

Assets Quality Analysis of Domestic Banks

June 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	3,962,637	6,815	2,695,254	5,712	41,880	333,050	0.21	733.19
Land Bank of Taiwan	2,599,818	6,746	1,999,454	3,752	30,312	165,108	0.19	807.94
Taiwan Cooperative Bank	2,828,178	9,012	2,142,485	6,940	27,474	219,825	0.32	395.86
First Commercial Bank	2,205,257	11,650	1,722,710	4,854	21,849	210,407	0.28	450.10
Hua Nan Commercial Bank	2,137,288	9,699	1,625,319	1,754	19,918	191,677	0.11	1,135.52
Chang Hwa Commercial Bank	1,691,577	6,926	1,384,409	4,192	16,803	158,271	0.30	400.80
The Shanghai Commercial & Savings Bank	953,813	8,559	728,532	1,726	9,403	133,232	0.24	544.66
Taipei Fubon Bank	1,862,098	12,938	1,304,231	2,464	16,947	191,860	0.19	687.88
Cathay United Bank	2,223,503	14,321	1,525,665	3,155	25,550	211,443	0.21	809.95
The Export-Import Bank of ROC	0	380	115,926	60	1,602	34,329	0.05	2,684.08
Bank of Kaohsiung	218,487	400	177,987	1,078	2,070	15,114	0.61	192.11
Mega International Commercial Bank	2,406,372	15,371	1,863,910	3,077	29,721	282,858	0.17	966.00
Citibank Taiwan Ltd.	611,970	7,890	327,181	1,280	5,989	100,466	0.39	468.03
O-Bank	247,741	852	185,975	373	3,083	33,226	0.20	826.78
Taiwan Business Bank	1,441,128	4,702	1,143,481	3,428	13,130	88,407	0.30	382.99
Standard Chartered Bank (Taiwan)	524,006	1,990	287,522	426	4,739	45,032	0.15	1,113.42
Taichung Commercial Bank	576,500	2,430	441,118	1,645	6,643	49,299	0.37	403.68
Kings Town Bank	185,918	3,368	151,908	38	2,514	39,553	0.02	6,687.91
HSBC Bank(Taiwan)	481,258	2,877	277,579	162	3,676	48,945	0.06	2,272.70
Bank of Taipei	70,349	102	49,011	88	565	5,461	0.18	641.07
Hwatai Bank	124,381	151	89,657	679	1,332	9,790	0.76	196.34
Shin Kong Commercial Bank	768,363	3,029	580,964	1,242	7,454	62,423	0.21	600.29
Sunny Bank	440,274	2,019	327,721	1,582	3,905	31,565	0.48	246.82
Bank of Panhsin	217,359	404	159,107	967	2,000	15,930	0.61	206.79
Cota Commercial Bank	155,382	453	115,533	528	1,692	11,017	0.46	320.16
Union Bank of Taiwan	517,554	1,740	367,167	528	4,122	53,740	0.14	780.07
Far Eastern International Bank	520,837	2,567	387,255	812	5,297	46,032	0.21	652.32
Yuanta Bank	1,092,155	6,163	736,433	1,036	11,439	118,302	0.14	1,103.88
Sinopac Bank	1,334,198	6,343	1,010,929	2,348	13,567	129,478	0.23	577.92
E. Sun Commercial Bank, Ltd.	1,932,058	11,560	1,374,491	2,483	16,447	162,375	0.18	662.45
KGI Bank	448,437	2,254	359,957	497	4,567	62,771	0.14	918.69
DBS Bank (Taiwan) Ltd	358,969	373	267,571	1,407	3,632	34,886	0.53	258.09
Taishin International Bank	1,412,257	8,076	1,092,053	1,603	14,274	148,739	0.15	890.28
Jih Sun International Bank	207,781	511	165,527	322	2,089	21,752	0.19	649.52
EnTie Commercial Bank	264,578	1,384	201,528	1,490	3,017	32,830	0.74	202.56
Chinatrust Commercial Bank	2,670,517	18,677	1,797,291	4,135	25,671	298,401	0.23	620.77
Total	39,692,999	192,733	29,182,841	67,862	404,373	3,797,594	0.23	595.87

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.