

TABLE 1

Consolidated Balance Sheet of Domestic Banks

December 31, 2008

Unit : In millions of N.T. dollars

Item	Total	Export- Import Bank	Bank of Taiwan	TaipeiFubon Bank	Bank of Kaohsiung	Land Bank of Taiwan	Taiwan Coop- erative Bank	First Com. Bank	Hua Nan Com. Bank	Chang Hwa Com. Bank	Mega Com. Bank	Cathay United Bank	Citibank Taiwan	Shanghai Bank	Union Bank of Taiwan	Chinese Bank	Far Eastern Intl. Bank	Yuanta Bank	Bank Sinopac
ASSETS																			
Cash and due from banks	4,710,546	2,407	1,038,419	280,751	20,131	190,775	238,479	319,742	150,795	114,439	379,384	248,943	74,379	81,772	49,693	-	95,964	42,407	105,493
Financial assets at fair value through profit or loss	852,809	537	33,178	35,515	1,938	3,285	31,239	53,305	39,208	14,882	40,099	53,191	1,248	25,059	7,481	-	8,871	44,486	32,152
Securities purchased under R/S	46,966	-	298	-	9,703	-	-	-	6,141	1,114	1,703	2,169	-	2,002	6,555	-	-	1,644	2,599
Available-for-sale financial assets , net	1,466,227	-	155,491	59,393	2,655	230,108	67,110	51,998	100,144	31,994	101,453	98,017	45,492	37,771	6,332	-	8,235	15,640	23,597
Assets held for sale, net	1,978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and discounts	18,600,396	78,622	1,999,742	758,269	138,424	1,563,891	1,848,838	1,169,533	1,133,780	991,595	1,316,097	815,566	70,010	330,166	182,784	-	213,730	238,721	635,901
1.Import bills purchased	225	-	7	-	-	-	-	40	8	14	89	-	30	-	-	-	-	-	28
2.Export bills perched	48,207	-	3,138	2,516	48	569	691	1,813	8,709	2,511	15,092	379	492	4,759	79	-	127	105	1,218
3.Discounts	17,404	-	-	40	27	1,118	1,669	5,716	7	4,311	72	-	-	-	-	-	-	345	-
4.(Secured)overdrafts	92,958	-	56,380	3,040	25	7,346	2,847	2,443	313	1,346	747	292	8	338	531	-	117	168	876
5.Short-term (secured) loans	4,318,195	6,164	455,937	163,400	52,016	184,982	352,992	351,188	433,644	294,394	321,501	162,700	13,275	92,912	32,038	-	39,134	49,713	165,082
6.Medium (secured) loans	6,080,635	41,302	792,442	260,039	34,516	578,311	628,469	353,057	280,337	298,870	542,969	235,249	16,311	68,087	28,234	-	58,727	87,685	123,111
7.Long-term (secured) loans	7,792,946	30,789	673,881	323,349	49,612	779,570	837,230	437,802	391,348	373,497	423,033	410,967	38,746	160,773	117,372	-	112,418	97,395	337,889
8.Nonaccrual loans	249,826	367	17,957	5,885	2,180	11,995	24,940	17,474	19,414	16,652	12,594	5,979	1,148	3,297	4,530	-	3,207	3,310	7,697
Less : allowance for doubtful accounts	-198,624	-538	-11,658	-4,535	-1,447	-15,459	-16,194	-9,361	-11,198	-13,585	-11,805	-8,334	-3,745	-4,471	-2,204	-	-3,050	-5,847	-6,467
Held-to-maturity financial assets , net	1,587,428	2,600	1,436	8,472	4,227	148	194,276	229,986	186,746	174,256	79,959	2,543	-	100,044	36,922	-	2,543	597	115,812
Equity investments, equity method	181,909	-	26,752	1,239	44	35	5,717	2,322	222	120	8,797	3,396	329	38,756	2,454	-	2,745	133	9,722
Property and equipment	591,404	692	90,212	18,525	3,437	28,832	43,462	31,864	34,821	32,628	25,326	36,174	5,699	11,715	10,300	-	4,499	3,888	14,262
