

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

Unit : NT\$ Million , %

**Nov. 2016**

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	6,338	2,086,982	0.3	238	77,564	0.31	121	111,035	0.11	0	11,914	0.
Land Bank of Taiwan	3,645	1,642,948	0.22	32	88,265	0.04	0	59,737	0.	0	11,869	0.
Taiwan Cooperative Bank	6,068	1,749,187	0.35	276	109,963	0.25	799	74,620	1.07	478	22,427	2.13
First Commercial Bank	2,367	1,249,851	0.19	83	92,609	0.09	585	174,225	0.34	0	17,551	0.
Hua Nan Commercial Bank	3,722	1,335,531	0.28	167	94,752	0.18	470	119,971	0.39	0	17,715	0.
Chang Hwa Commercial Bank	3,128	1,149,013	0.27	183	84,182	0.22	217	109,376	0.2	0	14,727	0.
The Shanghai Commercial & Savings Bank	1,829	442,098	0.41	204	115,455	0.18	6	8,182	0.07	0	0	0.
Taipei Fubon Bank	1,352	939,187	0.14	553	106,428	0.52	377	70,203	0.54	0	0	0.
Cathay United Bank	1,375	1,198,412	0.11	491	86,216	0.57	407	62,526	0.65	74	8,722	0.85
The Export-Import Bank of ROC	131	60,537	0.22	87	42,776	0.2	0	0	0.	0	0	0.
Bank of Kaohsiung	948	158,092	0.6	0	15,542	0.	0	0	0.	0	0	0.
Mega International Commercial Bank	1,110	1,140,231	0.1	24	294,824	0.01	1,053	263,114	0.4	0	16,254	0.
Citibank Taiwan Ltd.	1,178	235,122	0.5	19	52,214	0.04	0	0	0.	0	0	0.
ANZ Bank (Taiwan) Limited.	196	71,039	0.28	300	28,451	1.05	0	0	0.	0	0	0.
China Development Industrial Bank	0	0	0.	0	0	0.	0	0	0.	0	0	0.
Industrial Bank Of Taiwan	28	94,511	0.03	0	24,656	0.	0	21,978	0.	0	0	0.
Taiwan Business Bank	4,476	960,799	0.47	156	32,650	0.48	143	43,557	0.33	0	5,471	0.
Standard Chartered Bank (Taiwan)	776	213,551	0.36	956	52,967	1.8	0	0	0.	0	0	0.
Taichung Commercial Bank	1,758	398,761	0.44	795	25,438	3.12	0	0	0.	0	0	0.
Kings Town Bank	33	122,832	0.03	0	3,442	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	71	201,075	0.04	0	29,213	0.	0	0	0.	0	0	0.
Bank of Taipei	81	45,491	0.18	0	117	0.	0	0	0.	0	0	0.
Hwatai Bank	821	85,567	0.96	221	5,096	4.34	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,165	454,186	0.26	132	36,610	0.36	0	7,207	0.	0	0	0.
Sunny Bank	215	246,586	0.09	0	13,866	0.	0	0	0.	0	0	0.
Bank of Panhsin	1,723	134,639	1.28	235	6,967	3.38	0	0	0.	0	0	0.
Cota Commercial Bank	303	112,926	0.27	0	443	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	271	283,702	0.1	0	6,187	0.	0	0	0.	0	0	0.
Far Eastern International Bank	629	300,070	0.21	0	39,545	0.	0	10,648	0.	0	0	0.
Yuanta Bank	654	430,071	0.15	312	59,106	0.53	0	0	0.	0	0	0.
Sinopac Bank	2,425	746,613	0.32	379	78,348	0.48	200	51,232	0.39	0	0	0.
E. Sun Commercial Bank, Ltd.	1,988	958,008	0.21	121	74,137	0.16	15	70,549	0.02	0	0	0.
KGI Bank	592	204,448	0.29	274	55,437	0.5	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,737	171,885	1.01	68	32,646	0.21	0	0	0.	0	0	0.
Taishin International Bank	1,604	750,287	0.21	68	121,895	0.06	598	29,502	2.03	0	0	0.
Ta Chong Bank Ltd.	740	233,861	0.32	199	41,476	0.48	0	6,178	0.	0	0	0.
Jih Sun International Bank	281	125,873	0.22	31	16,310	0.19	0	0	0.	0	0	0.
EnTie Commercial Bank	1,697	165,762	1.02	602	15,799	3.81	0	0	0.	0	0	0.
Chinatrust Commercial Bank	2,408	1,174,357	0.21	131	119,316	0.11	2,908	231,063	1.26	0	24,094	0.
<b>Total</b>	<b>59,863</b>	<b>22,074,092</b>	<b>0.27</b>	<b>7,338</b>	<b>2,180,905</b>	<b>0.34</b>	<b>7,897</b>	<b>1,524,901</b>	<b>0.52</b>	<b>552</b>	<b>150,744</b>	<b>0.37</b>

**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.China Development Industrial Bank transferred its commercial banking business to KGI Bank on May 1, 2015.