

Assets Quality Analysis of Domestic Banks
November 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	5,278,229	31,074	3,451,994	3,127	51,068	529,327	0.09	1,633.36
Land Bank of Taiwan	3,162,016	18,457	2,529,870	2,054	36,743	247,997	0.08	1,788.74
Taiwan Cooperative Bank	4,371,156	23,379	3,152,340	5,086	36,189	299,232	0.16	711.54
First Commercial Bank	3,944,391	29,490	2,770,123	4,714	39,817	306,213	0.17	844.68
Hua Nan Commercial Bank	3,358,130	27,377	2,398,519	3,640	30,238	251,661	0.15	830.69
Chang Hwa Commercial Bank	2,794,172	20,084	2,046,607	3,230	27,270	218,648	0.16	844.34
The Shanghai Commercial & Savings Bank	1,269,191	16,104	901,292	5,016	11,733	204,362	0.56	233.90
Taipei Fubon Bank	3,700,556	40,713	2,513,838	3,269	32,333	315,136	0.13	989.18
Cathay United Bank	4,304,637	49,864	2,789,455	4,210	44,498	317,922	0.15	1,056.90
The Export-Import Bank of ROC	0	1,790	224,753	148	4,051	46,976	0.07	2,730.46
Bank of Kaohsiung	302,685	1,432	230,499	838	2,641	26,625	0.36	315.05
Mega International Commercial Bank	3,271,549	31,790	2,389,045	5,906	40,443	370,909	0.25	684.82
Citibank Taiwan Ltd.	370,002	10,198	65,753	1	730	69,047	0.00	94,469.73
O-Bank	316,722	2,136	237,112	1,438	3,082	44,209	0.61	214.32
Taiwan Business Bank	2,170,312	14,455	1,685,501	2,672	21,778	146,288	0.16	815.03
Standard Chartered Bank (Taiwan)	606,180	6,387	323,854	304	5,261	55,062	0.09	1,730.51
Taichung Commercial Bank	830,763	9,731	638,329	1,213	7,697	89,939	0.19	634.32
Kings Town Bank	283,897	4,364	226,575	380	2,986	57,938	0.17	785.06
HSBC Bank(Taiwan)	584,505	11,605	334,867	292	4,369	68,455	0.09	1,496.60
Bank of Taipei	81,969	291	62,206	93	742	6,126	0.15	795.25
Hwatai Bank	235,908	1,410	188,720	1	3,100	16,675	0.00	493,171.67
Shin Kong Commercial Bank	1,174,571	6,569	891,168	1,106	11,410	81,870	0.12	1,031.41
Sunny Bank	714,463	5,777	528,914	439	6,290	56,717	0.08	1,434.43
Bank of Panhsin	298,655	1,637	235,775	654	2,872	24,589	0.28	439.30
Cota Commercial Bank	195,572	1,244	152,599	825	1,853	16,704	0.54	224.54
Union Bank of Taiwan	829,561	6,610	637,388	1,840	7,566	84,428	0.29	411.10
Far Eastern International Bank	697,088	4,268	513,819	272	6,430	69,341	0.05	2,368.10
Yuanta Bank	2,025,950	12,527	1,420,776	1,316	16,798	154,728	0.09	1,275.98
Sinopac Bank	2,309,658	22,434	1,685,416	2,320	23,227	199,374	0.14	1,001.13
E. Sun Commercial Bank, Ltd.	3,581,788	36,353	2,556,797	3,754	30,616	289,749	0.15	815.45
KGI Bank	672,368	7,319	525,171	947	6,632	77,930	0.18	700.08
DBS Bank (Taiwan) Ltd	827,832	9,294	537,790	1,055	7,890	101,852	0.20	747.50
Taishin International Bank	2,512,381	23,778	1,853,591	2,789	23,376	212,567	0.15	838.15
EnTie Commercial Bank	343,949	1,630	255,771	434	3,849	36,027	0.17	886.03
Chinatrust Commercial Bank	4,717,487	61,020	3,391,918	4,502	42,292	424,960	0.13	939.32
Next Bank	55,694	-948	34,225	6	400	7,901	0.02	6,645.37
Line Bank	85,420	-520	74,249	156	810	15,950	0.21	521.17
Rakuten International Commercial Bank	41,040	-550	22,220	7	243	7,209	0.03	3,241.25
Total	62,320,448	550,571	44,478,840	70,057	599,322	5,550,643	0.16	855.48

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.