Less:accumulated depreciation	-141,477	-211	-10,114	-5,550	-1,091	-5,762	-9,429	-8,652	-10,909	-7,828	-8,865	-9,448	-218	-2,718	-1,846	-	-2,139	-1,338	-5,129
Less:accumulated impairment loss	-1,974	-	-167	-	-	-	-1	-	-	-	-271	-	-	-	-	-	-	-	-
Intangible assets, net	70,290	24	1,210	747	34	437	3,625	480	532	52	267	6,909	27,569	-	2,574	-	26	232	159
Acceptance receivable	53,527	-	2,623	2,623	96	1,684	3,298	4,648	6,287	4,961	8,246	546	401	2,596	217	-	418	762	1,386
Interests & revenues receivable	97,578	493	17,341	5,067	523	6,456	8,040	6,516	5,230	3,580	6,173	4,260	464	1,690	1,099	-	772	957	4,391
Other financial assets, net	544,602	103	67,326	22,462	4,247	10,379	53,753	55,909	7,058	21,493	21,205	45,272	244	2,398	29,505	-	11,833	483	1,055
Other assets, net	1,081,010	264	80,171	75,344	1,028	46,296	45,104	44,730	31,063	41,723	88,502	50,070	6,007	14,774	33,774	-	19,833	11,486	49,539
Total assets	29,544,595	84,993	3,492,260	1,258,322	183,949	2,061,105	2,517,317	1,953,020	1,679,920	1,411,424	2,056,270	1,349,274	227,879	641,554	365,640	-	361,737	354,251	984,472
LIABILITIES																			
Due to banks	2,102,441	27,456	181,490	72,725	10,862	198,109	202,657	256,189	53,330	107,684	385,329	62,926	11,962	5,355	33,578	-	24,437	11,865	39,155
Deposits	22,756,424	-	2,947,330	967,626	158,665	1,649,377	1,983,176	1,383,896	1,384,739	1,114,805	1,302,909	1,087,971	154,809	468,697	277,736	-	282,591	294,576	794,381
1.Check deposits	327,636	-	26,852	12,235	1,728	22,016	34,280	31,745	42,576	32,561	15,668	10,687	2,610	6,610	2,964	-	3,998	1,929	11,191
2.Demand deposits	1,859,689	-	132,218	70,011	11,214	107,118	190,448	156,340	196,757	124,468	110,292	81,667	12,651	32,805	21,489	-	11,300	17,498	53,155
3.Time deposits	4,574,135	-	284,503	199,011	47,634	447,815	374,628	194,070	199,840	191,197	238,707	246,527	14,852	115,349	45,271	-	107,500	55,083	210,994
4.Saving deposits	12,043,205	-	1,877,500	493,897	81,119	835,216	1,165,087	717,790	717,621	580,763	400,346	623,830	84,298	163,793	183,277	-	106,581	192,497	367,591
5.Foreign currencies deposits	3,388,406	-	378,539	170,818	7,903	69,723	159,881	268,971	222,820	183,701	534,012	125,260	40,398	150,140	24,735	-	53,212	27,569	151,450
6.Government deposits	563,353	-	247,718	21,654	9,067	167,489	58,852	14,980	5,125	2,115	3,884	-	-	-	-	-	-	-	-
Financial liabilities at fair value through profit or loss	501,556	9,824	5,987	24,809	20	318	4,524	74,911	47,813	1,063	48,546	47,462	138	624	211	-	2,479	4,103	17,069
Securities sold under R/P	447,509	-	19,218	16,679	293	16,971	55,962	12,760	33,345	16,798	11,240	20,732	-	32,448	14,340	-	50	7,325	4,426
Borrowing funds	843,466	25,349	-	46,596	1,000	32,070	77,781	16,772	30,216	36,568	83,084	20,509	4,549	39,717	9,044	-	27,538	9,800	33,713
Acceptance	54,823	-	2,634	2,635	98	1,719	3,328	4,849	6,500	5,050	8,809	547	405	2,678	217	-	418	763	1,386
