

## Assets Quality Analysis of Domestic Banks

June 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	5,125,071	19,130	3,166,344	2,725	46,790	469,793	0.09	1,717.25
Land Bank of Taiwan	2,869,067	9,540	2,318,625	2,360	40,592	219,633	0.10	1,719.92
Taiwan Cooperative Bank	3,973,712	12,683	2,916,449	5,339	31,763	268,715	0.18	594.90
First Commercial Bank	3,641,773	15,676	2,534,371	4,492	33,473	262,230	0.18	745.24
Hua Nan Commercial Bank	3,382,890	12,761	2,399,986	3,708	30,455	228,403	0.15	821.37
Chang Hwa Commercial Bank	2,633,000	9,421	1,921,627	2,983	23,227	193,664	0.16	778.69
The Shanghai Commercial & Savings Bank	1,251,897	8,149	881,291	5,518	12,144	188,752	0.63	220.10
Taipei Fubon Bank	3,262,156	18,945	2,181,508	2,493	28,438	284,089	0.11	1,140.85
Cathay United Bank	3,453,036	24,506	2,410,971	2,897	39,340	276,294	0.12	1,358.13
The Export-Import Bank of ROC	0	892	198,844	154	3,483	43,168	0.08	2,266.92
Bank of Kaohsiung	279,401	647	213,557	519	2,394	24,090	0.24	461.24
Mega International Commercial Bank	3,027,853	19,857	2,235,409	6,867	35,877	331,676	0.31	522.49
Citibank Taiwan Ltd.	373,828	5,800	80,241	1	926	99,507	0.00	119,002.29
O-Bank	318,858	1,934	222,115	354	3,253	40,754	0.16	918.04
Taiwan Business Bank	1,985,666	7,874	1,552,442	2,737	19,667	125,653	0.18	718.61
Standard Chartered Bank (Taiwan)	605,507	3,112	298,970	432	5,338	49,665	0.14	1,235.23
Taichung Commercial Bank	750,312	4,988	571,262	639	7,037	78,322	0.11	1,100.48
Kings Town Bank	294,212	3,805	227,225	50	3,842	50,657	0.02	7,618.29
HSBC Bank(Taiwan)	533,388	6,119	314,764	174	4,039	58,851	0.06	2,326.82
Bank of Taipei	76,625	95	56,167	60	646	5,744	0.11	1,076.64
Hwatai Bank	203,442	581	159,197	1	2,468	14,029	0.00	279,809.49
Shin Kong Commercial Bank	1,102,096	4,380	832,130	999	10,967	72,751	0.12	1,097.89
Sunny Bank	654,833	3,122	490,137	12	5,849	46,245	0.00	48,124.87
Bank of Panhsin	289,591	981	213,344	331	2,606	21,728	0.16	787.67
Cota Commercial Bank	181,068	658	139,588	1,032	1,764	14,837	0.74	170.95
Union Bank of Taiwan	778,956	3,125	588,978	1,752	7,054	72,779	0.30	402.56
Far Eastern International Bank	674,683	2,723	488,681	415	6,245	59,533	0.08	1,503.60
Yuanta Bank	1,744,947	5,992	1,159,036	437	14,594	132,756	0.04	3,341.68
Sinopac Bank	2,102,320	11,869	1,500,158	1,667	19,726	175,926	0.11	1,183.42
E. Sun Commercial Bank, Ltd.	3,155,436	14,043	2,183,976	3,410	26,452	242,853	0.16	775.71
KGI Bank	595,456	3,235	446,077	1,271	5,828	68,711	0.29	458.37
DBS Bank (Taiwan) Ltd	756,690	2,822	511,739	1,087	7,693	91,318	0.21	707.63
Taishin International Bank	2,296,407	10,394	1,666,246	1,903	21,655	193,276	0.11	1,137.95
EnTie Commercial Bank	306,778	700	226,091	1,133	3,115	33,354	0.50	274.87
Chinatrust Commercial Bank	4,339,557	28,401	2,854,688	4,849	36,090	363,785	0.17	744.25
Next Bank	29,391	-472	17,616	0	206	8,950	0.00	0.00
Line Bank	68,129	-598	46,487	41	479	11,717	0.09	1,178.96
Rakuten International Commercial Bank	29,053	-365	12,458	6	134	7,805	0.05	2,268.00
<b>Total</b>	57,147,083	277,524	40,238,793	64,846	545,647	4,932,012	0.16	841.45

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.