

Assets Quality of Domestic Banks
(by business unit)

Unit : NT\$ Million , %

December 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	2,884	3,330,256	0.09	4	60,424	0.01	58	135,737	0.04	0	12,337	0.
Land Bank of Taiwan	1,836	2,380,738	0.08	0	46,067	0.	0	95,259	0.	0	16,339	0.
Taiwan Cooperative Bank	3,886	2,883,481	0.13	8	113,407	0.01	793	141,236	0.56	0	12,816	0.
First Commercial Bank	3,272	2,373,474	0.14	0	95,707	0.	1,462	322,797	0.45	0	21,556	0.
Hua Nan Commercial Bank	3,186	2,161,902	0.15	5	117,027	0.	591	150,208	0.39	0	7,406	0.
Chang Hwa Commercial Bank	3,224	1,790,207	0.18	13	100,192	0.01	86	185,109	0.05	0	0	0.
The Shanghai Commercial & Savings Bank	1,729	798,564	0.22	31	86,993	0.04	2,930	20,038	14.62	0	3,705	0.
Taipei Fubon Bank	2,665	2,179,460	0.12	50	169,868	0.03	262	173,758	0.15	0	0	0.
Cathay United Bank	4,300	2,560,575	0.17	34	119,946	0.03	22	144,683	0.02	0	0	0.
The Export-Import Bank of ROC	11	134,156	0.01	138	89,422	0.15	0	0	0.	0	0	0.
Bank of Kaohsiung	827	207,799	0.4	0	19,343	0.	0	0	0.	0	0	0.
Mega International Commercial Bank	1,733	1,946,900	0.09	141	179,336	0.08	2,869	301,649	0.95	0	20,019	0.
Citibank Taiwan Ltd.	1	54,258	0.	0	3,484	0.	0	0	0.	0	0	0.
O-Bank	73	164,059	0.04	28	27,394	0.1	1,172	44,633	2.63	0	0	0.
Taiwan Business Bank	2,321	1,507,283	0.15	0	57,055	0.	327	120,755	0.27	0	6,823	0.
Standard Chartered Bank (Taiwan)	265	302,638	0.09	0	18,186	0.	0	0	0.	0	0	0.
Taichung Commercial Bank	1,548	592,709	0.26	0	36,838	0.	0	10,089	0.	0	0	0.
Kings Town Bank	51	224,483	0.02	0	3,714	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	290	331,703	0.09	0	10,524	0.	0	0	0.	0	0	0.
Bank of Taipei	67	62,546	0.11	0	0	0.	0	0	0.	0	0	0.
Hwatai Bank	1	187,248	0.	0	2	0.	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,098	844,633	0.13	0	35,274	0.	0	16,536	0.	0	0	0.
Sunny Bank	4	521,552	0.	0	14,232	0.	0	0	0.	0	0	0.
Bank of Panhsin	587	215,843	0.27	0	20,016	0.	0	0	0.	0	0	0.
Cota Commercial Bank	741	150,640	0.49	0	2,769	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	1,840	627,079	0.29	0	16,258	0.	0	0	0.	0	0	0.
Far Eastern International Bank	265	443,935	0.06	0	61,068	0.	0	7,990	0.	0	0	0.
Yuanta Bank	1,346	1,399,610	0.1	0	66,912	0.	0	10,816	0.	0	0	0.
Sinopac Bank	1,393	1,335,371	0.1	143	204,647	0.07	429	108,454	0.4	0	0	0.
E. Sun Commercial Bank, Ltd.	3,089	2,147,803	0.14	532	116,431	0.46	170	306,477	0.06	0	0	0.
KGI Bank	543	428,938	0.13	392	103,136	0.38	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	980	504,254	0.19	0	24,403	0.	0	0	0.	0	0	0.
Taishin International Bank	2,285	1,480,283	0.15	44	204,066	0.02	264	132,702	0.2	0	0	0.
EnTie Commercial Bank	436	228,636	0.19	0	24,832	0.	0	0	0.	0	0	0.
Chinatrust Commercial Bank	2,809	2,760,060	0.1	0	141,379	0.	991	410,508	0.24	673	91,419	0.74
Next Bank	7	37,685	0.02	0	0	0.	0	0	0.	0	0	0.
Line Bank	163	75,175	0.22	0	0	0.	0	0	0.	0	0	0.
Rakuten International Commercial Bank	9	22,398	0.04	0	0	0.	0	0	0.	0	0	0.
Total	51,768	39,398,333	0.13	1,563	2,390,352	0.07	12,427	2,839,434	0.44	673	192,422	0.35