

Assets Quality Analysis of Domestic Banks

November 2019

Unit : NTS 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	3,964,037	12,033	2,719,242	5,446	44,574	379,163	0.20	818.53
Land Bank of Taiwan	2,553,375	12,016	2,020,391	3,794	31,713	168,857	0.19	835.85
Taiwan Cooperative Bank	2,875,979	17,275	2,204,287	6,249	27,186	226,138	0.28	435.04
First Commercial Bank	2,335,647	21,459	1,751,720	4,467	22,077	218,431	0.26	494.21
Hua Nan Commercial Bank	2,177,468	16,587	1,663,791	2,053	20,237	196,768	0.12	985.93
Chang Hwa Commercial Bank	1,738,622	12,435	1,423,688	5,027	17,245	161,329	0.35	343.06
The Shanghai Commercial & Savings Bank	981,472	15,339	731,311	1,653	9,739	153,242	0.23	589.04
Taipei Fubon Bank	1,868,875	22,772	1,316,220	2,686	17,257	199,179	0.20	642.56
Cathay United Bank	2,290,190	24,788	1,525,912	2,480	25,732	216,666	0.16	1,037.58
The Export-Import Bank of ROC	0	706	120,849	2	1,666	34,408	0.00	78,577.87
Bank of Kaohsiung	221,950	801	174,118	875	2,007	15,558	0.50	229.31
Mega International Commercial Bank	2,539,652	26,774	1,855,016	2,691	29,107	291,728	0.15	1,081.61
Citibank Taiwan Ltd.	623,978	13,862	309,979	1,334	5,616	105,571	0.43	420.91
O-Bank	247,416	1,205	179,441	1,434	2,838	33,280	0.80	197.94
Taiwan Business Bank	1,473,757	7,638	1,160,548	3,718	12,942	95,340	0.32	348.09
Standard Chartered Bank (Taiwan)	512,553	3,368	278,278	398	4,736	46,170	0.14	1,189.93
Taichung Commercial Bank	580,229	4,520	444,218	1,740	6,712	50,992	0.39	385.62
Kings Town Bank	190,829	3,225	158,134	23	2,267	39,988	0.01	9,701.23
HSBC Bank(Taiwan)	453,380	4,326	294,101	113	3,823	50,106	0.04	3,374.31
Bank of Taipei	71,252	224	49,826	87	586	5,571	0.17	677.25
Hwatai Bank	125,358	286	87,407	529	1,374	9,923	0.60	259.92
Shin Kong Commercial Bank	799,523	6,089	595,064	1,195	7,556	64,612	0.20	632.14
Sunny Bank	451,751	3,363	338,584	1,493	4,071	33,587	0.44	272.75
Bank of Panhsin	219,122	895	167,678	608	2,029	16,343	0.36	333.60
Cota Commercial Bank	153,375	801	113,216	516	1,549	11,318	0.46	300.41
Union Bank of Taiwan	532,642	3,631	386,006	554	4,247	55,762	0.14	766.19
Far Eastern International Bank	539,079	4,124	398,363	1,088	5,385	47,303	0.27	494.72
Yuanta Bank	1,105,975	11,054	741,645	1,097	11,486	121,750	0.15	1,046.79
Sinopac Bank	1,424,738	10,766	1,037,981	2,174	13,929	132,987	0.21	640.80
E. Sun Commercial Bank, Ltd.	2,023,346	21,077	1,426,584	2,650	16,947	169,756	0.19	639.51
KGI Bank	440,588	4,366	352,370	592	4,956	63,882	0.17	836.89
DBS Bank (Taiwan) Ltd	387,481	444	266,385	1,491	3,708	34,942	0.56	248.68
Taishin International Bank	1,434,593	13,104	1,144,154	2,023	15,916	153,064	0.18	786.94
Jih Sun International Bank	221,151	1,109	166,933	257	2,118	22,353	0.15	824.52
EnTie Commercial Bank	256,258	2,126	200,529	1,603	3,432	33,441	0.80	214.06
Chinatrust Commercial Bank	2,759,152	35,021	1,922,890	4,144	26,706	308,975	0.22	644.54
Total	40,574,794	339,608	29,726,857	68,284	413,467	3,968,485	0.23	605.51

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.