

# Assets Quality of Domestic Banks

(by business unit)

Unit : NTS Million , %

January 2020

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	5,919	2,556,671	0.23	0	64,518	0.	74	119,440	0.06	0	21,528	0.
Land Bank of Taiwan	3,728	1,880,622	0.2	3	59,477	0.	0	62,052	0.	0	23,690	0.
Taiwan Cooperative Bank	5,897	1,971,075	0.3	357	111,717	0.32	8	121,358	0.01	0	33,345	0.
First Commercial Bank	3,911	1,433,170	0.27	132	87,913	0.15	181	221,532	0.08	0	21,841	0.
Hua Nan Commercial Bank	2,114	1,461,073	0.14	23	86,637	0.03	358	120,499	0.3	0	11,327	0.
Chang Hwa Commercial Bank	4,916	1,253,938	0.39	0	72,520	0.	442	100,070	0.44	0	0	0.
The Shanghai Commercial & Savings Bank	1,350	564,461	0.24	166	146,294	0.11	55	19,870	0.28	0	0	0.
Taipei Fubon Bank	1,975	1,086,017	0.18	134	108,108	0.12	275	128,545	0.21	0	0	0.
Cathay United Bank	2,156	1,308,696	0.16	187	105,675	0.18	12	112,770	0.01	0	0	0.
The Export-Import Bank of ROC	2	76,186	0.	0	57,997	0.	0	0	0.	0	0	0.
Bank of Kaohsiung	575	152,850	0.38	247	20,861	1.19	0	0	0.	0	0	0.
Mega International Commercial Bank	2,401	1,265,985	0.19	384	256,575	0.15	267	302,013	0.09	0	23,685	0.
Citibank Taiwan Ltd.	1,331	279,500	0.48	0	37,024	0.	0	0	0.	0	0	0.
O-Bank	455	124,892	0.36	0	20,525	0.	1,054	32,508	3.24	0	0	0.
Taiwan Business Bank	4,307	1,022,271	0.42	117	41,243	0.28	0	67,669	0.	0	6,585	0.
Standard Chartered Bank (Taiwan)	245	242,723	0.1	131	41,641	0.32	0	0	0.	0	0	0.
Taichung Commercial Bank	1,590	408,433	0.39	0	28,385	0.	0	1,709	0.	0	0	0.
Kings Town Bank	28	147,965	0.02	0	9,101	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	76	266,340	0.03	47	21,164	0.22	0	0	0.	0	0	0.
Bank of Taipei	100	49,600	0.2	0	450	0.	0	0	0.	0	0	0.
Hwatai Bank	394	82,466	0.48	6	3,051	0.19	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,182	543,584	0.22	0	41,808	0.	0	12,184	0.	0	0	0.
Sunny Bank	1,344	327,727	0.41	0	19,265	0.	0	0	0.	0	0	0.
Bank of Panhsin	626	155,647	0.4	0	12,184	0.	0	0	0.	0	0	0.
Cota Commercial Bank	462	112,330	0.41	0	734	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	548	393,742	0.14	0	8,050	0.	0	0	0.	0	0	0.
Far Eastern International Bank	878	332,623	0.26	217	51,066	0.42	0	10,112	0.	0	0	0.
Yuanta Bank	604	653,610	0.09	497	83,811	0.59	0	8,493	0.	0	0	0.
Sinopac Bank	1,869	863,915	0.22	689	120,931	0.57	17	61,033	0.03	0	0	0.
E. Sun Commercial Bank, Ltd.	2,635	1,212,438	0.22	100	88,304	0.11	0	139,098	0.	0	0	0.
KGI Bank	522	256,111	0.2	98	93,643	0.11	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,528	236,406	0.65	16	27,722	0.06	0	0	0.	0	0	0.
Taishin International Bank	1,736	969,426	0.18	601	134,067	0.45	50	61,638	0.08	0	0	0.
Jih Sun International Bank	243	151,843	0.16	23	15,238	0.15	0	0	0.	0	0	0.
EnTie Commercial Bank	1,153	170,113	0.68	72	28,640	0.25	0	0	0.	0	0	0.
Chinatrust Commercial Bank	1,687	1,496,744	0.11	88	109,091	0.08	1,847	289,136	0.64	0	42,505	0.
<b>Total</b>	60,486	25,511,197	0.24	4,338	2,215,435	0.2	4,640	1,991,728	0.23	0	184,505	0.

## Note:

1. Branches in Mainland area are excluded from Overseas branches.
2. Cosmos Bank, Taiwan has changed its name to KGI Bank since Jan. 2015.
- 3.Industrial Bank Of Taiwan has changed its name to O-Bank and has converted from an industrial bank to a commercial bank since Jan. 2017.
- 4.Australia and New Zealand Banking Group (ANZ) folded its Taiwanese subsidiary, ANZ Bank Taiwan, into its Taipei branch on April 8th,2019.