Interests payable	103,025	202	19,066	4,977	477	6,786	7,476	5,205	5,164	3,888	5,731	4,391	602	1,834	1,925	-	1,433	1,105	5,431
Other financial liabilities	182,779	1,667	1,618	1,305	300	394	3,183	46,888	891	504	5,946	261	5	186	7,130	-	13	344	504
Other liabilities	744,682	2,148	95,339	39,852	2,637	53,485	72,292	62,060	40,049	42,230	62,975	21,658	5,769	26,683	4,262	-	3,367	5,739	33,153
Total liabilities	27,736,705	66,646	3,272,682	1,177,204	174,352	1,959,229	2,410,379	1,863,530	1,602,047	1,328,590	1,914,569	1,266,457	178,239	578,222	348,443	-	342,326	335,620	929,218
EQUITIES																			
Capital stock	1,134,657	12,000	45,000	43,590	5,258	25,000	54,855	48,290	37,809	62,095	64,110	48,689	50,000	23,737	23,188	-	23,413	22,000	44,818
Reserves	383,552	-	110,063	17,972	2,543	46,749	32,209	8,660	12,618	-	33,071	15,214	-	36	34	-	10	-	8,192
Unappropriated earnings	244,619	5,467	42,177	18,799	1,811	20,801	16,717	25,160	26,875	13,457	44,084	18,328	-481	37,046	-5,826	-	-4,072	-3,255	1,847
Treasury stock	-2,768	-	-	-	-	-	-1,898	-	-	-	-	-	-	-561	-	-	-	-	-
Other equity items	47,830	880	22,338	757	-15	9,326	5,055	7,380	571	7,282	436	586	121	3,074	-199	-	60	-114	397
Total equities	1,807,890	18,347	219,578	81,118	9,597	101,876	106,938	89,490	77,873	82,834	141,701	82,817	49,640	63,332	17,197	-	19,411	18,631	55,254
Total libilities and equities	29,544,595	84,993	3,492,260	1,258,322	183,949	2,061,105	2,517,317	1,953,020	1,679,920	1,411,424	2,056,270	1,349,274	227,879	641,554	365,640	-	361,737	354,251	984,472
The sheet doesn't include the following items:																			
Loan commitments	4,372,414	10,413	350,906	687,201	8,613	83,130	625,373	48,080	132,695	210,483	842,718	71,831	1,345	14,052	998	-	8,845	5,059	21,974
Guarantees	800,250	5,268	60,186	64,936	5,980	52,763	50,584	26,083	42,901	29,974	154,221	16,671	1,615	39,408	6,263	-	16,161	6,885	15,575
Letter of credit issued	275,331	-	40,916	10,681	755	14,498	22,525	18,747	25,314	19,375	65,660	2,391	1,029	7,346	505	-	1,708	2,315	3,484
Liabilities trusted	5,708,745	-	326,853	371,786	17,383	240,213	163,008	559,444	337,892	224,995	449,004	383,442	29,936	72,208	46,338	-	35,376	58,617	318,839

E. Sun Com. Bank	Cosmos Bank	Bowa Bank	Taishin Intl. Bank	Ta Chong Bank	Jih Sun Intl. Bank	EnTie Com. Bank	Chinatrust Com. Bank	Chinfon Com. Bank	Shin Kong Com. Bank	Sunny Bank	Bank of Panhsin	Taiwan Bus. Bank	andard Charter Bank(Taiwan)	Taichung Com. Bank	King's Town Bank	China Dev. Indus. Bank	Hwatai Bank	Cota Com. Bank	Indus. Bank Taiwan	Agr. Bank of Taiwan	First Cap. Com. Bank
100,609	30,736	-	148,563	67,526	67,125	65,157	124,989	16,161	53,064	39,979	24,821	99,067	119,018	58,327	28,459	22,201	20,912	19,317	6,195	158,921	5,426
71,559	156	-	45,860	6,192	5,494	898	167,651	-3	5,294	9,444	1,503	1,900	39,462	537	1,674	18,604	2,653	1,475	18,320	27,713	749
353	-	-	-	-	999	-	2,197	-	-	-	-	4,546	1,179	-	-	150	-	797	1,470	-	1,347
