

**Assets Quality Analysis of Domestic Banks**  
**August 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                         | 5,697,059  | 25,762            | 3,947,373  | 2,884               | 58,074           | 589,746   | 0.07                          | 2,013.49           |
| Land Bank of Taiwan                    | 3,366,810  | 14,893            | 2,676,740  | 2,062               | 37,563           | 266,534   | 0.08                          | 1,821.51           |
| Taiwan Cooperative Bank                | 4,358,325  | 19,756            | 3,270,600  | 4,792               | 40,217           | 318,573   | 0.15                          | 839.29             |
| First Commercial Bank                  | 4,196,439  | 25,190            | 3,049,624  | 4,872               | 41,934           | 320,562   | 0.16                          | 860.65             |
| Hua Nan Commercial Bank                | 3,800,391  | 22,591            | 2,703,656  | 3,592               | 31,917           | 257,994   | 0.13                          | 888.63             |
| Chang Hwa Commercial Bank              | 2,911,839  | 17,929            | 2,231,497  | 3,329               | 29,765           | 230,369   | 0.15                          | 894.22             |
| The Shanghai Commercial & Savings Bank | 1,291,289  | 15,667            | 960,790    | 1,496               | 12,604           | 216,254   | 0.16                          | 842.32             |
| Taipei Fubon Bank                      | 4,161,070  | 39,760            | 2,879,040  | 3,249               | 36,141           | 338,549   | 0.11                          | 1,112.38           |
| Cathay United Bank                     | 4,502,172  | 42,237            | 3,242,908  | 4,282               | 50,845           | 336,786   | 0.13                          | 1,187.56           |
| The Export-Import Bank of ROC          | 0          | 1,293             | 274,145    | 139                 | 4,595            | 48,354    | 0.05                          | 3,316.37           |
| Bank of Kaohsiung                      | 286,864    | 1,239             | 227,825    | 798                 | 2,690            | 28,217    | 0.35                          | 337.17             |
| Mega International Commercial Bank     | 3,599,531  | 27,107            | 2,734,057  | 3,304               | 42,111           | 388,745   | 0.12                          | 1,274.55           |
| Citibank Taiwan Ltd.                   | 460,633    | 9,846             | 64,680     | 0                   | 709              | 70,846    | 0.00                          | 0.00               |
| O-Bank                                 | 329,123    | 2,368             | 256,842    | 1,182               | 3,540            | 44,743    | 0.46                          | 299.42             |
| Taiwan Business Bank                   | 2,285,926  | 12,414            | 1,788,710  | 3,891               | 22,087           | 156,959   | 0.22                          | 567.69             |
| Standard Chartered Bank (Taiwan)       | 647,822    | 5,821             | 328,894    | 229                 | 4,877            | 54,741    | 0.07                          | 2,131.78           |
| Taichung Commercial Bank               | 856,016    | 7,488             | 661,355    | 1,573               | 8,529            | 95,887    | 0.24                          | 542.16             |
| Kings Town Bank                        | 311,690    | 5,626             | 253,484    | 349                 | 3,465            | 55,851    | 0.14                          | 992.04             |
| HSBC Bank(Taiwan)                      | 697,217    | 11,674            | 372,948    | 313                 | 4,745            | 71,693    | 0.08                          | 1,518.01           |
| Bank of Taipei                         | 88,360     | 238               | 67,428     | 112                 | 783              | 6,144     | 0.17                          | 698.69             |
| Hwatai Bank                            | 244,014    | 1,253             | 196,954    | 1                   | 3,431            | 18,344    | 0.00                          | 551,391.10         |
| Shin Kong Commercial Bank              | 1,202,344  | 8,355             | 935,216    | 1,253               | 11,600           | 84,045    | 0.13                          | 925.95             |
| Sunny Bank                             | 756,685    | 4,901             | 566,213    | 252                 | 6,470            | 58,116    | 0.04                          | 2,564.38           |
| Bank of Panhsin                        | 298,501    | 1,544             | 234,700    | 522                 | 2,904            | 25,765    | 0.22                          | 556.56             |
| Cota Commercial Bank                   | 200,189    | 1,250             | 154,969    | 892                 | 1,855            | 19,197    | 0.58                          | 208.03             |
| Union Bank of Taiwan                   | 860,009    | 5,387             | 672,555    | 1,653               | 8,611            | 88,894    | 0.25                          | 520.89             |
| Far Eastern International Bank         | 761,721    | 3,836             | 535,748    | 369                 | 6,665            | 71,864    | 0.07                          | 1,805.96           |
| Yuanta Bank                            | 2,371,068  | 12,847            | 1,620,987  | 1,473               | 19,309           | 164,415   | 0.09                          | 1,311.10           |
| Sinopac Bank                           | 2,529,254  | 20,441            | 1,852,966  | 3,525               | 24,972           | 207,858   | 0.19                          | 708.40             |
| E. Sun Commercial Bank, Ltd.           | 4,033,888  | 29,695            | 2,886,964  | 4,219               | 33,781           | 305,602   | 0.15                          | 800.67             |
| KGI Bank                               | 716,454    | 5,443             | 555,005    | 887                 | 7,998            | 75,046    | 0.16                          | 901.36             |
| DBS Bank (Taiwan) Ltd                  | 893,044    | 10,399            | 561,435    | 1,028               | 8,127            | 110,297   | 0.18                          | 790.45             |
| Taishin International Bank             | 2,915,539  | 20,752            | 2,056,262  | 2,479               | 25,804           | 217,246   | 0.12                          | 1,040.76           |
| EnTie Commercial Bank                  | 358,867    | 1,581             | 269,698    | 981                 | 3,617            | 36,131    | 0.36                          | 368.62             |
| Chinatrust Commercial Bank             | 5,576,399  | 49,728            | 3,942,392  | 5,557               | 48,913           | 462,770   | 0.14                          | 880.25             |
| Next Bank                              | 76,147     | -710              | 56,628     | 14                  | 660              | 7,141     | 0.02                          | 4,840.50           |
| Line Bank                              | 108,219    | 234               | 89,173     | 237                 | 995              | 16,131    | 0.27                          | 419.94             |
| Rakuten International Commercial Bank  | 46,359     | -464              | 34,996     | 6                   | 369              | 9,564     | 0.02                          | 5,709.79           |
| <b>Total</b>                           | 67,797,276 | 485,373           | 49,215,458 | 67,794              | 653,270          | 5,875,971 | 0.14                          | 963.60             |

Note:

1:Inclusion: 38 domestic banks

2:Source : Provided by individual institution