

**Assets Quality Analysis of Domestic Banks**  
January 2024

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	4,794,604	3,764	3,224,448	2,767	46,937	435,274	0.09	1,696.61
Land Bank of Taiwan	2,934,003	1,860	2,269,566	2,538	40,759	211,271	0.11	1,606.06
Taiwan Cooperative Bank	3,920,287	2,452	2,803,015	5,186	32,774	262,512	0.19	632.02
First Commercial Bank	3,485,899	2,824	2,433,090	4,098	34,321	256,310	0.17	837.48
Hua Nan Commercial Bank	3,113,313	2,275	2,269,201	3,492	29,108	230,135	0.15	833.43
Chang Hwa Commercial Bank	2,470,243	1,659	1,827,638	3,275	22,719	188,968	0.18	693.68
The Shanghai Commercial & Savings Bank	1,271,382	1,597	882,186	1,561	13,901	185,327	0.18	890.81
Taipei Fubon Bank	3,161,257	4,116	2,076,732	2,473	27,060	291,418	0.12	1,094.34
Cathay United Bank	3,404,847	4,744	2,280,575	2,578	37,042	275,621	0.11	1,437.01
The Export-Import Bank of ROC	0	214	186,001	148	3,234	40,077	0.08	2,187.82
Bank of Kaohsiung	261,485	90	188,322	530	2,276	18,563	0.28	429.53
Mega International Commercial Bank	2,900,267	4,165	2,150,555	4,533	36,184	334,573	0.21	798.33
Citibank Taiwan Ltd.	325,851	1,131	62,362	1	723	103,459	0.00	92,852.00
O-Bank	302,308	553	211,696	196	3,032	40,708	0.09	1,544.98
Taiwan Business Bank	1,940,346	1,389	1,495,300	2,533	19,752	121,282	0.17	779.78
Standard Chartered Bank (Taiwan)	640,824	631	289,752	403	5,241	51,117	0.14	1,301.13
Taichung Commercial Bank	728,816	831	550,916	770	6,962	77,340	0.14	904.49
Kings Town Bank	295,705	708	231,191	47	3,325	50,517	0.02	7,113.78
HSBC Bank(Taiwan)	528,160	1,326	298,732	183	3,857	60,350	0.06	2,107.70
Bank of Taipei	75,485	12	55,611	40	632	5,758	0.07	1,572.17
Hwatai Bank	193,077	95	154,221	1	2,201	13,867	0.00	296,222.68
Shin Kong Commercial Bank	1,112,021	769	799,595	961	10,586	75,315	0.12	1,101.97
Sunny Bank	645,892	536	478,372	15	6,260	45,868	0.00	40,902.59
Bank of Panhsin	279,126	172	209,744	293	2,595	21,258	0.14	884.43
Cota Commercial Bank	179,825	80	135,513	1,136	1,853	14,857	0.84	163.15
Union Bank of Taiwan	766,721	344	570,936	1,634	6,889	69,531	0.29	421.70
Far Eastern International Bank	657,992	491	474,459	487	6,139	59,386	0.10	1,259.58
Yuanta Bank	1,633,684	1,325	1,069,517	359	14,052	127,916	0.03	3,917.95
Sinopac Bank	2,040,230	2,572	1,451,590	1,379	18,938	174,704	0.09	1,373.35
E. Sun Commercial Bank, Ltd.	2,993,308	3,511	2,054,290	3,232	25,039	232,597	0.16	774.77
KGI Bank	552,086	622	408,403	1,237	5,229	69,696	0.30	422.85
DBS Bank (Taiwan) Ltd	710,759	740	474,449	1,518	7,430	89,579	0.32	489.57
Taishin International Bank	2,176,890	2,235	1,589,638	1,607	20,768	191,648	0.10	1,292.04
EnTie Commercial Bank	299,390	112	223,305	1,748	3,360	33,617	0.78	192.24
Chinatrust Commercial Bank	4,176,323	4,885	2,864,799	4,804	34,662	361,725	0.17	721.47
Next Bank	28,310	-75	13,063	0	150	9,291	0.00	117,609.44
Line Bank	60,910	-92	39,079	23	399	12,131	0.06	1,709.83
Rakuten International Commercial Bank	22,532	-54	6,298	5	64	8,107	0.09	1,164.29
<b>Total</b>	55,084,157	54,612	38,804,157	57,788	536,451	4,851,670	0.15	928.31

Note:

1.Inclusion: 38 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.

6.Taipei Fubon Bank merged with Jih Sun International Bank on April 1st,2023.