

Assets Quality of Domestic Banks
(by business unit)

Unit : NT\$ Million , %

September 2025

by Institution	Domestic Branches			OBU			Overseas Branches			Branches in Mainland Area		
	Non-performing loan	Loan	NPL Ratio %	Non-performing loan	Loan	NPL Ratio %	Non-performing loan	Loan	NPL Ratio %	Non-performing loan	Loan	NPL Ratio %
Bank of Taiwan	2,974	3,259,347	0.09	4	59,358	0.01	48	121,959	0.04	0	11,794	0.
Land Bank of Taiwan	2,104	2,378,470	0.09	0	41,305	0.	0	84,306	0.	0	15,982	0.
Taiwan Cooperative Bank	4,668	2,951,771	0.16	7	102,979	0.01	598	135,580	0.44	0	12,031	0.
First Commercial Bank	2,992	2,337,376	0.13	1	89,050	0.	1,617	302,310	0.53	0	20,444	0.
Hua Nan Commercial Bank	3,042	2,138,475	0.14	4	112,406	0.	564	143,171	0.39	0	8,219	0.
Chang Hwa Commercial Bank	3,131	1,755,650	0.18	0	96,055	0.	98	172,186	0.06	0	0	0.
The Shanghai Commercial & Savings Bank	2,184	780,322	0.28	55	87,741	0.06	461	20,016	2.3	0	3,472	0.
Taipei Fubon Bank	2,435	2,134,557	0.11	55	156,429	0.04	606	171,998	0.35	0	0	0.
Cathay United Bank	3,802	2,505,113	0.15	33	109,605	0.03	11	127,561	0.01	0	0	0.
The Export-Import Bank of ROC	11	135,155	0.01	134	83,762	0.16	0	0	0.	0	0	0.
Bank of Kaohsiung	847	212,398	0.4	0	18,457	0.	0	0	0.	0	0	0.
Mega International Commercial Bank	2,976	1,899,996	0.16	263	172,514	0.15	2,984	286,230	1.04	0	20,976	0.
Citibank Taiwan Ltd.	1	63,159	0.	0	6,220	0.	0	0	0.	0	0	0.
O-Bank	77	160,104	0.05	198	26,729	0.74	1,149	50,097	2.29	0	0	0.
Taiwan Business Bank	2,242	1,512,782	0.15	0	51,728	0.	311	106,486	0.29	0	6,399	0.
Standard Chartered Bank (Taiwan)	286	302,478	0.09	0	17,373	0.	0	0	0.	0	0	0.
Taichung Commercial Bank	1,165	591,784	0.2	0	33,157	0.	0	9,691	0.	0	0	0.
Kings Town Bank	42	221,631	0.02	0	4,373	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	274	323,693	0.08	0	9,652	0.	0	0	0.	0	0	0.
Bank of Taipei	132	61,668	0.21	0	0	0.	0	0	0.	0	0	0.
Hwatai Bank	1	187,104	0.	0	91	0.	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,060	840,982	0.13	0	35,049	0.	0	15,836	0.	0	0	0.
Sunny Bank	631	510,477	0.12	0	13,438	0.	0	0	0.	0	0	0.
Bank of Panhsin	786	208,873	0.38	0	18,413	0.	0	0	0.	0	0	0.
Cota Commercial Bank	801	149,483	0.54	0	2,171	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	1,485	618,592	0.24	0	13,622	0.	0	0	0.	0	0	0.
Far Eastern International Bank	262	446,276	0.06	0	56,155	0.	0	8,562	0.	0	0	0.
Yuanta Bank	833	1,326,868	0.06	0	58,516	0.	0	9,296	0.	0	0	0.
Sinopac Bank	1,406	1,342,514	0.1	778	185,645	0.42	731	103,855	0.7	0	0	0.
E. Sun Commercial Bank, Ltd.	3,062	2,112,968	0.14	516	106,735	0.48	165	275,685	0.06	0	0	0.
KGI Bank	557	422,086	0.13	406	97,121	0.42	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,035	528,635	0.2	0	22,887	0.	0	0	0.	0	0	0.
Taishin International Bank	2,570	1,557,984	0.16	65	198,009	0.03	251	131,300	0.19	0	0	0.
EnTie Commercial Bank	473	230,435	0.21	0	22,844	0.	0	0	0.	0	0	0.
Chinatrust Commercial Bank	2,990	2,703,961	0.11	0	139,095	0.	977	383,913	0.25	730	88,961	0.82
Next Bank	6	30,984	0.02	0	0	0.	0	0	0.	0	0	0.
Line Bank	148	71,525	0.21	0	0	0.	0	0	0.	0	0	0.
Rakuten International Commercial Bank	4	21,741	0.02	0	0	0.	0	0	0.	0	0	0.
Total	53,499	39,037,420	0.14	2,519	2,248,685	0.11	10,571	2,660,037	0.4	730	188,276	0.39