

## Assets Quality Analysis of Domestic Banks

January 2019

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	4,035,022	877	2,740,583	6,358	41,446	312,319	0.23	651.91
Land Bank of Taiwan	2,588,108	1,002	1,983,553	4,164	30,524	158,864	0.21	733.05
Taiwan Cooperative Bank	2,766,307	1,480	2,109,268	5,916	27,001	212,465	0.28	456.43
First Commercial Bank	2,165,624	2,028	1,706,344	5,418	21,799	208,524	0.32	402.37
Hua Nan Commercial Bank	2,138,602	1,836	1,621,591	2,299	20,602	187,804	0.14	896.27
Chang Hwa Commercial Bank	1,661,155	1,601	1,318,665	4,190	16,463	158,578	0.32	392.90
The Shanghai Commercial & Savings Bank	930,920	1,364	692,586	1,872	9,495	132,899	0.27	507.24
Taipei Fubon Bank	1,769,391	3,356	1,202,203	2,158	16,531	189,063	0.18	766.07
Cathay United Bank	2,194,986	2,532	1,605,721	2,528	24,284	205,074	0.16	960.79
The Export-Import Bank of ROC	0	74	114,225	6	1,428	32,137	0.01	24,613.48
Bank of Kaohsiung	222,629	70	181,713	1,522	2,310	14,571	0.84	151.77
Mega International Commercial Bank	2,288,922	2,872	1,845,837	3,400	30,432	286,048	0.18	895.28
Citibank Taiwan Ltd.	611,980	1,459	318,376	1,228	5,997	104,745	0.39	488.22
ANZ Bank (Taiwan) Limited.	55,047	122	20,221	135	343	25,739	0.67	253.98
O-Bank	237,532	155	183,876	28	2,750	32,317	0.01	10,132.50
Taiwan Business Bank	1,399,058	1,000	1,114,375	3,309	13,324	85,984	0.30	402.65
Standard Chartered Bank (Taiwan)	548,697	643	280,255	686	4,853	45,682	0.24	708.04
Taichung Commercial Bank	583,781	352	456,938	1,919	6,405	48,188	0.42	333.91
Kings Town Bank	186,707	682	152,166	31	2,487	36,731	0.02	7,889.04
HSBC Bank(Taiwan)	493,456	1,125	299,395	177	3,893	51,855	0.06	2,199.06
Bank of Taipei	69,414	13	47,583	143	561	5,409	0.30	391.64
Hwatai Bank	124,450	13	90,197	1,112	1,306	9,566	1.23	117.46
Shin Kong Commercial Bank	738,686	531	567,109	1,291	7,403	60,225	0.23	573.44
Sunny Bank	413,921	439	315,807	658	3,777	30,682	0.21	573.45
Bank of Panhsin	213,350	46	156,109	1,334	1,953	15,490	0.85	146.38
Cota Commercial Bank	148,807	66	116,877	649	1,719	10,898	0.55	265.22
Union Bank of Taiwan	507,955	268	342,394	450	3,983	50,568	0.13	886.26
Far Eastern International Bank	504,038	522	383,437	879	5,286	45,275	0.23	601.26
Yuanta Bank	1,048,095	1,012	728,947	1,485	11,842	116,608	0.20	797.01
Sinopac Bank	1,198,103	1,726	950,900	2,427	13,019	130,935	0.26	536.43
E. Sun Commercial Bank, Ltd.	1,866,881	2,287	1,339,959	3,046	16,230	160,591	0.23	532.74
KGI Bank	430,222	439	343,495	566	4,375	59,606	0.16	772.46
DBS Bank (Taiwan) Ltd	389,700	155	267,904	1,502	3,657	32,797	0.56	243.56
Taishin International Bank	1,336,598	1,838	1,053,072	1,582	13,568	142,264	0.15	857.44
Jih Sun International Bank	202,280	65	161,894	413	2,103	21,584	0.25	509.77
EnTie Commercial Bank	260,345	230	193,113	1,514	2,813	33,537	0.78	185.87
Chinatrust Commercial Bank	2,549,954	3,128	1,833,266	4,002	24,970	300,978	0.22	624.06
<b>Total</b>	<b>38,880,722</b>	<b>37,407</b>	<b>28,839,955</b>	<b>70,393</b>	<b>400,933</b>	<b>3,756,598</b>	<b>0.24</b>	<b>569.56</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.