

Research Update:

Hwatai Bank Ltd. Ratings Affirmed At 'twBBB+/twA-2'; Outlook Stable

November 27, 2020

Rationale

Taiwan Ratings Corp. today affirmed its 'twBBB+' long-term and 'twA-2' short-term issuer credit ratings on **Hwatai Bank**. The outlook on the long-term rating is stable. The ratings on Hwatai Bank reflect the bank's adequate capitalization and funding and liquidity profile. The bank's small business scale and below-average asset quality with higher risk appetite, albeit stabilized in recent years, partly offset these strengths.

Related Criteria & Research

Related Criteria

- General Criteria: Methodology For Linking Long-Term And Short-Term Ratings - April 07, 2017
- General Criteria: Methodology For National And Regional Scale Credit Ratings - June 25, 2018
- Criteria | Financial Institutions | General: Risk-Adjusted Capital Framework Methodology - July 20, 2017
- Criteria | Financial Institutions | Banks: Quantitative Metrics For Rating Banks Globally: Methodology And Assumptions - July 17, 2013
- Criteria | Financial Institutions | Banks: Banks: Rating Methodology And Assumptions - November 09, 2011
- Criteria | Financial Institutions | Banks: Banking Industry Country Risk Assessment Methodology And Assumptions - November 09, 2011
- General Criteria: Principles Of Credit Ratings - February 16, 2011

Related Research

- Taiwan Ratings' Ratings Definitions – August 10, 2020
- (Unless otherwise stated, these articles are published on www.taiwanratings.com)

Ratings List

Ratings Affirmed

Hwatai Bank Ltd.

Issuer Credit Rating	twBBB+/Stable/twA-2
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PRIMARY CREDIT ANALYST

Serene Hsieh, CPA, FRM

Taipei

+886-2-8722-5820

serene.hsieh

@spglobal.com

serene.hsieh

@taiwanratings.com.tw

SECONDARY CONTACT

Jenny Lin

Taipei

+886-2-8722-5811

jenny.lin

@spglobal.com

jenny.lin

@taiwanratings.com.tw

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