

Assets Quality Analysis of Domestic Banks

April 2023

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	4,727,524	9,611	3,435,630	3,239	45,488	409,875	0.09	1,404.23
Land Bank of Taiwan	2,941,272	5,700	2,276,062	2,564	39,375	201,123	0.11	1,535.83
Taiwan Cooperative Bank	3,809,768	6,997	2,731,679	6,764	30,847	246,243	0.25	456.06
First Commercial Bank	3,387,062	10,103	2,383,379	4,190	30,111	243,299	0.18	718.63
Hua Nan Commercial Bank	3,052,701	7,671	2,093,715	3,251	27,252	213,380	0.16	838.14
Chang Hwa Commercial Bank	2,358,383	5,683	1,708,331	2,972	20,822	176,812	0.17	700.48
The Shanghai Commercial & Savings Bank	1,254,190	6,437	867,546	1,510	12,671	178,776	0.17	839.03
Taipei Fubon Bank	2,990,940	10,568	1,890,939	2,609	24,111	265,093	0.14	924.04
Cathay United Bank	3,247,924	14,312	2,081,006	1,641	33,608	252,945	0.08	2,048.42
The Export-Import Bank of ROC	0	461	175,023	206	2,697	36,967	0.12	1,312.00
Bank of Kaohsiung	234,645	464	177,602	441	2,403	17,389	0.25	545.59
Mega International Commercial Bank	2,837,984	14,957	2,048,435	5,121	31,895	308,404	0.25	622.78
Citibank Taiwan Ltd.	659,582	4,086	281,324	850	4,759	108,089	0.30	559.63
O-Bank	293,024	1,091	191,036	667	2,866	39,344	0.35	429.46
Taiwan Business Bank	1,842,353	5,365	1,408,998	2,466	17,306	110,927	0.17	701.89
Standard Chartered Bank (Taiwan)	568,050	1,922	286,664	245	4,829	49,060	0.09	1,970.17
Taichung Commercial Bank	685,936	2,282	516,663	1,187	6,896	71,957	0.23	580.91
Kings Town Bank	290,322	1,489	246,175	44	3,649	44,743	0.02	8,233.17
HSBC Bank(Taiwan)	540,317	3,470	286,581	146	3,689	57,431	0.05	2,524.67
Bank of Taipei	72,100	43	56,001	81	651	5,801	0.14	804.45
Hwatai Bank	174,573	327	139,949	11	2,086	12,117	0.01	19,580.13
Shin Kong Commercial Bank	1,052,354	2,462	745,042	916	10,237	68,241	0.12	1,117.71
Sunny Bank	621,487	1,861	460,533	694	5,934	43,102	0.15	854.93
Bank of Panhsin	273,029	553	198,485	411	2,437	20,014	0.21	592.78
Cota Commercial Bank	169,044	402	135,219	476	1,780	13,858	0.35	373.52
Union Bank of Taiwan	731,784	1,698	547,430	1,308	6,420	64,085	0.24	490.89
Far Eastern International Bank	638,124	1,422	463,229	963	5,998	56,749	0.21	622.71
Yuanta Bank	1,554,276	3,590	987,424	261	13,672	118,555	0.03	5,247.21
Sinopac Bank	1,986,689	6,321	1,390,753	1,393	17,471	156,655	0.10	1,254.31
E. Sun Commercial Bank, Ltd.	2,909,511	8,661	1,921,934	3,339	23,055	200,802	0.17	690.54
KGI Bank	539,857	2,339	388,711	692	5,057	64,682	0.18	730.60
DBS Bank (Taiwan) Ltd	408,810	549	281,905	1,122	3,941	36,704	0.40	351.32
Taishin International Bank	2,109,443	6,505	1,451,239	1,747	19,559	173,786	0.12	1,119.31
EnTie Commercial Bank	298,143	-535	225,783	1,922	3,100	32,734	0.85	161.26
Chinatrust Commercial Bank	3,957,870	16,635	2,658,547	4,037	32,174	353,835	0.15	796.89
Next Bank	27,511	-389	4,185	0	42	7,348	0.00	0.00
Line Bank	46,764	-514	25,671	7	258	12,963	0.03	3,527.56
Rakuten International Commercial Bank	21,482	-218	2,875	3	30	8,493	0.09	1,175.91
Total	53,314,832	164,377	37,171,706	59,498	499,177	4,482,380	0.16	838.98

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.