42,593	908	-	25,125	5,699	158	1,777	84,580	322	22,813	3,979	1,600	22,495	121,492	-	3,642	41,068	238	1,751	8,492	41,108	957
-	156	-	-	-	-	-	-	-	-	-	-	-	1,822	-	-	-	-	-	-	-	-
536,513	98,038	-	523,838	222,476	140,673	183,963	845,733	42,702	283,359	168,777	124,438	895,725	314,958	204,675	106,302	80,017	81,956	79,405	67,624	86,377	27,178
-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-
1,002	24	-	672	24	5	193	923	52	91	40	145	1,031	1,233	440	57	-	6	23	-	-	-
8	1	-	-	266	7	-	2,032	-	-	-	-	1,785	-	-	-	-	-	-	-	-	-
78	6	-	2,547	5,247	4	11	696	-	22	3,704	12	2,045	647	84	330	-	23	132	-	-	553
93,435	42,905	-	119,711	49,372	13,209	37,629	196,618	6,966	40,557	32,622	23,190	280,403	44,208	75,554	24,699	975	22,612	17,778	5,055	17,361	2,264
129,964	33,301	-	136,265	67,106	35,741	70,314	299,500	15,782	103,850	27,251	33,976	270,826	80,939	58,377	28,734	69,134	31,831	34,554	53,456	56,560	15,458
308,346	19,118	-	257,999	96,425	87,185	72,401	338,703	6,641	134,332	101,199	62,310	322,672	182,615	67,376	50,549	8,648	26,456	25,163	8,746	11,750	8,641
3,680	2,683	-	6,644	4,036	4,522	3,415	7,261	13,261	4,507	3,961	4,805	16,954	5,316	2,844	1,933	1,260	1,028	1,755	367	706	262
-3,647	-4,348	-	-9,793	-4,244	-2,028	-3,462	-8,556	-4,748	-3,324	-2,479	-2,158	-7,978	-3,480	-2,605	-1,480	-1,162	-757	-1,004	-598	-551	-324
14,241	-	-	8,102	-	-	-	168,102	568	9,848	118	-	111,118	-	15,845	1,724	-	844	440	-	114,072	4,382
-	45	-	1,430	1,226	17	1,135	17,932	508	144	312	135	82	273	89	15	40,856	16	5	14,897	9	-
16,862	9,400	-	20,834	4,553	6,250	3,849	44,970	4,808	10,261	11,168	7,694	19,513	12,163	5,524	5,449	2,478	2,930	1,846	2,706	135	1,675
-3,887	-2,376	-	-4,655	-1,715	-1,583	-941	-12,519	-1,517	-2,241	-1,799	-821	-4,978	-4,024	-1,757	-2,058	-1,108	-1,057	-502	-273	-67	-352
-	-437	-	-	-	-	-19	-	-	-	-	-	-	-940	-81	-43	-15	-	-	-	-	-
4,017	395	-	1,798	357	556	264	10,153	14	1,524	1,188	1,397	79	3,291	-	131	-	49	154	37	7	2
750	47	-	2,086	365	74	136	5,235	23	341	22	365	1,182	1,250	509	62	53	157	36	42	-	-
2,327	578	-	2,375	737	557	644	5,123	325	1,125	408	292	2,765	2,428	595	366	604	197	228	366	2,360	126
86,378	1,244	-	3,083	1,464	1,236	16,220	9,452	2,187	7,989	313	459	3,871	322	181	4,635	36,567	707	621	4,293	8,648	7
43,853	28,395	-	88,304	23,833	7,148	10,846	122,969	11,732	13,165	6,782	8,128	22,382	33,193	4,603	2,027	9,547	849	2,047	405	926	168
912,521	162,937	-	856,950	328,469	226,676	280,467	1,588,011	73,082	403,362	238,212	167,853	1,171,769	642,407	286,442	150,905	249,860	109,694	106,616	123,976	439,658	41,341
18,874	13,216	-	72,626	19,912	10,799	17,998	38,010	27,364	3,730	5,986	5,075	121,742	21,878	3,497	1,361	7,215	3,804	209	24,012	21	3
677,433	122,593	-	633,320	244,376	196,636	202,336	1,123,652	52,184	356,180	208,848	144,440	929,312	514,280	258,874	134,201	30,716	95,679	97,048	61,453	383,355	36,224
7,645	889	-	3,430	1,210	1,110	2,497	10,294	243	4,842	1,884	1,282	19,541	3,793	4,224	1,353	106	1,113	1,345	437	10	738
