

Assets Quality Analysis of Domestic Banks

February 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	4,076,344	3,234	2,866,490	4,526	43,581	381,513	0.16	962.93
Land Bank of Taiwan	2,664,944	1,944	2,114,941	3,155	35,078	175,663	0.15	1,111.71
Taiwan Cooperative Bank	3,281,733	3,014	2,314,188	7,048	28,699	240,419	0.30	407.20
First Commercial Bank	2,745,099	3,328	1,926,873	4,677	24,148	218,428	0.24	516.30
Hua Nan Commercial Bank	2,591,788	2,290	1,815,287	2,586	22,735	202,399	0.14	879.21
Chang Hwa Commercial Bank	1,976,445	1,542	1,495,199	5,485	18,433	165,834	0.37	336.04
The Shanghai Commercial & Savings Bank	1,017,786	2,579	758,353	1,764	9,856	155,693	0.23	558.72
Taipei Fubon Bank	2,164,586	3,828	1,451,844	2,610	18,169	222,944	0.18	696.03
Cathay United Bank	2,622,005	4,958	1,677,706	2,306	27,740	243,776	0.14	1,202.81
The Export-Import Bank of ROC	0	179	144,521	50	2,036	34,844	0.03	4,042.06
Bank of Kaohsiung	232,203	161	178,718	589	2,206	17,113	0.33	374.61
Mega International Commercial Bank	2,708,200	3,111	1,925,712	4,412	28,224	295,698	0.23	639.72
Citibank Taiwan Ltd.	655,285	1,206	308,996	1,234	5,771	105,629	0.40	467.78
O-Bank	248,782	321	159,528	694	2,137	35,747	0.43	308.14
Taiwan Business Bank	1,473,412	893	1,227,194	6,226	14,756	99,043	0.51	236.99
Standard Chartered Bank (Taiwan)	613,153	647	283,674	259	4,584	46,851	0.09	1,770.46
Taichung Commercial Bank	634,817	856	466,149	1,062	6,578	58,173	0.23	619.39
Kings Town Bank	230,216	1,246	187,743	31	2,942	47,033	0.02	9,631.40
HSBC Bank(Taiwan)	463,537	816	254,206	103	3,290	49,680	0.04	3,208.73
Bank of Taipei	71,164	33	51,573	93	593	5,658	0.18	638.56
Hwatai Bank	139,469	66	89,763	66	1,200	10,408	0.07	1,817.22
Shin Kong Commercial Bank	933,487	1,013	656,524	1,258	8,856	68,756	0.19	703.88
Sunny Bank	531,768	777	392,078	870	4,876	36,580	0.22	560.20
Bank of Panhsin	246,168	201	185,677	589	2,146	17,840	0.32	364.06
Cota Commercial Bank	163,171	141	122,717	242	1,739	12,633	0.20	719.62
Union Bank of Taiwan	617,263	597	445,479	542	4,913	60,329	0.12	905.89
Far Eastern International Bank	564,742	588	404,458	2,141	5,652	49,189	0.53	263.95
Yuantan Bank	1,261,040	1,408	776,030	935	11,400	123,547	0.12	1,219.86
Sinopac Bank	1,647,805	2,457	1,168,130	1,685	14,936	140,448	0.14	886.63
E. Sun Commercial Bank, Ltd.	2,414,229	3,412	1,600,397	3,040	19,802	180,016	0.19	651.30
KGI Bank	490,268	795	377,629	589	4,971	66,677	0.16	843.49
DBS Bank (Taiwan) Ltd	349,409	346	260,531	1,131	3,407	35,939	0.43	301.25
Taishin International Bank	1,668,839	2,777	1,286,747	1,760	16,710	163,528	0.14	949.17
Jih Sun International Bank	243,254	153	167,451	431	2,176	23,089	0.26	505.12
EnTie Commercial Bank	267,839	451	200,927	1,864	2,789	34,821	0.93	149.59
Chinatrust Commercial Bank	3,143,968	6,427	2,073,742	4,640	27,313	311,978	0.22	588.68
Rakuten International Commercial Bank	570	(75)	1	0	0	9,721	0.00	0.00
Total	45,154,786	57,716	31,817,175	70,694	434,440	4,147,636	0.22	614.53

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.