

# Assets Quality Analysis of Domestic Banks

June 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	4,005,610	5,029	2,880,081	5,056	43,443	375,546	0.18	859.16
Land Bank of Taiwan	2,574,186	6,486	2,095,343	3,574	32,682	172,365	0.17	914.36
Taiwan Cooperative Bank	3,077,073	8,137	2,272,021	8,623	26,701	233,736	0.38	309.63
First Commercial Bank	2,486,071	10,026	1,840,782	5,322	21,512	211,450	0.29	404.20
Hua Nan Commercial Bank	2,356,527	6,943	1,761,904	3,286	20,658	195,105	0.19	628.59
Chang Hwa Commercial Bank	1,791,995	5,171	1,496,213	6,405	18,150	162,075	0.43	283.39
The Shanghai Commercial & Savings Bank	1,012,978	7,384	759,183	1,316	9,454	148,525	0.17	718.32
Taipei Fubon Bank	2,024,864	11,305	1,398,058	2,591	17,947	202,145	0.19	692.65
Cathay United Bank	2,389,282	15,608	1,569,767	1,998	26,583	230,389	0.13	1,330.45
The Export-Import Bank of ROC	0	387	139,015	11	1,874	34,971	0.01	16,596.78
Bank of Kaohsiung	225,637	460	176,142	499	2,050	15,950	0.28	410.54
Mega International Commercial Bank	2,475,886	10,634	1,899,132	5,053	30,783	284,701	0.27	609.21
Citibank Taiwan Ltd.	637,109	5,928	309,720	1,412	5,825	101,470	0.46	412.54
O-Bank	259,350	480	177,172	1,282	2,444	32,567	0.72	190.66
Taiwan Business Bank	1,396,201	2,504	1,179,321	5,604	14,380	96,439	0.48	256.57
Standard Chartered Bank (Taiwan)	553,754	1,966	288,023	316	4,691	45,873	0.11	1,485.43
Taichung Commercial Bank	616,230	2,171	453,418	2,003	6,494	52,306	0.44	324.25
Kings Town Bank	200,854	2,399	166,825	19	2,345	40,478	0.01	12,646.57
HSBC Bank(Taiwan)	446,514	2,390	263,147	67	3,464	49,828	0.03	5,197.10
Bank of Taipei	70,237	93	51,052	106	582	5,472	0.21	549.82
Hwatai Bank	131,605	168	86,876	225	1,170	10,137	0.26	521.28
Shin Kong Commercial Bank	861,645	3,309	623,143	1,205	8,024	67,332	0.19	666.08
Sunny Bank	485,425	2,185	360,106	1,380	4,354	34,455	0.38	315.49
Bank of Panhsin	223,306	527	162,665	747	2,079	17,023	0.46	278.13
Cota Commercial Bank	152,901	450	114,923	351	1,759	11,674	0.31	501.64
Union Bank of Taiwan	564,906	1,569	400,762	638	4,559	56,517	0.16	714.40
Far Eastern International Bank	535,877	1,774	398,840	1,624	5,543	47,693	0.41	341.40
Yuanta Bank	1,177,906	5,162	762,182	1,096	11,393	120,311	0.14	1,039.94
Sinopac Bank	1,520,372	5,461	1,105,828	1,739	14,029	132,827	0.16	806.59
E. Sun Commercial Bank, Ltd.	2,172,016	10,585	1,525,178	2,952	18,517	170,022	0.19	627.27
KGI Bank	492,135	2,119	368,799	589	4,693	61,525	0.16	796.79
DBS Bank (Taiwan) Ltd	353,310	406	261,868	1,534	3,762	35,256	0.59	245.32
Taishin International Bank	1,552,457	7,412	1,212,790	2,136	15,864	155,861	0.18	742.59
Jih Sun International Bank	233,469	531	166,726	436	2,114	22,490	0.26	485.11
EnTie Commercial Bank	267,275	1,420	199,134	1,179	2,736	33,507	0.59	231.95
Chinatrust Commercial Bank	2,863,370	15,837	1,901,920	4,476	29,846	297,346	0.24	666.86
<b>Total</b>	<b>42,188,334</b>	<b>164,414</b>	<b>30,828,058</b>	<b>76,850</b>	<b>422,501</b>	<b>3,965,367</b>	<b>0.25</b>	<b>549.78</b>

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.