

Assets Quality Analysis of Domestic Banks

July 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	3,988,705	8,114	2,714,554	5,412	42,322	333,909	0.20	781.94
Land Bank of Taiwan	2,584,705	7,851	1,996,222	3,921	30,618	166,280	0.20	780.95
Taiwan Cooperative Bank	2,842,262	10,822	2,165,080	7,168	27,300	221,523	0.33	380.89
First Commercial Bank	2,198,881	13,952	1,721,358	4,672	22,045	213,604	0.27	471.83
Hua Nan Commercial Bank	2,121,316	11,762	1,622,611	1,848	19,898	193,481	0.11	1,076.70
Chang Hwa Commercial Bank	1,709,058	8,136	1,400,659	5,029	16,947	159,042	0.36	336.98
The Shanghai Commercial & Savings Bank	978,205	10,111	736,231	1,796	9,483	134,628	0.24	528.03
Taipei Fubon Bank	1,857,278	15,663	1,298,826	2,560	16,887	194,197	0.20	659.76
Cathay United Bank	2,227,095	17,120	1,522,134	3,144	25,673	212,223	0.21	816.53
The Export-Import Bank of ROC	0	441	119,013	56	1,640	34,390	0.05	2,935.58
Bank of Kaohsiung	216,911	480	176,523	1,049	2,115	15,196	0.59	201.68
Mega International Commercial Bank	2,418,277	17,732	1,848,106	4,162	30,102	284,338	0.23	723.19
Citibank Taiwan Ltd.	634,284	9,234	323,364	1,166	5,822	101,592	0.36	499.30
O-Bank	243,726	1,008	181,653	372	3,066	33,373	0.20	823.71
Taiwan Business Bank	1,451,986	4,925	1,150,314	3,382	13,204	88,592	0.29	390.47
Standard Chartered Bank (Taiwan)	513,654	2,263	278,386	421	4,733	45,267	0.15	1,123.32
Taichung Commercial Bank	579,710	2,861	440,110	1,608	6,824	49,686	0.37	424.40
Kings Town Bank	186,934	1,415	150,300	46	2,172	37,996	0.03	4,710.96
HSBC Bank(Taiwan)	477,693	3,262	280,121	161	3,681	49,299	0.06	2,287.17
Bank of Taipei	70,617	122	50,119	82	571	5,474	0.16	692.10
Hwatai Bank	124,327	184	87,126	654	1,344	9,822	0.75	205.41
Shin Kong Commercial Bank	775,391	3,723	585,848	1,309	7,501	62,869	0.22	573.19
Sunny Bank	445,953	2,258	330,899	1,596	3,951	31,802	0.48	247.58
Bank of Panhsin	220,292	529	163,194	914	2,038	15,986	0.56	222.95
Cota Commercial Bank	153,505	528	115,714	510	1,647	11,110	0.44	322.61
Union Bank of Taiwan	523,387	2,192	368,645	554	4,172	54,591	0.15	753.23
Far Eastern International Bank	511,739	2,943	391,937	785	5,345	46,257	0.20	681.09
Yuanta Bank	1,087,135	7,322	730,100	1,013	11,674	118,928	0.14	1,152.08
Sinopac Bank	1,350,589	7,571	1,019,557	2,298	13,751	130,603	0.23	598.31
E. Sun Commercial Bank, Ltd.	1,956,671	13,554	1,390,916	2,671	16,662	164,012	0.19	623.88
KGI Bank	426,073	2,869	355,241	504	4,520	63,322	0.14	897.19
DBS Bank (Taiwan) Ltd	361,075	380	271,035	1,411	3,675	34,884	0.52	260.37
Taishin International Bank	1,419,013	9,498	1,107,678	1,632	14,598	149,952	0.15	894.24
Jih Sun International Bank	215,260	699	164,653	282	2,073	21,948	0.17	734.18
EnTie Commercial Bank	258,868	1,759	198,549	1,518	2,962	33,140	0.76	195.12
Chinatrust Commercial Bank	2,738,289	22,650	1,876,253	4,126	25,725	301,581	0.22	623.43
Total	39,868,863	225,931	29,333,027	69,834	406,738	3,824,895	0.24	582.44

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.