

Assets Quality Analysis of Domestic Banks
April 2025

Unit : NT\$ 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	5,252,949	6,867	3,632,693	2,928	49,988	491,145	0.08	1,707.45
Land Bank of Taiwan	3,074,355	5,775	2,454,485	2,619	37,872	230,225	0.11	1,445.91
Taiwan Cooperative Bank	4,238,942	8,039	3,062,113	4,958	35,448	282,292	0.16	714.91
First Commercial Bank	3,790,914	11,351	2,691,075	4,511	36,882	284,100	0.17	817.61
Hua Nan Commercial Bank	3,295,484	8,469	2,382,527	3,639	29,687	250,338	0.15	815.88
Chang Hwa Commercial Bank	2,677,439	6,878	1,980,714	3,199	25,976	206,346	0.16	812.04
The Shanghai Commercial & Savings Bank	1,249,961	6,768	895,279	3,178	12,019	200,496	0.36	378.17
Taipei Fubon Bank	3,480,889	15,471	2,346,122	2,943	30,207	308,897	0.13	1,026.32
Cathay United Bank	3,857,925	18,962	2,677,771	3,586	43,677	290,469	0.13	1,218.01
The Export-Import Bank of ROC	0	747	217,940	152	3,862	44,496	0.07	2,546.25
Bank of Kaohsiung	295,485	471	228,751	896	2,631	25,729	0.39	293.66
Mega International Commercial Bank	3,036,075	11,014	2,312,300	6,189	38,418	353,739	0.27	620.73
Citibank Taiwan Ltd.	365,895	3,747	75,323	1	830	107,360	0.00	107,116.66
O-Bank	309,669	802	238,710	409	3,089	43,593	0.17	754.99
Taiwan Business Bank	2,122,591	4,949	1,664,252	2,787	22,396	134,935	0.17	803.63
Standard Chartered Bank (Taiwan)	641,815	2,108	321,467	398	5,549	55,227	0.12	1,394.98
Taichung Commercial Bank	862,037	3,317	631,412	1,878	7,593	85,211	0.30	404.25
Kings Town Bank	287,608	1,071	224,700	52	3,009	55,967	0.02	5,802.49
HSBC Bank(Taiwan)	578,541	4,380	338,190	215	4,354	68,122	0.06	2,021.81
Bank of Taipei	79,212	167	60,011	47	693	6,097	0.08	1,487.57
Hwatai Bank	219,273	464	178,977	1	2,688	16,124	0.00	374,412.66
Shin Kong Commercial Bank	1,145,773	410	869,716	1,078	10,803	74,175	0.12	1,002.11
Sunny Bank	686,806	2,173	514,050	374	6,128	51,745	0.07	1,636.48
Bank of Panhsin	296,686	595	218,515	1,271	2,917	23,422	0.58	229.47
Cota Commercial Bank	188,597	426	149,714	809	1,795	16,545	0.54	221.86
Union Bank of Taiwan	821,563	1,979	620,251	1,517	7,338	80,297	0.24	483.61
Far Eastern International Bank	689,833	1,423	501,986	276	6,368	62,492	0.05	2,306.59
Yuanta Bank	1,895,088	4,041	1,310,480	696	16,193	144,183	0.05	2,325.92
Sinopac Bank	2,230,894	9,425	1,642,672	2,883	22,662	193,861	0.18	786.06
E. Sun Commercial Bank, Ltd.	3,338,405	13,439	2,326,403	3,310	27,616	266,523	0.14	834.39
KGI Bank	658,170	2,614	508,306	917	6,454	76,807	0.18	703.79
DBS Bank (Taiwan) Ltd	790,472	3,303	541,560	953	7,920	96,985	0.18	831.41
Taishin International Bank	2,448,780	8,248	1,779,383	2,362	22,604	211,820	0.13	957.04
EnTie Commercial Bank	332,610	573	239,767	2,066	3,212	35,247	0.86	155.50
Chinatrust Commercial Bank	4,522,288	21,237	3,318,739	5,377	40,598	413,843	0.16	755.04
Next Bank	43,150	-347	26,010	3	307	8,327	0.01	11,216.75
Line Bank	72,505	-297	62,443	114	672	11,098	0.18	590.62
Rakuten International Commercial Bank	37,524	-216	20,200	3	218	7,402	0.01	7,448.19
Total	59,916,201	190,845	43,265,009	68,594	580,671	5,315,679	0.16	846.54

Note:

1:Inclusion: 38 domestic banks

2:Source : Provided by individual institution

3.Rakuten International Commercial Bank, Line Bank, and Next Bank officially commenced operations on January 19, 2021, April 22, 2021, and March 29, 2022, respectively.

6.Taipei Fubon Bank merged with Jib Sun International Bank on April 1st,2023.