

Assets Quality Analysis of Domestic Banks

July 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	4,104,870	6,382	2,801,181	5,107	43,987	377,675	0.18	861.38
Land Bank of Taiwan	2,606,494	7,371	2,090,116	3,865	33,006	173,395	0.18	853.89
Taiwan Cooperative Bank	3,103,223	9,722	2,297,178	8,323	27,986	235,897	0.36	336.24
First Commercial Bank	2,519,096	11,828	1,820,079	5,033	21,516	213,589	0.28	427.51
Hua Nan Commercial Bank	2,370,452	8,231	1,749,935	3,310	20,943	198,260	0.19	632.70
Chang Hwa Commercial Bank	1,812,387	5,877	1,465,107	6,354	17,942	162,870	0.43	282.40
The Ssangnari Commercial & Savings Bank	1,037,363	8,961	772,424	1,599	9,748	150,135	0.21	609.71
Taipei Fubon Bank	2,030,605	13,847	1,399,550	2,547	18,042	204,850	0.18	708.39
Cathay United Bank	2,432,818	17,889	1,561,286	2,939	26,811	233,202	0.19	912.14
The Export-Import Bank of ROC	0	478	139,755	11	1,921	35,008	0.01	17,017.78
Bank of Kaohsiung	223,847	532	176,657	543	2,081	16,109	0.31	383.11
Mega International Commercial Bank	2,480,018	13,403	1,899,021	5,066	31,025	286,264	0.27	612.46
Citibank Taiwan Ltd.	661,867	6,788	314,423	1,309	5,730	102,228	0.42	437.79
O-Bank	253,213	670	175,558	1,242	2,437	33,001	0.71	196.16
Taiwan Business Bank	1,435,658	2,904	1,182,949	5,516	14,884	96,889	0.47	269.82
Standard Chartered Bank (Taiwan)	550,529	2,145	290,973	299	4,787	46,025	0.10	1,602.23
Taichung Commercial Bank	620,543	2,612	455,284	2,132	6,671	52,705	0.47	312.86
Kings Town Bank	207,481	3,007	168,174	20	2,545	42,243	0.01	12,531.28
HSBC Bank(Taiwan)	449,047	2,886	253,970	73	3,302	50,153	0.03	4,537.91
Bank of Taipei	70,737	106	50,851	132	581	5,494	0.26	439.62
Hwatai Bank	131,586	198	87,244	218	1,194	10,173	0.25	548.52
Shin Kong Commercial Bank	878,849	4,180	625,023	1,202	8,023	67,982	0.19	667.72
Sunny Bank	494,817	2,520	366,053	1,392	4,415	34,959	0.38	317.21
Bank of Panhsin	224,832	635	166,832	788	2,089	17,205	0.47	265.07
Cota Commercial Bank	154,173	516	116,274	344	1,715	11,741	0.30	499.30
Union Bank of Taiwan	572,232	2,146	406,967	601	4,655	57,371	0.15	774.16
Far Eastern International Bank	528,105	2,161	400,648	1,601	5,591	48,131	0.40	349.21
Yuantak Bank	1,188,111	6,364	763,180	1,047	11,503	122,387	0.14	1,099.00
Sinopac Bank	1,543,353	6,498	1,140,596	1,756	14,465	135,042	0.15	823.80
E. Sun Commercial Bank, Ltd.	2,203,599	12,487	1,536,966	3,043	18,845	172,144	0.20	619.19
KGI Bank	487,174	2,572	366,247	551	4,714	63,352	0.15	854.93
DBS Bank (Taiwan) Ltd	359,187	477	268,156	1,458	3,832	35,339	0.54	262.83
Taishin International Bank	1,578,014	8,939	1,232,080	2,029	16,005	157,381	0.16	788.93
Jih Sun International Bank	235,632	632	165,116	439	2,112	22,585	0.27	481.52
EnTie Commercial Bank	269,211	1,565	199,915	1,156	2,827	33,687	0.58	244.61
Chinatrust Commercial Bank	2,897,716	18,879	1,995,428	4,868	28,083	301,162	0.24	576.95
Total	42,716,837	196,408	30,901,193	77,911	426,012	4,006,632	0.25	546.79

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.