

**Assets Quality Analysis of Domestic Banks**  
May 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	3,885,356	3,917	2,306,363	6,451	33,005	280,769	0.28	511.61
Land Bank of Taiwan	2,343,649	5,145	1,831,426	3,477	28,665	138,124	0.19	824.46
Taiwan Cooperative	2,530,233	6,274	1,970,441	8,191	23,176	187,845	0.42	282.94
First Commercial Bank	1,936,016	8,902	1,556,507	3,714	18,477	196,662	0.24	497.51
Hua Nan Commercial	2,078,733	4,835	1,604,074	5,705	18,125	158,321	0.36	317.72
Chang Hwa Commercial Bank	1,591,080	5,854	1,350,729	4,425	15,838	141,836	0.33	357.91
The Shanghai Commercial & Savings	799,042	5,617	601,423	2,040	9,161	122,384	0.34	449.15
Taipei Fubon Bank	1,699,620	7,967	1,151,398	2,288	15,116	170,639	0.20	660.73
Cathay United Bank	2,030,133	9,552	1,437,696	2,811	20,866	152,734	0.20	742.31
The Export-Import Bank of ROC	0	275	105,971	203	1,245	24,048	0.19	614.13
Bank of Kaohsiung	214,473	337	169,347	845	1,836	14,603	0.50	217.33
Mega International Commercial Bank	2,262,828	11,478	1,700,837	2,992	27,327	254,431	0.18	913.28
Citibank Taiwan Ltd.	600,307	4,998	297,006	1,330	5,422	100,860	0.45	407.57
ANZ Bank (Taiwan) Limited.	119,915	(251)	76,914	477	1,725	25,787	0.62	361.72
O-Bank	158,443	702	146,829	555	2,160	29,989	0.38	389.04
Taiwan Business Bank	1,296,625	2,892	1,055,995	4,206	11,987	72,948	0.40	284.98
Standard Chartered Bank (Taiwan)	470,001	1,404	262,221	1,117	4,773	42,972	0.43	427.22
Taichung Commercial	558,760	1,689	434,666	2,507	6,535	42,676	0.58	260.61
Kings Town Bank	171,836	2,639	128,712	36	2,117	33,799	0.03	5,831.57
HSBC Bank(Taiwan)	413,252	2,833	236,134	144	3,093	46,182	0.06	2,142.14
Bank of Taipei	63,923	32	45,671	18	543	5,241	0.04	2,974.87
Hwatai Bank	131,732	35	87,201	2,169	1,342	9,511	2.49	61.90
Shin Kong Commercial Bank	676,355	1,941	509,682	1,325	6,375	50,500	0.26	481.29
Sunny Bank	355,806	1,126	269,766	724	3,190	24,765	0.27	440.73
Bank of Panhsin	205,178	88	145,539	1,917	1,918	13,436	1.32	100.04
Cota Commercial Bank	141,255	451	117,471	284	1,896	8,912	0.24	668.47
Union Bank of Taiwan	438,068	1,277	295,903	514	3,396	37,457	0.17	660.22
Far Eastern International Bank	474,012	1,421	350,393	949	4,901	42,340	0.27	516.42
Yuanta Bank	737,354	2,889	483,301	1,271	6,235	58,337	0.26	490.45
Sinopac Bank	1,185,024	3,999	898,049	3,327	12,231	122,907	0.37	367.64
E. Sun Commercial Bank, Ltd.	1,606,415	7,288	1,163,411	2,593	13,884	128,440	0.22	535.54
KGI Bank	343,761	1,534	278,892	798	3,687	59,533	0.29	461.86
DBS Bank (Taiwan) Ltd	278,140	333	208,707	1,591	2,930	31,601	0.76	184.15
Taishin International	1,169,874	5,317	934,782	2,530	12,629	124,734	0.27	499.23
Ta Chong Bank Ltd.	371,423	887	275,733	846	3,647	43,754	0.31	431.16
Jih Sun International	184,697	471	145,997	633	1,884	19,704	0.43	297.74
EnTie Commercial Bank	253,194	818	185,112	1,819	2,888	31,128	0.98	158.76
Chinatrust Commercial Bank	2,278,684	13,368	1,603,393	3,973	21,517	261,998	0.25	541.62
<b>Total</b>	36,055,198	130,334	26,423,695	80,796	355,745	3,311,907	0.31	440.30

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.