

Assets Quality Analysis of Domestic Banks

August 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	5,043,673	24,276	3,287,725	2,735	48,705	476,810	0.08	1,780.92
Land Bank of Taiwan	2,913,499	13,050	2,331,727	2,354	40,609	224,293	0.10	1,724.76
Taiwan Cooperative Bank	4,054,948	17,818	2,992,619	4,977	32,900	274,103	0.17	661.11
First Commercial Bank	3,713,229	21,446	2,567,099	4,537	34,781	269,023	0.18	766.62
Hua Nan Commercial Bank	3,377,149	17,995	2,409,904	3,973	30,763	235,809	0.16	774.26
Chang Hwa Commercial Bank	2,690,229	12,537	1,958,979	3,046	24,100	197,993	0.16	791.29
The Shanghai Commercial & Savings Bank	1,263,855	11,255	889,514	3,351	11,868	192,151	0.38	354.19
Taipei Fubon Bank	3,366,212	26,077	2,209,816	2,525	28,879	290,022	0.11	1,143.59
Cathay United Bank	3,481,709	33,400	2,491,901	3,106	40,066	286,889	0.12	1,290.01
The Export-Import Bank of ROC	0	1,260	198,122	151	3,521	43,279	0.08	2,333.52
Bank of Kaohsiung	283,513	866	219,656	520	2,469	24,683	0.24	474.46
Mega International Commercial Bank	3,038,881	26,103	2,247,429	6,635	36,887	338,279	0.30	555.92
Citibank Taiwan Ltd.	374,126	7,858	76,616	1	896	101,318	0.00	115,299.02
O-Bank	308,505	2,474	223,915	612	3,153	41,283	0.27	515.47
Taiwan Business Bank	2,031,000	9,973	1,580,788	3,112	20,692	128,479	0.20	664.84
Standard Chartered Bank (Taiwan)	599,514	4,781	303,744	473	5,417	51,362	0.16	1,144.75
Taichung Commercial Bank	769,697	6,620	581,401	611	7,194	80,664	0.11	1,177.11
Kings Town Bank	293,946	4,310	224,257	55	2,890	51,657	0.02	5,207.88
HSBC Bank(Taiwan)	567,933	8,194	325,228	198	4,167	61,078	0.06	2,109.07
Bank of Taipei	76,900	140	56,773	55	655	5,822	0.10	1,191.04
Hwatai Bank	211,642	784	161,851	1	2,567	14,299	0.00	306,873.62
Shin Kong Commercial Bank	1,111,238	6,097	839,900	1,006	11,004	76,005	0.12	1,094.14
Sunny Bank	656,698	4,097	493,842	688	5,880	48,040	0.14	855.25
Bank of Panhsin	291,759	1,323	214,552	453	2,663	22,248	0.21	587.66
Cota Commercial Bank	182,206	900	140,383	1,054	1,796	15,064	0.75	170.28
Union Bank of Taiwan	784,184	4,399	601,924	1,855	7,294	74,289	0.31	393.25
Far Eastern International Bank	697,475	3,706	491,821	411	6,286	60,241	0.08	1,529.49
Yuanta Bank	1,770,824	8,199	1,204,361	419	15,178	136,877	0.03	3,621.08
Sinopac Bank	2,200,508	15,649	1,590,504	1,947	20,461	182,068	0.12	1,050.96
E. Sun Commercial Bank, Ltd.	3,205,888	20,587	2,243,270	3,509	27,400	250,349	0.16	780.86
KGI Bank	587,261	4,458	450,680	1,297	5,950	71,133	0.29	458.61
DBS Bank (Taiwan) Ltd	736,940	4,245	513,928	1,048	7,664	92,753	0.20	731.04
Taishin International Bank	2,321,206	14,917	1,696,667	2,026	22,004	199,107	0.12	1,086.24
EnTie Commercial Bank	306,848	1,009	226,595	1,159	3,224	34,074	0.51	278.29
Chinatrust Commercial Bank	4,445,447	38,548	3,033,138	4,678	37,748	378,411	0.15	806.87
Next Bank	29,931	-650	19,718	2	233	8,822	0.01	13,187.86
Line Bank	66,439	-804	51,680	50	533	11,561	0.10	1,075.30
Rakuten International Commercial Bank	30,626	-489	15,211	6	164	7,729	0.04	2,966.74
Total	57,885,638	377,410	41,167,240	64,635	558,661	5,058,065	0.16	864.33

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.