

Assets Quality Analysis of Domestic Banks
June 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	4,135,236	9,553	2,957,643	4,122	42,882	404,913	0.14	1,040.45
Land Bank of Taiwan	2,768,760	6,877	2,179,265	3,154	35,981	181,665	0.14	1,140.95
Taiwan Cooperative Bank	3,352,564	10,213	2,431,988	6,325	29,227	243,865	0.26	462.10
First Commercial Bank	2,796,623	11,345	2,010,526	4,092	24,381	216,963	0.20	595.90
Hua Nan Commercial Bank	2,652,732	8,572	1,898,530	2,728	23,002	207,225	0.14	843.14
Chang Hwa Commercial Bank	2,017,147	4,851	1,527,565	4,968	18,974	169,735	0.33	381.95
The Shanghai Commercial & Savings Bank	1,023,808	7,626	753,921	1,381	10,001	161,781	0.18	724.18
Taipei Fubon Bank	2,192,731	10,629	1,534,062	3,005	19,062	216,047	0.20	634.28
Cathay United Bank	2,704,858	13,894	1,741,237	3,643	27,805	238,218	0.21	763.14
The Export-Import Bank of ROC	0	463	135,861	51	1,974	35,124	0.04	3,908.21
Bank of Kaohsiung	237,958	513	177,966	494	2,290	17,720	0.28	463.98
Mega International Commercial Bank	2,755,374	9,920	2,013,837	4,079	29,049	291,112	0.20	712.12
Citibank Taiwan Ltd.	644,771	3,269	305,761	1,108	5,665	107,271	0.36	511.39
O-Bank	243,570	1,085	158,537	673	2,256	36,423	0.42	335.48
Taiwan Business Bank	1,571,319	2,840	1,237,111	5,795	15,714	101,134	0.47	271.15
Standard Chartered Bank (Taiwan)	583,079	1,713	288,420	225	4,567	46,233	0.08	2,031.15
Taichung Commercial Bank	649,861	2,585	472,081	1,232	6,362	59,981	0.26	516.18
Kings Town Bank	235,575	5,040	200,557	32	3,130	47,706	0.02	9,651.53
HSBC Bank(Taiwan)	440,244	2,074	254,566	98	3,303	50,033	0.04	3,383.83
Bank of Taipei	69,092	91	51,722	126	596	5,685	0.24	472.03
Hwatai Bank	146,726	253	101,234	71	1,287	10,558	0.07	1,804.97
Shin Kong Commercial Bank	987,275	3,481	688,502	1,246	9,122	69,069	0.18	732.24
Sunny Bank	542,234	2,291	395,745	861	4,918	38,034	0.22	571.44
Bank of Panhsin	253,020	663	191,337	433	2,223	18,114	0.23	513.91
Cota Commercial Bank	162,863	471	122,771	222	1,737	12,902	0.18	781.86
Union Bank of Taiwan	631,485	2,602	450,049	649	5,120	64,065	0.14	788.95
Far Eastern International Bank	584,216	1,595	421,659	1,583	5,800	48,766	0.38	366.41
Yuanta Bank	1,370,327	4,991	809,262	1,355	11,747	121,763	0.17	867.12
Sinopac Bank	1,726,942	6,792	1,184,018	1,828	14,799	139,012	0.15	809.79
E. Sun Commercial Bank, Ltd.	2,458,956	10,533	1,642,668	2,855	20,072	180,046	0.17	703.17
KGI Bank	507,857	2,666	380,784	545	5,098	65,718	0.14	935.42
DBS Bank (Taiwan) Ltd	346,698	1,024	266,437	1,354	3,478	36,397	0.51	256.77
Taishin International Bank	1,670,457	7,590	1,331,760	1,590	17,245	161,662	0.12	1,084.89
Jih Sun International Bank	243,127	556	166,588	355	2,107	23,183	0.21	593.54
EnTie Commercial Bank	275,411	1,401	207,765	1,842	2,978	35,569	0.89	161.68
Chinatrust Commercial Bank	3,218,076	17,159	2,114,683	3,948	26,726	303,761	0.19	676.93
Line Bank	1,428	(508)	254	0	3	8,900	0.00	0.00
Rakuten International Commercial Bank	2,572	(255)	108	0	1	9,577	0.00	0.00
Total	46,204,970	176,459	32,806,778	68,065	440,682	4,185,929	0.21	647.45

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.