

Assets Quality Analysis of Domestic Banks
December 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	3,941,445	11,156	2,318,081	6,638	33,042	288,500	0.29	497.80
Land Bank of Taiwan	2,518,012	11,861	1,906,947	3,538	27,846	144,677	0.19	787.12
Taiwan Cooperative	2,627,673	14,884	2,019,276	6,834	25,041	200,102	0.34	366.39
First Commercial Bank	2,005,349	17,609	1,589,811	6,114	21,922	192,259	0.38	358.56
Hua Nan Commercial	2,113,832	13,034	1,601,280	5,443	19,314	174,801	0.34	354.81
Chang Hwa Commercial Bank	1,671,525	14,184	1,393,408	4,192	16,367	145,227	0.30	390.41
The Shanghai Commercial & Savings	853,078	14,499	639,450	2,065	9,320	122,528	0.32	451.22
Taipei Fubon Bank	1,842,773	18,736	1,214,271	2,112	16,142	179,831	0.17	764.46
Cathay United Bank	2,073,049	21,865	1,421,731	2,982	22,553	178,160	0.21	756.43
The Export-Import Bank of ROC	0	692	105,872	132	1,121	29,023	0.12	848.35
Bank of Kaohsiung	229,984	492	178,322	908	2,351	14,171	0.51	258.79
Mega International Commercial Bank	2,371,159	25,116	1,774,215	2,099	28,015	264,817	0.12	1,334.69
Citibank Taiwan Ltd.	567,705	12,534	309,291	1,291	5,671	101,784	0.42	439.29
ANZ Bank (Taiwan) Limited.	55,505	672	31,329	190	900	26,080	0.61	472.96
O-Bank	183,010	1,225	165,173	415	2,416	29,270	0.25	581.52
Taiwan Business Bank	1,372,838	5,716	1,123,976	3,712	12,158	75,096	0.33	327.57
Standard Chartered Bank (Taiwan)	505,978	2,587	267,509	981	4,708	43,834	0.37	480.15
Taichung Commercial	567,751	4,279	435,953	1,845	6,345	43,405	0.42	343.87
Kings Town Bank	180,723	6,400	145,186	34	2,238	36,961	0.02	6,555.68
HSBC Bank(Taiwan)	462,967	5,146	256,202	207	3,354	48,236	0.08	1,617.91
Bank of Taipei	68,717	217	46,989	65	576	5,296	0.14	885.97
Hwatai Bank	127,105	(1,213)	82,858	1,495	1,550	9,407	1.80	103.69
Shin Kong Commercial Bank	712,704	4,869	533,927	1,302	6,357	52,474	0.24	488.29
Sunny Bank	377,961	2,232	289,802	336	3,520	26,518	0.12	1,048.95
Bank of Panhsin	212,353	271	145,854	1,169	1,812	14,344	0.80	154.97
Cota Commercial Bank	144,343	1,062	116,661	280	1,859	10,285	0.24	663.58
Union Bank of Taiwan	450,553	3,329	322,026	383	3,392	48,058	0.12	884.70
Far Eastern International Bank	472,289	3,289	355,941	1,020	4,881	42,783	0.29	478.58
Yuanta Bank	733,481	7,446	483,241	1,065	6,358	62,808	0.22	597.06
Sinopac Bank	1,138,551	8,700	865,273	2,454	12,264	124,918	0.28	499.69
E. Sun Commercial Bank, Ltd.	1,694,745	17,121	1,203,976	2,821	14,503	147,083	0.23	514.13
KGI Bank	377,396	5,022	297,675	625	3,925	61,214	0.21	627.60
DBS Bank (Taiwan) Ltd	380,155	697	267,227	1,967	3,728	31,863	0.74	189.56
Taishin International	1,221,099	12,245	972,870	2,183	12,633	124,495	0.22	578.65
Ta Chong Bank Ltd.	350,990	109	245,485	655	3,646	42,483	0.27	556.98
Jih Sun International	194,087	1,053	152,748	681	2,058	20,660	0.45	302.11
EnTie Commercial Bank	264,870	2,700	185,973	1,156	2,654	31,931	0.62	229.52
Chinatrust Commercial Bank	2,356,151	34,088	1,590,443	3,318	21,715	279,633	0.21	654.39
Total	37,421,905	305,924	27,056,251	74,708	368,251	3,475,014	0.28	492.92

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.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.