

# Assets Quality Analysis of Domestic Banks

March 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	4,316,940	4,235	3,094,926	3,408	43,749	411,619	0.11	1,283.89
Land Bank of Taiwan	2,948,875	3,744	2,265,773	2,598	37,628	189,068	0.11	1,448.32
Taiwan Cooperative Bank	3,500,693	4,553	2,525,825	4,824	29,522	248,651	0.19	611.97
First Commercial Bank	3,054,221	5,783	2,128,324	4,180	25,745	230,475	0.20	615.86
Hua Nan Commercial Bank	2,859,578	4,409	2,061,258	3,097	24,811	208,475	0.15	801.14
Chang Hwa Commercial Bank	2,184,511	2,799	1,625,862	4,713	19,891	173,059	0.29	422.05
The Shanghai Commercial & Savings Bank	1,072,882	4,053	785,964	1,902	10,269	159,744	0.24	539.89
Taipei Fubon Bank	2,582,617	7,984	1,658,766	2,865	20,800	233,020	0.17	725.96
Cathay United Bank	2,912,575	8,048	1,819,156	1,478	28,721	246,365	0.08	1,943.82
The Export-Import Bank of ROC	0	288	150,469	47	2,233	35,554	0.03	4,782.32
Bank of Kaohsiung	234,359	311	165,339	461	2,493	17,269	0.28	540.61
Mega International Commercial Bank	3,031,706	4,944	2,071,192	3,888	29,225	300,145	0.19	751.69
Citibank Taiwan Ltd.	668,137	1,445	293,990	868	4,990	104,598	0.30	574.79
O-Bank	245,250	656	167,340	539	2,379	35,996	0.32	441.66
Taiwan Business Bank	1,740,742	2,594	1,324,591	2,422	16,063	102,468	0.18	663.15
Standard Chartered Bank (Taiwan)	570,922	375	293,699	204	4,757	46,576	0.07	2,326.87
Taichung Commercial Bank	673,340	1,510	493,446	815	6,990	64,422	0.17	858.03
Kings Town Bank	254,353	188	215,278	44	3,231	46,839	0.02	7,282.63
HSBC Bank(Taiwan)	481,514	1,122	281,517	88	3,615	49,817	0.03	4,122.79
Bank of Taipei	70,404	64	54,926	130	626	5,814	0.24	480.39
Hwatai Bank	153,903	138	123,257	76	1,622	10,460	0.06	2,123.66
Shin Kong Commercial Bank	1,045,323	1,704	729,222	995	9,544	65,739	0.14	959.30
Sunny Bank	580,127	1,409	423,535	637	6,184	38,357	0.15	971.53
Bank of Panhsin	252,698	375	192,223	437	2,360	18,582	0.23	540.45
Cota Commercial Bank	169,294	271	121,943	187	1,812	13,096	0.15	966.66
Union Bank of Taiwan	679,206	817	518,962	613	5,605	63,333	0.12	914.71
Far Eastern International Bank	608,368	746	436,362	1,033	5,761	49,757	0.24	557.65
Yuanta Bank	1,483,245	1,563	883,681	878	12,566	118,730	0.10	1,431.97
Sinopac Bank	1,781,756	4,317	1,246,153	1,876	15,767	142,871	0.15	840.55
E. Sun Commercial Bank, Ltd.	2,668,193	4,542	1,798,592	2,728	22,138	188,808	0.15	811.42
KGI Bank	482,028	1,599	385,446	539	4,923	65,094	0.14	913.32
DBS Bank (Taiwan) Ltd	372,615	462	276,211	1,219	3,631	36,299	0.44	297.79
Taishin International Bank	1,770,757	3,760	1,404,825	1,842	18,213	167,435	0.13	988.98
Jih Sun International Bank	231,235	339	178,039	254	2,213	23,642	0.14	869.84
EnTie Commercial Bank	290,533	759	219,042	1,453	3,480	34,710	0.66	239.60
Chinatrust Commercial Bank	3,370,785	9,221	2,229,587	3,112	27,693	323,095	0.14	889.91
Next Bank	568	(185)	42	0	0	8,517	0.00	0.00
Line Bank	33,974	(844)	7,712	0	77	7,198	0.00	0.00
Rakuten International Commercial Bank	10,007	(148)	321	0	3	9,116	0.02	6,709.77
<b>Total</b>	<b>49,388,232</b>	<b>89,951</b>	<b>34,652,795</b>	<b>56,449</b>	<b>461,333</b>	<b>4,294,812</b>	<b>0.16</b>	<b>817.25</b>

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.