

**Assets Quality Analysis of Domestic Banks**  
November 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	5,091,446	29,658	3,374,390	2,958	49,861	488,643	0.09	1,685.36
Land Bank of Taiwan	3,028,691	17,186	2,397,171	1,993	40,253	227,463	0.08	2,020.23
Taiwan Cooperative Bank	4,188,460	22,063	3,091,818	5,212	33,754	277,577	0.17	647.67
First Commercial Bank	3,689,708	27,682	2,636,676	4,410	35,216	275,952	0.17	798.59
Hua Nan Commercial Bank	3,351,254	24,049	2,408,655	4,123	30,411	239,325	0.17	737.59
Chang Hwa Commercial Bank	2,683,498	16,896	1,980,980	3,089	24,860	200,662	0.16	804.68
The Shanghai Commercial & Savings Bank	1,270,536	13,384	897,246	3,627	12,504	194,748	0.40	344.69
Taipei Fubon Bank	3,385,416	33,926	2,251,892	2,662	29,314	296,162	0.12	1,101.08
Cathay United Bank	3,674,745	44,386	2,542,251	3,035	41,318	295,602	0.12	1,361.26
The Export-Import Bank of ROC	0	1,643	205,104	153	3,694	43,831	0.07	2,406.84
Bank of Kaohsiung	287,823	1,202	220,814	511	2,559	24,730	0.23	501.25
Mega International Commercial Bank	3,165,678	31,756	2,251,442	5,561	37,608	341,722	0.25	676.28
Citibank Taiwan Ltd.	390,686	10,707	83,833	1	952	103,732	0.00	122,749.26
O-Bank	309,613	3,055	226,512	276	2,961	42,648	0.12	1,071.32
Taiwan Business Bank	2,040,880	13,214	1,629,343	2,584	21,400	131,427	0.16	828.11
Standard Chartered Bank (Taiwan)	630,701	6,138	308,304	490	5,464	52,463	0.16	1,114.05
Taichung Commercial Bank	789,105	8,841	600,583	604	7,380	82,163	0.10	1,221.73
Kings Town Bank	300,841	5,898	244,810	51	3,167	54,048	0.02	6,160.90
HSBC Bank(Taiwan)	552,142	11,131	330,017	194	4,255	63,090	0.06	2,193.31
Bank of Taipei	78,614	188	57,070	77	658	5,842	0.13	855.72
Hwatai Bank	208,432	1,110	167,575	1	2,654	15,599	0.00	347,242.33
Shin Kong Commercial Bank	1,124,483	8,156	850,958	1,018	10,934	77,429	0.12	1,073.77
Sunny Bank	673,947	5,476	501,114	771	5,962	50,572	0.15	773.72
Bank of Panhsin	293,590	1,825	215,607	519	2,749	22,646	0.24	529.93
Cota Commercial Bank	181,742	1,006	143,879	804	1,722	15,550	0.56	214.07
Union Bank of Taiwan	797,888	5,785	612,776	1,661	7,339	77,093	0.27	441.92
Far Eastern International Bank	693,373	4,648	491,608	299	6,270	61,070	0.06	2,098.78
Yuanta Bank	1,785,338	11,196	1,277,244	465	15,800	138,989	0.04	3,401.27
Sinopac Bank	2,200,544	20,156	1,639,040	2,868	21,215	184,596	0.17	739.82
E. Sun Commercial Bank, Ltd.	3,234,988	27,787	2,286,522	3,458	27,778	256,436	0.15	803.31
KGI Bank	634,026	5,769	472,548	1,247	6,185	73,963	0.26	495.90
DBS Bank (Taiwan) Ltd	766,057	5,648	521,643	1,004	7,775	93,684	0.19	774.55
Taishin International Bank	2,369,257	20,083	1,717,069	2,169	22,077	202,373	0.13	1,017.78
EnTie Commercial Bank	314,958	1,080	231,601	2,133	3,032	34,026	0.92	142.17
Chinatrust Commercial Bank	4,328,746	54,787	2,998,462	4,250	37,365	389,628	0.14	879.10
Next Bank	36,278	-849	21,276	2	251	8,665	0.01	14,092.52
Line Bank	66,593	-1,049	53,440	71	561	11,372	0.13	787.27
Rakuten International Commercial Bank	34,764	-668	18,012	4	192	7,597	0.02	5,068.54
<b>Total</b>	58,654,841	494,947	41,959,285	64,356	567,452	5,163,119	0.15	881.75

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.