

# Assets Quality Analysis of Domestic Banks

November 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	4,629,369	18,068	3,427,670	3,409	45,309	396,015	0.10	1,329.08
Land Bank of Taiwan	2,921,593	13,585	2,303,371	2,598	39,241	196,761	0.11	1,510.41
Taiwan Cooperative Bank	3,601,903	20,230	2,589,190	5,022	30,340	229,512	0.19	604.17
First Commercial Bank	3,200,243	22,377	2,308,609	4,077	28,073	227,379	0.18	688.53
Hua Nan Commercial Bank	2,975,894	18,599	2,015,433	2,488	27,593	199,697	0.12	1,108.95
Chang Hwa Commercial Bank	2,330,028	11,831	1,703,183	3,665	21,381	166,895	0.22	583.37
The Shanghai Commercial & Savings Bank	1,190,135	16,771	849,856	1,889	11,834	158,064	0.22	626.35
Taipei Fubon Bank	2,738,464	26,018	1,722,020	2,931	21,598	234,595	0.17	736.98
Cathay United Bank	3,207,532	29,967	2,015,324	1,704	31,802	235,858	0.08	1,866.87
The Export-Import Bank of ROC	0	854	172,477	81	2,545	36,921	0.05	3,150.46
Bank of Kaohsiung	228,430	1,078	175,908	465	2,382	16,135	0.26	512.79
Mega International Commercial Bank	2,868,813	23,980	2,063,146	3,656	30,046	286,831	0.18	821.77
Citibank Taiwan Ltd.	671,689	4,777	283,808	819	4,894	103,970	0.29	597.65
O-Bank	278,958	2,178	190,806	670	2,788	34,303	0.35	416.14
Taiwan Business Bank	1,785,821	11,047	1,407,230	2,739	17,281	102,422	0.19	630.80
Standard Chartered Bank (Taiwan)	608,131	2,525	290,102	259	4,786	46,605	0.09	1,851.27
Taichung Commercial Bank	696,178	5,886	518,702	722	6,631	66,181	0.14	918.04
Kings Town Bank	282,215	2,344	238,578	38	3,578	41,850	0.02	9,526.84
HSBC Bank(Taiwan)	493,711	5,084	291,073	110	3,714	54,356	0.04	3,382.33
Bank of Taipei	72,524	237	55,609	147	638	5,697	0.26	435.14
Hwatai Bank	166,346	755	134,074	14	1,889	11,582	0.01	13,480.59
Shin Kong Commercial Bank	1,069,833	7,535	745,180	918	9,939	62,205	0.12	1,082.31
Sunny Bank	582,801	5,002	446,204	677	6,201	39,887	0.15	915.27
Bank of Panhsin	266,665	1,745	197,055	382	2,385	19,062	0.19	624.62
Cota Commercial Bank	167,954	999	132,023	258	1,744	13,360	0.20	675.87
Union Bank of Taiwan	701,620	3,941	533,649	884	6,199	61,009	0.17	701.15
Far Eastern International Bank	617,733	3,716	452,554	1,592	6,211	54,328	0.35	390.17
Yuanta Bank	1,480,922	8,210	962,513	281	13,291	110,638	0.03	4,730.12
Sinopac Bank	1,937,598	16,181	1,333,769	1,781	17,331	135,249	0.13	973.19
E. Sun Commercial Bank, Ltd.	2,895,834	17,265	1,899,734	3,113	23,257	184,817	0.16	747.08
KGI Bank	522,172	6,065	403,174	776	5,234	60,239	0.19	674.80
DBS Bank (Taiwan) Ltd	400,644	1,331	282,067	1,175	3,719	36,738	0.42	316.40
Taishin International Bank	1,945,504	13,695	1,433,131	1,986	19,122	166,081	0.14	962.77
Jih Sun International Bank	244,791	1,603	178,607	142	2,175	24,268	0.08	1,529.60
EnTie Commercial Bank	301,522	2,157	224,564	1,312	2,997	33,209	0.58	228.48
Chinatrust Commercial Bank	3,815,815	39,763	2,597,301	3,479	31,089	332,280	0.13	893.50
Next Bank	23,174	(1,115)	2,490	0	25	7,770	0.00	0.00
Line Bank	41,233	(2,296)	19,626	2	200	13,500	0.01	11,209.35
Rakuten International Commercial Bank	19,942	(616)	1,175	4	12	8,666	0.31	334.03
<b>Total</b>	51,983,734	363,374	36,600,984	56,264	489,473	4,214,932	0.15	869.95

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.