

# Assets Quality Analysis of Domestic Banks

January 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	4,158,625	1,749	2,844,249	4,528	44,018	379,015	0.16	972.09
Land Bank of Taiwan	2,681,692	1,008	2,116,651	3,285	35,067	175,445	0.16	1,067.65
Taiwan Cooperative Bank	3,257,859	1,558	2,284,438	6,858	28,405	241,236	0.30	414.18
First Commercial Bank	2,734,246	1,552	1,918,790	4,327	24,008	218,777	0.23	554.79
Hua Nan Commercial Bank	2,569,449	1,279	1,802,868	2,580	21,382	202,498	0.14	828.85
Chang Hwa Commercial Bank	1,958,891	881	1,482,699	6,018	18,687	165,276	0.41	310.51
The Shanghai Commercial & Savings Bank	1,021,560	1,348	763,017	1,678	9,812	155,584	0.22	584.90
Taipei Fubon Bank	2,142,333	2,453	1,434,522	2,550	18,063	221,255	0.18	708.32
Cathay United Bank	2,597,956	2,897	1,663,068	2,215	27,367	243,937	0.13	1,235.57
The Export-Import Bank of ROC	0	132	142,376	51	1,993	34,877	0.04	3,935.13
Bank of Kaohsiung	233,770	80	177,229	572	2,108	17,306	0.32	368.69
Mega International Commercial Bank	2,586,299	1,152	1,918,566	4,280	28,324	295,661	0.22	661.83
Citibank Taiwan Ltd.	650,528	727	303,351	1,217	5,675	105,266	0.40	466.42
O-Bank	249,187	201	163,024	705	2,185	35,696	0.43	309.88
Taiwan Business Bank	1,474,740	445	1,226,022	6,165	14,374	98,827	0.50	233.15
Standard Chartered Bank (Taiwan)	616,538	407	288,566	300	4,586	46,774	0.10	1,528.29
Taichung Commercial Bank	633,401	426	465,910	1,074	6,477	57,676	0.23	603.10
Kings Town Bank	227,756	677	186,722	44	2,941	46,961	0.02	6,732.92
HSBC Bank(Taiwan)	458,875	477	257,612	89	3,331	49,492	0.03	3,739.52
Bank of Taipei	71,135	16	51,575	73	591	5,634	0.14	813.68
Hwatai Bank	138,072	37	89,219	68	1,195	10,411	0.08	1,752.01
Shin Kong Commercial Bank	918,871	597	649,106	1,252	8,660	70,052	0.19	691.97
Sunny Bank	528,926	402	391,881	860	4,872	36,731	0.22	566.87
Bank of Panhsin	243,064	111	184,241	491	2,151	17,812	0.27	437.72
Cota Commercial Bank	163,359	86	122,307	234	1,737	12,592	0.19	741.87
Union Bank of Taiwan	614,419	167	439,018	577	4,864	59,576	0.13	843.44
Far Eastern International Bank	563,161	339	399,029	1,927	5,558	49,003	0.48	288.43
Yuantan Bank	1,249,633	820	767,652	953	11,399	123,705	0.12	1,195.58
Sinopac Bank	1,598,184	1,662	1,148,528	1,734	14,803	141,032	0.15	853.65
E. Sun Commercial Bank, Ltd.	2,439,348	2,042	1,603,234	3,033	19,881	179,735	0.19	655.51
KGI Bank	521,289	497	382,461	589	5,011	67,661	0.15	850.65
DBS Bank (Taiwan) Ltd	359,445	281	256,863	1,193	3,407	35,901	0.46	285.72
Taishin International Bank	1,641,406	1,517	1,286,332	1,735	16,696	163,293	0.13	962.08
Jih Sun International Bank	241,342	102	166,173	416	2,165	23,056	0.25	520.14
EnTie Commercial Bank	263,125	248	201,213	1,852	2,781	34,761	0.92	150.15
Chinatrust Commercial Bank	3,081,193	3,557	2,075,298	4,509	27,308	313,592	0.22	605.63
Rakuten International Commercial Bank	257	(34)	0	0	0	9,753	0.00	0.00
<b>Total</b>	44,889,933	31,896	31,653,813	70,030	431,883	4,145,857	0.22	616.71

Note:

1:Inclusion: 37 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.