

Assets Quality of Domestic Banks

(by business unit)

Unit : NTS Million , %

December 2019

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	4,862	2,516,875	0.19	0	65,678	0.	83	118,806	0.07	0	19,929	0.
Land Bank of Taiwan	3,555	1,872,775	0.19	3	60,230	0.	0	63,872	0.	0	21,345	0.
Taiwan Cooperative Bank	5,280	1,947,016	0.27	102	111,388	0.09	72	119,593	0.06	0	32,016	0.
First Commercial Bank	3,967	1,439,100	0.28	131	89,596	0.15	151	223,096	0.07	0	21,103	0.
Hua Nan Commercial Bank	1,954	1,472,157	0.13	23	87,224	0.03	0	119,704	0.	0	11,411	0.
Chang Hwa Commercial Bank	4,913	1,261,294	0.39	0	69,880	0.	0	98,764	0.	0	0	0.
The Shanghai Commercial & Savings Bank	1,278	567,982	0.22	158	142,705	0.11	55	21,139	0.26	0	0	0.
Taipei Fubon Bank	1,966	1,078,559	0.18	134	100,486	0.13	325	118,209	0.27	0	0	0.
Cathay United Bank	2,088	1,296,193	0.16	186	103,377	0.18	12	114,332	0.01	0	0	0.
The Export-Import Bank of ROC	2	76,325	0.	0	57,740	0.	0	0	0.	0	0	0.
Bank of Kaohsiung	851	155,981	0.55	0	21,259	0.	0	0	0.	0	0	0.
Mega International Commercial Bank	2,334	1,302,234	0.18	0	257,869	0.	280	299,886	0.09	0	22,697	0.
Citibank Taiwan Ltd.	1,446	279,608	0.52	0	39,675	0.	0	0	0.	0	0	0.
O-Bank	457	123,721	0.37	0	20,552	0.	869	32,133	2.7	0	0	0.
Taiwan Business Bank	3,511	1,030,599	0.34	116	41,000	0.28	0	68,569	0.	0	5,922	0.
Standard Chartered Bank (Taiwan)	268	244,003	0.11	131	42,858	0.31	0	0	0.	0	0	0.
Taichung Commercial Bank	1,382	410,667	0.34	0	28,658	0.	0	1,692	0.	0	0	0.
Kings Town Bank	23	147,167	0.02	0	10,451	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	64	261,942	0.02	46	20,562	0.23	0	0	0.	0	0	0.
Bank of Taipei	86	49,766	0.17	0	466	0.	0	0	0.	0	0	0.
Hwatai Bank	415	84,765	0.49	6	3,168	0.18	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,190	547,902	0.22	0	43,762	0.	0	13,210	0.	0	0	0.
Sunny Bank	964	325,046	0.3	0	19,261	0.	0	0	0.	0	0	0.
Bank of Panhsin	541	155,838	0.35	0	12,117	0.	0	0	0.	0	0	0.
Cota Commercial Bank	492	112,310	0.44	0	735	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	573	382,236	0.15	0	8,447	0.	0	0	0.	0	0	0.
Far Eastern International Bank	872	330,750	0.26	216	50,920	0.42	0	8,530	0.	0	0	0.
Yuanta Bank	634	653,552	0.1	473	87,469	0.54	0	9,028	0.	0	0	0.
Sinopac Bank	1,875	819,846	0.23	241	109,436	0.22	0	62,602	0.	0	0	0.
E. Sun Commercial Bank, Ltd.	2,563	1,200,711	0.21	99	89,358	0.11	0	138,231	0.	0	0	0.
KGI Bank	507	259,270	0.2	98	87,806	0.11	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,497	232,368	0.64	16	22,625	0.07	0	0	0.	0	0	0.
Taishin International Bank	1,788	969,503	0.18	160	126,515	0.13	46	59,311	0.08	0	0	0.
Jih Sun International Bank	229	152,210	0.15	23	15,439	0.15	0	0	0.	0	0	0.
EnTie Commercial Bank	1,775	174,110	1.02	72	29,515	0.24	0	0	0.	0	0	0.
Chinatrust Commercial Bank	1,651	1,428,868	0.12	87	96,580	0.09	1,317	281,231	0.47	31	41,360	0.07
Total	57,854	25,363,252	0.23	2,522	2,174,809	0.12	3,211	1,971,938	0.16	31	175,784	0.02

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.