

Assets Quality Analysis of Domestic Banks
February 2024

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 | 4,877,218 | 6,313 | 3,276,274 | 2,906 | 46,668 | 440,792 | 0.09 | 1,605.92 |
| Land Bank of Taiwan | 2,884,557 | 3,178 | 2,277,639 | 2,530 | 40,796 | 212,645 | 0.11 | 1,612.25 |
| Taiwan Cooperative Bank | 3,972,976 | 3,984 | 2,831,072 | 5,376 | 32,795 | 264,689 | 0.19 | 610.03 |
| First Commercial Bank | 3,523,666 | 5,309 | 2,458,299 | 4,421 | 33,371 | 259,689 | 0.18 | 754.78 |
| Hua Nan Commercial Bank | 3,211,683 | 4,118 | 2,279,051 | 3,419 | 29,246 | 231,915 | 0.15 | 855.44 |
| Chang Hwa Commercial Bank | 2,502,047 | 3,165 | 1,830,451 | 3,172 | 22,708 | 190,777 | 0.17 | 715.81 |
| The Shanghai Commercial & Savings Bank | 1,269,860 | 3,267 | 871,073 | 4,806 | 11,584 | 188,023 | 0.55 | 241.02 |
| Taipei Fubon Bank | 3,177,044 | 6,794 | 2,098,227 | 2,522 | 27,318 | 294,075 | 0.12 | 1,083.10 |
| Cathay United Bank | 3,422,322 | 8,632 | 2,305,156 | 2,749 | 37,676 | 278,277 | 0.12 | 1,370.36 |
| The Export-Import Bank of ROC | 0 | 348 | 188,279 | 150 | 3,297 | 40,364 | 0.08 | 2,201.21 |
| Bank of Kaohsiung | 259,838 | 171 | 190,636 | 529 | 2,282 | 18,718 | 0.28 | 431.34 |
| Mega International Commercial Bank | 2,889,178 | 7,002 | 2,171,611 | 5,782 | 36,886 | 339,579 | 0.27 | 637.91 |
| Citibank Taiwan Ltd. | 351,876 | 1,748 | 73,021 | 1 | 842 | 104,008 | 0.00 | 108,136.25 |
| O-Bank | 299,471 | 880 | 209,034 | 199 | 2,981 | 41,144 | 0.10 | 1,496.45 |
| Taiwan Business Bank | 1,919,542 | 2,416 | 1,496,971 | 2,459 | 19,546 | 122,306 | 0.16 | 794.78 |
| Standard Chartered Bank (Taiwan) | 628,532 | 1,198 | 286,755 | 442 | 5,251 | 51,440 | 0.15 | 1,187.92 |
| Taichung Commercial Bank | 734,109 | 1,581 | 552,260 | 773 | 6,989 | 78,024 | 0.14 | 903.53 |
| Kings Town Bank | 299,274 | 1,480 | 230,018 | 48 | 3,327 | 51,038 | 0.02 | 6,915.62 |
| HSBC Bank(Taiwan) | 515,310 | 2,194 | 307,352 | 177 | 3,938 | 61,039 | 0.06 | 2,220.04 |
| Bank of Taipei | 75,442 | 25 | 55,474 | 83 | 634 | 5,777 | 0.15 | 760.89 |
| Hwatai Bank | 193,910 | 191 | 154,969 | 1 | 2,274 | 13,949 | 0.00 | 312,574.07 |
| Shin Kong Commercial Bank | 1,097,078 | 1,298 | 801,264 | 971 | 10,708 | 75,437 | 0.12 | 1,102.51 |
| Sunny Bank | 646,342 | 1,056 | 478,600 | 14 | 5,981 | 46,171 | 0.00 | 42,907.43 |
| Bank of Panhsin | 280,009 | 321 | 209,861 | 190 | 2,543 | 21,288 | 0.09 | 1,335.35 |
| Cota Commercial Bank | 179,002 | 201 | 134,879 | 1,147 | 1,871 | 14,981 | 0.85 | 163.13 |
| Union Bank of Taiwan | 771,600 | 824 | 574,028 | 1,672 | 6,912 | 70,357 | 0.29 | 413.32 |
| Far Eastern International Bank | 651,298 | 863 | 475,898 | 492 | 6,149 | 59,794 | 0.10 | 1,250.78 |
| Yuanta Bank | 1,679,767 | 2,315 | 1,092,203 | 474 | 14,094 | 128,759 | 0.04 | 2,970.48 |
| Sinopac Bank | 2,031,892 | 4,262 | 1,479,642 | 1,388 | 19,066 | 176,509 | 0.09 | 1,374.05 |
| E. Sun Commercial Bank, Ltd. | 3,017,302 | 4,913 | 2,069,510 | 3,352 | 25,244 | 234,340 | 0.16 | 753.14 |
| KGI Bank | 571,870 | 1,163 | 408,170 | 1,256 | 5,245 | 70,100 | 0.31 | 417.75 |
| DBS Bank (Taiwan) Ltd | 722,099 | 1,125 | 484,984 | 1,148 | 7,471 | 89,869 | 0.24 | 650.76 |
| Taishin International Bank | 2,222,489 | 3,743 | 1,618,737 | 1,651 | 21,126 | 192,199 | 0.10 | 1,279.40 |
| EnTie Commercial Bank | 300,414 | 225 | 222,663 | 1,874 | 3,391 | 33,563 | 0.84 | 180.94 |
| Chinatrust Commercial Bank | 4,251,993 | 9,239 | 2,873,180 | 4,953 | 34,773 | 365,191 | 0.17 | 702.11 |
| Next Bank | 29,538 | -156 | 13,635 | 0 | 157 | 9,226 | 0.00 | 123,231.58 |
| Line Bank | 63,644 | -196 | 39,945 | 29 | 409 | 12,051 | 0.07 | 1,403.15 |
| Rakuten International Commercial Bank | 23,552 | -108 | 6,672 | 6 | 68 | 8,067 | 0.09 | 1,160.53 |
| Total | 55,547,745 | 95,082 | 39,127,495 | 63,166 | 535,619 | 4,896,172 | 0.16 | 847.96 |

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.

5.Next Bank started the first-period business trial on January 22th,2022, and then officially opened on March 29th,2022.

6.Taipei Fubon Bank merged with Jih Sun International Bank on April 1st,2023.