

Assets Quality of Domestic Banks
(by business unit)

Unit : NTS Million , %

September 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	5,315	2,581,326	0.21	101	69,830	0.14	497	125,052	0.4	96	20,861	0.46
Land Bank of Taiwan	4,082	1,851,662	0.22	0	63,872	0.	0	65,383	0.	0	20,460	0.
Taiwan Cooperative Bank	6,938	1,901,370	0.36	0	117,315	0.	33	120,969	0.03	0	32,174	0.
First Commercial Bank	3,894	1,397,222	0.28	430	94,394	0.46	118	225,013	0.05	0	19,420	0.
Hua Nan Commercial Bank	2,340	1,415,344	0.17	11	92,448	0.01	0	118,527	0.	0	11,764	0.
Chang Hwa Commercial Bank	5,066	1,243,148	0.41	0	73,656	0.	0	106,636	0.	0	0	0.
The Shanghai Commercial & Savings Bank	1,600	558,005	0.29	199	154,782	0.13	0	23,022	0.	0	0	0.
Taipei Fubon Bank	1,832	1,085,752	0.17	482	104,394	0.46	240	115,617	0.21	0	0	0.
Cathay United Bank	2,825	1,295,558	0.22	396	105,052	0.38	0	114,984	0.	0	0	0.
The Export-Import Bank of ROC	56	71,130	0.08	0	47,857	0.	0	0	0.	0	0	0.
Bank of Kaohsiung	915	152,421	0.6	0	23,573	0.	0	0	0.	0	0	0.
Mega International Commercial Bank	2,476	1,229,653	0.2	5	278,373	0.	302	303,401	0.1	0	23,264	0.
Citibank Taiwan Ltd.	1,292	280,445	0.46	0	48,637	0.	0	0	0.	0	0	0.
O-Bank	1,008	123,393	0.82	0	21,597	0.	253	34,148	0.74	0	0	0.
Taiwan Business Bank	3,313	1,023,541	0.32	110	43,887	0.25	0	70,206	0.	0	6,239	0.
Standard Chartered Bank (Taiwan)	247	244,965	0.1	185	41,698	0.44	0	0	0.	0	0	0.
Taichung Commercial Bank	1,742	410,509	0.42	0	28,852	0.	0	1,321	0.	0	0	0.
Kings Town Bank	46	143,009	0.03	0	12,092	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	81	277,950	0.03	48	25,216	0.19	0	0	0.	0	0	0.
Bank of Taipei	85	49,644	0.17	0	459	0.	0	0	0.	0	0	0.
Hwatai Bank	549	81,510	0.67	42	3,991	1.04	0	0	0.	0	0	0.
Shin Kong Commercial Bank	984	526,989	0.19	211	45,180	0.47	0	12,222	0.	0	0	0.
Sunny Bank	1,515	314,314	0.48	0	20,038	0.	0	0	0.	0	0	0.
Bank of Panhsin	624	149,895	0.42	5	13,147	0.04	0	0	0.	0	0	0.
Cota Commercial Bank	518	113,980	0.45	0	870	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	556	364,113	0.15	0	5,805	0.	0	0	0.	0	0	0.
Far Eastern International Bank	852	339,185	0.25	217	50,756	0.43	0	9,301	0.	0	0	0.
Yuanta Bank	1,001	633,462	0.16	0	92,041	0.	0	10,441	0.	0	0	0.
Sinopac Bank	2,005	854,237	0.23	230	117,212	0.2	0	67,779	0.	0	0	0.
E. Sun Commercial Bank, Ltd.	2,725	1,173,780	0.23	0	93,666	0.	0	133,975	0.	0	0	0.
KGI Bank	480	263,374	0.18	40	95,029	0.04	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,562	238,199	0.66	14	28,034	0.05	0	0	0.	0	0	0.
Taishin International Bank	1,741	943,464	0.18	167	124,987	0.13	0	53,911	0.	0	0	0.
Jih Sun International Bank	254	148,867	0.17	23	17,621	0.13	0	0	0.	0	0	0.
EnTie Commercial Bank	1,437	171,989	0.84	45	32,663	0.14	0	0	0.	0	0	0.
Chinatrust Commercial Bank	1,747	1,403,680	0.12	153	112,307	0.14	2,333	287,202	0.81	31	41,380	0.07
Total	63,704	25,057,083	0.25	3,114	2,301,333	0.14	3,776	1,999,113	0.19	127	175,561	0.07

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.