

**Assets Quality Analysis of Domestic Banks**  
May 2021

Unit : NTS 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	4,180,153	7,973	2,803,275	4,462	42,618	393,823	0.16	955.25
Land Bank of Taiwan	2,746,235	5,478	2,146,177	3,135	35,871	179,384	0.15	1,144.24
Taiwan Cooperative Bank	3,248,153	8,224	2,395,290	6,318	28,943	241,018	0.26	458.10
First Commercial Bank	2,753,251	9,264	1,961,626	4,201	24,117	224,343	0.21	574.07
Hua Nan Commercial Bank	2,726,108	6,812	1,885,306	2,725	22,883	204,412	0.14	839.69
Chang Hwa Commercial Bank	1,938,839	3,949	1,521,988	4,983	18,761	168,902	0.33	376.48
The Shanghai Commercial & Savings Bank	1,019,423	6,290	752,766	1,318	9,867	159,365	0.18	748.85
Taipei Fubon Bank	2,140,360	9,008	1,501,529	2,441	18,623	213,719	0.16	762.84
Cathay United Bank	2,669,999	11,661	1,721,286	3,571	27,510	236,839	0.21	770.40
The Export-Import Bank of ROC	0	453	139,379	50	1,995	35,043	0.04	3,977.09
Bank of Kaohsiung	227,143	433	177,980	551	2,328	17,592	0.31	422.30
Mega International Commercial Bank	2,741,862	7,889	1,976,756	4,197	28,643	287,830	0.21	682.49
Citibank Taiwan Ltd.	703,157	2,759	300,203	1,048	5,595	106,861	0.35	533.60
O-Bank	246,683	910	158,343	718	2,236	36,195	0.45	311.61
Taiwan Business Bank	1,571,892	2,323	1,230,033	5,925	15,456	100,686	0.48	260.85
Standard Chartered Bank (Taiwan)	579,962	1,678	285,835	235	4,560	47,823	0.08	1,940.85
Taichung Commercial Bank	645,131	2,170	473,302	1,361	6,505	59,593	0.29	478.05
Kings Town Bank	235,301	4,148	194,804	31	3,073	46,509	0.02	9,783.69
HSBC Bank(Taiwan)	472,438	1,874	252,247	105	3,274	49,986	0.04	3,115.73
Bank of Taipei	70,536	72	52,045	125	595	5,664	0.24	475.60
Hwatai Bank	143,585	179	98,854	72	1,276	10,494	0.07	1,781.37
Shin Kong Commercial Bank	967,506	2,790	674,750	1,252	9,056	68,288	0.19	723.52
Sunny Bank	540,931	1,761	395,048	864	4,904	37,563	0.22	567.54
Bank of Panhsin	250,209	537	189,645	446	2,185	17,999	0.24	489.69
Cota Commercial Bank	162,489	384	123,391	223	1,722	12,824	0.18	772.33
Union Bank of Taiwan	624,238	1,901	449,814	598	5,052	62,348	0.13	844.69
Far Eastern International Bank	580,099	1,381	409,714	2,104	5,719	49,754	0.51	271.81
Yuanta Bank	1,326,958	4,018	794,348	994	11,601	121,043	0.13	1,167.46
Sinopac Bank	1,717,704	5,650	1,187,837	2,101	14,853	138,179	0.18	706.98
E. Sun Commercial Bank, Ltd.	2,376,874	8,925	1,615,148	2,960	19,781	178,653	0.18	668.18
KGI Bank	483,294	2,104	375,801	577	5,036	65,064	0.15	872.90
DBS Bank (Taiwan) Ltd	354,419	810	265,637	1,389	3,460	36,122	0.52	249.03
Taishin International Bank	1,668,540	6,677	1,309,637	1,597	16,906	167,090	0.12	1,058.59
Jih Sun International Bank	243,441	444	166,846	322	2,101	23,049	0.19	651.90
EnTie Commercial Bank	271,447	1,144	207,741	1,827	2,913	35,365	0.88	159.44
Chinatrust Commercial Bank	3,224,843	14,152	2,180,604	4,679	27,368	301,080	0.21	584.91
Line Bank	722	(386)	140	0	2	9,004	0.00	0.00
Rakuten International Commercial Bank	1,868	(204)	31	0	0	9,617	0.00	0.00
<b>Total</b>	<b>45,855,792</b>	<b>145,634</b>	<b>32,375,154</b>	<b>69,506</b>	<b>437,389</b>	<b>4,159,123</b>	<b>0.21</b>	<b>629.28</b>

Note:

1.Inclusion: 38 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.

4.Line Bank started the first-period business trial on March 24th,2021, and then officially opened on April 22th,2021.