

Assets Quality Analysis of Domestic Banks

June 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	3,991,522	4,946	2,324,798	6,643	35,124	306,137	0.29	528.70
Land Bank of Taiwan	2,572,325	6,819	1,961,015	4,118	27,967	153,844	0.21	679.13
Taiwan Cooperative	2,702,913	8,532	2,103,274	7,399	24,765	203,319	0.35	334.69
First Commercial Bank	2,136,757	10,526	1,637,194	6,104	19,626	196,945	0.37	321.54
Hua Nan Commercial	2,129,707	7,896	1,609,167	3,025	19,279	178,084	0.19	637.25
Chang Hwa Commercial Bank	1,674,589	7,472	1,386,692	5,488	16,617	150,858	0.40	302.79
The Shanghai Commercial & Savings	871,983	7,701	670,343	1,806	9,156	122,634	0.27	506.93
Taipei Fubon Bank	1,801,970	12,089	1,242,318	2,460	16,453	178,232	0.20	668.83
Cathay United Bank	2,118,874	13,146	1,501,108	2,949	23,257	191,034	0.20	788.69
The Export-Import Bank of ROC	0	332	108,845	65	1,235	31,385	0.06	1,904.84
Bank of Kaohsiung	236,670	150	180,362	1,408	2,145	14,235	0.78	152.39
Mega International Commercial Bank	2,380,669	14,583	1,850,512	2,989	29,896	273,129	0.16	1,000.05
Citibank Taiwan Ltd.	589,210	6,448	314,220	1,258	5,929	97,595	0.40	471.39
ANZ Bank (Taiwan) Limited.	39,039	264	25,535	134	580	26,094	0.53	431.19
O-Bank	212,293	662	179,400	135	2,477	28,839	0.08	1,832.47
Taiwan Business Bank	1,383,634	4,685	1,102,740	3,661	12,844	81,202	0.33	350.87
Standard Chartered Bank (Taiwan)	463,502	1,915	275,150	775	4,705	44,163	0.28	607.11
Taichung Commercial	582,931	2,128	449,275	1,655	6,260	44,213	0.37	378.28
Kings Town Bank	182,639	2,844	157,477	36	2,431	36,206	0.02	6,757.87
HSBC Bank(Taiwan)	546,120	3,803	280,670	212	3,711	49,008	0.08	1,751.56
Bank of Taipei	69,247	94	48,284	63	578	5,279	0.13	916.58
Hwatai Bank	124,168	24	84,924	1,440	1,461	9,496	1.70	101.45
Shin Kong Commercial Bank	728,565	3,005	548,267	1,295	7,283	53,906	0.24	562.33
Sunny Bank	403,212	1,743	308,065	575	3,581	28,134	0.19	622.66
Bank of Panhsin	214,651	180	150,521	1,930	1,948	14,538	1.28	100.92
Cota Commercial Bank	146,441	461	117,826	594	1,871	10,476	0.50	314.86
Union Bank of Taiwan	458,760	1,711	328,663	444	3,674	49,168	0.13	828.37
Far Eastern International Bank	497,012	1,859	383,262	956	4,982	43,028	0.25	521.29
Yuanta Bank	1,071,482	5,782	720,564	1,649	11,806	112,124	0.23	716.11
Sinopac Bank	1,130,720	5,454	872,924	2,334	12,255	124,694	0.27	525.03
E. Sun Commercial Bank, Ltd.	1,731,971	10,528	1,253,518	3,023	14,988	150,267	0.24	495.72
KGI Bank	425,674	1,665	335,107	659	4,244	58,217	0.20	643.72
DBS Bank (Taiwan) Ltd	388,344	664	279,749	1,603	3,697	32,130	0.57	230.59
Taishin International	1,242,046	6,638	1,005,858	2,528	13,390	126,483	0.25	529.78
Jih Sun International	194,601	541	159,133	443	2,057	21,011	0.28	463.78
EnTie Commercial Bank	263,451	1,233	193,571	1,598	2,973	32,076	0.83	186.10
Chinatrust Commercial Bank	2,422,854	18,022	1,654,857	3,381	23,414	280,287	0.20	692.44
Total	38,130,544	176,544	27,805,189	76,837	378,662	3,558,468	0.28	492.81

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.