

Assets Quality Analysis of Domestic Banks

January 2022

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	4,215,470	1,459	3,080,871	3,314	44,302	402,380	0.11	1,336.76
Land Bank of Taiwan	2,940,867	1,311	2,267,086	2,652	37,363	186,240	0.12	1,408.94
Taiwan Cooperative Bank	3,453,849	1,564	2,459,200	5,426	29,416	248,379	0.22	542.16
First Commercial Bank	2,964,290	1,805	2,080,088	4,172	25,243	224,691	0.20	605.11
Hua Nan Commercial Bank	2,838,962	1,551	2,019,119	2,271	24,454	209,521	0.11	1,076.84
Chang Hwa Commercial Bank	2,187,990	914	1,571,147	4,802	19,964	171,697	0.31	415.74
The Shanghai Commercial & Savings Bank	1,054,476	1,222	775,072	997	10,069	158,304	0.13	1,010.27
Taipei Fubon Bank	2,590,492	1,749	1,670,791	2,701	20,623	227,303	0.16	763.55
Cathay United Bank	2,858,746	3,182	1,789,829	1,498	28,367	246,726	0.08	1,893.19
The Export-Import Bank of ROC	0	140	144,293	46	2,145	35,134	0.03	4,693.40
Bank of Kaohsiung	238,968	130	166,314	500	2,420	17,606	0.30	484.40
Mega International Commercial Bank	2,884,810	1,259	2,036,444	4,264	28,937	299,408	0.21	678.63
Citibank Taiwan Ltd.	618,560	561	285,789	766	4,800	104,091	0.27	626.41
O-Bank	242,497	267	159,865	653	2,325	36,328	0.41	355.83
Taiwan Business Bank	1,711,305	908	1,303,506	2,652	15,790	101,818	0.20	595.34
Standard Chartered Bank (Taiwan)	572,160	201	300,297	220	4,588	46,764	0.07	2,085.13
Taichung Commercial Bank	661,176	475	489,385	846	6,787	63,709	0.17	802.36
Kings Town Bank	253,357	210	212,478	42	3,187	48,163	0.02	7,526.13
HSBC Bank(Taiwan)	437,634	293	279,842	96	3,585	49,880	0.03	3,715.43
Bank of Taipei	72,150	21	54,731	132	621	5,786	0.24	471.31
Hwatai Bank	146,159	46	117,910	71	1,556	10,601	0.06	2,184.84
Shin Kong Commercial Bank	1,055,040	598	721,939	1,174	9,550	68,591	0.16	813.62
Sunny Bank	571,058	475	415,009	652	6,222	38,461	0.16	954.80
Bank of Panhsin	254,586	135	192,865	442	2,330	18,512	0.23	527.08
Cota Commercial Bank	167,314	66	123,616	173	1,787	13,029	0.14	1,035.73
Union Bank of Taiwan	666,611	207	508,509	528	5,533	63,875	0.10	1,048.13
Far Eastern International Bank	621,254	243	426,651	1,054	5,668	49,797	0.25	537.90
Yuanta Bank	1,441,293	628	867,081	883	12,372	121,646	0.10	1,400.65
Sinopac Bank	1,765,896	1,712	1,216,598	1,667	15,468	142,755	0.14	927.80
E. Sun Commercial Bank, Ltd.	2,608,085	1,807	1,781,537	2,639	21,685	188,330	0.15	821.77
KGI Bank	490,922	656	377,612	509	4,829	65,912	0.13	949.59
DBS Bank (Taiwan) Ltd	359,564	171	278,231	1,303	3,665	36,173	0.47	281.37
Taishin International Bank	1,760,757	1,644	1,366,326	1,880	17,693	167,530	0.14	941.34
Jih Sun International Bank	238,742	165	175,616	252	2,187	23,523	0.14	867.08
EnTie Commercial Bank	281,053	301	214,950	1,369	3,297	34,883	0.64	240.85
Chinatrust Commercial Bank	3,357,223	2,551	2,273,156	3,727	28,212	318,729	0.16	757.00
Next Bank	0	0	0	0	0	0	0.00	0.00
Line Bank	28,810	(259)	4,730	0	47	7,722	0.00	0.00
Rakuten International Commercial Bank	8,176	(51)	224	0	2	9,244	0.06	1,663.88
Total	48,620,299	30,318	34,208,708	56,371	457,090	4,263,240	0.16	810.86

Note:

1:Inclusion: 39 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.