

Assets Quality Analysis of Domestic Banks

March 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	4,921,765	9,607	3,362,743	3,100	46,504	453,369	0.09	1,500.18
Land Bank of Taiwan	2,899,167	4,754	2,273,966	2,524	40,603	214,865	0.11	1,608.93
Taiwan Cooperative Bank	3,983,961	5,985	2,866,617	5,319	32,655	268,305	0.19	613.99
First Commercial Bank	3,578,317	7,873	2,497,188	4,426	32,848	263,128	0.18	742.13
Hua Nan Commercial Bank	3,343,919	6,323	2,306,144	3,588	29,614	236,882	0.16	825.31
Chang Hwa Commercial Bank	2,531,597	4,783	1,863,789	3,164	22,909	194,296	0.17	724.11
The Shanghai Commercial & Savings Bank	1,261,423	4,968	877,691	4,896	11,650	192,648	0.56	237.97
Taipei Fubon Bank	3,216,925	9,611	2,129,980	2,425	27,740	298,889	0.11	1,143.73
Cathay United Bank	3,421,014	12,767	2,346,519	2,629	38,314	283,110	0.11	1,457.13
The Export-Import Bank of ROC	0	513	191,066	151	3,365	40,631	0.08	2,226.05
Bank of Kaohsiung	266,389	272	194,721	527	2,329	24,342	0.27	441.53
Mega International Commercial Bank	2,933,494	10,771	2,197,499	6,683	36,005	344,810	0.30	538.73
Citibank Taiwan Ltd.	350,326	2,760	70,213	1	810	104,865	0.00	104,050.00
O-Bank	305,962	1,108	215,824	191	3,041	41,733	0.09	1,590.47
Taiwan Business Bank	1,950,458	3,497	1,511,699	2,385	19,797	123,427	0.16	829.92
Standard Chartered Bank (Taiwan)	615,674	1,606	291,679	416	5,250	51,696	0.14	1,263.08
Taichung Commercial Bank	742,278	2,435	554,832	749	6,978	78,807	0.13	931.79
Kings Town Bank	296,926	2,257	229,928	51	3,329	52,477	0.02	6,516.72
HSBC Bank(Taiwan)	513,698	3,402	303,911	192	3,917	61,925	0.06	2,043.82
Bank of Taipei	75,749	41	55,412	77	640	5,803	0.14	832.45
Hwatai Bank	196,244	287	156,460	1	2,301	14,019	0.00	293,006.96
Shin Kong Commercial Bank	1,107,269	2,093	813,299	982	10,769	71,476	0.12	1,096.23
Sunny Bank	644,670	1,616	479,553	14	5,883	46,455	0.00	42,662.88
Bank of Panhsin	281,641	496	210,152	300	2,576	21,428	0.14	858.12
Cota Commercial Bank	179,218	333	136,651	998	1,751	15,093	0.73	175.45
Union Bank of Taiwan	773,848	1,465	576,279	1,771	7,101	72,119	0.31	400.90
Far Eastern International Bank	671,712	1,419	481,532	447	6,191	60,523	0.09	1,385.96
Yuanta Bank	1,691,001	3,281	1,126,050	428	14,227	129,905	0.04	3,320.20
Sinopac Bank	2,029,605	6,335	1,495,905	2,216	19,289	179,352	0.15	870.46
E. Sun Commercial Bank, Ltd.	3,044,815	6,931	2,078,313	3,276	25,253	237,249	0.16	770.96
KGI Bank	582,415	1,688	428,893	1,243	5,508	71,348	0.29	443.19
DBS Bank (Taiwan) Ltd	751,345	1,412	497,256	1,109	7,597	90,050	0.22	685.11
Taishin International Bank	2,246,934	5,345	1,653,859	1,726	21,541	194,077	0.10	1,247.80
EnTie Commercial Bank	305,172	348	224,486	1,941	3,505	33,719	0.86	180.59
Chinatrust Commercial Bank	4,271,512	14,831	2,825,875	5,077	34,661	372,200	0.18	682.76
Next Bank	29,038	-232	14,492	0	168	9,159	0.00	131,618.24
Line Bank	66,700	-306	41,942	33	430	11,964	0.08	1,302.37
Rakuten International Commercial Bank	24,268	-180	8,507	6	90	7,987	0.07	1,454.34
Total	56,106,451	142,495	39,590,924	65,062	537,140	4,974,131	0.16	825.58

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.