

Assets Quality Analysis of Domestic Banks
March 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	5,437,934	8,335	3,812,785	3,219	53,008	538,532	0.08	1,646.74
Land Bank of Taiwan	3,119,258	4,962	2,547,452	1,983	36,835	247,970	0.08	1,858.00
Taiwan Cooperative Bank	4,375,878	6,352	3,228,458	4,854	38,838	307,000	0.15	800.09
First Commercial Bank	4,009,803	9,178	2,964,544	4,640	40,147	315,605	0.16	865.23
Hua Nan Commercial Bank	3,492,465	7,487	2,489,342	3,640	30,548	259,652	0.15	839.25
Chang Hwa Commercial Bank	2,883,495	6,213	2,116,370	3,291	28,459	225,977	0.16	864.67
The Shanghai Commercial & Savings Bank	1,262,370	5,718	917,071	4,834	11,956	208,259	0.53	247.32
Taipei Fubon Bank	3,928,850	14,502	2,682,648	3,333	34,450	330,677	0.12	1,033.51
Cathay United Bank	4,492,470	15,742	2,946,761	4,620	47,637	333,118	0.16	1,031.17
The Export-Import Bank of ROC	0	634	235,006	140	4,269	47,900	0.06	3,042.96
Bank of Kaohsiung	283,911	467	227,109	852	2,635	27,012	0.38	309.15
Mega International Commercial Bank	3,219,836	8,479	2,511,885	4,776	40,692	382,378	0.19	852.00
Citibank Taiwan Ltd.	484,553	3,611	61,250	0	671	72,224	0.00	0.00
O-Bank	316,014	877	240,319	1,316	3,203	44,647	0.55	243.35
Taiwan Business Bank	2,228,945	4,315	1,733,574	3,045	21,989	149,069	0.18	722.23
Standard Chartered Bank (Taiwan)	622,517	2,149	322,593	262	5,046	56,300	0.08	1,928.29
Taichung Commercial Bank	844,886	2,826	649,745	1,175	7,857	93,447	0.18	668.89
Kings Town Bank	292,324	1,655	229,330	144	3,458	55,665	0.06	2,407.93
HSBC Bank(Taiwan)	615,985	4,052	357,494	341	4,604	70,944	0.10	1,350.75
Bank of Taipei	83,934	79	63,528	65	760	6,191	0.10	1,162.45
Hwatai Bank	238,920	437	189,799	1	3,377	18,074	0.00	492,908.91
Shin Kong Commercial Bank	1,179,947	2,776	913,017	1,167	11,749	83,171	0.13	1,006.84
Sunny Bank	729,090	1,807	547,064	8	6,645	56,712	0.00	79,776.77
Bank of Panhsin	300,798	547	234,092	619	2,882	25,008	0.26	465.57
Cota Commercial Bank	199,436	441	156,021	988	1,894	19,079	0.63	191.69
Union Bank of Taiwan	841,558	1,777	649,714	1,783	7,703	83,878	0.27	431.98
Far Eastern International Bank	729,082	1,364	519,173	276	6,504	71,265	0.05	2,360.78
Yuanta Bank	2,183,184	4,544	1,519,022	1,379	17,711	159,611	0.09	1,284.30
Sinopac Bank	2,378,579	8,752	1,729,992	1,893	23,856	205,533	0.11	1,260.54
E. Sun Commercial Bank, Ltd.	3,736,293	10,828	2,669,611	3,975	31,639	303,282	0.15	795.91
KGI Bank	712,052	2,455	530,469	1,363	6,665	80,119	0.26	489.14
DBS Bank (Taiwan) Ltd	844,970	3,785	547,957	972	7,988	105,435	0.18	821.51
Taishin International Bank	2,636,030	7,569	1,980,589	2,690	24,400	221,007	0.14	907.04
EnTie Commercial Bank	347,491	548	259,708	452	4,160	36,509	0.17	920.01
Chinatrust Commercial Bank	4,942,834	19,374	3,648,314	4,598	44,524	452,426	0.13	968.29
Next Bank	61,892	-263	44,880	8	526	7,572	0.02	6,925.70
Line Bank	92,666	53	78,248	178	874	16,007	0.23	490.08
Rakuten International Commercial Bank	40,758	-155	24,911	6	270	7,050	0.02	4,695.06
Total	64,191,010	174,276	46,579,847	68,885	620,429	5,724,303	0.15	900.67

Note:

1:Inclusion: 38 domestic banks

2:Source : Provided by individual institution