

Assets Quality Analysis of Domestic Banks

January 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	4,024,990	1,546	2,762,157	5,993	45,042	378,857	0.22	751.57
Land Bank of Taiwan	2,572,147	1,142	2,025,841	3,731	32,013	169,405	0.18	858.03
Taiwan Cooperative Bank	2,898,388	1,502	2,237,496	6,262	27,507	229,179	0.28	439.26
First Commercial Bank	2,387,676	1,838	1,764,456	4,224	20,949	220,990	0.24	495.98
Hua Nan Commercial Bank	2,212,504	1,540	1,679,536	2,495	20,399	198,924	0.15	817.62
Chang Hwa Commercial Bank	1,752,401	1,074	1,426,529	5,357	17,643	163,231	0.38	329.32
The Shanghai Commercial & Savings Bank	988,357	1,354	730,625	1,572	9,605	155,490	0.22	611.07
Taipei Fubon Bank	1,938,144	2,785	1,322,671	2,384	17,512	202,390	0.18	734.65
Cathay United Bank	2,307,346	3,631	1,527,141	2,355	26,068	230,132	0.15	1,106.85
The Export-Import Bank of ROC	0	81	134,184	2	1,802	34,358	0.00	84,965.94
Bank of Kaohsiung	226,667	90	173,711	822	2,180	15,664	0.47	265.30
Mega International Commercial Bank	2,408,766	2,083	1,848,258	3,052	29,213	294,850	0.17	957.17
Citibank Taiwan Ltd.	673,988	1,221	316,525	1,331	5,676	107,060	0.42	426.37
O-Bank	248,408	91	177,925	1,509	2,483	33,439	0.85	164.56
Taiwan Business Bank	1,471,907	637	1,137,768	4,424	13,407	95,883	0.39	303.02
Standard Chartered Bank (Taiwan)	574,585	379	284,365	377	4,720	46,209	0.13	1,253.56
Taichung Commercial Bank	579,607	398	438,527	1,590	6,462	51,653	0.36	406.49
Kings Town Bank	191,261	501	157,066	28	2,365	41,875	0.02	8,561.14
HSBC Bank(Taiwan)	475,634	564	287,504	123	3,739	50,821	0.04	3,044.40
Bank of Taipei	70,675	16	50,051	100	576	5,606	0.20	573.78
Hwatai Bank	126,795	32	85,517	400	1,290	9,993	0.47	322.43
Shin Kong Commercial Bank	818,543	482	597,576	1,182	7,672	65,970	0.20	649.20
Sunny Bank	460,218	417	346,992	1,344	4,247	33,463	0.39	316.04
Bank of Panhsin	221,260	96	167,831	626	2,044	16,570	0.37	326.45
Cota Commercial Bank	151,678	60	113,065	462	1,604	11,558	0.41	346.97
Union Bank of Taiwan	539,791	249	401,792	548	4,342	56,980	0.14	792.90
Far Eastern International Bank	519,826	415	393,801	1,095	5,298	47,723	0.28	483.66
Yuanta Bank	1,137,767	985	745,914	1,101	11,456	122,670	0.15	1,040.47
Sinopac Bank	1,420,482	1,600	1,045,879	2,575	13,779	135,543	0.25	535.12
E. Sun Commercial Bank, Ltd.	2,085,743	2,232	1,439,840	2,735	17,143	173,088	0.19	626.76
KGI Bank	435,996	357	349,754	621	4,469	64,966	0.18	719.96
DBS Bank (Taiwan) Ltd	361,855	117	264,128	1,544	3,677	35,192	0.58	238.18
Taishin International Bank	1,510,554	1,640	1,165,131	2,387	16,389	155,094	0.20	686.54
Jih Sun International Bank	229,788	124	167,081	266	2,116	22,553	0.16	795.88
EnTie Commercial Bank	257,555	345	198,753	1,225	2,831	34,050	0.62	231.10
Chinatrust Commercial Bank	2,848,238	3,283	1,937,476	3,622	26,790	312,819	0.19	739.72
Total	41,129,536	34,908	29,902,865	69,463	414,509	4,024,250	0.23	596.73

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.