

Assets Quality Analysis of Domestic Banks
July 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	5,086,150	21,729	3,234,061	2,776	47,294	477,691	0.09	1,703.84
Land Bank of Taiwan	2,905,984	11,060	2,323,918	2,425	40,687	223,317	0.10	1,677.93
Taiwan Cooperative Bank	4,074,511	15,707	2,951,934	5,176	32,424	271,807	0.18	626.39
First Commercial Bank	3,694,643	18,705	2,543,451	4,595	34,057	267,444	0.18	741.11
Hua Nan Commercial Bank	3,366,364	15,347	2,425,542	4,015	30,766	231,681	0.17	766.31
Chang Hwa Commercial Bank	2,647,303	11,031	1,939,170	3,121	23,619	195,444	0.16	756.76
The Shanghai Commercial & Savings Bank	1,271,488	9,563	883,658	4,079	11,765	189,903	0.46	288.41
Taipei Fubon Bank	3,363,084	22,718	2,204,292	2,528	28,722	287,628	0.11	1,136.35
Cathay United Bank	3,477,454	29,199	2,472,153	3,010	39,829	281,233	0.12	1,323.23
The Export-Import Bank of ROC	0	1,092	199,179	155	3,539	43,480	0.08	2,282.23
Bank of Kaohsiung	279,241	772	215,927	497	2,426	24,371	0.23	487.94
Mega International Commercial Bank	3,049,591	23,748	2,257,819	6,886	36,178	332,891	0.30	525.39
Citibank Taiwan Ltd.	423,152	6,758	83,308	1	960	100,343	0.00	123,515.72
O-Bank	317,179	2,275	224,104	366	3,198	41,027	0.16	873.94
Taiwan Business Bank	2,008,596	9,193	1,574,456	2,842	19,970	126,882	0.18	702.58
Standard Chartered Bank (Taiwan)	623,075	3,912	301,627	459	5,365	50,451	0.15	1,168.89
Taichung Commercial Bank	763,360	5,818	578,300	646	7,266	79,445	0.11	1,125.02
Kings Town Bank	292,872	3,990	222,527	50	2,859	50,934	0.02	5,683.03
HSBC Bank(Taiwan)	568,626	7,187	314,998	185	4,038	59,976	0.06	2,178.62
Bank of Taipei	76,310	127	56,213	77	652	5,794	0.14	845.74
Hwatai Bank	204,477	682	161,349	1	2,530	14,146	0.00	289,117.21
Shin Kong Commercial Bank	1,122,281	5,367	840,095	1,008	11,003	74,416	0.12	1,091.81
Sunny Bank	658,349	3,638	489,548	637	5,906	47,109	0.13	926.82
Bank of Panhsin	285,419	1,168	214,211	441	2,654	21,975	0.21	601.32
Cota Commercial Bank	180,860	800	140,478	1,041	1,775	14,947	0.74	170.52
Union Bank of Taiwan	785,855	3,737	598,698	1,767	7,167	73,586	0.30	405.61
Far Eastern International Bank	687,293	3,275	494,274	417	6,307	59,791	0.08	1,511.44
Yuanta Bank	1,734,401	7,331	1,175,077	427	14,828	134,854	0.04	3,471.35
Sinopac Bank	2,094,437	13,744	1,569,122	1,826	20,248	178,632	0.12	1,108.67
E. Sun Commercial Bank, Ltd.	3,192,248	17,144	2,235,200	3,485	27,250	246,755	0.16	782.01
KGI Bank	583,320	3,951	446,290	1,298	5,900	70,054	0.29	454.42
DBS Bank (Taiwan) Ltd	747,992	3,508	508,681	1,070	7,676	92,077	0.21	717.58
Taishin International Bank	2,317,005	12,017	1,695,116	1,932	22,035	195,972	0.11	1,140.63
EnTie Commercial Bank	305,636	886	221,881	1,161	3,143	33,743	0.52	270.59
Chinatrust Commercial Bank	4,462,727	33,005	3,012,305	4,517	37,425	373,633	0.15	828.53
Next Bank	29,173	-549	18,972	0	224	8,899	0.00	0.00
Line Bank	66,422	-699	49,059	45	506	11,640	0.09	1,126.49
Rakuten International Commercial Bank	28,873	-426	13,780	6	147	7,769	0.04	2,590.28
Total	57,775,752	328,512	40,890,773	64,969	552,339	5,001,737	0.16	850.15

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.