

**Assets Quality of Domestic Banks**  
(by business unit)

Unit : NTS Million , %

**January 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	5,994	2,528,451	0.24	41	69,315	0.06	188	119,400	0.16	135	23,416	0.58
Land Bank of Taiwan	4,164	1,824,915	0.23	0	69,058	0.	0	66,955	0.	0	22,625	0.
Taiwan Cooperative Bank	5,888	1,866,599	0.32	0	102,966	0.	28	105,757	0.03	0	33,946	0.
First Commercial Bank	4,649	1,369,883	0.34	131	90,457	0.14	638	226,151	0.28	0	19,853	0.
Hua Nan Commercial Bank	2,299	1,387,360	0.17	0	99,387	0.	0	118,709	0.	0	16,135	0.
Chang Hwa Commercial Bank	4,190	1,145,669	0.37	0	72,683	0.	0	100,314	0.	0	0	0.
The Shanghai Commercial & Savings Bank	1,678	528,394	0.32	194	143,978	0.13	0	20,214	0.	0	0	0.
Taipei Fubon Bank	1,153	993,694	0.12	791	101,028	0.78	214	107,481	0.2	0	0	0.
Cathay United Bank	2,262	1,393,133	0.16	109	108,622	0.1	156	103,966	0.15	0	0	0.
The Export-Import Bank of ROC	6	67,904	0.01	0	46,321	0.	0	0	0.	0	0	0.
Bank of Kaohsiung	1,219	159,891	0.76	303	21,822	1.39	0	0	0.	0	0	0.
Mega International Commercial Bank	2,234	1,237,318	0.18	348	305,943	0.11	817	278,377	0.29	0	24,199	0.
Citibank Taiwan Ltd.	1,228	270,073	0.45	0	48,303	0.	0	0	0.	0	0	0.
ANZ Bank (Taiwan) Limited.	0	11,197	0.	135	9,024	1.5	0	0	0.	0	0	0.
O-Bank	27	125,447	0.02	0	23,078	0.	0	35,352	0.	0	0	0.
Taiwan Business Bank	3,236	1,011,566	0.32	73	34,463	0.21	0	61,824	0.	0	6,523	0.
Standard Chartered Bank (Taiwan)	364	238,368	0.15	321	41,887	0.77	0	0	0.	0	0	0.
Taichung Commercial Bank	1,916	427,022	0.45	3	29,639	0.01	0	277	0.	0	0	0.
Kings Town Bank	32	140,632	0.02	0	11,535	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	130	262,540	0.05	47	36,855	0.13	0	0	0.	0	0	0.
Bank of Taipei	143	47,110	0.3	0	473	0.	0	0	0.	0	0	0.
Hwatai Bank	1,070	86,185	1.24	42	4,011	1.05	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,271	511,964	0.25	20	42,755	0.05	0	12,390	0.	0	0	0.
Sunny Bank	659	295,959	0.22	0	19,848	0.	0	0	0.	0	0	0.
Bank of Panhsin	1,334	144,760	0.92	0	11,349	0.	0	0	0.	0	0	0.
Cota Commercial Bank	648	116,085	0.56	0	792	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	449	336,291	0.13	0	6,103	0.	0	0	0.	0	0	0.
Far Eastern International Bank	879	321,055	0.27	0	50,991	0.	0	11,392	0.	0	0	0.
Yuanta Bank	1,486	624,506	0.24	0	93,297	0.	0	11,144	0.	0	0	0.
Sinopac Bank	2,250	788,879	0.29	107	101,075	0.11	70	60,946	0.12	0	0	0.
E. Sun Commercial Bank, Ltd.	2,853	1,131,161	0.25	40	86,242	0.05	154	122,556	0.13	0	0	0.
KGI Bank	512	251,303	0.2	55	92,191	0.06	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,413	240,625	0.59	88	27,279	0.32	0	0	0.	0	0	0.
Taishin International Bank	1,529	872,605	0.18	53	132,970	0.04	0	47,497	0.	0	0	0.
Jih Sun International Bank	389	143,720	0.27	23	18,175	0.13	0	0	0.	0	0	0.
EnTie Commercial Bank	1,473	166,653	0.88	40	26,461	0.15	0	0	0.	0	0	0.
Chinatrust Commercial Bank	1,855	1,397,765	0.13	119	117,472	0.1	1,809	275,560	0.66	218	42,469	0.51
<b>Total</b>	62,882	24,466,683	0.26	3,083	2,297,846	0.13	4,074	1,886,261	0.22	353	189,166	0.19

**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.