

Assets Quality Analysis of Domestic Banks

May 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	4,022,864	4,094	2,780,486	4,899	43,862	374,881	0.18	895.41
Land Bank of Taiwan	2,548,685	5,409	2,067,603	3,976	32,698	171,152	0.19	822.48
Taiwan Cooperative Bank	3,032,129	6,664	2,243,517	8,488	26,818	231,466	0.38	315.94
First Commercial Bank	2,443,617	8,385	1,804,825	4,466	21,568	222,560	0.25	482.97
Hua Nan Commercial Bank	2,268,934	6,127	1,719,517	3,076	20,442	193,441	0.18	664.48
Chang Hwa Commercial Bank	1,779,694	4,661	1,480,472	5,428	17,966	165,282	0.37	330.97
The Shanghai Commercial & Savings Bank	1,006,694	6,259	753,836	1,587	9,620	157,232	0.21	606.06
Taipei Fubon Bank	2,023,217	9,151	1,398,434	2,549	17,896	200,412	0.18	701.96
Cathay United Bank	2,379,765	13,533	1,559,617	2,039	26,633	228,357	0.13	1,306.23
The Export-Import Bank of ROC	0	362	136,656	11	1,906	34,528	0.01	16,886.59
Bank of Kaohsiung	225,759	386	173,802	642	2,036	15,687	0.37	317.25
Mega International Commercial Bank	2,483,140	7,920	1,890,945	4,267	30,540	281,826	0.23	715.67
Citibank Taiwan Ltd.	645,229	5,178	303,679	1,378	5,720	110,640	0.45	415.03
O-Bank	251,645	399	177,966	1,309	2,461	33,400	0.74	187.99
Taiwan Business Bank	1,391,249	2,169	1,171,934	5,204	14,308	96,084	0.44	274.93
Standard Chartered Bank (Taiwan)	551,556	1,726	284,446	281	4,693	47,546	0.10	1,669.14
Taichung Commercial Bank	610,070	1,821	449,976	1,904	6,586	53,008	0.42	345.88
Kings Town Bank	196,167	1,949	162,740	25	2,277	38,919	0.02	9,044.31
HSBC Bank(Taiwan)	436,949	2,345	267,932	112	3,535	49,901	0.04	3,149.80
Bank of Taipei	69,979	79	50,861	94	581	5,609	0.18	618.11
Hwatai Bank	135,644	140	90,015	253	1,182	10,093	0.28	467.81
Shin Kong Commercial Bank	862,745	2,685	615,326	1,198	7,972	66,575	0.19	665.48
Sunny Bank	479,254	1,693	360,591	1,408	4,358	34,409	0.39	309.45
Bank of Panhsin	221,860	441	162,309	753	2,073	16,915	0.46	275.29
Cota Commercial Bank	152,119	381	114,384	370	1,734	11,817	0.32	468.07
Union Bank of Taiwan	557,107	1,149	398,356	612	4,506	55,983	0.15	736.26
Far Eastern International Bank	541,117	1,312	398,447	1,632	5,519	48,844	0.41	338.22
Yuanta Bank	1,171,247	4,223	751,375	1,111	11,277	125,574	0.15	1,014.85
Sinopac Bank	1,505,305	4,853	1,102,123	1,920	14,110	131,222	0.17	734.84
E. Sun Commercial Bank, Ltd.	2,154,562	8,879	1,502,748	2,800	18,124	168,250	0.19	647.38
KGI Bank	482,267	1,761	361,586	606	4,618	60,401	0.17	761.51
DBS Bank (Taiwan) Ltd	354,209	486	277,579	1,497	3,869	35,297	0.54	258.39
Taishin International Bank	1,543,629	5,870	1,242,055	2,015	15,953	157,957	0.16	791.82
Jih Sun International Bank	231,444	450	166,201	413	2,111	22,379	0.25	511.61
EnTie Commercial Bank	262,094	1,179	199,759	1,149	2,681	34,776	0.58	233.34
Chinatrust Commercial Bank	2,839,093	14,499	2,005,640	5,394	29,379	317,749	0.27	544.68
Total	41,861,036	138,617	30,627,739	74,867	421,608	4,010,173	0.24	563.14

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.