

Assets Quality Analysis of Domestic Banks

December 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 | 4,172,465 | 12,274 | 2,913,875 | 4,479 | 44,666 | 383,048 | 0.15 | 997.26 |
| Land Bank of Taiwan | 2,688,353 | 10,929 | 2,114,413 | 3,244 | 34,550 | 175,350 | 0.15 | 1,065.02 |
| Taiwan Cooperative Bank | 3,271,646 | 17,238 | 2,293,946 | 6,745 | 29,001 | 241,389 | 0.29 | 430.00 |
| First Commercial Bank | 2,694,803 | 18,356 | 1,914,353 | 4,500 | 23,728 | 219,313 | 0.24 | 527.32 |
| Hua Nan Commercial Bank | 2,528,365 | 14,479 | 1,805,616 | 2,682 | 21,318 | 201,984 | 0.15 | 794.77 |
| Chang Hwa Commercial Bank | 1,909,148 | 8,312 | 1,481,728 | 5,589 | 18,703 | 165,064 | 0.38 | 334.66 |
| The Shanghai Commercial & Savings Bank | 1,039,397 | 14,576 | 769,199 | 1,652 | 9,757 | 154,469 | 0.21 | 590.50 |
| Taipei Fubon Bank | 2,131,853 | 21,226 | 1,427,906 | 2,317 | 17,992 | 219,121 | 0.16 | 776.54 |
| Cathay United Bank | 2,575,542 | 25,022 | 1,620,594 | 2,274 | 26,846 | 242,297 | 0.14 | 1,180.41 |
| The Export-Import Bank of ROC | 0 | 746 | 143,027 | 51 | 1,972 | 34,789 | 0.04 | 3,883.17 |
| Bank of Kaohsiung | 230,223 | 888 | 178,203 | 534 | 2,044 | 16,294 | 0.30 | 382.60 |
| Mega International Commercial Bank | 2,593,118 | 23,298 | 1,899,057 | 3,977 | 28,857 | 294,640 | 0.21 | 725.59 |
| Citibank Taiwan Ltd. | 631,773 | 9,759 | 305,879 | 1,223 | 5,662 | 104,723 | 0.40 | 462.97 |
| O-Bank | 253,374 | 1,233 | 166,100 | 705 | 2,183 | 35,556 | 0.42 | 309.70 |
| Taiwan Business Bank | 1,486,552 | 5,358 | 1,224,295 | 6,133 | 14,326 | 98,857 | 0.50 | 233.60 |
| Standard Chartered Bank (Taiwan) | 620,847 | 2,780 | 290,523 | 307 | 4,632 | 46,498 | 0.11 | 1,508.04 |
| Taichung Commercial Bank | 638,511 | 4,681 | 461,753 | 983 | 6,335 | 57,367 | 0.21 | 644.76 |
| Kings Town Bank | 227,153 | 6,231 | 187,843 | 25 | 2,941 | 46,581 | 0.01 | 11,760.69 |
| HSBC Bank(Taiwan) | 465,143 | 3,676 | 257,018 | 85 | 3,330 | 49,094 | 0.03 | 3,935.27 |
| Bank of Taipei | 71,134 | 251 | 51,182 | 69 | 588 | 5,595 | 0.14 | 846.26 |
| Hwatai Bank | 138,008 | 342 | 88,695 | 68 | 1,193 | 10,387 | 0.08 | 1,749.04 |
| Shin Kong Commercial Bank | 910,400 | 6,670 | 652,823 | 1,261 | 8,481 | 69,698 | 0.19 | 672.48 |
| Sunny Bank | 525,314 | 2,777 | 388,494 | 870 | 4,834 | 36,443 | 0.22 | 555.50 |
| Bank of Panhsin | 241,404 | 1,125 | 181,269 | 479 | 2,117 | 17,669 | 0.26 | 441.80 |
| Cota Commercial Bank | 162,045 | 855 | 121,414 | 243 | 1,712 | 12,527 | 0.20 | 705.42 |
| Union Bank of Taiwan | 613,803 | 3,887 | 429,083 | 606 | 4,778 | 60,267 | 0.14 | 788.94 |
| Far Eastern International Bank | 582,614 | 2,834 | 388,857 | 1,978 | 5,664 | 48,744 | 0.51 | 286.39 |
| Yuantai Bank | 1,241,712 | 8,019 | 772,152 | 943 | 11,620 | 123,943 | 0.12 | 1,232.50 |
| Sinopac Bank | 1,637,211 | 11,044 | 1,125,822 | 1,558 | 14,607 | 139,695 | 0.14 | 937.65 |
| E. Sun Commercial Bank, Ltd. | 2,442,181 | 18,810 | 1,602,852 | 3,045 | 19,985 | 177,692 | 0.19 | 656.29 |
| KGI Bank | 513,574 | 4,724 | 379,955 | 593 | 4,996 | 66,986 | 0.16 | 842.35 |
| DBS Bank (Taiwan) Ltd | 350,736 | 941 | 256,040 | 1,177 | 3,395 | 35,682 | 0.46 | 288.52 |
| Taishin International Bank | 1,635,916 | 14,056 | 1,260,733 | 1,920 | 16,425 | 162,188 | 0.15 | 855.31 |
| Jih Sun International Bank | 239,631 | 1,083 | 167,712 | 418 | 2,146 | 22,976 | 0.25 | 514.01 |
| EnTie Commercial Bank | 263,365 | 2,561 | 203,474 | 1,972 | 3,173 | 34,519 | 0.97 | 160.88 |
| Chinatrust Commercial Bank | 3,068,834 | 31,910 | 1,939,815 | 4,470 | 26,565 | 312,300 | 0.23 | 594.23 |
| Rakuten International Commercial Bank | 0 | (274) | 0 | 0 | 0 | 9,781 | 0.00 | 0.00 |
| Total | 44,796,148 | 312,677 | 31,465,699 | 69,175 | 431,125 | 4,133,526 | 0.22 | 623.24 |

Note:

1:Inclusion: 37 domestic banks

2:Source : Provided by individual institution

3.Rakuten International Commercial Bank started the first-period business trial on December 30th,2020, and then officially opened on January 19th,2021.