

# Assets Quality Analysis of Domestic Banks

February 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	4,254,352	2,493	3,071,706	3,456	43,386	403,849	0.11	1,255.23
Land Bank of Taiwan	2,922,002	2,465	2,260,231	2,720	37,556	187,321	0.12	1,380.91
Taiwan Cooperative Bank	3,453,914	2,793	2,495,812	5,683	29,493	248,942	0.23	518.95
First Commercial Bank	3,008,882	3,482	2,090,559	4,138	25,246	227,041	0.20	610.13
Hua Nan Commercial Bank	2,854,867	2,554	2,018,527	3,013	24,488	209,258	0.15	812.63
Chang Hwa Commercial Bank	2,211,007	1,766	1,590,614	4,665	19,666	172,930	0.29	421.52
The Shanghai Commercial & Savings Bank	1,062,733	2,269	773,579	6,048	10,166	158,562	0.78	168.10
Taipei Fubon Bank	2,571,201	5,993	1,642,866	2,899	20,546	231,073	0.18	708.85
Cathay United Bank	2,880,774	5,395	1,794,462	1,466	28,599	247,107	0.08	1,950.48
The Export-Import Bank of ROC	0	205	144,913	46	2,166	35,286	0.03	4,707.50
Bank of Kaohsiung	237,296	211	166,384	523	2,471	17,657	0.31	472.40
Mega International Commercial Bank	2,911,856	2,879	2,047,482	4,141	28,868	300,014	0.20	697.16
Citibank Taiwan Ltd.	643,673	743	286,428	809	4,913	104,256	0.28	607.33
O-Bank	239,484	502	160,269	654	2,327	36,404	0.41	356.00
Taiwan Business Bank	1,738,306	1,699	1,308,251	2,564	15,784	102,447	0.20	615.67
Standard Chartered Bank (Taiwan)	575,678	232	296,524	218	4,575	46,676	0.07	2,095.27
Taichung Commercial Bank	663,818	990	490,955	836	6,851	64,221	0.17	819.20
Kings Town Bank	256,406	610	214,396	42	3,217	46,508	0.02	7,672.35
HSBC Bank(Taiwan)	446,712	755	282,072	102	3,609	50,193	0.04	3,523.93
Bank of Taipei	70,954	35	54,751	136	624	5,799	0.25	459.10
Hwatai Bank	151,508	92	119,625	76	1,587	10,611	0.06	2,074.73
Shin Kong Commercial Bank	1,049,716	1,054	723,703	1,111	9,537	68,009	0.15	858.03
Sunny Bank	573,031	922	417,805	652	6,213	38,652	0.16	952.58
Bank of Panhsin	253,245	241	190,104	474	2,342	18,593	0.25	493.56
Cota Commercial Bank	167,710	162	123,212	199	1,813	13,080	0.16	911.99
Union Bank of Taiwan	677,013	576	513,009	562	5,606	62,966	0.11	997.38
Far Eastern International Bank	616,893	461	427,738	1,032	5,658	49,911	0.24	548.49
Yuanta Bank	1,479,016	1,029	870,189	894	12,494	121,113	0.10	1,397.59
Sinopac Bank	1,795,418	2,545	1,251,126	1,776	15,778	142,736	0.14	888.46
E. Sun Commercial Bank, Ltd.	2,658,349	2,842	1,797,114	2,682	22,011	188,734	0.15	820.58
KGI Bank	503,725	1,114	380,475	531	4,871	65,676	0.14	916.49
DBS Bank (Taiwan) Ltd	364,849	122	281,653	1,241	3,678	36,107	0.44	296.45
Taishin International Bank	1,792,389	2,579	1,375,834	1,900	17,826	167,819	0.14	938.08
Jih Sun International Bank	238,771	234	176,134	255	2,191	23,670	0.14	859.24
EnTie Commercial Bank	283,330	512	214,873	1,380	3,318	34,897	0.64	240.41
Chinatrust Commercial Bank	3,409,441	5,751	2,281,833	3,716	28,342	322,030	0.16	762.63
Next Bank	61	(140)	15	0	0	8,560	0.00	0.00
Line Bank	31,888	(535)	5,612	0	56	7,495	0.00	0.00
Rakuten International Commercial Bank	9,469	(94)	256	0	3	9,202	0.08	1,405.13
<b>Total</b>	<b>49,059,739</b>	<b>57,535</b>	<b>34,341,090</b>	<b>62,643</b>	<b>457,876</b>	<b>4,285,403</b>	<b>0.18</b>	<b>730.92</b>

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.