

Assets Quality of Domestic Banks
(by business unit)

Unit : NTS Million , %

July 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	5,035	2,494,299	0.2	101	70,169	0.14	177	128,266	0.14	100	21,820	0.46
Land Bank of Taiwan	3,889	1,837,087	0.21	31	66,117	0.05	0	71,286	0.	0	21,732	0.
Taiwan Cooperative Bank	7,135	1,896,573	0.38	0	112,320	0.	32	121,898	0.03	0	34,290	0.
First Commercial Bank	4,188	1,376,636	0.3	317	99,658	0.32	167	225,840	0.07	0	19,225	0.
Hua Nan Commercial Bank	1,845	1,395,077	0.13	3	92,892	0.	0	121,214	0.	0	13,428	0.
Chang Hwa Commercial Bank	4,941	1,224,177	0.4	88	71,491	0.12	0	104,992	0.	0	0	0.
The Shanghai Commercial & Savings Bank	1,599	557,672	0.29	197	152,738	0.13	0	25,820	0.	0	0	0.
Taipei Fubon Bank	1,789	1,068,250	0.17	530	109,400	0.48	241	121,175	0.2	0	0	0.
Cathay United Bank	2,830	1,302,180	0.22	156	106,245	0.15	158	113,708	0.14	0	0	0.
The Export-Import Bank of ROC	56	70,293	0.08	0	48,720	0.	0	0	0.	0	0	0.
Bank of Kaohsiung	1,049	153,174	0.68	0	23,349	0.	0	0	0.	0	0	0.
Mega International Commercial Bank	3,426	1,242,143	0.28	143	279,554	0.05	594	302,176	0.2	0	24,233	0.
Citibank Taiwan Ltd.	1,166	275,927	0.42	0	47,437	0.	0	0	0.	0	0	0.
O-Bank	30	124,565	0.02	0	21,488	0.	343	35,599	0.96	0	0	0.
Taiwan Business Bank	3,358	1,030,408	0.33	23	42,084	0.06	0	71,499	0.	0	6,322	0.
Standard Chartered Bank (Taiwan)	252	237,043	0.11	169	41,344	0.41	0	0	0.	0	0	0.
Taichung Commercial Bank	1,595	408,704	0.39	13	29,959	0.04	0	1,447	0.	0	0	0.
Kings Town Bank	46	138,159	0.03	0	12,141	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	113	260,694	0.04	48	19,427	0.25	0	0	0.	0	0	0.
Bank of Taipei	82	49,659	0.17	0	460	0.	0	0	0.	0	0	0.
Hwatai Bank	612	83,486	0.73	42	3,641	1.15	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,309	525,963	0.25	0	45,985	0.	0	13,901	0.	0	0	0.
Sunny Bank	1,596	310,527	0.51	0	20,371	0.	0	0	0.	0	0	0.
Bank of Panhsin	910	150,780	0.6	5	12,414	0.04	0	0	0.	0	0	0.
Cota Commercial Bank	510	114,834	0.44	0	880	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	554	363,760	0.15	0	4,885	0.	0	0	0.	0	0	0.
Far Eastern International Bank	785	329,545	0.24	0	52,242	0.	0	10,150	0.	0	0	0.
Yuanta Bank	1,008	628,096	0.16	5	91,439	0.01	0	10,566	0.	0	0	0.
Sinopac Bank	2,054	833,776	0.25	155	114,974	0.13	90	70,807	0.13	0	0	0.
E. Sun Commercial Bank, Ltd.	2,671	1,167,937	0.23	0	90,442	0.	0	132,537	0.	0	0	0.
KGI Bank	464	259,273	0.18	40	95,969	0.04	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,382	240,559	0.57	29	30,476	0.1	0	0	0.	0	0	0.
Taishin International Bank	1,528	925,499	0.17	104	131,153	0.08	0	51,026	0.	0	0	0.
Jih Sun International Bank	259	147,002	0.18	24	17,651	0.13	0	0	0.	0	0	0.
EnTie Commercial Bank	1,437	166,773	0.86	81	31,776	0.25	0	0	0.	0	0	0.
Chinatrust Commercial Bank	1,716	1,427,633	0.12	84	115,032	0.07	2,294	290,496	0.79	32	43,093	0.07
Total	63,219	24,818,161	0.25	2,386	2,306,322	0.1	4,096	2,024,401	0.2	132	184,143	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.