67,155	6,529	-	30,396	11,848	9,023	12,687	77,185	1,863	35,322	12,403	9,596	119,890	66,991	37,107	11,314	2,150	6,446	8,266	1,808	289	1,990
160,870	24,266	-	219,481	88,872	67,315	73,447	228,396	2,833	79,972	57,617	28,158	229,695	130,086	38,480	12,197	10,054	25,841	14,025	52,020	54,062	3,467
351,355	87,364	-	256,004	102,410	105,134	94,815	521,231	43,473	214,996	129,283	100,046	462,448	217,848	169,663	106,147	-	60,542	72,499	-	326,712	30,029
88,419	3,545	-	124,009	40,036	14,054	18,890	271,496	3,772	20,973	7,403	5,358	85,090	95,562	9,233	3,190	18,406	1,737	913	7,188	-	-
1,989	-	-	-	-	-	-	15,050	-	75	258	-	12,648	-	167	-	-	-	-	-	2,282	-
16,442	13	-	37,849	5,416	522	759	89,517	-12	2,763	4	221	425	31,406	655	8	23,272	-	1	511	1,883	-
22,448	7	-	11,781	3,126	100	499	74,357	-	2,595	1,690	326	9,000	413	-	-	14,675	-	-	2,651	41,054	200
29,594	2,333	-	36,100	19,410	7,000	35,915	96,491	4,603	10,100	5,509	4,719	29,400	19,726	2,400	601	31,709	1,400	2,500	9,650	-	-
749	47	-	2,086	365	74	138	5,236	23	341	21	367	1,200	1,250	535	65	53	157	38	42	-	-
2,721	737	-	3,708	1,274	1,016	1,371	4,745	671	1,164	800	500	4,003	1,782	315	325	617	379	248	274	567	115
78,463	176	-	602	19	82	-	3,060	288	430	10	-	9,322	-	-	1,077	15,571	5	-	125	2,410	-
19,533	4,263	-	17,187	12,404	2,139	2,369	38,197	1,725	4,966	4,589	2,513	25,129	20,636	4,281	2,347	3,927	1,570	1,865	494	230	620
866,257	143,385	-	815,259	306,302	218,368	261,385	1,473,265	86,846	382,269	227,457	158,161	1,129,533	611,371	270,557	139,985	127,755	102,994	101,909	99,212	429,520	37,162
31,200	27,780	-	41,750	27,293	15,181	16,797	71,732	5,826	19,578	12,439	9,558	38,736	24,856	13,719	10,512	77,604	6,447	3,680	23,905	20,112	2,100
7,321	15,878	-	3,807	7,312	-	6,797	16,001	-	366	11	-	-	6,183	750	103	28,366	642	1,199	33	-	1,412
8,443	-24,122	-	-3,383	-12,330	-6,649	-4,528	34,554	-19,670	1,596	-1,771	89	4,570	-547	1,122	488	18,086	-388	-234	923	-10,691	126
-	-	-	-	-	-	-	-	-	-	-221	-	-	-	-	-88	-	-	-	-	-	-
-700	16	-	-483	-108	-224	16	-7,541	80	-447	297	45	-1,070	544	294	-95	-1,951	-1	62	-97	717	541
46,264	19,552	-	41,691	22,167	8,308	19,082	114,746	-13,764	21,093	10,755	9,692	42,236	31,036	15,885	10,920	122,105	6,700	4,707	24,764	10,138	4,179
912,521	162,937	-	856,950	328,469	226,676	280,467	1,588,011	73,082	403,362	238,212	167,853	1,171,769	642,407	286,442	150,905	249,860	109,694	106,616	123,976	439,658	41,341
231,926	66,611	-	56,542	7,187	58,691	88,361	132,690	1,651	64,261	53,435	7,829	287,012	17,632	29,290	27,725	10,134	19,978	10,179	43,738	21,906	11,920
11,003	692	-	24,821	20,247	1,798	4,848	56,605	281	15,332	5,888	4,088	17,139	13,492	3,518	2,244	11,188	1,371	1,251	8,737	224	9
3,791	145	-	4,637	843	489	452	10,203	42	1,578	237	681	9,959	2,186	1,532	277	663	59	145	163	-	-
99,746	27,627	-	206,818	68,390	34,467	36,736	1,079,118	2,596	113,195	38,546	29,795	131,849	136,409	32,128	14,739	3,319	8,025	2,684	5,590	1,634	-