

Assets Quality Analysis of Domestic Banks

August 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	4,104,576	8,244	2,817,483	4,933	44,566	377,346	0.18	903.47
Land Bank of Taiwan	2,614,457	8,188	2,085,866	3,660	33,326	174,357	0.18	910.53
Taiwan Cooperative Bank	3,124,530	11,194	2,317,732	8,132	28,209	237,193	0.35	346.90
First Commercial Bank	2,549,622	13,393	1,841,458	4,535	21,645	215,263	0.25	477.25
Hua Nan Commercial Bank	2,406,105	9,433	1,781,884	2,554	20,884	198,762	0.14	817.75
Chang Hwa Commercial Bank	1,825,554	6,462	1,464,852	6,201	18,100	163,697	0.42	291.90
The Shanghai Commercial & Savings Bank	1,038,635	10,224	776,464	1,728	9,845	152,909	0.22	569.73
Taipei Fubon Bank	2,050,154	15,855	1,401,818	2,497	18,167	207,138	0.18	727.50
Cathay United Bank	2,456,166	19,580	1,562,617	2,606	26,286	235,016	0.17	1,008.78
The Export-Import Bank of ROC	0	520	144,671	11	1,951	35,062	0.01	17,287.68
Bank of Kaohsiung	224,375	603	177,955	634	2,132	16,153	0.36	336.23
Mega International Commercial Bank	2,507,078	15,736	1,894,878	5,002	30,193	288,614	0.26	603.59
Citibank Taiwan Ltd.	675,923	7,530	316,146	1,251	5,759	102,838	0.40	460.38
O-Bank	254,259	877	173,840	1,236	2,434	33,155	0.71	196.87
Taiwan Business Bank	1,458,916	3,334	1,192,690	5,400	15,237	97,119	0.45	282.18
Standard Chartered Bank (Taiwan)	567,503	2,430	294,571	309	4,791	46,266	0.11	1,548.36
Taichung Commercial Bank	621,632	3,013	454,303	1,633	6,767	53,198	0.36	414.35
Kings Town Bank	210,444	3,488	171,036	23	2,570	42,864	0.01	11,165.67
HSBC Bank(Taiwan)	438,856	3,207	261,473	68	3,380	50,234	0.03	4,967.72
Bank of Taipei	70,751	131	51,395	102	590	5,510	0.20	579.76
Hwatai Bank	135,130	230	84,246	204	1,171	10,212	0.24	574.92
Shin Kong Commercial Bank	889,070	4,816	628,285	1,205	8,055	68,228	0.19	668.46
Sunny Bank	493,692	2,824	371,596	1,397	4,490	36,133	0.38	321.37
Bank of Panhsin	227,499	725	167,671	754	2,112	17,190	0.45	280.26
Cota Commercial Bank	156,713	597	116,220	336	1,740	11,805	0.29	518.18
Union Bank of Taiwan	579,103	2,482	409,719	548	4,655	58,323	0.13	848.97
Far Eastern International Bank	547,598	2,427	406,038	1,616	5,815	48,311	0.40	359.86
Yuantai Bank	1,187,773	7,263	761,966	1,035	11,643	123,149	0.14	1,125.13
Sinopac Bank	1,539,399	7,484	1,146,192	1,946	14,641	135,869	0.17	752.49
E. Sun Commercial Bank, Ltd.	2,220,385	13,891	1,549,038	3,140	18,882	173,093	0.20	601.28
KGI Bank	483,772	3,064	371,951	595	4,781	63,632	0.16	803.74
DBS Bank (Taiwan) Ltd	355,459	441	269,629	1,159	3,592	35,307	0.43	309.90
Taishin International Bank	1,591,200	10,322	1,243,698	1,989	16,205	158,428	0.16	814.81
Jih Sun International Bank	235,217	758	162,669	438	2,080	22,692	0.27	474.68
EnTie Commercial Bank	262,396	1,723	198,008	1,209	2,893	33,818	0.61	239.34
Chinatrust Commercial Bank	2,889,929	22,027	2,027,552	5,390	28,381	303,157	0.27	526.57
Total	42,993,868	224,515	31,097,609	75,475	427,967	4,032,040	0.24	567.03

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.