

Assets Quality Analysis of Domestic Banks

September 2019

Unit : NTS 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	3,997,969	10,390	2,797,069	6,009	44,202	375,756	0.21	735.59
Land Bank of Taiwan	2,519,894	10,302	2,001,378	4,082	31,126	167,498	0.20	762.45
Taiwan Cooperative Bank	2,829,673	14,127	2,171,828	6,972	26,702	223,167	0.32	383.00
First Commercial Bank	2,241,393	17,882	1,736,049	4,442	22,094	215,061	0.26	497.39
Hua Nan Commercial Bank	2,143,113	14,482	1,638,083	2,351	19,871	194,720	0.14	845.07
Chang Hwa Commercial Bank	1,720,847	10,440	1,423,440	5,066	17,140	159,913	0.36	338.30
The Shanghai Commercial & Savings Bank	960,377	12,806	735,809	1,798	9,645	137,393	0.24	536.27
Taipei Fubon Bank	1,861,346	19,711	1,305,764	2,555	16,874	196,629	0.20	660.38
Cathay United Bank	2,256,632	21,396	1,515,594	3,221	25,363	213,526	0.21	787.52
The Export-Import Bank of ROC	0	581	118,987	56	1,667	34,497	0.05	2,983.69
Bank of Kaohsiung	217,974	641	175,993	915	2,075	15,365	0.52	226.89
Mega International Commercial Bank	2,333,790	22,248	1,834,691	2,783	29,112	288,017	0.15	1,046.02
Citibank Taiwan Ltd.	632,675	11,749	329,082	1,292	5,682	103,753	0.39	439.72
O-Bank	241,698	1,226	179,138	1,261	2,586	33,415	0.70	205.02
Taiwan Business Bank	1,430,644	6,413	1,143,873	3,424	12,651	94,279	0.30	369.51
Standard Chartered Bank (Taiwan)	513,091	2,706	286,663	432	4,723	45,661	0.15	1,093.66
Taichung Commercial Bank	576,472	3,641	440,683	1,742	6,821	50,344	0.40	391.48
Kings Town Bank	187,206	2,287	155,101	46	2,244	39,108	0.03	4,916.03
HSBC Bank(Taiwan)	471,504	3,439	303,165	129	3,945	49,432	0.04	3,067.83
Bank of Taipei	73,372	158	50,102	85	578	5,507	0.17	682.98
Hwatai Bank	123,647	229	85,501	591	1,219	9,867	0.69	206.37
Shin Kong Commercial Bank	789,306	4,942	584,391	1,194	7,585	63,665	0.20	635.07
Sunny Bank	447,759	2,835	334,352	1,515	4,005	33,020	0.45	264.41
Bank of Panhsin	221,573	712	163,042	629	2,029	16,145	0.39	322.73
Cota Commercial Bank	154,011	667	114,850	518	1,542	11,221	0.45	297.95
Union Bank of Taiwan	532,717	2,914	369,918	556	4,265	54,938	0.15	767.76
Far Eastern International Bank	516,065	3,515	399,243	1,069	5,494	46,743	0.27	513.81
Yuanta Bank	1,093,772	9,283	735,944	1,001	11,541	120,253	0.14	1,152.68
Sinopac Bank	1,371,057	9,119	1,039,229	2,235	13,833	131,835	0.22	618.87
E. Sun Commercial Bank, Ltd.	1,988,944	17,558	1,401,421	2,725	16,687	166,986	0.19	612.41
KGI Bank	424,174	3,722	358,403	519	4,554	63,762	0.14	877.11
DBS Bank (Taiwan) Ltd	374,704	171	266,233	1,577	3,697	34,728	0.59	234.51
Taishin International Bank	1,429,737	11,287	1,122,363	1,909	15,299	151,294	0.17	801.54
Jih Sun International Bank	218,698	973	166,488	277	2,108	22,184	0.17	759.90
EnTie Commercial Bank	257,695	1,916	204,652	1,482	3,215	33,254	0.72	216.96
Chinatrust Commercial Bank	2,778,606	29,947	1,844,569	4,264	25,922	306,844	0.23	607.93
Total	39,932,135	286,412	29,533,090	70,721	408,094	3,909,779	0.24	577.05

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.