

Research Update:

Taiwan Business Bank Ratings Affirmed At 'twAA-/twA-1+'; Outlook Stable

January 21, 2025

Rating Action

Taiwan Ratings Corp. today affirmed its 'twAA-' long-term and 'twA-1+' short-term issuer credit ratings on **Taiwan Business Bank**. The outlook on the long-term rating is stable. The ratings reflect Taiwan Business Bank's government ownership and moderate systemic importance with a moderately high likelihood of extraordinary government support. In addition, the ratings reflect the bank's steady market share and good franchise in Taiwan's small and mid-size enterprise lending segment. However, Taiwan Business Bank's modest earning capacity and slightly below-average asset quality somewhat offset these rating strengths.

Related Criteria & Research

Related Criteria

- Criteria | Financial Institutions | General: Risk-Adjusted Capital Framework Methodology, Apr 30 2024
- General Criteria: National And Regional Scale Credit Ratings Methodology, Jun 08 2023
- General Criteria: Hybrid Capital: Methodology And Assumptions, Mar 02 2022
- Criteria | Financial Institutions | Banks: Banking Industry Country Risk Assessment Methodology And Assumptions, Dec 09 2021
- Criteria | Financial Institutions | General: Financial Institutions Rating Methodology, Dec 09 2021
- General Criteria: Environmental, Social, And Governance Principles In Credit Ratings, Oct 10 2021
- General Criteria: Group Rating Methodology, Jul 01 2019
- General Criteria: Methodology For Linking Long-Term And Short-Term Ratings, Apr 07 2017
- General Criteria: Principles Of Credit Ratings, Feb 16 2011

Related Research

- Taiwan Ratings' Ratings Definitions – November 11, 2021

(Unless otherwise stated, these articles are published on www.taiwanratings.com)

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Ratings List

Ratings Affirmed

Taiwan Business Bank

Issuer Credit Rating	twAA-/Stable/twA-1+
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