import Bank of ROC | 0 | 111 | 106,676 | 65 | 1,110 | 29,263 | 0.06 | 1,710.78 |
| Bank of Kaohsiung | 231,701 | (219) | 174,916 | 1,330 | 2,107 | 13,980 | 0.76 | 158.41 |
| Mega International Commercial Bank | 2,318,134 | 4,579 | 1,774,679 | 2,303 | 28,597 | 276,826 | 0.13 | 1,241.56 |
| Citibank Taiwan Ltd. | 620,310 | 2,036 | 303,515 | 1,236 | 5,785 | 103,728 | 0.41 | 468.01 |
| ANZ Bank (Taiwan) Limited. | 61,437 | 59 | 29,332 | 187 | 739 | 25,935 | 0.64 | 395.86 |
| O-Bank | 198,034 | 171 | 166,731 | 22 | 2,346 | 28,919 | 0.01 | 10,786.07 |
| Taiwan Business Bank | 1,407,239 | 1,281 | 1,126,202 | 3,895 | 13,892 | 79,048 | 0.35 | 356.67 |
| Standard Chartered Bank (Taiwan) | 470,302 | 778 | 268,184 | 790 | 4,640 | 44,646 | 0.29 | 587.65 |
| Taichung Commercial | 565,183 | 614 | 433,081 | 2,055 | 6,430 | 44,247 | 0.47 | 312.92 |
| Kings Town Bank | 179,526 | 924 | 146,175 | 58 | 2,255 | 37,505 | 0.04 | 3,891.51 |
| HSBC Bank(Taiwan) | 484,036 | 1,474 | 264,655 | 188 | 3,464 | 49,346 | 0.07 | 1,843.60 |
| Bank of Taipei | 68,626 | 15 | 47,721 | 70 | 576 | 5,343 | 0.15 | 823.10 |
| Hwatai Bank | 125,680 | 5 | 80,769 | 1,398 | 1,423 | 9,412 | 1.73 | 101.77 |
| Shin Kong Commercial Bank | 728,613 | 880 | 530,833 | 1,287 | 7,085 | 52,770 | 0.24 | 550.31 |
| Sunny Bank | 388,531 | 573 | 297,579 | 461 | 3,465 | 27,456 | 0.15 | 751.87 |
| Bank of Panhsin | 209,770 | (3) | 149,653 | 1,671 | 1,903 | 14,373 | 1.12 | 113.89 |
| Cota Commercial Bank | 143,762 | 120 | 114,835 | 448 | 1,839 | 10,379 | 0.39 | 410.05 |
| Union Bank of Taiwan | 451,931 | 447 | 323,708 | 418 | 3,479 | 48,212 | 0.13 | 833.00 |
| Far Eastern International Bank | 475,500 | 391 | 358,763 | 973 | 4,840 | 43,148 | 0.27 | 497.28 |
| Yuanta Bank | 1,070,681 | 1,571 | 715,957 | 1,805 | 12,439 | 113,755 | 0.25 | 689.22 |
| Sinopac Bank | 1,141,414 | 1,677 | 863,895 | 2,572 | 12,227 | 126,613 | 0.30 | 475.39 |
| E. Sun Commercial Bank, Ltd. | 1,713,580 | 3,840 | 1,217,918 | 2,932 | 14,507 | 150,725 | 0.24 | 494.70 |
| KGI Bank | 392,547 | 971 | 308,904 | 666 | 4,063 | 61,181 | 0.22 | 610.52 |
| DBS Bank (Taiwan) Ltd | 392,098 | 217 | 270,825 | 1,779 | 3,667 | 32,101 | 0.66 | 206.11 |
| Taishin International | 1,243,172 | 2,229 | 993,797 | 2,355 | 12,693 | 126,754 | 0.24 | 539.03 |
| Jih Sun International | 195,100 | 191 | 153,990 | 519 | 2,090 | 21,244 | 0.34 | 402.63 |
| EnTie Commercial Bank | 265,394 | 287 | 187,423 | 1,437 | 2,872 | 32,417 | 0.77 | 199.89 |
| Chinatrust Commercial Bank | 2,414,706 | 6,766 | 1,678,478 | 3,426 | 22,076 | 286,064 | 0.20 | 644.42 |
| Total | 37,579,920 | 57,828 | 27,264,982 | 78,197 | 373,029 | 3,564,523 | 0.29 | 477.04 |

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.