

Assets Quality of Domestic Banks
(by business unit)

Unit : NT\$ Million · %

May 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	2,946	3,496,711	0.08	100	63,690	0.16	50	150,313	0.03	0	11,974	0.
Land Bank of Taiwan	2,001	2,381,889	0.08	0	47,045	0.	0	108,891	0.	0	15,478	0.
Taiwan Cooperative Bank	3,998	2,935,555	0.14	8	123,564	0.01	792	160,243	0.49	0	12,102	0.
First Commercial Bank	2,829	2,461,340	0.11	0	99,528	0.	1,783	353,611	0.5	0	21,276	0.
Hua Nan Commercial Bank	3,172	2,231,976	0.14	164	132,022	0.12	531	160,991	0.33	0	6,329	0.
Chang Hwa Commercial Bank	3,368	1,852,397	0.18	0	105,523	0.	58	199,449	0.03	0	0	0.
The Shanghai Commercial & Savings Bank	1,630	794,066	0.21	25	87,835	0.03	3,041	22,954	13.25	0	3,597	0.
Taipei Fubon Bank	2,899	2,356,180	0.12	50	205,191	0.02	197	205,529	0.1	0	0	0.
Cathay United Bank	4,430	2,734,033	0.16	81	141,046	0.06	48	170,554	0.03	0	0	0.
The Export-Import Bank of ROC	0	147,221	0.	137	95,918	0.14	0	0	0.	0	0	0.
Bank of Kaohsiung	814	205,156	0.4	0	19,213	0.	0	0	0.	0	0	0.
Mega International Commercial Bank	1,300	2,011,841	0.06	68	187,255	0.04	3,163	336,469	0.94	0	19,621	0.
Citibank Taiwan Ltd.	0	63,825	0.	0	4,226	0.	0	0	0.	0	0	0.
O-Bank	144	169,137	0.08	28	26,223	0.11	1,165	44,906	2.59	0	0	0.
Taiwan Business Bank	2,558	1,539,096	0.17	0	60,047	0.	349	128,984	0.27	0	6,638	0.
Standard Chartered Bank (Taiwan)	254	306,488	0.08	0	16,241	0.	0	0	0.	0	0	0.
Taichung Commercial Bank	1,149	600,847	0.19	0	38,954	0.	0	11,798	0.	0	0	0.
Kings Town Bank	244	234,721	0.1	0	4,909	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	319	340,599	0.09	0	14,532	0.	0	0	0.	0	0	0.
Bank of Taipei	104	64,597	0.16	0	0	0.	0	0	0.	0	0	0.
Hwatai Bank	1	192,618	0.	0	0	0.	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,190	872,013	0.14	0	36,796	0.	0	15,987	0.	0	0	0.
Sunny Bank	8	542,422	0.	0	14,850	0.	0	0	0.	0	0	0.
Bank of Panhsin	632	210,284	0.3	0	21,158	0.	0	0	0.	0	0	0.
Cota Commercial Bank	847	152,327	0.56	0	3,209	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	1,711	645,293	0.27	0	15,442	0.	0	0	0.	0	0	0.
Far Eastern International Bank	291	456,876	0.06	0	64,401	0.	0	8,121	0.	0	0	0.
Yuanta Bank	1,403	1,473,696	0.1	0	76,112	0.	0	12,131	0.	0	0	0.
Sinopac Bank	1,349	1,462,696	0.09	114	223,767	0.05	416	119,474	0.35	0	0	0.
E. Sun Commercial Bank, Ltd.	3,939	2,258,057	0.17	89	122,357	0.07	159	360,183	0.04	0	0	0.
KGI Bank	472	429,371	0.11	848	111,776	0.76	0	438	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,011	518,226	0.2	0	30,242	0.	0	0	0.	0	0	0.
Taishin International Bank	2,427	1,661,825	0.15	12	224,499	0.01	282	166,050	0.17	0	0	0.
EnTie Commercial Bank	247	235,974	0.1	0	29,011	0.	0	0	0.	0	0	0.
Chinatrust Commercial Bank	2,840	3,171,415	0.09	0	164,313	0.	955	443,534	0.22	1,079	95,342	1.13
Next Bank	10	49,748	0.02	0	0	0.	0	0	0.	0	0	0.
Line Bank	189	81,587	0.23	0	0	0.	0	0	0.	0	0	0.
Rakuten International Commercial Bank	6	27,739	0.02	0	0	0.	0	0	0.	0	0	0.
Total	52,732	41,369,843	0.13	1,723	2,610,897	0.07	12,988	3,180,610	0.41	1,079	192,357	0.56