Assets Quality Analysis of Domestic Banks

September 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	5,874,062	27,639	4,104,045	2,834	58,611	607,538	0.07	2,068.16
Land Bank of Taiwan	3,426,025	16,070	2,705,077	1,932	37,341	267,994	0.07	1,932.36
Taiwan Cooperative Bank	4,467,180	21,731	3,303,108	4,928	40,739	318,651	0.15	826.62
First Commercial Bank	4,166,718	27,748	3,102,371	4,869	42,075	324,629	0.16	864.09
Hua Nan Commercial Bank	3,802,576	25,017	2,742,821	4,157	32,230	261,996	0.15	775.27
Chang Hwa Commercial Bank	2,923,962	20,071	2,228,031	3,812	30,014	231,224	0.17	787.39
The Shanghai Commercial & Savings Bank	1,314,138	17,391	975,863	2,045	12,776	215,070	0.21	624.87
Taipei Fubon Bank	4,197,741	43,836	2,920,247	3,428	36,646	341,615	0.12	1,068.87
Cathay United Bank	4,485,288	47,478	3,206,532	4,281	48,735	335,323	0.13	1,138.42
The Export-Import Bank of ROC	0	1,473	279,069	891	4,675	48,592	0.32	524.46
Bank of Kaohsiung	283,977	1,400	227,687	800	2,697	28,269	0.35	337.21
Mega International Commercial Bank	3,718,735	29,613	2,820,208	3,496	42,807	389,352	0.12	1,224.51
Citibank Taiwan Ltd.	445,420	10,842	61,738	0	686	71,680	0.00	0.00
O-Bank	337,184	2,585	260,093	1,560	3,441	44,324	0.60	220.60
Taiwan Business Bank	2,319,366	13,857	1,827,737	3,183	22,530	158,282	0.17	707.85
Standard Chartered Bank (Taiwan)	657,160	6,596	331,797	221	4,833	55,399	0.07	2,189.64
Taichung Commercial Bank	862,815	8,239	667,532	1,473	8,151	95,697	0.22	553.25
Kings Town Bank	314,460	5,972	252,126	359	3,606	57,692	0.14	1,005.50
HSBC Bank(Taiwan)	695,166	13,131	374,754	315	4,771	72,698	0.08	1,515.92
Bank of Taipei	88,247	268	67,528	117	784	6,097	0.17	669.99
Hwatai Bank	248,155	1,419	196,806	1	3,497	18,442	0.00	567,025.34
Shin Kong Commercial Bank	1,206,888	9,157	935,541	1,257	11,601	83,495	0.13	922.76
Sunny Bank	759,198	5,456	569,583	299	6,501	58,798	0.05	2,173.48
Bank of Panhsin	306,934	1,741	237,866	521	2,760	25,654	0.22	529.92
Cota Commercial Bank	201,687	1,376	156,875	887	1,865	19,340	0.57	210.35
Union Bank of Taiwan	859,892	5,975	675,913	1,694	8,501	88,268	0.25	501.99
Far Eastern International Bank	796,008	4,357	540,585	1,018	6,724	72,260	0.19	660.70
Yuanta Bank	2,457,732	14,534	1,665,583	1,512	19,595	165,926	0.09	1,295.79
Sinopac Bank	2,548,878	22,395	1,832,302	4,523	24,681	207,595	0.25	545.73
E. Sun Commercial Bank, Ltd.	4,065,052	33,429	2,908,740	4,443	33,786	307,334	0.15	760.45
KGI Bank	764,220	6,161	562,127	1,539	8,101	74,859	0.27	526.53
DBS Bank (Taiwan) Ltd	967,728	11,529	583,700	983	8,312	110,957	0.17	845.51
Taishin International Bank	2,830,384	22,958	2,049,815	3,632	25,915	216,955	0.18	713.46
EnTie Commercial Bank	361,891	1,792	270,944	961	3,680	36,137	0.35	383.00
Chinatrust Commercial Bank	5,550,274	57,691	3,853,000	5,462	48,378	469,356	0.14	885.79
Next Bank	76,731	-779	57,343	21	670	7,050	0.04	3,177.49
Line Bank	110,228	276	90,826	245	1,020	16,152	0.27	415.75
Rakuten International Commercial Bank	47,663	-527	36,997	6	394	9,506	0.02	6,909.32
Total	68,539,763	539,897	49,682,912	73,703	654,131	5,920,208	0.15	887.52

Note:

1:Inclusion: 38 domestic banks

2:Source : Provided by individual institution