

Assets Quality Analysis of Domestic Banks
June 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	4,434,236	9,678	3,234,106	3,287	41,875	394,181	0.10	1,273.87
Land Bank of Taiwan	2,958,677	7,259	2,296,808	2,495	38,248	189,334	0.11	1,533.02
Taiwan Cooperative Bank	3,492,830	9,762	2,489,098	5,071	29,639	224,390	0.20	584.44
First Commercial Bank	3,098,873	11,899	2,236,190	4,228	26,229	218,509	0.19	620.39
Hua Nan Commercial Bank	2,901,004	9,151	2,105,062	2,753	25,315	195,909	0.13	919.62
Chang Hwa Commercial Bank	2,242,040	6,133	1,683,668	3,955	19,985	165,760	0.23	505.25
The Shanghai Commercial & Savings Bank	1,106,458	8,117	800,093	1,892	10,474	150,221	0.24	553.49
Taipei Fubon Bank	2,631,027	13,967	1,720,310	2,831	21,244	225,358	0.16	750.43
Cathay United Bank	2,989,007	15,801	1,886,052	1,568	29,723	228,052	0.08	1,896.11
The Export-Import Bank of ROC	0	507	152,838	78	2,310	36,167	0.05	2,954.48
Bank of Kaohsiung	227,692	647	168,152	495	2,542	15,769	0.29	513.53
Mega International Commercial Bank	2,864,744	9,564	2,115,441	3,249	29,627	281,158	0.15	911.93
Citibank Taiwan Ltd.	658,774	2,589	283,667	941	5,050	101,756	0.33	536.57
O-Bank	271,001	1,149	181,487	657	2,541	33,882	0.36	387.06
Taiwan Business Bank	1,731,487	5,044	1,361,854	2,698	15,804	99,028	0.20	585.72
Standard Chartered Bank (Taiwan)	579,096	829	291,380	219	4,739	45,304	0.08	2,159.58
Taichung Commercial Bank	669,426	3,186	507,520	704	7,384	63,721	0.14	1,048.19
Kings Town Bank	264,899	1,102	222,553	41	3,340	41,915	0.02	8,163.17
HSBC Bank(Taiwan)	447,714	2,240	295,060	92	3,749	51,079	0.03	4,069.90
Bank of Taipei	70,503	120	55,515	134	633	5,622	0.24	471.30
Hwatai Bank	156,371	356	125,360	40	1,721	10,397	0.03	4,252.96
Shin Kong Commercial Bank	1,051,199	3,836	739,645	977	9,669	61,848	0.13	989.86
Sunny Bank	591,485	2,905	435,989	638	6,191	37,021	0.15	970.25
Bank of Panhsin	257,676	794	190,667	435	2,303	18,607	0.23	529.11
Cota Commercial Bank	168,020	555	125,588	240	1,788	13,020	0.19	744.01
Union Bank of Taiwan	681,121	1,605	531,350	617	5,825	59,475	0.12	944.63
Far Eastern International Bank	627,056	1,913	444,405	1,037	5,886	48,285	0.23	567.87
Yuanta Bank	1,471,043	3,675	899,640	878	12,862	109,385	0.10	1,465.72
Sinopac Bank	1,725,666	8,730	1,215,112	1,412	16,306	132,235	0.12	1,154.72
E. Sun Commercial Bank, Ltd.	2,737,065	8,069	1,844,484	3,026	22,509	177,783	0.16	743.77
KGI Bank	501,143	3,362	392,981	685	5,005	59,462	0.17	730.37
DBS Bank (Taiwan) Ltd	388,249	755	284,946	1,237	3,737	36,343	0.43	302.01
Taishin International Bank	1,791,755	7,161	1,404,119	1,903	18,459	161,656	0.14	970.15
Jih Sun International Bank	239,867	713	181,381	267	2,257	23,491	0.15	846.18
EnTie Commercial Bank	290,475	1,350	223,340	2,009	3,181	33,051	0.90	158.32
Chinatrust Commercial Bank	3,530,340	20,296	2,275,531	3,521	28,992	315,374	0.15	823.33
Next Bank	9,438	(489)	627	0	6	8,271	0.00	0.00
Line Bank	36,373	(1,411)	12,242	0	124	14,220	0.00	29,035.64
Rakuten International Commercial Bank	17,618	(320)	550	3	6	8,929	0.63	164.85
Total	49,911,448	182,596	35,414,811	56,317	467,281	4,095,967	0.16	829.74

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, and then officially opened on March 29th,2022.