

Assets Quality Analysis of Domestic Banks

Jan. 2017

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	3,904,584	784	2,346,895	6,216	32,771	275,345	0.26	527.20
Land Bank of Taiwan	2,302,050	1,121	1,828,219	3,483	28,698	135,571	0.19	823.83
Taiwan Cooperative	2,533,803	1,230	1,953,680	7,058	23,627	191,411	0.36	334.78
First Commercial Bank	1,919,542	1,859	1,539,157	3,199	18,799	191,754	0.21	587.71
Hua Nan Commercial	2,053,133	1,083	1,571,572	4,140	18,753	163,814	0.26	452.96
Chang Hwa Commercial Bank	1,601,358	1,252	1,364,099	3,359	16,127	138,142	0.25	480.11
The Shanghai Commercial & Savings	780,811	1,171	587,893	1,736	9,228	120,656	0.30	531.59
Taipei Fubon Bank	1,644,892	2,318	1,122,789	2,258	14,614	176,228	0.20	647.32
Cathay United Bank	2,006,007	2,001	1,436,579	2,173	19,805	157,443	0.15	911.40
The Export-Import Bank of ROC	0	52	105,077	202	1,128	24,146	0.19	556.94
Bank of Kaohsiung	224,448	65	172,467	794	2,062	12,512	0.46	259.54
Mega International Commercial Bank	2,110,678	2,412	1,707,997	1,520	27,007	259,565	0.09	1,776.19
Citibank Taiwan Ltd.	587,384	996	285,523	1,266	5,334	97,220	0.44	421.46
ANZ Bank (Taiwan) Limited.	138,428	174	89,850	501	1,806	26,261	0.56	360.46
China Development Industrial Bank	0	(41)	0	0	0	69,827	0.00	0.00
Industrial Bank Of	160,982	154	146,840	22	2,168	29,477	0.01	10,024.99
Taiwan Business Bank	1,276,519	578	1,037,012	4,266	12,606	71,192	0.41	295.50
Standard Chartered Bank (Taiwan)	451,769	539	265,808	1,694	5,131	42,256	0.64	302.84
Taichung Commercial	548,752	341	432,188	2,382	6,245	41,619	0.55	262.14
Kings Town Bank	172,810	463	126,794	30	2,032	33,349	0.02	6,809.08
HSBC Bank(Taiwan)	401,193	709	236,235	116	3,081	50,342	0.05	2,648.76
Bank of Taipei	63,843	4	45,543	58	544	5,210	0.13	943.21
Hwatai Bank	130,033	15	89,395	1,198	1,300	9,527	1.34	108.59
Shin Kong Commercial Bank	668,467	357	504,645	1,322	6,467	49,489	0.26	489.18
Sunny Bank	346,805	270	265,523	236	3,098	24,300	0.09	1,312.49
Bank of Panhsin	202,997	16	139,176	1,146	1,773	13,337	0.82	154.67
Cota Commercial Bank	139,915	44	115,116	268	1,961	8,573	0.23	731.42
Union Bank of Taiwan	431,279	206	291,729	292	3,239	36,294	0.10	1,108.97
Far Eastern International Bank	451,353	236	358,314	701	5,035	41,190	0.20	717.85
Yuanta Bank	704,941	570	488,127	936	6,731	58,749	0.19	718.95
Sinopac Bank	1,202,121	997	893,676	3,131	12,328	120,232	0.35	393.71
E. Sun Commercial Bank, Ltd.	1,522,900	1,478	1,118,417	2,137	13,337	127,692	0.19	624.15
KGI Bank	308,712	474	262,131	825	3,506	59,708	0.31	424.79
DBS Bank (Taiwan) Ltd	273,038	205	199,662	1,941	3,156	31,973	0.97	162.58
Taishin International	1,139,257	1,081	903,613	2,326	13,021	121,053	0.26	559.77
Ta Chong Bank Ltd.	369,987	96	277,630	656	4,089	43,755	0.24	622.84
Jih Sun International	185,233	146	148,018	359	1,895	19,158	0.24	527.55
EnTie Commercial Bank	249,374	172	181,585	1,782	2,637	30,603	0.98	147.97
Chinatrust Commercial Bank	2,171,075	4,457	1,522,312	4,881	21,587	255,999	0.32	442.27
Total	35,380,470	30,085	26,161,287	70,613	356,725	3,364,967	0.27	505.19

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.

5. 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.