

Assets Quality Analysis of Domestic Banks
July 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	5,276,163	17,944	3,434,728	2,994	51,147	509,607	0.09	1,708.46
Land Bank of Taiwan	3,052,475	12,139	2,487,671	2,331	37,245	238,420	0.09	1,597.79
Taiwan Cooperative Bank	4,347,642	15,771	3,114,001	5,289	35,649	282,708	0.17	673.99
First Commercial Bank	3,847,147	20,168	2,685,229	4,632	37,639	286,678	0.17	812.52
Hua Nan Commercial Bank	3,353,307	17,082	2,367,143	4,001	29,967	238,163	0.17	748.94
Chang Hwa Commercial Bank	2,766,691	13,031	2,019,575	3,299	26,400	204,842	0.16	800.20
The Shanghai Commercial & Savings Bank	1,268,585	11,163	889,183	3,306	12,335	193,082	0.37	373.14
Taipei Fubon Bank	3,596,555	26,207	2,443,312	2,955	30,974	295,880	0.12	1,048.37
Cathay United Bank	4,086,398	32,991	2,700,424	4,632	44,118	297,398	0.17	952.57
The Export-Import Bank of ROC	0	1,150	214,616	142	3,843	45,860	0.07	2,707.14
Bank of Kaohsiung	302,027	896	229,651	849	2,635	25,726	0.37	310.48
Mega International Commercial Bank	3,039,658	22,358	2,348,108	6,173	38,566	354,035	0.26	624.80
Citibank Taiwan Ltd.	334,887	6,832	69,280	1	761	66,165	0.00	98,311.73
O-Bank	302,952	1,405	235,057	1,188	2,965	42,487	0.51	249.51
Taiwan Business Bank	2,108,640	9,299	1,664,990	2,776	22,098	138,797	0.17	796.16
Standard Chartered Bank (Taiwan)	631,771	3,579	325,951	371	5,553	52,865	0.11	1,496.55
Taichung Commercial Bank	851,394	5,955	634,987	1,307	7,616	85,222	0.21	582.60
Kings Town Bank	284,957	3,034	225,322	39	3,025	58,049	0.02	7,847.31
HSBC Bank(Taiwan)	581,404	7,475	339,831	215	4,364	64,943	0.06	2,026.73
Bank of Taipei	80,495	196	61,570	114	711	6,018	0.18	625.36
Hwatai Bank	227,825	853	183,975	1	2,799	16,065	0.00	426,156.04
Shin Kong Commercial Bank	1,171,108	2,776	881,821	1,094	11,543	76,904	0.12	1,054.83
Sunny Bank	695,388	3,821	519,336	607	6,227	53,278	0.12	1,025.25
Bank of Panhsin	299,114	1,084	225,613	1,117	2,901	23,890	0.50	259.64
Cota Commercial Bank	189,081	736	152,898	977	1,832	16,194	0.64	187.52
Union Bank of Taiwan	825,577	3,823	631,462	1,583	7,539	80,289	0.25	476.24
Far Eastern International Bank	717,620	2,564	509,444	249	6,413	61,568	0.05	2,575.52
Yuanta Bank	1,976,899	7,803	1,355,404	746	16,183	147,840	0.06	2,170.34
Sinopac Bank	2,299,570	15,211	1,645,207	2,913	22,318	190,234	0.18	766.13
E. Sun Commercial Bank, Ltd.	3,387,710	23,330	2,417,350	3,584	28,898	272,855	0.15	806.40
KGI Bank	657,135	4,655	512,243	911	6,510	73,912	0.18	714.69
DBS Bank (Taiwan) Ltd	800,133	6,281	545,941	1,047	7,967	99,041	0.19	760.55
Taishin International Bank	2,513,574	14,028	1,832,476	2,793	23,005	202,482	0.15	823.63
EnTie Commercial Bank	332,874	1,005	245,428	450	3,672	34,965	0.18	816.49
Chinatrust Commercial Bank	4,675,267	38,000	3,348,319	4,897	40,995	390,305	0.15	837.19
Next Bank	49,753	-638	28,264	5	332	8,109	0.02	6,332.61
Line Bank	78,157	-448	68,201	140	739	15,988	0.21	526.27
Rakuten International Commercial Bank	42,417	-368	21,188	3	230	7,309	0.02	6,663.40
Total	61,052,348	353,191	43,615,200	69,730	587,711	5,258,176	0.16	842.84

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.

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