

Assets Quality Analysis of Domestic Banks

May 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	3,960,858	5,613	2,722,236	5,634	41,661	327,626	0.21	739.41
Land Bank of Taiwan	2,660,834	5,681	1,997,504	4,316	30,631	164,430	0.22	709.69
Taiwan Cooperative Bank	2,848,502	7,312	2,151,456	7,336	26,668	218,474	0.34	363.54
First Commercial Bank	2,221,560	9,609	1,728,048	5,127	21,784	220,466	0.30	424.93
Hua Nan Commercial Bank	2,134,844	8,000	1,614,947	1,966	20,043	189,975	0.12	1,019.48
Chang Hwa Commercial Bank	1,677,990	5,903	1,341,968	4,188	16,604	163,422	0.31	396.47
The Shanghai Commercial & Savings Bank	954,391	6,852	714,677	1,872	9,587	142,078	0.26	512.02
Taipei Fubon Bank	1,845,030	11,174	1,279,359	2,389	16,679	190,423	0.19	698.01
Cathay United Bank	2,216,677	11,846	1,582,502	3,021	25,076	208,460	0.19	830.06
The Export-Import Bank of ROC	0	325	115,942	59	1,601	32,693	0.05	2,737.20
Bank of Kaohsiung	220,243	320	180,265	1,208	2,129	15,083	0.67	176.30
Mega International Commercial Bank	2,475,587	12,412	1,848,808	3,379	30,158	280,437	0.18	892.55
Citibank Taiwan Ltd.	621,328	6,678	316,927	1,131	5,878	109,469	0.36	519.79
O-Bank	250,232	873	177,861	509	2,881	33,392	0.29	566.51
Taiwan Business Bank	1,414,508	4,198	1,135,296	3,629	12,686	89,981	0.32	349.58
Standard Chartered Bank (Taiwan)	525,872	1,810	288,484	609	4,907	46,834	0.21	806.00
Taichung Commercial Bank	579,626	1,998	445,272	1,584	6,440	49,955	0.36	406.56
Kings Town Bank	184,860	2,897	150,090	41	2,465	40,233	0.03	6,039.71
HSBC Bank(Taiwan)	482,383	2,529	285,277	189	3,757	48,652	0.07	1,992.00
Bank of Taipei	69,043	95	48,479	83	565	5,511	0.17	677.73
Hwatai Bank	124,764	131	89,487	701	1,374	9,760	0.78	195.95
Shin Kong Commercial Bank	763,629	2,491	579,001	1,309	7,439	61,926	0.23	568.28
Sunny Bank	432,193	1,665	325,813	1,571	3,878	31,779	0.48	246.92
Bank of Panhsin	216,665	325	159,933	1,011	2,028	15,822	0.63	200.68
Cota Commercial Bank	153,678	388	115,367	547	1,686	11,178	0.47	308.10
Union Bank of Taiwan	511,247	1,454	365,592	509	4,098	52,926	0.14	805.29
Far Eastern International Bank	528,825	2,065	386,073	829	5,316	46,718	0.21	641.63
Yuanta Bank	1,060,854	5,229	729,035	1,043	11,660	117,106	0.14	1,118.02
Sinopac Bank	1,310,792	5,513	1,011,365	2,565	13,601	135,128	0.25	530.27
E. Sun Commercial Bank, Ltd.	1,938,045	9,633	1,368,043	2,491	16,387	160,737	0.18	657.80
KGI Bank	449,368	1,687	353,643	504	4,489	61,982	0.14	891.21
DBS Bank (Taiwan) Ltd	371,789	390	270,787	1,378	3,641	32,635	0.51	264.12
Taishin International Bank	1,414,102	6,727	1,082,880	1,568	14,124	147,358	0.14	900.73
Jih Sun International Bank	205,507	422	162,909	357	2,062	21,619	0.22	577.50
EnTie Commercial Bank	267,356	1,239	198,338	1,374	2,840	34,548	0.69	206.71
Chinatrust Commercial Bank	2,682,555	15,338	1,873,885	4,213	25,632	296,750	0.22	608.39
Total	39,775,737	160,821	29,197,549	70,238	402,455	3,815,566	0.24	572.99

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.