

Assets Quality Analysis of Domestic Banks
April 2026

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	5,422,338	12,151	3,757,236	3,084	53,043	551,623	0.08	1,719.79
Land Bank of Taiwan	3,147,804	6,588	2,537,804	2,007	36,953	253,582	0.08	1,840.84
Taiwan Cooperative Bank	4,384,738	8,767	3,223,355	4,835	38,846	314,945	0.15	803.36
First Commercial Bank	4,097,647	12,386	2,987,002	4,655	40,309	320,889	0.16	865.89
Hua Nan Commercial Bank	3,516,807	10,243	2,500,099	3,564	30,468	263,712	0.14	854.95
Chang Hwa Commercial Bank	2,995,739	8,404	2,131,870	3,477	28,674	233,982	0.16	824.73
The Shanghai Commercial & Savings Bank	1,259,414	7,638	913,442	4,825	12,194	215,122	0.53	252.74
Taipei Fubon Bank	3,991,430	19,371	2,729,498	3,210	34,726	341,034	0.12	1,081.68
Cathay United Bank	4,530,892	20,835	2,976,029	4,490	48,181	319,503	0.15	1,073.15
The Export-Import Bank of ROC	0	813	239,227	138	4,321	47,904	0.06	3,121.69
Bank of Kaohsiung	284,772	607	225,030	821	2,626	27,592	0.37	319.73
Mega International Commercial Bank	3,297,672	12,522	2,513,583	4,463	40,540	388,941	0.18	908.36
Citibank Taiwan Ltd.	389,174	4,536	63,245	0	700	72,920	0.00	0.00
O-Bank	311,685	1,183	241,238	1,306	3,248	45,414	0.54	248.63
Taiwan Business Bank	2,268,938	5,709	1,734,799	2,997	22,021	151,912	0.17	734.85
Standard Chartered Bank (Taiwan)	638,030	2,970	319,452	268	4,983	57,050	0.08	1,860.82
Taichung Commercial Bank	843,826	4,059	651,381	1,106	7,884	94,950	0.17	712.81
Kings Town Bank	296,341	2,230	235,514	186	3,458	57,421	0.08	1,862.20
HSBC Bank(Taiwan)	660,448	5,459	354,662	327	4,560	72,202	0.09	1,396.48
Bank of Taipei	84,102	102	64,037	78	760	6,215	0.12	972.19
Hwatai Bank	236,367	598	190,428	1	3,255	18,342	0.00	477,186.03
Shin Kong Commercial Bank	1,197,762	3,778	919,089	1,173	11,805	85,298	0.13	1,006.41
Sunny Bank	735,583	2,360	552,442	8	6,568	57,547	0.00	86,653.29
Bank of Panhsin	296,930	698	231,518	652	2,874	25,288	0.28	440.54
Cota Commercial Bank	201,044	676	156,809	982	1,904	19,394	0.63	193.82
Union Bank of Taiwan	849,144	2,510	656,380	1,747	8,248	86,127	0.27	472.04
Far Eastern International Bank	735,610	1,813	523,861	272	6,556	72,279	0.05	2,412.87
Yuanta Bank	2,297,779	6,032	1,530,277	1,400	17,892	163,371	0.09	1,277.76
Sinopac Bank	2,436,800	11,121	1,773,441	1,846	24,084	208,209	0.10	1,304.96
E. Sun Commercial Bank, Ltd.	3,830,327	14,810	2,691,885	4,011	31,788	287,441	0.15	792.61
KGI Bank	720,063	3,369	535,664	1,338	6,698	80,859	0.25	500.76
DBS Bank (Taiwan) Ltd	833,632	5,199	541,681	1,005	7,909	105,918	0.19	787.17
Taishin International Bank	2,762,529	9,618	2,023,543	2,686	24,856	225,379	0.13	925.45
EnTie Commercial Bank	350,787	773	262,538	449	4,236	36,694	0.17	944.16
Chinatrust Commercial Bank	5,142,135	24,448	3,784,254	4,890	46,164	468,791	0.13	944.04
Next Bank	63,049	-371	47,441	10	556	7,480	0.02	5,477.02
Line Bank	93,484	86	79,599	178	886	16,032	0.22	497.78
Rakuten International Commercial Bank	41,555	-206	26,070	6	282	7,012	0.02	4,619.60
Total	65,246,376	233,887	46,925,427	68,490	625,054	5,808,370	0.15	912.62

Note:

1:Inclusion: 38 domestic banks

2:Source : Provided by individual institution