

Assets Quality of Domestic Banks
(by business unit)

Unit : NT\$ Million , %

February 2026

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	3,215	3,444,193	0.09	4	59,892	0.01	53	137,978	0.04	0	12,293	0.
Land Bank of Taiwan	1,978	2,376,751	0.08	0	48,215	0.	0	100,945	0.	0	16,092	0.
Taiwan Cooperative Bank	4,045	2,957,722	0.14	8	118,409	0.01	759	145,360	0.52	0	11,850	0.
First Commercial Bank	2,906	2,451,808	0.12	0	100,463	0.	1,659	333,354	0.5	0	21,716	0.
Hua Nan Commercial Bank	3,093	2,168,148	0.14	5	125,677	0.	555	150,200	0.37	0	7,199	0.
Chang Hwa Commercial Bank	3,199	1,800,726	0.18	0	107,188	0.	72	186,374	0.04	0	0	0.
The Shanghai Commercial & Savings Bank	1,971	796,158	0.25	40	88,772	0.05	3,022	22,130	13.65	0	3,411	0.
Taipei Fubon Bank	2,744	2,267,910	0.12	50	195,892	0.03	262	194,127	0.14	0	0	0.
Cathay United Bank	4,376	2,590,341	0.17	34	124,016	0.03	35	144,768	0.02	0	0	0.
The Export-Import Bank of ROC	0	137,929	0.	137	89,704	0.15	0	0	0.	0	0	0.
Bank of Kaohsiung	816	207,904	0.39	0	18,850	0.	0	0	0.	0	0	0.
Mega International Commercial Bank	1,918	1,934,016	0.1	141	178,848	0.08	2,980	310,457	0.96	0	19,956	0.
Citibank Taiwan Ltd.	0	48,133	0.	0	2,518	0.	0	0	0.	0	0	0.
O-Bank	68	166,407	0.04	28	27,690	0.1	1,161	45,153	2.57	0	0	0.
Taiwan Business Bank	2,500	1,506,208	0.17	0	57,277	0.	347	124,245	0.28	0	6,833	0.
Standard Chartered Bank (Taiwan)	246	305,908	0.08	0	18,271	0.	0	0	0.	0	0	0.
Taichung Commercial Bank	1,148	592,471	0.19	0	37,723	0.	0	11,266	0.	0	0	0.
Kings Town Bank	144	225,315	0.06	0	3,642	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	335	334,231	0.1	0	14,128	0.	0	0	0.	0	0	0.
Bank of Taipei	65	63,155	0.1	0	0	0.	0	0	0.	0	0	0.
Hwatai Bank	1	188,382	0.	0	0	0.	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,125	850,238	0.13	0	35,647	0.	0	16,402	0.	0	0	0.
Sunny Bank	6	528,729	0.	0	14,822	0.	0	0	0.	0	0	0.
Bank of Panhsin	677	215,615	0.31	0	20,646	0.	0	0	0.	0	0	0.
Cota Commercial Bank	953	152,617	0.62	0	3,032	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	1,862	635,082	0.29	0	15,559	0.	0	0	0.	0	0	0.
Far Eastern International Bank	278	440,947	0.06	0	63,520	0.	0	7,980	0.	0	0	0.
Yuanta Bank	1,319	1,413,484	0.09	0	70,267	0.	0	10,763	0.	0	0	0.
Sinopac Bank	1,422	1,412,880	0.1	133	211,282	0.06	416	115,787	0.36	0	0	0.
E. Sun Commercial Bank, Ltd.	3,510	2,173,377	0.16	147	120,110	0.12	170	320,332	0.05	0	0	0.
KGI Bank	502	417,439	0.12	867	109,705	0.79	0	313	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,041	509,126	0.2	0	28,525	0.	0	0	0.	0	0	0.
Taishin International Bank	2,339	1,577,719	0.15	44	215,179	0.02	279	155,388	0.18	0	0	0.
EnTie Commercial Bank	447	232,759	0.19	0	25,459	0.	0	0	0.	0	0	0.
Chinatrust Commercial Bank	2,869	2,957,250	0.1	0	149,262	0.	914	419,909	0.22	766	96,797	0.79
Next Bank	8	41,594	0.02	0	0	0.	0	0	0.	0	0	0.
Line Bank	180	76,540	0.23	0	0	0.	0	0	0.	0	0	0.
Rakuten International Commercial Bank	8	23,360	0.03	0	0	0.	0	0	0.	0	0	0.
Total	53,314	40,222,572	0.13	1,636	2,500,189	0.07	12,684	2,953,229	0.43	766	196,146	0.39