

Assets Quality Analysis of Domestic Banks

October 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	3,968,609	11,253	2,805,811	5,809	44,402	377,564	0.21	764.42
Land Bank of Taiwan	2,568,052	11,143	2,012,884	4,030	31,564	167,976	0.20	783.13
Taiwan Cooperative Bank	2,851,259	15,745	2,170,042	6,716	27,172	224,462	0.31	404.58
First Commercial Bank	2,293,722	19,896	1,739,773	4,301	22,180	217,186	0.25	515.73
Hua Nan Commercial Bank	2,144,190	15,546	1,632,903	2,078	20,010	195,865	0.13	962.79
Chang Hwa Commercial Bank	1,722,846	11,401	1,426,136	5,115	17,237	160,330	0.36	336.95
The Shanghai Commercial & Savings Bank	970,356	14,074	731,096	1,788	9,661	151,692	0.24	540.32
Taipei Fubon Bank	1,880,701	21,682	1,308,325	2,628	17,028	198,073	0.20	647.99
Cathay United Bank	2,267,619	23,307	1,516,907	2,945	25,762	215,343	0.19	874.89
The Export-Import Bank of ROC	0	652	119,594	56	1,674	34,321	0.05	2,995.80
Bank of Kaohsiung	222,920	721	175,792	908	2,080	15,460	0.52	229.08
Mega International Commercial Bank	2,398,733	24,591	1,847,361	2,606	29,310	289,447	0.14	1,124.60
Citibank Taiwan Ltd.	621,121	12,789	308,402	1,353	5,684	104,636	0.44	420.08
O-Bank	247,029	1,245	178,216	1,258	2,698	33,246	0.71	214.40
Taiwan Business Bank	1,457,547	7,013	1,146,617	3,661	12,294	94,847	0.32	335.80
Standard Chartered Bank (Taiwan)	531,602	3,038	279,845	386	4,758	45,881	0.14	1,232.79
Taichung Commercial Bank	579,363	4,082	441,123	1,766	6,657	50,663	0.40	376.85
Kings Town Bank	187,932	2,726	156,683	43	2,280	39,653	0.03	5,317.65
HSBC Bank(Taiwan)	498,588	4,042	302,363	115	3,917	49,912	0.04	3,415.99
Bank of Taipei	72,542	162	49,442	84	577	5,519	0.17	683.16
Hwatai Bank	123,691	248	83,847	563	1,220	9,883	0.67	216.57
Shin Kong Commercial Bank	796,573	5,522	588,200	1,187	7,638	64,225	0.20	643.25
Sunny Bank	448,686	3,090	335,826	1,505	4,029	33,316	0.45	267.71
Bank of Panhsin	219,580	809	162,093	582	2,026	16,254	0.36	348.44
Cota Commercial Bank	153,453	734	114,047	533	1,576	11,270	0.47	295.88
Union Bank of Taiwan	533,017	3,298	374,131	570	4,258	55,137	0.15	746.63
Far Eastern International Bank	533,452	3,897	395,220	1,047	5,372	47,096	0.26	512.95
Yuanta Bank	1,095,169	10,118	734,840	979	11,282	121,005	0.13	1,152.30
Sinopac Bank	1,416,608	10,066	1,048,955	2,221	13,856	132,262	0.21	623.81
E. Sun Commercial Bank, Ltd.	1,979,303	19,483	1,403,429	2,649	16,730	168,287	0.19	631.47
KGI Bank	421,229	3,950	354,091	583	4,974	63,683	0.16	853.34
DBS Bank (Taiwan) Ltd	365,097	405	268,893	1,550	3,721	34,916	0.58	240.06
Taishin International Bank	1,434,676	12,532	1,121,607	2,010	15,433	152,367	0.18	767.96
Jih Sun International Bank	219,191	1,051	165,122	274	2,115	22,261	0.17	772.21
EnTie Commercial Bank	257,191	2,069	203,317	1,667	3,387	33,379	0.82	203.21
Chinatrust Commercial Bank	2,758,173	32,603	1,911,622	4,147	26,224	306,714	0.22	632.37
Total	40,239,821	314,982	29,614,557	69,713	410,780	3,944,132	0.24	589.24

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.