

Assets Quality Analysis of Domestic Banks
June 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	5,576,714	17,606	3,801,031	3,071	54,830	583,575	0.08	1,785.24
Land Bank of Taiwan	3,193,045	10,432	2,606,133	1,870	36,772	262,709	0.07	1,966.33
Taiwan Cooperative Bank	4,329,011	14,241	3,265,895	4,803	39,115	315,205	0.15	814.45
First Commercial Bank	4,074,577	18,746	2,954,905	4,660	40,739	318,019	0.16	874.21
Hua Nan Commercial Bank	3,617,881	15,953	2,573,450	3,308	30,825	252,447	0.13	931.84
Chang Hwa Commercial Bank	2,895,452	13,102	2,208,714	3,243	29,242	229,700	0.15	901.58
The Shanghai Commercial & Savings Bank	1,273,231	11,591	930,292	4,268	12,003	214,933	0.46	281.20
Taipei Fubon Bank	4,057,103	30,412	2,732,901	3,120	34,720	331,132	0.11	1,112.78
Cathay United Bank	4,563,502	32,263	3,061,912	4,436	48,813	333,099	0.14	1,100.45
The Export-Import Bank of ROC	0	1,020	249,460	139	4,437	48,182	0.06	3,180.81
Bank of Kaohsiung	279,873	909	225,701	792	2,640	27,978	0.35	333.50
Mega International Commercial Bank	3,385,615	19,028	2,645,540	4,241	41,445	383,049	0.16	977.13
Citibank Taiwan Ltd.	460,631	6,763	60,659	0	650	68,385	0.00	0.00
O-Bank	327,195	1,802	246,055	1,212	3,248	45,240	0.49	268.00
Taiwan Business Bank	2,232,747	8,924	1,753,193	3,079	21,997	154,520	0.18	714.31
Standard Chartered Bank (Taiwan)	642,938	4,541	326,193	255	4,906	54,336	0.08	1,923.01
Taichung Commercial Bank	845,453	6,074	654,284	978	7,988	95,873	0.15	816.54
Kings Town Bank	298,744	4,346	242,267	132	3,557	54,759	0.05	2,685.30
HSBC Bank(Taiwan)	710,535	8,505	361,694	321	4,644	69,624	0.09	1,446.06
Bank of Taipei	85,776	156	65,454	85	770	6,154	0.13	904.19
Hwatai Bank	239,915	924	193,844	1	3,377	18,029	0.00	528,559.60
Shin Kong Commercial Bank	1,193,549	5,861	943,395	1,204	12,012	83,802	0.13	997.97
Sunny Bank	743,194	3,790	563,293	8	6,455	58,036	0.00	82,350.51
Bank of Panhsin	301,913	1,098	233,852	520	2,841	25,595	0.22	546.06
Cota Commercial Bank	199,153	960	155,405	814	1,824	19,086	0.52	224.08
Union Bank of Taiwan	844,692	4,219	663,712	1,659	8,479	87,419	0.25	510.97
Far Eastern International Bank	737,568	2,926	523,798	325	6,525	71,727	0.06	2,007.83
Yuanta Bank	2,339,529	9,149	1,561,297	1,444	18,380	163,090	0.09	1,272.94
Sinopac Bank	2,405,112	15,924	1,779,704	2,771	24,150	204,884	0.16	871.52
E. Sun Commercial Bank, Ltd.	3,892,519	22,462	2,769,882	4,192	32,310	299,583	0.15	770.82
KGI Bank	726,005	5,002	543,420	846	6,777	75,349	0.16	801.38
DBS Bank (Taiwan) Ltd	932,451	7,851	571,166	1,039	8,214	108,460	0.18	790.61
Taishin International Bank	2,810,523	14,754	2,018,300	2,712	25,018	214,820	0.13	922.63
EnTie Commercial Bank	357,498	1,211	266,122	952	3,442	36,118	0.36	361.50
Chinatrust Commercial Bank	5,382,063	36,490	3,892,194	4,622	47,622	463,595	0.12	1,030.30
Next Bank	70,903	-550	53,367	10	621	7,302	0.02	5,964.22
Line Bank	101,108	170	84,061	197	930	16,090	0.23	471.53
Rakuten International Commercial Bank	44,150	-345	30,312	7	329	9,666	0.02	4,975.70
Total	66,171,869	358,312	47,812,854	67,338	632,648	5,811,571	0.14	939.51

Note:

1:Inclusion: 38 domestic banks

2:Source : Provided by individual institution