

Assets Quality Analysis of Domestic Banks
May 2026

Unit : NTS 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	5,502,463	14,939	3,722,688	3,096	53,715	561,368	0.08	1,734.98
Land Bank of Taiwan	3,154,723	8,686	2,553,304	2,001	36,891	257,959	0.08	1,843.86
Taiwan Cooperative Bank	4,370,679	11,456	3,231,464	4,797	38,919	311,225	0.15	811.24
First Commercial Bank	4,122,169	15,636	2,935,755	4,613	40,533	309,266	0.16	878.73
Hua Nan Commercial Bank	3,571,016	13,092	2,531,318	3,867	30,498	246,883	0.15	788.68
Chang Hwa Commercial Bank	2,856,490	10,704	2,157,369	3,426	28,873	236,595	0.16	842.65
The Shanghai Commercial & Savings Bank	1,269,418	9,283	908,452	4,696	12,360	220,514	0.52	263.21
Taipei Fubon Bank	4,079,373	24,313	2,766,900	3,145	35,068	324,681	0.11	1,114.91
Cathay United Bank	4,642,299	26,140	3,045,632	4,558	48,717	326,663	0.15	1,068.72
The Export-Import Bank of ROC	0	950	243,138	137	4,342	47,924	0.06	3,165.49
Bank of Kaohsiung	290,684	758	224,369	814	2,633	27,209	0.36	323.28
Mega International Commercial Bank	3,353,406	15,756	2,555,187	4,530	40,823	376,786	0.18	901.10
Citibank Taiwan Ltd.	412,353	5,666	68,052	0	744	73,716	0.00	0.00
O-Bank	313,502	1,406	240,266	1,336	3,263	46,355	0.56	244.18
Taiwan Business Bank	2,223,146	7,253	1,734,766	2,908	22,024	154,749	0.17	757.48
Standard Chartered Bank (Taiwan)	621,354	3,841	322,729	254	4,967	57,817	0.08	1,958.17
Taichung Commercial Bank	836,948	4,987	651,599	1,149	7,879	94,650	0.18	685.68
Kings Town Bank	300,269	3,162	239,630	244	3,457	54,260	0.10	1,418.60
HSBC Bank(Taiwan)	696,016	7,028	355,131	319	4,571	68,195	0.09	1,432.36
Bank of Taipei	84,195	129	64,597	104	763	6,211	0.16	729.96
Hwatai Bank	242,536	760	192,618	1	3,307	18,634	0.00	503,469.91
Shin Kong Commercial Bank	1,204,714	4,723	924,795	1,190	11,823	87,702	0.13	993.35
Sunny Bank	740,410	3,031	557,272	8	6,555	58,160	0.00	87,094.28
Bank of Panhsin	293,048	897	231,442	632	2,888	25,421	0.27	457.01
Cota Commercial Bank	201,230	818	155,537	847	1,843	19,642	0.54	217.58
Union Bank of Taiwan	845,113	3,359	660,734	1,711	8,599	85,461	0.26	502.60
Far Eastern International Bank	740,893	2,262	529,398	291	6,616	71,120	0.05	2,273.18
Yuanta Bank	2,404,788	7,479	1,561,939	1,403	18,168	167,806	0.09	1,294.83
Sinopac Bank	2,480,827	13,233	1,805,937	1,879	23,756	202,209	0.10	1,263.99
E. Sun Commercial Bank, Ltd.	3,890,506	18,535	2,740,597	4,187	32,375	294,845	0.15	773.30
KGI Bank	726,724	4,199	541,586	1,320	6,761	81,683	0.24	512.31
DBS Bank (Taiwan) Ltd	848,627	6,566	548,468	1,011	7,988	107,254	0.18	789.79
Taishin International Bank	2,825,892	11,931	2,052,374	2,721	25,244	228,791	0.13	927.89
EnTie Commercial Bank	351,957	941	264,985	247	4,338	36,822	0.09	1,752.88
Chinatrust Commercial Bank	5,369,508	31,389	3,874,604	4,874	47,182	458,611	0.13	968.01
Next Bank	68,984	-457	49,748	10	581	7,396	0.02	5,686.38
Line Bank	94,560	130	81,587	189	910	16,061	0.23	482.30
Rakuten International Commercial Bank	42,887	-274	27,739	6	299	6,950	0.02	5,220.65
Total	66,073,707	294,709	47,353,707	68,522	630,274	5,777,592	0.14	919.81

Note:

1:Inclusion: 38 domestic banks

2:Source : Provided by individual institution