

**Assets Quality of Domestic Banks**  
(by business unit)

Unit : NT\$ Million , %

April 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	2,858	3,440,313	0.08	4	64,697	0.01	66	115,582	0.06	0	12,102	0.
Land Bank of Taiwan	2,619	2,304,803	0.11	0	45,267	0.	0	84,262	0.	0	20,154	0.
Taiwan Cooperative Bank	4,218	2,804,556	0.15	8	102,763	0.01	733	140,250	0.52	0	14,544	0.
First Commercial Bank	3,184	2,274,043	0.14	0	97,119	0.	1,327	297,894	0.45	0	22,020	0.
Hua Nan Commercial Bank	3,405	2,109,274	0.16	24	118,318	0.02	210	143,833	0.15	0	11,103	0.
Chang Hwa Commercial Bank	2,580	1,712,358	0.15	501	105,419	0.48	118	162,937	0.07	0	0	0.
The Shanghai Commercial & Savings Bank	2,647	770,576	0.34	76	99,137	0.08	456	21,973	2.07	0	3,593	0.
Taipei Fubon Bank	2,575	2,040,014	0.13	57	143,343	0.04	312	162,766	0.19	0	0	0.
Cathay United Bank	3,509	2,437,278	0.14	68	112,131	0.06	8	128,361	0.01	0	0	0.
The Export-Import Bank of ROC	11	131,974	0.01	140	85,966	0.16	0	0	0.	0	0	0.
Bank of Kaohsiung	896	208,669	0.43	0	20,083	0.	0	0	0.	0	0	0.
Mega International Commercial Bank	2,523	1,801,980	0.14	52	178,343	0.03	3,614	305,216	1.18	0	26,761	0.
Citibank Taiwan Ltd.	1	69,064	0.	0	6,259	0.	0	0	0.	0	0	0.
O-Bank	58	160,824	0.04	50	27,134	0.18	302	50,751	0.59	0	0	0.
Taiwan Business Bank	2,591	1,496,599	0.17	143	50,855	0.28	52	110,449	0.05	0	6,349	0.
Standard Chartered Bank (Taiwan)	398	304,536	0.13	0	16,931	0.	0	0	0.	0	0	0.
Taichung Commercial Bank	1,495	586,749	0.25	383	33,887	1.13	0	10,776	0.	0	0	0.
Kings Town Bank	52	219,619	0.02	0	5,081	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	215	324,610	0.07	0	13,580	0.	0	0	0.	0	0	0.
Bank of Taipei	47	60,011	0.08	0	0	0.	0	0	0.	0	0	0.
Hwatai Bank	1	178,931	0.	0	46	0.	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,071	811,791	0.13	7	41,262	0.02	0	16,663	0.	0	0	0.
Sunny Bank	374	499,709	0.07	0	14,340	0.	0	0	0.	0	0	0.
Bank of Panhsin	1,131	201,727	0.56	141	16,788	0.84	0	0	0.	0	0	0.
Cota Commercial Bank	809	147,742	0.55	0	1,972	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	1,489	608,154	0.24	28	12,097	0.23	0	0	0.	0	0	0.
Far Eastern International Bank	276	435,312	0.06	0	57,361	0.	0	9,313	0.	0	0	0.
Yuanta Bank	696	1,248,573	0.06	0	54,355	0.	0	7,551	0.	0	0	0.
Sinopac Bank	2,425	1,344,842	0.18	218	186,971	0.12	240	110,859	0.22	0	0	0.
E. Sun Commercial Bank, Ltd.	2,639	1,961,268	0.13	522	105,520	0.49	149	259,615	0.06	0	0	0.
KGI Bank	487	409,362	0.12	430	98,944	0.43	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	953	516,695	0.18	0	24,866	0.	0	0	0.	0	0	0.
Taishin International Bank	2,228	1,461,469	0.15	36	198,600	0.02	98	119,314	0.08	0	0	0.
EnTie Commercial Bank	2,066	218,122	0.95	0	21,644	0.	0	0	0.	0	0	0.
Chinatrust Commercial Bank	2,941	2,701,388	0.11	0	141,659	0.	746	382,885	0.19	1,690	92,806	1.82
Next Bank	3	26,010	0.01	0	0	0.	0	0	0.	0	0	0.
Line Bank	114	62,443	0.18	0	0	0.	0	0	0.	0	0	0.
Rakuten International Commercial Bank	3	20,200	0.01	0	0	0.	0	0	0.	0	0	0.
<b>Total</b>	55,586	38,111,588	0.15	2,888	2,302,738	0.13	8,430	2,641,250	0.32	1,690	209,433	0.81