

## Assets Quality Analysis of Domestic Banks

October 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	4,064,395	8,852	2,455,501	6,584	40,116	309,129	0.27	609.34
Land Bank of Taiwan	2,570,192	11,081	1,979,204	3,854	29,392	157,251	0.19	762.61
Taiwan Cooperative Bank	2,690,944	14,910	2,086,684	6,861	25,114	208,335	0.33	366.03
First Commercial Bank	2,125,813	17,892	1,666,391	5,693	20,325	203,809	0.34	357.00
Hua Nan Commercial Bank	2,126,498	13,834	1,603,096	2,918	19,883	183,164	0.18	681.28
Chang Hwa Commercial Bank	1,684,245	12,518	1,375,046	4,382	16,695	154,973	0.32	381.00
The Shanghai Commercial & Savings Bank	925,627	12,977	690,175	1,824	9,421	129,459	0.26	516.47
Taipei Fubon Bank	1,779,621	19,644	1,232,067	2,363	16,381	184,144	0.19	693.19
Cathay United Bank	2,159,743	22,291	1,541,189	2,551	24,390	197,274	0.17	956.14
The Export-Import Bank of ROC	0	609	115,237	6	1,311	32,120	0.01	22,595.77
Bank of Kaohsiung	224,932	384	180,096	1,539	2,154	14,466	0.85	139.99
Mega International Commercial Bank	2,337,896	23,283	1,869,134	3,490	30,147	280,090	0.19	863.93
Citibank Taiwan Ltd.	611,227	10,545	320,224	1,371	6,121	101,057	0.43	446.48
ANZ Bank (Taiwan) Limited.	54,127	65	21,831	137	341	25,544	0.63	249.67
O-Bank	235,320	1,036	181,072	25	2,628	28,988	0.01	10,579.97
Taiwan Business Bank	1,362,463	7,838	1,097,663	3,547	12,883	84,067	0.32	363.23
Standard Chartered Bank (Taiwan)	495,550	2,896	273,477	669	4,792	44,937	0.24	716.47
Taichung Commercial Bank	581,519	3,677	455,044	2,377	6,488	45,557	0.52	272.91
Kings Town Bank	184,103	3,842	163,688	35	2,419	36,222	0.02	6,852.44
HSBC Bank(Taiwan)	465,454	5,686	277,902	215	3,703	50,492	0.08	1,725.90
Bank of Taipei	68,271	169	48,746	138	578	5,346	0.28	418.08
Hwatai Bank	123,802	49	84,905	1,368	1,446	9,493	1.61	105.72
Shin Kong Commercial Bank	746,140	5,166	563,889	1,345	7,619	58,537	0.24	566.55
Sunny Bank	401,913	2,730	315,478	729	3,728	29,733	0.23	511.16
Bank of Panhsin	215,981	391	153,834	1,862	1,952	14,865	1.21	104.81
Cota Commercial Bank	147,774	775	117,053	568	1,768	10,731	0.49	311.11
Union Bank of Taiwan	488,860	2,903	338,664	428	3,801	49,368	0.13	889.01
Far Eastern International Bank	503,048	3,415	392,046	965	5,097	44,267	0.25	528.34
Yuanta Bank	1,029,087	9,944	712,883	1,616	11,530	115,358	0.23	713.53
Sinopac Bank	1,171,230	9,615	907,139	2,299	12,395	127,881	0.25	539.07
E. Sun Commercial Bank, Ltd.	1,781,446	17,494	1,301,315	3,160	15,593	155,807	0.24	493.39
KGI Bank	429,993	3,212	333,792	619	4,259	58,529	0.19	687.67
DBS Bank (Taiwan) Ltd	394,282	724	272,738	1,569	3,658	32,199	0.58	233.06
Taishin International Bank	1,286,538	10,764	1,060,312	1,825	13,468	135,448	0.17	738.14
Jih Sun International Bank	197,833	905	162,475	389	2,085	21,368	0.24	535.91
EnTie Commercial Bank	262,348	2,208	192,767	1,476	2,734	32,729	0.77	185.25
Chinatrust Commercial Bank	2,503,479	28,889	1,777,496	4,132	23,799	287,436	0.23	575.99
<b>Total</b>	<b>38,431,692</b>	<b>293,215</b>	<b>28,320,255</b>	<b>74,929</b>	<b>390,215</b>	<b>3,660,173</b>	<b>0.26</b>	<b>520.78</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.