

Assets Quality Analysis of Domestic Banks

August 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	4,487,710	13,619	3,265,739	3,419	44,684	400,329	0.10	1,306.84
Land Bank of Taiwan	2,910,807	10,286	2,279,956	2,449	38,620	193,984	0.11	1,577.01
Taiwan Cooperative Bank	3,609,369	14,795	2,531,665	5,353	30,337	229,730	0.21	566.75
First Commercial Bank	3,098,360	16,516	2,279,319	3,996	27,053	225,849	0.18	677.02
Hua Nan Commercial Bank	2,937,005	13,697	2,051,525	2,415	26,758	200,793	0.12	1,107.86
Chang Hwa Commercial Bank	2,244,466	8,683	1,701,630	3,535	20,842	168,193	0.21	589.56
The Shanghai Commercial & Savings Bank	1,131,745	12,772	819,865	2,002	10,836	154,267	0.24	541.12
Taipei Fubon Bank	2,678,430	20,388	1,705,741	2,791	21,313	231,227	0.16	763.68
Cathay United Bank	3,074,193	21,784	1,949,954	1,724	30,436	233,134	0.09	1,765.57
The Export-Import Bank of ROC	0	660	164,059	79	2,408	36,585	0.05	3,041.46
Bank of Kaohsiung	230,567	844	167,971	478	2,412	16,268	0.28	504.91
Mega International Commercial Bank	2,832,905	16,345	2,120,528	3,513	29,569	285,897	0.17	841.75
Citibank Taiwan Ltd.	641,268	3,508	293,163	804	5,073	102,743	0.27	631.10
O-Bank	278,141	1,812	187,977	665	2,674	34,700	0.35	401.89
Taiwan Business Bank	1,763,440	7,360	1,380,846	2,724	16,366	101,036	0.20	600.79
Standard Chartered Bank (Taiwan)	604,654	1,472	294,033	250	4,680	45,713	0.08	1,873.92
Taichung Commercial Bank	695,524	4,238	506,486	1,215	6,929	64,746	0.24	570.20
Kings Town Bank	270,812	2,484	225,974	40	3,393	43,295	0.02	8,483.28
HSBC Bank(Taiwan)	452,444	3,212	295,467	103	3,751	52,437	0.03	3,651.44
Bank of Taipei	71,264	186	55,834	122	640	5,691	0.22	526.26
Hwatai Bank	170,439	512	133,241	23	1,804	10,540	0.02	7,747.82
Shin Kong Commercial Bank	1,042,407	5,637	745,190	979	9,856	63,352	0.13	1,006.55
Sunny Bank	579,208	3,958	439,301	658	6,199	38,126	0.15	941.66
Bank of Panhsin	258,693	1,134	196,182	420	2,355	18,922	0.21	560.22
Cota Commercial Bank	166,994	736	128,304	258	1,779	13,158	0.20	689.52
Union Bank of Taiwan	696,564	2,717	541,688	650	6,028	61,017	0.12	927.48
Far Eastern International Bank	623,594	2,757	455,770	1,587	6,011	49,058	0.35	378.88
Yuanta Bank	1,477,156	6,175	912,482	406	13,027	111,598	0.04	3,211.25
Sinopac Bank	1,779,591	12,151	1,316,203	1,938	17,071	136,078	0.15	880.85
E. Sun Commercial Bank, Ltd.	2,792,727	12,605	1,879,001	3,079	23,103	181,600	0.16	750.29
KGI Bank	503,010	4,838	397,762	723	5,101	60,727	0.18	705.73
DBS Bank (Taiwan) Ltd	429,576	883	299,788	1,169	3,899	36,450	0.39	333.58
Taishin International Bank	1,897,961	9,679	1,436,218	1,911	19,184	163,760	0.13	1,003.93
Jih Sun International Bank	254,952	1,047	180,075	264	2,234	23,815	0.15	847.46
EnTie Commercial Bank	299,539	1,703	222,515	1,739	3,072	33,304	0.78	176.64
Chinatrust Commercial Bank	3,732,390	29,007	2,450,941	3,073	29,442	323,147	0.13	958.10
Next Bank	15,352	(707)	1,230	0	12	8,096	0.00	0.00
Line Bank	37,499	(1,740)	14,540	3	150	13,960	0.02	5,155.37
Rakuten International Commercial Bank	19,043	(455)	793	4	8	8,834	0.56	187.05
Total	50,789,801	267,298	36,028,957	56,561	479,109	4,182,159	0.16	847.07

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.