

Assets Quality Analysis of Domestic Banks
September 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	5,336,054	25,706	3,452,458	3,026	50,906	523,493	0.09	1,682.21
Land Bank of Taiwan	3,122,690	15,166	2,520,063	2,104	37,397	243,840	0.08	1,777.77
Taiwan Cooperative Bank	4,338,178	19,671	3,202,361	5,273	36,059	292,012	0.16	683.78
First Commercial Bank	3,908,675	24,929	2,749,180	4,610	39,092	297,999	0.17	847.89
Hua Nan Commercial Bank	3,414,743	22,457	2,402,271	3,611	30,171	246,027	0.15	835.51
Chang Hwa Commercial Bank	2,812,432	16,911	2,023,890	3,229	26,904	212,486	0.16	833.27
The Shanghai Commercial & Savings Bank	1,260,156	13,963	891,551	2,700	11,878	197,095	0.30	439.88
Taipei Fubon Bank	3,576,353	34,179	2,462,984	3,097	31,499	306,395	0.13	1,017.24
Cathay United Bank	4,250,761	41,490	2,742,279	3,846	43,839	308,099	0.14	1,139.86
The Export-Import Bank of ROC	0	1,483	218,918	145	3,910	46,398	0.07	2,701.57
Bank of Kaohsiung	302,215	1,151	230,855	847	2,635	26,383	0.37	311.02
Mega International Commercial Bank	3,139,464	28,073	2,379,716	6,224	39,386	366,199	0.26	632.81
Citibank Taiwan Ltd.	360,637	8,434	69,379	1	785	67,548	0.00	101,612.63
O-Bank	299,895	1,854	236,930	1,424	2,998	43,528	0.60	210.45
Taiwan Business Bank	2,155,388	11,911	1,677,394	2,553	22,013	143,217	0.15	862.18
Standard Chartered Bank (Taiwan)	620,000	5,083	319,850	286	5,380	54,105	0.09	1,881.13
Taichung Commercial Bank	846,324	7,881	634,632	1,165	7,615	87,695	0.18	653.43
Kings Town Bank	282,361	3,588	226,004	42	3,661	59,955	0.02	8,642.47
HSBC Bank(Taiwan)	565,981	9,768	333,345	274	4,340	66,901	0.08	1,581.76
Bank of Taipei	81,910	242	61,668	132	727	6,094	0.21	549.67
Hwatai Bank	234,707	1,128	187,195	1	2,937	16,328	0.00	455,756.78
Shin Kong Commercial Bank	1,183,084	4,779	891,867	1,060	11,266	79,804	0.12	1,062.35
Sunny Bank	702,953	4,905	523,915	631	6,265	55,642	0.12	992.67
Bank of Panhsin	300,412	1,417	227,287	786	2,771	24,333	0.35	352.57
Cota Commercial Bank	192,374	990	151,655	801	1,840	16,462	0.53	229.64
Union Bank of Taiwan	834,974	5,273	632,214	1,485	7,535	82,338	0.23	507.35
Far Eastern International Bank	715,573	3,415	510,992	262	6,385	68,249	0.05	2,435.21
Yuanta Bank	2,061,850	10,291	1,394,680	833	16,381	151,787	0.06	1,965.54
Sinopac Bank	2,309,890	19,086	1,632,014	2,915	22,013	195,643	0.18	755.24
E. Sun Commercial Bank, Ltd.	3,477,137	29,379	2,495,388	3,743	30,042	280,727	0.15	802.65
KGI Bank	659,525	6,085	519,207	962	6,581	76,062	0.19	683.88
DBS Bank (Taiwan) Ltd	811,584	7,692	551,522	1,035	8,010	100,451	0.19	773.61
Taishin International Bank	2,510,054	18,620	1,887,293	2,886	23,645	207,595	0.15	819.36
EnTie Commercial Bank	335,446	1,285	253,279	473	3,802	35,533	0.19	803.37
Chinatrust Commercial Bank	4,710,828	49,622	3,315,930	4,696	41,511	408,758	0.14	883.96
Next Bank	53,291	-795	30,984	6	362	7,998	0.02	6,184.51
Line Bank	82,422	-499	71,525	148	777	15,958	0.21	525.39
Rakuten International Commercial Bank	43,377	-457	21,741	4	238	7,262	0.02	6,285.18
Total	61,893,698	456,155	44,134,419	67,319	593,553	5,426,400	0.15	881.71

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.