

## Assets Quality Analysis of Domestic Banks

March 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	4,003,411	2,275	2,802,266	6,505	41,746	320,154	0.23	641.71
Land Bank of Taiwan	2,569,160	3,203	1,990,688	4,053	30,271	161,483	0.20	746.85
Taiwan Cooperative Bank	2,790,673	4,260	2,129,771	7,540	26,937	216,370	0.35	357.27
First Commercial Bank	2,220,028	5,650	1,715,559	5,241	21,892	213,690	0.31	417.74
Hua Nan Commercial Bank	2,142,745	4,797	1,612,515	2,647	20,427	191,829	0.16	771.83
Chang Hwa Commercial Bank	1,675,707	3,658	1,338,708	4,700	16,552	160,802	0.35	352.17
The Shanghai Commercial & Savings Bank	938,580	3,944	697,061	1,666	9,360	137,590	0.24	561.84
Taipei Fubon Bank	1,775,217	7,141	1,213,007	2,162	16,582	192,608	0.18	766.99
Cathay United Bank	2,211,677	7,119	1,585,387	2,870	24,804	211,731	0.18	864.37
The Export-Import Bank of ROC	0	197	113,757	6	1,487	32,283	0.01	25,073.40
Bank of Kaohsiung	218,716	190	182,113	1,475	2,275	14,882	0.81	154.23
Mega International Commercial Bank	2,367,139	7,744	1,843,498	3,462	30,627	291,178	0.19	884.73
Citibank Taiwan Ltd.	600,746	3,909	318,953	1,139	5,812	107,001	0.36	510.23
ANZ Bank (Taiwan) Limited.	60,468	66	20,865	136	395	25,659	0.65	291.23
O-Bank	255,538	559	179,308	411	2,783	32,918	0.23	677.35
Taiwan Business Bank	1,423,716	2,529	1,126,234	3,944	12,815	87,832	0.35	324.95
Standard Chartered Bank (Taiwan)	538,136	1,158	280,612	677	4,872	46,162	0.24	720.11
Taichung Commercial Bank	582,698	1,174	451,109	1,575	6,382	48,990	0.35	405.24
Kings Town Bank	185,470	1,970	151,963	42	2,460	39,192	0.03	5,902.46
HSBC Bank(Taiwan)	465,926	1,836	287,279	182	3,758	52,504	0.06	2,064.69
Bank of Taipei	68,985	49	47,255	125	565	5,448	0.27	450.30
Hwatai Bank	125,443	76	88,482	734	1,333	9,691	0.83	181.72
Shin Kong Commercial Bank	764,012	1,446	574,446	1,244	7,461	61,360	0.22	599.73
Sunny Bank	423,031	1,035	320,761	713	3,839	31,085	0.22	538.40
Bank of Panhsin	215,352	129	159,555	1,366	2,018	15,602	0.86	147.73
Cota Commercial Bank	151,994	239	115,859	680	1,760	11,046	0.59	258.96
Union Bank of Taiwan	505,670	870	356,704	1,002	4,062	52,116	0.28	405.33
Far Eastern International Bank	515,527	1,364	385,180	828	5,283	46,239	0.21	638.04
Yuanta Bank	1,061,538	2,988	729,592	1,454	11,986	118,854	0.20	824.22
Sinopac Bank	1,268,712	3,528	977,219	2,278	13,176	133,033	0.23	578.47
E. Sun Commercial Bank, Ltd.	1,906,105	5,891	1,343,601	2,452	16,168	164,401	0.18	659.45
KGI Bank	444,325	1,097	346,451	521	4,366	61,223	0.15	837.51
DBS Bank (Taiwan) Ltd	390,785	191	273,331	1,437	3,636	32,800	0.53	252.97
Taishin International Bank	1,362,174	4,244	1,048,137	1,672	13,731	144,874	0.16	821.49
Jih Sun International Bank	206,351	233	161,318	449	2,117	21,804	0.28	471.47
EnTie Commercial Bank	264,353	669	195,441	1,636	2,993	33,995	0.84	182.97
Chinatrust Commercial Bank	2,612,172	9,975	1,750,296	4,035	24,838	308,015	0.23	615.57
<b>Total</b>	<b>39,312,282</b>	<b>97,402</b>	<b>28,914,282</b>	<b>73,056</b>	<b>401,571</b>	<b>3,836,443</b>	<b>0.25</b>	<b>549.68</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.