

**Assets Quality Analysis of Domestic Banks**  
April 2021

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	4,076,510	6,548	2,782,054	4,253	42,857	394,352	0.15	1,007.71
Land Bank of Taiwan	2,730,048	4,242	2,134,853	3,105	35,410	178,867	0.15	1,140.50
Taiwan Cooperative Bank	3,325,298	6,457	2,384,667	6,475	28,974	248,389	0.27	447.51
First Commercial Bank	2,794,772	7,297	1,932,571	4,457	23,993	224,201	0.23	538.37
Hua Nan Commercial Bank	2,669,678	5,460	1,847,579	2,624	22,742	207,646	0.14	866.72
Chang Hwa Commercial Bank	1,989,314	3,189	1,496,557	5,480	18,591	168,867	0.37	339.27
The Shanghai Commercial & Savings Bank	1,016,250	5,286	750,646	1,465	9,763	159,238	0.20	666.60
Taipei Fubon Bank	2,128,806	7,665	1,473,685	2,744	18,455	213,097	0.19	672.51
Cathay United Bank	2,641,012	9,462	1,703,066	3,157	27,879	236,017	0.19	883.07
The Export-Import Bank of ROC	0	379	140,393	50	2,004	35,050	0.04	3,971.13
Bank of Kaohsiung	236,050	342	178,938	563	2,317	17,514	0.31	411.75
Mega International Commercial Bank	2,715,544	7,461	1,953,753	4,749	28,731	300,204	0.24	604.99
Citibank Taiwan Ltd.	623,638	2,301	300,370	1,067	5,608	106,526	0.36	525.34
O-Bank	248,955	777	159,116	694	2,256	36,301	0.44	325.02
Taiwan Business Bank	1,554,896	1,821	1,227,014	6,152	15,119	100,754	0.50	245.75
Standard Chartered Bank (Taiwan)	560,951	1,510	283,545	246	4,583	47,694	0.09	1,861.37
Taichung Commercial Bank	646,135	1,753	472,908	1,437	6,640	59,362	0.30	462.04
Kings Town Bank	235,399	3,445	194,744	29	3,049	48,749	0.01	10,540.81
HSBC Bank(Taiwan)	455,343	1,672	248,511	103	3,225	50,398	0.04	3,125.82
Bank of Taipei	71,512	60	52,126	125	595	5,660	0.24	477.22
Hwatai Bank	140,025	147	95,903	67	1,245	10,459	0.07	1,863.66
Shin Kong Commercial Bank	958,361	2,246	672,107	1,255	9,025	67,576	0.19	719.01
Sunny Bank	540,552	1,452	392,799	859	4,887	37,347	0.22	568.58
Bank of Panhsin	252,439	428	190,025	450	2,174	17,949	0.24	482.70
Cota Commercial Bank	162,037	308	122,879	236	1,718	12,766	0.19	729.36
Union Bank of Taiwan	621,805	1,868	443,288	903	5,028	62,532	0.20	556.99
Far Eastern International Bank	589,035	1,211	406,074	2,076	5,591	49,718	0.51	269.33
Yuanta Bank	1,304,989	2,980	784,306	1,418	11,594	125,533	0.18	817.87
Sinopac Bank	1,712,873	4,699	1,180,761	1,922	15,041	143,150	0.16	782.53
E. Sun Commercial Bank, Ltd.	2,437,266	7,201	1,599,657	3,020	19,665	177,229	0.19	651.22
KGI Bank	495,730	1,810	374,592	565	4,926	65,176	0.15	871.93
DBS Bank (Taiwan) Ltd	359,705	746	262,991	1,449	3,447	36,098	0.55	237.89
Taishin International Bank	1,663,173	5,869	1,294,763	1,771	16,854	166,279	0.14	951.57
Jih Sun International Bank	244,890	388	164,897	325	2,046	22,990	0.20	629.51
EnTie Commercial Bank	270,193	904	205,612	1,902	2,904	35,154	0.93	152.67
Chinatrust Commercial Bank	3,178,093	11,102	2,158,570	4,598	27,218	316,470	0.21	591.95
Line Bank	200	(272)	20	0	0	9,101	0.00	0.00
Rakuten International Commercial Bank	1,318	(168)	15	0	0	9,646	0.00	0.00
<b>Total</b>	<b>45,652,794</b>	<b>120,047</b>	<b>32,066,353</b>	<b>71,790</b>	<b>436,154</b>	<b>4,204,060</b>	<b>0.22</b>	<b>607.54</b>

Note:

1:Inclusion: 38 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.

4.Line Bank started the first-period business trial on March 24th,2021, and then officially opened on April 22th,2021.