

Assets Quality Analysis of Domestic Banks
July 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	4,183,796	10,707	2,755,582	4,017	43,309	406,537	0.15	1,078.11
Land Bank of Taiwan	2,785,393	8,182	2,187,247	3,360	36,185	182,647	0.15	1,077.04
Taiwan Cooperative Bank	3,361,705	12,719	2,469,047	5,422	29,448	246,688	0.22	543.07
First Commercial Bank	2,852,383	13,520	1,980,595	4,067	24,572	219,553	0.21	604.15
Hua Nan Commercial Bank	2,714,968	9,883	1,920,524	2,747	23,317	208,315	0.14	848.96
Chang Hwa Commercial Bank	2,049,510	5,912	1,534,165	5,003	19,165	167,564	0.33	383.05
The Shanghai Commercial & Savings Bank	1,026,666	9,260	749,885	1,528	10,015	155,142	0.20	655.55
Taipei Fubon Bank	2,245,128	12,873	1,553,172	2,966	19,311	218,208	0.19	651.02
Cathay United Bank	2,738,192	16,261	1,755,834	3,661	27,819	240,979	0.21	759.84
The Export-Import Bank of ROC	0	530	140,055	46	1,999	35,205	0.03	4,304.14
Bank of Kaohsiung	235,807	603	178,935	510	2,347	17,588	0.29	460.03
Mega International Commercial Bank	2,737,065	11,910	1,991,041	4,704	28,564	292,943	0.24	607.27
Citibank Taiwan Ltd.	664,334	3,631	306,712	1,165	5,750	107,577	0.38	493.69
O-Bank	240,526	1,276	158,159	872	2,310	36,007	0.55	264.91
Taiwan Business Bank	1,651,754	3,407	1,250,213	5,262	15,467	100,922	0.42	293.95
Standard Chartered Bank (Taiwan)	594,847	2,049	293,710	240	4,467	46,528	0.08	1,860.90
Taichung Commercial Bank	644,298	3,067	474,776	1,208	6,390	59,416	0.25	529.11
Kings Town Bank	238,125	5,857	200,469	32	3,131	48,422	0.02	9,906.38
HSBC Bank(Taiwan)	430,521	2,228	255,698	108	3,315	50,344	0.04	3,065.26
Bank of Taipei	68,972	112	52,403	149	599	5,707	0.28	401.99
Hwatai Bank	147,762	286	103,973	67	1,314	10,499	0.06	1,970.46
Shin Kong Commercial Bank	1,000,673	4,415	688,167	1,249	9,275	70,037	0.18	742.76
Sunny Bank	546,844	2,704	397,305	863	4,929	37,988	0.22	571.49
Bank of Panhsin	253,033	768	192,356	412	2,205	18,208	0.21	535.13
Cota Commercial Bank	161,674	549	122,316	217	1,740	12,962	0.18	803.11
Union Bank of Taiwan	633,128	3,103	452,037	1,384	5,256	64,283	0.31	379.77
Far Eastern International Bank	593,867	1,962	421,857	1,540	5,810	49,076	0.37	377.24
Yuanta Bank	1,393,819	6,242	817,901	1,299	11,896	122,632	0.16	915.63
Sinopac Bank	1,717,364	8,230	1,193,607	2,010	15,076	141,161	0.17	749.89
E. Sun Commercial Bank, Ltd.	2,475,244	12,889	1,652,714	2,800	20,221	182,310	0.17	722.16
KGI Bank	502,741	3,196	371,688	676	5,051	66,070	0.18	746.90
DBS Bank (Taiwan) Ltd	350,201	1,175	269,649	1,421	3,525	36,538	0.53	248.09
Taishin International Bank	1,653,275	9,171	1,329,621	1,613	17,243	163,276	0.12	1,069.13
Jih Sun International Bank	238,940	631	167,450	355	2,126	23,279	0.21	599.40
EnTie Commercial Bank	272,373	1,695	206,202	1,846	2,965	34,445	0.90	160.58
Chinatrust Commercial Bank	3,280,612	19,911	2,228,837	4,029	27,275	307,532	0.18	676.98
Line Bank	6,267	(618)	795	0	10	8,827	0.00	0.00
Rakuten International Commercial Bank	2,938	(305)	133	0	1	9,536	0.00	0.00
Total	46,694,740	209,992	32,824,828	68,847	443,399	4,204,952	0.21	644.03

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.