

Assets Quality Analysis of Domestic Banks
July 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	5,658,319	21,923	3,886,358	3,053	56,507	587,889	0.08	1,850.74
Land Bank of Taiwan	3,255,212	12,621	2,631,234	1,811	37,009	263,059	0.07	2,043.52
Taiwan Cooperative Bank	4,331,260	17,590	3,262,670	4,943	39,570	314,775	0.15	800.60
First Commercial Bank	4,246,519	22,380	3,015,715	4,717	41,358	318,839	0.16	876.80
Hua Nan Commercial Bank	3,705,192	19,282	2,661,136	4,222	31,687	255,811	0.16	750.44
Chang Hwa Commercial Bank	2,963,079	15,509	2,257,504	3,306	29,666	227,287	0.15	897.38
The Shanghai Commercial & Savings Bank	1,275,110	14,036	944,361	4,557	12,351	212,875	0.48	271.05
Taipei Fubon Bank	4,108,822	34,699	2,830,939	3,199	35,793	332,576	0.11	1,119.00
Cathay United Bank	4,418,123	37,385	3,182,525	4,358	49,996	331,188	0.14	1,147.22
The Export-Import Bank of ROC	0	1,182	263,717	142	4,544	48,549	0.05	3,199.48
Bank of Kaohsiung	280,064	1,079	226,740	787	2,654	27,760	0.35	337.08
Mega International Commercial Bank	3,575,666	24,072	2,684,900	3,357	41,798	382,973	0.13	1,245.27
Citibank Taiwan Ltd.	474,679	8,637	56,043	0	619	69,856	0.00	0.00
O-Bank	332,894	2,114	253,398	1,180	3,420	44,689	0.47	289.76
Taiwan Business Bank	2,221,689	10,664	1,770,105	2,982	22,544	154,486	0.17	755.90
Standard Chartered Bank (Taiwan)	670,504	5,139	325,020	238	4,906	54,232	0.07	2,065.09
Taichung Commercial Bank	844,736	7,058	656,698	976	7,931	95,375	0.15	812.51
Kings Town Bank	296,042	5,022	246,680	134	3,558	54,798	0.05	2,649.49
HSBC Bank(Taiwan)	699,887	10,271	362,673	308	4,650	70,677	0.08	1,510.37
Bank of Taipei	86,050	201	66,367	102	781	6,134	0.15	768.09
Hwatai Bank	243,182	1,088	195,562	1	3,279	18,137	0.00	515,745.28
Shin Kong Commercial Bank	1,188,363	7,334	938,026	1,244	11,521	83,296	0.13	926.38
Sunny Bank	751,203	4,356	565,740	14	6,451	57,326	0.00	47,042.52
Bank of Panhsin	299,424	1,321	233,405	536	2,874	25,509	0.23	535.97
Cota Commercial Bank	199,017	1,036	153,849	820	1,826	18,820	0.53	222.75
Union Bank of Taiwan	846,949	4,578	669,043	1,651	8,547	87,954	0.25	517.74
Far Eastern International Bank	760,828	3,374	537,033	333	6,674	71,175	0.06	2,006.45
Yuanta Bank	2,260,310	10,992	1,600,141	1,431	19,017	161,068	0.09	1,328.54
Sinopac Bank	2,449,871	18,283	1,840,999	3,453	24,740	206,249	0.19	716.49
E. Sun Commercial Bank, Ltd.	3,993,241	26,047	2,871,945	4,202	33,534	301,838	0.15	798.13
KGI Bank	719,134	5,795	548,426	872	6,853	75,652	0.16	785.95
DBS Bank (Taiwan) Ltd	858,534	9,005	570,618	1,024	8,222	109,351	0.18	802.73
Taishin International Bank	2,850,367	17,871	2,074,358	2,418	25,669	215,663	0.12	1,061.47
EnTie Commercial Bank	355,367	1,381	269,280	958	3,547	36,014	0.36	370.35
Chinatrust Commercial Bank	5,516,801	41,623	4,025,307	5,017	49,496	460,188	0.12	986.64
Next Bank	73,991	-631	55,277	11	644	7,214	0.02	5,957.83
Line Bank	104,000	199	87,140	225	970	16,105	0.26	431.08
Rakuten International Commercial Bank	44,655	-399	31,872	7	341	9,614	0.02	5,193.53
Total	66,959,086	424,113	48,852,804	68,586	645,549	5,815,002	0.14	941.22

Note:

1:Inclusion: 38 domestic banks

2:Source : Provided by individual institution