

Assets Quality Analysis of Domestic Banks

Dec. 2016

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	3,874,772	19,312	2,307,049	5,939	32,813	274,912	0.26	552.53
Land Bank of Taiwan	2,291,406	12,784	1,799,554	3,297	28,864	134,758	0.18	875.41
Taiwan Cooperative	2,570,183	14,545	1,982,308	7,267	23,348	190,244	0.37	321.27
First Commercial Bank	1,961,973	20,524	1,550,778	3,035	18,973	190,631	0.20	625.14
Hua Nan Commercial	2,066,855	15,583	1,597,058	4,341	18,735	163,067	0.27	431.55
Chang Hwa Commercial Bank	1,625,309	14,066	1,383,383	3,516	16,123	137,437	0.25	458.58
The Shanghai Commercial & Savings	792,618	13,607	591,189	1,673	9,208	120,972	0.28	550.40
Taipei Fubon Bank	1,655,515	16,963	1,124,760	2,249	14,666	174,573	0.20	652.12
Cathay United Bank	2,011,485	19,158	1,422,946	2,133	19,686	156,003	0.15	923.06
The Export-Import Bank of ROC	0	522	103,101	204	1,073	24,296	0.20	524.84
Bank of Kaohsiung	225,849	691	177,650	802	2,034	12,454	0.45	253.64
Mega International Commercial Bank	2,155,584	23,066	1,725,607	1,631	26,321	257,535	0.09	1,614.16
Citibank Taiwan Ltd.	585,000	10,016	294,492	1,339	5,305	96,317	0.45	396.05
ANZ Bank (Taiwan) Limited.	139,281	912	94,030	507	1,811	26,112	0.54	357.03
China Development Industrial Bank	0	1,577	0	0	0	70,050	0.00	0.00
Industrial Bank Of	164,057	1,856	146,106	28	2,175	29,369	0.02	7,678.53
Taiwan Business Bank	1,291,069	6,315	1,057,791	4,520	12,550	70,923	0.43	277.63
Standard Chartered Bank (Taiwan)	493,559	680	272,437	1,710	5,205	41,729	0.63	304.44
Taichung Commercial	541,905	4,090	430,072	2,501	6,227	41,383	0.58	248.94
Kings Town Bank	173,861	5,493	126,272	30	2,020	32,796	0.02	6,660.37
HSBC Bank(Taiwan)	406,930	4,382	233,628	113	3,039	49,779	0.05	2,683.42
Bank of Taipei	64,344	207	44,947	99	536	5,214	0.22	539.86
Hwatai Bank	131,633	50	87,883	1,037	1,281	9,507	1.18	123.62
Shin Kong Commercial Bank	687,488	5,495	507,475	1,294	6,367	49,157	0.26	492.04
Sunny Bank	346,297	2,677	263,643	232	3,101	23,945	0.09	1,333.79
Bank of Panhsin	207,330	449	139,250	1,164	1,734	13,304	0.84	148.99
Cota Commercial Bank	139,775	857	113,946	253	1,963	8,516	0.22	776.36
Union Bank of Taiwan	433,329	3,243	287,238	274	3,197	36,096	0.10	1,168.83
Far Eastern International Bank	453,483	3,714	360,995	693	5,032	40,952	0.19	726.42
Yuanta Bank	714,592	6,339	496,864	946	6,705	58,261	0.19	708.58
Sinopac Bank	1,219,384	7,713	868,128	3,093	12,263	119,648	0.36	396.44
E. Sun Commercial Bank, Ltd.	1,542,557	15,516	1,111,953	2,112	13,305	126,359	0.19	629.82
KGI Bank	344,489	4,782	255,880	863	3,430	58,716	0.34	397.33
DBS Bank (Taiwan) Ltd	296,905	288	200,904	1,861	3,113	31,829	0.93	167.30
Taishin International	1,139,164	11,043	890,968	2,360	12,946	120,037	0.26	548.53
Ta Chong Bank Ltd.	376,009	2,150	282,760	631	4,124	43,627	0.22	653.70
Jih Sun International	186,141	751	148,570	335	1,898	18,953	0.23	566.53
EnTie Commercial Bank	252,365	1,710	185,024	1,658	2,623	30,500	0.90	158.23
Chinatrust Commercial Bank	2,131,881	26,930	1,496,356	4,943	21,708	253,014	0.33	439.11
Total	35,694,377	300,057	26,162,997	70,686	355,504	3,342,975	0.27	502.93

Note:

1:Inclusion: 39 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.