

**Assets Quality Analysis of Domestic Banks**  
**June 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	5,278,732	13,997	3,470,991	2,845	49,681	504,084	0.08	1,745.98
Land Bank of Taiwan	3,010,651	10,011	2,470,785	2,221	37,122	233,821	0.09	1,671.25
Taiwan Cooperative Bank	4,325,142	13,243	3,047,984	5,104	35,289	277,072	0.17	691.43
First Commercial Bank	3,797,969	17,028	2,659,536	4,378	36,911	280,310	0.16	843.19
Hua Nan Commercial Bank	3,312,047	13,846	2,378,211	3,794	29,779	235,348	0.16	784.84
Chang Hwa Commercial Bank	2,772,619	10,958	1,984,747	3,225	25,884	202,034	0.16	802.66
The Shanghai Commercial & Savings Bank	1,260,813	8,715	889,640	3,225	12,150	188,568	0.36	376.78
Taipei Fubon Bank	3,515,063	22,890	2,367,440	2,824	30,139	292,205	0.12	1,067.19
Cathay United Bank	3,982,921	27,972	2,688,522	3,637	43,641	294,739	0.14	1,200.00
The Export-Import Bank of ROC	0	994	210,413	139	3,778	45,436	0.07	2,726.89
Bank of Kaohsiung	302,924	746	229,370	870	2,636	25,663	0.38	302.99
Mega International Commercial Bank	2,939,022	18,279	2,296,590	5,896	38,248	350,112	0.26	648.76
Citibank Taiwan Ltd.	347,160	5,879	65,657	1	725	98,352	0.00	93,663.37
O-Bank	303,040	1,216	233,417	271	3,141	42,243	0.12	1,158.20
Taiwan Business Bank	2,097,923	7,905	1,657,211	2,655	22,442	136,149	0.16	845.35
Standard Chartered Bank (Taiwan)	629,690	2,820	320,802	389	5,550	52,426	0.12	1,428.16
Taichung Commercial Bank	852,959	4,981	634,696	1,869	7,566	84,546	0.29	404.77
Kings Town Bank	281,949	2,465	225,441	39	3,005	57,416	0.02	7,735.74
HSBC Bank(Taiwan)	553,784	6,371	336,986	213	4,346	64,377	0.06	2,037.69
Bank of Taipei	78,895	173	60,918	124	697	6,002	0.20	559.58
Hwatai Bank	226,056	721	182,551	1	2,721	15,927	0.00	410,387.31
Shin Kong Commercial Bank	1,147,761	2,160	875,745	1,045	10,894	76,538	0.12	1,042.06
Sunny Bank	691,381	3,257	516,568	468	6,187	52,576	0.09	1,321.91
Bank of Panhsin	296,430	957	219,614	1,071	2,784	23,758	0.49	259.85
Cota Commercial Bank	188,277	600	150,586	840	1,821	16,074	0.56	216.83
Union Bank of Taiwan	821,662	3,258	621,887	1,571	7,375	79,419	0.25	469.57
Far Eastern International Bank	716,018	2,108	502,997	261	6,346	61,061	0.05	2,428.71
Yuanta Bank	1,936,246	6,466	1,324,525	748	16,128	146,973	0.06	2,156.71
Sinopac Bank	2,210,643	13,241	1,603,058	2,764	22,085	188,308	0.17	799.02
E. Sun Commercial Bank, Ltd.	3,394,642	19,853	2,394,188	3,388	28,295	270,004	0.14	835.11
KGI Bank	665,722	3,884	509,151	888	6,458	73,106	0.17	727.44
DBS Bank (Taiwan) Ltd	772,836	5,242	553,659	989	8,013	98,126	0.18	810.16
Taishin International Bank	2,424,900	12,073	1,800,478	2,455	22,619	201,303	0.14	921.53
EnTie Commercial Bank	330,939	823	243,570	579	3,293	34,802	0.24	568.30
Chinatrust Commercial Bank	4,564,140	32,892	3,243,910	4,957	39,831	387,986	0.15	803.58
Next Bank	46,194	-560	27,261	5	321	8,158	0.02	6,443.57
Line Bank	76,402	-412	66,522	135	722	16,012	0.20	533.66
Rakuten International Commercial Bank	40,236	-322	20,726	3	223	7,332	0.01	7,912.33
<b>Total</b>	<b>60,193,789</b>	<b>296,728</b>	<b>43,086,354</b>	<b>65,886</b>	<b>578,846</b>	<b>5,228,365</b>	<b>0.15</b>	<b>878.56</b>

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.