

**Assets Quality Analysis of Domestic Banks**  
**February 2026**

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	5,403,056	6,507	3,654,356	3,272	52,388	546,685	0.09	1,601.20
Land Bank of Taiwan	3,152,453	3,538	2,542,003	1,978	36,983	250,525	0.08	1,869.35
Taiwan Cooperative Bank	4,377,175	4,019	3,233,341	4,811	38,588	310,267	0.15	802.02
First Commercial Bank	3,997,160	6,010	2,907,341	4,565	40,286	318,838	0.16	882.43
Hua Nan Commercial Bank	3,500,361	4,958	2,451,224	3,653	30,332	259,958	0.15	830.34
Chang Hwa Commercial Bank	2,829,466	3,910	2,094,288	3,271	28,222	229,466	0.16	862.76
The Shanghai Commercial & Savings Bank	1,274,132	3,639	910,471	5,032	12,187	211,006	0.55	242.17
Taipei Fubon Bank	3,826,096	10,072	2,657,929	3,056	34,197	330,565	0.11	1,118.95
Cathay United Bank	4,454,006	10,931	2,859,125	4,444	46,776	333,455	0.16	1,052.46
The Export-Import Bank of ROC	0	352	227,633	137	4,089	47,359	0.06	2,988.66
Bank of Kaohsiung	286,848	307	226,754	816	2,632	27,467	0.36	322.45
Mega International Commercial Bank	3,246,986	6,572	2,443,277	5,039	40,969	384,571	0.21	813.09
Citibank Taiwan Ltd.	444,493	2,148	50,651	0	570	71,030	0.00	0.00
O-Bank	310,646	591	239,249	1,257	3,150	45,032	0.53	250.62
Taiwan Business Bank	2,169,508	2,942	1,694,563	2,847	21,942	150,111	0.17	770.82
Standard Chartered Bank (Taiwan)	649,494	1,667	324,179	246	5,083	56,384	0.08	2,067.91
Taichung Commercial Bank	845,787	1,916	641,459	1,148	7,734	94,145	0.18	673.70
Kings Town Bank	294,231	1,141	228,957	144	3,457	56,170	0.06	2,408.24
HSBC Bank(Taiwan)	642,891	2,561	348,359	335	4,512	70,260	0.10	1,346.38
Bank of Taipei	83,576	51	63,155	65	748	6,223	0.10	1,146.42
Hwatai Bank	241,616	286	188,382	1	3,309	18,119	0.00	479,103.33
Shin Kong Commercial Bank	1,184,670	1,821	902,287	1,125	11,649	84,236	0.12	1,035.66
Sunny Bank	728,058	1,202	543,552	6	6,635	57,236	0.00	104,042.68
Bank of Panhsin	302,496	398	236,261	677	2,957	25,105	0.29	436.63
Cota Commercial Bank	198,788	311	155,649	953	1,878	19,096	0.61	196.94
Union Bank of Taiwan	850,006	1,421	650,642	1,862	7,821	85,654	0.29	420.05
Far Eastern International Bank	707,621	889	512,447	278	6,482	71,325	0.05	2,330.68
Yuanta Bank	2,235,353	3,133	1,494,514	1,319	17,442	160,233	0.09	1,322.48
Sinopac Bank	2,420,010	6,155	1,739,949	1,971	23,758	205,855	0.11	1,205.46
E. Sun Commercial Bank, Ltd.	3,701,343	7,394	2,613,818	3,828	31,155	302,924	0.15	813.85
KGI Bank	705,816	1,631	527,456	1,369	6,637	80,114	0.26	484.66
DBS Bank (Taiwan) Ltd	789,326	2,511	537,651	1,041	7,908	104,671	0.19	759.35
Taishin International Bank	2,618,210	4,914	1,948,286	2,661	23,953	220,975	0.14	900.06
EnTie Commercial Bank	345,927	344	258,218	447	4,101	36,554	0.17	918.43
Chinatrust Commercial Bank	4,928,032	11,636	3,623,217	4,549	44,565	454,034	0.13	979.77
Next Bank	61,792	-178	41,594	8	489	7,662	0.02	6,287.28
Line Bank	93,577	27	76,540	180	859	15,982	0.23	477.83
Rakuten International Commercial Bank	42,261	-95	23,360	8	254	7,098	0.03	3,279.90
<b>Total</b>	63,943,267	117,631	45,872,136	68,400	616,698	5,756,386	0.15	901.61

Note:

1:Inclusion: 38 domestic banks

2:Source : Provided by individual institution