

Assets Quality Analysis of Domestic Banks

July 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	4,004,650	5,919	2,319,358	6,807	37,982	307,821	0.29	558.01
Land Bank of Taiwan	2,566,880	8,598	1,955,456	4,124	28,945	155,445	0.21	701.91
Taiwan Cooperative Bank	2,729,633	10,223	2,089,959	7,274	24,987	205,268	0.35	343.50
First Commercial Bank	2,137,977	12,683	1,629,561	6,041	20,225	199,065	0.37	334.81
Hua Nan Commercial Bank	2,134,035	9,675	1,592,012	2,929	19,850	179,929	0.18	677.66
Chang Hwa Commercial Bank	1,676,229	9,051	1,376,812	3,970	16,534	152,294	0.29	416.50
The Shanghai Commercial & Savings Bank	867,617	9,108	667,834	1,889	9,225	123,949	0.28	488.40
Taipei Fubon Bank	1,802,873	14,392	1,234,046	2,372	16,388	179,787	0.19	690.80
Cathay United Bank	2,158,163	15,882	1,518,771	3,179	23,626	192,789	0.21	743.21
The Export-Import Bank of ROC	0	392	109,026	65	1,286	31,454	0.06	1,983.42
Bank of Kaohsiung	232,168	207	181,323	1,432	2,184	14,283	0.79	152.50
Mega International Commercial Bank	2,317,404	17,495	1,829,090	3,206	30,444	275,696	0.18	949.46
Citibank Taiwan Ltd.	578,542	7,522	314,754	1,148	5,848	98,440	0.36	509.27
ANZ Bank (Taiwan) Limited.	58,319	276	24,574	135	544	26,106	0.55	403.19
O-Bank	227,659	815	177,618	136	2,489	28,996	0.08	1,832.63
Taiwan Business Bank	1,399,814	5,585	1,103,438	3,556	12,835	82,140	0.32	360.95
Standard Chartered Bank (Taiwan)	506,621	2,296	270,123	788	4,708	44,463	0.29	597.41
Taichung Commercial Bank	579,839	2,584	455,114	1,783	6,403	44,662	0.39	359.03
Kings Town Bank	184,370	3,346	158,217	36	2,380	37,023	0.02	6,692.06
HSBC Bank(Taiwan)	510,571	4,279	284,121	225	3,739	49,368	0.08	1,664.62
Bank of Taipei	68,499	114	48,353	75	580	5,306	0.15	773.77
Hwatai Bank	125,547	30	84,774	1,907	1,336	9,509	2.25	70.09
Shin Kong Commercial Bank	738,233	3,626	551,411	1,300	7,339	54,493	0.24	564.56
Sunny Bank	400,358	2,025	312,966	632	3,637	28,427	0.20	575.53
Bank of Panhsin	214,532	242	148,963	1,936	1,991	14,562	1.30	102.88
Cota Commercial Bank	146,649	542	118,416	627	1,861	10,528	0.53	296.85
Union Bank of Taiwan	462,715	2,191	335,384	441	3,790	49,942	0.13	860.18
Far Eastern International Bank	499,290	2,439	383,792	951	4,997	43,544	0.25	525.18
Yuanta Bank	1,073,463	7,000	716,526	1,640	11,606	113,063	0.23	707.48
Sinopac Bank	1,141,659	7,081	880,818	2,334	12,437	125,926	0.26	532.88
E. Sun Commercial Bank, Ltd.	1,744,606	12,616	1,260,904	3,054	15,062	152,029	0.24	493.18
KGI Bank	440,833	2,575	330,391	665	4,235	59,017	0.20	636.54
DBS Bank (Taiwan) Ltd	379,586	760	281,982	1,598	3,737	32,195	0.57	233.82
Taishin International Bank	1,268,503	7,734	1,045,367	2,180	13,443	127,365	0.21	616.64
Jih Sun International Bank	200,916	644	161,224	440	2,102	21,107	0.27	477.12
EnTie Commercial Bank	264,869	1,390	193,946	1,610	3,070	32,226	0.83	190.72
Chinatrust Commercial Bank	2,512,250	21,138	1,722,815	3,039	23,240	281,946	0.18	764.74
Total	38,355,871	212,476	27,869,236	75,524	385,087	3,590,163	0.27	509.89

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.