

# Assets Quality Analysis of Domestic Banks

October 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	4,123,121	9,470	2,881,418	4,871	44,418	377,796	0.17	911.95
Land Bank of Taiwan	2,633,899	9,678	2,098,031	3,425	33,665	174,523	0.16	982.81
Taiwan Cooperative Bank	3,153,461	13,971	2,343,600	7,857	28,652	237,788	0.34	364.68
First Commercial Bank	2,610,973	16,237	1,896,653	4,259	22,323	215,985	0.22	524.12
Hua Nan Commercial Bank	2,410,178	11,807	1,772,175	2,290	21,054	197,864	0.13	919.26
Chang Hwa Commercial Bank	1,864,461	7,286	1,465,114	6,009	18,275	163,864	0.41	304.14
The Shanghai Commercial & Savings Bank	1,046,422	12,381	771,138	1,692	9,709	152,613	0.22	573.91
Taipei Fubon Bank	2,005,971	19,145	1,410,636	2,527	18,180	209,494	0.18	719.53
Cathay United Bank	2,486,128	23,121	1,582,474	2,427	26,662	237,763	0.15	1,098.60
The Export-Import Bank of ROC	0	704	143,961	50	1,980	34,949	0.03	3,948.80
Bank of Kaohsiung	225,786	748	177,350	620	2,068	16,247	0.35	333.31
Mega International Commercial Bank	2,482,814	19,125	1,877,833	5,520	29,679	290,763	0.29	537.66
Citibank Taiwan Ltd.	657,948	8,867	310,498	1,201	5,709	103,991	0.39	475.35
O-Bank	255,385	1,079	172,698	862	2,449	35,106	0.50	284.19
Taiwan Business Bank	1,466,607	4,259	1,201,291	7,755	15,523	97,179	0.65	200.17
Standard Chartered Bank (Taiwan)	576,129	2,586	286,403	279	4,847	46,406	0.10	1,739.47
Taichung Commercial Bank	621,180	3,825	456,846	1,504	6,732	53,932	0.33	447.63
Kings Town Bank	213,681	4,799	177,728	27	2,689	43,480	0.02	9,922.43
HSBC Bank(Taiwan)	449,377	3,534	252,084	66	3,289	50,538	0.03	5,001.18
Bank of Taipei	71,644	179	52,172	129	592	5,546	0.25	457.42
Hwatai Bank	135,416	281	84,682	110	1,152	10,267	0.13	1,049.75
Shin Kong Commercial Bank	891,480	5,749	633,923	1,218	8,165	68,795	0.19	670.62
Sunny Bank	510,214	3,359	376,214	1,418	4,566	36,671	0.38	322.01
Bank of Panhsin	232,127	927	168,711	620	2,052	17,370	0.37	331.06
Cota Commercial Bank	158,509	714	119,296	236	1,780	12,417	0.20	753.58
Union Bank of Taiwan	591,967	3,089	426,319	581	4,661	57,519	0.14	801.74
Far Eastern International Bank	568,898	2,790	402,252	1,987	5,649	48,538	0.49	284.26
Yuantai Bank	1,204,923	8,636	757,701	942	11,660	124,306	0.12	1,237.36
Sinopac Bank	1,587,627	9,580	1,133,040	1,759	14,448	137,040	0.16	821.54
E. Sun Commercial Bank, Ltd.	2,293,356	16,558	1,571,140	2,979	19,328	174,953	0.19	648.89
KGI Bank	481,926	3,945	370,827	582	4,775	64,502	0.16	820.73
DBS Bank (Taiwan) Ltd	357,964	678	267,952	1,116	3,565	35,511	0.42	319.42
Taishin International Bank	1,612,304	12,724	1,243,637	2,106	16,287	160,370	0.17	773.19
Jih Sun International Bank	232,864	935	163,214	437	2,070	22,842	0.27	473.84
EnTie Commercial Bank	262,018	1,992	198,223	2,341	3,098	33,994	1.18	132.34
Chinatrust Commercial Bank	2,969,491	27,775	1,997,230	5,925	28,464	305,541	0.30	480.42
<b>Total</b>	43,446,249	272,532	31,244,463	77,726	430,214	4,056,463	0.25	553.50

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.