

Assets Quality Analysis of Domestic Banks

March 2020

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	3,988,469	1,868	2,808,851	4,987	44,260	366,314	0.18	887.56
Land Bank of Taiwan	2,505,974	3,316	2,043,837	3,893	32,121	167,934	0.19	825.15
Taiwan Cooperative Bank	2,970,050	4,293	2,255,616	7,225	27,002	228,002	0.32	373.75
First Commercial Bank	2,359,408	3,984	1,806,247	4,072	21,408	216,074	0.23	525.79
Hua Nan Commercial Bank	2,267,528	4,088	1,702,965	2,130	20,189	193,830	0.13	948.03
Chang Hwa Commercial Bank	1,797,463	3,054	1,473,603	4,633	17,611	162,135	0.31	380.15
The Shanghai Commercial & Savings Bank	998,054	4,034	751,335	1,516	9,536	155,096	0.20	628.87
Taipei Fubon Bank	2,019,837	4,779	1,356,792	3,275	18,106	202,546	0.24	552.79
Cathay United Bank	2,360,676	8,626	1,501,331	2,215	26,355	231,083	0.15	1,189.97
The Export-Import Bank of ROC	0	218	133,942	11	1,868	34,478	0.01	16,549.67
Bank of Kaohsiung	220,597	250	175,982	546	2,007	15,220	0.31	367.50
Mega International Commercial Bank	2,402,353	1,510	1,886,939	5,421	30,417	293,496	0.29	561.06
Citibank Taiwan Ltd.	671,867	3,556	316,499	1,339	5,695	109,219	0.42	425.30
O-Bank	254,066	114	182,541	1,432	2,476	32,642	0.78	172.95
Taiwan Business Bank	1,410,930	1,533	1,153,121	5,097	13,907	95,477	0.44	272.85
Standard Chartered Bank (Taiwan)	545,382	1,085	287,825	402	4,717	46,931	0.14	1,174.61
Taichung Commercial Bank	588,054	1,075	443,614	1,630	6,554	52,160	0.37	401.94
Kings Town Bank	191,572	1,024	158,823	36	2,275	36,311	0.02	6,272.59
HSBC Bank(Taiwan)	458,956	1,211	283,883	123	3,727	51,577	0.04	3,026.90
Bank of Taipei	70,504	46	50,459	77	576	5,552	0.15	744.26
Hwatai Bank	126,656	87	86,748	365	1,187	9,987	0.42	324.91
Shin Kong Commercial Bank	836,101	1,525	613,847	1,187	7,872	66,736	0.19	663.43
Sunny Bank	469,791	1,052	355,208	1,384	4,287	33,749	0.39	309.84
Bank of Panhsin	221,963	269	170,548	719	2,092	16,711	0.42	290.85
Cota Commercial Bank	152,628	214	112,594	410	1,694	11,668	0.36	412.76
Union Bank of Taiwan	548,896	474	392,935	678	4,431	53,599	0.17	653.93
Far Eastern International Bank	543,108	377	405,032	1,259	5,339	47,476	0.31	424.01
Yuanta Bank	1,149,640	2,315	755,010	1,101	11,380	121,641	0.15	1,033.37
Sinopac Bank	1,450,961	3,132	1,061,675	2,021	13,782	133,943	0.19	681.93
E. Sun Commercial Bank, Ltd.	2,089,366	5,826	1,465,924	2,842	17,491	174,607	0.19	615.47
KGI Bank	457,422	685	361,352	619	4,595	60,362	0.17	742.56
DBS Bank (Taiwan) Ltd	365,185	383	271,101	1,548	3,755	35,457	0.57	242.49
Taishin International Bank	1,519,693	3,203	1,208,126	2,443	17,117	154,474	0.20	700.60
Jih Sun International Bank	228,050	251	169,968	247	2,157	22,608	0.15	874.69
EnTie Commercial Bank	261,146	857	200,551	1,223	2,898	34,432	0.61	236.92
Chinatrust Commercial Bank	2,784,727	10,634	1,895,840	5,295	27,377	313,834	0.28	517.01
Total	41,287,075	80,949	30,300,664	73,401	418,260	3,987,363	0.24	569.83

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.