

Assets Quality Analysis of Domestic Banks

April 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	4,346,217	5,390	3,094,496	3,509	43,246	406,073	0.11	1,232.53
Land Bank of Taiwan	2,945,432	4,732	2,262,638	2,693	37,549	189,130	0.12	1,394.36
Taiwan Cooperative Bank	3,506,281	5,625	2,534,323	4,979	29,591	241,307	0.20	594.31
First Commercial Bank	3,105,438	7,673	2,189,585	4,307	26,471	228,363	0.20	614.58
Hua Nan Commercial Bank	2,890,916	6,082	2,071,597	2,960	25,141	202,224	0.14	849.47
Chang Hwa Commercial Bank	2,209,345	4,001	1,622,485	4,287	19,886	172,487	0.26	463.90
The Shanghai Commercial & Savings Bank	1,081,346	5,469	784,063	2,052	10,416	159,817	0.26	507.64
Taipei Fubon Bank	2,588,477	10,014	1,673,769	2,709	20,824	232,841	0.16	768.71
Cathay United Bank	2,946,707	10,566	1,852,640	1,495	29,171	246,061	0.08	1,951.85
The Export-Import Bank of ROC	0	382	152,435	48	2,277	35,977	0.03	4,750.49
Bank of Kaohsiung	232,825	426	162,868	490	2,501	16,714	0.30	510.88
Mega International Commercial Bank	3,047,321	6,670	2,075,487	3,914	29,433	297,613	0.19	751.93
Citibank Taiwan Ltd.	662,200	1,835	287,337	906	5,005	105,020	0.32	552.19
O-Bank	252,063	782	168,811	552	2,394	35,394	0.33	434.03
Taiwan Business Bank	1,711,357	3,363	1,328,106	2,622	16,408	100,711	0.20	625.82
Standard Chartered Bank (Taiwan)	574,131	595	287,448	219	4,688	46,528	0.08	2,144.61
Taichung Commercial Bank	673,342	1,968	498,546	928	7,044	64,351	0.19	758.78
Kings Town Bank	260,332	447	220,302	46	3,309	45,633	0.02	7,193.52
HSBC Bank(Taiwan)	488,961	1,298	289,180	91	3,697	50,287	0.03	4,071.79
Bank of Taipei	69,989	91	54,955	132	628	5,798	0.24	477.46
Hwatai Bank	159,442	209	127,182	64	1,660	10,433	0.05	2,587.32
Shin Kong Commercial Bank	1,059,216	2,316	727,809	987	9,559	59,555	0.14	968.81
Sunny Bank	582,794	1,840	426,639	639	6,187	37,511	0.15	968.14
Bank of Panhsin	255,261	501	192,866	440	2,265	18,502	0.23	514.84
Cota Commercial Bank	168,577	378	122,696	212	1,813	13,141	0.17	856.60
Union Bank of Taiwan	682,305	1,009	520,631	601	5,711	62,401	0.12	950.54
Far Eastern International Bank	622,581	1,235	430,007	1,025	5,713	49,700	0.24	557.55
Yuanta Bank	1,506,245	2,116	884,593	877	12,707	115,942	0.10	1,448.93
Sinopac Bank	1,822,854	5,631	1,268,116	1,881	16,296	139,876	0.15	866.28
E. Sun Commercial Bank, Ltd.	2,717,262	5,480	1,828,780	2,800	22,190	179,429	0.15	792.42
KGI Bank	503,842	2,104	384,957	523	4,903	60,152	0.14	937.38
DBS Bank (Taiwan) Ltd	382,479	585	275,927	1,237	3,642	36,219	0.45	294.39
Taishin International Bank	1,800,164	4,681	1,436,725	1,872	18,584	167,103	0.13	992.83
Jih Sun International Bank	232,214	452	177,421	290	2,214	23,284	0.16	763.91
EnTie Commercial Bank	287,783	942	215,818	1,528	3,644	34,420	0.71	238.42
Chinatrust Commercial Bank	3,396,076	11,764	2,378,178	3,243	28,777	323,528	0.14	887.24
Next Bank	3,888	(283)	155	0	2	8,435	0.00	0.00
Line Bank	35,730	(1,052)	9,287	0	93	7,026	0.00	94,702.39
Rakuten International Commercial Bank	11,550	(201)	364	2	4	9,026	0.56	181.68
Total	49,822,943	117,115	35,019,223	57,157	465,641	4,238,012	0.16	814.67

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.