

## Assets Quality Analysis of Domestic Banks

August 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	4,016,914	6,895	2,347,854	6,977	40,098	309,715	0.30	574.70
Land Bank of Taiwan	2,548,346	9,507	1,957,952	4,072	28,859	156,769	0.21	708.70
Taiwan Cooperative Bank	2,740,895	11,965	2,103,258	6,750	25,018	207,283	0.32	370.65
First Commercial Bank	2,165,120	14,618	1,637,152	5,848	19,920	201,463	0.36	340.61
Hua Nan Commercial Bank	2,142,969	11,328	1,591,100	2,866	19,379	181,605	0.18	676.09
Chang Hwa Commercial Bank	1,685,809	10,448	1,375,669	4,028	16,499	154,101	0.29	409.63
The Shanghai Commercial & Savings Bank	896,834	10,600	670,740	1,808	9,269	125,752	0.27	512.55
Taipei Fubon Bank	1,793,884	16,435	1,234,172	2,373	16,413	181,582	0.19	691.61
Cathay United Bank	2,179,569	18,931	1,535,183	3,085	23,912	196,168	0.20	775.05
The Export-Import Bank of ROC	0	455	110,551	0	1,280	31,898	0.00	0.00
Bank of Kaohsiung	230,577	264	179,247	1,629	2,125	14,358	0.91	130.42
Mega International Commercial Bank	2,306,060	19,655	1,841,929	3,388	30,805	277,920	0.18	909.29
Citibank Taiwan Ltd.	592,680	8,433	320,893	1,141	5,941	99,313	0.36	520.56
ANZ Bank (Taiwan) Limited.	63,995	162	23,519	136	536	25,994	0.58	395.54
O-Bank	230,483	914	176,884	138	2,530	29,104	0.08	1,834.78
Taiwan Business Bank	1,407,232	6,386	1,101,146	3,627	13,035	82,905	0.33	359.39
Standard Chartered Bank (Taiwan)	487,099	2,585	271,005	674	4,697	44,707	0.25	696.70
Taichung Commercial Bank	585,421	3,021	452,766	1,850	6,503	45,084	0.41	351.59
Kings Town Bank	183,472	3,924	159,512	37	2,400	37,465	0.02	6,520.40
HSBC Bank(Taiwan)	483,412	4,718	284,689	228	3,765	49,691	0.08	1,649.03
Bank of Taipei	68,596	140	48,655	96	579	5,334	0.20	602.34
Hwatai Bank	123,456	36	84,987	1,910	1,353	9,529	2.25	70.82
Shin Kong Commercial Bank	743,851	4,172	555,279	1,315	7,435	55,086	0.24	565.33
Sunny Bank	404,020	2,260	315,089	673	3,664	28,406	0.21	544.57
Bank of Panhsin	214,661	331	148,101	1,939	2,009	14,838	1.31	103.62
Cota Commercial Bank	148,759	624	117,040	624	1,874	10,622	0.53	300.37
Union Bank of Taiwan	471,307	2,508	339,754	466	3,787	49,899	0.14	812.55
Far Eastern International Bank	509,803	2,741	390,022	949	5,071	43,835	0.24	534.09
Yuanta Bank	1,070,254	8,011	714,297	1,615	11,682	114,146	0.23	723.47
Sinopac Bank	1,168,837	7,971	891,766	2,436	12,485	126,739	0.27	512.46
E. Sun Commercial Bank, Ltd.	1,775,964	14,295	1,286,845	3,103	15,413	153,520	0.24	496.67
KGI Bank	441,443	2,597	335,674	653	4,259	59,202	0.19	651.83
DBS Bank (Taiwan) Ltd	383,557	854	280,703	1,613	3,793	32,366	0.57	235.16
Taishin International Bank	1,301,686	8,861	1,053,021	1,996	13,568	128,468	0.19	679.81
Jih Sun International Bank	202,973	697	162,877	432	2,102	21,184	0.27	486.07
EnTie Commercial Bank	266,491	1,661	193,251	1,467	2,682	32,430	0.76	182.76
Chinatrust Commercial Bank	2,509,002	23,542	1,739,087	2,999	23,041	285,560	0.17	768.17
<b>Total</b>	<b>38,545,433</b>	<b>242,545</b>	<b>28,031,667</b>	<b>74,945</b>	<b>387,781</b>	<b>3,624,044</b>	<b>0.27</b>	<b>517.42</b>

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.