

Assets Quality Analysis of Domestic Banks

December 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	3,971,769	13,057	2,721,288	4,946	45,143	378,548	0.18	912.81
Land Bank of Taiwan	2,591,896	13,001	2,018,222	3,558	31,727	168,163	0.18	891.69
Taiwan Cooperative Bank	2,898,552	18,900	2,210,012	5,453	27,201	226,871	0.25	498.81
First Commercial Bank	2,386,594	22,706	1,772,896	4,249	22,414	218,948	0.24	527.52
Hua Nan Commercial Bank	2,225,703	17,675	1,690,497	1,977	20,394	197,650	0.12	1,031.65
Chang Hwa Commercial Bank	1,756,125	13,508	1,429,938	4,913	17,296	162,232	0.34	352.04
The Shanghai Commercial & Savings Bank	989,724	16,559	731,826	1,491	9,558	153,295	0.20	641.09
Taipei Fubon Bank	1,951,888	23,542	1,297,254	2,424	17,193	199,680	0.19	709.16
Cathay United Bank	2,292,920	25,303	1,513,902	2,286	25,983	227,563	0.15	1,136.55
The Export-Import Bank of ROC	0	706	134,065	2	1,721	34,194	0.00	81,133.52
Bank of Kaohsiung	225,805	887	177,241	851	2,089	15,506	0.48	245.53
Mega International Commercial Bank	2,438,395	28,316	1,882,687	2,614	29,282	291,795	0.14	1,120.08
Citibank Taiwan Ltd.	629,736	14,672	319,284	1,446	5,770	105,970	0.45	398.89
O-Bank	250,581	1,210	176,407	1,325	2,426	33,257	0.75	183.01
Taiwan Business Bank	1,503,902	7,980	1,146,091	3,628	13,341	95,489	0.32	367.77
Standard Chartered Bank (Taiwan)	514,146	3,324	286,861	399	4,719	45,916	0.14	1,181.81
Taichung Commercial Bank	585,030	5,060	441,016	1,382	6,573	51,292	0.31	475.54
Kings Town Bank	191,815	3,846	157,618	23	2,268	40,932	0.01	9,917.69
HSBC Bank(Taiwan)	465,806	4,647	282,504	111	3,702	50,297	0.04	3,340.39
Bank of Taipei	71,463	237	50,232	86	573	5,585	0.17	662.42
Hwatai Bank	126,871	302	87,933	421	1,368	9,938	0.48	325.28
Shin Kong Commercial Bank	815,251	6,688	604,874	1,190	7,568	65,112	0.20	636.00
Sunny Bank	460,350	2,731	344,307	964	4,246	32,939	0.28	440.41
Bank of Panhsin	219,429	1,012	167,955	541	2,033	16,445	0.32	375.96
Cota Commercial Bank	153,572	922	113,045	492	1,593	11,498	0.44	323.93
Union Bank of Taiwan	539,207	3,945	390,683	573	4,239	56,059	0.15	739.21
Far Eastern International Bank	537,695	4,229	390,200	1,088	5,552	47,282	0.28	510.33
Yuanta Bank	1,132,988	11,481	750,049	1,107	12,414	121,861	0.15	1,121.67
Sinopac Bank	1,377,653	11,699	991,884	2,116	13,513	133,623	0.21	638.55
E. Sun Commercial Bank, Ltd.	2,045,522	22,732	1,428,300	2,662	17,050	170,974	0.19	640.44
KGI Bank	421,424	4,723	347,076	605	4,465	64,172	0.17	738.31
DBS Bank (Taiwan) Ltd	363,133	527	254,994	1,514	3,562	35,064	0.59	235.31
Taishin International Bank	1,461,890	13,381	1,155,330	1,995	16,253	153,353	0.17	814.56
Jih Sun International Bank	225,858	1,139	167,649	252	2,120	22,416	0.15	841.16
EnTie Commercial Bank	261,125	2,458	203,625	1,847	3,527	33,694	0.91	190.98
Chinatrust Commercial Bank	2,744,125	37,628	1,848,038	3,086	25,774	309,985	0.17	835.23
Total	40,827,945	360,731	29,685,782	63,617	414,647	3,987,599	0.21	651.78

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.