

**Assets Quality Analysis of Domestic Banks**  
**June 2025**

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                         | 5,278,732         | 13,997            | 3,470,991         | 2,845               | 49,681           | 504,084          | 0.08                          | 1,745.98           |
| Land Bank of Taiwan                    | 3,010,651         | 10,011            | 2,470,785         | 2,221               | 37,122           | 233,821          | 0.09                          | 1,671.25           |
| Taiwan Cooperative Bank                | 4,325,142         | 13,243            | 3,047,984         | 5,104               | 35,289           | 277,072          | 0.17                          | 691.43             |
| First Commercial Bank                  | 3,797,969         | 17,028            | 2,659,536         | 4,378               | 36,911           | 280,310          | 0.16                          | 843.19             |
| Hua Nan Commercial Bank                | 3,312,047         | 13,846            | 2,378,211         | 3,794               | 29,779           | 235,348          | 0.16                          | 784.84             |
| Chang Hwa Commercial Bank              | 2,772,619         | 10,958            | 1,984,747         | 3,225               | 25,884           | 202,034          | 0.16                          | 802.66             |
| The Shanghai Commercial & Savings Bank | 1,260,813         | 8,715             | 889,640           | 3,225               | 12,150           | 188,568          | 0.36                          | 376.78             |
| Taipei Fubon Bank                      | 3,515,063         | 22,890            | 2,367,440         | 2,824               | 30,139           | 292,205          | 0.12                          | 1,067.19           |
| Cathay United Bank                     | 3,982,921         | 27,972            | 2,688,522         | 3,637               | 43,641           | 294,739          | 0.14                          | 1,200.00           |
| The Export-Import Bank of ROC          | 0                 | 994               | 210,413           | 139                 | 3,778            | 45,436           | 0.07                          | 2,726.89           |
| Bank of Kaohsiung                      | 302,924           | 746               | 229,370           | 870                 | 2,636            | 25,663           | 0.38                          | 302.99             |
| Mega International Commercial Bank     | 2,939,022         | 18,279            | 2,296,590         | 5,896               | 38,248           | 350,112          | 0.26                          | 648.76             |
| Citibank Taiwan Ltd.                   | 347,160           | 5,879             | 65,657            | 1                   | 725              | 98,352           | 0.00                          | 93,663.37          |
| O-Bank                                 | 303,040           | 1,216             | 233,417           | 271                 | 3,141            | 42,243           | 0.12                          | 1,158.20           |
| Taiwan Business Bank                   | 2,097,923         | 7,905             | 1,657,211         | 2,655               | 22,442           | 136,149          | 0.16                          | 845.35             |
| Standard Chartered Bank (Taiwan)       | 629,690           | 2,820             | 320,802           | 389                 | 5,550            | 52,426           | 0.12                          | 1,428.16           |
| Taichung Commercial Bank               | 852,959           | 4,981             | 634,696           | 1,869               | 7,566            | 84,546           | 0.29                          | 404.77             |
| Kings Town Bank                        | 281,949           | 2,465             | 225,441           | 39                  | 3,005            | 57,416           | 0.02                          | 7,735.74           |
| HSBC Bank(Taiwan)                      | 553,784           | 6,371             | 336,986           | 213                 | 4,346            | 64,377           | 0.06                          | 2,037.69           |
| Bank of Taipei                         | 78,895            | 173               | 60,918            | 124                 | 697              | 6,002            | 0.20                          | 559.58             |
| Hwatai Bank                            | 226,056           | 721               | 182,551           | 1                   | 2,721            | 15,927           | 0.00                          | 410,387.31         |
| Shin Kong Commercial Bank              | 1,147,761         | 2,160             | 875,745           | 1,045               | 10,894           | 76,538           | 0.12                          | 1,042.06           |
| Sunny Bank                             | 691,381           | 3,257             | 516,568           | 468                 | 6,187            | 52,576           | 0.09                          | 1,321.91           |
| Bank of Panhsin                        | 296,430           | 957               | 219,614           | 1,071               | 2,784            | 23,758           | 0.49                          | 259.85             |
| Cota Commercial Bank                   | 188,277           | 600               | 150,586           | 840                 | 1,821            | 16,074           | 0.56                          | 216.83             |
| Union Bank of Taiwan                   | 821,662           | 3,258             | 621,887           | 1,571               | 7,375            | 79,419           | 0.25                          | 469.57             |
| Far Eastern International Bank         | 716,018           | 2,108             | 502,997           | 261                 | 6,346            | 61,061           | 0.05                          | 2,428.71           |
| Yuanta Bank                            | 1,936,246         | 6,466             | 1,324,525         | 748                 | 16,128           | 146,973          | 0.06                          | 2,156.71           |
| Sinopac Bank                           | 2,210,643         | 13,241            | 1,603,058         | 2,764               | 22,085           | 188,308          | 0.17                          | 799.02             |
| E. Sun Commercial Bank, Ltd.           | 3,394,642         | 19,853            | 2,394,188         | 3,388               | 28,295           | 270,004          | 0.14                          | 835.11             |
| KGI Bank                               | 665,722           | 3,884             | 509,151           | 888                 | 6,458            | 73,106           | 0.17                          | 727.44             |
| DBS Bank (Taiwan) Ltd                  | 772,836           | 5,242             | 553,659           | 989                 | 8,013            | 98,126           | 0.18                          | 810.16             |
| Taishin International Bank             | 2,424,900         | 12,073            | 1,800,478         | 2,455               | 22,619           | 201,303          | 0.14                          | 921.53             |
| EnTie Commercial Bank                  | 330,939           | 823               | 243,570           | 579                 | 3,293            | 34,802           | 0.24                          | 568.30             |
| Chinatrust Commercial Bank             | 4,564,140         | 32,892            | 3,243,910         | 4,957               | 39,831           | 387,986          | 0.15                          | 803.58             |
| Next Bank                              | 46,194            | -560              | 27,261            | 5                   | 321              | 8,158            | 0.02                          | 6,443.57           |
| Line Bank                              | 76,402            | -412              | 66,522            | 135                 | 722              | 16,012           | 0.20                          | 533.66             |
| Rakuten International Commercial Bank  | 40,236            | -322              | 20,726            | 3                   | 223              | 7,332            | 0.01                          | 7,912.33           |
| <b>Total</b>                           | <b>60,193,789</b> | <b>296,728</b>    | <b>43,086,354</b> | <b>65,886</b>       | <b>578,846</b>   | <b>5,228,365</b> | <b>0.15</b>                   | <b>878.56</b>      |

Note:

1:Inclusion: 38 domestic banks

2:Source : Provided by individual institution

3.Rakuten International Commercial Bank, Line Bank, and Next Bank officially commenced operations on January 19, 2021, April 22, 2021, and March 29, 2022, respectively.

4.Taipei Fubon Bank merged with Jib Sun International Bank on April 1st,2023.