

Assets Quality of Domestic Banks

(by business unit)

Unit : NTS Million , %

November 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	5,133	2,509,008	0.2	130	66,671	0.2	87	123,371	0.07	95	20,191	0.47
Land Bank of Taiwan	3,791	1,871,621	0.2	3	62,069	0.	0	66,023	0.	0	20,678	0.
Taiwan Cooperative Bank	6,208	1,934,777	0.32	0	115,082	0.	41	122,888	0.03	0	31,539	0.
First Commercial Bank	4,166	1,410,070	0.3	133	95,260	0.14	168	226,549	0.07	0	19,840	0.
Hua Nan Commercial Bank	2,016	1,441,749	0.14	23	89,237	0.03	14	121,265	0.01	0	11,538	0.
Chang Hwa Commercial Bank	5,027	1,251,397	0.4	0	69,890	0.	0	102,401	0.	0	0	0.
The Shanghai Commercial & Savings Bank	1,453	560,969	0.26	200	150,030	0.13	0	20,313	0.	0	0	0.
Taipei Fubon Bank	1,882	1,083,496	0.17	474	109,131	0.43	330	123,593	0.27	0	0	0.
Cathay United Bank	2,262	1,306,714	0.17	218	105,360	0.21	0	113,838	0.	0	0	0.
The Export-Import Bank of ROC	2	73,292	0.	0	47,557	0.	0	0	0.	0	0	0.
Bank of Kaohsiung	875	152,031	0.58	0	22,087	0.	0	0	0.	0	0	0.
Mega International Commercial Bank	2,389	1,265,436	0.19	5	264,467	0.	296	302,506	0.1	0	22,608	0.
Citibank Taiwan Ltd.	1,334	272,510	0.49	0	37,468	0.	0	0	0.	0	0	0.
O-Bank	1,007	124,838	0.81	0	21,158	0.	426	33,445	1.27	0	0	0.
Taiwan Business Bank	3,650	1,042,261	0.35	68	42,693	0.16	0	69,417	0.	0	6,178	0.
Standard Chartered Bank (Taiwan)	265	237,910	0.11	133	40,368	0.33	0	0	0.	0	0	0.
Taichung Commercial Bank	1,740	413,352	0.42	0	29,018	0.	0	1,848	0.	0	0	0.
Kings Town Bank	23	145,468	0.02	0	12,666	0.	0	0	0.	0	0	0.
HSBC Bank(Taiwan)	66	272,406	0.02	47	21,694	0.22	0	0	0.	0	0	0.
Bank of Taipei	87	49,353	0.18	0	472	0.	0	0	0.	0	0	0.
Hwatai Bank	488	84,217	0.58	40	3,190	1.27	0	0	0.	0	0	0.
Shin Kong Commercial Bank	1,068	539,508	0.2	128	42,640	0.3	0	12,915	0.	0	0	0.
Sunny Bank	1,493	319,810	0.47	0	18,774	0.	0	0	0.	0	0	0.
Bank of Panhsin	608	155,310	0.39	0	12,368	0.	0	0	0.	0	0	0.
Cota Commercial Bank	516	112,441	0.46	0	775	0.	0	0	0.	0	0	0.
Union Bank of Taiwan	554	377,679	0.15	0	8,328	0.	0	0	0.	0	0	0.
Far Eastern International Bank	875	335,841	0.26	214	51,735	0.41	0	10,787	0.	0	0	0.
Yuanta Bank	627	640,997	0.1	470	90,861	0.52	0	9,787	0.	0	0	0.
Sinopac Bank	1,930	853,077	0.23	244	119,602	0.2	0	65,303	0.	0	0	0.
E. Sun Commercial Bank, Ltd.	2,622	1,198,848	0.22	28	91,769	0.03	0	135,966	0.	0	0	0.
KGI Bank	493	259,611	0.19	99	92,759	0.11	0	0	0.	0	0	0.
DBS Bank (Taiwan) Ltd	1,474	238,015	0.62	17	28,370	0.06	0	0	0.	0	0	0.
Taishin International Bank	1,813	953,702	0.19	163	131,139	0.12	47	59,313	0.08	0	0	0.
Jih Sun International Bank	234	151,340	0.15	23	15,593	0.15	0	0	0.	0	0	0.
EnTie Commercial Bank	1,559	170,419	0.92	44	30,110	0.15	0	0	0.	0	0	0.
Chinatrust Commercial Bank	1,635	1,486,963	0.11	88	104,943	0.08	2,389	289,724	0.82	31	41,260	0.07
Total	61,367	25,296,435	0.24	2,993	2,245,337	0.13	3,798	2,011,251	0.19	126	173,834	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.