

Assets Quality Analysis of Domestic Banks

March 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	5,308,992	4,604	3,660,731	3,227	50,160	493,996	0.09	1,554.38
Land Bank of Taiwan	3,077,222	4,380	2,464,785	2,672	38,417	230,521	0.11	1,437.52
Taiwan Cooperative Bank	4,206,679	6,217	3,085,025	5,298	35,161	282,334	0.17	663.65
First Commercial Bank	3,786,133	8,455	2,675,990	4,622	37,033	284,619	0.17	801.27
Hua Nan Commercial Bank	3,288,439	6,455	2,396,789	3,901	30,095	250,488	0.16	771.56
Chang Hwa Commercial Bank	2,693,744	5,074	1,987,304	3,257	25,886	205,956	0.16	794.87
The Shanghai Commercial & Savings Bank	1,243,123	5,103	896,597	2,908	11,951	202,962	0.32	410.99
Taipei Fubon Bank	3,491,802	12,029	2,309,536	2,894	30,075	308,165	0.13	1,039.24
Cathay United Bank	3,828,615	14,543	2,689,531	3,362	43,601	308,906	0.13	1,296.71
The Export-Import Bank of ROC	0	565	221,188	156	3,887	44,729	0.07	2,484.73
Bank of Kaohsiung	298,475	356	227,588	893	2,616	25,666	0.39	292.85
Mega International Commercial Bank	3,081,495	8,473	2,344,818	6,343	38,683	352,144	0.27	609.82
Citibank Taiwan Ltd.	382,468	2,759	79,753	1	881	106,628	0.00	113,651.50
O-Bank	307,608	666	235,760	258	3,077	43,627	0.11	1,193.05
Taiwan Business Bank	2,061,781	3,748	1,667,531	2,257	21,931	133,911	0.14	971.82
Standard Chartered Bank (Taiwan)	630,896	1,799	318,352	455	5,563	54,594	0.14	1,222.16
Taichung Commercial Bank	857,796	2,560	630,378	1,787	7,583	84,326	0.28	424.26
Kings Town Bank	293,136	802	225,430	52	3,011	55,762	0.02	5,782.29
HSBC Bank(Taiwan)	585,003	3,560	338,002	201	4,349	67,067	0.06	2,167.47
Bank of Taipei	80,943	161	59,036	41	703	6,102	0.07	1,725.79
Hwatai Bank	216,129	342	174,746	1	2,675	16,018	0.00	367,162.50
Shin Kong Commercial Bank	1,133,337	-278	865,536	1,014	11,055	73,309	0.12	1,090.39
Sunny Bank	690,519	1,733	509,643	328	6,059	51,383	0.06	1,848.20
Bank of Panhsin	292,229	465	220,511	1,352	2,883	23,254	0.61	213.24
Cota Commercial Bank	188,028	361	149,385	764	1,808	16,503	0.51	236.63
Union Bank of Taiwan	824,023	1,514	619,419	1,536	7,304	80,847	0.25	475.66
Far Eastern International Bank	699,366	1,225	502,036	268	6,307	62,394	0.05	2,353.59
Yuanta Bank	1,884,657	3,157	1,315,352	730	16,218	142,860	0.06	2,221.18
Sinopac Bank	2,240,198	7,267	1,634,081	2,912	22,526	192,315	0.18	773.68
E. Sun Commercial Bank, Ltd.	3,334,457	10,288	2,306,339	3,338	27,472	269,347	0.14	823.02
KGI Bank	664,931	1,961	504,154	953	6,402	76,435	0.19	672.11
DBS Bank (Taiwan) Ltd	783,348	2,341	552,208	933	8,042	96,194	0.17	861.92
Taishin International Bank	2,457,720	5,976	1,779,215	2,283	22,694	209,826	0.13	994.13
EnTie Commercial Bank	329,989	425	239,889	2,055	3,189	35,019	0.86	155.18
Chinatrust Commercial Bank	4,553,927	16,130	3,241,718	5,430	39,769	411,752	0.17	732.39
Next Bank	40,803	-229	25,103	2	297	8,419	0.01	13,684.64
Line Bank	70,913	-216	58,928	100	630	11,160	0.17	632.38
Rakuten International Commercial Bank	36,815	-146	19,777	4	213	7,456	0.02	5,046.51
Total	59,945,739	144,624	43,232,164	68,586	580,204	5,326,995	0.16	845.95

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.