

## Assets Quality Analysis of Domestic Banks

December 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	4,025,532	11,352	2,596,415	5,507	39,387	310,204	0.21	715.21
Land Bank of Taiwan	2,618,160	12,149	1,996,007	3,784	30,206	157,193	0.19	798.31
Taiwan Cooperative Bank	2,729,888	16,943	2,076,767	5,850	26,231	209,930	0.28	448.38
First Commercial Bank	2,163,827	20,665	1,703,155	5,449	21,229	205,160	0.32	389.64
Hua Nan Commercial Bank	2,158,202	16,005	1,643,503	2,403	20,512	184,624	0.15	853.48
Chang Hwa Commercial Bank	1,678,832	14,707	1,336,393	4,316	16,263	156,815	0.32	376.83
The Shanghai Commercial & Savings Bank	913,385	15,676	691,524	1,754	9,456	131,288	0.25	539.06
Taipei Fubon Bank	1,798,179	21,646	1,250,729	2,120	16,632	185,799	0.17	784.68
Cathay United Bank	2,190,533	24,024	1,557,421	2,563	23,879	201,764	0.16	931.56
The Export-Import Bank of ROC	0	670	113,350	6	1,339	32,060	0.01	23,087.89
Bank of Kaohsiung	223,387	488	183,455	1,495	2,211	14,416	0.81	147.92
Mega International Commercial Bank	2,297,688	26,683	1,877,301	2,670	29,910	282,992	0.14	1,120.04
Citibank Taiwan Ltd.	592,152	12,958	323,784	1,351	6,126	103,417	0.42	453.32
ANZ Bank (Taiwan) Limited.	56,025	85	23,080	135	356	25,644	0.59	263.11
O-Bank	240,461	1,138	182,059	27	2,658	32,019	0.02	9,722.99
Taiwan Business Bank	1,367,190	9,059	1,087,923	3,308	13,034	85,010	0.30	394.08
Standard Chartered Bank (Taiwan)	510,634	2,808	282,253	657	4,821	45,146	0.23	734.06
Taichung Commercial Bank	589,718	4,633	458,216	2,054	6,532	47,810	0.45	317.95
Kings Town Bank	188,715	3,505	154,597	34	2,367	35,184	0.02	6,863.24
HSBC Bank(Taiwan)	482,413	6,086	298,240	172	3,897	50,927	0.06	2,264.36
Bank of Taipei	69,292	221	47,958	143	562	5,396	0.30	391.97
Hwatai Bank	124,299	63	89,087	1,105	1,288	9,519	1.24	116.58
Shin Kong Commercial Bank	741,944	6,233	566,160	1,280	7,297	59,538	0.23	570.15
Sunny Bank	414,352	3,091	314,519	571	3,770	30,196	0.18	659.86
Bank of Panhsin	215,526	449	154,477	1,318	1,915	15,437	0.85	145.37
Cota Commercial Bank	149,642	900	116,698	580	1,716	10,842	0.50	295.71
Union Bank of Taiwan	519,727	3,300	330,691	401	3,853	49,767	0.12	959.79
Far Eastern International Bank	508,597	4,047	384,923	912	5,235	44,743	0.24	573.79
Yuanta Bank	1,058,278	10,005	732,420	1,540	11,732	115,640	0.21	761.61
Sinopac Bank	1,181,557	10,917	917,692	2,275	12,766	129,065	0.25	561.17
E. Sun Commercial Bank, Ltd.	1,859,800	20,098	1,324,560	3,080	16,137	158,293	0.23	523.85
KGI Bank	421,867	2,881	340,214	574	4,334	58,366	0.17	755.59
DBS Bank (Taiwan) Ltd	398,038	1,155	259,794	1,449	3,570	32,554	0.56	246.40
Taishin International Bank	1,289,422	11,651	1,032,486	1,809	13,723	140,547	0.18	758.58
Jih Sun International Bank	199,508	1,061	159,467	413	2,058	21,504	0.26	497.90
EnTie Commercial Bank	264,362	2,845	193,871	1,483	2,761	33,310	0.77	186.11
Chinatrust Commercial Bank	2,493,360	34,026	1,738,225	3,846	24,049	295,739	0.22	625.25
<b>Total</b>	38,734,491	334,227	28,539,414	68,437	393,812	3,707,860	0.24	575.44

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.