

Assets Quality Analysis of Domestic Banks

April 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	3,947,255	3,898	2,793,606	5,663	41,692	324,421	0.20	736.22
Land Bank of Taiwan	2,593,143	4,463	1,990,997	4,174	30,352	162,951	0.21	727.18
Taiwan Cooperative Bank	2,830,803	5,760	2,121,410	7,430	26,862	218,316	0.35	361.53
First Commercial Bank	2,241,561	7,453	1,712,380	5,073	21,402	216,267	0.30	421.89
Hua Nan Commercial Bank	2,143,054	6,486	1,588,459	2,063	20,044	194,184	0.13	971.68
Chang Hwa Commercial Bank	1,680,124	4,660	1,346,061	4,370	16,508	161,808	0.32	377.76
The Shanghai Commercial & Savings Bank	957,585	5,325	702,735	1,758	9,406	138,923	0.25	535.15
Taipei Fubon Bank	1,823,132	9,096	1,237,397	2,353	16,381	188,543	0.19	696.10
Cathay United Bank	2,217,556	9,245	1,582,741	3,011	24,892	213,574	0.19	826.82
The Export-Import Bank of ROC	0	257	114,824	6	1,532	32,360	0.01	25,823.71
Bank of Kaohsiung	219,608	250	181,935	1,505	2,429	15,027	0.83	161.41
Mega International Commercial Bank	2,405,733	10,435	1,825,794	3,321	30,216	293,839	0.18	909.82
Citibank Taiwan Ltd.	583,589	5,140	310,010	1,102	5,834	108,053	0.36	529.39
O-Bank	255,393	748	177,839	499	2,743	33,149	0.28	549.89
Taiwan Business Bank	1,452,592	3,341	1,132,309	3,716	12,697	88,689	0.33	341.71
Standard Chartered Bank (Taiwan)	517,399	1,376	285,241	656	4,861	46,363	0.23	741.28
Taichung Commercial Bank	583,037	1,582	451,517	1,621	6,467	49,504	0.36	399.02
Kings Town Bank	184,902	2,470	151,092	38	2,461	39,965	0.02	6,519.41
HSBC Bank(Taiwan)	481,039	2,113	283,701	175	3,749	52,707	0.06	2,141.25
Bank of Taipei	68,661	64	47,497	96	563	5,477	0.20	585.80
Hwatai Bank	132,506	104	89,824	744	1,349	9,728	0.83	181.27
Shin Kong Commercial Bank	761,617	1,925	574,183	1,340	7,395	61,250	0.23	551.78
Sunny Bank	427,168	1,335	324,693	1,583	3,874	31,417	0.49	244.79
Bank of Panhsin	216,935	226	157,581	1,383	2,023	15,685	0.88	146.26
Cota Commercial Bank	152,549	309	115,562	628	1,732	11,112	0.54	275.95
Union Bank of Taiwan	511,646	1,181	359,583	1,013	4,099	52,902	0.28	404.42
Far Eastern International Bank	532,995	1,743	383,015	831	5,268	46,581	0.22	633.73
Yuanta Bank	1,070,805	3,979	727,412	1,050	11,569	119,672	0.14	1,102.15
Sinopac Bank	1,298,131	4,332	983,583	2,522	13,314	133,772	0.26	527.94
E. Sun Commercial Bank, Ltd.	1,928,328	7,815	1,346,067	2,454	16,158	158,798	0.18	658.29
KGI Bank	458,477	1,658	344,530	538	4,390	61,846	0.16	816.83
DBS Bank (Taiwan) Ltd	384,335	229	271,883	1,450	3,649	32,784	0.53	251.64
Taishin International Bank	1,386,239	5,500	1,062,152	1,585	13,846	146,116	0.15	873.75
Jih Sun International Bank	209,873	308	162,721	454	2,155	21,457	0.28	475.12
EnTie Commercial Bank	267,250	999	195,762	1,666	3,005	34,269	0.85	180.40
Chinatrust Commercial Bank	2,622,223	11,869	1,830,908	3,997	25,086	310,537	0.22	627.56
Total	39,547,242	127,678	28,967,006	71,865	400,003	3,832,046	0.25	556.60

Note:

1:Inclusion: 36 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.

5.Australia and New Zealand Banking Group (ANZ) folded its Taiwanese subsidiary, ANZ Bank Taiwan, into its Taipei branch on April 8th,2019.