

# Assets Quality Analysis of Domestic Banks

April 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	5,039,434	11,827	3,340,134	2,896	46,349	454,138	0.09	1,600.23
Land Bank of Taiwan	2,873,413	6,085	2,282,899	2,791	40,673	214,623	0.12	1,457.52
Taiwan Cooperative Bank	3,951,300	7,631	2,867,717	5,167	32,307	266,225	0.18	625.29
First Commercial Bank	3,565,419	10,378	2,487,159	4,419	32,776	261,514	0.18	741.79
Hua Nan Commercial Bank	3,263,830	8,341	2,340,567	3,655	29,651	235,639	0.16	811.32
Chang Hwa Commercial Bank	2,549,109	6,387	1,867,162	3,110	23,164	193,136	0.17	744.78
The Shanghai Commercial & Savings Bank	1,243,478	6,710	880,992	4,994	11,743	193,981	0.57	235.13
Taipei Fubon Bank	3,257,836	12,670	2,137,604	2,487	27,894	301,238	0.12	1,121.43
Cathay United Bank	3,418,490	16,480	2,371,093	2,714	38,653	266,481	0.11	1,424.30
The Export-Import Bank of ROC	0	680	192,327	154	3,420	40,977	0.08	2,227.76
Bank of Kaohsiung	269,430	374	206,172	539	2,346	24,167	0.26	435.48
Mega International Commercial Bank	3,003,107	13,540	2,187,407	7,108	36,320	344,862	0.32	510.97
Citibank Taiwan Ltd.	360,755	3,677	76,162	1	876	105,572	0.00	112,578.63
O-Bank	299,430	1,399	218,487	204	3,177	41,522	0.09	1,559.69
Taiwan Business Bank	1,941,898	5,263	1,527,363	3,251	19,382	122,659	0.21	596.22
Standard Chartered Bank (Taiwan)	627,525	2,117	289,093	419	5,211	52,019	0.15	1,242.36
Taichung Commercial Bank	749,675	3,267	557,941	731	7,047	78,305	0.13	964.61
Kings Town Bank	292,570	2,757	229,445	51	3,332	52,117	0.02	6,483.63
HSBC Bank(Taiwan)	529,412	4,346	307,583	181	3,944	62,471	0.06	2,177.33
Bank of Taipei	75,631	56	55,389	74	642	5,765	0.13	869.47
Hwatai Bank	197,851	385	156,828	1	2,341	14,053	0.00	302,252.68
Shin Kong Commercial Bank	1,107,102	2,730	811,084	990	10,856	69,857	0.12	1,096.68
Sunny Bank	651,083	2,062	482,010	14	5,855	45,938	0.00	41,730.93
Bank of Panhsin	285,160	657	211,932	319	2,573	21,368	0.15	807.62
Cota Commercial Bank	179,324	425	137,114	970	1,725	15,120	0.71	177.94
Union Bank of Taiwan	780,949	1,877	582,035	1,878	7,106	72,150	0.32	378.29
Far Eastern International Bank	665,276	1,810	486,969	426	6,259	60,622	0.09	1,469.78
Yuanta Bank	1,684,000	4,043	1,139,847	429	14,416	130,148	0.04	3,358.29
Sinopac Bank	2,059,708	8,030	1,523,501	2,196	19,583	177,802	0.14	891.91
E. Sun Commercial Bank, Ltd.	3,093,291	8,912	2,125,905	3,390	25,855	234,584	0.16	762.67
KGI Bank	577,017	2,323	421,430	1,248	5,523	66,866	0.30	442.54
DBS Bank (Taiwan) Ltd	755,900	1,901	496,611	1,116	7,538	89,975	0.22	675.45
Taishin International Bank	2,294,712	6,973	1,651,627	1,772	21,569	193,873	0.11	1,216.93
EnTie Commercial Bank	303,161	465	222,135	1,976	3,610	33,511	0.89	182.71
Chinatrust Commercial Bank	4,344,619	18,163	2,954,116	5,191	36,132	372,995	0.18	696.01
Next Bank	28,785	-300	15,410	0	179	9,083	0.00	0.00
Line Bank	66,524	-406	43,119	31	443	11,869	0.07	1,427.83
Rakuten International Commercial Bank	25,427	-235	9,136	5	97	7,916	0.05	2,032.48
<b>Total</b>	56,411,631	183,798	39,893,506	66,895	540,565	4,945,139	0.17	808.07

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.