

Assets Quality Analysis of Domestic Banks

February 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	3,961,903	2,428	2,749,852	6,096	44,907	380,000	0.22	736.71
Land Bank of Taiwan	2,597,369	2,274	2,013,466	3,777	31,811	170,648	0.19	842.31
Taiwan Cooperative Bank	2,958,171	2,887	2,237,582	7,705	27,547	231,267	0.34	357.53
First Commercial Bank	2,424,224	3,483	1,771,606	4,000	21,128	223,281	0.23	528.16
Hua Nan Commercial Bank	2,208,745	2,629	1,676,935	2,298	20,126	200,248	0.14	875.78
Chang Hwa Commercial Bank	1,756,753	2,177	1,432,577	4,879	17,226	163,869	0.34	353.06
The Shanghai Commercial & Savings Bank	985,728	2,732	735,062	1,551	9,653	156,415	0.21	622.44
Taipei Fubon Bank	1,951,012	4,489	1,322,220	2,403	17,799	203,880	0.18	740.80
Cathay United Bank	2,335,053	6,064	1,550,339	2,275	26,185	231,822	0.15	1,151.02
The Export-Import Bank of ROC	0	141	133,121	11	1,854	34,450	0.01	16,587.79
Bank of Kaohsiung	224,286	160	173,865	787	2,233	15,736	0.45	283.63
Mega International Commercial Bank	2,467,996	3,571	1,858,046	3,274	29,726	296,881	0.18	907.86
Citibank Taiwan Ltd.	627,780	2,411	319,652	1,453	5,788	108,131	0.45	398.25
O-Bank	254,507	105	180,293	1,528	2,457	33,502	0.85	160.73
Taiwan Business Bank	1,462,538	1,178	1,144,298	4,383	13,534	96,794	0.38	308.76
Standard Chartered Bank (Taiwan)	556,625	688	284,318	377	4,706	46,490	0.13	1,246.88
Taichung Commercial Bank	585,710	791	440,354	1,727	6,596	52,107	0.39	382.01
Kings Town Bank	192,477	1,013	156,064	24	2,275	42,419	0.02	9,509.68
HSBC Bank(Taiwan)	452,567	1,035	281,492	123	3,685	51,221	0.04	2,998.50
Bank of Taipei	70,511	32	50,181	76	576	5,628	0.15	761.44
Hwatai Bank	127,593	52	85,906	387	1,242	10,020	0.45	320.78
Shin Kong Commercial Bank	822,828	983	601,637	1,182	7,817	66,811	0.20	661.17
Sunny Bank	471,353	751	351,709	1,371	4,274	33,856	0.39	311.67
Bank of Panhsin	222,995	179	170,567	636	2,058	16,656	0.37	323.76
Cota Commercial Bank	152,267	145	112,848	432	1,733	11,629	0.38	401.13
Union Bank of Taiwan	544,077	460	397,857	596	4,384	56,618	0.15	735.58
Far Eastern International Bank	523,300	695	401,814	1,088	5,462	48,052	0.27	502.14
Yuanta Bank	1,150,755	1,830	749,338	1,096	11,564	123,638	0.15	1,055.37
Sinopac Bank	1,425,896	2,359	1,066,879	2,476	13,987	136,687	0.23	564.83
E. Sun Commercial Bank, Ltd.	2,056,737	3,867	1,444,628	2,812	17,277	174,602	0.19	614.42
KGI Bank	439,699	666	350,833	624	4,485	65,350	0.18	718.27
DBS Bank (Taiwan) Ltd	364,655	284	269,183	1,557	3,723	35,342	0.58	239.10
Taishin International Bank	1,500,364	2,836	1,177,524	2,361	16,684	156,363	0.20	706.57
Jih Sun International Bank	230,029	195	167,288	254	2,117	22,627	0.15	833.21
EnTie Commercial Bank	260,059	605	198,769	1,207	2,847	34,295	0.61	235.76
Chinatrust Commercial Bank	2,852,527	6,559	1,968,009	3,740	27,050	315,793	0.19	723.32
Total	41,219,091	62,753	30,026,113	70,568	416,515	4,053,127	0.24	590.24

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.