

# Assets Quality Analysis of Domestic Banks

November 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	4,125,164	10,723	2,900,385	4,841	44,272	382,215	0.17	914.45
Land Bank of Taiwan	2,619,119	10,319	2,101,675	3,520	34,366	175,894	0.17	976.31
Taiwan Cooperative Bank	3,218,678	15,782	2,316,906	7,186	28,814	241,217	0.31	400.98
First Commercial Bank	2,650,294	17,551	1,898,793	4,199	22,672	220,087	0.22	539.98
Hua Nan Commercial Bank	2,448,000	12,974	1,788,179	2,654	21,148	200,674	0.15	796.85
Chang Hwa Commercial Bank	1,892,128	7,716	1,477,405	6,202	18,716	164,411	0.42	301.79
The Shanghai Commercial & Savings Bank	1,040,618	13,549	773,218	1,681	9,787	153,645	0.22	582.17
Taipei Fubon Bank	2,061,088	20,615	1,407,007	2,173	17,758	212,262	0.15	817.02
Cathay United Bank	2,533,740	24,705	1,600,514	2,499	26,912	241,495	0.16	1,076.87
The Export-Import Bank of ROC	0	768	143,441	50	1,975	34,976	0.03	3,950.11
Bank of Kaohsiung	225,900	818	178,567	664	2,103	16,283	0.37	316.72
Mega International Commercial Bank	2,537,736	21,343	1,904,875	4,917	29,632	293,339	0.26	602.60
Citibank Taiwan Ltd.	702,763	9,268	311,490	1,182	5,650	104,365	0.38	477.79
O-Bank	261,391	1,198	168,918	870	2,431	35,435	0.51	279.50
Taiwan Business Bank	1,463,726	4,740	1,194,832	6,167	14,120	98,131	0.52	228.95
Standard Chartered Bank (Taiwan)	587,437	2,721	285,425	296	4,844	46,542	0.10	1,636.64
Taichung Commercial Bank	625,379	4,250	459,408	1,424	6,756	54,883	0.31	474.48
Kings Town Bank	215,915	5,518	181,854	25	2,788	45,599	0.01	11,070.78
HSBC Bank(Taiwan)	443,797	3,728	250,974	90	3,273	50,619	0.04	3,642.47
Bank of Taipei	71,486	213	51,880	100	595	5,561	0.19	592.20
Hwatai Bank	137,975	322	86,706	86	1,165	10,359	0.10	1,356.32
Shin Kong Commercial Bank	897,440	6,238	635,986	1,230	8,262	69,500	0.19	671.85
Sunny Bank	516,616	3,636	380,529	1,408	4,609	37,166	0.37	327.34
Bank of Panhsin	234,488	1,046	178,126	559	2,108	17,567	0.31	377.43
Cota Commercial Bank	158,897	785	120,958	273	1,754	12,479	0.23	642.82
Union Bank of Taiwan	596,897	3,437	424,176	620	4,743	59,504	0.15	765.49
Far Eastern International Bank	593,522	3,111	400,071	2,447	5,648	48,889	0.61	230.78
Yuantai Bank	1,234,285	8,705	756,432	949	12,433	124,785	0.13	1,310.17
Sinopac Bank	1,614,375	10,438	1,147,396	1,891	14,630	138,757	0.16	773.64
E. Sun Commercial Bank, Ltd.	2,333,712	17,744	1,589,482	3,221	19,615	176,651	0.20	608.91
KGI Bank	498,859	4,268	377,635	592	4,925	66,089	0.16	831.70
DBS Bank (Taiwan) Ltd	351,283	714	268,114	997	3,507	35,509	0.37	351.63
Taishin International Bank	1,632,639	13,845	1,248,609	2,000	16,286	161,629	0.16	814.34
Jih Sun International Bank	235,148	1,015	167,290	447	2,127	22,924	0.27	475.48
EnTie Commercial Bank	260,886	2,114	202,415	1,824	2,745	34,152	0.90	150.46
Chinatrust Commercial Bank	2,995,542	29,586	2,005,473	3,630	26,324	309,755	0.18	725.16
<b>Total</b>	44,016,927	295,504	31,385,144	72,916	429,490	4,103,349	0.23	589.02

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.