

# Assets Quality Analysis of Domestic Banks

February 2023

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	4,736,882	4,657	3,384,314	3,335	45,868	404,884	0.10	1,375.16
Land Bank of Taiwan	2,914,194	2,974	2,277,906	2,470	39,556	197,725	0.11	1,601.67
Taiwan Cooperative Bank	3,734,368	3,675	2,722,522	5,681	30,710	241,492	0.21	540.62
First Commercial Bank	3,362,967	4,993	2,308,442	4,155	29,674	236,932	0.18	714.14
Hua Nan Commercial Bank	2,992,509	3,624	2,078,331	3,383	27,875	205,780	0.16	823.91
Chang Hwa Commercial Bank	2,303,895	2,690	1,695,151	3,159	21,210	172,436	0.19	671.42
The Shanghai Commercial & Savings Bank	1,234,068	3,165	854,687	1,527	12,722	172,750	0.18	833.44
Taipei Fubon Bank	2,733,850	5,882	1,696,866	3,145	22,210	242,153	0.19	706.11
Cathay United Bank	3,207,066	7,296	2,057,270	1,617	33,413	245,413	0.08	2,066.12
The Export-Import Bank of ROC	0	215	172,220	209	2,611	36,637	0.12	1,251.46
Bank of Kaohsiung	232,056	186	174,353	420	2,446	16,802	0.24	581.88
Mega International Commercial Bank	2,838,677	7,861	2,036,001	4,647	31,528	299,610	0.23	678.47
Citibank Taiwan Ltd.	660,957	2,194	288,230	874	5,010	106,340	0.30	573.36
O-Bank	288,285	591	190,035	667	2,869	38,474	0.35	429.84
Taiwan Business Bank	1,831,925	2,750	1,398,042	2,783	17,520	107,578	0.20	629.60
Standard Chartered Bank (Taiwan)	595,136	877	294,103	279	4,866	48,135	0.09	1,746.05
Taichung Commercial Bank	685,962	1,186	512,702	1,226	6,723	70,656	0.24	548.46
Kings Town Bank	291,779	1,062	246,922	45	3,647	43,701	0.02	8,168.01
HSBC Bank(Taiwan)	517,632	1,798	286,660	105	3,697	56,033	0.04	3,504.67
Bank of Taipei	73,405	24	55,521	127	653	5,745	0.23	515.56
Hwatai Bank	167,800	163	135,979	13	2,017	11,886	0.01	14,972.94
Shin Kong Commercial Bank	1,059,521	1,115	740,401	918	10,159	65,700	0.12	1,107.03
Sunny Bank	611,328	927	452,431	686	5,931	41,888	0.15	864.63
Bank of Panhsin	264,260	264	194,900	386	2,395	19,585	0.20	620.75
Cota Commercial Bank	167,498	192	133,530	273	1,757	13,666	0.20	642.98
Union Bank of Taiwan	723,678	862	537,803	1,308	6,316	62,538	0.24	482.89
Far Eastern International Bank	620,492	680	457,141	1,577	6,322	55,966	0.34	400.95
Yuanta Bank	1,533,570	1,436	969,846	237	13,519	114,423	0.02	5,703.81
Sinopac Bank	2,043,918	2,855	1,386,018	1,497	17,342	142,713	0.11	1,158.75
E. Sun Commercial Bank, Ltd.	2,873,506	4,225	1,904,631	3,174	22,838	195,119	0.17	719.58
KGI Bank	552,918	1,158	389,575	813	5,114	63,017	0.21	629.32
DBS Bank (Taiwan) Ltd	415,759	355	278,422	1,105	3,894	36,735	0.40	352.43
Taishin International Bank	2,067,148	3,492	1,444,276	1,612	19,227	170,506	0.11	1,192.41
Jih Sun International Bank	239,206	(11)	168,633	122	2,067	24,490	0.07	1,691.70
EnTie Commercial Bank	301,894	(894)	220,957	1,865	2,999	32,081	0.84	160.79
Chinatrust Commercial Bank	3,947,340	8,364	2,605,984	3,532	31,492	342,827	0.14	891.55
Next Bank	26,653	(195)	3,610	0	36	7,508	0.00	0.00
Line Bank	47,195	(253)	23,217	6	234	13,167	0.03	3,975.87
Rakuten International Commercial Bank	21,021	(108)	1,883	3	19	8,582	0.17	619.10
<b>Total</b>	52,920,316	82,326	36,779,511	58,980	498,486	4,371,673	0.16	845.18

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.