

## Assets Quality Analysis of Domestic Banks

Oct. 2016

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                     | 3,877,208         | 18,475            | 2,374,432         | 6,651               | 30,988           | 274,063          | 0.28                          | 465.90             |
| Land Bank of Taiwan                | 2,300,198         | 11,140            | 1,810,888         | 4,041               | 27,810           | 134,691          | 0.22                          | 688.13             |
| Taiwan Cooperative                 | 2,557,428         | 12,189            | 1,960,838         | 7,570               | 21,784           | 190,111          | 0.39                          | 287.77             |
| First Commercial Bank              | 1,934,552         | 17,247            | 1,518,198         | 3,066               | 18,137           | 188,742          | 0.20                          | 591.53             |
| Hua Nan Commercial                 | 2,068,412         | 12,411            | 1,560,178         | 4,570               | 18,309           | 161,394          | 0.29                          | 400.64             |
| Chang Hwa Commercial Bank          | 1,575,644         | 12,003            | 1,315,520         | 3,603               | 15,621           | 136,592          | 0.27                          | 433.59             |
| The Shanghai Commercial & Savings  | 769,777           | 11,220            | 566,242           | 1,784               | 9,368            | 116,530          | 0.32                          | 525.03             |
| Taipei Fubon Bank                  | 1,618,795         | 15,855            | 1,117,466         | 2,416               | 14,388           | 174,396          | 0.22                          | 595.64             |
| Cathay United Bank                 | 2,013,892         | 17,066            | 1,316,754         | 2,312               | 18,995           | 156,057          | 0.18                          | 821.65             |
| The Export-Import Bank of ROC      | 0                 | 480               | 102,103           | 218                 | 1,039            | 24,306           | 0.21                          | 477.39             |
| Bank of Kaohsiung                  | 227,397           | 586               | 173,601           | 974                 | 2,083            | 12,516           | 0.56                          | 213.84             |
| Mega International Commercial Bank | 2,171,328         | 20,416            | 1,729,787         | 1,958               | 24,852           | 256,387          | 0.11                          | 1,269.28           |
| Citibank Taiwan Ltd.               | 669,592           | 8,404             | 282,960           | 1,227               | 4,766            | 95,438           | 0.43                          | 388.42             |
| ANZ Bank (Taiwan) Limited.         | 134,723           | 738               | 104,607           | 489                 | 1,798            | 25,962           | 0.47                          | 367.58             |
| China Development Industrial Bank  | 0                 | 1,379             | 0                 | 0                   | 0                | 69,049           | 0.00                          | 0.00               |
| Industrial Bank Of                 | 163,812           | 1,645             | 136,303           | 358                 | 2,299            | 29,565           | 0.26                          | 642.39             |
| Taiwan Business Bank               | 1,277,880         | 5,296             | 1,041,079         | 4,798               | 11,562           | 70,838           | 0.46                          | 240.97             |
| Standard Chartered Bank (Taiwan)   | 454,389           | 820               | 267,918           | 1,874               | 5,059            | 42,258           | 0.70                          | 269.92             |
| Taichung Commercial                | 524,915           | 3,353             | 417,567           | 2,624               | 6,494            | 41,336           | 0.63                          | 247.48             |
| Kings Town Bank                    | 172,681           | 4,602             | 127,045           | 31                  | 2,027            | 32,763           | 0.02                          | 6,633.22           |
| HSBC Bank(Taiwan)                  | 400,032           | 4,291             | 230,477           | 69                  | 2,846            | 49,759           | 0.03                          | 4,117.05           |
| Bank of Taipei                     | 63,192            | 170               | 44,200            | 79                  | 522              | 5,212            | 0.18                          | 656.93             |
| Hwatai Bank                        | 131,383           | 156               | 90,933            | 1,062               | 1,134            | 9,680            | 1.17                          | 106.71             |
| Shin Kong Commercial Bank          | 670,931           | 4,388             | 490,505           | 1,294               | 6,183            | 49,071           | 0.26                          | 477.78             |
| Sunny Bank                         | 341,294           | 2,439             | 255,675           | 194                 | 2,814            | 22,494           | 0.08                          | 1,451.15           |
| Bank of Panhsin                    | 203,186           | 585               | 141,358           | 1,850               | 1,890            | 13,551           | 1.31                          | 102.18             |
| Cota Commercial Bank               | 137,140           | 701               | 112,324           | 383                 | 2,081            | 8,483            | 0.34                          | 543.06             |
| Union Bank of Taiwan               | 432,292           | 2,855             | 278,542           | 258                 | 3,099            | 36,543           | 0.09                          | 1,202.92           |
| Far Eastern International Bank     | 440,568           | 3,121             | 346,537           | 931                 | 4,602            | 40,744           | 0.27                          | 494.22             |
| Yuanta Bank                        | 698,212           | 5,595             | 479,226           | 993                 | 6,429            | 58,032           | 0.21                          | 647.44             |
| Sinopac Bank                       | 1,178,941         | 6,629             | 858,714           | 2,927               | 11,540           | 119,625          | 0.34                          | 394.27             |
| E. Sun Commercial Bank, Ltd.       | 1,485,101         | 13,874            | 1,085,825         | 2,104               | 12,883           | 125,045          | 0.19                          | 612.16             |
| KGI Bank                           | 355,070           | 3,896             | 252,352           | 882                 | 3,357            | 59,060           | 0.35                          | 380.57             |
| DBS Bank (Taiwan) Ltd              | 267,328           | 192               | 206,527           | 1,761               | 3,059            | 31,756           | 0.85                          | 173.70             |
| Taishin International              | 1,093,184         | 10,630            | 887,816           | 2,183               | 12,139           | 100,468          | 0.25                          | 556.09             |
| Ta Chong Bank Ltd.                 | 333,459           | 1,391             | 277,134           | 866                 | 3,988            | 43,284           | 0.31                          | 460.45             |
| Jih Sun International              | 189,519           | 545               | 140,627           | 346                 | 1,818            | 19,196           | 0.25                          | 525.44             |
| EnTie Commercial Bank              | 244,827           | 1,284             | 180,419           | 2,324               | 2,684            | 30,300           | 1.29                          | 115.52             |
| Chinatrust Commercial Bank         | 2,138,115         | 23,189            | 1,557,027         | 5,177               | 21,406           | 250,647          | 0.33                          | 413.45             |
| <b>Total</b>                       | <b>35,316,397</b> | <b>261,257</b>    | <b>25,839,705</b> | <b>76,248</b>       | <b>341,850</b>   | <b>3,305,945</b> | <b>0.30</b>                   | <b>448.34</b>      |

Note:

1:Inclusion: 39 domestic banks

2:Source : Provided by individual institution

3.Cosmos Bank, Taiwan has changed its name to KGI Bank since Jan. 2015.

4.China Development Industrial Bank transferred its commercial banking business to KGI Bank on May 1, 2015.