

Assets Quality Analysis of Domestic Banks

July 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	4,480,193	11,977	3,138,527	3,404	43,398	396,219	0.11	1,274.97
Land Bank of Taiwan	2,896,409	8,784	2,268,502	2,580	38,441	191,762	0.11	1,489.83
Taiwan Cooperative Bank	3,570,441	12,762	2,514,296	5,365	30,384	228,965	0.21	566.29
First Commercial Bank	3,081,839	14,271	2,237,459	4,064	27,235	222,741	0.18	670.13
Hua Nan Commercial Bank	2,955,174	11,367	2,072,263	2,414	26,424	201,323	0.12	1,094.64
Chang Hwa Commercial Bank	2,215,555	7,462	1,676,432	3,669	20,354	167,044	0.22	554.72
The Shanghai Commercial & Savings Bank	1,123,901	10,449	803,244	1,937	10,609	151,875	0.24	547.57
Taipei Fubon Bank	2,652,106	17,744	1,707,937	2,829	21,359	229,343	0.17	755.05
Cathay United Bank	3,028,608	18,670	1,920,168	1,680	30,060	232,613	0.09	1,789.02
The Export-Import Bank of ROC	0	578	155,976	78	2,362	36,311	0.05	3,010.16
Bank of Kaohsiung	230,257	747	167,282	431	2,406	16,124	0.26	558.20
Mega International Commercial Bank	2,864,348	13,306	2,121,415	3,501	30,244	284,791	0.17	863.82
Citibank Taiwan Ltd.	638,874	2,766	286,068	852	4,995	101,991	0.30	586.51
O-Bank	275,239	1,512	182,400	643	2,582	34,513	0.35	401.59
Taiwan Business Bank	1,750,797	6,233	1,364,024	2,748	16,256	100,611	0.20	591.60
Standard Chartered Bank (Taiwan)	583,287	1,255	288,763	235	4,649	45,782	0.08	1,979.35
Taichung Commercial Bank	679,693	3,777	508,988	672	7,657	64,260	0.13	1,139.03
Kings Town Bank	264,602	1,804	224,597	43	3,371	43,117	0.02	7,903.38
HSBC Bank(Taiwan)	464,716	2,720	290,587	101	3,705	52,186	0.03	3,673.13
Bank of Taipei	70,250	148	55,712	123	639	5,645	0.22	521.07
Hwatai Bank	164,770	431	130,459	23	1,762	10,522	0.02	7,546.79
Shin Kong Commercial Bank	1,049,908	4,803	741,480	978	9,707	64,170	0.13	992.88
Sunny Bank	580,508	3,446	435,932	642	6,190	37,981	0.15	964.56
Bank of Panhsin	255,133	953	195,033	492	2,337	18,936	0.25	475.25
Cota Commercial Bank	165,727	645	127,820	227	1,776	13,103	0.18	781.58
Union Bank of Taiwan	689,893	2,106	537,883	649	5,920	61,110	0.12	911.69
Far Eastern International Bank	627,875	2,335	444,585	1,602	5,895	48,749	0.36	368.09
Yuantai Bank	1,489,767	4,867	905,984	470	12,951	111,735	0.05	2,754.89
Sinopac Bank	1,771,052	10,700	1,278,935	1,411	16,523	135,841	0.11	1,171.08
E. Sun Commercial Bank, Ltd.	2,788,069	11,051	1,865,814	2,979	22,870	181,335	0.16	767.58
KGI Bank	518,994	4,161	393,883	708	5,040	60,551	0.18	711.91
DBS Bank (Taiwan) Ltd	391,007	880	290,646	1,261	3,819	36,531	0.43	302.74
Taishin International Bank	1,821,538	7,946	1,443,397	1,946	18,869	162,922	0.13	969.82
Jih Sun International Bank	248,007	890	178,396	267	2,216	23,664	0.15	828.94
EnTie Commercial Bank	297,487	1,483	219,661	2,104	3,293	33,460	0.96	156.49
Chinatrust Commercial Bank	3,632,934	24,221	2,450,892	3,584	29,830	320,602	0.15	832.28
Next Bank	13,421	(600)	897	0	9	8,184	0.00	0.00
Line Bank	37,312	(1,588)	13,430	2	137	14,087	0.01	8,568.12
Rakuten International Commercial Bank	18,922	(386)	662	5	7	8,896	0.69	155.86
Total	50,388,611	226,680	35,640,429	56,720	476,281	4,159,591	0.16	839.71

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.