

# Assets Quality of Domestic Banks

(by business unit)

Unit : NTS Million , %

March 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	4,922	2,600,149	0.19	8	69,978	0.01	57	118,520	0.05	0	20,204	0.
Land Bank of Taiwan	3,884	1,900,340	0.2	8	60,466	0.01	0	61,132	0.	0	21,899	0.
Taiwan Cooperative Bank	7,106	1,988,778	0.36	0	111,890	0.	8	124,072	0.01	111	30,877	0.36
First Commercial Bank	3,879	1,458,905	0.27	0	92,867	0.	193	234,743	0.08	0	19,732	0.
Hua Nan Commercial Bank	1,690	1,477,069	0.11	82	91,004	0.09	358	124,906	0.29	0	9,986	0.
Chang Hwa Commercial Bank	3,904	1,298,251	0.3	0	70,747	0.	729	104,605	0.7	0	0	0.
The Shanghai Commercial & Savings Bank	1,396	576,147	0.24	62	152,781	0.04	58	22,408	0.26	0	0	0.
Taipei Fubon Bank	1,984	1,113,538	0.18	132	110,958	0.12	1,159	132,296	0.88	0	0	0.
Cathay United Bank	2,074	1,279,623	0.16	132	103,284	0.13	8	118,424	0.01	0	0	0.
The Export-Import Bank of ROC	11	77,002	0.01	0	56,940	0.	0	0	0.	0	0	0.
Bank of Kaohsiung	546	156,282	0.35	0	19,700	0.	0	0	0.	0	0	0.
Mega International Commercial Bank	4,607	1,281,335	0.36	384	270,948	0.14	430	310,465	0.14	0	24,190	0.
Citibank Taiwan Ltd.	1,339	276,847	0.48	0	39,652	0.	0	0	0.	0	0	0.
O-Bank	456	128,515	0.35	0	20,672	0.	976	33,354	2.93	0	0	0.
Taiwan Business Bank	5,076	1,032,400	0.49	21	43,094	0.05	0	71,792	0.	0	5,835	0.
Standard Chartered Bank (Taiwan)	275	242,561	0.11	127	45,264	0.28	0	0	0.	0	0	0.
Taichung Commercial Bank	1,624	412,315	0.39	6	29,590	0.02	0	1,710	0.	0	0	0.
Kings Town Bank	36	149,641	0.02	0	9,182	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	77	263,734	0.03	47	20,149	0.23	0	0	0.	0	0	0.
Bank of Taipei	77	50,009	0.15	0	450	0.	0	0	0.	0	0	0.
Hwatai Bank	360	83,543	0.43	5	3,205	0.17	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,187	557,669	0.21	0	43,044	0.	0	13,133	0.	0	0	0.
Sunny Bank	1,384	335,083	0.41	0	20,125	0.	0	0	0.	0	0	0.
Bank of Panhsin	719	157,446	0.46	0	13,101	0.	0	0	0.	0	0	0.
Cota Commercial Bank	410	111,807	0.37	0	787	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	678	384,533	0.18	0	8,402	0.	0	0	0.	0	0	0.
Far Eastern International Bank	1,259	343,442	0.37	0	52,184	0.	0	9,406	0.	0	0	0.
Yuanta Bank	561	661,671	0.08	540	85,860	0.63	0	7,479	0.	0	0	0.
Sinopac Bank	1,644	873,127	0.19	366	126,045	0.29	11	62,503	0.02	0	0	0.
E. Sun Commercial Bank, Ltd.	2,742	1,228,706	0.22	100	89,680	0.11	0	147,539	0.	0	0	0.
KGI Bank	520	268,902	0.19	98	92,450	0.11	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,477	242,576	0.61	71	28,524	0.25	0	0	0.	0	0	0.
Taishin International Bank	1,766	1,001,879	0.18	627	139,171	0.45	50	67,076	0.07	0	0	0.
Jih Sun International Bank	224	154,431	0.15	23	15,537	0.15	0	0	0.	0	0	0.
EnTie Commercial Bank	1,151	170,154	0.68	72	30,398	0.24	0	0	0.	0	0	0.
Chinatrust Commercial Bank	1,667	1,463,564	0.11	817	109,500	0.75	2,811	276,140	1.02	0	46,635	0.
<b>Total</b>	62,712	25,801,975	0.24	3,730	2,277,630	0.16	6,848	2,041,702	0.34	111	179,358	0.06

**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.