

Assets Quality Analysis of Domestic Banks
January 2025

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	5,181,755	4,326	3,558,524	3,282	50,446	498,629	0.09	1,536.98
Land Bank of Taiwan	3,103,356	3,180	2,444,877	3,876	39,256	230,471	0.16	1,012.86
Taiwan Cooperative Bank	4,244,832	3,847	3,037,293	5,103	35,152	283,116	0.17	688.80
First Commercial Bank	3,821,465	5,627	2,661,103	4,508	36,692	283,012	0.17	814.01
Hua Nan Commercial Bank	3,303,369	4,368	2,371,034	4,009	30,289	247,601	0.17	755.45
Chang Hwa Commercial Bank	2,689,820	3,268	1,965,897	3,248	25,679	205,977	0.17	790.67
The Shanghai Commercial & Savings Bank	1,263,945	3,418	894,917	2,788	11,778	202,909	0.31	422.42
Taipei Fubon Bank	3,484,892	8,389	2,298,126	2,814	29,967	306,206	0.12	1,064.98
Cathay United Bank	3,830,221	9,934	2,641,443	3,089	43,154	306,029	0.12	1,397.04
The Export-Import Bank of ROC	0	389	215,952	155	3,859	44,419	0.07	2,495.03
Bank of Kaohsiung	293,664	221	224,885	925	2,604	25,666	0.41	281.44
Mega International Commercial Bank	3,136,156	6,406	2,297,617	6,751	38,353	350,934	0.29	568.08
Citibank Taiwan Ltd.	373,682	2,016	77,319	1	848	105,958	0.00	109,397.18
O-Bank	312,640	505	233,456	269	3,057	43,413	0.12	1,135.20
Taiwan Business Bank	2,062,466	2,676	1,651,491	2,483	21,723	134,464	0.15	874.73
Standard Chartered Bank (Taiwan)	654,813	1,152	316,740	470	5,574	53,676	0.15	1,185.49
Taichung Commercial Bank	854,179	1,724	622,724	1,400	7,528	83,961	0.22	537.77
Kings Town Bank	295,150	270	234,567	51	3,010	55,295	0.02	5,852.40
HSBC Bank(Taiwan)	596,960	2,466	329,861	202	4,268	65,937	0.06	2,114.00
Bank of Taipei	80,730	140	58,284	54	698	6,075	0.09	1,291.04
Hwatai Bank	216,564	220	174,085	1	2,626	15,995	0.00	357,086.92
Shin Kong Commercial Bank	1,130,323	1,360	859,914	1,005	10,929	79,675	0.12	1,087.52
Sunny Bank	689,524	1,166	508,359	272	6,045	50,896	0.05	2,219.17
Bank of Panhsin	291,213	297	219,112	1,319	2,844	23,059	0.60	215.68
Cota Commercial Bank	187,859	245	149,462	735	1,764	16,463	0.49	240.11
Union Bank of Taiwan	826,417	1,081	621,639	1,492	7,335	82,124	0.24	491.59
Far Eastern International Bank	686,668	823	499,865	327	6,367	62,151	0.07	1,946.51
Yuanta Bank	1,883,025	2,098	1,282,862	651	15,989	141,929	0.05	2,456.82
Sinopac Bank	2,254,207	5,029	1,668,814	2,834	22,524	190,829	0.17	794.67
E. Sun Commercial Bank, Ltd.	3,324,343	6,565	2,290,612	3,296	27,288	266,067	0.14	827.91
KGI Bank	635,050	1,413	479,568	939	6,137	75,953	0.20	653.40
DBS Bank (Taiwan) Ltd	751,594	1,668	536,102	943	7,892	95,710	0.18	836.83
Taishin International Bank	2,453,851	3,923	1,727,264	2,212	22,153	208,233	0.13	1,001.40
EnTie Commercial Bank	320,962	262	235,470	2,135	3,176	34,765	0.91	148.77
Chinatrust Commercial Bank	4,606,550	9,994	3,271,348	5,454	39,835	405,316	0.17	730.40
Next Bank	42,236	-162	24,057	3	284	8,470	0.01	9,607.35
Line Bank	71,532	-147	56,269	92	600	11,209	0.16	651.18
Rakuten International Commercial Bank	37,720	-92	19,168	4	206	7,488	0.02	4,720.40
Total	59,993,734	100,066	42,760,081	69,194	577,928	5,310,080	0.16	835.23

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.