

Assets Quality Analysis of Domestic Banks

April 2020

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	3,995,309	2,970	2,786,837	4,917	44,465	371,859	0.18	904.38
Land Bank of Taiwan	2,508,354	4,505	2,046,370	3,851	32,608	170,163	0.19	846.73
Taiwan Cooperative Bank	3,005,793	5,421	2,245,450	8,318	26,628	231,053	0.37	320.14
First Commercial Bank	2,404,048	6,351	1,808,694	4,126	21,888	219,954	0.23	530.48
Hua Nan Commercial Bank	2,277,088	5,318	1,708,992	1,942	20,256	197,324	0.11	1,043.27
Chang Hwa Commercial Bank	1,774,333	3,864	1,466,252	4,786	17,745	164,185	0.33	370.78
The Shanghai Commercial & Savings Bank	995,005	5,103	749,397	1,406	9,537	155,379	0.19	678.09
Taipei Fubon Bank	2,021,991	7,157	1,366,517	2,511	17,488	198,567	0.18	696.41
Cathay United Bank	2,345,899	11,139	1,523,448	2,283	26,480	224,973	0.15	1,159.82
The Export-Import Bank of ROC	0	292	135,517	11	1,890	34,403	0.01	16,739.81
Bank of Kaohsiung	222,294	312	176,636	552	2,024	15,504	0.31	366.68
Mega International Commercial Bank	2,359,899	4,965	1,871,691	5,193	30,932	295,634	0.28	595.66
Citibank Taiwan Ltd.	660,730	4,551	306,820	1,339	5,693	110,069	0.44	425.33
O-Bank	251,161	238	178,775	1,359	2,464	33,045	0.76	181.30
Taiwan Business Bank	1,395,955	1,840	1,160,529	4,986	14,344	96,951	0.43	287.67
Standard Chartered Bank (Taiwan)	575,135	1,529	278,685	287	4,679	47,378	0.10	1,632.53
Taichung Commercial Bank	591,258	1,473	446,202	1,798	6,565	52,660	0.40	365.08
Kings Town Bank	192,996	1,510	160,549	19	2,273	38,704	0.01	11,841.18
HSBC Bank(Taiwan)	468,752	2,091	264,274	120	3,500	52,380	0.05	2,925.56
Bank of Taipei	70,864	61	50,382	78	574	5,588	0.15	740.32
Hwatai Bank	127,065	114	87,764	279	1,157	10,054	0.32	414.53
Shin Kong Commercial Bank	854,935	2,204	611,065	1,181	7,854	65,629	0.19	664.97
Sunny Bank	473,015	1,388	356,208	1,396	4,300	34,057	0.39	308.12
Bank of Panhsin	221,904	349	167,702	724	2,106	16,823	0.43	290.77
Cota Commercial Bank	151,912	297	112,690	380	1,701	11,740	0.34	447.43
Union Bank of Taiwan	552,196	836	396,366	671	4,501	55,280	0.17	671.08
Far Eastern International Bank	534,215	998	400,378	1,461	5,306	48,359	0.36	363.18
Yuanta Bank	1,144,925	3,251	748,878	1,085	11,518	124,135	0.14	1,061.40
Sinopac Bank	1,470,111	3,942	1,085,680	1,940	13,936	136,277	0.18	718.28
E. Sun Commercial Bank, Ltd.	2,119,306	7,459	1,479,698	2,823	17,706	167,047	0.19	627.17
KGI Bank	477,797	1,255	359,987	622	4,633	59,115	0.17	744.78
DBS Bank (Taiwan) Ltd	359,877	498	273,474	1,534	3,794	35,255	0.56	247.30
Taishin International Bank	1,515,261	4,495	1,223,959	2,522	17,449	156,500	0.21	691.93
Jih Sun International Bank	228,137	346	169,837	255	2,160	22,299	0.15	845.70
EnTie Commercial Bank	261,930	1,003	199,108	1,664	2,976	34,530	0.84	178.90
Chinatrust Commercial Bank	2,814,541	12,263	1,980,829	5,296	28,400	315,235	0.27	536.27
Total	41,423,990	111,384	30,385,640	73,715	421,531	4,008,109	0.24	571.84

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.