

Assets Quality Analysis of Domestic Banks

March 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	3,926,221	2,304	2,434,892	6,531	32,791	298,479	0.27	502.09
Land Bank of Taiwan	2,521,530	3,247	1,915,437	3,716	27,656	150,100	0.19	744.21
Taiwan Cooperative	2,614,123	4,060	2,077,730	6,672	25,641	204,902	0.32	384.33
First Commercial Bank	2,015,068	5,106	1,612,144	6,392	19,030	200,801	0.40	297.73
Hua Nan Commercial	2,105,661	3,357	1,584,498	4,046	19,138	179,254	0.26	473.00
Chang Hwa Commercial Bank	1,681,548	3,662	1,385,131	4,262	16,561	151,407	0.31	388.55
The Shanghai Commercial & Savings	879,120	3,502	648,288	2,043	9,117	124,241	0.32	446.30
Taipei Fubon Bank	1,796,276	5,851	1,215,098	2,573	16,144	183,795	0.21	627.57
Cathay United Bank	2,091,135	6,690	1,489,655	2,917	22,701	186,235	0.20	778.33
The Export-Import Bank of ROC	0	168	106,047	65	1,119	29,278	0.06	1,725.96
Bank of Kaohsiung	231,088	(79)	175,227	1,343	2,153	14,196	0.77	160.26
Mega International Commercial Bank	2,335,977	7,488	1,784,466	1,948	28,681	278,784	0.11	1,472.61
Citibank Taiwan Ltd.	598,332	3,062	305,116	1,124	5,764	104,565	0.37	512.74
ANZ Bank (Taiwan) Limited.	57,035	162	30,746	186	657	26,027	0.61	353.29
O-Bank	195,569	238	166,895	129	2,344	28,968	0.08	1,814.99
Taiwan Business Bank	1,401,399	2,081	1,124,702	3,964	13,669	79,783	0.35	344.83
Standard Chartered Bank (Taiwan)	458,171	1,021	270,205	768	4,703	44,792	0.28	612.67
Taichung Commercial	568,372	913	431,342	1,861	6,216	44,582	0.43	334.08
Kings Town Bank	178,190	1,430	147,174	55	2,297	37,780	0.04	4,207.15
HSBC Bank(Taiwan)	492,732	2,147	273,478	209	3,566	49,866	0.08	1,702.99
Bank of Taipei	68,834	34	47,961	69	575	5,365	0.14	830.84
Hwatai Bank	126,870	13	81,240	1,393	1,347	9,494	1.71	96.72
Shin Kong Commercial Bank	725,061	1,437	533,457	1,290	7,161	53,275	0.24	555.25
Sunny Bank	393,967	863	301,404	516	3,508	27,641	0.17	680.43
Bank of Panhsin	211,408	29	148,471	1,709	1,864	14,419	1.15	109.05
Cota Commercial Bank	144,881	207	115,787	506	1,853	10,459	0.44	365.85
Union Bank of Taiwan	453,780	718	325,428	440	3,520	48,734	0.14	800.40
Far Eastern International Bank	487,774	776	365,399	924	4,785	43,466	0.25	518.10
Yuanta Bank	1,058,340	2,551	711,792	1,854	12,385	114,573	0.26	668.10
Sinopac Bank	1,160,970	2,455	855,387	2,418	12,020	127,425	0.28	497.02
E. Sun Commercial Bank, Ltd.	1,725,425	5,428	1,226,919	2,991	14,623	152,042	0.24	488.96
KGI Bank	411,198	638	317,358	670	4,136	60,837	0.21	617.68
DBS Bank (Taiwan) Ltd	421,215	332	271,002	1,754	3,669	32,203	0.65	209.19
Taishin International	1,250,117	3,158	998,441	2,459	12,975	127,888	0.25	527.71
Jih Sun International	191,769	243	154,611	431	2,004	21,314	0.28	464.85
EnTie Commercial Bank	265,804	604	189,369	1,815	2,915	32,556	0.96	160.63
Chinatrust Commercial Bank	2,392,037	10,142	1,626,483	3,350	21,932	289,260	0.21	654.69
Total	37,636,995	86,040	27,448,780	75,389	371,221	3,588,785	0.27	492.41

Note:

1:Inclusion: 37 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.