

Assets Quality Analysis of Domestic Banks
December 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	5,260,831	32,723	3,538,755	2,945	52,502	536,297	0.08	1,782.45
Land Bank of Taiwan	3,179,394	20,034	2,538,403	1,836	36,860	246,355	0.07	2,007.24
Taiwan Cooperative Bank	4,384,435	25,161	3,150,940	4,686	37,313	303,064	0.15	796.24
First Commercial Bank	3,992,758	31,518	2,813,533	4,734	40,812	308,338	0.17	862.04
Hua Nan Commercial Bank	3,467,475	29,295	2,436,542	3,781	30,749	253,805	0.16	813.18
Chang Hwa Commercial Bank	2,827,622	21,106	2,075,507	3,323	27,812	220,342	0.16	836.89
The Shanghai Commercial & Savings Bank	1,264,856	16,737	909,300	4,690	11,827	204,458	0.52	252.18
Taipei Fubon Bank	3,712,224	42,627	2,523,086	2,978	32,723	318,151	0.12	1,098.87
Cathay United Bank	4,317,382	51,849	2,825,204	4,357	46,178	319,856	0.15	1,059.97
The Export-Import Bank of ROC	0	1,799	223,578	149	4,097	47,060	0.07	2,754.53
Bank of Kaohsiung	295,911	1,567	227,142	827	2,631	26,711	0.36	318.02
Mega International Commercial Bank	3,421,658	33,302	2,447,904	4,744	41,080	373,896	0.19	866.03
Citibank Taiwan Ltd.	366,649	10,429	57,742	1	636	69,323	0.00	82,331.41
O-Bank	314,609	2,196	236,086	1,273	3,074	44,214	0.54	241.38
Taiwan Business Bank	2,192,754	15,211	1,691,916	2,649	21,997	147,085	0.16	830.51
Standard Chartered Bank (Taiwan)	612,775	6,794	320,824	265	5,175	55,338	0.08	1,954.82
Taichung Commercial Bank	852,729	10,639	639,636	1,548	7,907	91,678	0.24	510.63
Kings Town Bank	291,490	4,858	228,197	51	3,137	54,568	0.02	6,144.21
HSBC Bank(Taiwan)	591,054	11,920	342,227	290	4,443	68,345	0.08	1,530.91
Bank of Taipei	82,055	310	62,546	67	744	6,167	0.11	1,113.89
Hwatai Bank	236,950	1,522	187,251	1	3,207	17,723	0.00	514,132.51
Shin Kong Commercial Bank	1,180,722	7,187	896,443	1,098	11,538	82,030	0.12	1,051.05
Sunny Bank	723,099	4,813	535,784	4	6,993	55,906	0.00	165,746.29
Bank of Panhsin	304,062	1,736	235,859	587	2,918	24,632	0.25	497.00
Cota Commercial Bank	198,914	1,202	153,409	741	1,861	16,821	0.48	251.06
Union Bank of Taiwan	835,057	7,170	643,336	1,840	7,553	85,528	0.29	410.41
Far Eastern International Bank	711,818	4,661	512,993	265	6,403	69,849	0.05	2,412.09
Yuanta Bank	2,114,114	13,080	1,477,338	1,346	17,181	155,066	0.09	1,276.13
Sinopac Bank	2,332,623	23,103	1,648,472	1,965	23,097	199,505	0.12	1,175.35
E. Sun Commercial Bank, Ltd.	3,680,680	38,603	2,570,712	3,792	31,335	292,681	0.15	826.42
KGI Bank	686,064	7,820	532,074	935	6,710	78,457	0.18	717.68
DBS Bank (Taiwan) Ltd	892,019	10,237	528,656	980	7,790	102,514	0.19	795.12
Taishin International Bank	2,491,777	25,961	1,817,050	2,593	23,148	214,317	0.14	892.70
EnTie Commercial Bank	340,844	1,704	253,469	436	3,975	36,150	0.17	911.46
Chinatrust Commercial Bank	4,751,017	66,893	3,403,365	4,473	42,535	430,971	0.13	950.93
Next Bank	56,244	-1,062	37,685	7	441	7,803	0.02	6,331.61
Line Bank	87,423	-509	75,175	163	831	15,956	0.22	508.55
Rakuten International Commercial Bank	40,296	-601	22,398	9	244	7,169	0.04	2,593.43
Total	63,092,384	583,596	44,820,541	66,431	609,454	5,588,124	0.15	917.43

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.