

Assets Quality Analysis of Domestic Banks

April. 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	3,834,308	3,099	2,334,959	6,188	32,523	279,017	0.27	525.59
Land Bank of Taiwan	2,327,025	4,119	1,844,841	3,482	28,491	136,996	0.19	818.24
Taiwan Cooperative	2,523,556	4,934	1,952,988	7,981	22,877	194,721	0.41	286.64
First Commercial Bank	1,936,763	6,836	1,546,530	3,635	18,268	194,281	0.24	502.61
Hua Nan Commercial	2,075,234	3,631	1,586,282	5,719	18,001	165,823	0.36	314.76
Chang Hwa Commercial Bank	1,601,007	4,549	1,342,328	4,496	15,752	140,482	0.33	350.31
The Shanghai Commercial & Savings	814,178	4,363	593,834	1,992	9,344	121,607	0.34	469.20
Taipei Fubon Bank	1,673,285	6,472	1,155,253	2,336	14,965	168,831	0.20	640.63
Cathay United Bank	2,025,400	7,738	1,447,613	2,711	20,542	151,176	0.19	757.65
The Export-Import Bank of ROC	0	207	104,113	203	1,185	23,996	0.19	584.62
Bank of Kaohsiung	217,376	266	170,475	818	1,884	14,522	0.48	230.16
Mega International Commercial Bank	2,229,188	9,131	1,680,947	2,959	26,902	264,897	0.18	909.11
Citibank Taiwan Ltd.	588,906	3,980	293,323	1,235	5,288	99,920	0.42	428.05
ANZ Bank (Taiwan) Limited.	127,157	(365)	81,101	477	1,730	25,695	0.59	362.44
O-Bank	164,251	610	142,920	555	2,104	29,721	0.39	378.94
Taiwan Business Bank	1,306,525	2,312	1,045,155	4,273	12,266	72,208	0.41	287.07
Standard Chartered Bank (Taiwan)	451,440	1,451	267,900	1,605	5,052	43,008	0.60	314.79
Taichung Commercial	557,220	1,409	434,075	2,289	6,323	42,469	0.53	276.23
Kings Town Bank	173,654	1,933	126,683	37	2,061	34,838	0.03	5,617.19
HSBC Bank(Taiwan)	408,384	2,390	231,681	144	3,050	51,785	0.06	2,123.21
Bank of Taipei	63,338	25	45,414	59	545	5,228	0.13	928.28
Hwatai Bank	131,935	32	87,428	1,924	1,310	9,500	2.20	68.06
Shin Kong Commercial Bank	682,038	1,536	510,719	1,306	6,293	50,082	0.26	481.83
Sunny Bank	353,837	854	266,011	708	3,143	24,789	0.27	443.91
Bank of Panhsin	200,815	66	143,043	2,043	1,870	13,388	1.43	91.51
Cota Commercial Bank	141,137	375	117,128	332	1,875	8,842	0.28	564.51
Union Bank of Taiwan	435,270	1,022	294,088	499	3,353	37,020	0.17	671.56
Far Eastern International Bank	479,431	1,213	348,916	964	4,932	42,081	0.28	511.80
Yuanta Bank	729,296	2,310	483,630	1,059	6,218	60,310	0.22	587.33
Sinopac Bank	1,188,262	3,210	899,004	3,238	12,023	122,184	0.36	371.36
E. Sun Commercial Bank, Ltd.	1,579,566	5,812	1,146,898	2,454	13,645	126,822	0.21	556.10
KGI Bank	342,196	1,208	271,479	809	3,609	60,653	0.30	445.91
DBS Bank (Taiwan) Ltd	289,619	252	205,663	1,804	3,034	31,881	0.88	168.15
Taishin International	1,158,692	4,155	927,708	2,373	12,505	123,683	0.26	527.05
Ta Chong Bank Ltd.	372,981	590	274,412	777	3,966	44,240	0.28	510.28
Jih Sun International	185,559	356	146,045	621	1,882	19,517	0.43	303.15
EnTie Commercial Bank	251,854	784	182,829	1,787	2,715	31,085	0.98	151.93
Chinatrust Commercial Bank	2,248,381	11,024	1,571,094	4,503	22,004	259,823	0.29	488.69
Total	35,869,067	103,883	26,304,512	80,395	353,528	3,327,122	0.31	439.74

Note:

1:Inclusion: 38 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.