

Assets Quality Analysis of Domestic Banks

November 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	4,081,168	10,045	2,535,445	6,744	40,176	310,390	0.27	595.68
Land Bank of Taiwan	2,581,772	12,022	1,985,216	3,948	29,515	157,838	0.20	747.63
Taiwan Cooperative Bank	2,698,016	16,060	2,094,552	6,996	25,717	209,020	0.33	367.59
First Commercial Bank	2,116,198	19,301	1,677,735	5,494	20,564	204,853	0.33	374.26
Hua Nan Commercial Bank	2,127,200	14,976	1,615,087	2,585	20,090	184,218	0.16	777.21
Chang Hwa Commercial Bank	1,680,000	13,425	1,364,996	4,332	16,890	156,070	0.32	389.91
The Shanghai Commercial & Savings Bank	925,233	14,181	692,504	1,784	9,432	130,350	0.26	528.77
Taipei Fubon Bank	1,768,771	21,056	1,222,421	2,350	16,404	185,247	0.19	698.10
Cathay United Bank	2,156,260	23,691	1,548,766	3,315	23,851	200,191	0.21	719.55
The Export-Import Bank of ROC	0	707	115,397	6	1,312	32,168	0.01	22,628.26
Bank of Kaohsiung	225,925	435	178,609	1,575	2,216	14,489	0.88	140.73
Mega International Commercial Bank	2,380,736	25,403	1,865,540	3,013	29,351	281,574	0.16	974.26
Citibank Taiwan Ltd.	629,978	11,653	322,188	1,241	5,996	102,040	0.39	483.18
ANZ Bank (Taiwan) Limited.	58,854	74	23,444	135	400	25,549	0.58	295.50
O-Bank	238,804	1,101	183,963	26	2,694	31,935	0.01	10,482.00
Taiwan Business Bank	1,349,836	8,558	1,080,859	3,577	12,791	84,692	0.33	357.62
Standard Chartered Bank (Taiwan)	529,007	2,927	276,088	658	4,787	44,958	0.24	728.08
Taichung Commercial Bank	584,158	4,130	457,273	2,359	6,555	47,470	0.52	277.88
Kings Town Bank	194,803	4,673	163,230	29	2,416	36,089	0.02	8,199.36
HSBC Bank(Taiwan)	482,110	5,877	291,314	218	3,846	50,673	0.07	1,764.53
Bank of Taipei	68,250	182	47,976	149	580	5,363	0.31	388.70
Hwatai Bank	121,648	59	87,436	1,352	1,431	9,502	1.55	105.84
Shin Kong Commercial Bank	737,312	5,654	562,989	1,363	7,749	58,985	0.24	568.56
Sunny Bank	404,583	3,021	313,304	704	3,752	30,025	0.22	533.09
Bank of Panhsin	213,644	418	154,917	1,637	1,942	14,893	1.06	118.65
Cota Commercial Bank	149,453	841	116,927	557	1,736	10,781	0.48	311.51
Union Bank of Taiwan	503,525	3,012	334,718	395	3,825	49,602	0.12	968.87
Far Eastern International Bank	510,251	3,876	384,479	935	5,062	44,628	0.24	541.15
Yuanta Bank	1,045,222	10,778	724,600	1,596	11,592	116,107	0.22	726.41
Sinopac Bank	1,191,043	10,274	919,220	2,281	12,598	128,465	0.25	552.39
E. Sun Commercial Bank, Ltd.	1,811,004	18,971	1,309,594	3,129	15,770	156,970	0.24	504.04
KGI Bank	427,959	3,123	337,423	580	4,319	58,434	0.17	744.27
DBS Bank (Taiwan) Ltd	399,007	652	275,300	1,487	3,688	32,151	0.54	248.10
Taishin International Bank	1,298,235	12,018	1,050,535	1,882	13,386	136,426	0.18	711.40
Jih Sun International Bank	200,142	921	167,047	398	2,134	21,388	0.24	536.38
EnTie Commercial Bank	262,425	2,398	194,100	1,479	2,719	32,889	0.76	183.84
Chinatrust Commercial Bank	2,569,011	31,559	1,793,804	4,005	24,093	290,938	0.22	601.51
Total	38,721,543	318,054	28,468,995	74,312	391,381	3,687,360	0.26	526.67

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.