

Assets Quality Analysis of Domestic Banks

January 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	4,743,297	3,174	3,314,096	3,243	46,137	399,511	0.10	1,422.69
Land Bank of Taiwan	2,928,988	1,769	2,292,403	2,467	39,676	196,649	0.11	1,608.29
Taiwan Cooperative Bank	3,704,425	2,129	2,750,768	5,138	30,577	240,058	0.19	595.06
First Commercial Bank	3,278,574	2,488	2,315,488	4,114	29,172	234,829	0.18	709.14
Hua Nan Commercial Bank	2,991,735	1,677	2,071,722	2,978	28,028	207,357	0.14	941.03
Chang Hwa Commercial Bank	2,306,875	1,334	1,691,499	3,243	21,189	171,386	0.19	653.43
The Shanghai Commercial & Savings Bank	1,218,607	1,704	854,170	1,566	12,589	170,852	0.18	804.05
Taipei Fubon Bank	2,718,775	3,643	1,704,323	3,133	22,265	240,671	0.18	710.78
Cathay United Bank	3,200,359	3,407	2,038,448	1,583	32,588	243,342	0.08	2,058.15
The Export-Import Bank of ROC	0	202	170,528	206	2,605	36,495	0.12	1,261.83
Bank of Kaohsiung	231,350	90	173,438	406	2,452	16,732	0.23	603.79
Mega International Commercial Bank	2,803,882	4,434	2,032,710	3,934	31,295	297,402	0.19	795.60
Citibank Taiwan Ltd.	696,125	816	285,336	791	4,932	105,080	0.28	623.85
O-Bank	289,150	344	188,576	663	2,870	38,270	0.35	433.04
Taiwan Business Bank	1,813,983	1,517	1,402,296	2,478	17,583	106,581	0.18	709.61
Standard Chartered Bank (Taiwan)	622,440	638	295,510	271	4,814	47,915	0.09	1,777.29
Taichung Commercial Bank	682,313	613	517,542	1,330	6,768	69,936	0.26	508.69
Kings Town Bank	284,801	333	246,442	40	3,594	43,765	0.02	9,055.80
HSBC Bank(Taiwan)	536,552	895	285,530	107	3,671	55,697	0.04	3,415.28
Bank of Taipei	72,649	10	55,617	152	654	5,736	0.27	429.21
Hwatai Bank	168,744	81	135,608	13	1,922	11,840	0.01	14,293.85
Shin Kong Commercial Bank	1,050,174	546	742,466	917	10,125	66,069	0.12	1,103.70
Sunny Bank	602,181	538	450,736	677	5,930	41,774	0.15	875.38
Bank of Panhsin	264,147	120	193,960	390	2,383	19,534	0.20	611.77
Cota Commercial Bank	167,312	73	133,235	296	1,766	13,558	0.22	596.77
Union Bank of Taiwan	715,633	424	533,165	1,327	6,248	62,644	0.25	470.86
Far Eastern International Bank	617,501	386	451,625	1,570	6,204	55,515	0.35	395.21
Yuanta Bank	1,509,811	686	970,882	199	13,401	114,562	0.02	6,722.68
Sinopac Bank	1,994,259	1,614	1,379,965	1,505	17,284	142,614	0.11	1,148.23
E. Sun Commercial Bank, Ltd.	2,880,503	3,111	1,907,047	3,315	23,254	194,422	0.17	701.45
KGI Bank	554,959	586	392,997	796	5,149	62,847	0.20	646.81
DBS Bank (Taiwan) Ltd	413,553	299	270,050	1,184	3,829	36,720	0.44	323.27
Taishin International Bank	2,000,383	1,901	1,430,629	2,010	19,143	169,463	0.14	952.40
Jih Sun International Bank	237,022	256	173,590	101	2,122	24,686	0.06	2,109.21
EnTie Commercial Bank	302,721	208	219,511	1,816	3,081	33,167	0.83	169.68
Chinatrust Commercial Bank	3,891,175	3,555	2,598,330	3,406	31,733	340,813	0.13	931.72
Next Bank	25,942	(99)	3,343	0	33	7,585	0.00	0.00
Line Bank	46,242	(110)	22,256	3	223	13,274	0.01	7,450.81
Rakuten International Commercial Bank	20,628	(54)	1,475	4	15	8,610	0.24	436.26
Total	52,587,772	45,337	36,697,312	57,372	497,305	4,347,962	0.16	866.80

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.