

Assets Quality of Domestic Banks
(by business unit)

Unit : NTS Million , %

February 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	6,022	2,544,593	0.24	0	64,813	0.	74	118,850	0.06	0	21,596	0.
Land Bank of Taiwan	3,768	1,869,265	0.2	8	59,174	0.01	0	61,836	0.	0	23,192	0.
Taiwan Cooperative Bank	7,078	1,970,597	0.36	359	112,674	0.32	8	122,085	0.01	261	32,227	0.81
First Commercial Bank	3,834	1,439,803	0.27	0	87,381	0.	166	222,803	0.07	0	21,619	0.
Hua Nan Commercial Bank	1,856	1,461,546	0.13	83	81,558	0.1	359	123,297	0.29	0	10,534	0.
Chang Hwa Commercial Bank	4,879	1,262,232	0.39	0	70,177	0.	0	100,169	0.	0	0	0.
The Shanghai Commercial & Savings Bank	1,328	563,261	0.24	167	150,812	0.11	56	20,989	0.26	0	0	0.
Taipei Fubon Bank	1,993	1,086,732	0.18	135	108,762	0.12	275	126,726	0.22	0	0	0.
Cathay United Bank	2,121	1,330,652	0.16	142	104,009	0.14	12	115,679	0.01	0	0	0.
The Export-Import Bank of ROC	11	74,954	0.01	0	58,168	0.	0	0	0.	0	0	0.
Bank of Kaohsiung	539	153,617	0.35	248	20,247	1.22	0	0	0.	0	0	0.
Mega International Commercial Bank	2,605	1,264,938	0.21	386	260,458	0.15	284	308,706	0.09	0	23,945	0.
Citibank Taiwan Ltd.	1,453	280,945	0.52	0	38,708	0.	0	0	0.	0	0	0.
O-Bank	460	126,395	0.36	0	20,530	0.	1,069	33,367	3.2	0	0	0.
Taiwan Business Bank	4,266	1,026,531	0.42	118	41,810	0.28	0	69,486	0.	0	6,471	0.
Standard Chartered Bank (Taiwan)	246	239,110	0.1	131	45,208	0.29	0	0	0.	0	0	0.
Taichung Commercial Bank	1,627	410,230	0.4	100	28,488	0.35	0	1,637	0.	0	0	0.
Kings Town Bank	24	146,896	0.02	0	9,168	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	76	263,353	0.03	47	18,139	0.26	0	0	0.	0	0	0.
Bank of Taipei	76	49,729	0.15	0	451	0.	0	0	0.	0	0	0.
Hwatai Bank	381	82,791	0.46	6	3,115	0.18	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,182	547,671	0.22	0	41,704	0.	0	12,263	0.	0	0	0.
Sunny Bank	1,371	332,413	0.41	0	19,296	0.	0	0	0.	0	0	0.
Bank of Panhsin	636	158,238	0.4	0	12,329	0.	0	0	0.	0	0	0.
Cota Commercial Bank	432	112,125	0.39	0	723	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	596	389,935	0.15	0	7,922	0.	0	0	0.	0	0	0.
Far Eastern International Bank	870	339,811	0.26	218	51,847	0.42	0	10,156	0.	0	0	0.
Yuanta Bank	620	656,745	0.09	475	84,383	0.56	0	8,210	0.	0	0	0.
Sinopac Bank	1,768	879,049	0.2	697	126,912	0.55	11	60,919	0.02	0	0	0.
E. Sun Commercial Bank, Ltd.	2,712	1,216,036	0.22	100	87,811	0.11	0	140,780	0.	0	0	0.
KGI Bank	526	256,889	0.2	99	93,944	0.11	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,496	239,605	0.62	62	29,577	0.21	0	0	0.	0	0	0.
Taishin International Bank	1,709	977,375	0.17	603	137,491	0.44	50	62,658	0.08	0	0	0.
Jih Sun International Bank	231	152,208	0.15	23	15,080	0.15	0	0	0.	0	0	0.
EnTie Commercial Bank	1,135	169,891	0.67	73	28,878	0.25	0	0	0.	0	0	0.
Chinatrust Commercial Bank	1,770	1,529,421	0.12	88	113,082	0.08	1,882	280,852	0.67	0	44,654	0.
Total	61,696	25,605,581	0.24	4,364	2,234,828	0.2	4,247	2,001,467	0.21	261	184,237	0.14

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.