

Assets Quality Analysis of Domestic Banks
August 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	5,287,982	21,390	3,401,955	3,029	51,206	513,738	0.09	1,690.34
Land Bank of Taiwan	3,111,783	13,737	2,498,566	2,334	37,463	240,637	0.09	1,605.24
Taiwan Cooperative Bank	4,367,616	17,821	3,149,160	5,296	35,532	290,026	0.17	670.91
First Commercial Bank	3,957,995	22,756	2,713,235	4,617	38,398	292,688	0.17	831.61
Hua Nan Commercial Bank	3,344,987	19,655	2,359,110	3,609	29,880	242,570	0.15	827.85
Chang Hwa Commercial Bank	2,801,739	15,100	2,037,271	3,238	26,849	210,139	0.16	829.10
The Shanghai Commercial & Savings Bank	1,279,185	12,775	888,199	2,777	11,715	196,592	0.31	421.92
Taipei Fubon Bank	3,613,662	30,023	2,474,085	3,047	31,343	303,428	0.12	1,028.64
Cathay United Bank	4,190,361	37,386	2,720,262	4,741	44,414	303,384	0.17	936.90
The Export-Import Bank of ROC	0	1,330	215,631	145	3,862	46,282	0.07	2,663.73
Bank of Kaohsiung	299,124	1,023	230,465	849	2,638	26,169	0.37	310.67
Mega International Commercial Bank	3,083,462	25,213	2,349,905	6,420	38,728	358,585	0.27	603.29
Citibank Taiwan Ltd.	349,175	7,939	67,495	1	769	67,097	0.00	99,454.32
O-Bank	303,738	1,777	237,687	1,203	2,985	43,315	0.51	248.10
Taiwan Business Bank	2,115,717	10,644	1,674,065	2,752	21,927	141,215	0.16	796.85
Standard Chartered Bank (Taiwan)	615,113	4,214	323,322	360	5,541	53,421	0.11	1,538.25
Taichung Commercial Bank	857,813	6,925	634,831	1,326	7,634	86,320	0.21	575.70
Kings Town Bank	287,409	3,530	224,818	43	3,142	58,710	0.02	7,285.42
HSBC Bank(Taiwan)	573,503	8,658	330,638	264	4,304	65,999	0.08	1,629.96
Bank of Taipei	81,633	227	61,906	113	729	6,054	0.18	641.99
Hwatai Bank	229,855	987	186,345	1	2,892	16,240	0.00	444,613.53
Shin Kong Commercial Bank	1,176,702	3,928	891,027	1,075	11,422	78,509	0.12	1,061.98
Sunny Bank	702,485	4,454	521,030	607	6,224	53,949	0.12	1,025.96
Bank of Panhsin	303,009	1,236	227,202	879	2,834	24,119	0.39	322.52
Cota Commercial Bank	192,290	878	153,124	926	1,859	16,334	0.60	200.71
Union Bank of Taiwan	831,637	4,650	633,113	1,462	7,505	81,856	0.23	513.44
Far Eastern International Bank	730,541	2,977	509,354	250	6,415	62,184	0.05	2,569.81
Yuanta Bank	2,019,453	9,130	1,384,400	819	16,281	150,792	0.06	1,986.79
Sinopac Bank	2,311,949	17,096	1,668,300	2,655	21,821	193,117	0.16	821.80
E. Sun Commercial Bank, Ltd.	3,454,213	26,159	2,456,255	3,678	29,411	277,043	0.15	799.60
KGI Bank	659,093	5,403	517,654	917	6,554	75,271	0.18	715.04
DBS Bank (Taiwan) Ltd	791,047	6,862	545,361	1,038	7,976	99,730	0.19	768.41
Taishin International Bank	2,529,904	16,316	1,874,317	2,856	23,524	204,877	0.15	823.72
EnTie Commercial Bank	335,699	1,148	249,879	474	3,739	35,315	0.19	789.07
Chinatrust Commercial Bank	4,710,945	43,803	3,402,264	4,972	41,832	402,725	0.15	841.29
Next Bank	51,060	-705	29,845	6	350	8,067	0.02	6,270.27
Line Bank	80,018	-477	69,718	149	758	15,974	0.21	507.93
Rakuten International Commercial Bank	43,105	-410	21,147	3	229	7,293	0.01	8,112.41
Total	61,674,999	405,558	43,932,941	68,931	500,687	5,349,763	0.16	856.93

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.