

Assets Quality Analysis of Domestic Banks

September 2020

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	4,113,327	8,760	2,863,589	4,856	44,531	378,571	0.17	916.95
Land Bank of Taiwan	2,612,240	8,957	2,093,168	3,419	33,599	174,196	0.16	982.71
Taiwan Cooperative Bank	3,126,325	12,576	2,336,787	7,998	28,285	237,216	0.34	353.64
First Commercial Bank	2,576,728	14,770	1,884,616	4,257	21,927	215,153	0.23	515.07
Hua Nan Commercial Bank	2,388,735	10,467	1,783,407	2,146	20,982	197,845	0.12	977.65
Chang Hwa Commercial Bank	1,827,036	6,785	1,466,403	5,811	18,280	163,577	0.40	314.60
The Shanghai Commercial & Savings Bank	1,050,400	11,335	775,340	1,607	9,712	152,832	0.21	604.50
Taipei Fubon Bank	2,068,149	17,404	1,413,309	2,506	18,298	207,828	0.18	730.22
Cathay United Bank	2,454,519	21,536	1,561,928	2,488	26,391	236,247	0.16	1,060.86
The Export-Import Bank of ROC	0	592	144,326	51	1,985	34,995	0.04	3,917.19
Bank of Kaohsiung	223,353	675	177,875	548	2,058	16,172	0.31	375.24
Mega International Commercial Bank	2,441,624	17,576	1,896,296	5,314	29,899	289,897	0.28	562.66
Citibank Taiwan Ltd.	625,601	8,321	317,979	1,196	5,613	103,547	0.38	469.11
O-Bank	258,469	942	173,929	984	2,432	33,000	0.57	247.28
Taiwan Business Bank	1,457,340	3,789	1,200,624	5,000	15,616	97,167	0.42	312.31
Standard Chartered Bank (Taiwan)	555,939	2,528	293,050	280	4,739	46,345	0.10	1,689.59
Taichung Commercial Bank	619,291	3,407	456,134	1,579	6,797	53,573	0.35	430.55
Kings Town Bank	210,319	4,196	173,337	24	2,642	42,791	0.01	11,111.79
HSBC Bank(Taiwan)	437,990	3,318	259,757	69	3,365	50,386	0.03	4,899.53
Bank of Taipei	70,699	151	52,064	112	592	5,520	0.21	530.84
Hwatai Bank	134,382	252	85,271	149	1,178	10,228	0.17	792.19
Shin Kong Commercial Bank	878,188	5,268	632,717	1,212	8,111	68,515	0.19	669.50
Sunny Bank	503,254	3,095	373,849	1,422	4,517	36,390	0.38	317.64
Bank of Panhsin	229,936	827	168,548	660	2,041	17,260	0.39	309.27
Cota Commercial Bank	158,012	653	117,942	242	1,744	11,927	0.21	719.76
Union Bank of Taiwan	590,432	2,785	419,377	583	4,631	57,655	0.14	794.23
Far Eastern International Bank	557,847	2,578	406,129	1,954	5,868	48,431	0.48	300.36
Yuanta Bank	1,207,643	7,987	764,351	997	11,701	123,670	0.13	1,174.15
Sinopac Bank	1,551,829	8,593	1,114,692	1,658	14,381	136,213	0.15	867.30
E. Sun Commercial Bank, Ltd.	2,253,808	15,110	1,557,544	3,113	19,069	173,540	0.20	612.49
KGI Bank	475,049	3,483	373,310	590	4,816	63,844	0.16	816.68
DBS Bank (Taiwan) Ltd	355,929	612	263,122	1,143	3,516	35,443	0.43	307.72
Taishin International Bank	1,592,028	11,523	1,236,422	1,930	16,190	159,237	0.16	839.01
Jih Sun International Bank	230,459	827	164,178	435	2,079	22,739	0.27	477.57
EnTie Commercial Bank	260,294	1,848	199,956	2,247	3,000	33,867	1.12	133.49
Chinatrust Commercial Bank	2,935,546	25,048	1,905,106	5,408	28,412	303,328	0.28	525.40
Total	43,032,717	248,574	31,106,433	73,986	428,996	4,039,146	0.24	579.84

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.