

Assets Quality Analysis of Domestic Banks

August 2021

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 | 4,164,937 | 13,369 | 2,703,932 | 4,082 | 43,962 | 408,891 | 0.15 | 1,076.90 |
| Land Bank of Taiwan | 2,792,052 | 9,446 | 2,208,102 | 3,305 | 36,315 | 183,401 | 0.15 | 1,098.89 |
| Taiwan Cooperative Bank | 3,351,706 | 15,281 | 2,472,808 | 5,270 | 29,605 | 246,870 | 0.21 | 561.77 |
| First Commercial Bank | 2,859,284 | 15,682 | 2,013,399 | 4,107 | 24,930 | 221,050 | 0.20 | 607.03 |
| Hua Nan Commercial Bank | 2,760,869 | 11,853 | 1,942,172 | 2,612 | 23,788 | 209,513 | 0.13 | 910.86 |
| Chang Hwa Commercial Bank | 2,037,574 | 6,870 | 1,569,473 | 5,101 | 19,450 | 167,790 | 0.33 | 381.32 |
| The Shanghai Commercial & Savings Bank | 1,040,721 | 10,432 | 745,655 | 1,414 | 10,054 | 155,438 | 0.19 | 711.25 |
| Taipei Fubon Bank | 2,313,518 | 15,199 | 1,557,782 | 2,969 | 19,483 | 219,098 | 0.19 | 656.25 |
| Cathay United Bank | 2,751,515 | 18,959 | 1,753,319 | 3,098 | 28,104 | 242,016 | 0.18 | 907.01 |
| The Export-Import Bank of ROC | 0 | 611 | 142,993 | 46 | 2,018 | 35,215 | 0.03 | 4,367.16 |
| Bank of Kaohsiung | 234,614 | 694 | 180,970 | 523 | 2,414 | 17,711 | 0.29 | 461.87 |
| Mega International Commercial Bank | 2,848,674 | 14,302 | 2,010,730 | 4,552 | 28,842 | 293,723 | 0.23 | 633.60 |
| Citibank Taiwan Ltd. | 666,844 | 4,169 | 305,271 | 1,003 | 5,578 | 102,225 | 0.33 | 556.27 |
| O-Bank | 245,532 | 1,448 | 156,391 | 853 | 2,257 | 35,994 | 0.55 | 264.80 |
| Taiwan Business Bank | 1,686,805 | 3,808 | 1,265,040 | 4,511 | 15,662 | 100,880 | 0.36 | 347.16 |
| Standard Chartered Bank (Taiwan) | 585,552 | 2,215 | 289,985 | 242 | 4,492 | 46,625 | 0.08 | 1,855.58 |
| Taichung Commercial Bank | 647,067 | 3,558 | 471,965 | 1,224 | 6,423 | 59,667 | 0.26 | 524.63 |
| Kings Town Bank | 240,392 | 6,408 | 201,221 | 38 | 3,129 | 49,219 | 0.02 | 8,231.13 |
| HSBC Bank(Taiwan) | 453,243 | 2,375 | 263,348 | 89 | 3,385 | 50,432 | 0.03 | 3,820.61 |
| Bank of Taipei | 69,603 | 142 | 53,292 | 104 | 604 | 5,586 | 0.19 | 582.07 |
| Hwatai Bank | 147,836 | 318 | 109,547 | 67 | 1,338 | 10,521 | 0.06 | 2,010.59 |
| Shin Kong Commercial Bank | 1,020,307 | 5,278 | 698,926 | 1,245 | 9,370 | 70,089 | 0.18 | 752.84 |
| Sunny Bank | 548,532 | 3,086 | 399,524 | 864 | 4,957 | 38,240 | 0.22 | 573.74 |
| Bank of Panhsin | 255,943 | 889 | 195,659 | 463 | 2,238 | 18,280 | 0.24 | 483.11 |
| Cota Commercial Bank | 162,339 | 628 | 122,360 | 219 | 1,754 | 12,790 | 0.18 | 802.25 |
| Union Bank of Taiwan | 643,352 | 3,731 | 454,947 | 705 | 5,315 | 64,167 | 0.15 | 754.01 |
| Far Eastern International Bank | 596,730 | 2,168 | 427,321 | 1,225 | 5,714 | 49,162 | 0.29 | 466.64 |
| Yuanta Bank | 1,402,790 | 7,169 | 821,242 | 1,296 | 12,029 | 122,916 | 0.16 | 928.35 |
| Sinopac Bank | 1,736,927 | 9,447 | 1,227,095 | 2,325 | 15,341 | 141,657 | 0.19 | 659.98 |
| E. Sun Commercial Bank, Ltd. | 2,502,484 | 14,718 | 1,677,396 | 2,832 | 20,458 | 183,887 | 0.17 | 722.47 |
| KGI Bank | 493,989 | 3,925 | 371,924 | 550 | 4,933 | 66,206 | 0.15 | 896.59 |
| DBS Bank (Taiwan) Ltd | 371,782 | 1,225 | 270,283 | 1,431 | 3,521 | 36,552 | 0.53 | 246.01 |
| Taishin International Bank | 1,668,252 | 10,661 | 1,336,977 | 1,685 | 17,322 | 164,332 | 0.13 | 1,028.29 |
| Jih Sun International Bank | 239,071 | 643 | 172,025 | 281 | 2,127 | 23,299 | 0.16 | 758.09 |
| EnTie Commercial Bank | 268,891 | 1,930 | 206,295 | 1,827 | 2,979 | 34,592 | 0.89 | 163.07 |
| Chinatrust Commercial Bank | 3,335,770 | 23,013 | 2,268,304 | 3,523 | 27,140 | 309,460 | 0.16 | 770.33 |
| Line Bank | 10,201 | (833) | 1,219 | 0 | 12 | 8,654 | 0.00 | 0.00 |
| Rakuten International Commercial Bank | 3,227 | (353) | 143 | 0 | 1 | 9,497 | 0.00 | 0.00 |
| Total | 47,158,924 | 244,466 | 33,069,037 | 65,677 | 447,048 | 4,215,643 | 0.20 | 680.68 |

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.